Emerging Research

Trends in Management and Social Science

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Preface

Research in the study of management and social sciences is as necessary as it is to that of Natural Sciences. Any discipline will flourish and be affective and purposive only if research is conducted in it. The depth of management studies and social science will be increased by the discovery of new facts or by new interpretation of the existing known facts. Many research programs in management and social sciences aims at a better understanding of the conditions of professional practice, especially in the professions of education. It is a question of making work more effective in the context of the evolution of needs and social expectations and decreased public expenditures. Public policy has also shown interest in understanding professional practices. Our assumption is that research in management and social sciences is today has undergone a paradigm shift. Such research carries within it external social and educational theories. This research is also involved in the development and validation of models or methods implemented in the different activities of the organizations. There is thus maintenance of a legacy with regards to the ends and purposes of research programs in the sciences of education. Like the various projects for the production of a pedagogical knowledge, born by disciplines like scientific pedagogy, experimental pedagogy, pedagogical science or "the" science of education, "the" sciences of education are expected to be able to produce pedagogical truth or define good research practices. This book titled **"Emerging Research Trends in Management and Social Science"** is designed to make people understand various researches that are being conducted in the areas of business management, education, social sciences and other related disciplines. The book will prove to be helpful for students, junior researchers, and teaching professionals.

Dr. Hiresh Luhar
Prof. Arti Sharma

Acknowledgement

We take immense pleasure to release this book before the readers. We sincerely acknowledge the support, encouragement and motivation extended by all well-wishers and thank all the dedicated authors and supporting personnel who made the publications a success. We hope that readers will appreciate the diverse contents published in the publication. We would also like to express our sincere thank the production team and designers for their invaluable assistance.

We are obliged to Mr. Zahir Ahmed and Mr. Arvind Kumar of Empyreal Publication House for Publishing this book in a very short duration. Finally we wish to express our sincere thanks to entire Empyreal Publishing House staff for bringing out this book.

Dr. Hiresh Luhar
Prof. Arti Sharma

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BRANDING: A NEW HORIZON OF HIGHER EDUCATIONAL INSTITUTION

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ABSTRACT

As education is powerful force for the every nation and its development and growth too, it becomes powerful sector where number of institutions are working and giving their share of support to the country with various point of views. In every nations economy worldwide changes are occurred rapidly from last few decades .Those changes are in form of liberalization, globalization, internationalization etc. and these things have a substantial impact on educational institutions too. There are various educational institutions in this sector, which provides services to their customers (students) with various educational objectives. As this concern is developing throughout the time, the term 'branding' started to get equal importance with it. Henceforth to become a unique educational institution, they started to focus on their infrastructural facilities, quality of education through implementing various programs which can uptake their goodwill in market. 'brand' can be referred as" an intangible asset of any business or even of educational institutions which show their uniqueness in the particular field where they provide their services". For creating a strong brand name in the market these institutions have to focus on quality of education, infrastructural facilities, experience faculties, smooth management etc. this paper is basically to imply the impact of brand of higher educational institutions.

Keywords: education, brand, educational institutions.

INTRODUCTION

Branding of educational institution is a modern concept and it holds great importance in educational field. To understand the concept of branding in educational institutions we should understand the term 'Brand' first. According to American Marketing Association (AMA), a brand is a "name, term, sign, symbol or design or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competition" (AMA, 2003).As this is an intangible asset of the institutions which is related to its reputation in the market, by which institutions can estimate their future development and growth in this field. The reason behind this estimation is all depend on the brand of that institution as due to branding students those who trust on the institution and enroll themselves in it, because of the Brand Name. To be concise, the students trust the quality behind the brand name so every institute who has already created a brand or who is planning to create a brand should be very particular about the good quality of education and other similar aspects which hold equal importance for. At the same time institute providing the quality education should maintain it throughout. To create a brand name or to maintain the brand name, the institute should not only focus on quality education but also have a Child centered approach i.e. the institute should think the benefit/ welfare of the students as just being scholar in studies is not sufficient in today's competitive world. Another important element due to which the term branding is push forward , is "technology", due to the technological development and rapid changes in it, it helps or motivate and push up the educational institutions somewhere in international level too.

OBJECTIVES

1) To study the impact of brand of educational institutions.

2) To study the impact of brand in decisions of students while taking the admissions in the institutions.

LITERATURE REVIEW:

Definitions of branding tend to reflect its multi-faceted nature. According to American Marketing Association (AMA), a brand is a "name, term, sign, symbol or design or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competition" (AMA, 2003). This product-based definition focuses on the differentiating aspect of branding.

Brands however serve a variety of key roles "at the interface between product design, customer relationships and marketing communication" (Rowley, 2001, p. 97). More encompassing interpretations of branding

currently focus on added value, and the relationship between the user and the brand at the more intangible level of perception and prestige: A brand is essentially a marketer's promise to deliver a specific set of features, benefits and services consistently to the buyer (Kotler, 2003, p. 420).People are the cornerstones of a brand`s growth.

It also impact on students decisions for taking an admission in the institute. Ruben (2004) says that students are affected not only by the teaching environment but also by the learning environment, which includes facilities, accommodation, physical environment, policies and procedures, and more importantly, interpersonal relations and communication and from every encounter and experience. Students' preferences, expectations and needs have always been intricately interwoven.

Is there any need of Branding of educational institutions?

We are living in competitive, complex and at same time technological time, where every individual or any organization wants to develop their unique identity in the society. The same thing is concern with educational institutions too, hence it may be a need of them to become a brand or trying to make a brand themselves by which they can achieve their said objective. We felt that there is a need of branding due to following points.

1) To Increase a goodwill in the market:

2) To show themselves as a competitor to other institutions

3) To get the maximum sale(students)

4) To get the experienced faculties.

5) To ensure their top position in the market.

BRAND DEVELOPMENT

1. Providing quality education

In this time students are very much aware and understood that the quality of education or guidance provide by the institution in academics. Where the students can easily spread this positivity or negativity to their friends and others too, Henceforth while developing the brand name, institutions core focus has to on some aspects, where the one is quality of education.

2. Tie Ups with other reputed institutions

There should be tie up with different institutions for upgrading and developing 'beyond the syllabus' content to make program coherent and dynamic in every area – say Analog Electronics or Marketing Management. Further at least two corporate strong in related areas should proactively participate in developing Management Development Program, and Faculty Development Program. Tie up with different NGOs like – CRY, Help Age; to work in tandem for social cause like natural calamity, woman empowerment, child labor, rural development etc. is indispensable to do societal marketing to address social causes to get higher acceptability. This will help us in building a holistic brand image.

3. Promotional language:

One should be mindful of how brand campaign language may be perceived internally by target audience hardcore semantic & linguistics analysis may help here. It should describe the essence of the institution and should have wide acceptance.

4. Guidance of experienced faculty:

Many institutes have been focusing on student mentoring. It's time to focus on faculty mentoring (especially for new & less experienced faculty members). We should provide entering faculty members with some form of orientation designed to acquaint them with institutional mission, policies, procedures and culture. Delivering a comprehensive, in-depth faculty orientation program would represent a substantial commitment of resources by the institution and a significant commitment of time by the faculty leading to higher bonding and at a same faculty would be clear about what the institutional brand is all about and what contribution is expected from him/her.

5) Alumni relations:

Alumni are our biggest assets and our real interface with corporate. It's our responsibility to ensure that they feel they are very much part of the family. Networking is the order of the day. One should have updated

alumni database –batch wise, sector wise. Share that database with all alumni to help them get better company to work with, next time they think to switch. If our alumni find some value addition and feel through our action that we still care them, they will think for us in terms of sharing their valuable experiences and helping in quality placements. This would help us in tapping heterogeneous basket of companies from diverse industries & operations and would ultimately prove our brand's acceptance cutting across diverse sectors.

BRAND PROMOTION

1. Magazine & Journal

It's a novel way to create buzz in otherwise cluttered education market and building an adroit brand image. Our intellectual capital should be encouraged to don thinking caps, hone writing skill and contribute to institutional magazines & journals. Topic should be very relevant and out of the box thinking should be encouraged. Further faculty and student write-ups in different institutions' magazine should be encouraged. . Even writing by prominent alumni should be encouraged. We could design a series of articles focused on entrance exams so that repeated reading by aspirants leave a lasting impact –Top of the mind brand awareness.

2. Surveys & Ranking

Institute should participate regularly in all major education ranking surveys like in Business today, Business world, Outlook etc. These have strong potential to enhance quality exposure & visibility. Even if we miss out our coveted position in some rankings, we could consider the parameters and could find out where we really need to develop as compare to our competitor Institutes. Many a time aspirants are guided by these ranks. Even for corporate ranking is a rational tool to select its required manpower.

3. Event management

Purpose of an event is to hone students' & faculty members' skill and create a short term buzz around that institutional brand. Event management like promotion of institute even through co-branding at different management, economic and technical events; is essential to augment visibility and brand image amongst corporate and other institutes. Attempt should be to make these events as our USP.

4. Institutional Website

In today's World Wide Web era, none can afford to miss online interaction with its stakeholders. Institutes should develop web site very carefully. It must offer some value addition especially to students and faculty members and should be as informative as possible for example there should be different topics related to national and international business and economy.

5. Social media

now a day's one of the fastest and easy source to promote a brand is social media facebook, whatsApp, twitter etc. here are the number of people are already connected thorough the various mediums on social media therefore its seems to be a beneficial to the concerns to develop the brand name through this mediums, at the same time its time savior and effective too.

Impact of branding of higher educational institutions

Of course branding force an impact on various factors of the economy. but here we will see how its impact on concern institutions itself and on students. Following chart will help us to understand this impact in batter way.
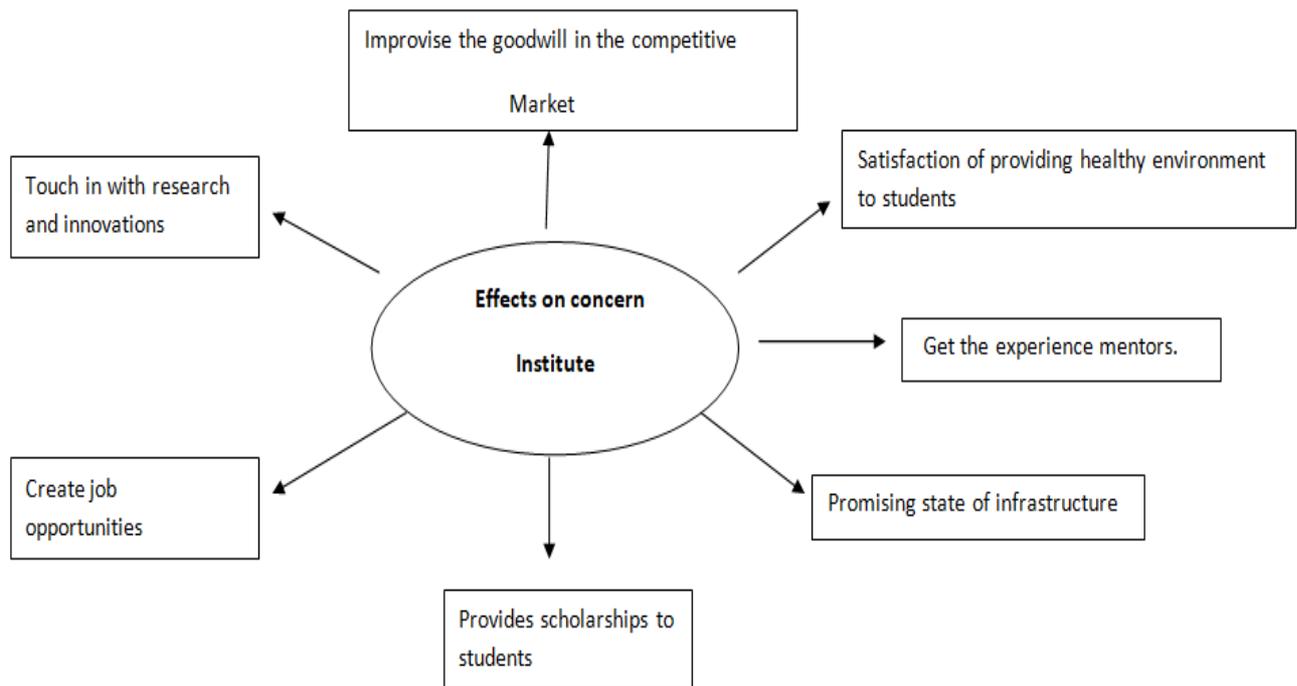
1.1 Effects of branding on educational institutions

Similarly we can also elaborate effects of branding of higher educational institutions on students with help of following diagram.
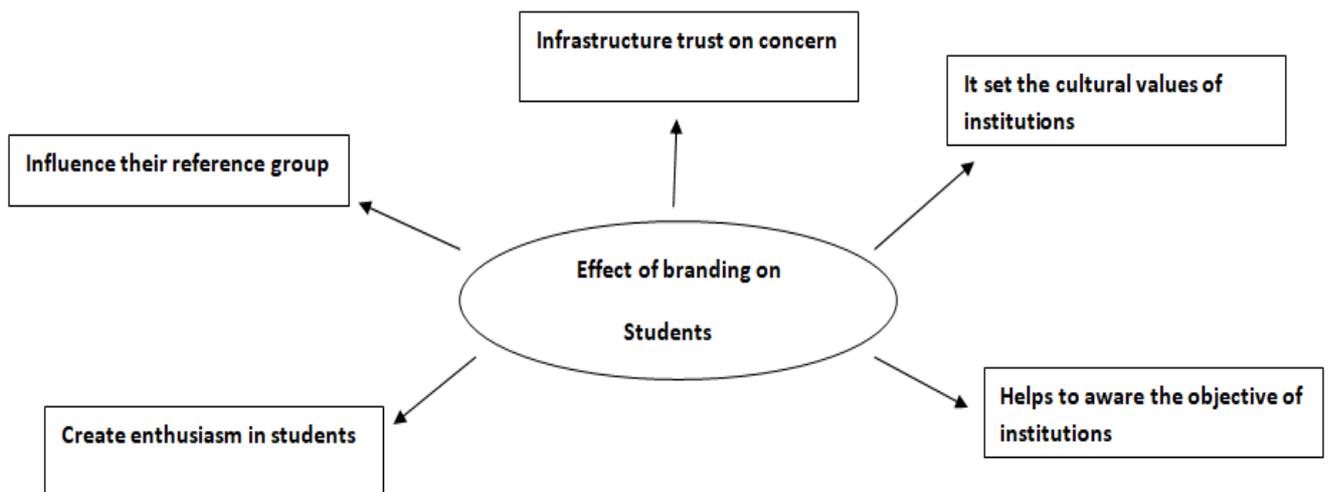
1.2 effect of branding on students

as we have seen the effects of branding on educational institutions and on students too. The above diagram is enough to explain these impacts of brand on this major part of economical points.

CONCLUSION

In this modern technological time, as concept of branding is trending in case of higher educational institutions. even after that concern institutions should aware of that only promote the brand is not enough and important but also should maintain the values ,objective of the concern. Where they should maintain their education quality, mentoring by experienced and qualified faculties and other said things. The reason behind the maintain the consistency I the value of the institution is that now a day's students are very sharp as they are in technological era hence false promises , fake data cannot make fool them. Therefore it must be ensured that the brand name should stay relevant in the mind of people .At last it can be said that branding of educational initiations mat positively helpful for the concern institutions, and society and whole nation in various forms.

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IMPACT OF SOCIAL MEDIA ON BUYING BEHAVIOR OF SHOPPERS

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ABSTRACT
The goal of this paper is about the impact of social media and reviews posted online on the buying behavior of customers shopping online. How the customers are impacted by the customer's (who have already bought a particular product / service) reviews on social media and to what extent they are impacted. Online marketing is dynamic and is becoming more dynamic day by day. The online market is undergoing major changes as the technology enables the customers to be more vigilant, logical and rational while taking purchase decisions. The reviews posted online and the ratings are actually a part of marketing strategies by the online sellers to influence and persuade the purchase decisions of the customers. Customers do read online reviews and they do check the review ratings before taking purchase decision. This research will focus on the impact of reviews on the buying behavior of the customers. Descriptive Research Design is undertaken to study and for the purpose of research a survey was conducted in Virar and the sample size were 100.

Keywords: Social Media, Reviews, Ratings, Purchase Decision, Online Shopping.

I. INTRODUCTION

In this research paper, a study is done to check how the purchase decisions of online shoppers are impacted by watching the reviews and ratings posted online. The growth in the world of internet technology has forced the marketers to focus on marketing goods and services on the online platform in a more convenient, beneficial and cost effective manner to the customers. Online platform has made the experience of shopping better as the customers can purchase any product or service from anywhere and everywhere at a single click and the products get delivered at their door. The volume of information that is available to the customers on the social media is huge and it can help the customers in taking purchase decision. Customers can not only read the reviews but they can also watch videos of product reviews and can then make the decision of purchase. The reviews and ratings posted online helps the customers to know the characteristics, quality, quantity, performance, price, etc. of the product or service.

The reviews and ratings posted online contain brief profile information of consumer posting, community rated reputation of reviewers indicating the usefulness of the ratings, size, symbol, opinions, images, icons, etc. that represent the views of customers are called avatars. Customers take the help of family, friends, colleague, experts or peers to get information about any products or services online. Websites and online retailers make sure that there is a separate section for reviews and ratings on their websites, which can help the customers to get the information about any product or service.

The online marketers and the advertisers are investing money heavily on advertising on social media to gain the trust of the customers about the source of information in order to impact their purchase decision. The reviews of products and service have become an important source of information to make purchase decision as they can get the information through reviews, ratings and opinions.

II. EXTENSIVE LITERATURE REVIEW

Smita Dayal (2016) suggests that, firms apply social media in the areas of social marketing, social customer relationship management and new business models. Social media is change in the way how firms interact with the customers, prospects, employees and other stakeholders.

The customers purchase decision can be influenced by the online reviews, ratings, where various factors like positive review, description rating, picture review, additional reviews and cumulative reviews have more and more positive impact on the customers purchase decision. (Zan Mo et.al. 2015)

The perceived risk of customers can be reduced to a great extent as studied by Prabha Kiran and Vasantha S. (2015) and it can impact the purchase decision when they shop online. Social media plays a significant role in influencing and impacting the customers purchase decision through online ads, personal opinions, search experience, online reviews and online marketing activities. (Simona Vinerean et.al. 2013)

Customer decision making to purchase products based on online reviews will be based on online product reviews and online product ratings as they both differ in concept. (Georg Lackermair et.al. 2013). Vimaldevi and Dhanabhakaym (2012) examine that there were significant impact of online reviews and ratings on customers purchase frequency and customers purchase decision.

Customers, to some extent, depend on social media as that they can interact with other customers and retailers. Customers are also involved in online Word of Mouth (WOM) communications, which help other customers. (Ayda Darban and Wei Li 2012)

Online product reviews and product ratings are impacting the customers purchase decision as they form the basis for influencing psychological and social characteristics of customers. (Michael and Alrasheed 2011). Consistency of website reviews, characteristics of reviews, usefulness of reviews and reliability of the site have positive impact on customers purchase decision as found in the study made by Ali and Murat (2011).

Feng and Xiaoquan (2010) found that online reviews and ratings served as great source of information while searching for product information online and online reviews and ratings are more impactful where customers greater internet experience. Expert online reviews do not change customers towards but they had a moderate role in product considerations and positive reviews had positive impact on customer's behavior (Ivar and Daphane 2009).

The impact of online review may change and vary from one product to other and the customers use the product reviews and ratings to assure themselves that the product that they will receive will be same as reviewed (Lisa Hankin 2007). Customers also look for the expert's critics online before they purchase any product online. Loyalty and trust towards a website as the customers a dependent on reliability of the information (David et.al. 2005).

III. OBJECTIVE DEFINED

The overall purpose of the research is to identify that, what numbers of people watch reviews and ratings posted online by customers before buying any product and to what extent they are impacted by those reviews and ratings.

1. To identify how many people watch reviews and ratings of customers before buying any product.

2. To analyze how many people get impacted by reading the reviews and ratings posted online.

3. To identify up to what extent the online shoppers are getting impacted by reading the reviews and ratings posted online by the customers who had purchased any particular product before.

IV. DEVELOPING THE HYPOTHESIS

Based on the Extensive Literature Survey, the current research is aimed at analyzing the impact of online consumer reviews on purchase decisions of consumers. For the purpose of the study following hypothesis were established.

➢ H_0: Referring online reviews has an impact on consumer's purchase decision.

V. RESEARCH DESIGN

Based on the literature available and prior studies, measures were adopted or transferred from previous studies and associated theories. A questionnaire was prepared to conduct a survey for the purpose of collecting primary data. The questionnaire was having two parts, one part related to demographic information and other part related online reviews and their impact on consumer behavior.

The questionnaire contains the following parameters to study:

1) Name

2) Age

3) Gender

4) Do you shop for Products online?

5) How often you choose online shopping method?

6) Do you take help of social media before buying a product?

7) Do you watch reviews of customers before buying a product?

8) Does reviews posted on social media impacts your buying decision?

9) If yes, up to what extent?

VI. SAMPLE DESIGN

Since the study demands getting primary data, a survey were conducted using a structured questionnaire in Virar, sample size of 100 was drawn using stratified sampling method to collect data and all 100 respondents have participated in the survey. The responses were collected from students and working individuals residing in Virar. The sampling errors were reduced to avoid any biased in the collection of primary data during the study. The primary objective of the study is to analyze the impact of online reviews on customer purchase decision, where data was collected to test the hypothesis

VII. COLLECTING THE DATA

For the purpose of collecting the data, a questionnaire was prepared and circulated among the students and working individuals. Total 100 responses were collected. The respondent's age group was between 15 to 60.

The questionnaire was focused on reviews of customers and how it impacts the decision of online customers.

VIII. ANALYSIS OF DATA
1. GENDER
➢ Majority of the respondents participated in the survey are male (66%) and female (34%).

GENDER

2. AGE GROUP
➢ Among the people who participated in the survey, the people belonging to the age group 20-30 responded the most.

AGE GROUP
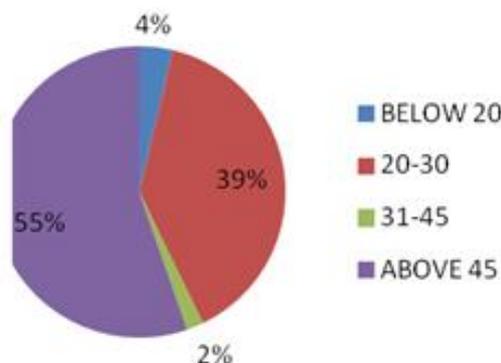
3. ONLINE SHOPPERS
➢ Out of 100 respondents, majority of the respondents 74% said that they majorly shop online, whereas 7% people said that they don't prefer shopping online and the remaining 19% respondents said that they shop once in a while. From the collected data, we can infer that the online market has penetrated its presence as most of the people prefer online shopping method.

ONLINE SHOPPERS
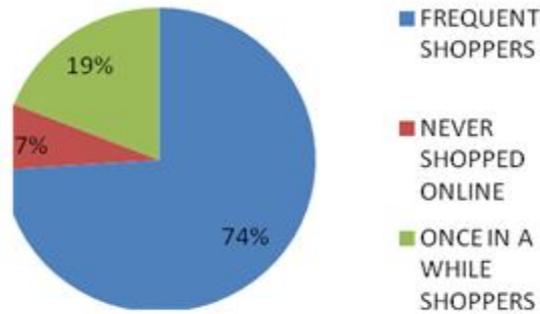
4. FREQUENCY OF PEOPLE WATCHING REVIEW BEFORE PURCHASING
➢ Majority of the respondents 86% said that they watch reviews of customers every time before buying any product online and 13% people prefer watching reviews quite often. From the data we can say that majority of people watch reviews before taking any purchase decision.

FREQUENCY OF PEOPLE WATCHING REVIEW BEFORE PURCHASING
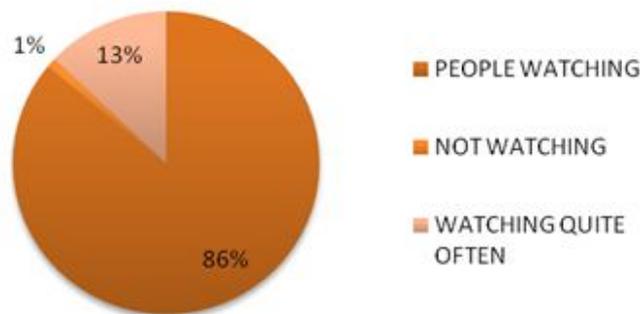
5. IMPACT OF REVIEW
➢ According to the survey conducted, the information collected was, that 69% of the buying decisions are impacted by the reviews posted online, where as 24% people are impacted quite often by the reviews and 7% people are not impacted at all by the reviews. The data clearly shows that most of the respondents are impacted by the reviews and ratings posted online by the customers who has previously purchased any particular product.

IMPACT OF REVIEW
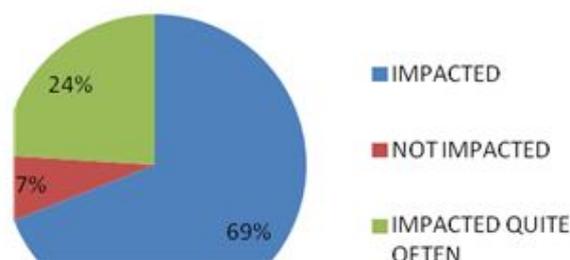
6. EXTENT OF IMPACT
➢ Among the respondents whose buying decisions are impacted by the reviews, the extent to which it is impacted are represented in a pie diagram:

EXTENT OF IMPACT

Legend:
- 20%
- 40%
- 60%
- 80%
- NO IMPACT

Values shown: 5%, 8%, 27%, 22%, 38%
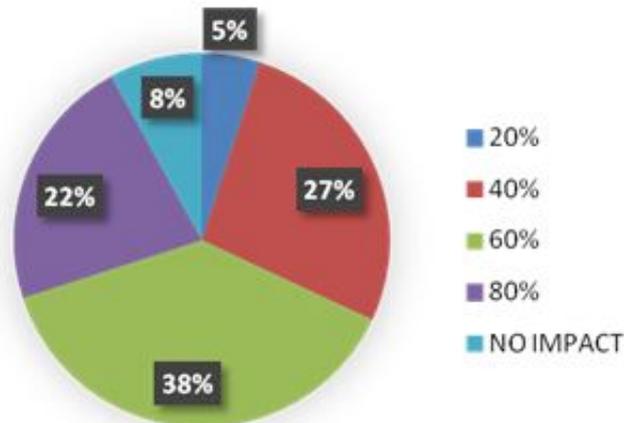
IX. TESTING OF HYPOTHESIS

➢ H_0. Referring online reviews has an impact on consumer's purchase decision.

The following summary output depicts the relationship between, how many people watch reviews and ratings before buying a product and how many people are getting impacted by watching those reviews and ratings.

Column1		Column2	
Mean	33.33333333	Mean	33.33333
Standard Error	26.56020415	Standard Error	18.49625
Median	13	Median	24
Mode	#N/A	Mode	#N/A
Standard Deviation	46.00362305	Standard Deviatic	32.03644
Sample Variance	2116.333333	Sample Variance	1026.333
Kurtosis	#DIV/0!	Kurtosis	#DIV/0!
Skewness	1.600410151	Skewness	1.199734
Range	85	Range	62
Minimum	1	Minimum	7
Maximum	86	Maximum	69
Sum	100	Sum	100
Count	3	Count	3
Confidence Level(95.0%)	114.2793349	Confidence Level	79.58292

Overall Statistical Summary

Z-test has been carried out to present the relationship between the following two parameters:

➢ People watching reviews and ratings.

➢ People getting impacted by those reviews and ratings.

Z-test for Hypothesis Testing

	people watching Reviews	people impacted by reviews
yes	86	69
no	1	7
sometimes	13	24
Variance	2116.333333	1026.333333

z-Test: Two Sample for Means		
	Variable 1	Variable 2
Mean	33.33333333	33.33333333
Known Variance	2116.333333	1026.333333
Observations	3	3
Hypothesized Mean Difference	0	
z	0	
P(Z<=z) one-tail	0.5	
z Critical one-tail	1.644853627	
P(Z<=z) two-tail	1	
z Critical two-tail	1.959963985	

From the above data, we can infer that the above hypothesis H_0 is accepted, since the P value (0.5) is more than significant level (0.05). It means that the online reviews on website will affect the buying decision of shoppers.

X.   GENERALIZATION AND INTERPRETATION

The overall result shows that at what extent the customers are approaching the online reviews for buying product online. The above data conclude that there are more people buying product online and before buying any product they go through the reviews posted online by previous customers. The shoppers find decision making to be easier with this approach. They also find it more satisfactory.

Finally the data conclude that social media has been an important platform for people for their decision making purpose. Social media has enabled people to change their decision accordingly and the extent to which decision of the customers is impacted is higher.

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ROLE OF SMALL-SCALE INDUSTRIES IN RURAL DEVELOPMENT

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ABSTRACT
The small scale industries play an important role in the economic development and growth. The small scale units have been defined on the basis of labour force criteria and the fixed capital investment criteria. The small scale industries can be categorised as small, medium and tiny Enterprises. It can be manufacturer or service rendering units where the traditional methods of production techniques can be used most of the time. It is believed that the small scale industries are highly vibrant and contributes towards building a strong and stable economy. It improves the growth of the country by increasing not only able growth but focuses more on rural growth and development. It is a sector in which the production of goods is a segment of the economy. This research paper focuses on the role of small scale industries and how it helps to accelerate the economic growth and prosperity by achieving rural development.

INTRODUCTION

Small scale industry(SSI) can be important vehicle for meeting the growth and equity objectives of developing countries. Improve policies and carefully crafted projects can play an important role in ensuring that the potential contribution of small industries to development process is appropriately realised so it is believed that small scale industries should be promoted by developing economy is facing rural poverty. Small scale industries constitutes a key link in the process of socio economic transformation of underdeveloped social structures it's an Orbit which place crucial role for a country in there development strategy. It constitutes a large component of the system of interdependencies wherein vertical shifts within the workforce from the primary to the secondary sector articulate the development process so it contributes to the industrial development also post liberalisation all the economy are encouraging the producers to start with their small units and contribute towards the SSI play a vital role in changing the industrial scenario and strengthening the industrial sector tremendously. They assist the utilization of assets for productive purposes with minimal initial resources. SSIs have contributed greatly in nurturing private enterprise and in hastening the economic development by generating employment, exports, and reducing local unevenness. The development of modern small scale industry can be one of the most significant and characteristic features of industrial development for rural development and it stimulates economic activity of a far reaching magnitude. The basic objective for establishment of small scale industries are to increase the supply of manufactured goods for capital formation and development of indigenous entrepreneur talents and skills and create employment opportunities and showing the efficiency of the economy.

OBJECTIVES

- To create maximum employment opportunities with small investment.
- Removal of economic backwardness of rural areas and less developed economy.
- To reduce regional imbalances.
- To ensure and mobilise the resources of the economy and make the economy efficient.
- To provide basic needs and improve standard of living of the rural poor.
- To ensure income and wealth are equally distributed.
- To make equal job opportunities
- To attend self Reliance
- To increase better quality products at low cost of production
- To increase the contribution of GDP.

CHARACTERISTICS OF SMALL SCALE INDUSTRIES

- Capital investment is small.

- Small scale units usually produces consumer goods, processing.

- Mostly locates in rural and semi urban areas.

- Most of the units are privately owned and are organised as sole proprietorships.

- The units may have restrictions in the number of workers.

- Fixed assets from largest component of small units.

- Small scale industrial activities are growing at faster rate even then the large industries.

- Small scale units activity is beehive of entrepreneurship.

- Small scale industries are quality conscious as they aims at optimum utilisation of resources.

- Gestation period is small as compared to the large scale units.

SCOPE OF SMALL SCALE INDUSTRIES

The importance of small scale industries is a global phenomena encompassing both the developing and developed countries the small Enterprises emphasizes more on holding the key to growth with equity and proficiency. For rural development small scale industries focuses more on manufacturing ,mining, services ,repair, construction, transport and commerce. The expansion of small scale units are modest and uneven. So there is need of expansion of such units to eliminate the economic disparities between Industrial and developed Nations will move to equitable. All societies at early stages of their development have viewed industrialisation as the main vehicle for improving the living standards therefore government plays an active role in promoting and establishing the small scale industries for Rapid economic growth, however rural and urban processes are inseparable in socio economic fabric and strategies of rural development and cannot be operationalised outside the total developmental process straddling the rural urban continuum. It may constitutes of interdependencies. The development of small scale industry is needed not only to maintain adequate growth but also to create additional employment opportunities which may result in way towards economic development. Role of Small units are to help the government for rapid infrastructures and manufacturing large industries, reducing externalities such as pollution, slums, poverty, and developmental acts. The units need lower investments, offers method of ensuring equal distribution of national income and effective resource mobilisation of capital and skill enhances and walks towards prosperity.

MERITS OF SMALL SCALE INDUSTRIES

Small Scale Industries have always played an important role not only in rural development but also for the economic development following are the advantages of establishments of Scale units which will help the economy grow:

● Generation for large employment

Small Scale Industries have potential to create employment opportunities on a large scale. It is labour intensive which also helps for large scale production. They can be set up in short time and can provide employment opportunities to more number of people.

● Less capital compare to large scale industry

Small Scale Industries require less capital when compared to large scale industries. They can be started and run by small entrepreneurs who have limited capital resources.

● Use of domestic resources

Small Scale Industries use locally resources in a productive manner and the domestic raw materials are comparatively cheaper by which the small units can on higher profit by producing in bulk.

● Contribution to industrial output

Products manufactured by Small Scale Industries can be an intermediate product for large scale industry. The consumer goods produced by Small Scale Industries are cheaper and satisfy the requirements of the poorer sections especially .

● **Low cost of production**

Small scale units can adopt easy production method. Which will produce better quality and more variety at a lower cost which can show the efficiency of the producer.

● **Contribution to exports**

Small Scale Industries contribute nearly 40 per cent to the industrial exports of the country. Products such as hosiery, knitwear, hand loom, gems and jewellery, handicrafts, coir products, textiles, sports goods, finished leather, leather products, woollen garments, processed food, chemicals and allied products and a large number of engineering goods produced by the small scale industries. Therefore they contribute both directly and indirectly to exports and earn valuable foreign exchange.

● **Earning foreign exchange**

Small Scale Industries earn valuable foreign exchange for the country by exporting products to different countries of the world. Small Scale Industries are net foreign exchange earners.

● **Equal distribution of income**

Small scale industries distribute resources and wealth more equitably. It is because income is distributed among more number of workers since it is labour intensive. This results in economic and social welfare and large scale leads to inequalities in income distribution .

● **Motivation for entrepreneurship**

Small scale industries require lesser capital for investment which motivates new entrepreneur to set up their business by investing less and on more out of it.

● **Reducing migration**

Migration is when people living in rural areas are not able to find job opportunity hence migrate to urban areas seeking employment. Large scale migration puts tremendous pressure on land, water and other resources in urban areas leading to poor quality of life. Small Scale Industries use the skills and talents of rural craftsmen, artisans etc. They provide gainful employment to those with inherited skills resulting in their economic upliftment. Thus Small Scale Industries help in reducing migration.

● **Flexibility in operation**

Small scale enterprises are more flexible. They can easily adapt changes and gain new opportunities.

● **Contributes to GDP**

The small scale industries helps to increase the GDP and raise the national income which is very much needed for rural development.

CONCLUSION

Small scale industries in rural areas is one of the solution for the problem of unemployment in developing countries as agricultural growth is inadequate for the developmental process as the pressure of population on land is increasing rapidly, at the same time small scale industries are labour intensive and the investment for such units are lesser as compare to large industries but the output and the employment can be maximised thus, Small scale industries plays an important role in creation of employment with low capital investment hence it plays an important role in the development of the economy of the nation. small scale industries contributes in the other sectors for prosperity. The role of small scale industries is an important features of the planned economic development of developing nations. This sector has been assigned with the vital role in the prosperity and economic development of the nation and achieve the national objective of growth with stability.

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CONSTRUCTIVISM BASED APPROACH PARADIGM SHIFT IN TEACHING AND LEARNING OF MATHEMATICS IN CLASSROOM

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ABSTRACT

Constructivism is both a theory of construction of knowledge and learning philosophy. Its proponents include Piaget, Vygotsky and Glaserfeld. The constructivist approach is new trend in teaching of mathematics by many enthusiastic pedagogues and teachers in many countries. Constructivist pedagogy does not consist of a single teaching strategy. Instead, it has several features that should be attended to simultaneously in a classroom. It has been asserted that for a successful constructivist strategy the teaching has not only to be student centered and the teacher a mere facilitator, but the teacher has the added responsibility to create a conducive classroom environment. Research has established that constructive methods of mathematics teaching have been much more successful than the traditional methods.

Constructivism is a theory of knowledge i.e., epistemology and a theory of learning. It is not a particular pedagogy. Constructivists believe that human beings are active information receivers. They use their existing experience to construct understanding that makes sense to them. Humans assimilate and accommodate new knowledge and build their own understanding knowledge is viewed as personal an subjective. Reality resides in the mind of each person. Learning is based on the previous experience and knowledge. Thus, multiple interpretations of an event are possible and multiple answers to a question are source of creativity in learners. It is held by constructivists that learner need time to reflect on their experiences in relation to what they already know. After some time, they reach consensus about what specific experience means to them.

Constructivism views learning as a process of constructing meaningful representations of external reality through experiences. Construction of internal representation of knowledge is depends on the degree to which learners integrate new idea with the previous one.

It is significant to note that in constructivist view knowledge constructing takes place in working memory. How the teacher has constructed the content and the activities as well for guiding the learner's construction of idea is a key component in this context.

CONSTRUCTIVISM IS AN EPISTEMOLOGICAL VIEW OF LEARNING RATHER THAN TEACHING:

Students' previous knowledge and their active participation in problem solving and critical thinking all play a vital role in the formation of knowledge. One of the most important goals of constructivism is to develop students' "**critical thinking skills**", which is possible only in a conducive learning environment in the class. The teacher may have to improvise the day's lesson or change the sequence of activities, depending on the needs of the students or due to any other unexpected development. Such flexibility is said to be a valuable quality of a positive learning environment. The following are the some of the important features of a constructivist learning environment:

Learners are encouraged to become active presenter than passive listeners.

Learning environment should encourage interpersonal discussion and dialogue.

Learners should be challenged by ideas and problems that generate inner cognitive conflicts.

Constructivist learning environment emphasize authentic tasks in a meaningful context rather than abstract instruction out of context.

The classroom climate of constructivist approach gives an importance to construction of knowledge rather than the reproduction of knowledge

The complexity of the real world is establishes through multiple representations.

Students should be given sufficient time for reflection for constructing relationship and for discussion.

MATHEMATICS CLASSROOM AND CONSTRUCTIVISM

There is no single constructivist strategy for instruction in the class. Different pedagogies and researches have highlighted various elements in varying degrees for the benefit of classroom instructors. Even so, there are several common themes which can be described here. Education is a student-centered process and the teacher is only facilitator. Learning depends on shared and imbibe experience with peers and teachers. Collaboration and cooperation is a major teaching method. Students actively explore and use hands on experience. The constructivist views knowledge as being formulated in a social context. It is an active social process. Learners cannot construct understanding alone; they do it collaboratively through interactions. Learning is an active process hence the learner should be encouraged for imagination and intuitive learning.

To solve the problem in the hand the "thinking" should be focused so in constructivist learning 'thinking' effectively is focused to greater extent. The 'Understanding' is another objective followed the knowledge construction. So proper understanding of knowledge is leads to correct thinking hence understanding should be clear. In metcognition the learners' thinks of his/her own thinking style that is purposeful thoughtfulness. A motivated and thinking learner tries to check his errors and tries to find why he failed in his earlier attempt. Such a learner's knowledge would be deep and durable. As Yager says, "one only knows something if one can explain it"(Yager, 1999). One the other hand, a novice learner does not check for quality in his work and thus he fails to make amends to his earlier errors.

THE CONSTRUCTIVIST MATHEMATI CS CLASSROOM AND ROLE OF TEACHER
Towards the higher goals

Mathematicas content teaching is the narrower goal as compare to creating mathematical learning environments.

The content areas of mathematics addressed in our schools do offer a solid foundation, while there can be disputes over what gets taught at which grade and over the level of detail included in a specific theme, there is broad agreement that the content areas (arithmetic, algebra, geometry, mensuration, trigonometry, data analysis) cover essential ground.

What can be leveled as a major criticism against our extant curriculum and pedagogy is its failure with regard to mathematical processes. We mean a whole range of processes here: formal problem solving, use of heuristics, estimation and approximation, optimization, use of patterns, visualization, representation, reasoning and proof, making connections, mathematical communication. Giving importance to these processes constitutes the difference between doing mathematics and swallowing mathematics, between mathematisation of thinking and memorizing formulas, between trival mathematics and important mathematics, between working towards traditional teaching and constructivism teaching.

In school mathematics, certainly emphasis does need to be attached to factual idea, procedural fluency and conceptual understanding. New idea is to be constructed from experience and prior knowledge using conceptual elements. However, invariably emphasis on procedure gains ascendancy at the cost of conceptual understanding as well as construction of idea based on experience. This can be seen as a central cause for the fear of mathematics in children.

On the other side, the emphasis on exploratory problem solving, activities and the processes referred to above constitute learning environments that invite participation, engage children and offer a sense of success. Transforming our classrooms into constructivism based approach paradigm and designing mathematics curricula that enable such a transformation is to be accorded the highest priority. i.e.,

1. Processes,

2. Mathematics that people use,

3 Use of technology i.e., technology innovation and learning.

A teacher is not a ultimate. He does not lecture. He is a facilitator or mentor. He helps the learner. The facilitator has to create proper environment in the class so that the students are motivated, challenged and think deeply to arrive at his own conclusion.

As a facilitator, the teacher has to support the learners to becoming effective thinkers. The facilitator and the learners, both learn from each other. Students should be encouraged to arrive at their own version of truth and then compare it with that of the instructor as well as with that of their peer. Teachers have only to observe in the beginning of a session and assess the progress. They should pose questions to create right environment. They should intervene if any 'conflict' arises or if the process of learning is going astray. An important task for a constructivist mathematics teacher is to create a "learning friendly environment" which facilitates students thinking and motivate them to explore. An authentic planning environment is obtained if real-life complexities and a real-world situation is simulated. A mathematics teacher creates congenial learning environment when learning goals are negotiated through consensus and discuss with students.

Direct instructions are not appropriate. Learning should take place by "active involvement of the students by doing", by generating their own ideas. In a well-planned classroom environment students learn how to learn. Learning is like a spiral. Students reflect on their previous experience and integrate new experience.

The constructivist environment in a mathematics classroom will be created by adopting the following:

Provide experience with the knowledge construction process
The teacher presents a topic to the learners and guide them to explore the topic through experimentation. The learners are encouraged to construct a research question and teacher helps them to answer the research question constructed by them through scaffolding.

Experience in and appreciation for multiple perspectives
All learners are different to each other in their way of thinking and so the need arises to look at a problem from multiple perspectives and provide the opportunities to learners to experiment and discuss their alternative ways of thinking. Here, the students are encouraged to work in groups. Finally, all the groups can share their opinions on the topic with each other.

Provide social and emotional learning
The social and emotional aspects of learning will be taught to the students in an integrated manner. The five aspects of social and emotional learning which could be covered in the teaching are as follows: self-awareness, managing feelings, motivation, empathy and social skills.

Use multiple modes of representation
The multiple modes of representation also assist the goal of experiencing multiple perspectives. Use of multiple media to enrich the learning environment provides the learners to view the topic being discussed in the class from multiple dimensions.

The teacher should prepare a list of media available and supporting the topic. The teacher should also decide the use of media in supporting the authentic nature of the task.

A combination of the following learning strategies can be used by the mathematics teachers to create constructivist learning environment
• Use of multimedia/teaching aids

• supporting system

• Case studies

• Role playing

• Narrating

• Group discussions/Group activities (reciprocal Learning).

• Deep interrogation.

• Project based learning

• Use of learning strategies for social and emotional learning of students.

Teachers can use various strategies to promote and strengthen "think about their thinking". Eggen.P and Kauchak. D (2007) have suggested the following strategies for the purpose.

1. Teachers should posses some provocative questions to students and also encourage them to frame their own questions on the problem at hand.

2. PQ4R strategy: PQ4R is an acronym for Preview, Questions, Read, Reflect, Recite and Review.

3. IDEAL strategy: IDEAL is an acronym for Identify, Define, Explore, Act and Look.

4. KWL strategy: Teachers should teach the students to be aware of 1). What they already **Know,** 2). What they **want to Learn**, and 3). What they have eventually **Learnt.**

So from the above discussion, constructivism based paradigm shift in teaching-learning process (i.e., in mathematics classroom).

From	To
1.Objectivist learning theory	Constructivist learning theory.
2. Teacher centered	Student centered
3. Teacher as expert, information Giver	Teacher as facilitator, guide, coach
4. Teacher as knowledge transmitter	Learner as knowledge constructor
5. Teacher in control	Learner in control
6. Focus on whole class room teaching	Focus on individual and group learning.

CONCLUSION

In the NCF 2005 and 2009 it is clearly mentioned that the consrstructivism approach is the best strategy over the behaviouristic approach. The childcenterd education is the new paradigm shift in education ,so it will be perfectly fulfilled by constructivism based approach. The teacher training in this regard is must other wise this pedagogic approach will be get failed. Off course it consume time so patience will be play the key role in the success of adaptation of constructivism to teach Mathematics in the classrooms.

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DevOps IN INTEGRATION WITH AI

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ABSTRACT

Over the Period of time there has been huge evolution in the field of the software Development .In the earlier days the Traditional method of Waterfall model was used at a large extent followed by a huge number of different model used over the years.

The main Objective of this paper is to know about the Devops in integration with AI in the upcoming years which will reflect a huge growth in the field of Software Development and provide a way to efficiently manage the changing need of user requirements and make the process efficient.

Keywords: DevOps, AI

INTRODUCTION

The Waterfall model was the Traditional software development methodology used over for a long period of time. Due to continous change in the User requirements and because of the need of the deployment of the application within a short period of time their was a need of using a different methodology so as to be in the market for different organizations. There were different methodologies used over the time where the Agile methodology helped at a large extent to overcome all problems faced in the changing Market trends but still there were some shortcomes. The major problem faced by Agile methodology was less collaboration between the Developers end and Operation end. This gave rise to the DevOps.

DevOps is a software development practices that aims to shorten the Software Development Life cycle. DevOps over the last few years has benefited organizations all over the world on a large scale.

DevOps in integration with AI can help automate the current working environment in the software Devlopment and reduce the Human effort in different aspects

STRUCTURED ANALYSIS

AI a perfect fit for a DevOps culture. With the help of DevOps in integration with AI huge amount of information can be processed and will help perform tedious task in a sophisticated way which will free IT staff to do more targeted work.

DevOps in combination with AI has potential to help the developers during the creation of Software product.

By examining the past success of application in terms of Build/Compile success, Successful testing completion and Operation performance DevOps in integration with AI could direct Developers how to build the most efficient and highest quality Software product.

Comparative Analysis of the Waterfall and Agile methodlogy with respect to DevOps is shown in a below image:

Fig-1: Comparision of Waterfall, Agile and DevOps

The above image helps us to understand the need of DevOps in today's fast Build and Deploying world of Software Product. The major drawback in Waterfall methology was that all the requirements from the user end was taken at the start of the Software making process i.e no changes could be made later if there is some addition from user side in midhalf of the development part.The Agile methodology later helped to overcome all the problems but the major drawback faced by it was the lack of communication between Developers and Operations.Even this resulted in missed deadlines. DevOps proved to be vital over all.DevOps frequently Communicates with ITOperations to ensure Secure and Stable environments for Testing.

The below image shows the growth of DevOps over the period of time and a projected growth in 2019.
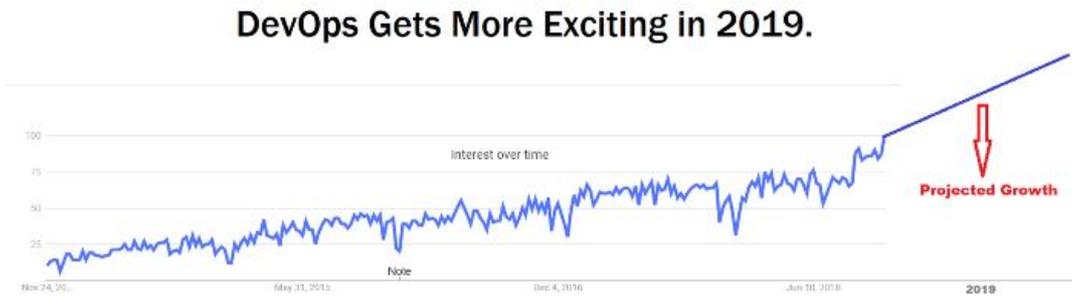
Google Trends Showing the 'DevOps' Term Growth

Fig-2: Devops growth over the time

The Ever increasing growth of DevOps will help the organisation in a large scale and moreover the DevOps integration with AI will help them to be on top of the market. DevOps in integration with AI will help to analyze the data of people on the cloud and will help to identify the how they interact with the applications. The Developers and the Operations will get a pre insight of what all needs to be planned so as to make the process of software development efficient.

According to Statista, many business organizations are adopting DevOps and there is an increase up to 17% in 2018 than what was about 10% in the year 2017.
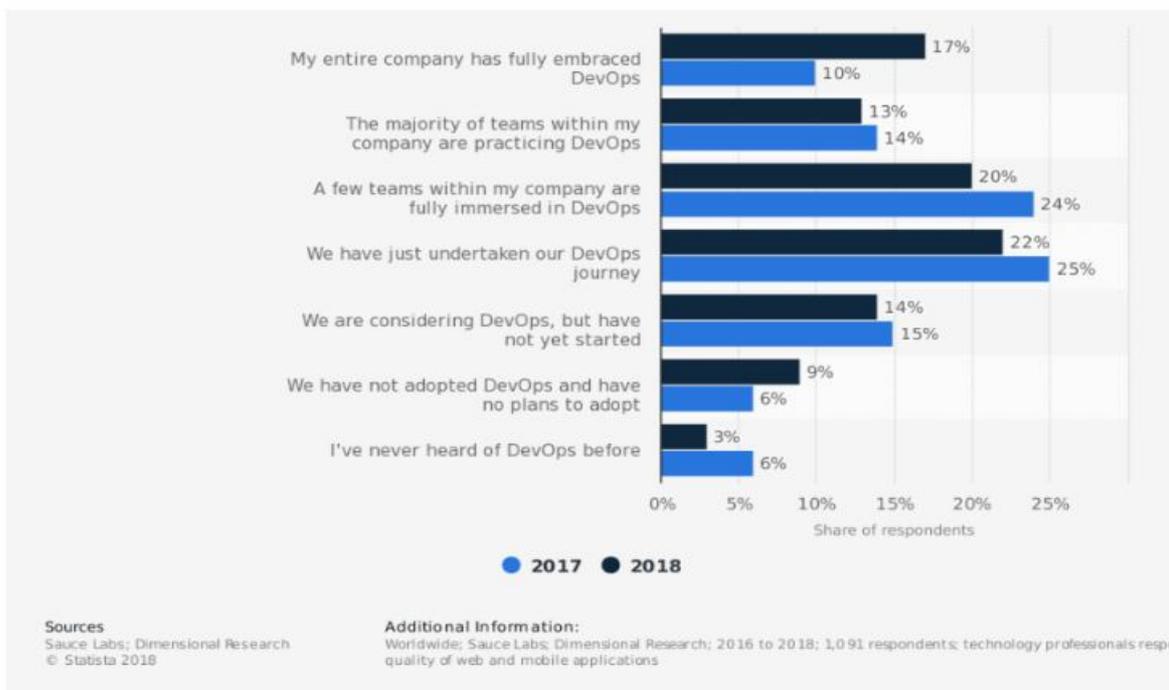
Fig-3: Comparision of Devops implenetation in organisation in 2017-1018

FUTURE ENHANCEMENTS

In future AI could be applied to different stages of software development lifecycle so as to provide enhancements to DevOps methodology. One of the major area where this could be implemented is software testing.AI can be applied to the large amount of data collected through Unit tests, Functional tests, Regression tests, User acceptance tests, etc.. Applying AI to these test results could identify patterns of poor coding practices which results in too many errors caught by tests which in turn will help the development team to be more efficient in the future.

CONCLUSION

DevOps in integration with AI will allow Organisations to analyze and understand the Deployment frequency, lead time to changes, changing user requirements, analyzing error rates which will result in optimized delivery accordingly.

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A NEW SPHERE TO INDIAN OCEAN BLUE ECONOMY

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BLUE ECONOMY

'Blue Economy' (BE) conceptualizes the oceans as "shared development spaces". It is defined by the World Bank as the "sustainable use of ocean resources for economic growth, improved livelihood and jobs, and ocean ecosystem health." Often referred to as "marine economy", "coastal economy", or "ocean economy" in the literature, the concept is at a nascent stage and is yet to be encapsulated in a comprehensive definition from an operational perspective.

An "ocean economy", could be understood through the knowledge of the following:

(a) a sub-set of the economy;

(b) growth of industrial activity in oceans

(c) deep sea mining, offshore energy, underwater cables, high-seas fisheries and marine biotechnology.

(d) to satisfy ever-increasing appetite for food, energy technology.

The concept of "costal economy" is larger than "ocean economy" and often used to describe a geographic location or region. It includes concentration of people, their activities, which gives a relatively good output, employment and wages in the coastal region. Major cities are on or near good harbors and have port facilities. Coastal region also provide recreational activities such a swimming, fishing, surfing, boating and sunbathing.

Whereas, a marine economy is "horizontally integrated cluster industries which include sectors meant for a common market for the end products, using common technology or labor force skills, or require similar natural resources."

INDIAN OCEAN

The Indian Ocean is gaining more attention as the world turns to the 'blue economy' for future development. The **Indian Ocean** is the third largest of the world's oceanic divisions, covering 70,560,000 km^2 (approximately 20% of the water on the Earth's surface). The Indian Ocean holds the world's proven oil reserves, proven natural gas reserves, is accounted for global iron production and world gold production, global fish capture and is in continuous fish capture since 1950's. Due to all these features it has created a successful basis for export industries in a number of countries. This abundance of natural resources among other factors has facilitated trade-led growth within this region. The Indian Ocean region has also been providing a unique ecosystem and connectivity routes to the resources for centuries now. Due to all the above rich resource base, the Indian Ocean is life sustaining to the economies.

However, the ocean's resources are pressurized from pollution, habitat degradation and over exploitation. As one-third of the world's population rely extensively of these marine resources for sustenance, are also reason for these disasters. Thus an economic and sustainable development issues have become challenging and the goals are to be achieved for food security, livelihoods and economies based on marine resources. If these goals are achieved then it would mean advancing blue economy through sustainable management. By maintaining governance framework of marine resource management in the Indian Ocean, the utilization of ocean's resources can be accorded to high priority in the region. Blue economy policies are primarily focused on economic growth, with sustainability often a second-order priority. A sustained—and sustainable—growth of blue economy in the Indian Ocean region would therefore require concerted efforts by governments, private sector and broader community, including the scientific ones. In relation of domestic consumption and trade, there has been a substantial rise in the number of preferential trade agreements in the past two decades (World Trade Organization, 2011). Yet, the Indian Ocean countries lag behind the rest of the world. An increased policy focus of Indian Ocean littoral states towards BE would draw attention to the economic potential of the shared marine resources and their capacity to contribute to larger development

imperatives such as poverty reduction, food security and enhanced economic opportunities. In this context, an increased political and economic attention to sustainable management of marine resources is essential to promote improved governance and security for its vast resources.

EXISTING BLUE ECONOMY GOVERNANCE FRAMEWORKS
o **National Level**
Mechanisms of coordination and cooperation should be established between all the governmental agencies, ministries and levels of government (local, national) that have competence in the scope of blue economy governance.

o **Regional Level**
The Regional Seas Programme of UNEP (The United Nations Environment Programme) and the Global Programme of Action (GPA) for the Protection of the Marine Environment from Land-based Activities should be strengthened. The participation and assistance of Regional Development Banks (RDBs) and Regional Governmental Organizations (RGOs) are required. An organ of management with a trans-sectoral and inter-disciplinary mandate has to be established for the sub-regional implementation of all the Conventions, Agreements and Programs related.

o **International Law and Framework**
The General Assembly of the United Nations: This global institution is the competent organ to carry out the implementation of the blue economy governance at this level. The General Assembly has conducted annual reviews of ocean affairs and the law of the sea, based on reports prepared by the Secretary General and the recommendations proposed by the Consultative Process.

From the above framework, it can be observed that there is indeed an emerging Blue economy governance framework, clearly present at the international, regional and national levels.

CHALLENGES TO ECONOMY DEVELOPMENT OF BLUE GOVERNANCE IN THE INDIAN OCEAN
Challenge 1: Ocean Resources
The Indian Ocean possesses a range of valuable natural resources. Coral reefs are under the threat of depletion due to global climate change, direct human pressures, and inadequate governance, awareness, and political will. The region also possesses enormous amounts of economically valuable mineral resources and energy resources (both oil resources and renewable energy resources) which remain less exploited. Utilization of these resources needs to be done collaboratively by the rim countries as such activities can have detrimental impacts on the marine environment. Additionally, territorial claims by the rim countries and related political aspects also have become important concerns in the recent past with regard to natural resources usage as well as conservation in the Indian Ocean region.

Challenge 2: Climate Change
The Indian Ocean region is highly vulnerable to the impacts of climate change. The region hosts a significant proportion of poor living in areas highly vulnerable to various impacts of climate change. The countries have varying but limited capacity to cope with the impacts of climate change, which can come in the forms of extreme weather events, sea level rise, to name but a few. In addition, climate change is linked with other regional environmental issues - loss of biodiversity, for instance - which can have serious negative economic impacts on development in the region.

Challenge 3: Bio-security
Marine bio-security refers to the protection of marine environments from non-indigenous species, and this has direct implications on biodiversity in the marine ecological systems in the Indian Ocean. It has been found that invasive alien species (IAS) are becoming a significant threat to marine biodiversity, where ballast water is viewed as a major cause of their proliferation.

Challenge 4: Marine Pollution
The Indian Ocean region is also vulnerable to high levels of pollution caused by ocean dumping, waste disposal and oil spills as a significant amount of international trade takes place in the region's waters. The wastes pose threats to the survival of marine organisms and consequently, on the marine ecosystem, on which millions of livelihoods depend. In addition, being bordered by fast growing economies such as India

and China, as well as other East Asian economies, there is a high possibility of more industrial waste disposed to the ocean.

Challenge 5: Environment
The twenty seven countries located on the rim of the Indian Ocean must bear in mind that they are affected not only by the economic significance of this ocean, but also the environmental challenges facing it. When the environmental challenges are regional in nature, national level policies and strategies of individual countries alone are insufficient. Future actions have to take cognizance of the fact that environmental challenges are inherently interrelated and complex. There needs to be a regional level cooperation to deal with the environmental challenges which are common to all Indian Ocean rim countries.

Challenge 6: Maritime security
The challenges to Pakistan's maritime security in the Indian Ocean during the last decade have led to different dimensions, which are significant from both national and international perspectives. In addition, growing religious radicalization in the Middle East and terrorism in South Asia are a matter of transnational concern towards maritime security for Pakistan in the Indian Ocean region from two perspectives. Firstly, there is an external threat towards the possibility of militant factions or insurgents attacking sea ports and vessels that can lead to floating bombs, stagnancy and collapse of regional and international trade. Secondly, through container shipments, insurgents can smuggle weapons, drugs and conduct human trafficking operations to finance their activities and recruit new members.

TOWARDS A SUSTAINABLE GOVERNANCE FRAMEWORK FOR THE INDIAN OCEAN BLUE ECONOMY

➢ Global marine **fisheries** are declining with almost a third of those assessed considered as overfished (compared to just 10 percent in 1974), and another 58 percent are fully fished with no room for further expansion. 90% are thus fully fished or overfished. The result is not only a threat to nutrition and human health but also lost of economic benefit. Reducing overfishing would allow highly exploited and overexploited fish stocks to recover over time. Subsequently, the combination of larger fish stocks and reduced but sustainable fishing activities would lead to higher economic yields and increased good production. Suggestion is an additional ton of fish could be sustainably harvested from the ocean per year. However, to reach that equilibrium, comprehensive and coordinated reforms are necessary.

➢ Offshore **oil and gas** industries have expanded markedly over the last decades, with drilling more frequently moving into deep and ultra-deep waters, which increases threats to the environment and natural resources as well as human activities and the industries that depend on the integrity of ecosystems. Following the Deep water Horizon accident in 2010, the G20 recognized "the need to share best practices to protect the marine environment, prevent accidents related to offshore exploration and development, as well as transportation, and deal with their consequences". A substantial initiative for oil and gas safety protocol has to be undertaken.

➢ **Ocean and climate** (atmosphere) are interlocking systems with dynamics that are better understood now than in the past. The ocean therefore moderates warming of the atmosphere by absorbing considerably this additional heat we generate. This has major impacts on ocean ecosystems and the behavior of the ocean itself, particularly its acidification. Policy interlinkages between the ocean and climate have yet to be built as strongly as they should be. Sea-bed mining is currently seen as both the potentially greatest opportunity for short-term growth in the Ocean Economy and as currently the gravest emerging threat to the integrity and productivity of marine ecosystems. There are concerns about irreversible losses caused by an unpremeditated and uncontrolled expansion of sea-bed mining before environmental impacts have been understood and properly assessed. There is a risk of undermining trust in and acceptance of the Ocean Economy, which may be mitigated by improving the transparency of sea-bed mining and its regulation and oversight.

➢ **Pollution**, mostly from land-based sources, remains a major threat to the Ocean Economy, with impact on fisheries, fish farming and other sea-food production for human consumption, and on wider ocean ecosystems as well as tourism. Five large marine ecosystems are now most at risk, all of them affected mostly by emerging economies with insufficient policy frameworks to avoid and reduce pollution. Dead

zones, areas deprived of oxygen in the deep ocean are expanding and the deoxygenation of ocean waters is increasing. The solution requires many and varied policy responses – from land use planning in coastal areas and flood plains, to waste management and the transition to a circular economy, and improvements to the design and management of waste water treatment systems.

➢ **Plastic in the oceans** – marine litter or marine debris – is a threat to the ocean that has gained some attention in recent years, from media, NGOs, business entrepreneurs as well as policy makers. It is increasingly recognized that the damage to the ocean ecosystems also creates risks to social and economic systems. A wide range of policies to keep plastic and its value in the economy and out of the ocean will be required. The new political focus on the circular economy offers a window of opportunity to encourage upstream measures (e.g. product design and multiuse products), consumer measures (awareness and pricing to inform purchasing and waste disposal habits) and downstream measures (e.g. collection and recycling).

➢ **Other** Sustainable Development Goals (SDGs) which provide a framework for the numerous challenges into one conceptual framework for action are:

❖ "**End poverty** in all its forms everywhere", especially and directly in islands and coastal communities, but indirectly everywhere and indispensable for sustaining (subsistence) livelihoods;

❖ "**End hunger**, achieve food security and improved nutrition and promote sustainable agriculture", especially with seafood from the ocean being an important source of protein and micronutrients, and indispensable for sustaining (subsistence) livelihoods;

❖ "Ensure availability and sustainable management of **water and sanitation** for all", where concern over ocean health can drive improvements in land-based water supply and sanitation;

❖ "Ensure access to affordable, reliable, sustainable and modern **energy for all**" with ocean and off-shore renewable energy a large potential source of sustainable energy;

❖ "Promote sustained, inclusive and **sustainable economic growth**, full and productive employment and decent work for all", through the contribution the Ocean Economy to innovation, and further growth and employment;

❖ "Build resilient **infrastructure**, promote inclusive and sustainable **industrialization** and foster **innovation**", where concerns about ocean health and its environmental integrity need to be integrated into the choice, design, location, and management of infrastructure and patterns of industrialization;

❖ "Reduce inequality within and among countries", because a sustainable and equitable ocean economy would, for example, ensure access for small-scale fishers, which constitute the largest employment category in the ocean economy and are among the bottom 40% of the population by income. This would benefit developing coastal and island populations, which are also part of the global bottom 40% by income.

❖ "Make **cities** and human settlements inclusive, safe, resilient and sustainable", with coastal regions at risk of being damaged or even lost because of climate change-induced storms and sea-level rise. Coastal cities may become 'underwater assets', literally;

❖ "Ensure sustainable **consumption and production** patterns", both of resources, products and services derived from the ocean, and of (land-based) production and consumption affecting the ocean (e.g. plastic litter);

❖ "Take urgent action to combat **climate change** and its impacts", with the interface of 'ocean' and 'climate' being perhaps the most important interaction between any two SDGs.

CONCLUSION

Recognizing that the ocean economy offers pathways to economic and social transformation, growth and sustainable development, many poor and small developing countries are developing robust national frameworks and enhancing regional cooperation to strengthen the inter-sectoral and intra-government planning and coordination necessary to transit to the blue economy. But many institutional, governance and

financing impediments remain, that are beyond the ability of these countries to address and that require concerted international support.

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GST IMPACT ON BUSINESSES AND CONSUMERS

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ABSTRACT:

Goods and Services Tax - GST presented in India on July 1st, 2017 by implementing Constitution (101st Amendment) Act, 2016. The upraising of GST was very important because it is a taxation system that is used by the world's developed countries. It was needed that the Indian taxation reign was in sync with those of its international partners because India is an open economy and welcomes multinational companies and international trade. Globalization pushed the taxation reforms and development in India. GST has helped India with the global taxation system even helped the government of India to upsurge its Tax to GDP ratio. The objective of my paper is to focus on the effects of GST on businesses and consumers. It will also emphasize the positive and negative impacts of GST on businesses and consumers.

Keywords: - GST, Companies, taxation, consumers, impact.

INTRODUCTION

Goods and Services Tax (GST) presented in India on July 1st, 2017 by implementing constitution (101st Amendment) Act, 2016.The GST is fully facilitating a new era of economic growth. As the GST reign takes deeper roots in Indian economic environment, the ICAI and its members have been proactively supporting the government in this historic tax reform by providing suggestions and disseminating related knowledge regularly. The contingency to GST audit akin to tax audit is an opportunity for professionals to prove themselves as caretakers of the fiscal health of the country. While acknowledging the gains it is empathetic to mention that GST is still a work in progress.

NEED OF THE STUDY

The upraising of GST was very important as it is a taxation structure which is used by the worlds' developed countries. It was a need that the Indian taxation reign was in sync with those of its international partners because India is an open economy and welcomes multinational companies and global trade. Use of technology will change the way taxes are paid and accounted. In true sense, it is mother of all future tax transformations in India as well as for all countries globally.

REVIEW OF LITERATURE

GST is a new concept for all over India. Whether a tax consultant, an industrialist, a small businessman, a service provider or even a common man, everyone needs to comply with the GST necessities. The GST technology platform needs to be improved at a faster pace to facilitate ease of uploading data on the servers. Sooner the GST reign stabilizes the faster the Indian economy will grow to expectedly become the 3rd largest economy in the world by 2025.

Despite the initial glitches in implementations it can be said that GST has to enlarge the purview for becoming successful and the businesses that are getting acclimatized to the new tax system. The government has also been sensitive towards the concerns of taxpayers and making necessary amendments quite frequently. Every sections of the society have got its share of benefits accrued out of GST implementation, which has completely integrated the nation into a single market and reduced the overlapping effect of multiple taxes duties and levies on manufactured goods and services.

OBJECTIVES

1. To enquire the impact of GST.

2. To differentiate the prior Scenarios and after implementation of GST.

3. Assess the benefits and limitations in context to GST implementation.

RESEARCH METHODOLOGY

The study identifies the effect of GST on Indian economy. The study is descriptive in nature and is based on secondary data. The study focuses on extensive study of data collected from books, national and international Journals, Government reports, publications from various websites which focused on various aspects of Goods and Services Tax.

ANALYSIS

GST will surely help in creation of single, homogenous market that will accrue benefits to overall economic environment of India. The State and Central Government should impose GST on almost all goods and services produced in India or imported in our country. Direct taxes like income tax, corporate tax and capital gains tax will not be affected by GST. It will facilitate the India's tax structure is such that it creates a homogenous market across states. GST also replaces Indirect taxes like sales tax, service tax; VAT, Excise duty, Custom duty, stamp duty, Entertainment taxes, Local Body Tax, Property tax, Tax or duties implied on Electricity etc. will reduce the burden of common man and lead to simpler life. Also this process may help increase India's taxation towards positive GDP ratio.

BENEFITS OF GST
1. Elimination of spurting effect of tax

GST is an all-inclusive taxation system which is aimed to bring the taxation under one parasol. Moreover, it will eradicate the gushing effect of tax that was emphasized earlier. Spurting effect of tax can be best described as 'Tax over Tax'. For example:

Prior to GST reign:

ABC consultancy services firm offered services for say, Rs 100,000 and charged a tax of 15% (service tax) (Rs 100000 * 15% = Rs ,15000).

Then assuming they would buy office requirement supplies for Rs. 40,000 paying 5% as VAT (Rs 40000 *5% = Rs 2,000).

They had to pay Rs 15000 yield service tax without getting any deduction of Rs 2,000 VAT already paid on stationery.

The total outflow is Rs 17000.

Under GST reign:

GST on the services offered of Rs 100000 @18%	18,000
Less: GST on office requirement supplies (Rs 40000*5%)	2000
Net GST applicable to pay	16000

Comparing Before and After GST: Total Savings: Rs.1000/- under GST.

2. For registration there is a higher threshold:

Previously in the VAT structure, the businesses with revenue of more than Rs 5 lakh (in most states) were liable to pay VAT. It is to be noted that this limit is varied state-wise. Also, service tax was exempt for service providing firms with revenue of less than Rs 10 lakh. Under GST reign, this threshold has been raised upto Rs 20 lakh, which exempts many small and medium scale traders and service providers. The table below shows the varied tax limits:

Tax	Threshold Limits
Excise	1.5 crores
VAT	5 lakhs in most states
Service Tax	10 lakhs
GST	20 lakhs (10 lakhs for NE states)

3. For small businesses composition scheme is different

Small and medium scale businesses (with revenue of Rs 20 to 75 lakh) can benefit as it gives an option to lower taxes by utilizing the Composition scheme under GST. This step has cut down the costing rate of tax and burden of acquiescence on many small businesses.

4. Online process is simple and easy

The entire process of GST (from registration to filing returns) is online; also it is very easy and simple. This has proved beneficial for start-ups, as they do not have to run here and there to get different registrations such as VAT, excise, and service tax. The *Clear Tax GST* software is already on a roll filing for GST returns.

5. The number of acquiescence is lesser:

Earlier, there was VAT and service tax, each of which had their own returns and acquiescence. Below table shows the same:

Tax	Return Filing
Excise	Monthly
Service tax	Proprietorship / partnership (Quarterly) Company / LLP (Monthly)
VAT	Different for Different states

There is only one consolidated return which is to be filed under GST. Therefore, the numbers of returns to be filed have reduced. There are about 11 returns under GST, out of which 4 are basic returns which apply to all taxable persons. The main GSTR-1 is manually counted and GSTR-2 and GSTR-3 will be auto-populated.

6. Designed treatment for E-commerce operators

Before GST reign, supplying goods through e-commerce sector was not specifically demarcated. It had various VAT laws. While in transport of goods the tax authorities used to at times seize goods if the documents were not produced. There will be no confusions regarding one state to another state movement of goods or services henceforth as GST is applicable all over India.

7. Improved and Efficient logistics

Due to GST, the restrictions on one state to another state mobility of goods have decreased resulting which warehouse operators and e-commerce service facilitators have raised interest in setting up their own warehouses at strategic locations like Nagpur, instead of other cities falling on their delivery routes. Reductions in excessive logistics expenses have increased profits in the supply of goods. Prior GST implementation, the logistics business had to conserve multiple warehouses across the states to avoid state entry taxes on one state to another state movement. These warehouses had to survive below their capacity causing operative costs to upsurge.

LIMITATIONS OF GST

1. Purchasing software is Expensive

The ERP software if updated can be helpful for the smooth accounting procedures. If not then the businesses will have to buy GST acquiescent software which might increase the costs of purchase and training of employees. The first company in India to launch ready-to-use GST software is Clear Tax.

2. GST acquiescence is a need

Small and medium-sized enterprises who did not register for GST have to urgently reach the obligations of GST tax reign. They will have to issue GST-complaint bills and be compliant towards record-keeping digitally, and filing returns timely. The issued GST-complaint bills must compulsorily have details such as GSTIN, location, HSN codes, etc.

3. Increased operating costs

GST has made it an obligation to employ tax professionals having knowledge of GST procedures which will increase costs for MSME's as they will be burdened by additional cost of hiring experts. Further the training costs might increase in terms of overhead expenses.

4. GST aroused in the mid of financial year

GST being implemented on the 1st of July 2017, businesses were following the previous tax system for the first 3 months i.e. April, May and June and later GST for the rest of the fiscal year. It may be difficult for the businesses to get adjusted with the new tax system and some of the businesses operating under new tax structures may result in confusion and issues relating to acquiescence.

5. Online system

Businesses are now switching for billing and filing online returns and making online disbursements. But the smaller businesses may find it difficult to adapt with new GST system but Cloud-based GST billing software proves to be a solution to such problem.

6. Burden of high taxes on SME's

Choosing the composition scheme by SMEs with a turnover up to Rs 75 lakh can amount them to pay only 1% tax on turnover as under GST and get lesser acquiescence. The smaller businesses would not be able to

claim any input tax credit. To make a choice between higher taxes or the composition structure ideally should not be a difficult decision for many MSMEs.

CONCLUSION

The government is trying to modify and pave a smoother way for GST. It is important to take a step ahead and come up to the reach of global parsimonies, who have already implemented GST before us, and also have overcome the issues to experience the rewards of having a single consolidated taxation system and easy input credits. Change is a need of time and definitely never easy, but to bring up the change as a challenge at global upfront will prove to be really commendable job for the future of Indian Economy.

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IP SPOOFING

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ABSTRACT

IP Spoofing is a technique of attacking a network to achieve the unauthorized access of different computer system. In IP Spoofing the internet communication between various computer systems is originally handled by the routers and it finds the best route by testing the destination address of the system. It ignores the source address of the system where it has been originated. In IP Spoofing the intruder sends messages to different systems, the system thinks that the message is coming from trusted system instead of fake system.

Keywords: Applications, IP Spoofing related incidents, Mechanism, Protection.

INTRODUCTION

IP Spoofing explains a method of attacking a network by the intruders to access the destination host in order to send fake messages and access the destination system. The attack is based on the point that Internet communication between distant processors is mainly handled by routers which finds the excellent route by inspecting the target address, but it generally declines the originated address. The address which is originated can only be accessed by the destination host when it give response back to the source host. In IP Spoofing ,The attacker host sends message to the system which is to be attacked, the attacked system thinks that message has been send by the trusted system. To make the attack successful, the attacker must first know the IP address of a trusted system, based on it the attacker must make modification to the packet address of trusted system so that the target system should feel like it is coming from trusted system.

In Background working of Computer network, the protocol which is sending data over various computer network is the Internet Protocol. The Header of each IP Packet Comprises of the numerical source and destination address of the packet. The source address is the host from where the packet has been send from. By duplicating the header of a packet , the attacker will make the packet address look same as the trusted address without giving any hint to the targeted host. The trusted system receives a fake data from another system which has been send by the attacker or an intruder to the trusted system, the attacker does not care about the response or message getting from the trusted system because the attacker may have the idea of the message the system will give.

History

IP Spoofing was first identified by Steve Bellovin of AT& T on April 1989. Robert Morris was the creator of famous Internet worm, who figured it out that how TCP has generated sequence number and forged a TCP packet. This packet has to embrace the destination host IP address, thus the ' victims' IP address and by using the IP Spoofing attack the Morris was able to gain the root access of the victims system without having the username and password. Kevin Metnick's Christmas Day crack of Tsutomu Shimomura's machine hired the IP Spoofing and TCP sequence prediction techniques. The fame and popularity of cracks is been decreasing due to the departure of the services they have been misused, IP Spoofing can be still be used and it must be addressed by all the administrators of security. When the IP address of the source host is attacked it causes the response of the destination host to be misused, it means that you cannot connect a normal network connection. [1].

Applications

There are different attacks which rely on IP Spoofing technique to launch an attack. There is a example in SMURF attack, where the intruder sends a very large number of ICMP echo request to the transmission address of the reflector subnet. In denial-of-service attacks the IP address Spoofing is mostly being used. The goal is to flood the target host with an irresistible size of traffic and the attacker does not care about getting responses and message from the target attacked host. Packets with bluffed addresses are thus suitable for such type of attacks. They may have various advantages for this attack, it is very difficult to clean this attack because each spoofed packet send from different IP address which has been send by the attacker, hides all the accurate source of the attack For the transmission of large botnets spoofing it is very less important in various attacks of IP Spoofing. If the attacker wants to use as a defense against denial-of-service attacks it will have

validity on the source IP address of the attacked packets which must have troubled with bluffed packets. To observe the denial-of-service attack activity on the Internet, Backscatter technique is been used that depends on attackers when they use IP Spoofing for their efficiency to attack the target host.

IP Spoofing can be a technique of attackers to make loss to the network security for verification of the system based upon their IP addresses. This type of attack on a remote system can be tremendously difficult, as it includes altering thousands of packets at a period. This type of attack is most real where trust relations happen amongst different machines. There is an example, where in a business networks to make the systems trust and believe each other ,so that the users can login without verification of their username or password provided as they are joining from another systems from a network. By IP Spoofing the attacker can make connection to the target host by sending packets from the trusted host without any confirmation[3].

IP Spoofing Related Incidents
The IP Spoofing technique has supported cybercriminals to know there are number of attacks going in our day to day life in computer network. There are various types of attacks that include Blind Spoofing, Non-Blind Spoofing, Man in the Middle Attack and the Notorious Distributed Denial of Service Attack.

- An expert have done a recent survey at the University of California San Diego, it was found that almost one-third of the Internet was subject to DDoS attack from March 2015 to February 2017.

- There were hacking attempts made on their phones in North Atlantic Treaty Organization(NATO) and was reported by the "The Wall Street Journal". The attackers attempted to gain access to their phones but failed due to an added security layer. While the attack seemed to be carried out from Moscow but the IP or Location could have been spoofed to mislead the experts.

- In late 2016,Incapsula(a cloud-based application delivery platform) have experienced a major DDoS attack which was later termed as LEET.

There was a major hit for the Distributed Denial of Service attack of 400 Gbps mark and after some time it drawn to 650 Gbps. Like other attacks , the intruder or attacker which attacks the target system using source IP address of trusted system cannot be identified due to IP Spoofing which helped the attacker without being caught.

Mechanism
Usually the attacker is accomplished from the root account and the attacking host attains the root account as the target. If the attacker is going through all this suffering, it would be unwise not to go for origin. The critical issue in IP Spoofing is the fact that the attack is visionless. The attacker is going to be taking over the uniqueness of a reliable host in order to undermine the security of the target host. The attacker might be sitting in a corner thinking about to attack a target hot by using the internet, forging packets purportedly from the trusted system without giving any idea to the trusted system as well as the targeted system, while it is locked up in a denial of service fight. The attacker never sees them. The routers which are overriding knows basically where the datagram is supposed to be gone, and it is gone in the trusted system.

As we concern about the network layer , it is from where the datagram is originated and where the responses of the trusted host must go. When the datagram are routed there, the information is Demultiplexed by the procedure stack, and it reaches the TCP, and gets rejected. So the attacker must always be very smart and remember what information he has send to the target host and what reply must the target host will give. When a target host is been chosen by the attacker or an intruder, he must define a pattern of trusted host. .A 'showmount –e' will show where file structures are been exported, and rpcinfo can give out all valuable materials. If lot of information is known by the intruder about the target host, it will not be much difficult to attack. If all fails then effort taken by the attacker will be waste of time[2].
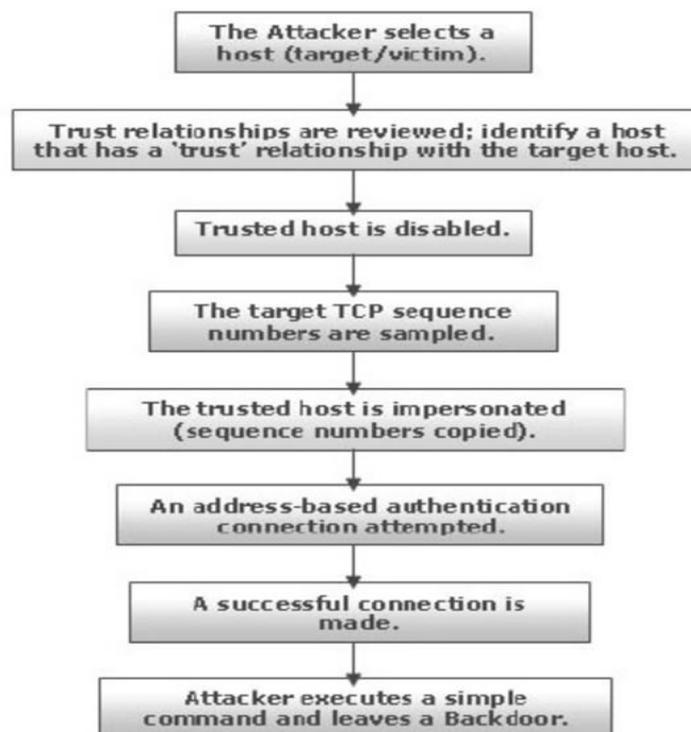
Figure-1: Mechanism of IP Spoofing[2]

PROTECTION

1) The first step is to remove host-based verification on your network. Host-based authentication uses the public host key of the client machine to verify a user.

2) Ingress filtering, it is a technique which verifies that packets are coming from a trusted host, it is also a invaluable tool to protect against attacks perpetuated through IP Spoofing.

3) Egress filtering, In this the packets which are send out of internal network are tested by a router or a firewall and if doubtable the packets are trapped and it is mostly used in conjunction with ingress filtering.

4) Packet filtering, This is used as a protection against IP Spoofing attacks. It stops an intruder or attacker to attack the targeted system by using IP Spoofing to get information and data using the IP address of a trusted system without giving a hint to the target system that the IP address is fake.

CONCLUSION

This paper explains the use of IP Spoofing as a technique of attacking a network system by the intruder in order to excess data from target host without giving a hint to the target system and mechanism of IP Spoofing. The main aim of IP Spoofing attack is to make a connection between a target host by the intruder without the knowledge of the target host by using the IP address of a trusted host for sending messages and excessing data from the target host. As security professionals we should always remain aware with the operating Systems that we use in our day to day activities of life. A steady stream of changes and new challenges is guaranteed as the hacker community stays to pursue out susceptibilities and weakness in our systems and networks.

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STRUCTURAL ANALYSIS BETWEEN ANCIENT AND MODERN LANGUAGES – IT'S COMPARATIVE STUDY

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ABSTRACT

The Ancient language has more complex language than that of the "respective" modern language. Modern languages like English have simple structure, without care, gender, or delination compared to ancient languages like Latin text. Roman communicated with the world with such complex text.

Keywords: delination.

Some languages have simpler morphology, which tend to have more complicated syntax, pheriphlastic structure. American Indian languages are difficult because they have complex morphology. English, Chinese are difficult because they have complex Syntax and complicated phrases, none of the language is simpler, it is complex in its own form.

*We can say that every language is capable of conveying something or the other that is needed in the culture. It is wonder if "**primitive**", ancient cultures have simpler languages than modern languages, but it is not proved example German addresses has changed over time from "**dre** "second person singular to "**ihr**" second person plural. Aristocracy class people have started using words like "**ihr, "sie**" in their text.*

Keywords: primitive, morphology, syntax, periphlasti

ANCIENT LANGUAGES

Ancient Greek is an Indo European language, which is spoken by the people of Ancient Greece from 4to 9[th]centuary B.C, infact these languages are still spoken today. But Greek language had many different dialects that are spoken by the people of Athens. The Romans were taught Greek as a second language, in a similar way how non-English speakers are taught their second language. The Greek use a version called **"Koine"** which is similar to **"Attic"** dialect.

The great Greek poet Homer, the writer of Trojan War had written much text in an Old Slavonic dialect. Homer had used old Slavonic text, in order to communicate with the local people. The exciting stories, poems of Illiad and Odyssey tells us about the songs of the ware fare of the 5[th]Century B.C, The 5[th]Centuary B.C. was a golden age of Ancient Greece, where the plays like Sophocles and Euripades existed.

Keywords: Koine, Attic.

MODERN LANGUAGES

Modern languages are used to distinguish between languages, which we use in our daily communication, some classical languages like Latin and chinese are studied for their culture or for their linguistic value. German language are referred as modern languages, on a basis of geographic survey. French language is widely spoken over the world. It is an official language of France, over 220 million people still speaks French as their official languages. In France and Corsica about 60 million individuals speaks French as a first language, in Canada 7.3 million, 3.9 in Belgium, 1.8million in Switzerland.

HISTORY: **"Strasbourg Oaths"** was the first French documents written. The second existing Old French text with Picard and Walloon features represented the life of St. Eulalia dated 880 to 882 C.E. The Francien dialect was generally from a north central dialect, which represented some of their own country's features..

Keywords: **Picard, Walloon.**

CHARACTERISTIC

French grammar has been greatly simplified along with it's Linguistic changes. Linguistic change were seen more in northern France than in Europe. The work of Ancient Literature inspired the people, though all languages had changed with the time, similarly Greek too has changed a lot to a Modern Greek, start from 1453 A.D. unlike Latin, the Ancient Greek language did not split into much language, but it is considered as a separate language from the modern language. Greek language, though it's pronunciation has changed like

letter "b" is pronounced as **"v."** The verbal system has changed, became simpler. Thus the **"Tonal"** system of Ancient Greek too has disappeared.

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HERMENEUTICS: HEGEMONY

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ABSTRACT

Hermeneutics, a branch of philosophy, deals with 'understanding, interpretation, and translation.' This is a complex phenomenon and multilayered activity which requires comprehensive follow up of interpretive rules, principles and methods. It has been highly influential philosophy that leads to self-reflection and humanistic inquiry which has 'epistemological and ontological' tones. Hermeneutics is an activity that was, is and will be in need. It applies reason even to understand the scriptures. It also considers the totality, sexuality and complexity of (con)text. It uses the multidisciplinary trends in feminism, (post)structuralism and others. Thus, hermeneutical principle(s), which are authority, are the models to understand (cross) cultural aspects and its influence on socio, political and other interconnected factors.

Keywords: Hermeneutics, multidisciplinary, understand, interpretation, translation

INTRODUCTION

Hermeneutics, which means interpretation, is a branch of philosophy. It deals with interpretation of 'a literary text.' Basically, "hermeneutics is a study of text."[1] and for Martha Woodmansee hermeneutics is "the theory of interpretation."[2] Martha Woodmansee maintains 'hermeneutics was little more than the name,' "the art of interpretation" and the concept of hermeneutics circle."[3] Martha also claims, "We cannot find rules for a literary hermeneutics by looking in past, to the philosophical hermeneutics."[4] The act of studying, understanding and interpreting a text is a complex phenomenon. It requires comprehensive follow up of interpretive rules, principles and methods especially, if one is experiencing a false impression or misunderstanding. It is to be dealt with exceptional endeavor i.e. literary hermeneutics. For Martha Woodmansee, "Literary hermeneutics is the theory of the exegesis, interpretatio or interpretation, of literary works. Although hermeneutics has been highly influential in shaping philosophy and, as self-reflection, humanistic inquiry in general, in this century, it is not at all certain whether a specifically literary hermeneutics exists at present."[5] Considering this complexity Zimmerman Jeans says 'It is essentially an act of meditation, or translation.'[6]

Hermeneutics: Origin and Definition

The word 'hermeneutics' is derived from ancient Greek word 'hermeneuein.' It has three possible meanings.

1. To say (dire),

2. To explain (spiegare) and

3. To translate (traducere)

Hermeneutics is known and defined as 'the art of interpretation.' It indicates that hermeneutics belongs to various disciplines of study. According to Deborah Kerdeman, 'The German word Verstehen (interpretation; commonly translated as understanding) captures Dilthey's belief that the social sciences are interpretive and, therefore, are distinct from the physical sciences...'[7] It is used to find and understand the 'sense of text' or 'situation' for which it is meant. It is used to interpret the drama, novels and or even legal status. From this perspective, hermeneutics is an activity that was, is and will be in need. In ancient era this term was used to understand the divine messages. At times it was used to 'decode or interpret the mental ideas' of individuals that were articulated and expressed in a discrete or dissimilar way(s). It was a process of deciphering of unclear messages. From religious perspective, it is 'an act to ascertain the certainty about ourselves' as well as 'the world we inhibit' to upgrade oneself and gain insight.' Zimmerman, Jeans maintains 'Hermeneutics is the art of understanding and making oneself understood.'[8]

The 'Hermios,' was the priest at the Delphic oracle, and 'Hermes,' is 'the messenger-god,'who helped humans to understand the text. The reference is also available in Plato's *Ion,* where he states poets "hermenes eisin ton theon" are the messengers of the gods. Hermeneuein also stands for 'to say,' 'express', or/and to 'assert.' Whereas, 'Hermeneia' stands for 'recitation.' The history of human development is progressed with

the process understanding the text(s) that used to pass on the message. It was a complex process which even included the recitation. It was done by the interpreter, who used to communicate and express. At times, his/her expression(s) were expressive and had personal touch which even crossed the borders of what (s)he actually felt/understood. Interpretation differs from person to person, schools to schools and others. It substantially proves that hermeneutics is multifaceted. Thus, different schools of hermeneutics showcase different ideologies such as interpretation, translation and expressions. Scholars also consider Aristotle's *Peri Hermeneias* from different perspective in this respect.

For few critics, Hermeneuein means 'to elucidate, explain and to clarify.' From this perspective, hermeneutics is a process related to reasoning that begins from known and moves to understand the unknown. For many critics, an interpretation is a logical analysis. Modern, Post-Modern and New Criticism speaks about 'saying' is 'an act of interpreting.' For many 'the work' itself is 'an interpretation' and tempts and motivates for consequent 'interpretation(s).' Many scholars have worked on theory and philosophy of hermeneutics that speaks about different types and purposes of interpretations.

Historicity of Hermeneutics

E. D. Hirsch's *Validity in Interpretation* is the first full treatise of hermeneutics in English. The history of study of hermeneutics showcases six broad areas viz (1) the theory of Biblical exegesis; (2) General philological methodology; (3) The science of all linguistic understanding; (4) The methodological foundation of *Geisteswissenschaften* [i.e. the humanities]; (5) Phenomenology of existence and of existential understanding; and (6) The systems of interpretation, both recollective and iconoclastic, used by man to reach the meaning behind myths and symbols." Schleiermacher's, non disciplinary hermeneutics, has substantially contributed to the field of hermeneutics. Dilthey's methodological foundation of humanities started the understanding of 'art, actions and writings.'

The process of interpreting even religious scriptures was initiated by the hermeneutics. It applies reason to understand these scriptures, which were placed above everything in the history. Thus, hermeneutical principle(s) are the models to understand, interpret or translate a text under consideration.

The act of interpreting a literary text is multi dimensional. Critics' or reader(s)'s personal experiences, priority, assumption and (p)re-interpretation(s) make or break the interpretation. It may be self-explanatory, analytical or a specific interpretation. This circle is considered by hermeneutics in the process of (de)coding the text. This mysterious 'hermeneutical circle' substantially adds to the understanding of the text. From this perspective, 'Hermeneutics' which was the dominant movement in 'Protestant Theology' in Europe, has emerged as a field of criticism. Considering its vast arena and base, Hirsch believes that 'hermeneutics' as a 'foundation for all literary interpretation.'

Hermeneutics reminds Plato's *Dialogue,* where we come across the reference to 'Hermogenes.' Hermogenes literally means 'son of Hermes' who always preferred move in search of fortune and thus was lucky. Hermes Trismegistus "a mythical name associated with a certain class of Gnostic philosophical revelations or with magical treatises and recipes" and who "was, for the Renaissance, a real person, an Egyptian priest who had lived in times of remote antiquity and who had himself written all these works."[9] Considering various myths and legends, Romualdo E. Abulad, maintains that Hemens as "Contriver and creator, messenger and translator – that, among other things, is Hermes: Ever leading an exilic existence, is he god or mortal, or something in the middle, traversing climes and times, producing connections while stealing others? Like cupid, is he a daimon? Or a magician?"[10]

In the field of literary criticism and literary movements, the author, text, context , co-text, hypertext, inter-text, meta-text, cross-text, pretext, post-text, pro-text, anti-text, sex-text, text-text and others do matter. Whether literary text is creation or translation is discussed from different perspectives. In the history of interpretation of literary text and scriptures, Saint Augustine does not feel need of 'correcting' the interpreter. It is unanimously accepted that every translation makes some sense, thus, it is important. From this perspective each translation and interpretation will make a sense. Initially, though "Hermeneutics was exclusively a system of rules, while today it is exclusively a system of a theory of understanding."[11] It helps to (re)consider the 'correction' and 'interpretation' of the text.

Friedrich Schleiermacher (1768-1834), German Protestant theologian and philosopher, used the term 'hermeneutics.' For him, "all understanding consists of the two moments, of understanding the utterance as derived from language, and as a fact in the thinker."[12] In understanding the text, matters such as who, when, where, how, why the text is written is considered to interpret it. According to Detel (2011:84), the following typology of seven questions is widely used in this process.[13]

1. Who (is the author) (*quis/persona*)?

2. What (is the subject matter of the text) (*quid/materia*)?

3. Why (was the text written) (*cur/causa*)?

4. How (was the text composed) (*quomodo/modus*)?

5. When (was the text written or published) (*quando/tempus*)?

6. Where (was the text written or published) (*ubi/loco*)?

7. By which means (was the text written or published) (*quibus faculatibus/facultas*)?[1]

These elements are considered by different critics to interpret the literary text. Hermeneutics considers these to reach out the basics of a text. "Literary hermeneutics is the theory of the exegesis, interpretatio or interpretation, of literary works. Although hermeneutics has been highly influential in shaping philosophy and, as self-reflection, humanistic inquiry in general, in this century, it is not at all certain whether a specifically literary hermeneutics exists at present."[14] It is used from ancient era and will be used in future. This helps to understand and consider the 'textuality of history,' and 'historicity of the text.'

NEED OF HERMENEUTICS

Hermeneutics, i. e. 'understanding, interpretation, translation' of a text is a 'complex and multilayered activity.' It has 'epistemological and ontological' tones. It leads to understand 'historicity and (ultra)modernity of the text.' It also considers the totality, sexuality and complexity of context. It includes the trends in feminism, (post)structuralism and others. This term is used in and defined by new and old disciplines like history, anthropology, positivistic sciences, philosophy (transcendental and idealist), philology, sociology, political sciences. For Dilthey 'Hermeneutic science' is 'born out of the conflict of rules, from the opposition among the different ways of interpreting the fundamental works and from the consequent necessity to ground these rules. It is the art of interpreting written monuments. As cited earlier, it is complex and even paradoxical as it is 'the creative process' that considers historical, grammatical, sense and spirit in and of the text. It deals with language, ideology, history and historicity, textual, experience, and aesthetics. It is a perpetual, continuous and eternal task. As Zimmerman, Jeans states, one is engaged in hermeneutics 'whenever one tries to grasp the meaning of something – be it a conversation, newspaper article, a Shakespeare play, or an account of past event.'[15] Thus, hermeneutics is hegemonic that is needed and substantially contributes to the fields of literature, criticism, philosophy and deals with academic issues that strive for better understanding humane, humanity, and values that design perfect societal humankind. Hermeneutics investigates the ways to (re)read, value and appreciate the contemporary and traditional text, context and complicated hypothetical questions and its multilayered analysis to present rationale of narration that showcases the progressive development of humanity and values.

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ROLE OF FINANCIAL LITERACY IN EMPOWERING WOMEN IN INDIA

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ABSTRACT

Women are the core of every family and thus become an integral part of society and nation. Socio-economic development of women is necessary for overall economic development of any society or country. They serve as the most important agents of economic development.

In the present Indian scenario financial literacy policy is perceived as an important instrument to elevate demand for banking products and services. Financial Literacy can be defined as the competency to have acquaintance with and understanding of financial market services and products. It involves understanding of rewards and risks profile enabling them to make informed choices.

Women have lower confidence than men in their financial knowledge and skills and this is due to lack of financial knowledge. Thus it becomes imperative to make them financially literate to help them to make conversant and effective judgements regarding the use and efficient management of money. Therefore, financial literacy can be used for empowering woman economically, thereby giving them a pivotal position in the society and increase their role in the economic development.

Thus this paper tries to give an overview about the financial literacy and it speaks about empowerment of women through financial literacy and the spill over benefits the nation can derive through development and empowerment of women.

Keywords: Financial Literacy, Financial Decisions, Women Development, Women Empowerment

INTRODUCTION

In current times, our country is facing one of the biggest challenges i.e. women empowerment which can be made attainable through financial liberation and independence of women using the tool of financial education. Financial literacy can be simply comprehended as the ability to know how money functions. It is acquired skill set and knowledge that enhances an individual's ability to make sound, informed and effective decisions with the limited available financial resources. In India, virtually women play a secondary role when it comes to managing finances. There has been a gender bias putting men in a pivotal role of taking financial decisions and women merely playing the role of manager of household finances. This gender gap can be bridged only through empowering women financially which in turn will help them take financial decisions independently and with more confidence and ease. Women have enormous potential to contribute towards the growth and development of the economy and nation as a hole hence a financially independent woman can be a great source of economic development.

There is a huge gender gap between men and women in almost every country in case of financial literacy. In this context the need for promoting financial literacy amongst women has become more imperative and it acquires greater significance in order to improve the financial situation of women, thereby improving their status both economically and socially thus bringing about their financial stability. Financial literacy can be an effective tool for achieving women empowerment. It would help to improve the financial well-being of women through sound financial planning and decision making. It leads to overall social and economic growth of the country. Thus, India should aim at improving the levels of financial literacy to promote fair and equitable inclusive growth reducing the gender disparity and thereby leading to overall social and economic development of the country.

STATEMENT OF THE PROBLEM

Equitable and sustainable development of a country is strongly associated to the level of inclusion of the population of very sect into the financial net. For this it is essential that women are empowered to take financial decisions and make informed choices. However, there is a huge socio – economic disparity with respect to gender. It is necessary to minimise the difference on the bases of gender using a very powerful tool of financial literacy. Financial literacy plays a key role in promoting women empowerment. It helps to create well-informed citizens who are responsible for their financial decisions. Keeping this in mind, the present

paper focuses on the role played by financial literacy in promoting women empowerment and overall social and economic growth of India.

OBJECTIVE OF THE STUDY

1) To evaluate the present status of woman in the society

2) To study and understand the need for women empowerment.

3) To study and understand the need and importance of financial literacy.

4) To analyse the role of financial literacy in women empowerment.

5) To evaluate the role of women empowerment in the overall development of the economy.

6) To review the challenges and constraints in empowerment.

RESEARCH METHODOLOGY

In the present context, exploratory research method will be used to study the relationships between various parameters affecting financial literacy and the need for financial literacy in promoting women empowerment. The present research will explore into financial literacy in India and its role in promoting women empowerment and social and economic growth of India and will make recommendations and suggestions for taking steps to promote it further. The data is obtained from secondary sources, which is collected from various references already existing in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the them and selecting relevant papers/books for the review purpose. Papers are selected on the basis of their relevance, application, and contribution to the body of knowledge.

REVIEW OF LITERATURE

The researcher has undertaken a review of available literature on the proposed study to get better insight into the research topic and locate the research gap. The following literature has been reviewed.

Arora (2016) conducted a study to assess the financial literacy level of working Indian women The sample size for the present study was 444 working women of urban areas of Rajasthan. Three parameters i.e. financial knowledge, financial behaviour and financial attitude were used to assess the level of financial literacy and found that the general awareness about financial planning tools and techniques among women remains poor. The results of the study stated that women are comparatively sound in terms of financial attitude and behaviour and lacked in financial knowledge.

Deka (2015) tries to analyse the relationship between empowerment of women and achieving financial inclusion with the aid of financial literacy. The study states that financial inclusion achieved by financial literacy helps in achieving women empowerment. The government needs to provide a conducive environment in which banks come up with a sustainable model to spread their services to reach women of low income group without taking a dip in their profits.

Bhushan, et.al. (2013) concludes that level of financial literacy of respondents is not high. Financial literacy level is influenced by demographic variables like age, gender, level of education, income level, employment status and place of work. He also states that the government employees have lower levels of financial literacy in comparison to the private employees. The study also suggests that geographical region do not affect the level of financial literacy. The level of financial literacy is the ability to read, understand, analyze, and manage personal financial conditions that affects financial welfare.

Joshi Prajakta (2013) tries to explain importance of financial literacy. It states the financial literacy initiatives started by the government both in India and abroad. The study reveals that level of financial literacy in India is improving. The Reserve Bank of India, and the government had initiated many literary programs in this field however impetus is required because majority of the population still lives on meagre earnings and are unable to save and invest.

Sarma, et.al., (2011) raises an important question whether development leads to an all-inclusive financial system. Through this paper, researcher attempts to establish the relationship between financial inclusion and economic development by empirically identifying country specific factors associated with the level of

financial inclusion. It suggests that human development and financial inclusion in a country move closely in tandem with each other. He states that socio-economic such as factors, income, inequality, literacy, and infrastructure related issues such as urbanisation and connectivity and information are important.

Chen, *et.al.,* **(1998)** investigated the relationship between the financial literacy level and nationality, race, gender, age, academics, income, and work experience. The result of the study indicated that people belonging to different class, academic discipline, income group and years of work experience were significantly different in terms of financial literacy level. He also stated that individuals below 30 years, women, students in the lower class ranks and individuals with inadequate work experience have lower levels of financial knowledge. This study thus concludes that the level of financial literacy varies with age, gender, experience, education, and income.

FINANCIAL LITERACY

The OECD defines financial literacy as - "A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being." Financial literacy means the ability to make informed judgments and to take effective decisions regarding the use and management of money or it is the ability to manage personal finance. It refers to skill set and knowledge required for managing finances. It encompasses an understanding of how to use credit responsibly, manage money and savings, minimize financial risk and derive long-term benefits. Financial literacy is a facilitator of financial inclusion. It is not just about imparting the financial knowledge and information. It is also about changing the behaviour in the financial pattern and activities of individuals. The ultimate goal is empowerment of people to take action by them that is in their self-interest. When the people are fully aware about the financial products and are in a position to evaluate the merits and demerits of available financial products and services, which are in sync with their financial needs, they are in a better position and thereby empowering them.

Financial knowledge is the understanding of micro and macro economic variables. The financial behaviour assesses how the individual deals with money. It includes bill payment, budgeting and saving and investment habit. Financial attitude influences the behaviour of the individual. Financial attitude is the view and opinion of the individual about saving, financial planning and investment decisions. So, the culmination of financial attitude, knowledge and behaviour are detrimental in enhancing the level of financial literacy of an individual.

NEED FOR FINANCIAL LITERACY

In the era of global integration, the importance of financial education has gained more significance. Countries endeavour to improve their economies by achieving higher economic growth rates and this can be done by improving the financial position of their citizens. Thus it is a priority of every nation to promote financial literacy among its citizen. Financial literacy is important as the access to institutional finance to empower a citizen. Financial literacy will create a new knowledge-empowered generation. Complicated financial products and services stemming from use of digital technology, low level of awareness and lack of knowledge about financial matters augments the need of financial literacy significantly. Lack of ready access to reliable information leads to low level of confidence and less knowledge about financial matters. This results in inappropriate investment decision making. Enhancement of financial literacy enables individuals to take sound financial decision, which will help improve their financial well-being. Financial education helps the investors to understand the risk and return related to different financial products, study financial investment from various dimensions, and evaluate the various investment alternatives. It should be possible to enhance the financial literacy among individuals. One of the ways of improving financial literacy is through inclusion of relevant material on financial education in the general education program of high schools and colleges, training modules of corporate and government employees.

EMPOWERING WOMEN THROUGH FINANCIAL LITERACY

In today's scenario, developed and emerging economies have started giving impetus to financial literacy of their citizens. It is one of the important challenges faced by all countries globally because it is one of the parts of sustainable development. The financial system plays a very significant role in the development of any nation. Financial literacy is a prerequisite for successful implementation of financial inclusion. It ensures that financial products and services reach the under-privileged, under-reached and economically backward

sections of the society. Financial markets offer multiple and intricate choices to consumers, making financial literacy imperative for consumers to make well-informed choices: without which, the resource poor, and un-banked sections of society are forced to take on high-priced alternatives.

Financial literacy is helpful for the people of all ages; transition of economy from general literacy to financial literacy is really crucial for old and young, men and women, household and working. Continuously changing in financial market and with the increase in individual responsibility informed financial decision making is becoming necessity for economic empowerment of women. Having financial knowledge is the key element for making sound financial decisions. Financial literacy helps to grow and manage finances in a proper way. The importance of financial literacy can never be neglected as it not only contributes in the well-being of women but also assist them to be economically empowered. In addition to providing economic benefits, financial literacy can bring social benefits to women living in socially restrictive or regressive societies. The skill set women gain from being financially literate help to increase their power and status within their societies. Through promoting financial literacy, the policy makers and the government should aim at creating new employment avenues, generating equal employment opportunities, and creating a skill set for future job requirements for women. Thus financial literacy is considered an important appendage for promoting financial inclusion, inclusive growth, and economic and financial stability. This may bring positive changes and may lead to asset building, economic growth, financial stability, and empowerment of women.

SUGGESTIONS AND RECOMMENDATIONS TO IMPROVE FINANCIAL LITERACY

- More awareness programs should be created at different levels especially in rural and regionally backward areas regarding the basic banking services and their benefits.

- The government should ensure the reach of their various promotional programmes like "Jan Dhan Yojna" specifically to women especially living in rural and tribal areas so that the purpose of organising these promotional programmes could be achieved which is to provide basic banking facilities on a larger scale.

- To get more financial knowledge women have to attend more and more workshops, seminars, and financial management courses in their nearest place.

- Introducing financial literacy subject in school curriculum.

CONCLUSION

In India and many other countries, women exhibit lower financial literacy than men. They lack financial knowledge and required skill set. They are unable to exhibit financial behaviour in choosing financial products and services appropriately due to various social and economic barriers leading to gender disparity in financial literacy. Gender disparity in financial literacy are highly correlated with differences in socio-economic conditions of the country. This has limited their access to education, employment and entry in to formal channel of financial markets. In light of these challenges, it has become imperative to address concerns of financial literacy of women. It requires more structured programmes and policies relating to financial education policies at national level. Thus, this paper aims at discussing and deliberating the need of financial literacy in empowering women and the policies and initiatives which need to be introduced by the Government to enable the benefits to seep in at grassroots level.

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CORPORATE SOCIAL RESPONSIBILITY – WITH RESPECT TO ENVIRONMENT

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ABSTRACT

Inside the world of business, the main "responsibility" for corporations has traditionally been to raise money and increase the value of shareholder. Corporate financial responsibility was the predominant driving force in the business sector. However, in the contemporary world today corporations around the world are struggling with a new role, which is to meet the needs of the present generation without compromising the ability of the next generations to meet their own need; that is to uphold the principle of sustainable development. This new role is known as corporate social responsibility (CSR). Earlier when environmental problems have arisen, the public sector generally bore the responsibility for mitigation of environmental damage. Today, the roles of sectors have been changing, with the private sector becoming an active partner in environmental protection. CSR is now seen as a concept in which companies voluntarily integrate social and environmental concerns into their business operations and into the interaction with their stakeholders. A company now not only contributes to economic development, but also to the improvement of quality of environment, life of the workforce, local community, and society at large. The new Companies Act 2013 incorporates this concept under section 135 read with Schedule 7clause (iv), which acknowledges corporate social responsibility in relation to ecological balance and environmental sustainability. This paper focuses on presenting the development of CSR in India, the law, current practices and approaches to corporate social responsibility keeping environmental aspect in view.

Keywords: Environmental Protection, Corporate Social Responsibility, Sustainable development, Companies Act 2013.

INTRODUCTION

Corporate Social Responsibility (CSR) can be understood as the relationship between a company and the larger society. It is a concept whereby a company voluntarily respects and protects a wide range of stake holders, including the environment and society at large. CSR is not a charity or mere donations made by the company, but rather is a commitment undertaken by a business entity to contribute to economic development, simultaneously improving the quality of life of the workforce, the environment, the local community,[1] and ensuring sustainability. Philanthropic activities are only a part of CSR, which otherwise constitutes a much larger set of activities entailing strategic business benefits. The concepts of corporate citizenship, sustainable business, environmental responsibility, corporate conscience, the triple bottom line,[2] social and environmental accountability, business ethics and corporate accountability are all very much linked with CSR, and are generally terminologies used synonymous to CSR. There is no universally accepted single definition of CSR however; each definition more or less emphasizes the impact that businesses have on society at large and the societal expectations of them.

The concept of CSR originated in the 1950's in the USA. According to Bowen (1953), 'CSR refers to the obligations of businessmen to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society.'[3] During the 1980's to 2000, corporations recognized and started accepting a responsibility towards society. In 1983[4], the World Commission on Environment and Development (WCED) convened by the United Nations was created to address growing concern about the consequences of the accelerating deterioration of the human environment

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[1] http://www.wbcsd.org/work-program/businessrole/previous-work/corporate-social-responsibilit.aspx. (World Business Council for Sustainable Development)

[2] Triple Bottom Line concept was given by John Elkington; it talks about social, economic and environmental responsibilities of organisations.

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[4] http://www.un-documents.net/wced-ocf.htm

and the natural resources. The outcome was the report 'Our Common Future'[5] known as the Brundtland Report published in 1987. The report laid out the concept of sustainability as containing environmental, economic and social aspects. The Brundtland Commission's report defined sustainable development as "development which meets the needs of current generations without compromising the ability of future generations to meet their own needs". The concept supports strong economic and social development, at the same time it underlines the importance of protecting the natural resource base and the environment. This also contributed to the foundational notions of CSR; furthermore today many companies have accepted their responsibility to do no harm to the environment.

DEVELOPMENT OF CSR IN INDIA
CSR in India has traditionally been seen as a philanthropic activity. As early as Kautilya's Arthashastra, ethical practices and principles while conducting business have always been emphasized. Merchants belonging to the Hindu religion gave alms, got temples and night shelters made for poor. Islam had a law called Zakat[6] which ruled that a portion of one's earning must be shared with the poor in the form of donation, and a similar practice was followed by Sikhs called Dasvandh were one tenth of their earnings are bequeathed towards the common resources of the community.[7] A portion of the wealth of businessmen was spent on welfare of society. In pre-Independence times, the pioneers of industrialisation in India, like Tata, Birla, Bajaj, promoted the concept of CSR by setting up charitable foundations, educational and healthcare institutions, and trusts for community development. "In a free enterprise, the community is not just another stakeholder in business but is in fact the very purpose of its existence." - Jamsetji Nusserwanji Tata.[8] The Tata credo has always been 'give back to the people what you have earned from them'.[9] Similarly the vision of Birla Group has been - To actively contribute to the social and economic development of the communities in which we operate. In doing so, build a better, sustainable way of life for the weaker sections of society and raise the country's human development index.[10] Jindal Steel: "The objective of our CSR initiatives is to improve quality of life of the community and achieve sustained business excellence and inclusive growth of all stakeholders".[11] With the dawn of independence movement, Mahatma Gandhi propagated the concept of trusteeship, urging the rich industrialists to share their wealth and benefit the poor and marginalised and influenced them to set up trusts for colleges, research and training institutions. In the post independence era, the emergence of PSUs (Public Sector Undertakings) ensured better distribution of wealth in society. Suitable legislation on corporate governance, labour and environmental issues were also evolved. Finally with the advent of liberalisation, privatisation and globalisation (LPG), major emphasis was given to social accountability and transparency, making it possible for companies to contribute more towards social responsibility. The 2013 Companies Act now makes it mandatory for certain corporations fulfilling its criteria to undertake CSR. What initially originated as philanthropic activity is now widely and legally accepted as responsibility.

CSR AND ENVIRONMENT
India is currently has a rapid economic and industrial growth, at GDP rate of 7.4%.[12] While quick growth is necessary for development of the economy, it has also resulted in environmental degradation. According to Arundhati Roy "India's economic boom is almost as if the light is shining so brightly that you do not notice the darkness. The economic boom is causing unsustainable environmental damage and is blinding people to the misery of hundreds of millions of poor... there is no understanding whatsoever of what price is being paid

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[5] Brundtland Commission's Report, 1987

[6] http://www.islamicity.com/mosque/zakat/

[7] https://www.sikhiwiki.org/index.php/Dasvandh

[8] Founder of the TATA group

[9] www.tata.com

[10] Mrs. Rajashree Birla, Chairperson - Aditya Birla Centre for Community Initiatives and Rural Development; http://www.adityabirla.com/csr/overview

[11] Jindal Steel and Power limited: www.jindalsteelpower.com

[12] http://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG

by the rivers and mountains and irrigation and ground water... there is no questioning of that because we are on a roll."[13] In such circumstance, the key aspects of corporate social responsibility, i.e. accountability, transparency, social and environmental investment plays a vital role. "There is a growing realisation that long-term business success can only be achieved by companies that recognise that the economy is an "open subsystem of the earth's ecosystem, which is finite, non-growing and materially closed."[14] The goal, today in addition to development should be to create an environmentally stable economy.

The scope of CSR in environmental aspect can be achieved through any of the following activities:

- Organizing sensitizing programmes on Environment Management

- Pollution Control.

- Green belt Development; Plantation of saplings producing fruit.

- A forestation, Social Forestry, Check Dams, Park

- Restoration of mined out lands.

- Development of jobs related to agro product i.e., Dairy/Poultry/farming and others.

- Animal care.

- Conservation of water.

- Disposal of waste responsibly.

The above listed are examples of few means of CSR green initiatives aimed towards the betterment of the environment. We can no longer be insular about the earth's resources, or ignore the fact that the economy is constructed on the foundation of natural resources. It is the need of the hour for businesses to respect, protect, and make efforts to restore the environment.

THE LEGAL REGIME OF CSR UNDER THE COMPANIES ACT 2013

The 2013 Act has introduced several provisions which would change the way Indian corporate do business and one such provision is spending on CSR activities. Though Corporate Social Responsibility is not a new concept in India, the Ministry of Corporate Affairs, Government of India has only recently notified Section 135 of the Companies Act, 2013 along with the 2014 CSR rules[15]- which makes it mandatory (with effect from 1st April, 2014), for certain companies who fulfil the criteria as mentioned under Sub Section 1 of Section 135 to comply with the provisions relevant to CSR. In consequence, what was originally a voluntary effort on the part of a corporation is now unavoidable for those companies that fall within the purview of section 135, to embark upon.

What Constitutes CSR Under The Act?
The 2014 Rules, has defined the expression "CSR" as follows: "Corporate Social Responsibility" means and includes but is not limited to:

i. Projects or programs relating to activities specified in Schedule VII to the Act; or

ii. Projects or programs relating to activities undertaken by the board of directors of a company in pursuance of recommendations of the CSR Committee of the Board as per declared CSR Policy of the company subject to the condition that such policy will cover subjects enumerated in Schedule VII of the Act.

Schedule VII
The activities that fall under schedule VII involve the following:

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[13] http://archives.dailytimes.com.pk/foreign/15-Jun-2005/arundhati-roy-says-indian-boom-an-environmental-disaster

[14] Herman E Daily in 'Sustainable Growth? No thank you' in The Case of the Global Economy, (Editors) Jerry Mander, Edward Goldsmith; Sierra Book Club, 1996

[15] Companies (Corporate Social Responsibility Policy) Rules, 2014 "(CSR rules)

i)   Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation and making available safe drinking water;

ii) Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects;

iii) Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;

iv) *Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water;*

v)   Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art, setting up public libraries, promotion and development of traditional arts and handicrafts;

vi) Measures for the benefit of armed forces veterans, war widows and their dependents;

vii) Training to promote rural sports, nationally recognized sports, paralympic sports and Olympic sports;

viii) Contribution to the Prime Ministers' National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women;

ix) Contributions or funds provided to technology incubators located within academic institution which are approved by the Central Government;

x)   Rural development projects.

Clause (iv) of schedule VII, articulates the vision envisaged when adopting CSR for the betterment of environment.

For Whom The Section Applies

The provisions of the section 135, apply to all companies that have any one of the following in any financial year

- Net worth of INR 500 crores or more

- Turnover of INR 1,000 crores or more

- Net profit of INR 5 crores or more

Such Company shall be required to constitute a Corporate Social Responsibility Committee of the Board consisting of three or more directors[16]. This section is also applicable to foreign companies having branch or project offices in India.

As per the regulations, all such companies will set aside, for annual CSR activities, an amount equal to 2% of the average net profits of the Company made during the three immediately preceding financial years. Any unutilized CSR allocation fund of a particular year, will be carried forward to the next financial year i.e. the CSR budget will be non lapsable in nature. Companies may collaborate or pool resources with other companies to undertake CSR activities and any expenditure incurred on such collaborative efforts will qualify for computing CSR spending.

In case the company has failed to spend the 2% of the average net profit of the last three financial years, with reasons thereof the committee shall take note of the same in its report. The Act does not prescribe any penal provision if a company fails to spend the stated amount on CSR activities. The only measure is that the Board will need to explain reasons for noncompliance in its report.

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[16] Out of which at least one director must be an independent director.

The CSR Committee constituted in pursuance of Section 135 of the Companies Act, 2013 shall be required to carry out the following activities:

- Formulate and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the company as specified in Schedule VII;

- Recommend the amount of expenditure to be incurred on the activities referred to in clause (a); and,

- Monitor the Corporate Social Responsibility Policy of the company from time to time.

Further, Rule 3(2) of the CSR Rules 2014 provides that every company which ceases to be a company covered under section 135(1) of the Act for three consecutive financial years shall not be required to fulfil the conditions relating to the constitution of CSR Committee and other related provisions.

CONCERNS AND CRITIQUE

One of concerns raised by critics was that the activities listed under schedule VII were vague and confusing. For one, these activities are traditionally supposed to be undertaken by a welfare state, therefore is this then an admission of the Government's abrogation of responsibility?[17]Another disturbing aspect of Section 135 relates to the linking of a company's profit-making with the development of local areas. That is companies are required to spend 2 % of their average net profits in the preceding three years and focus on local areas, around which they operate. This is an absurd proposition because it would increase inter-state disparities in social indicators. For instance, states like Gujarat, Maharashtra and Andhra Pradesh, with their large number of industrial proposals, are likely to see greater social development on account of higher CSR spend by the private sector.[18] A question also arises as to what happens to the CSR projects undertaken when the company runs in loss. Or a recession period commences in the economy.[19] There can also be reluctance in compliance, especially in case of companies which are not profitable, but fall under the designated category due to triggering net worth or turnover criteria. Further section 135 under the 2013 Act require a minimum of 3 directors for the constitution of the CSR committee, clarification is needed as to whether qualifying private companies would be required to appoint a third director to comply with the CSR provisions.[20] An additional issue that arises is whether the law takes notice of only those activities undertaken within India, since locality is given importance. The law also makes it difficult for companies to pursue strategic CSR - aligned in accordance to their own business strategy.

These questions and concerns raised depict the grey areas still prevalent in the law which needs analysis and clarifications.

A FEW INSTANCES OF CSR WORK UNDERTAKEN BY COMPANIES IN THE ENVIRONMENTAL DOMAIN

Central Coal Fields Limited (Ranchi): This Company has made major breakthrough by planned afforestation programmes and reclamation of degraded land to improve the environment. From the year 2004 to 2013 around 37.55 lakh trees were planted by them in and around mining areas, along road side and places like Ashoka, Piparwar etc. they have also have undertaken Bio-reclamation of degraded mined areas of more than 4680 hectors (since 1992). They have also created seven units for rain water harvesting as a part of CSR. An Eco Park is also being developed at Piparwar on reclaimed land which will create awareness about the local flora, and importance of harmonious living with nature.[21]

MECON Limited (Ranchi): MECON's concern towards Corporate Social Responsibility (CSR) has been duly reflected in its engagement in rural/community development activities since 60's. The major projects

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[17] http://www.thehindubusinessline.com/opinion/a-flaw-in-the-csr-design/article6127061.ece

[18] ibid

[19] http://www.thehindubusinessline.com/opinion/a-flaw-in-the-csr-design/article6127061.ece

[20] http://www.grantthornton.in/companiesact2013; Article: Implications of Companies Act, 2013 - Corporate Social Responsibility

[21] http://ccl.gov.in/intiatives/coprate_social/corpte_social.htm

undertaken by MECON in term of environment development are arranging for Drinking water/Irrigation facilities (wells, tube wells with hand pump/solar pump) in adopted villages/rural areas/backward areas; establishing rain water harvesting system; Solar lighting system, indulging in the practices of Afforestation/Social Forestry, among other welfare activities.[22]

Steel Authority of India (Ranchi): SAIL is committed to protection of the environment and the promotion of responsible corporate policies that conserve and optimally utilise resources and at the same time, sustain the economic environment for growth. It has taken initiatives in solid waste management, water conservation, and afforestation. During 2008 – 09, a total no. of 2.9 lakh saplings was planted by the company. Extensive plantations have been carried out in SAIL plants and mines. While initial efforts were towards setting up of parks, gardens and developing avenue plantations, more scientific green-belt development programmes are under implementation; one such example is SAIL's development of a bird sanctuary using the vast land of almost 5 hectares adjacent to the plant's cold rolling mills, in the operational region of Salem Steel Plant, for the maintaining of ecological balance.[23]

HINDALCO Industries limited: Long before corporate social responsibility found a place in the corporate lexicon, it was already textured into the Group's value system. As early as the 1940s, the late Mr. G.D. Birla espoused the trusteeship concept of management — investing a portion of the company's profits for the larger good of society. The focus area of this company has been education; livelihood; health; infrastructure and social causes.

TATA Group: Tata has planted 80,000 trees in the works and the township and more than 2.4 million trees have been planted in Jamshedpur region. Over half a million trees have been planted in the Poona region. It has directed all its suppliers to package their products in alternate material instead of wood. In Pune, the company has organised for treated water to be conserved in lakes; this act has also resulted in attracting various species of birds from around the world. Further, Tata Motors is the first Indian Company to introduce vehicles with Euro norms. Their joint venture with Cummins Engine Company, USA, in 1992, was a major effort to introduce emission control technology in India. It has manufactured CNG version of buses and also launched a CNG version of its passenger car, the Indica.[24]

With the changing mindset of consumer and growing awareness of environmentalism more consumers are likely to purchase environmentally friendly products; therefore companies tend to battle for top positions on every eco- friendly list generated by research companies. A classic example for this is the *CSR war between Coke and Pepsi*. Coca-cola and PepsiCo have been competing with each other to show that they are the greener company in comparison to the other. While PepsiCo focuses on green building initiative, Coca-cola had been focusing on sustainable usage of water practices.[25] Even if these companies are doing it for the sake of reputation the larger beneficiary has been the society.

CONCLUSION

CSR has become an important issue because it not only strengthens the relationship between the company and the stakeholders, but also enables continuous improvement and encourages innovations. Green development should go beyond tokenism to an urgent priority in industrial and technological futures. For maintaining the balance between development of the economy on one hand and sustainability of the ecology on the other; CSR acts as an effective tool or measure to achieve the same when used prudently. By following the norms of CSR, creating new policies and efficiently implementing them, it will uphold union between corporation and society; present and future generation; and ultimately man and nature.

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[22] http://www.meconlimited.co.in/csr.aspx

[23] http://www.sail.co.in/sites/default/files/publications/SAIL-CSR-brochure.pdf

[24] www.iosrjournals.org Corporate Social Responsibility: A Case Study Of TATA Group; ISSN: 2278-487X Volume 3, Issue 5 (Sep, -Oct. 2012), PP 17-27

[25] Cause related to marketing – An essential tool for branding; by Swati Bisht; Associate professor and Dean, Institute of Management Studies, Dehradun.

REFORMS IN LEGAL EDUCATION IN INDIA

Varsha Vyas

ABSTRACT

Legal education is the basic which only would create such responsible and responsive social lawyering. Legal education equips law students for filling different roles in society for discharging various law jobs, the range and scope of which are always expanding in the modern democratic society. Example- policy makers, administrators, lawyers, etc. it is crucial function of legal education to produce a social vision in a developing country like India. Its aim is to give knowledge of basic subjects of law with its use in practical terms i.e. it require study in terms of both theory and practical part to produce lawyers who are equipped for law practice in the global legal environment and who can serve the interests of Indian citizens, business, government and NGOs and provide transnational legal services in a highly competitive interdependent and interconnected globalized world.

INTRODUCTION

"Clinical Legal Education is essentially a multi-disciplined, multipurpose education which can develop the human resources and idealism needed to strengthen the legal system a lawyer, a product of such education would be able to contribute to national development and social change in a much more constructive manner."

"A learning environment where students identify, research and apply knowledge in a setting which replicates, at least in part, the world where it is practiced. It almost inevitably means that the student takes on some aspect of a case and conducts this as it would be conducted in the real world."

The Clinical Legal Education is a term which encompasses learning which is focused on enabling students to understand how the law works in action. This can be done by undertaking real or realistic simulated case work. In early days law is thought as one of the curriculum available to the students. Even though the casebook method was growing in earlier days, there were critics of this method from the beginning. However the first-hand experience method will really educate the law students. The legal education clinics if properly channelled may help the students to gain their knowledge. The use of the word 'clinic' prompts the analogy of trainee doctors meeting real patients in their medical clinics. Clinical Legal Education is only one way in which theory and practice can be brought together.

AIMS AND OBJECTIVES OF LEGAL EDUCATION

The prime object of legal education is to produce professional lawyers. The term "Professional Lawyers" does not only cover the litigation, lawyer, viz. The lawyer who argues before the ordinary courts but all persons trained in law, whose employment is mainly dependent upon their degree of law.

The objective of legal education as follows:-

1) To train men for the legal profession

2) To provide a centre where scholars might contribute to an understanding of law and government and participate creatively in their growth and improvement

3) To act as a centre of research and criticism and contribution to the better understanding are of the laws by which societies are held together

4) To includes students with the operative legal rules, both substantive and procedural

5) To provide the students with adequate experience to apply these rules

6) To equip the students with sufficient knowledge of the historical and sociological background of the country's legal system

7) To provide the students with some knowledge of other legal systems of the world so that the students do not find themselves at a complete loss when it comes to adopting a comprehensive

8) The students should be encouraged to participate in discussions, seminars and challenge the very premise of legal concepts and their application

9) To furnish skills and competence, the basic philosophies and ideologies for creation and maintenance of society

10) To develop two fold skills:-1) effective listening and 2) ability to remember

11) Revolutionise the traditional legal system by developing in every law graduates skill concerning counselling the clients, interviewing witness effectively and negotiating with parties at the appropriate point of time

The aims and objectives of legal education have also been projected by Indian Constitution, Bar Councils and University Grants Commission. The Constitution empowers both central and state legislature to establish universities and places of higher learning, which impart education including legal education.

The Constitution of India empowers the central government to establish by law educational institutions, including institution for professional training and research of national importance.

Education and legal profession being placed in the concurrent list, state government can also establish universities and institutions imparting legal training.

HISTORICAL DEVELOPMENT AND REFORMS OF LEGAL EDUCATION IN INDIA

Legal system in India is the natural outcome of its deep roots in ancient Indian traditions. It has existed in India from the dawn of Aryan civilisation. There are different viewpoints with regard to the genesis of legal education in India.

❖ Legal Education in Ancient India

In ancient India law was understood as a branch of "Drama". The Vedas were the original source of law, and the Smritis announced the message of the Vedas. The Smritikars were great jurists. These Smritikars did not encompass the custodians or protectors of law.

❖ Legal Education in Muslim India

Islamic jurisprudence is believed to have been derived from the Quranic Law (the Sharia) and is therefore regarded as immutable by any human institution. The legal system in Muslim India, as compared to the ancient period was less elaborate and was confined mainly to the towns.

One reason why the mughal legal system was relatively undeveloped in the rural areas was that the mughals possessed neither manpower not he means of communications that would enable them to staff and operate such a system of courts extensive enough to provide convenient access to the villagers.

❖ Legal Education in British India

The pattern of Legal Education which is in vogue India today was transplanted by the Britishers after the establishment of the English rule in the Country. It was in the year 1857 that a step was taken in the direction of imparting formal Legal Education in the country. The modern Indian legal profession dates from British rule with the establishment of law courts in Madras, Bombay and Calcutta in the year, 1726. The establishment of three Universities set up in the cities of Calcutta, Madras and Bombay formally introduced Legal Education as a subject for teaching. This was the beginning of formal, legislative legal education in India.

The Regulation Act, 1772 recognized for the first time the legal profession in India. Thereafter, it was codified in Bengal Regulation - VII of 1793, prescribing the scales of fee to be charged by the Vakils. It was further modified by the Legal Practitioners Act, 1846 as a subject to regulate both the Vakils and Barristers. The Legal Practitioners Act, 1853 and 1879 made suitable amendments. The Bar Council Act, 1926 was passed to unify the Bar in India and to give legal profession measured autonomy in its affair wherein the State Bar Councils and the High Courts were authorized to regulate the admission and the conduct of the Advocates practicing in the Courts.

❖ Legal Education in Present India

Legal education gathered momentum and acquired importance in free India. With the adoption of a democratic form of government, legal education was expected to bring the legal system in tune with social, economic and political desires of the country.

ROLE OF BAR COUNCIL OF INDIA

The Advocates Act, 1961 was passed by the Parliament of India by virtue of powers under List I of the Constitution of India. Under this Act, an apex body, namely, the Bar Council of India was constituted at national level. This Act required the BCI to promote legal education and to lay down standards of such education in consultation with the Universities in India imparting such education. Sec. 49 of Advocates Act, 1961, the BCI framed Bar Council of India Rules, 1965 wherein chapter-IV exclusively deals with minimum standards of legal education.

Only graduates should be eligible for the legal studies. There three year course in which two years should be university course and one year should be practical training of Bar Council of India.

ROLE OF UNIVERSITY GRANT COMMISSION

At the time of an independence of India, there were big socio-political changes going on across the country. On the issue of the social welfare and the standardization of higher education in India, the University Education Commission was set up in 1948. While the Advocates Act empowers the BCI to promote legal education and to lay down the standards of such education in consultation with the universities and state bar councils, the UGC Act, 1956 imposed a mandate on the UGC to take all such measures as they deem fit for the promotion and co-ordination of university education.

Development of Legal Education in India through Committees and Statutes

➢ First Indian University Commission, 1902

➢ Recommendation of Chagla Committee, 1910

➢ Bombay Legal Education Committee, 1949

➢ All India Bar Committee, 1951-52

➢ Law Commission of India, 1958

➢ Gajendra Gadkar Committee, 1964

➢ All India Seminars on Legal Education, 1972

➢ The Bar of Council of India Trust, 1974

➢ First National Convention on Legal Education, 1979

➢ Report of Bar Council of India, 1982

➢ All India Council for Technical Education Act, 1987

➢ Curriculum Development Centre in Law, 1990

➢ Study of Bar Council of India Training Rules, 1995

➢ Professional Legal Education Reform Committee, 1996

➢ National Academy of Legal Studies and Research, 1998

Case Laws

In state of Maharashtra vs. mahubhai pragmatic vashi-

The Hon'ble Supreme Court observed: "The need for convincing and well organized legal education is absolutely essential reckoning the new trend in the world order, to meet the ever grooving challenges. The legal education should be able to meet the eves growing demands of the society and should be thoroughly equipped to cater to the complexities of different situations."

Bar Council of U.P. v State of U.P.

Supreme Court held that the Advocates Act, 1961, under Section 4 of which the Bar Council of India (BCI) has been constituted, is an enactment made pursuant to Entries 77 and 78 of Schedule VII i.e. it is with respect to the subject matter of "persons entitled to practice" BCI is envisaged as the apex professional body for regulating and enforcing the standards to be observed by members of the Bar. In consonance with the

various State Bar Councils, BCI is responsible for all matters relating and incidental to admission, practice, ethics, privileges, regulations, discipline and improvement of the profession.

OTHER VARIOUS ROLE BY THE STATE FOR REFORMS IN LEGAL EDUCATION
Study and Practice
Legal education is both a theory and includes practice as well because there is a big difference in the education we receive and the practice we dream to do in real life. Textbooks only provide us with basic knowledge or crux of the law or case we study but in reality what facts are followed become issue which can only be understood by practicing it in real life and the cases which we study only includes the substantial part of the law but in reality a case involves questions and issues from various branches of law. Therefore it is essential to have practical knowledge of law to understand that in what sense and how a law or rule is applied in a given circumstance.

President Pranab Mukherjee also said that "Our educational institutions imparting law education have to bridge the gap between theoretical concepts and practical application. They have to ignite inquiry and encourage curiosity," as the study of legal system could not be pursued in isolation from the wider socio-economic realities, he observed.

Curriculum and Teaching
Curriculum is a necessary instrument for achieving aims and objectives of legal education and its continuous development must be carried for making legal education more relevant and meaningful for its aspirants. Apart from this moot court exercise and internships form important part of curriculum because it is the only way of giving practical training to students in their academic life. Method of legal education has been constantly changing but value of syllabus lies in the manner in which students are exposed to the contents of the course and not merely in the contents itself thus skilled and qualified teachers need to be retained by the universities to impart good level of education.

Now a days teaching method has been changed from teacher- centred to learner centred method which includes participation by students in topic discussed, seminars and guest lectures method to teach by eminent persons in their respective field as to provide them knowledge of specific subjects from their perspective and experience which help students to have better understanding of subject concerned. As in curriculum training and legal aid program form integral part to prepare students for practice and gain experience of work of lawyers in different subject matters so as to learn professional skills and sound understanding of legal profession.

CHALLENGES AND OPPORTUNITIES
Law as a profession is kind of defamed one therefore foremost priority must be given to it that people should understand that lawyers are for the benefit of the society. some modern day subjects of importance shall be added such as cyber law, investment law, taxation law, information technology and others which are need of the hour.

In present there are ample of opportunities as new area of work are increased in wake of globalization and governance such as international trade, foreign investments, mergers and takeovers etc. which require agreements between the countries and knowledge of law of country with whom agreement is made. Also with increased awareness among society there are civil and human rights movement worldwide which requires lawyers to provide justice and help to needy. To this end, legal education system need new ideas, thinking and innovations to make it more relevant, effective, trustworthy, authentic and focused on research and legal training to produce value based qualitative lawyers in the country.

TYPES OF CLINICS
The legal clinics may be divided into three types

1. Simulation clinic: Students can learn from variety of simulations of what happens in legal practice. Ex – moot Court commonplace etc. Cases can be acted out in their entirety, from the taking of initial instructions to a negotiated settlements or Court hearing.

2. The In-house real client clinics: In this model the clinic is based in the law school. It is offered, monitored and control hence it is called as real client clinic. The client may be selected from a section of the

public. In this type of clinic the clients require actual solutions to their actual problems he service is given in the form of advice only or advice and assistance. In this type of Clinics, Clients are interviewed and advised orally or in writing and also helped with the preparation of their cases. The clinic may operate as a paralegal services or a fully-fledged solicitor's practice.

3. **The out-house clinic**: It is a clinic that involves students in exercising legal work outside the college or university. These types of clinics may operate on the basis of advice giving only. Such agencies are run by trade union councils and other non-statutory bodies. The clinic might take the form of placement also in solicitors' office or barristers' chambers.

CONCLUSION

Legal education has changed drastically from past 10 years but still reforms are needed to make it effective and justice oriented. There are some issues which need to be looked into for repairing holes in our current legal system such as emphasis should be laid on research and publication activities, need to reform curriculum at the earnest, trained faculty, imparting training based education, introduction of law subjects at school level as to ensure basic knowledge of law to students of all stream etc. This will help in growth and development of legal education with increase in reputation of the profession to meet the challenges of the field and to grow and contribute by providing fullest opportunity to law aspirants for the progress of the country.

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THE DESIRABILITY OF UNIFORM CIVIL CODE IN INDIA

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ABSTRACT

Discussions about Uniform Civil Code is like opening a Pandora's Box which pits the Hindu Majority against their minority brethren and in the process the real stakeholders namely the interests of the women are sacrificed on the altar of religious chauvinism and vote bank politics. Any attempt to homogenize our plural culture and religious beliefs under the garb of implementing a Uniform Civil code (UCC) would not only mean that we become clones of each other but also ultimately lose our very identity of a plural state.

The urgency to implement the UCC stems from the presupposition that women do not have any rights under their respective personal laws and under the Constitution of India. The argument that a Uniform Civil Code would bring in reform by neutralizing the outdated sections of every personal law in the country and substitute them with supposedly better laws is far stretched and is like living in a fool's paradise! Despite of having a plethora of so-called benevolent and progressive laws for protection of women in place, many a times extra -constitutional decision-making bodies which enjoy political patronage like the khap panchayats have a greater influence on the implementation of these personal laws.

The recent verdict of the Apex Court in the Triple Talaq Case bears testimony to the fact that judiciary has a more proactive role in bringing in reforms rather than prodding successive governments to implement the UCC in a haste. Also, the transition from the existing personal laws to the desired UCC should be a gradual process and should be worked after discussions with all concerned stakeholders and in a manner, which does not tear apart the national fabric of plurality!

INTRODUCTION

The mandate for Uniform Civil Code (UCC) can be found in the Indian Constitution under Article 44 of which prescribes the application of a uniform code throughout India. It is interesting to note that UCC finds mention under the Directive Principles of State Policy which by its very nature are not enforceable by law. Implementing UCC across the length and the breadth of the country implies that UCC would have dominance over all the personal laws with respect to matters involving matrimonial suits, suits for obtaining divorce and nullity of marriage as well as matters pertaining to inheritance etc. UCC when implemented would ignore the personal laws of various religions and cultures as existing in the country and would be uniformly applied to persons belonging to different religions, castes and cultures.

Personal laws and their interpretation have been a problem faced by the Indian polity from time immemorial. Permitting various religious communities in the country the freedom to follow their own personal laws have served more than one purpose. It was one of the ways of maintaining the social stability, thwarting rebellion and even earning the favour of a particular religious' community. Even today, while there is a large section of the Indian population who seem to favour it, almost a similar number cutting across religious barriers who display their general discomfort with the practicality of implementing the idea in a diverse country like India. Those who advocate the implementation of the UCC advance a very strong argument that the existence of different personal laws has created a lot of confusion besides the task of interpretation of these laws by the courts a herculean task. They further argue that the need of the hour is to do away with the redundant provisions of various personal laws and this is exactly what the UCC tries to achieve thereby leading to a radical movement which dilutes the personal laws substituted by more secular, just and more time compliant laws. Those who oppose the implementation of the UCC point out to several outdated provisions in the personal laws as they exist today. They also vehemently advance a very strong argument that the problem with the implementation of the UCC is that any purported interference with their personal laws gives rise to bona fide apprehensions in the minds of various stakeholders and especially the minorities that the government in the garb of integrating the various personal laws into a uniform code will ultimately end up with the least desired infringement of personal laws of the different religions existing in the country.

Also, there have been instances where the personal laws denied the rights of women or did not even give them rights. It is not intended to say that the task of the code would merely be to assimilate and codify the

existing rules of the personal law. However, one has also to appreciate the fact that the Indian Polity consists of a national fabric woven out of the coexistence of different religions. The problem that exists in India is the fact that there are differences and discrepancies within the personal laws in the absence of uniformity. Indian society is by no means static and with the advance of society various social problems and situations emerge which were not provided for by the traditional laws. For instance, the problem of divorce has become urgent in modern times. This means that the task which the government has to embark upon in formulating uniform set of rules which would be applicable to all communities in respect of marriage, divorce, inheritance etc is not going to be an easy one.

CONSTITUTIONAL COMMITMENT TO SECULARISM AND UNIFORM CIVIL CODE

The Preamble states that India is a secular state which means that India has not given any religion the status of being the official religion of the State. The Indian Constitution also among other things recognizes the freedom of conscience and the right freely to profess, practice and propagate ones' religion subject to certain restrictions. The Indian Constitution also makes specific provisions which empowers the various religious denominations existing in the country the right to manage their own affairs especially in matters of religion. In a famous case namely S. R. Bommai v Union of India, the apex court tried to explain the meaning of secularism to be an instrument to establish an egalitarian social order. This position of the court has given impetus to those who oppose the idea of UCC as they feel that implementation of the UCC would be contradictory to the provisions of the Constitution which not only envisages freedom of religion but also a secular state. Thus, according to them any attempt to homogenize our plural culture and religious beliefs under the garb of implementing a UCC would not only mean that we become clones of each other but also ultimately lose our very identity of a plural state.

UNIFORM CIVIL CODE AND THE VARIOUS STAKEHOLDERS

The discussion over Uniform Civil Code would be meaningful only when one analyses the utility and the effects of its implementation on the various stakeholders who seem to be the various personal laws that are practiced in the country.

Hindus: The implementation of reforms among the Hindus seems to be the easiest in the absence of a centralised authority to obstruct it. However, it would be far-fetched to assume that the traces of inequality were alien to the Hindu personal law. In fact, before the implementation of some benevolent laws like Hindu Widow Remarriage Act of 1856, Married Women's Property Act of 1923 and the Hindu Inheritance (Removal of Disabilities) Act, 1928, even Hindu women had very little rights. It is worth noting that the Hindus in the country continued to be guided by their customary practices in several areas, even while they accepted the jurisdiction of the government enacted laws especially in those cases where their customary laws failed to provide a solution for their problems. What the legislature needs to do is to ensure that the different personal laws as practiced in the country guarantee the respective stakeholders their rights in harmony with the contemporary times.

Muslims: Often the debate over Uniform Civil Code seems to centre around Indian Muslims and their opposition to it and many a times they unfortunately have to solely shoulder the responsibility of the non-implementation of the UCC which according to the proponents of the UCC seems to be the most benevolent law in the country which would solve all the problems in the country. While there is no denying of the fact that some of the practices of Muslim personal law might need reformation like the practice of Triple Talaq which implies that it is very easy for a Muslim man to divorce his wife by simply uttering the word 'talaq' more than one time in a single 'tuhr' which is generally the time period between two menstrual cycles. The issue gets aggravated when Talaq is pronounced over a phone or a WhatsApp message. Another religious practice of Nikah halala seems to be derogatory to the dignity of woman where if a woman has been divorced, her husband cannot take her back as his wife even if he unless his wife undergoes Nikah halala which means that she has to marry another man and consummate her marriage and subsequently obtain a divorce before she can re-marry her former husband. While these practices need to be relooked by the members of the community, these cannot be definitely an excuse for diluting some of the other benevolent provisions of the Muslim personal law. Also, one has to remember that no religious community is a monolith and Muslims are no exception. There exist major differences on the question of law right from the very beginning which in turn has led to the emergence of many schools of jurisprudence among the Muslims.

Christians: With the passage of the Indian Succession Act, 1925 and the Divorce Act, 1869, uniform law seem to have been applied to Christians across the country and there seems to be not much issues with the implementation of the same. Also, wherever there have been cases of injustice, the Courts in India have stepped in as for instance when the Court upheld the rights of the Christian women to inherit ancestral property equally with their male siblings. The implementation of the UCC would therefore mean ignoring the distinct ethos of Christian law.

Parsis: Parsis constitute an ethically exclusive miniscule portion of the Indian population which comprises members of the Zoroastrian community who migrated from Greater Iran to Gujarat, where they were given refuge to avoid persecution following the Muslim conquest of Persia. Parsis have special rules as regards succession and some sections of the Indian Succession Act apply to them. As regards the institution of marriage, the Parsi Marriage and Divorce Act, 1936 comes to play. Matrimonial issues are handled and disposed of by the Parsi Chief Matrimonial Courts specially established for the purpose. The Parsi law also has some unique features as for instance the non-recognition of legal adoption which implies that if they adopt, the adopted child would not inherit from his adoptive Parsi parents. Similarly, if a Parsi man marries a non – Parsi, the children can become a Parsi but this is not the case with a Parsi woman marrying a non-Parsi. With such unique distinguishing features, the implementation of the the Uniform Civil Code would mean taking away all the special protection given to the Parsis.

Other Communities: Other little-known communities as for instance the Naga minority community in Nagaland is also reportedly not in favour of the UCC. According to the Nagaland Bar Association, Uniform Civil Code would mean trouble for the culture and dignity of the Naga people. According to them, it shall cause so much hardship and social disorder to the Nagas as the personal and social life of the Nagas are quite distinct from the rest of people in the country and therefore they have markedly warned against the implementation of the Uniform Civil Code.

CONCLUSION

Mother India swells with pride in its unity in and for preserving diversity, we need to respect the fact that every community in this country -whether majority or minority have their own personal choices which in turn have moulded and shaped their own personal laws. The founding fathers of the Constitution envisaged a secular India especially when they formulated the Constitution. In conclusion, we can say that India's system of harmonised personal laws, which address both pluralism and gender inequality just seems to work fine. The question which seems to be unanswered by those who advocate a Uniform Civil Code would be whether having such straitjacket solution like the Uniform Civil Code would be able to ensure neutrality and fairness in the personal laws. Also the minorities in the country have apprehensions that perhaps the haste shown by certain sections of the Indian population for the implementation of the UCC is a deep rooted conspiracy to infringe the rights of the minority communities and a conspiracy to impose Hindu personal laws on all citizens of the nation.

In a country which can proudly boast about the co-existence of diverse languages and traditions, to draft and implement a workable Uniform Civil Code that may be welcomed and accepted by all the communities is almost an impossible job. Moreover, the framers of the Constitution have placed Uniform Civil Code in the Directive Principles of State Policy and not under the chapter of Fundamental Rights which means that even they were not serious about its strict implementation. Besides, the transition from personal laws to Uniform Civil Code should be a persuasive and evolutionary process which takes into confidence the various stakeholders and addressing their apprehensions and thereby preserving India's rich heritage.

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USE OF AI IN CUSTOMER RELATIONSHIP MANAGEMENT

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ABSTRACT

Artificial intelligence (AI), a technology almost as old as the computer industry itself, has come into widespread awareness with the approach of personal assistants and bots (Amazon's Alexa, Apple's Siri, Google's Assistant), image recognition (Facebook) and many more. In order for organizations to utilize AI to the fullest extent, there needs to be an understanding of how to successfully implement it. Today AI is driving almost every business unit and CRM in one area that is benefiting the most in leveraging better customer experience.

The main objective of the research is to demonstrate how to successfully implement AI in CRM, how to integrate AI with CRM, AI could also boost and increase the productivity of employees, specifically in CRM-related fields. From predictive sales lead scoring to service chatbots to personalized marketing campaigns.AI could provide every employee with tools to be more productive and provide smarter, more personalized customer experiences. Now everyone in any organization can easily use AI to analyze their data, predict and plan next steps, and automate their tasks and decisions.

Keywords: Artificial Intelligence (AI), Customer Relationship Management(CRM)

I. INTRODUCTION

Today Customer Relationship Management(CRM) is explicitly driven by emerging technologies. Companies developing CRM systems and companies using CRM both are equally dependent on technology. Intrusive technologies are emerging that have started penetrating into the mind of customers. The usage of technologies like Artificial Intelligence(AI), Internet of Things(IoT), Augmented Reality(AR), Virtual Reality(VR), Deep Learning, Machine Learning, etc. have become so essential these days with respect to Customer Relationship Management(CRM) and many other aspects. The role of the technology is not only limited to producing robots, keeping and managing billions of records, creating a Knowledge Management base, providing better after sales support to customers and decision making; but it has further extended to accessing the customers' needs, wants and offering products that customer may like to purchase with the application of Artificial Intelligence(AI). AI is helping companies like Amazon, Netflix, Google, Facebook and many more to know their customer comprehensively.

II. LITERATURE REVIEW

A. Artificial Intelligence

The concept of Artificial Intelligence was coined by John McCarthy as early as in 1956 as "it is the science and engineering of making intelligent machines , especially intelligent computer programs. It is related to the similar task of using computers to understand human intelligence, but AI does not have to confine itself to the methods that are biologically observable." [1][2]

Companies like Facebook, Google, Amazon, Apple have started exploring the role of AI in text search and image search. AI experts combined the power of Big data, Machine Learning, Deep Learning along with Artificial Neural Network to offer amazing applications like Chatbots, real time language translator, product recommendation models based on past history, etc.

B. The mixture of AI and CRM

The main focus is to combine Artificial Intelligence with CRM and understand their benefits. The main objective of CRM is to understand customers and offer them customized and valuable products according to their needs.

From the beginning, CRM has used databases to achieve its goals in a very simpler way. However, until now, this information management has been focused mainly on collecting, storing and providing data at the request of customers; leaving aside the processes of extraction, analysis, and interpretation, which give true value to the information which is being received.

As there is increase in the volume of the data that organizations need to handle; it's easy to see why CRM needs the support of AI to adapt to the era of digital transformation.

C. Advantages of AI and CRM

1) More efficient data management
All the data coming from social networks and digital interfaces can be centralized in CRM so that AI can interpret and redirect them to provide real value for the company's objective.

In this sense, organizations' helpdesks and marketing departments can simplify and enhance customer management by integrating a resource that allows them to respond more quickly and accurately to customer requirements.

2) An optimized sales strategy
Through various automated data and intelligent data analysis; organizations can create more accurate profiles of those customers most likely to purchase their products.

By predicting the behavior of the customer, companies can take personalized actions to avoid the use of invasive advertising and to provide material of real interest to each prospect. As a result, they can promote a positive perception of the company's brand and encourage an increase in the number of leads.

Besides, AI can also be used to analyze customers' emotions to establish strategies that increase their level of engagement.

3) Consolidation of customer confidence
The huge usage of biometric technologies based on AI, such as facial recognition; allows organizations to reinforce a climate of trust with their clients. This is thanks to the delivery of a service or product that guarantees the total protection of sensitive consumer data.

4) Increased customer satisfaction
The two undoubtedly determining factor when it comes to guaranteeing the customer are personalized and quality service. By adopting a user-friendly marketing strategies targeted at the right time and in the right context; companies can help their customers develop positive feelings about their brands. Besides, by offering a fast and effective customer service; it is possible to humanize the interaction with users and promote the idea of a company that beyond sales is truly interested in offering welfare to its customers.

D. Differences between traditional CRM and AI enabled CRM:

Traditional CRM	AI Enabled CRM
1. Traditional CRM is data driven.	1. AI enabled CRM's are content driven.
2. Traditional CRM were used only to store were used only to store data, track and report on critical information around customers and prospects.	2. AI based CRM helps in delivering relevant, compelling content that will benefit in connecting you with those needing your product service.
3. They are process centric.	3. They are communication or discussion centric.
4. Traditional CRM was carried out to automate lead and activity management that tracks, routes and escalates customer service request in correct sequence.	4. AI based CRM is implemented to transform CRM applications like sales, data analysis, improved call experience.

III. IMPLEMENTATION
A. Clusters are used to improve AI functionality
It started with data and the place to put it, which became the databases. Then came a desire to understand the data through analytics and make data online, and that spawned the introduction of data cloud storage. Clouds are a form of databases more suited to storing, analyzing, and processing data online. Ultimately CRM andcloud are both automate the business, and within the data industry, these terms always merge.Entirely new systems are needed to capture modern transactional and for data processing, event, and streaming data. Artificial Intelligence fits for this need by being able to ingest and persist data in CRM while simultaneously serving low latency to large numbers of simultaneous users of CRM. In dealing with such

large volumes of data in CRM, represented by all forms of 'modern transactions',a CRM also needs the ability to use A.I. to help harness insights from a vast array of live inputs of CRM.

B. An AI, CRM and cloud fusion

Combining AI, CRM software, and data storage like cloud technology means that both AI and humans can analyze and gather more data than ever before. Tech experts have indicated that 2017 could be the year when AI becomes a ubiquitous part of our daily lives, and AI capabilities will only be improved with the development of CRM software and as well as cloud technology.[7]

The main focus of CRM is where does the need to combine it with Artificial Intelligence? It would be helpful to understand following these questions to better understand the potential benefits of AI and CRM integration. The main objective of CRM software is to better understand customers need and offer them customized, useful and valuable products and services. From the beginning, CRM has used databases to achieve its goals in a simpler way and then uses cloud storage for more flexibility. However, until now, are more focused on collecting, storing and providing data at the request of clients; leaving aside these systems are now the processes the data extraction, analysis, and interpretation, which give true value to the information and knowledge which received. Coupled with the ever-increasing volumes of data that organizations cloud must handle; that's why CRM needs the support of AI to adapt to the era of modern digital transformation.

C. AI is used to enhance companies CRM in different ways

Whether it comes to automating something that is time-consuming tasks, enhancing human insight, discerning hidden trends in large volumes of data, or offering guidance to an inexperienced sales representative, we can deploy AI in CRM software. There are many ways were in we can deploy an AI solution to intensify their efforts and improve their bottom line.
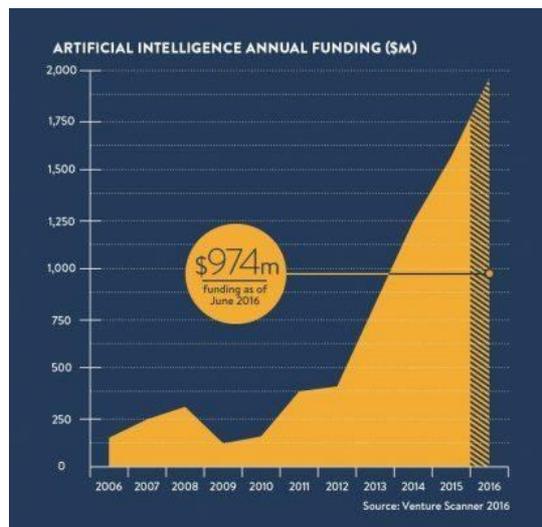

Figure-1: AI Annual Funding[9]

Analyze patterns in CRM and public data for daily predictive lead scores.

CRMs store lead activity and sales data whose actionable insights are limited by our ability to apply superior analytical models at the right times. InsideSales offers predictive analytics solutions to produce accurate lead scores in addition to recommendations on when and how to contact them based on variables including demographic, geographic, company and industry data.

InsideSales solutions can also identify at-risk deals, build a timetable for when deals are likely to close, accurately forecast revenue, and improve sales call workflow.[9]

D. Examples of CRM with AI

Many companies are widely using AI. It is not a surprise that some of the biggest names in CRM are eagerly proclaiming their new artificial intelligence expertise.Companies like Salesforce, SugarCRM, and Zoho have already integrated some form of AI into their platforms in the recent few years.

Salesforce: Salesforce's AI tool is called Einstein. The Salesforce Einstein is now equipped with AI capabilities that can lower the pain in any business. Einstein's intelligence can automatically discover relevant insights, proactively make recommendations and predict all possible answers.Einstein can be integrated into every facet of the Salesforce CRM platform. It will cost businesses an additional $25 per user, per month for essential.

Figure-2: Salesforce CRM

SugarCRM: SugarCRM has recently launched an AI product called Hint. Their pitch is that with just a name and email address, "Hint automatically searches, tunes, and inputs helpful personal and corporate profile details about your prospect. Enabling Hint will cost SugarCRM users an additional $15 per user, per month[3].

Figure-3: SugarCRM

Zoho: Zoho offers a "conversational AI assistant" called Zia. Similar to the voice assistants built into most smartphones, but focused on CRM, "Zia is here to assist with everything from simple data to complex analytics. Talking to Zia is as simple as chatting with her from the bottom of your desktop screen, or calling her from your mobile app."

Zia Voice is only included in Zoho CRM plans at the two highest tiers, which start at

$35 per user, per month[3].

Figure-4: Zoho CRM

E. Why we need CRM with AI

Today's artificial intelligence is most visible in products like Apple's Siri, Amazon's Alexa, and Google's, Facebook face recognition, well, pretty much everything. These "AI assistants" make suggestions, answer questions, plan driving routes, make dinner reservations, and many other common tasks that make our lives a bit easier.

CRM and artificial intelligence are very powerful fusion. As the internet has become the backbone of modern sales and marketing efforts, CRM had to evolve to capture and identify a constantly growing stream of signals and data points about prospects, customers, and organizations.

An employee using a CRM system in 2018 is likely to have access to not just basic contact information about a potential sales lead, but also all their social media profiles, job history, and detailed statistics about every interaction that lead has had with his or her company[3].This is where artificial intelligence comes to the relief. CRM with embedded AI gives users things like:

- Predictive lead scoring

- Forecasting

- Recommendations

- Natural language search

The goal with artificial intelligence in CRM is to let AI handle the analysis, and make smart recommendations about a customer or prospect based on all the data about that person the system has collected.

1. Predictive lead scoring [2]
Predictive lead scoring is what you get when you use a predictive analytical model for lead scoring. It analyses the past data in your CRM. A good predictive lead scoring model takes into account data about deals that were won and lost and not just wins. It maps a pattern and helps predict the likelihood of each account being a win. A "fit score" is assigned to each lead. Higher the score, better the chances of the lead becoming a sales qualified lead.[2]But, then the problem arises that of CRM data being incomplete.

2. Forecasting [3]
Forecasts can be used to predict future sales within an organization. Forecast data is aggregated from each user's opportunity records and the related forecast category of each opportunity's stage.

3. Recommendations [5]
The Recommendations component displays popular files for your community. Popularity is determined by the number of people who have recently viewed a file and whether the file includes text and is in a library.The Recommendations component appears by default on the Resources page when a recommendation is available.

4. Natural language search [6]
Salesforce.com is an essential tool for managing your sales pipeline. The CRM solution helps sales teams better manage contacts and track opportunities. To get even more value from Salesforce, connect to AnswerRocket, our self-service analytics platform.

F. Future of CRM
With all the data available, the evolvement of CRM is a scope to see customer information in more detail.With ever- evolving technology, the new buzz in sales and marketing is the introduction of AI in CRM. A CRM system coupled with AI will automate tasks on daily basis, help collect information on a lead that are the probable customers as well as on existing customers, analyze the data, predict trends, and make critical decisions which will reduce the manual work of cold calling for the sales department. If experts are to be believed, AI is one of the primary incentive of CRM growth over the next few years. Here are the 4 ways AI will felicitate and revolutionize your CRM software to augment and optimize your business operations:

1. Automatize Routine Tasks
With the hasty increase in competition, there is a need to automate routine and mundane tasks that consumes time. With the initiation of AI, the CRM has evolved to better suit, the needs by taking care of activities like data input and data retrieval, updating forecasts and determining the customer behavior through purchase decisions.

As AI gets a record of customers preferences and behavior patterns it will be able to recommend and implement new processes and activities on the behalf of the user and requirements.

2. Virtual Assistants
AI in CRM helps representative of a company to better respond to the customers and their queries. The chatbots is one of the best example of AI in CRM. The chatbots are a virtual assistants that help automate customer responses, emails, data capture activities. AI analyzes the customer data, learns and conduct sales conversations.

3. Refine segmentation and lead customization

The AI in CRM is built to capture the data such as, to recognize patterns, recommend optimal steps, predict possible outcomes and automate the customer engagement process. The AI algorithms sort the customer's data on the basis of gender, location, purchase history, web history, and many other attributes. The CRM also is able to create the customize message based on the customer query and determine the right channel to reach the target audience for a particular marketing campaign.

4. Good Customer Service

AI for your business is like dedicated employees which not only collect the customer data but   also analyze the records and business data and assist sales representatives in the most promising   leads. By automating and enhancing the routine tasks of business, and going a step ahead, AI helps   marketing, sales and service team to better serve the more complicated and human demanding needs of customers.

IV. CONCLUSION

In this research, the use of AI is pretty much useful to Customer Relationship Management where in we can increase the sales strategy, the management of the data can be done in précised way and hence you can automate your tasks. Nowadays AI is so helpful in all the CRM's like ZohoCRM, SalesforceCRM, SugarCRM and many more. The use of AI has changed drastically with virtual assistants enabling features.

Hence AI is a boon to the organizations who are using AI abundantly with their CRM.

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A STUDY ON CAREER OPTION AS CO-OPERATIVE SOCIETY AUDITOR IN INDIA

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ABSTRACT

This informative Research paper Emphasizes on Career option As Co-operative society Auditor in India.Career Selection should be a thoughtful process because many career fields require initial investment of money,time and training. To become a Co-operative society Auditor what qualification is required and a brief description of the Roles and Responsibilities of this career examined.Additionally,the Latest job market, Education and salary or fee information data is provided for further guidance to opt this career option.

INTRODUCTION

A co-operatives is entirely different from all other forms of business organization. It protects the interest of the weaker sections of the society. It is a voluntary Association of person joined together on the basis of equality for fulfillment of their economic and business interest. A group of Ten persons can form a co-operative society. In India, Such societies function under the co-operative societies Act, 1912 and other state Co-operative societies act. There is stiff competition for jobs right now and little job growth in many industries .Therefore, it is important to find out a career track that is growing and not contracting. A Co-operative Society Auditor Demand is increasing in this competitive market. At the Response to the Training Programme,increased in leaps and bounds, this offers training in Two fields related to Co-operative sector.

1. G.D.C.& A [Government Diploma in Co-operation & Accountancy]

2. CHM [Co-operative Housing Society Management Training Course]

Examination is conducted every year generally in the last week of may on Saturday,Sunday & Monday.There are six subjects of 100 marks each. After clearing exam & respective training the person will become Co-operative society Auditor.

OBJECTIVE OF STUDY

• To have a Respectable position in a Reputable organization As a Co-operative society Auditor.

• To opt for a challenging Career in this competitive Environment.

• To Assure a Responsible career opportunity to fully utilize persons training and Skills as a Co-operative society Auditor.

RESEARCH METHODOLOGY

This paper is based on secondary data. Data collection is always depend upon experiences, observation or Experiment or a set premises.

The data is collected from Different Reference books and websites.

DATA COLLECTION, ANALYSIS AND INTERPRETATION

Audit is an Independent Examination of the Financial information of an entity. The person who conduct Audit is known as Auditor.

Today there are number of Co-operative societies in existence in the form of Housing, consumer credit, producers etc. Therefore there is a immense Demand for Co-operative society Auditor.

HOW TO BECOME A CO-OPERATIVE SOCIETY AUDITOR [ELIGIBILITY CRITERIA] : To Become Co-operative society Auditor the G.D.C & A[Government Diploma in Co-operation & Accountancy] and CHM[Co-operative housing society management Training Course] Exam need to be clear by the Aspirants And for Appearing this exam the Eligibility Criteria is a follows:

a) Graduate Degree from any Recognised university with minimum score of 50%.

OR

b) If person working in any Co-operation of Government Department or Co-operative society for at least 3 years Those person can also apply to appear for this exam.

WHO CAN BECOME A CO-OPERATIVE SOCIETY AUDITOR [QUALIFICATION OF CO-OPERATIVE SOCIETY AUDITOR]:

- A chartered accountant within the meaning of the Chartered Accountant Act-1949, Or,

- A person with a government diploma in Co-operative Accounts or in Cooperation and Accountancy.

- A person who has served as an Auditor in the co-operative society department of the State Government and whose name has been included by the Registrar As Certified Auditor.

REMUNERATION OF THE CO-OPERATIVE SOCIETY AUDITOR:

The Audit fees is paid by Co-operative Society As per Statutory Scale of fees Prescribed by the Registrar in this regard according to the category of society.

APPOINTMENT OF THE CO-OPERATIVE SOCIETY AUDITOR:

- The registrar has the power to appoint an auditor by an order or Co-operative society Auditor may be appointed from the panel of auditors maintained by the Registrar.

- Statutory Auditor is appointed by General Body whereas Internal Auditor can be appointed by the Managing Committee.

DUTIES OF CO-OPERATIVE SOCIETY AUDITOR:

A Co-operative society Auditor needs to consider the following points to perform His/Her duties in an efficient way −

- A Co-operative society Auditor should be Proficient with the Co-operative Society Act, 1912 and the bye-laws of the society.

- If there is any type of irregularities and inappropriateness found by a Co-operative Society Auditor during his audit regarding Co-operative Societies Act, 1912 and bye-laws, he/she should immediately Report for the same.

- Co-operative society Auditor should Verify that how many shares are held by each member of the co-operative society by checking membership registers.

- Co-operative society Auditor should be well awake of power of officers regarding loan, investment, borrowings and advancing of the funds.

- A Co-operative society Auditor should Examine all the receipts and payments of the society.

- A Co-operative society Auditor should thoroughly Examine and vouch the cash book and bank book.

- A Co-operative society Auditor should Examine that the Accounts should be according to the Co-operative Society Act and also with the provision of Income Tax Act.

- A Co-operative society Auditor should go through the agreements between society and borrower to check the interest due on loan and repayment schedule.

- A Co-operative society Auditor should Diligently vouch and verify that loan amount given to the members of the society should be in accordance with agreement, regulation and resolution passed by the Managing Committee of the society or not.

- A Co-operative society Auditor have to check that a loan given to a non-member must be with the prior approval of the Registrar.

- A Co-operative society Auditor should verify the loan given by Co-operative bank should be according to the prescribed limit.

- A Co-operative society Auditor should physically Inspect and verify the assets of a society.

- A Co-operative society Auditor should see that Balance-sheet, profit and loss account and Auditor report must comply with the proforma issued under Co-operative Society of the State.

- A Co-operative society Auditor should see that All the assets, expenses, income, cash-in-hand, etc. should be vouched and verified according to standard accounting procedures and principles.

CONCLUSION AND SUGGESTION

In Today's competitive world career selection is an indispensable concept. There are many career option in this competitive era the important one is what a person should choose for His/Her best keeping in view job satisfaction, career growth etc.

In this Research the Essential data is collected for the career path as co-operative society Auditor. This Profession are in demand because of every day there is a new formation of co-operative society. For the Smooth functioning of co-operative society Audit is must thereby the demand for co-operative society Auditor are in its Growth.

As per Research and Analysis the career option as co-operative society Auditor is best to have in this competitive scenario. Therefore, the person have the option to opt as a profession of co-operative society Auditor and have full confidence in this profession.

Therefore, Career option in co-operative society As Co-operative Society Auditor is Professional and Respectable Career option to opt for.

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MEDICAL TOURISM IN INDIA: ISSUES AND OPPORTUNITIES

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ABSTRACT

Medical tourism is becoming a popular option for tourists across the globe. It encompasses primarily and predominantly biomedical procedures, combined with travel and tourism. The term medical tourism has been coined by travel agencies and the mass media to describe the rapidly growing practice of travelling across international borders to obtain hi-tech medical care. Various countries like Thailand, Malaysia, India, etc are promoting medical tourism aggressively. The key competitive advantages of India in medical tourism stem from the following: low cost advantage, strong reputation in the advanced healthcare segment (cardiovascular surgery, organ transplants, eye surgery etc.) and the diversity of tourist destinations available in the country.

INTRODUCTION AND SIGNIFICANCE OF MEDICAL TOURISM

Medical tourism is a new form of a niche tourism market which has been rapidly growing in the recent years. The term medical tourism is the act of traveling to other countries to obtain medical, dental and surgical care. According to Goodrich & Goodrich (1987), medical tourism is the attempt to attract tourists by deliberately promoting its health-care services and facilities, in addition to its regular tourist amenities.

Laws (1996) has defined medical tourism as a travel from home to other destination to improve one's health condition as one type of leisure. This includes getting indigenous and alternative medical services, and any other form of tourism undertaken with the purpose of addressing a health concern. .

The main reasons for the growing popularity in medical tourism in India are: (a.) the long waiting lists in the developed countries, (b) the low cost of medical treatments in India than the other developed countries. In India, complicated surgical procedures are being done at one-tenth of the cost as compared to the procedures in the developed countries, (c) The affordable international air fares and favorable exchange rates, (d) the Internet; with the development of communications, new companies have emerged who acts as middlemen between international patients and hospital networks, giving patients easy access to information, prices and option, (e) the state-of-art technology, specialist doctors, nurses and para- medical staffs that has been adopted by the big hospitals and diagnostics centers in India. In India, the medical education system also caters to the ever increasing demand for the delivery of the quality health care services all over the country (Suthin et al., 2007).

OBJECTIVES OF THE STUDY

This research works explores opportunities, discusses its key challenges and designing the suitable strategies for developing medical tourism in India.. It is based on a review of the literature, including published research, web sites, newspapers, and the travel and tourism magazines that carry medical tourism related information. This helps to design the strategies being used for promoting medical tourism in India. This research work also strives to understand why some developing countries like India are more successful in promoting medical tourism than others.

MEDICAL TOURISM IN INDIA – THE CURRENT SCENARIO AND ITS DIFFERENT MODES

Medical Tourism is poised to be the next Indian success story after Information Technology. According to a Mckinsey-CII study the industry's earning potential estimated at Rs.5000-10000 Crores by 2012 (CII-Mckinsey, 2002). Medical tourism can contribute Rs 5,000-10,000 crore additional revenue for up-market tertiary hospitals by 2012 and will account for 3-5% of the total healthcare delivery market, says the Confederation of Indian Industry (CII)-McKinsey study on healthcare (2002: pp.1-2). Horowitz and Rosenweig (2007) have identified the following countries as being medical tourism destination: China , India, Israel, Singapore, Malaysia, Philippines, United Arab Emirates, Argentina, Bolivia, Brazil, Colombia, Costa Rica , Cuba , Jamaica, Mexico, United States, Belgium, Germany, Hungary, South Africa and Australia.

The major service providers in Indian medical tourism are: the Apollo Hospitals, Escorts Hospital, Fortis Hospitals, Breach Candy, Hinduja, Mumbai's Asian Heart Institute, Arvind Eye Hospitals, Manipal Hospitals, Mallya Hospital, Shankara Nethralaya etc. AIIMs, a public -sector hospital is also in the fray. In terms of locations – Delhi, Chennai, Bangalore and Mumbai cater to the maximum number of health tourists and are fast emerging as medical tourism hubs.

The medical tourism structure in India is depicted in figure 1.

Figure-1: The Medical Tourism structure in India
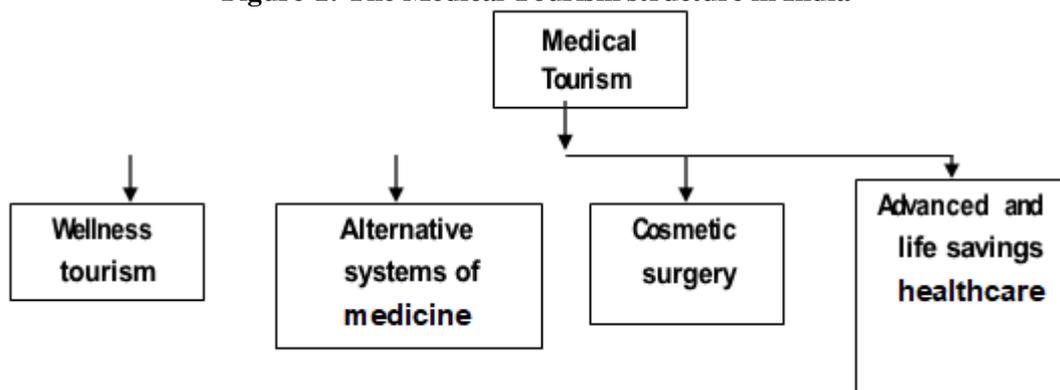
The table 1 gives a classification of the services spectrum of medical tourism in India vis-à-vis its competitive countries

Table-1: Classification of the services spectrum of medical tourism across globe

	Wellness tourism	Alternative systems of medicine	Cosmetic surgery	Advanced and life savings healthcare
Services offered	Spas, Stress relief, rejuvenation centres	Ayurvedics, Siddha treatment for diseases e.g. Arthritis, Rheumatism	Dental Care, Plastic Surgery, Breast enhancement, Tummy reduction, Skin Treatment	Open transplants, cardio vascular surgery, Eye treatment, Hip Replacement, In vitrio fertilization
Profit Margin	Low	Low	Medium	High
Key Competitors	ailand, South Africa	--	South Africa, Cuba, Thailand	Singapore, Jordan, Thailand

GROWTH AND OPPORTUNITIES

The commitment to provide comprehensive healthcare to all citizens, irrespective of their paying capacity, was given up by the Indian government after 30 years of Indian independence. After the globalization and liberalization of Indian economy on 1991, the government of India has opened up medical service to the voluntary and private sectors for foreign tourists and other citizens who can pay to get the high-tech medical services. The rapid growth of the private sector over the 1980s and the emergence of a corporate health sector in the 1990s was a part of the comprehensive policy that chooses to promote these segments. This was done through shifting subsidies in terms of cheap land, concessions from equipment and drug import, placing these institutions on government panels and making them a part of government insurance schemes in addition to providing trained personnel and expert physicians through state –supported medical education.

Table-2: Cost comparison between India, USA, Thailand and Singapore
(Approximated figures in US$)

Procedure	US	India	Thailand	Singapore
Heart bypass	1,30,000	10,000	11,000	18,500

Heart valve replacement	1,60,000	9,000	10,000	12,500
Angioplasty	57,000	11,000	13,000	13,000
Hip replacement	43,000	9,000	12,000	12,000
Hysterectomy	20,000	3,000	4,000	6,000
Knee replacement	40,000	8,500	10,000	13,000
Spinal fusion	62,000	5,500	7,000	9,000

International figures based on hospital quotes in named countries

Source: http://www.docstoc.com/docs/12163631/MEDICAL-TOURISM/P/36

Figure 2: Flow chart for Indian medical tourism process
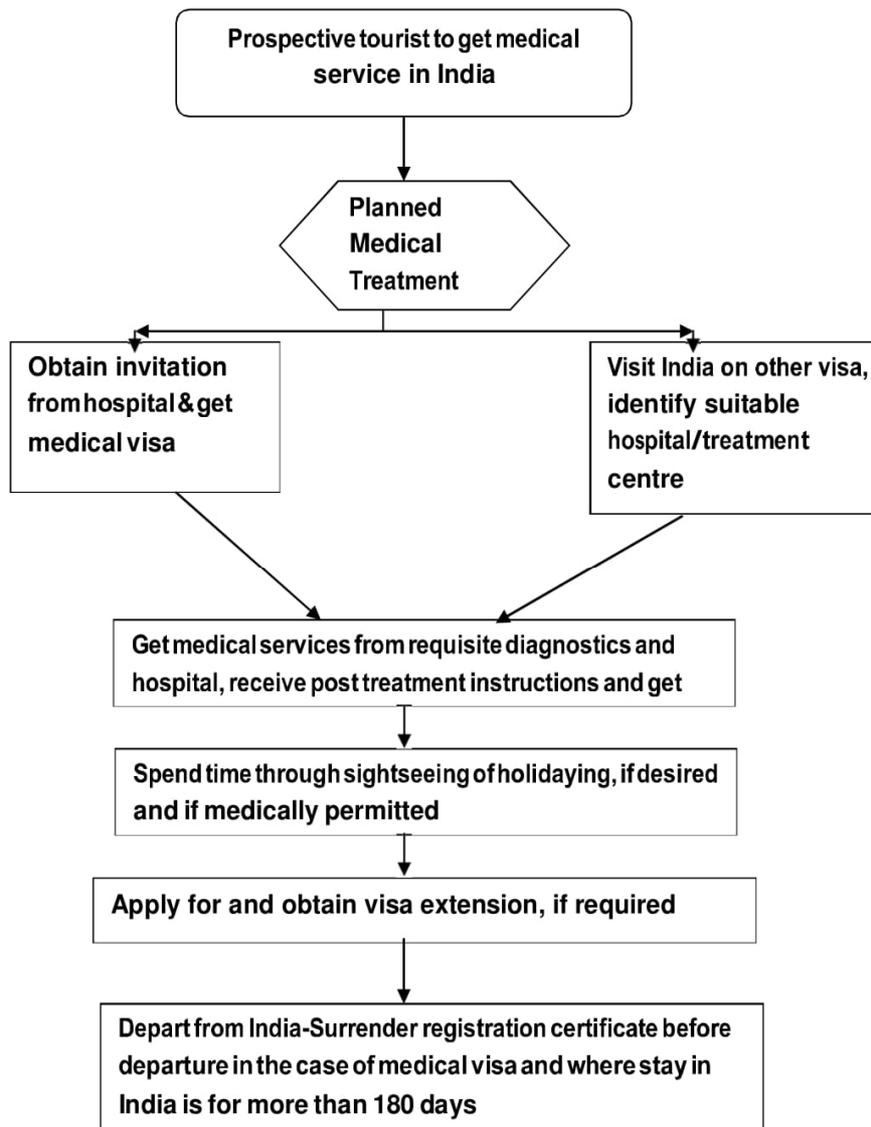
KEY ISSUES TO THE MEDICAL TOURISM INDUSTRY IN INDIA

As various countries are at loggerheads to get a greater share in the medical tourism industry, India needs to carve out a distant niche for itself, by leveraging its existing strengths and thereby offering a unique value proposition. Generally, there are three types of medical tourists.

Foreigners coming for medical treatment Foreigners seeking treatment and leisure Expatriates

The country like India is facing the following issues/challenges to become a tourist destination with competent medical tourism industry. They are:

1. Lack of infrastructural facilities like lack of connectivity, lack of coordinating system, poor power supply and poor water supply.

2. Most Indian hospitals are also facing the lack of trust from the foreign patients. The hospitals have observed poor hygiene awareness in medical attendants, unhygienic food handling, and lack of proper hospitality services, heterogeneous pricing of services and no industry standards.

3. The government can play a vital part to upgrade the medical tourism sector. But the industry is facing the following problems which are caused by the governments. They are: (a) no regulations, (ii) taxation anomalies, (c) bureaucratic roadblocks, (d) no works on land reforms, (e) lack of long-term investor friendly policies and (f) instability with respect to terrorism and communal tensions.

4. On the part of insurance and allied services, the medical tourism industry in India is also facing some key bottlenecks. They are: (a) inadequate insurance cover, (b) underdeveloped insurance market in India, (c) insurance frauds and (d) overseas companies refusing reimbursement.

5. The following challenges, due to the infrastructural parts in medical tourism sector in India, are: (a) poor accessibility, (b) lack of capital, (c) lack of Community participation and awareness, (d) lack of involvement from rural sector, (e) lack of concern for sustainability, (f) complex visa procedures, (g) lack of good language translators, and (h) poor airport facilities.

6. Apart from these, there are some specific issues to promote medical tourism in India. They are: (a) quality accreditations to the Indian hospitals and service providers, (b) training and Development to the Doctors, Nurses and Para medical staffs, (c) lack of customer oriented approach

SUGGESTIONS FOR DEVELOPING INDIAN MEDICAL TOURISM

The following suggestions lay down the future path for India to achieve leadership position in medical tourism. Theses suggestions largely draw from the discussions with various stakeholders as well as observing the other countries' medical tourism conditions.

(1) Medical Visas: A simplified systems of getting medical visas should be developed in order to make travel across borders smoother. Visas can be extended depending on the condition of the patients. The procedures for obtaining medical visa, the subsequent registration and visa extension procedures are complicated and time consuming. There is a need to simplify and speed up these procedures to make India a more attractive medical tourism destination.

(2) Holistic medical and diagnostic centers within the corporate hospitals: Most of the big tertiary hospitals are opening up holistic centers within the premises, with yoga and meditation programmes long with naturopathy, herbal medicine, acupuncture and homeopathy departments. The claim is that these enhance treatment. However, these services are charged for and add to additional revenues. The hospitals have small spaces for the relatives to pray in, thereby wedding science with religion and traditional with modern medical practices.

(3) Joint Ventures / Alliances: To counter increasing competition in medical tourism sector, Indian hospitals should tie-up with foreign institutions for assured supply of medical tourists. Specifically they may tie-ups with capacity constrained hospitals and insurance providers. For example Mohali's Fortis Hospital has entered into a mutual referral arrangement with the Partners Healthcare System, which has hospitals like Brigham Women's Hospital and Massachusetts Hospital in Boston under its umbrella, to bring patients from the US (Kohli 2002). The Apollo group has also tied up with hospitals in Mauritius, Tanzania, Bangladesh and Yemen. In addition, it runs a hospital in Sri Lanka, and manages a hospital in Dubai (Dogra 2003).

CONCLUSION

India is in an advantageous position to tap the global opportunities in the medical tourism sector. The government's role is crucial to the development of medical tourism. The government should take steps in the role of a regulator and also as a facilitator of private investment in healthcare. Mechanisms need to be

evolved to enable quicker visa grants to foreign tourists for medical purposes where patients can contact the Immigration Department at any point of entry for quick clearance. Tax incentives to the service providers, import duty reduction on medical equipment, committees to promote and foster medical tourism are some of the initiatives that can be undertaken. There is also a need to develop supporting infrastructure such as transport services to facilitate tourism in India. The tourism, health, information and communication departments need to work in tandem for efficient patient care. This paper has recommended some of the medical tourism strategies for further promoting medical tourism in India.

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CHALLENGES OF JOB SATISFACTION OF CLASS-II EMPLOYEES WORKING IN HIGHER EDUCATION SECTOR

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Abstract
The present study is a significant study of non-teaching staff who are working in Unaided/Self-financed courses in colleges in Mumbai. The study throws light on the socio economic profile of non-teaching staff, workload, other duties, benefits, challenges faced by them and policy recommendations. A Survey questionnaire developed by Spector has been used as a tool for measuring Job Satisfaction by choosing the Job Satisfaction Survey (JSS) instrument. Participants were 200 Non-Teaching Staff who have been selected from 20 Colleges. The results confirm a significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

Keywords : Job satisfaction, non-teaching staff, Higher education sector.

INTRODUCTION
Job satisfaction is simply how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs.

Self-financing institution According to L.C.Singh and Sudarshan Mishra, self financing institution implies those institutions that are managed by private funds and private management without an apparent motive of commercialization. A self-financed college in India is one which does not receive any financial aid from the Central Government or from the State Government.

Non-teaching staff are staff other than Teaching staff engaged in Administrative, Secretarial, Laboratory, Library work etc. of the University/ Institution/ College in different level Groups.

OBJECTIVES OF THE STUDY
The major objectives of the research are:

1. To explore the kind of research undertaken and available in the field of job satisfaction.

2. To assess Employee attitudes about the job and aspects of the job.

3. To identify the factors contributing to Job Satisfaction of Non-teaching Staff working in Self-financed courses in colleges.

RESEARCH HYPOTHESIS STATEMENTS
On the basis of explored factors, following hypotheses are formed-

Hypothesis 1
H0: There is no significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Self-financed courses in colleges.

H1: There is a significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Self-financed courses in colleges.

The job facets include Pay, Promotion, Supervision, Fringe Benefits, Contingent Rewards, Operating Procedures, Co-workers, Nature of Work and Communication.

Hypothesis 2
H0: There is no significant relationship between Demographic variables (Gender, Age, Years of experience, Educational level and Employment level) and overall Job Satisfaction of Non-teaching Staff working in Self-financed courses in colleges.

H1: There is a significant relationship between Demographic variables (Gender, Age, Years of experience, Educational level and Employment level) and overall Job Satisfaction of Non-teaching Staff working in Self-financed courses in colleges.

LITERATURE REVIEW

Saari and Judge (2004)[1] examined on employee attitudes prompting Job satisfaction. The worker state of mind is identified with the activity, when a man has a liking towards to the activity the satisfaction level increases thereby increasing the organization performance as in an entirety.

Savery (1987)[2] features the impact of motivators on Job satisfaction. He states intrinsic motivators' aides in accomplishing Job satisfaction. The investigation says pressure being one of the significant reasons prompting disappointments therefore it must be dealt with appropriately to decrease the level of disappointment.

Singh and Jain (2013)[3] features on workers Job satisfaction and its effect on their performance. Workers' state of mind mirrors the moral of the organization. Happy employees assume a critical part in the areas of customers' service and sales as they are the one to connect with the client regularly. Workplace is the key factor in Job satisfaction. Great workplace and great working conditions prompts Job satisfaction in the meantime helps in expanding employee work performance, productivity, consumer satisfaction as well as retention.

Oshagbemi (1999)[4] features the academics and their managers' job satisfaction levels: A comparative study. Managers and academics are not able to accomplish job satisfaction since they are not happy with the present pay, research and management and administration. In this way, organizations need to look forward for the approaches to decrease the disappointment level where in they can roll out couple of improvements to the set of principles of the management and administration and helping the workers to accomplish a satisfaction level.

Savery (1989)[5] featured the Job satisfaction of attendants in Perth, Western Australia. The Job satisfaction level of the attendants was primarily because of fascinating and challenging work which was followed by a feeling of accomplishment wherein, he even said pay was positioned as a low satisfier. The Job satisfaction level expanded as the individual grew old where in the factors like gender, time in doctor's facility, position held were controlled.

DESIGN/METHODOLOGY

Research methodology is a systematic way to solve a problem. It is a science of studying how research is to be carried out.

Research type - The research is qualitative as well as quantitative.

Sampling Technique – Simple Random Sampling, a type of Probability Sampling Method.

Population of the Study- Non-teaching Staff working in Unaided / Self-financed courses in Colleges affiliated to University of Mumbai.

Sampling Frame – All Affiliated College List of University of Mumbai. The total number of Colleges **Affiliated to** University of Mumbai is 762

Sampling unit - Affiliated College of University of Mumbai conducting Self-Financed Courses. The present study is limited to the Western Suburbs of Mumbai from Borivali to Churchgate due to constraints of time and other resources.

Sample size – The total number of Colleges **Affiliated to** University of Mumbai in the Western Suburbs of Mumbai from Borivali to Churchgate is 194. Approximately 10% of the total number of Colleges **Affiliated to** University of Mumbai in the Western Suburbs of Mumbai from Borivali to Churchgate i.e. 20 Colleges have been selected randomly using RAND function in Excel.

Tools for data collection- The sources of data to be used are both primary and secondary data. Research papers were collected from the internet. More information on the recent trends and factual data has been

gathered from the secondary sources like published research papers, journals, News articles, and various National and International reports. Primary data has been collected through a survey questionnaire.

Tools for measuring Job Satisfaction – A Survey questionnaire has been used as a tool for measuring Job Satisfaction by choosing the Job Satisfaction Survey (JSS) instrument. This was developed by Spector and contains 36 items based on nine job facets. The job facets include Pay, Promotion, Supervision, Fringe Benefits, Contingent Rewards, Operating Procedures, Co-workers, Nature of Work and Communication.

INFERENTIAL ANALYSIS FOR HYPOTHESIS TESTING

Inferential analysis is used to generalize the results obtained from a random (probability) sample back to the population from which the sample was drawn. Inferential statistics are frequently used to answer cause-and-effect questions and make predictions. In the present study researcher used this analysis for hypothesis testing.

Hypothesis 1

H0: There is no significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

H1: There is a significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

To test above null hypothesis we use Pearson correlation test for the data related to different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges. Details are given below.

Table no. 1: Correlation matrix of different facets of Job Satisfaction and overall Job Satisfaction

		Overall job satisfaction
Pay	Pearson Correlation	0.272
	Sig. (2-tailed)	0.000
	N	200
Promotion	Pearson Correlation	0.403
	Sig. (2-tailed)	0.000
	N	200
Supervision	Pearson Correlation	0.428
	Sig. (2-tailed)	0.000
	N	200
Fringe Benefits	Pearson Correlation	0.25
	Sig. (2-tailed)	0.000
	N	200
Contingent rewards	Pearson Correlation	0.419
	Sig. (2-tailed)	0.000
	N	200
Operating conditions	Pearson Correlation	-0.035
	Sig. (2-tailed)	0.31
	N	2000
Coworkers	Pearson Correlation	0.157
	Sig. (2-tailed)	0.013
	N	200
Nature of work	Pearson Correlation	0.421
	Sig. (2-tailed)	0.00
	N	200

Communication	Pearson Correlation	0.15
	Sig. (2-tailed)	0.000
	N	200
**. Correlation is significant at the 0.01 level (2-tailed).		

Interpretation: From above table of correlation it is observed that

1. There exist significant low degree positive correlation between **Overall job satisfaction** and **pay** (r =0.272[**], p= 0.00< 0.01); between **Overall job satisfaction** and **Co-workers** (r =0.157[*], p= 0.013 < 0.05); between **Overall job satisfaction** and **communication**(r =0.15[**], p= 0.00 < 0.01) and between **Overall job satisfaction** and **fringe benefits** (r =0.25[**], p= 0.00 < 0.01).

2. There exist significant moderate degree positive correlation between **Overall job satisfaction** and **Promotion** (r =0.403[**], p= 0.00< 0.01); between **Overall job satisfaction** and **supervision** (r =0.428[**], p= 0.00 < 0.01); between **Overall job satisfaction** and **contingent rewards** (r =0.419[**], p= 0.00 < 0.01) and between **Overall job satisfaction** and **nature of works** (r =0.421[**], p= 0.00 < 0.01).

3. Correlation between **Overall job satisfaction** and **operating conditions** (r =-0.035, p= 0.31 > 0.05) is **insignificant** low degree negative.

Hence from above we may conclude that, there is significant positive correlation between in all but one facets of Job Satisfaction and overall Job Satisfaction. Hence we reject null hypothesis.

Conclusion
There is a significant relationship between the different facets of Job Satisfaction and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

Hypothesis 2
H0: There is no significant relationship between Demographic variables (Gender, Age, Years of experience and Educational level) and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

H1: There is a significant relationship between Demographic variables (Gender, Age, Years of experience, Educational level and Employment level) and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

To test above null hypothesis we use Pearson correlation test for the data related to Demographic variables (Gender, Age, Years of experience, Educational level and Employment level) and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

Table no. 2 : Correlation matrix of Demographic variables and overall Job Satisfaction

		Overall job satisfaction
Gender	Pearson Correlation	.045
	Sig. (2-tailed)	.531
	N	200
Years of experience	Pearson Correlation	-.017
	Sig. (2-tailed)	.811
	N	200
Age	Pearson Correlation	.109
	Sig. (2-tailed)	.123
	N	200
Educational level	Pearson Correlation	-.038
	Sig. (2-tailed)	.589
	N	200
**. Correlation is significant at the 0.01 level (2-tailed).		

Interpretation: From above table of correlation it is observed that

1. There exist insignificant low degree positive correlation between **Overall job satisfaction** and **gender** (r =0.045, p= 0.531> 0.05) and between **Overall job satisfaction** and **age** (r =0.109, p= 0.123 >0.05).

2. There exist insignificant low degree negative correlation between **Overall job satisfaction** and **years of experience** (r = -0.017, p= 0.811> 0.05) and between **Overall job satisfaction** and **educational level** (r = -0.038, p= 0.589 >0.05).

Hence from above we may conclude that, there is insignificant positive low degree correlation between overall job satisfaction and gender and with age. Whereas there is insignificant negative low degree correlation between overall job satisfaction and years of experience and with educational level. Hence null hypothesis cannot be rejected.

Conclusion: There is no significant relationship between Demographic variables (Gender, Age, Years of experience and Educational level) and overall Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

MAJOR FINDINGS
Socio Economic Pattern of Respondents
One of the main players in the education field is non-teaching staff. Decision related to joining self-financing courses is largely governed by their socio-economic conditions. The socio – economic study of respondents revealed the following aspects:

1. Gender is an important variable to understand the sex pattern of the respondents. Large no. of respondents are female i.e. 50.5 percent (101 respondents) whereas male respondents are comparatively less with 49.5 percent (99 respondents).
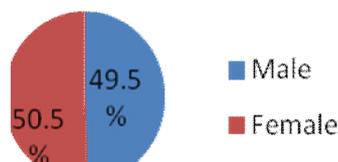

2. Person's experience does have an effect on his or her personality and so also the ways of looking at the problem before him. Hence the variable work experience was investigated by the researcher. Majority of respondents have work experience of 3-10 years i.e. 108 respondents (54%). 55 respondents (27.5%) have work experience of Less than 2 years, 32 respondents (16%) have work experience of 11-20 years, 3 respondents (1.5%) have work experience of Over 30-years and only 2 respondent (1%) have work experience of 21-30 years.
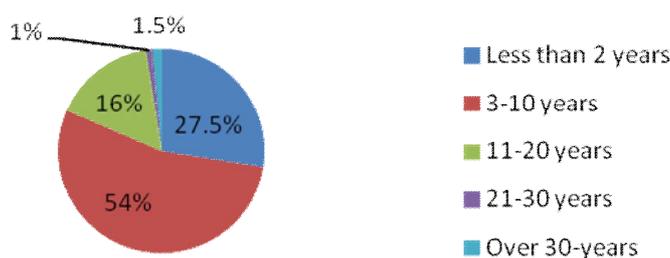
3. Age is the key variable in understanding the socio-economic status of an individual. The age group pattern reveals that there were very young non-teaching staffs. Majority of the respondents belong to the age group of 22-29 years i.e. 50.5% (101 respondents), second major part of the respondents were from the age group of 30-39 years i.e. 57 respondents (28.5%), 24 respondents (12%) belonged to age group 40-49 years, 10 respondents (5%) belonged to age group 21 years and younger. But it is interesting to know that there were 8 respondents (4%) belonged to age group 50 years and above, who had throughout worked in Unaided/Self-financing courses.

Your age

- 21 years and younger
- 22-29 years
- 30-39 years
- 40-49 years
- 50 years and above
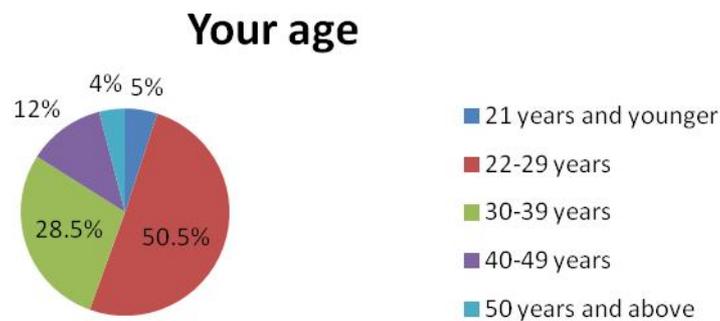
4. With regards to the educational level, it is significant to note that all respondents were highly qualified. Majority of respondents have completed their Bachelor Degree i.e. 167 respondents (83.5%). 32 respondents (16%) have completed their Master Degree. But it is interesting to know that there was one respondent (0.5%) with a Doctorate Degree, who had throughout worked in Unaided/Self-financing courses.

Your educational level

- Bachelor Degree
- Master Degree
- Doctorate Degree
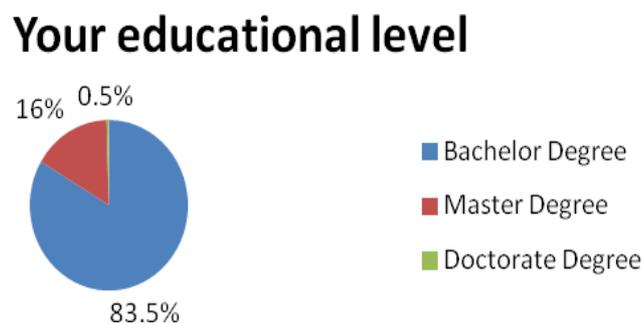
SCOPE FOR FURTHER RESEARCH

1. There is always scope for further studies for optimum utilization of manpower with new technology.

2. Similar research can be conducted using different sample in other parts of the country.

CONCLUSION AND RECOMMENDATION

Since 1990 the government started to invite and encourage privatisation of higher education in India. Along with increasing opportunities in higher education, colleges became an easy option of temporary jobs for the highly qualified people.

Challenges Faced by Non-Teaching Staff

The challenges faced by non-teaching staffs at their workplace were of different types.

- **Working Conditions** - They were broadly related with working conditions as well as the benefits received by their institutions.

- **Other benefits** - They were not getting the benefits like HRA and Pension. Majority of the non-teaching staff said that they were not getting any benefits like Provident Fund, HRA and Pension.

- **Job Security and payment of salary** - The challenges were classified as security of job, payment / salary, vacation salary, leave and other problems faced by non-teaching staffs. Security of job, salary and

leave were highlighted because majority of non-teaching staffs were facing problems related to these categories.

- **Vacation salary** - Vacation salary was also a challenge for non-teaching staffs, because they were not getting vacation salary by their institutions.

- **Casual Leaves and Maternity Leaves -** Majority of the non-teaching staffs are working as permanent and contractual - full time and part time basis - were getting the facility of casual leave. Women employees are eligible for maternity leave. Out of the total women non-teaching staffs working in Unaided/Self-financing courses in colleges, very few of them availed of the facility of maternity leave.

- **Other Problems** - There were non-teaching staffs who were facing other problems related to working hours, work load, other duties etc.

We need an educational system that is modern, liberal and can adapt to the changing needs of a changing society. This should be possible with the effective measures to protect and enhance the Job satisfaction levels of non-teaching staff in Unaided/Self-financed courses by the University, National regulatory bodies or government.

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