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Editorial Message from the Managing Editor



Dear Readers,

In our quest for knowledge, another stride has been made. Fundamentals of the earlier world are rapidly going through a transformation, drifting away, but seems returning Back to Basics. Smile has taken over the warm handshakes, glamorous office spaces have made way for the office desks at home. Internet bandwidth has been stretching along with manifold growth in users, Class-room learning seems to be a thing of the past in front of innovative online learning etc. Amidst all this a new dimension in thinking is emerging as can be seen in the write-ups in this edition of “Seshadripuram Journal of Social Sciences”. Most satisfying feature in this edition is it addresses various Sociological issues.

In her article on relevance of Gandhian ‘Gram Swaraj’ in the contemporary society, Dr. H. R Renuka, the author, makes a case for the comeback of Gandhian vision in social spectrum. It does not confine only to giving a facelift to village economies but also looks for integrating villages with globalization, argues in favor of non-violent means, and attracts attention to health, hygiene and Education. An intuitive solution in the form of reviving traditional technology to harness and also to conserve non-renewable natural resources is hinted. This article in a way reminds us of J C Kumarappa’s “Economy of permanence”. The second article by the same author addresses another important cultural issue ie., about “Kadugolla” (Tribal cowherd) community which has been deprived of modern development opportunities and continues in subjugation of women, and other medieval tribal practices.

‘Women in Naga institutions’ elucidates the need for giving more space to women in society. Devika Sharma’s study on the abhorrent practice of manual scavenging makes us think of removing this cruel practice from society by employing technology like Artificial Intelligence to replace human beings. Dr Shivanna’s Urban Consciousness in New-Gen Kannada Poetry points to the increasing gap between urban and rural societies and possible loss of cultural legacy.

Interestingly the article by Mr Aarif Majeed throws light on how weight training can help volleyball players, thanks to its impact on the arm & shoulder strength of the players. A gender perspective study of people for psychological and mental well-being during the covid-19 pandemic, by Rhea Bose opens up opportunities for advanced studies. Similarly, the Study on “Impact of Loan Disbursement & NPA on Profitability with reference to “Punjab National Housing Financing Limited” gives room for advanced study on the fundamentals.

I look forward for more research in the coming issues and wishing you all Happy Reading.

Dr. Wooday P Krishna

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**RELEVANCE OF GANDHIAN ‘GRAM SWARAJYA’ IN THE
CONTEMPORARY SOCIETY**

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Mahatma Gandhiji and his derivation of the independence education, Grama Bharata, capitalism, machine civilization and the principles associated with it, theories and symbols that Gandhiji devised i.e. non-violence, truth, charaka are more relevant today than ever before, thanks to Religious politics, increasing social discontent, and domestic-foreign in global competition. That modern India for all of its problems is trying to find solutions through Mahatma Gandhi's traditional technology and philosophy is a right and welcome move.

Mahatma Gandhi declared, "What I think is the way to get rid of the misery of India is to establish it as an independent state." He made the ‘Gram Swarajya’ and the revival of the Gram Bharat’ as an important national movement. He theoretically proved reforms to poverty, education, land ownership, cleanliness. domestic industry and cottage industry and executed it.

Gandhiji realized that " instead of having beautiful villages in our country side, we have piles of scrapes. It is not a happy experience to visit many villages." Thus, he wanted to educate elders about the cleanliness of the villages." He swept the roads, excavated wells. Filled the pot holes. He requested people affectionately to volunteer and do the same. The necessary thing we should observe here is that to keep the villages clean and a role model, it is not to convert the villages into cities. We should keep villages as they are and reform them. For this reason Gandhiji's Gram Swaraj is accepted by everyone. Today, the projects and programs that are undertaken to improve villages are an extension of urbanization and industrialization. For this reason, villages that were intimate and to be intimate with nature are moving away and are in dire straits due to drought and poverty. Not only that, the shape of the pre-independence village has changed today. Today's villages have become the space for the elderly because of modernization, privatization and globalization. It has become the shelter of

the unemployed due to lack of rain. Though every village has a school, a hospital, and a gram panchayat system, it is not possible to address the problem of village India. This helplessness has once again turned us to Gandhiji for help.

Gandhiji set up his ashram in a village in Gujarat. From there the village reform work began and he used charaka as the weapon for the struggle to construct village India. The handloom cloth he gave through the charaka, the hat became the uniform for the nationalists of India. Thus foreign objects were set to fire. The domestic weaving industry got a rebirth. This resulted in a gradual decrease in British control over India. The British export trade thus experienced a great collapse. Thus the obstinacy to retain and develop the domestic business with charaka brought British business to the verge of destruction. This is the best model available for us to face globalization. In today's globalization where it is destroying local resources, we have to develop the domestic industries by way of obstinacy. The words of Gandhiji, 'The world can satisfy everyone's needs but not his greed' were made us to feel the dangers of capitalism. Globalization, the extension of capitalization is filled with desire.

We are now creating domestic business as similar to foreign business. Domestic soap for foreign soap, domestic toothpaste instead of foreign toothpaste, etc. Gandhiji has offered alternatives to these. If it is to be told in his own words, 'the village should become the origin of finance source. But the economy must be suited for the hidden skills of people. It should suit conventional occupations and easily available or easily replaceable natural resources. In the globalization, for getting rid of the foreign products and establishments and for the development of domestic enterprises Gandhiji's salt-march without weapons was the key. To manufacture salt, which is essential for the poor, the mass breach of constitution and proceeding towards Dandi is a prominent model.

Today globalization is making farmers martyred. Also the struggle of farmers to get water, compensation for drought, and to get support rate have all failed in society and it has not helped the farmer to be a farmer. In this situation Gandhiji's champaranya satyagraha can be remembered. In the conflict between British zamindari and our farmers, the strategy devised by Gandhi made our farmers to win. He helped the farmers to get back their money from the Zamindars who had extorted from them. He got compensation to the farmers, finally

made British Zamindars to leave after handing over the lands to the concerned farmers through satyagraha. This makes us to have leaders like Gandhiji for the farmer's struggle

The coming of the rebellion of Gandhiji without weapons Gandhiji tried desperately to educate the farmers, health, cleanliness facilities. "Without a decent education, no permanent work is possible in the countryside. These are the words of Gandhiji - "because of ignorance one should not become a farmer. Every farmer should be knowledgeable". It is for this reason he opens primary schools in villages.

Seeing villages as part of the expansion of industrialization is a big risk, says Gandhiji. Thus, he went to expand the cities through villages. He aspired for the conventional technology to increase in villages. Conventional technology means not the increase in productivity, it is the increase of producers. World's economists agree with Gandhiji's conventional technology. That too the German economist Ornest Shoomahar calls Gandhiji as the economist of people.

Mass production is harmful naturally. It is harmful to the nature. "Defeating oneself in terms of non-renewable resources is futile for humanity" – "The technology driven from the production by mass, if we make use of the modern knowledge and experience, it is helpful for the decentralization. It will match with the environment rules. It will be soft in the use of rare resources. It will serve him instead of making humans as slave. This is the type of Gandhiji's conventional technology. 'Instead of maximum production, the production by the mass is important' is the advocacy by Gandhi and he doesn't oppose machine civilization instead 'my opposition is against infatuation to the machinery and not to the machines. Machines should not stop the working of human limbs. People should be entrepreneurs. Not like machinery but like honey bees. I welcome the machines that is beneficial for all. By saying 'I welcome the machines that reduces the burden on millions of people who live in villages', he convinces the importance of machine civilization.

Along with independence we got from British, India should be freed from poverty, unemployment, illiteracy, sickness, uncleanliness, fear and discomfort caused from harassment, says Gandhiji. Satyagraha should be the solution for this. Advantageous fight should not be the weapon. Because the deprivation that is caused by the warhead leaders is in front of our eyes. Those nations which has used military power as a weapon is not free from

anxieties. Thus Gandhiji's satyagraha struggle further made internal struggles within India free from violence. For Grama Swaraj also the violence free struggle became a role model. Grama Swarajya means the comprehensive development of villages, society with fair practices and abolition of untouchability. He was of the opinion that the liberation of scheduled caste is a part of national freedom fight. He says that "Among the Indians if we keep 1/5th of the population as slaves, there will be no meaning for Swarajya. If we ourselves are inhuman, how can we ask others to be free from inhumanity in front of the authorities? Thus, he brought an end to feudalism, the dictatorship, and the practices of Zamindari through satyagraha, which helped to stop the internal war in India.

At this juncture we should remember the words of Gandhiji – "My main interesting topic of everyday is that how to protect our people from exploiting mother earth every morning". As we are making the earth filthier, the temperature of the earth has risen, rivers and the seas are filled with wastes, we have made the earth unsuitable for living. The solution for this as Gandhiji says, 'civilization means it is not enhancing our selfishness for things, instead intentionally reducing our needs is the only thing which can bring real happiness and contentment and can increase the strength for the services.' is to be implemented in modern civilization.

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Effect of Weight Training on Arm, Shoulder and Explosive Leg Strength of volleyball Players

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Abstract: *In this paper we examine how the weight training effects on arm, shoulder and explosive leg strength of volleyball players. The age of students should be 18-24 years are randomly selected as subjects. From the affiliated colleges of Sant Gadge Baba Amravati University Amravati the subjects were selected. Those who participated in inter collegiate tournament 2018 and 2019, 40 male students were selected as subjects. All subjects was randomly divided in two groups. One group is the experimental group and the other is the control group. Six week training was given to the experimental group, on the other hand no training was given to the control group. Data collected was analyzed at 0.05 level of significant and 't' test was computed for finding the effectiveness of weight training on arm, shoulder and explosive leg strength of volleyball players. The study showed significant effect on arm, shoulder and explosive leg strength.*

Keywords: *Arm strength, leg strength, Shoulder strength, volley ball, Weight training,*

INTRODUCTION:

Weight training under the weight training programs trainee performs a series of resistance exercises designed to develop the fitness component they require in specific sport-related muscles.

It should not be confused with weight lifting. It is a predominantly anaerobic activity although by varying the intensity and duration of the training sessions it can be manipulated to provide numerous benefits, e.g., muscular strength, endurance, speed, power, body shaping, fat loss, weight gain or weight loss, muscle tone and improved posture.

When training with weight it is common to target specific muscles or muscle groups body parts. Exercise become known as "isolation" exercises (work one specific muscle, e.g., the leg extension works the quadriceps) or compound exercises (work muscle groups, e.g., the squat works all of the main muscles of the trunk and the lower body).

Strength is the ability of the muscles to overcome resistance. Strength is a major component of physical fitness. Strength can also be defined as the amount of force a muscle or muscles group can

exert. Strength of the body can be measured in pounds or dynes. A certain level of strength is also essential for a common man whereas, for a sportsman it is most essential to have strength.

METHODOLOGY:

40 male inter collegiate volleyball players from affiliated colleges of sant gadge baba Amravati University Amravati, of age group 18-24 years was selected randomly as subjects. All the male 40 subjects were divided into two groups, 20 subjects for experimental group and 20 subjects for

	<i>Groups</i>		<i>Mean</i>	<i>S.D</i>	<i>O.T</i>	<i>T.T</i>
Arm strength	Control Group	Pre test	9.1	0.97	0.31	2.093
		Post test	9	1.12		
	Experimental Group	Pre test	8.8	1.00	8.39	2.093
		Post test	12.8	1.88		
Shoulder Strength	Control Group	Pre test	8.8	1.105	0.588	2.093
		Post test	8.6	1.05		
	Experimental Group	Pre test	9.3	1.12	5.25	2.093
		Post test	11.4	1.39		
Explosive Leg Strength	Control Group	Pre test	34.1	3.35	0.45	2.093
		Post test	34.6	3.68		
	Experimental Group	Pre test	37.2	2.42	6.69	2.093
		Post test	48.5	7.14		

control group. Weight training of six weeks were given to the experimental group were as for the period of six weeks the control group was not given any weight training. For the study ‘t’ test was used and 0.05 level of significance was set.

The training protocol includes 6 week training program, 5 days per week each session of 40 minutes 1 set of 3 repetitions with one minute rest in between, 1 and 2 week, one set of 4 repetitions with one minute rest in between, 3 and 4 week and one set of 5 repetitions with one minute rest in between, 5 and 6 week.

Results:

Table-1: This table shows the arm, shoulder and explosive leg strength between pre and post - test of control and experimental group.

It is evident from the above table no significant difference was found between pre- test and post- test of control group. But significant difference between pre -test and post- test of experimental group was found.

Table II: Explosive Leg Strength Post Test of Control and Experimental Group.

Group	Mea n	S.D .	S.E. Comb .	M.D .	D.F .	O.T .	T.T.
Control	34.6	3.6 8	1.79	13.9	38	7.76	2.02 1
Experimenta l	48.5	7.1 4					

In the table-II the mean of post -test of control group and experimental group are 34.6 and 48.5 respectively and their calculated 't' is 7.76 which is greater than the tabulated 't' 2.02 at 0.05 level of confidence. Hence the above table indicated that after six weeks weight training the experimental group shows improvement in explosive leg strength.

Graph I: Mean value of Control and Experimental Group for Explosive Leg Strength

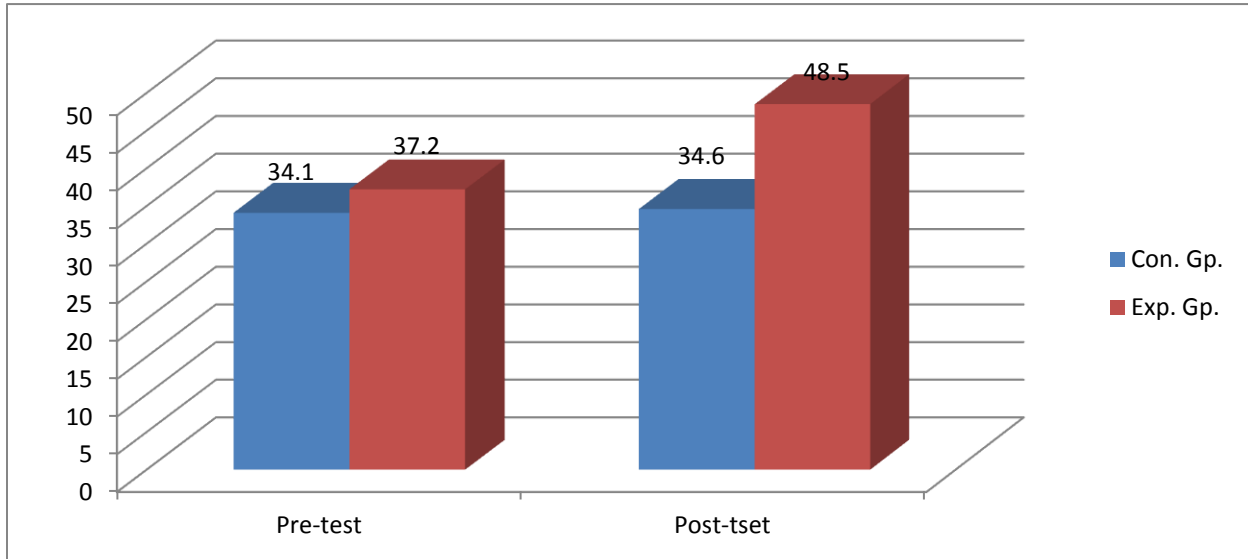


Table III: Shoulder Strength between Post Test of Control and Experimental Group.

Group	Mean	S.D	S.E. Comb	M.D	D.F	O.T	T.T.
Control	8.6	1.05	0.38	2.8	38	7.19	2.02
Experimental	11.4	1.39					1

In the table-III the means of post test of control and experimental group are 8.6 and 11.4 respectively and their calculated 't' is 7.19 which is greater than tabulated 't' 2.021 at 0.05 level of confidence. Hence the above table indicated that after six weeks weight training the experimental group shows improvement in shoulder strength.

Graph II: Mean value of Control and Experimental Group for shoulder Strength

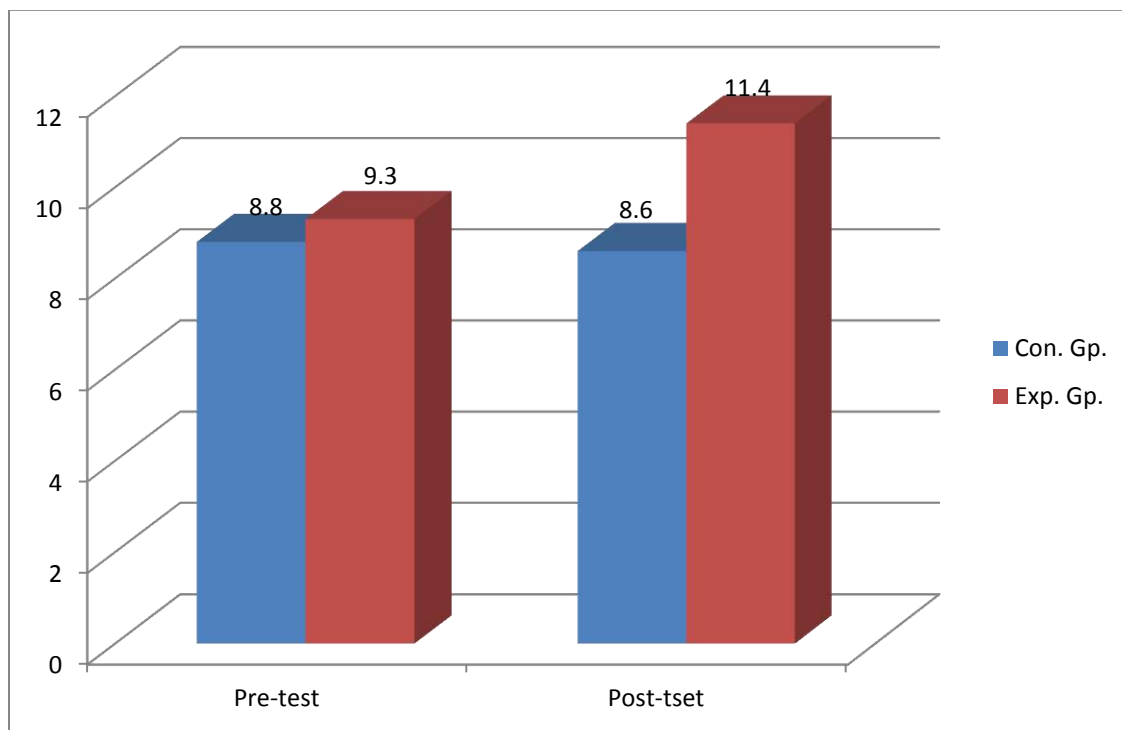
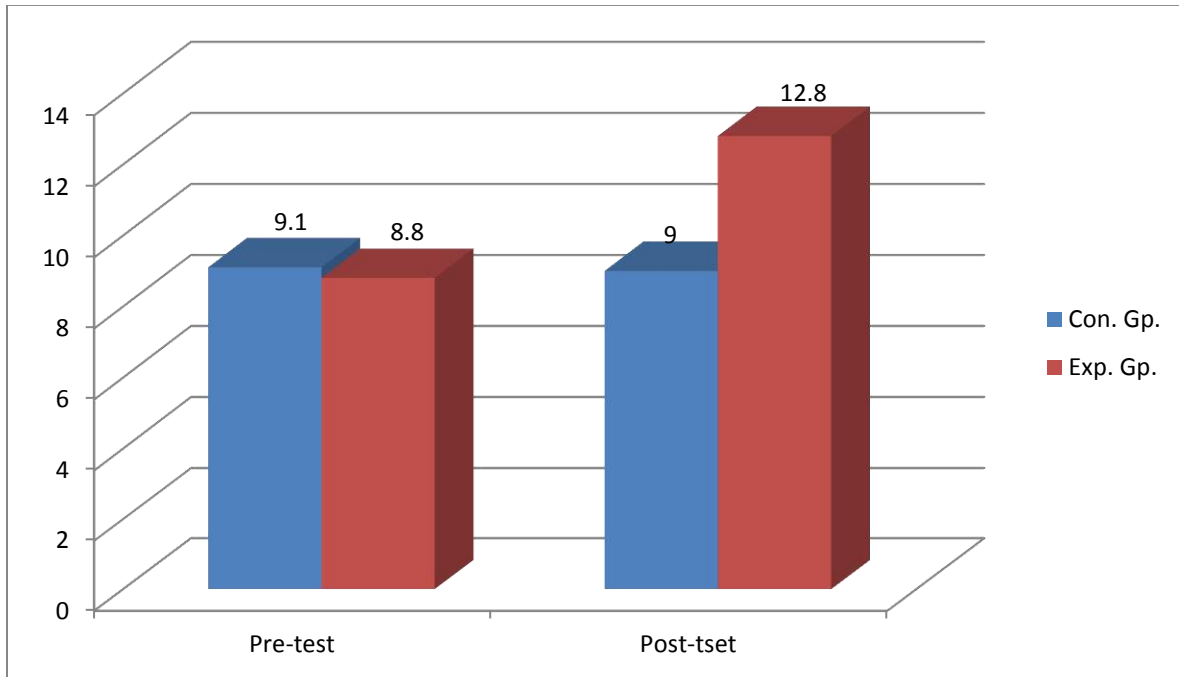


Table IV: Arm Strength between Post Test of Control and Experimental Group.

Group	Mean	S.D	S.E. Comb	M.D	D.F	O.T	T.T.
Control	9	1.12	0.48	3.8	38	7.77	2.02
Experimental	12.8	1.88					

In the table-IV the means of post test of control and experimental group are 9 and 12.8 respectively and their calculated $t = 7.77$ which is greater than tabulated $t = 2.021$ at 0.05 level of confidence. Hence the above table indicated that after six weeks weight training the experimental group shows improvement in arm strength.

Graph-III: Mean value of Control and Experimental Group for Arm Strength



CONCLUSION

After six weeks weight training the results were statistically analysed and the following conclusion were drawn.

- 1) The weight training showed significant improvement in explosive leg strength of volleyball players.
- 2) The weight training showed significant improvement in arm strength of volleyball players.
- 3) The weight training showed significant improvement in shoulder strength of volleyball players.

For the above statement it was concluded that the hypothesis was accepted at 0.05 level of confidence.

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GENDERED PERSPECTIVE OF PSYCHOLOGICAL AND MENTAL WELL-BEING DURING THE COVID-19 PANDEMIC

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Abstract:

COVID-19 is an unprecedented crisis that has simultaneously affected different countries and communities around the globe. Social isolation, high risk of infection, economic problems have had a diminishing effect on the mental health and stress levels of people.

Objective: *The present research was undertaken to study the Psychological Well-being and Mental Health of adults during COVID-19 pandemic with regard to their gender.*

Method: *The total sample was of 80 participants comprising 40 male and 40 female adults. Purposive sampling technique was used to collect the sample. Psychological well-being questionnaire by Sudha Bhogale and Mental Health Scale by Dr. D. J. Bhatt and Geeta Geeda were used as tools. To analyze and interpret the data, mean, standard deviation and T- test as well as Karl Pearson 'r' method were used.*

Results: *The results of the present study indicate that there exists a significant difference with regard to the Psychological Well-being and Mental Health among male and female adults. Also the correlation of Psychological Well-being and Mental Health with regard to gender is good.*

Keywords: *Psychological Well-being, Mental health, Covid-19 Pandemic, Gender*

INTRODUCTION:

The Covid-19 pandemic has had a profound impact on human life around the world. Social isolation, high risk of infection, and economic problems has led to an increased strain on mental health and stress levels. The first case of COVID-19 in India was reported in January 2020. Slowly, the pandemic created a sense of uncertainty and fear in the Indian society. Since 24th March, the Government of India has taken a number of measures to contain the spread of the virus. Unfortunately, the long and strict lockdown of the entire population

without adequate warning and protection, have resulted in serious psycho-social distress. The large-scale psychological impact of the pandemic and the subsequent lockdown have been an experiential reality for many in India (Varshney et al. 2020), signaling the onset of a psychosocial crisis.

Recent studies have shown evidences of higher levels of stress, anxiety, depression and poor quality of life in different populations during the COVID-19 crisis, however repeated extensions during the lockdown period in India have resulted in longer restrictions on physical mobility and prolonged self-isolation measures. This may have increased the intensity of negative psychological outcomes among Indians, leading to a poorer quality of life not only during the lockdown, but also post the crisis. Previous studies have shown that prolonged periods of isolation and limited mobility have a significant impact on mental well-being during crises. In addition, long experience with negative mental health outcomes could lead to adverse effects on physical health outcomes such as sleep disorders and health-related quality of life.

Gender and Psycho-social Implications During Pandemic

In various studies, a significant degree of heterogeneity has been observed. A systematic review was conducted to study the impact of COVID-19 on the general population's psychological outcomes and associated risk factors. Higher rates of symptoms of anxiety, depression, post-traumatic stress disorder, psychological distress and stress have been reported among the general population in China, Spain, Italy, Iran, the United States, Turkey, Nepal, and Denmark. The risk factors associated with distress measures women.

Modern women face many challenges in their daily lives and more so in developing countries. Poverty affects women more than it affects men. All these factors add extra stress to life and are on the rise during the current pandemic.

Gender is a determining factor in mental health and mental illness. The patterns of psychological distress and disorders among women differ from that of men. Women have a higher mean level of internalizing disorders, while men have a higher mean level of externalizing disorders, and women predominate in rates of common mental disorders.

Women are more susceptible to social isolation, quarantine, job losses, lockdown due to various factors. Women play various roles in the society. Increasing financial problems, prolonged home stay for all members, loss of education, increased domestic violence have adversely affected psychological health. Women have a key role to play in collective social well-being. Stress can lead to early aging and death, or sometimes lower levels of performance.

Historically, epidemics and humanitarian crises have had unwarranted impact on the most vulnerable, including women and girls. Increased inequalities in access to education, job opportunities and health care often leave women inadequately equipped to effectively protect themselves and their families from infection during an outbreak, and are also more likely to have secondary negative effects from prolonged crises, such as economic insecurity or access to essential health services. Existing gender inequalities in India may be amplified by a pandemic and are likely to affect women's ability to make informed choices about behaviors that mitigate the risk of COVID-19.

OBJECTIVE OF THE STUDY

To study the Psychological Well-being and Mental Health of adults during COVID-19 pandemic with regard to their gender.

HYPOTHESES

1. There will be a significant difference in the level of Psychological Well-being among male and female adults.
2. There will be a significant difference in the Mental Health among male and female adults.
3. There will be correlation between Psychological Well-being and Mental Health.

METHODOLOGY

Keeping in view the nature of the present study, descriptive survey method was used.

Sample

The aim of the present study was to investigate the psychological well-being and mental health among the male and female adults with regard to the ongoing COVID-19 pandemic. In the present research, the researcher approached 40 male and 40 female adults for the collection of data. The sample was collected via purposive sampling technique.

Variables

In the present research, variables have been classified as under:-

- **Independent Variable**

Gender: Male and Female Adults

- **Dependent Variable**

Scores on Psychological Well-being Scale

Scores on Mental Health Scale

Inclusion Criteria:

1. Only people in the age range of 20 – 50 years were selected as a sample for the present study.
2. Equal number of male and female adults were selected.
3. Subjects knowing basic English/Gujarati to understand and respond to the questionnaires were included.

Tools Used

In the present study Psychological Well-being Scale and Mental Health Scale was used.

Psychological well-being questionnaire was developed by Bhogale and Prakash (1995). These are 28 sentences in this scale. All at the sentence had a two option “yes” or “no” belong two option can choose one option and marked by symbol (√). In positive sentence 1 point for yes and 0 point for no. and in negative sentence 1 point for no and 0 point for yes. The test – retest reliability coefficient is 0.72 and internal consistency coefficient is 0.84. The author has reported satisfactory validity of the questionnaire.

The Mental Health Scale (1992) was developed by Dr. D. J. Bhatt and Miss. Geeta R. Geeda. In this scale 40 statements pertaining to five domains aim of mental health. In this scale there are positive and negative statements , those which are positive and for agree, disagree, neutral 3, 2, 1 score is used and those which are negative statements for agree, disagree, natural 2, 3, 1 score is used. Reliability of present study is checked by three methods in which 0.81 by

logical similarity 0.94 by half divided method, and test, re-test has 0.87. Validity of this scale is high

Statistical Tools Used

To analyze and interpret the data, the investigator will use mean, standard deviation and T-test as well as I

RESULTS

Table 1: Shows the mean, standard deviation and t-ratio for testing and comparing the Psychological Well-being among male and female adults:-

Gender	N	Mean	SD	t	Level of Significance
Male	40	24.84	7.10	3.71	0.01
Female	40	20.18	6.18		

Table 2: Shows the mean, standard deviation and t-ratio for testing and comparing the Mental Health among male and female adults:-

Gender	N	Mean	SD	t	Level of Significance
Male	40	92.53	12.46	4.47	0.01
Female	40	78.10	10.62		

Table 3: Shows the correlation of Psychological Well-being and Mental Health among male and female adults:-

Variable	N	Mean	r
Psychological Well-being	80	22.51	0.51
Mental Health	80	85.32	

DISCUSSION

The present study was undertaken with the objective of studying and measuring the effect of Corona pandemic on the mental health and psychological wellbeing of men and women respectively. Karl Pearson's 'r' method and 't' test were used to measure and compare the results of psychological wellbeing and mental health of the men and the women. The results from the following study showed that the women experience much more stress and anxiety during a time such as a pandemic due to various factors that affect them more closely than they affect the man.

In table number 1 we can see that the mean score of the psychological well-being of man is 24.884 and that of women is 20.18. The standard deviation for both men and women is 7.10 and 6.18 respectively. The difference between the two means is significant at 0.01 and the value of 't' is calculated at 3.71. This means that man scored higher in psychological wellbeing as compared to women. This proves the hypothesis that the psychological wellbeing of women is affected more during the time of any critical situation, specifically, during a pandemic as indicated here. An analysis of the results to understand the impact of the pandemic on the mental health of women using the diagnostic approach would be insufficient as it does not take into account the many inequalities and vulnerabilities that women are exposed to during the pre covid times. In a patriarchal society women are always more at risk of facing the bitter consequences of any crisis as they are often denied their basic rights even in normal times. There is evidence available from past epidemic of 'Ebola' that shows, how women are denied access to social and protective networks and are exposed to violence and abuse during critical times, owing to the fact that diversion of funds and services to contain the epidemic leads to denial of health care services to women. The Psycho-social approach which takes a more holistic view of health helps us to decipher the problem of increased mental stress and poor psychological well being amongst women, as it takes into consideration the failure of emergency health care, legal, social and security services to attend to the problem of exposure of women to domestic violence, unplanned pregnancies, economic breakdown in families etc. It shows how denial of general and reproductive health care, emergency helplines, shelter homes, access to legal services can negatively impact the well being of women.

The Table 2 indicates that the mean scores of mental health of women and man are at 78.10 and 92.53 respectively. The standard deviation for both women and men are at 10.62 and 12.46 respectively. The difference between the two means is significant at 0.01 level of significance and the value of 't' test is 4.47. A study of the results of table 2 shows that women suffered more from poor mental health as compared to men. The results are evidence of the study of (Varshney et al. 2020), Which talks of a more serious and much ignored effect of the pandemic, that of mental health issues resulting from the combined disaster of socio-economic and socio-psychological crises.

As stated by (Johal et al. 2016), the disproportionate impact of a health crisis is always experienced more by those, who are placed in vulnerable social positions like the women, children, elderly and migrant population. The pandemic had a debilitating effect on migrant population and people in the unorganised sector, creating not just loss of livelihoods but also problems of displacement. After years of struggle, whatever marginal gain was made by these vulnerable sections of society it was reduced to nothing, during the pandemic (Choudhari 2020).

The Table number 3 shows a positive correlation between psychological well being and mental health, which is obtained at 'r'- 0.51. This means that psychological well being decreases as mental health decreases and psychological well being increases as mental health increases.

CONCLUSION

Gender as a determinant of mental health and mental illness, is a much needed area of research and study as women's response to distress and trauma is very different, long lasting and far more serious than the response of men. During the pandemic women were affected more by the deeply intertwined issues of economic injustice and unavailability of social and security networks. They being the care givers in the family, they had to deal with the emotional, physical and psychological issues of the entire family and in doing so their own mental health suffered. Increased stress and domestic violence inadvertently led to poor physical health amongst women. Stigma - which is a critical determinant of mortality, morbidity and health disparities; was experienced more by women than men as women faced disproportionately job insecurity, an increase in unpaid care work, growing poverty,

worsening health, lack of access to livelihoods and education, and heightened risk of gender-based violence. This hidden burden of disease was experienced more by women as many women work in health care sector and as frontline workers, they were isolated and victimised more as potential carriers of the virus. As nurses, counsellors, and primary health workers they were subjected to situations, which made them not only susceptible to the disease but also social stigma. Some of the other reasons that led to increased risk to violence against women during the pandemic were amplified household stress, restricted access to money and health care, failure of formal support services such as helplines, crisis centres, shelters, legal aid, and protection and counselling service and also disruption of social and protective networks (Roesch et al. 2020). The UN termed the rise in domestic violence issues as a 'shadow pandemic'.

According to a Delhi based (IDF) non profit organization 1.85 million women were denied access to reproductive health care during the pandemic. Both maternal health and reproductive health suffered greatly due to lack of access to health care facilities. Another area of concern, according to management consultant firm Mckinsey & Co in it's July 15 report was female job loss rate resulting from Covid-19, which was about 1.8 times higher than male job loss rate in India and the US.

Thus, it can be concluded that Government needs to collect separate data on gendered effects of the pandemic and prioritize women's health care issues in its policy. The government should also adopt gender responsive redistributive economic and social recovery policies to address the problems created by the pandemic. The government should also ensure adequate representation of women in decision making spaces and invest in the growth and resilience of local women's rights groups to ensure women's voices are heard.

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**A KADUGOLLA WOMEN OF PAVAGADA TALUK : CULTURAL
STUDY**

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Kadugolla tribe, which is one of the aborigines of Karnataka, has a distinct culture among the several cultures. Being the inhabitants of the extensive area in central Karnataka, they have a close, even today, with profession, religion, society and cultural. This is the specialty of the Kadugolla settled in the crucial stage, unable to keep or let off its individuality with the onset of modernity and development.

Tumkur district, popular as 'Kalapatharu Naadu' (Land of coconuts) of Karnataka is known for its academic atmosphere also. Because of its proximity to the capital city, Tumkur is emerging as an extended city of Bangalore as far as development is concurred. But being the second biggest taluk, in area vastness, Pavagada is labeled as a backward taluk, thanks to the geographical contribution.

Tumkur district has extensive 'Kadugolla' settlements. Apart from Tumkur, Chitradurga, and Bellary districts have more Kadugolla settlements. Pavagada taluk also has this tribe settlements. There are nearly 65 Gollarahattis in Pavagada taluk. But only 22 settlements are on the revenue record viz., Solanayakana halli Gollarahatti, Kulume hatti, K.T. halli Gollarahatti, Chithagana halli Gollarahatti, Kenchamma Gollarahatti, Jangarnarahalli Gollarahatti, Hosahalli Gollarahatti, Chikkamma halli Gollarahatti, Kamanahatti, Konanakunte Gollarahatti, Karivena halli nagakana hatti, Byadanura Gollarahatti and Erapalya golarahatti.

These Gollarahatti are away from their main villages . They have their own life style, dress, food practice, profession, tradition rituals, literature, Art, language, worship, justice

system, belief and restriction. I selected these Gollarahatti for my tiled work. I met the women of this tribal life, culture, religion, profession, education, society, politics, development and exodus.

There are a number of researches by national, local and foreign scholars on 'Kadugolla' tribe, up to the present day the first recorders of Kadugolla are the British officers. Francis Bucknon. B.L. Raise, Edgar Therston, Luzy recorded the Kadugolla tribe, their Culture, Profession while they started the survey and estimation of South India. The study reveals that Kadugolla Tribe is one of the tribes of South India it was not possible for them to give entire facts about the tribe. A complete study about the culture at Kadugollas, was first done by Shankara Narayana.

His book 'Traditions and Beliefs of Kadugollas' is the result of his dedicated research study, for the period of eight years. One must have read this book, earlier to begin his study at the Kadugolla tribe up to that extent, the book gives the entire introduction about the culture at Kadugolla tribe. The book is not only a guide to the study and research of Kadugolla tribe, but also guides to the study and research of other tribes after this 'Kadugolla Budakattu Veeraru' that means the heroes of Kadugollas tribe, a research book by meerasabihalli shivanna and 'junjappa' by kalegowda nagavara are the other two prominent studies about this tribe. Thereafter, various scholar humanists, literary personalities studied about Kadugolla tribe and their culture for curiosity. In addition to this, some educated Kadugollas tried record the cultural life at their hamlets among these studies, not a single one is about the Kadugollas at pavagada taluk. That too, these were not an attempt to study about Kadugolla women particularly. Concerning this tiled, my research work about women at Kadugollas tribe in pavagada is the first honest attempt. All the studies up to this about Kadugolla tribe are culture and the literature centered only apart from this, the studies about the women at Kadugolla, her work condition, current life oriented are very rare amid this rarity, my study this to the feelings of Kadugolla women, excluding the culture of Kadugolla tribe There are discriminations called male society and female society in the Kadugolla tribe. As the result at this problems at the tribe are not the problems of the tribal women. There are several

discriminate organs within the male and female societies of the tribe. Formulations at culture, designers of society protectors are religion, law makers at justice system are men only. Here the role at women is negligible.

Those, who have studied the tribe, projected the women of the tribe as a part of the tribal culture. Bind to the customs of the society devoted to the religious rituals torturing intimacy, obediently following the justice, decisions of the tribe are the women portraits carved by these studies. These Portraits are ill suit to the feelings of to days women. Still, they are living with patience within these carved sketches, protecting their timidity my study records various versions of this patience. Apart from their cultural intimacy.

The important observation of my search is ‘How are the women living in the current tribal society?. In the field, while interact with them, their words “we become sheep by rearing sheep” and “right plate laid by you would receive rice from them” are changed the direction and dimensions. There are certain genuine problems of these women which must necessarily to be recorded. It was an insight to the problems and impart a rational dimension to my study apart from mere documentation. This allowed me to find out the facts but not to Heat in the luxurious culture. Kadugolla women have completely dedicated their life to the tribal society. She is the victim of the religion, society, Justice system which are the different facets of the culture and this search reveals that how her rights and freedom are snatched.

Geographical, Religious, Historical, Cultural Background of Pavagada taluk. Though it is lacking Kodugolla cultural origins, Pavagada has their living settlements. Study of the women got century through oral tradition of cultural narratives like epic, poetic story, folksong etc.. Tribes who are intimated to the nature were record the status of woman through literature, culture, daily customs, traditions and practices. This imparted a systematic dimension to the women history. In this background, the study of the Kadugolla woman is prominent too, who is one of Karnataka’s aborigines. This kind of studies may help to find out solutions locally to the local problems of the woman. One can learn about her life too. But

in reality it is impossible to provide what she needs. Therefore conceptism has to go with the experiment studies which enter through oral cultures.

Dwelling near forests, depending on the forest products, the Kadugolla tribe is recognized by their distinct culture in oral tradition. The culture is pre-agriculture one, i.e., animal husbandry culture. Within this, 'how the woman life is? "How it was?" is expressed by the cultural life of Kadugolla. The observation shows that the woman's life is not free but prisoned one in the clutches of the culture. For example, the 'Alagu Araadhane' of Kadugolla's reveals the worship of demised elders, cultural heroes, men worship, to tally men glorification. 'Golla Kadaga' is a social practice in which a widow of Kadugolla should assume lord Sri Krishna as her husband and can lead a normal woman's life, by staying away from widow practice. Kadugollas are proud of this culture as it appears as rational. Though it is better, when compared to the widow treatment of other cultures, the cultural practice snatches her opportunity to re-marriage. Like this several facts in the oral culture are women's cultural narratives. 'Soothaka' practice of Kadugolla woman is practiced by her, uncoiling as it was formulated and forced by the tribal culture. There is a wide gap between the woman who has to ascend the status of the 'Goddess' of 'Konda' and the woman who labors as cultural Guard. The experiences of the women who live outside, away from their settlements (hatties) week-months long together, in the name of Soothaka practice can strike on the pride of the tribe culture explains how to investigate the history of Kadugolla woman.

Kadugolla literature has a major share among the factors which reveal the Kadugolla culture. 'Junjappa', the epic of Kadugollas 'heroic stories of cow boys, 'tripadi' songs of cultural heroes proverbs are all rich in the specialties of the Kadugolla culture. The cultural life of the Kadugolla woman, the integrated part of this culture is hidden in that darkness. Light has to be torches through cultural analysis towards the deep rooted darkness. Though the cultural heroes, leaders are glorifying in the stories from several generations, the woman life is moving must and cold. Woman history must give voice to the must. In the male dominated Kadugolla society, how women are projected as demon-God-human beings, how the cultural politics and the 'pativruthe the Shakti' (devoted to her husband) playing their

roles in denying the existence of the Kadugolla women is revealed in ‘women representation in Kadugolla literature’,

‘Hatti’ life of Kadugollar’ in kantaaka varana’. They have their own life style dress code, food system profession, tradition, customs practices, literature, language art god worship, justice system and restrictions that gives the entire introduction about them.

The Kadugolla society is open itself freely to the several changes of the present day. They wish to open freely to new change along with their intimacy to their distinct culture. The specialty lies while the male society of Kadugolla has accepted and progressed with the new changes. So male society is on the way of progress while the women talk stepping in the opposite direction to development. For example, men toiled had bid adeiv to restrictions like no use of sandals, no bus, no drinks, no use of electricity, no inter-cast marriage, no mix no or no meal with dalith, to move on the path at the progress. Here the changed life-style had uprocted their cultural distinction but the same society is not ready to unclutched it’s tight hold about certain things related to the Kadugolla woman. It opposes changes in them. Stay out of the hatti during maturity, enter house only after the lost at ‘soothaka’ for bananthi (woman just gave birth to a child) no widow marriage, child marriage etc. are still in force in the society. These paly an important role in the life of Kadugolla woman. The society is not ready to leave its practiced customs as far as the cultural matter is concerned it is impossible to create new culture without accepting the new changes. So in the changed male society, male culture, impossibility of the similar change in women life.

It is not her individual decision to follow or leave religious customs instead it is decided by the tribe. Male society agrees to the rights and restrictions on women talk and insisted to follow them blindly. But, it is known from my field work that they have contemplations about these religious rites and restrictions. The male society to Kadugolla do not experience the experience of ‘mailige’ (impurity) from marriage to motherhood. They do not experience the difficult life on the gutte (upper land) or beneath the tree like their women talk. Instead, the men society consider it as their pride. The Kadugolla woman who is

suffering under this cultural values severely opposes the value. In Kadugollar' religious atmosphere, man is in higher status while the woman is suffering by the stabbing feelings of 'mailige' and soethaka'

The change of profession in the Kadugolla tribe, from animal husbandry to sheep rearing and agriculture, pushed the earning women of the tribe to die lama. While shifted from animal husbandry to sheep rearing, the men folk had identified the change in their income. The change in profession is almost helpful to them. But the same change of profession had put forth several questions before the woman folk at the tribe. The woman who were selling milk, curd, ghee and butter milk up to that time, unable to maintain the families, when all the income from sheep sale beggary to pour into the pocket of men. In this situation, inevitably they had to invent new professions vegetable, fruit mat knitting, making wicker (butti) cloth stitching, home make horticulture, agriculture labor etc. the jobs often organized sector were searched and adopted by them, this created discriminations like labor division, wage age, work duration among men and women of the tribe.

There is no presence for woman education in this Kadugolla tribe. Here education attracts women outside the boundary of their hatti life. There is negligence towards woman educator for this reason. Apart from this, the economical, social and cultural situations of Kadugollas are unable to create an open opportunity for the education of women.

There is encouragement for men's education. But they are unwilling to get education. There is a clear imbalance between woman and men regarding education. If we analyse the political scenario, we can easily know that the role of Kadugolla woman is a big zero. The participation of woman in politics is only as voter and the community is governed by the administrative officers selected and elected by them. The woman community comes under the protection of those rulers.

Kadugolla women are only the characters in the politics of the tribe. Here the king and king makers are always the men. The power centers like gowda (head) Dalavayi (head of

security) poojari (priest) are always filled with men. No woman has occupied these posts ever. These posts are snatched from women. Women are not allowed to contest for these posts. They have no right to get these posts. This decisiveness made the woman life in the tribe as slave's life.

There was not a situation for the Kadugolla woman to take exodus (migrate) in search of job, earlier. As the tribe is male dominated one, the woman had to maintain the family. That was her role. She had to follow the family, where this went and look after the family there, at the place of exodus. Sometimes, when the owner of the house in exodus woman had to stay at Home and look after the family by earning though local works like agriculture labor, other waged works. When the man was away from the house, months long, because of exodus (valase) woman had the entire responsibility of the family. In such situation there is no necessity to cultivate as they had no land. Instead she got plenty of local labor works. But today there is exodus of Kadugolla women. I explain the reasons for the exodus, economical exodus, matrimonial exodus, social exodus, cultural exodus, educational exodus

Kadugolla tribe has benefitted from several schemes of the government. But there are no repartee schemes for the woman of Kadugolla tribe. The scheme for the Kadugolla tribe, under Appended is applicable to Kadugolla woman also. In addition to this the women may get some schemes sponsored by the central Govt. through the department of women and Children.

I selected and recorded some such schemes in the eleventh chapter. The problem of Kadugolla tribe is not at all the problem of the women of Kadugolla tribe. Therefore there is necessity to study the feminism in Kadugolla tribe separately. Here feminine means 'no woman for, no man opposite, but against the discrimination of male and female'. This denomination is also the way of the study here. Indian feminism endergonic the studies in folklore and other cultures. While it is identifying its facets through those searches.

In conclusion. It is explained that how the Kadugolla women with the bombarding sparks in their blossom, striving for the unity of their family and hatti (Settlement) The unity of the community in Kadugolla tribe is of world vision. Currently several castes, classes are struggling to keep up their unity, the communal harmony and the unity of Kadugollas are appreciable. But to retain those unity and communal harmony, it is not wise to ride on the rights and desires of it's people. The unity of the community must not be exploitism but the origin of equality and harmony. The imbalance origin between men and women of the tribe have to be balanced, To achieve this the society should leave off the economical. Social, cultural religious rites and rituals restrictions which affect their life. Then only the women would get their equal rights, come out of imbalance by new thoughts, The unity would remain as it was in the Kadugolla tribe. Then only world vision of the community's unity becomes bearable and appreciable by all.

**A Case Study on “Impact of Loan Disbursement & NPA on Profitability
with reference to Punjab National Housing Financing Limited”**

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ABSTRACT:

In the Indian economy, banking industry plays the major role. Measuring and maintaining the assets quality of banks is important for the development of the banking industry. Loans facility to the customers is the major part of the bank business. Assets quality is critical role in banking industry to evaluate the financial position of the banking system. Financial position of the bank depends on the recovery of the loans or NPA. The Non-Performing Assets reflects the performance of the bank. If the level of the NPA is high, it reflects on high amount of defaults and finally affects the profitability of the banks. This study provides an analysis of the profitability of the bank with the focus on the loan disbursement and NPA of Punjab National Housing Financing Limited. 10 years of financial statement study results showed that Net NPA is positively related to profitability and therefore the unit increase of the amount of transaction would lead to an increase in profitability by a factor of 27.44.

KEY WORDS: *Hosing bank, Loan Disbursement, Profitability, Gross NPA, Net NPA.*

INTRODUCTION:

The Banking system is the high-priority sectors in the Indian economy. Banks are heightening and corporate banking generally exhibits the dissimilar risks like interest risk, credit risk, and liquidity risk, etc. Aside from these risks, the very essential risk is loan recovery. The good financial state of the bank depends upon the recovery of loans. The construction of housing sectors is, therefore, becoming one of the most required sectors of the Indian economy. Housing financing companies/banks require assessing the underlying risk of default. Non-performing assets render negative

effects on the gainfulness of the banks and it gravely influence the financial fitness and the operational effectiveness of the financial framework. Loan disbursement of the PNB housing financing is under pressure and has indicated apocalyptic multiplication in Gross NPA and Net NPA. NPA are those credits scattered by the money related establishments which borrowers in default in making a repayment of principal amount/ interest amount. At the point when a bank can't recover the regular interest amount on such a loan, the progression of assets in the financial business is influenced. The issue of the non performing assets has been talked about at length for the money related framework everywhere throughout the world.

Loan Disbursement: Loan disbursement is also called as cash disbursement of payment types made in a specific period; it includes interest payment on loan. Before loan disbursement two main stages are there, Submission of the application form & checklist/ documents followed by the sanctioning and finally loan disbursement. It's a kind of directly transferring of funds from bank to your bank account.

Non Performing Assets: is defined as a bad loan for which the installment of principal amount is due for a specific period of time. When the borrower fails to pay the interest amount within the 90 days that loan contemplate to be a NPA for the lender. The NPA classified in to two types: Gross NPA and Net NPA.

Gross NPA: Gross NPA is the sum of total loan assets classified in the NPA as per the RBI guidelines as on the balance sheet date. Gross NPA reflects the quality of the loans made by the bank.

Net NPA: Net NPA shows the actual burden of the banks. NPA is the amount deducted from the Gross NPA of interest debited to borrow and not recovered as income and kept as interest suspense.

LITREATURE REVIEW:

- **Husain Al Omar Abdullah Al Mutairi (2008)** identified the importance of capital adequacy and it reduces the NPA to improve the profits and that the variation on ROA at 67% between the equity ratio and loan assets ratio.

- **Pacha Malyadri, S. Sirisha (2011)** suggests that the government should formulate bank-specific policies and should implement their policies through the Reserve Bank.
- **Glenn Growe Marinus De Bruine John Y Lee Jose F. Tudon Maldonado (2014)** study results in the growth of the size of the assets was positively relate to profitability across the profitability measures and the macroeconomic measures the profitability and have a significant relationship with the changes in profits level for the subsequent year.
- **Satajit Dhas Avijit Bakshi (2015)** The regression analysis shows that the significant relationships between the Gross NPA of the public sector bank. This analysis is based on the panel approach which considers both the spatial and time dimensions of observation.
- **John Y Lee Gleen Marinus De Bruine Inkyung Cha (2015)** the study shows the variables had a consistent and negative relationship across all the time frames for two of the ROA and ROE was provisioned for credit losses in concluding that understanding the complex interplay of Forces related to bank profitability is a challenge to the Bank manager and Regulators. **Jasiene Kaus Bawa, Vinay Goyal, S.K Mitra, Sankarshan Baru (2016)** evaluated the effects of the financial ratios on the bank's NPA's using a comprehensive framework of the various variables under the intermediaries approach.
- **Pro. D.S Rathore, Dr. Sangeetha Malpani (2016)** this study showed that the positive relationship between the NPA and Profitability because of that the wrong choice of the clients by banks.
- **Akshay Kumar Mishra (2016)** result shows that the significant relation between the Priority and non-priority sectors NPA's with one another and total NPA's.
- **Filip Fidanoski, Moorad Choudhry, Milivoje Davidovic, Bruno Sergi (2016)** The research results show the impact of internal and external variables on profitability.

Parishwang Priyush, Shalki Goel (2017) this study on NPA and ROA of different banks to analyze the correlation between the Net NPA's and Net Profits of various banks in India.

Nitin Arora, Nidhi Grover Arora, Kritika Kanwar (2017) has said that, banks have scope to extend credit to priority sectors as the NPA's have not reached the alarming stage where they start affecting adversely the efficiency performance.

Gagan Bhati, Dr.CK Goyal (2017) this paper indicates that the NPA increases the efficiency of the banking system to maintain the quality of their assets and it renders negative impact on the operational efficiency of the banks in the level of the Gross NPA and Net NPA is increasing with the rate is high level.

Dr. Vijwal, M. Mishra Jayant, R. Pawarkar(2017) in their research paper the study about how impacts of NPA are on the Indian Banking Sectors. This study found the bank seems to have an increasing trend of NPA in the last 4 years.

Venkata Chalam (2017). research concludes with the commercial banks and Public Sectors Banks have significant efforts due to the NPA's rates than the private and Foreign Banks.

Vijay Kumar Sharma (2017) in their study showing the NPA of SBI one of the biggest lenders in India which has approximately 20% share in the loan market.

Dr. G Syamala Roa, Mr. K Prem Chand, Mr. J Purushotham (2018) have conducted research on the NPA and profits to know how NPA is creating the problem in India.

S.K Gupta, Mohd Aslam (2018) this paper identifying the reason for the rotating of each account of the branch into NPA is the most significant factor for the advancement of the quality of the assets on that would help begin suitable steps to raise the accounts.

A Muthumeena, D. Fennala Agnes Iylin (2019) in their study on the NPA of the Public Sector Banks to know the correlation between NPA's and profitability of public sectors banks.

B.Sentil Arara, P. Sridevi, P. Nageswari, R. Ramya (2019) this paper analyzed the impact of NPA and it defines that the Public and Private Sector Banks gradually increased their Gross NPA and Net NPA during the study period.

RESEARCH GAP:

This study is aimed at filling a gap giving all emphasis to bank specific factors in explaining variations in NPA and it emphasis on bank specific factors stems from the fact that variation in loan disbursement. NPA, Loan disbursement and it procedure of the available literature of the

researches approved out by various scholars evidently shows that there is a research gap for the present study. The earlier studies one another in the collection of variables, selection of position period, selection of firm and the use of tools and techniques. None of the studies had made an exertion to understand and compare the loan disbursement of the PNBHFL and profitability. The present study brings within the purview the areas of the loan disbursement and profitability, NPA and profitability of the PNB Housing Financing Limited.

OJECTIVES:

- To study about the loan sanction procedures of PNBHFL.
- To know the relationship between loan disbursement on profitability.
- To examine the important of NPA on profitability.

RESEARCH METHODOLOGY:

Types of Research:

This research is about the issues of the NPA for PNBHFL, the research methodology is to be done based on collecting the data, financial data and its tools for systematically assessing disbursement. This study is based on primary data and secondary data.

Sources of Data:

Secondary data: The secondary sources means data already collected and the information available and gathered from the annual report of the bank, websites, reference Book, Journal, and etc.

Tools for the Study:

- **Descriptive Research:** Descriptive research defined the “what, when, where, who, and how to responds to the examinations questions”. It depicts the organization’s financial data and its proportions followed by the organization.
- **Mean:** it is also called as average or expected value. Where the sum of the values divided by the number of values.
- **Standard Deviation:** It is the one of the measures in statistics, that measure the dispersion of dataset relative to its mean and is calculated as the square root of the variance, if the data

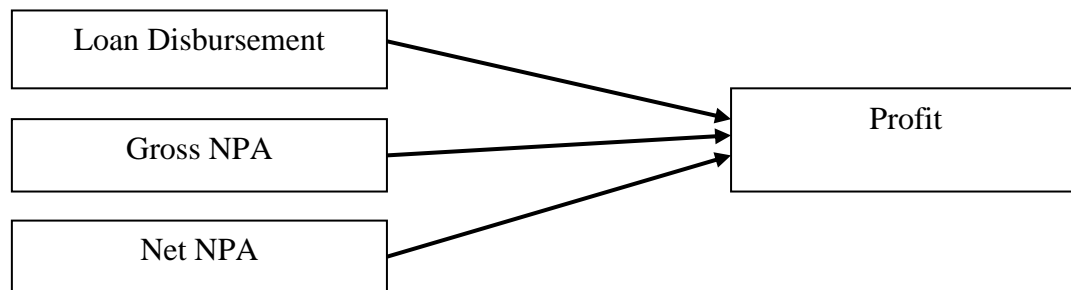
points are further from the mean, there is higher deviation within the data set, thus more spread out the data, the higher the standard deviation.

- **Skewness:** Skewness is a measure of asymmetry of the probability distribution of a real valued random variable about its mean. The skewness value can be positive or negative or undefined.

VARIABLES CONSIDERD FOR STUDY:

INDEPENDENT VARIABLE

DEPENDENT VARIABLE



$$Y_{it} = B_0 + B_1X_{1it} + B_2X_{2it} + B_3X_{3it} + U_{it}$$

Y it indicates Profitability of PNB i at time t

X1 indicates the Loan Disbursement of PNB i at time t

X2 indicates the Gross NPA of PNBHFL i at time t

X3 indicates the Net NPA of PNBHFL i at time t

i = Bank

t = 2009-2010 to 2018-2019

Uit = Error Term

B = Change in estimated Value of Y

B0 = Change in estimated value of Y when all estimated = 0

Hypothesis of the Study:

H1: There is a significant relationship between Loan Disbursement and Profitability.

H2: There is a significant relationship between Gross NPA and Profitability.

H3: There is a significant relationship between Net NPA and Profitability.

ANALYSIS AND INTERPRETATION:

Discuss the research data analysis that decides the NPA's and Loan Disbursement impact on the profitability of the Punjab National Housing Finance limited. This data is collected from the Annual Report of the PNBHFL. This research is based on the Research Variables, Descriptive Analysis, Correlation Analysis, and Regression Analysis from the FY 2009-2010 to 2018-2019.

Table 1.1: Descriptive Statistics:

	Profit	Loan Disbursement	Gross NPA	Net NPA
Mean	2447.6	12657.1	90.568	65.07
Standard Error	796.4786	4181.9357	32.9255	26.6469
Median	1446.5	7470	41.385	28.025
S D	2518.6867	13224.4421	104.1198	84.2650
Kurtosis	0.5955	-0.4561	4.9771	4.9037
Skewness	1.2156	0.9833	2.2571	2.2444
Minimum	316	805	31.39	11.37
Maximum	7683	36079	354.87	278.44

From the table above Profit results with the descriptive mean vale 2447.6, SD is 2518.68, Kurtosis is 0.5955, skewness is 1.21 and the minimum value is 316, whereas the maximum value is 7683. The loan disbursement shows that the mean value is 12657.1, SD is 13224.4421, Kurtosis is -

0.4561, skewness is 0.9833 and minimum value is 804, where as the maximum value is 36079. The Gross NPA shows that the mean value is 90.568, SD is 4181.9357, Kurtosis is 4.9771, skewness is 2.2571, and the minimum value is 31.39, where the maximum value is the 354.87. Net NPA shows that the mean value is 65.07, SD is 26.6469, Kurtosis is 4.9037, skewness is 2.2444, and the minimum value is 11.37, where as the maximum value is 278.44.

Table 1.2: Regression Analysis:

	Loan Disbursement	Gross NPA	Net NPA
Multiple R	0.9875	0.9299	0.9183
R Square	0.9752	0.8648	0.8432
Adjusted R Square	0.9721	0.8479	0.8236
Standard Error	420.2541	982.2340	1057.5696
P- Value	1.035	0.000096	0.0001764

From the above table the regression coefficient of the predictor (loan) is presented. Results indicate that the profitability value has correlated with the loan disbursement is 0.9721, P- value is 1.035, results indicate there is no significant relationship between profit and loan disbursement and H1 is rejected. The profitability value has correlated with the Gross NPA is 0.9299, P-Value is 0.000096, results indicate there is significant relationship between profit and Gross NPA and H2 is accepted. Net NPA is significantly in explaining the profitability of the PNBHFL with a significant level of 0.00017 which is less than the p-value of 0.05 and so H3 accepted. Therefore means that the profitability of PNBHFL would be at 661.54 when the Net NPA component is held at zero constant. Net NPA is positively related to profitability and therefore the unit increase of the amount of transaction would lead to an increase in profitability by a factor of 27.44.

FINDINGS AND SUGGESTIONS:

- The coefficients results from the study revealed that the profitability has a correlation with loan disbursements 0.987 which is positive.
- Results indicate that the loan is significant in explaining profitability of the PNBHFL with the significant level is 1.035 which is more than the P-Value of 0.05 of loan disbursement.
- Significant level of Gross NPA is 0.000096 which is less than the P-value 0.05.
- Significant level of Net NPA is 0.00017 which is less than the P-Value 0.05.
- The Net NPA is also positively related to the profit and therefore the unit increases of amount transaction would lead to an increase in profitability by a factor of 27.44.

SUGGESTIONS:

- An NPA account not only reduces the bank profitability by providing a bank profit and loss account.
- NPA maintains different finances and can use the bank's financial control facilities.
- It is necessary to explore ways to reduce the management strategy of NPA's in different financial institutions.
- The bank should lend the home loans with the valuable security so that it will avoid the NPA's.

CONCLUSION:

The whole study was done on the effect on loan disbursement and NPA on profitability at Punjab National Housing Financing Limited, Bangalore and found that there is no relationship between loan disbursement and profitability and there is a relationship between gross and net NPA to profitability. So, H1 is rejected, whereas, H2 and H3 accepted. The bank has to take effective measures to extend its operations in the field of lending. It has created a consciousness among the needy customers about home loans and its facilities and PNBHFL Programs.

The services provided by the bank such as fixed deposits, loans against plot and Balance transfer & top-up programs, and variety of Housing Loans, the facilities which are provided by the bank. The combined impact of the loan disbursement and NPA on Profitability in this study is used the

statistically significant in describing the benefits is the difference to examine every loan disbursement and NPA and therefore if they have a meaningful contribution to the benefits of the bank, they must adopt the complex from the loan disbursement. Further study can be undertaken considering other variable that contributes to the rise is profitability.

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Women and Traditional Naga Political Institutions: An Analysis

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Abstract

The status of women in Nagaland provides a contrasting picture. While women in Nagaland enjoy better status and opportunity to participate in the modern political institutions, it is not the same in the traditional political institutions. Women still do not have much say in terms of traditional political institutions. This paper is, therefore, an attempt at understanding the position and status of women in Naga traditional political institutions. It is aimed at analysing how and why women are still invisible from the traditional institutions, what are the various constraints and challenges towards the inclusion of women in these institutions, and whether such a system has led to the 'disempowerment' of women. It will also try to understand if there are any other mechanisms under the traditional set up to ensure representation of women.

Keywords: *Traditional political institutions, political empowerment, constrains, representation*

Introduction

Nagas, like most of the tribal societies, are patriarchal in nature. Before the advent of British colonial rule, Naga villages were not only economically self-sufficient; they were also self-governing, independent political entities. That is why they were often called 'village states or village republics'. Three forms of governance were generally practiced among the Nagas: representative clan system of governance, Chieftainship, or governance by a Chief and governance through direct democracy. Since Nagas were worshippers of spirit and nature, these systems of governance were based around their superstitions, understanding of their surroundings, and the nature of their society, which was highly biased towards women. Women's roles revolved around household chores, child-rearing, working in the field, cultivating, and maintaining household affairs. Women were expected to be confined to the

four walls of the house and refrained from participating in the decision making process, or in the selection/ election of the village head/chief and were denied right to inherit landed property. Women could not become the religious head of her family, clan, or the village and were debarred from performing religious rites and sacrifices. Generally, women and children were not allowed to come to the village common altar. They were debarred from participating in debates and discussions of public interest and were not allowed to voice their feelings (Jamir & Lanunungsang 2005). Women were also denied entry to the male clubs -morungs where decisions were held. While most of these discriminatory practices and taboos have been discontinued with the acceptance of Christianity and spread of modern education, the customary rules regarding political participation of women in the decision-making process, especially in the rural areas, more or less has remained the same.

Women and Traditional Political Institutions

Nagaland is among the few states in India where the Panchayati Raj system is not adopted since the state is exempted under article 243M(2) and because of the special provision it enjoys under article 371(A) of the Indian Constitution which allows the state the choice to continue their village governance based on their traditional institution and practices. Nagas are therefore governed by the traditional political institutions whose legitimacy is based in part on their association with customary modes of governing a community. These institutions are political in the sense that they make decisions regulating and providing for the collective, and they are traditional in the sense that they are popularly believed to be connected to custom (Baldwin & Holzinger 2019). It refers to the indigenous political system or arrangements whereby leaders with proven track record are nominated, appointed and installed in accordance with the provisions of their native laws and customs. (Malami, 1978, Orji and Olali, 2010).

Since men dominated these traditional political institutions, these institutions were discriminatory about representation of women. While Naga women were given the freedom to look after the household affairs, they were not allowed to be part of the traditional institutions; they could not participate in meetings, public debates and discussions. Among the Ao's¹, it was considered to be a bad omen if a woman comes nearby the Arijū² because that was where crucial decisions pertaining to the entire village were taken (Toshimenla 2012). Thus, while

men could freely participate in the decision-making process, women were debarred from all sorts of political activities.

Analysing the Gender Gap in Traditional Political Institutions:

In order to analyse the gender gap in the Naga traditional political institutions, interviews were conducted with 100 respondents both male and female, 25 each from four villages. Mopungchuket and Ungma under Mokokchung district and Khewoto and Khukiye Lukhai from Zunheboto village. The respondents were selected based on purposive sampling and interviews were conducted using open-ended questionnaires. Based on the responses, the following were found to be some of the main reasons for the 'invisibility' and the 'gender gap' in the traditional institutions.

Women themselves adhered to their 'exclusion' from the traditional political institutions

Though women in these villages emphasised that inclusion of women in the decision-making body- the village council will bring about efficiency in the village governance they did not consider this as a hindrance to their political empowerment. They were content with the thought that they can influence the decision making through informal talks in their home and or when the wife of the village council chairman comes visiting or during informal visits by elders to their homes. Such a mindset among the women is largely because of the way in which Naga society has influenced and moulded the children at a young age about the differences of roles between a man and a woman. Even with modernity, women continued to adhere to various gender divisions. Politics is still considered the domain of men whereas family remains the domain of the women. Women, therefore, have no voice in the decision making process in the village. In fact, it is a norm in most of the Ao and Sumi villages to have annual general meetings without consulting the other half of the village population (women). In rare cases, women can participate only if they are invited but even in such cases their opinion does not carry any weight.

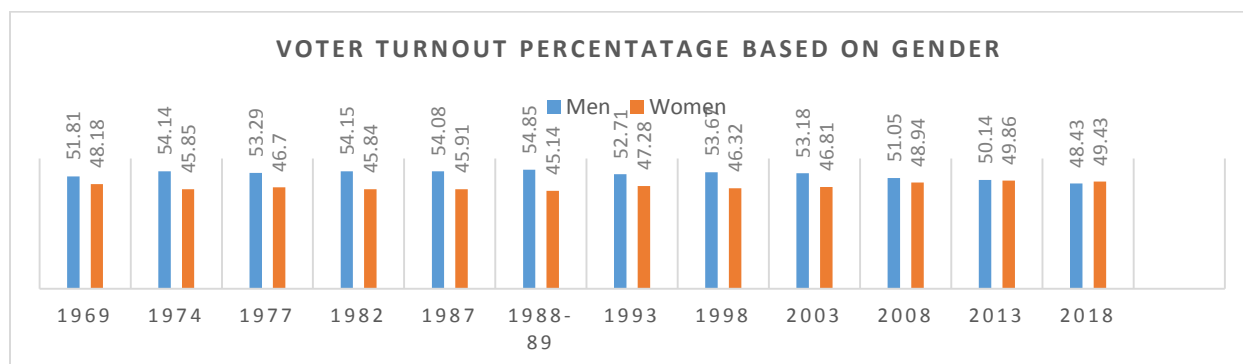
Lack of political awareness

Since women have been traditionally excluded from the political sphere, they do not feel personally associated with the governance of the village and therefore a majority of women show very little interest in politics. This was clearly evident during the course of the interviews. Most of the women respondents were clueless and lacked confidence in regard to the queries related to the Village Council. On being questioned, they would immediately seek the help of their husbands.

Lack of representation and women political leaders

While women make half of the village population, women do not have much say in terms of exercising their right to vote. In most cases it is the male members of the village who would decide on which party or which candidate the community would vote for. Women are neither allowed to participate in discussion nor allowed in most cases freedom of choice in elections. Though women do get the right to cast their votes, their votes are dependent on what the Village Council or the men direct. An example can be from the Ao villages, where senso² meetings are held to take the final decision on all the issues related to election without the participation of women. There is also lack of women political leaders, which has led to the construction of social norms and negative perceptions towards the ability of a woman as leaders in the political field. No doubt, women participate in large numbers as party workers and in fact even outnumbered men in terms of voting in the 2018 State Legislative Assembly election (Fig 1) but statistics shows that the number of women candidates standing for election is not even 1 percent compared to male candidates. According to PRS Legislative Research, Nagaland is the only state that is yet to have a woman MLA (Fig 2). Thus in the absence of strong women leadership in the political field there is continuous reinforcement of the gender stereotype that politics is not for women. Therefore, even before testing the leadership capabilities of a woman in the political sphere, it is already accepted that women do not have the necessary expertise to survive in politics.

Fig 1. Voter turnout percentage based on Gender.



Source: Election commission of India.

Fig 2. Male/Female contestants in State Assembly.

Year of election	Total seats contested	Total No of candidates	No of male candidates	No of female candidates	Percentage of women candidates	No of women elected
1964	40	73	73	Nil	-	Nil
1969	40	144	142	2	1.39	Nil
1974	60	219	219	nil	-	Nil
1977	60	204	204	nil	-	Nil
1982	60	245	244	1	0.41	Nil
1987	60	214	211	3	1.40	Nil
1989	60	140	140	nil	-	Nil
1993	60	178	177	1	0.56	Nil
2003	60	225	222	3	1.33	Nil
2008	60	218	214	4	1.83	Nil
2013	60	187	185	2	1.07	Nil
2018	60	195	190	5	2.56	Nil
Total		2242	2221	21	0.94	Nil

Source: Election commission of India

Rigidity of mindset

During the course of the interview, many women supported the cause of women representation in the Village Council. However, they also raised concerns about the lack of support system from society which according to them is due to the rigidity of mindset.

No inheritance rights

While women in the Naga society can inherit the parental property, women still cannot claim their right to inheritance of ancestral property. This has become one of the reasons for the non-selection of women in the village council, most prominently in the Ao villages.

Limited role of Women Organisation in the Village

Sumi Totomi Hoho (STH) in Sumi villages and Watsu Mungdang in Ao villages are the most important women organisations that play a crucial role in taking up initiatives to check on anti-social activities in the village and for protecting the rights of the women. These organisations are involved in various activities: from banning the sale of alcohol and other abusive substances, to taking up the issue of domestic abuse or adultery in their respective villages. Emphasising the importance of STH and Watsu Mungdang respondents said that women folk in the village may not understand women's rights but they know that any issues related to women will be taken up by those women organisations. However, though these women organisations play an important role in the village, they were limited in terms of advocating the political rights of women because they are indirectly under the Village Council.

Suggestive measures

Intervention by the Bureaucracy

The role of government officials is very important to ensure proper implementation of policies which are aimed towards empowerment of women like Anganwadi, NHRLM, reservation for women in MGNREGA and Village Development Board (VDB) etc. Khukiye Lukhai can be cited as one example to explain the positive outcome of intervention by the bureaucracy. In this village, women were found to be more participative in various bodies of decision making due to the insistence of officials for women representation. Since women themselves were directly engaged in various government schemes, they were not only able to spread more awareness but they could also encourage other women to participate in various schemes and policies of the government.

Education:

Education is very important for the overall empowerment of women. Lack of education prevents scope of cultivating rational and critical thinking which is essential for

fighting for one's freedom and rights. The level of confidence and awareness regarding various schemes, participation, critical thinking and leadership skills were easily seen among the educated women in the village compared to the one with less education.

Economic empowerment

Economic empowerment is central to realizing women's rights and gender equality. Economic empowerment not only improves the status of women in the family and society, it also helps them to take on a more prominent role in decision-making. During the course of the interview women's groups highlighted the positive changes brought about by their economic independence through Self Help Groups (SHG). A woman pointed out that though they play a crucial role in the family and society, their contribution remains unrecognised and unappreciated because it mostly involved unpaid work. However, according to her, as they started to make monetary contribution to the family through SHG's there was an attitudinal shift towards them and this has led to better participation in the decision making process in various bodies of the village council. Thus, it is essential that the government promote policies which aim at economic empowerment of women.

Promotion of skill-based and vocational training

Women in rural areas are mostly involved in unskilled work that restricts their employability. Therefore, emphasis should also be given to promote skill based and vocational training according to the nature and needs of the job market. In this regard, the scope of handicraft industry is endless. From tailoring baskets, making traditional shawls, Mekhela (traditional attire), the opportunities are enormous. Such an initiative will enable them to increase their horizon relating to employability and entrepreneurship, which will be a positive step towards their economic empowerment.

Workshop and Awareness in local dialects

In rural areas, the influence of leaders under the traditional political institutions is very strong. Therefore, without changing the mindset of those at the helm of decision-making body no policies on gender equality will be successful. Therefore it is essential to hold workshops and awareness programs especially in local dialect on a regular basis on the issue of gender equality and the importance of inclusion of women in the decision-making bodies.

Programs and projects to be solely handled by women

Under the VDB there are separate funds which are allocated for women, however, most of the time it is the Village Council that has its final say on its utilisation . Therefore, there is a need to allocate programs and projects which will be independently handled by women. Such initiatives will enable them to work in close coordination with the members of the Village Council and government officials which will help to break the stereotype. In this regard one can cite the findings in Indian villages by research person the issue of impact of 33% reservation in Panchayat Raj. It was found that people's perception towards women leadership changed once people were exposed to female leadership abilities. In fact in some cases male villagers had even rated female leaders higher than hypothetical male leader (*Chattopadhyay, Duflo, Pande & Topalova 2009*)

Women need to be pro-active

There cannot be political empowerment of women until and unless they show interest in politics. They need to come together as a group and work towards self-empowering themselves. They should come together as a unifying force and participate in the programs and policies, which are aimed at the empowerment of women. Women should come together as a unifying force and initiate self -empowering actions at the ground level. (Bose, 2019). They should be ready to face backlash from some quarter of the society in their quest for overall empowerment. In this regard the journey of Tokheli Kikon , the chairman of Naharbari Village Council the first and the only woman to have ever held this kind of an elected post in Nagaland which has over 1200 villages is both an example and a lesson (*Why this Nagaland woman is one in a million times of India 2019*)

Conclusion

Though the Naga society has evolved over the years and there have been changes in the functioning of traditional institutions, such changes are hardly visible in regard to women's participation in the decision making process especially in the rural areas. No doubt, Naga women have made rapid strides in socio-economic aspects and are in a better position in comparison to the other female counterparts in mainland India. However, gender

discrimination in Naga society exists at a deeper level. Although they are economically empowered to the extent that they operate in the market, and are educationally ahead of many other states in the country, women are still not considered for selection in influential bodies like church, Naga Hoho (one of the most powerful organizations in the state), village council and politics. Nor do they enjoy much rights related to inheritance of property rights. Further, in most cases there is no provision for giving alimony to women in the event of divorce or even custody rights over their children (Ghosh , Chakravarti & Mansi 2015).

While there have been arguments made in favour of women's reservation in politics as a means to empower women, there have been various studies which have proved otherwise. For instance, reservation policy under the Panchayat Raj system has shown that it does not necessarily lead to the overall empowerment of women. In fact, in most studies, it has been found that a majority of female sarpanch were proxy acting as their husbands and other male members of their families and at times even proxy for the elites in the village. Further, several studies in South Asia has also found that affirmative action in local government has given rise to what has been termed "de facto" politics, that is, a situation where despite being elected the majority of women politicians do not actively participate in governance (Vijayalakshmi, 2002). In fact it has been argued that, in South Asia, women councilors do not know their rights, lack confidence to conduct meetings, and are often ignorant of Council agendas, etc. (Mukhopadhyay, 2005) . Such arguments are also true in Nagaland. Though it is mandatory to have 25 % reservation of seats for women in the state in the Village Development Board(VDB) under the village council , however, in practice the quota remains just on paper. The issue is therefore, not so much about reservation, but the need to work towards a change in the mindset of the society through discussions, debates and workshops both with men and women. Such initiatives can help to introduce reforms in the traditional political institutions, which in turn will ensure inclusive governance. As women constitute one half of the population in the state, without their participation, engagement and empowerment, our traditional political institutions cannot claim to be democratic or inclusive.

Note:

1. One of the major tribes in Nagaland
2. Ariju means a dormitory or bachelors house equivalent to morung in Assamese
3. Senso means citizen in Ungama Ao Naga dialect.

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Sociological Study of Manual Scavenging in India

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ABSTRACT

Scavengers are socially backward and economically weak people. They lead unhygienic lives in highly unhealthy working conditions. Socio-economic conditions for manual scavengers actually persevere regardless of a few articles in the Constitution of India, which specify that the state ought to advance the monetary and instructive interests of Scheduled Castes and shield them from exploitation and discrimination. Human excreta are word related work, however a type of servitude approved and forced through an inconsistent and inhumane position framework in India. This article discusses the Manual scavengers in Indian society.

KEYWORDS: *Manual Scavenging, Untouchability, Caste system, human excreta.*

INTRODUCTION

Manual scavengers are the most exploited and excluded networks among Dalits. They are the lowermost in Hindu caste pecking order and accordingly endure complex social precluding because of rank Hindu and state's functionaries like the police, city authorities, railways and disobedience. They are found in India - cleaning, clearing the roads and physically include in carrying night soil.

Women are the least fortunate casualties as they comprise more than 80% of work power of manual scroungers. Aside from social shame, control of searching is modest pursued, it messes wellbeing up and numerous manual scroungers have passed on during tidying up the sewage. There are diverse station name of manual scroungers like Balimiki, Bhangis, Mehatar, Chuhara, (UP, MP, Bihar, Punjab, Maharastra) Hadi, Paki, Thotti etc.

Define Manual Scavenging in India:-

Manual scavenging: The loathsome and heartless profession of physically abolishing night soil and rottenness utilizing their hand is called 'manual scavenging'. The work has stayed unblemished with the Dalit people group directed and constrained upon by the rank framework. The types of manual searching and cleaning of human excreta have changed throughout the time both in metropolitan and country zones.

“THE EMPLOYMENT OF MANUAL SCAVENGERS AND CONSTRUCTION OF DRY LATRINES (PROHIBITION) ACT, 1993” Manual scavenging is defined as: “Manual scavenger” means a person involved in or working for manually carrying human excreta.

The public commission for safai karamcharis (Manual Scavengers), pointed in its reports to the utilization of dry toilets and proceeded with work of manual scavengers by different divisions of the Indian Union. While states like Haryana deny utilizing manual scavengers. The training is on in practically all states, including Bihar, Maharashtra, Jammu and Kashmir and even Delhi. The railways routes are one of the significant managers of manual scavengers in India.

OBJECTIVES

1. To study the manual scavenging the Issue is Slavery, Not Employment.
2. To study the Institutional and Legal Interventions on manual scavenging in India.
3. To find the Present Status of Manual Scavenging in India.

RESEARCH METHODOLOGY

Present research paper is based on secondary data in the form of articles, journals, books, news clippings, judicial decisions related to manual scavengers in India.

Manual Scavenging the Issue is Not Employment; but Slavery:-

The following are some other causes, we consider manual scavenging a form of slavery.

- **It is a Compulsion:** Whereas most extreme of the edified world has acknowledged the ideal that a position or doctrine should not come in the method of practicing his decision of profession, Indian system actually endures manual scavenging that has consistently been relied upon to be taken up simply by specific networks, That makes

it a socially authorized and forced custom wherein standing one is naturally introduced to choose whether the person will be a recipient or a casualty. The individuals from the networks that have been held hostage by this custom face overpowering social supports and even viciousness when they rebel against this injustice.

- **It is Hereditary:** Dr. Baba Sahib Ambedkar had said, “Our society is like a multistoried pyramid and there are no stairways or doors for entering into these stores. One has to die in the story in which one is born.” The individuals from a specific local area would keep on participating in careers of their descendants a long ways from any modern edge idea of decent employment.
- **It is an Undefended Custom:** Manual scavenging is a caste based extremely safeguarded by a very inconsistent society. Customs are social concepts that are given over starting with one age then onto the next age. They frequently endure the social change even after their reasoning and good premise gets unacceptable. Since present Indian country has been predicated on the dismissal of the rank framework to the extent that it sustains mistreatment and bad form, manual rummaging has become an inhibition to social equity, development and improvement.
- **It is based on Caste-Based Division of Labour:** Caste-based division of work, which would have the Balmiki people group perform manual rummaging, is an affront to the all-around acknowledged qualities that educate the origination regarding current cultures and economies. The 'destined' and 'watertight' nature of this division of work preserves grave discrimination to specific networks and keeps them from breaking liberated from their depressed state.
- **Compulsion of Performing Other Tasks:** As well as dealing with human excreta, individuals captured by the practice of manual searching are required to play out some other 'humble' tasks.

Occupational Safety and Health Act and Regulations In India:-

Health and Safety for the Tenth Five Year Plan 2002-2007 the following.

- As per the Constitution of India various Legislations have been enclosed managing the wellbeing, and government assistance of the employed laborers in the coordinated

area. Nonetheless, due consideration has not yet been given to the specialists in the sloppy area.

- For the first run through this report has endeavored to top off this hole as well as endeavored to outline rules which could help in drawing up a levelheaded public arrangement on word related security and wellbeing and to authorize an overall enactment on Occupational Safety and Health relevant to all work environments remembering the chaotic area for India.
- There are far reaching wellbeing rules for directing security and strength of people at work exists just in regard of four areas – in particular, plants, docks, mines and development areas, notwithstanding, these enactments are exceptionally area explicit.
- The approach in the resolutions is to set down explicit and point by point prerequisites to forestall danger of wounds in explicit tasks or conditions. This needs consistency and a very much planned way to deal with security and wellbeing taking all things together areas of the economy.
- There is a solid requirement for an overall enactment cover wellbeing and wellbeing parts of laborers utilized taking all things together areas of economy independent of the quantity of employees utilized in those units. There is a pattern everywhere on the world to institute enactment regarding the matter, which has general relevance to all work-destinations. This enactment ought to be relevant to production lines, mines, ranch, ports, development, sloppy areas and furthermore to such classes of work environments even sewer cleaning exercises or work exercises as might be advised by Central Government.
- The terms of reference of the working gathering were:
 - a) To survey the current set up for word related wellbeing and wellbeing in the work place;
 - b) To survey shortcomings of the current set up and recommend approaches to improve it;
 - c) To recommend approaches to improve word related wellbeing norms in the enormous portions of work power excluded up until this point;

- d) To look at the adequacy of the authoritative hardware under the State Governments to guarantee work related wellbeing and security to the specialists in processing plants and other non-rural foundations through the organization of “factory inspector” which exists under the Factories’ Act.
- e) To propose such different measures as are important to guarantee work related wellbeing and security of laborers in (I) the horticultural occupations and (ii) nonagricultural occupations specifically, laborers in non-enrolled manufacturing plants, street transport, shops, eating foundations, printing, coloring, synthetic stockpiling and taking care of, and so on,
- f) To analyze the adequacy of guidelines concerning the wellbeing and security actualized by Government Departments other than "Labour" like Explosive Act, Boiler Act, etc.

Institutional and Legal Interventions on Manual Scavenging-

- **Article 17** (Abolition of Untouchability), “Untouchability is abolished and its practice in any form is forbidden.”
- **Article 21** Guarantees right to existence with human respect Constitution of India.
- **Article 25** (Right against Exploitation) “Beggar and other similar forms of forced labor are prohibited and any contravention of this provision shall be an offence punishable in accordance with law.”
- **1949** Report of Scavengers’ Living Conditions Enquiry Committee shaped in State of Bombay. “Carrying of night soil on head loads should be abolished”.
- **1957** Report of the Ministry of Home Affairs on Manual Scavenging:
- **1957** Report of Scavenging Conditions Enquiry Committee shaped by Ministry of Race Affairs. The act of manual rummaging ought to be abrogated “not later than end of the 3rd five year plan.”
- **1968** Report of National Commission of Labor, “Fair load of work should be fixed for a normal working day.”

- **1968** Committee set up by the National Commission on Labor to examine the working and administration states of sweepers and scavengers.
- **1989** Report of the Task Force for Tackling Problems of Scavengers and Suggesting Measures to Abolish Scavenging with Particular Emphasis on Their Rehabilitation by the National Planning Commission. “The practice of manual handling of human waste (should be) abolished within the next four years.”
- **1993** Abolition of Manual Scavenging Act established however no states adopt the act.
- **1996** Establishment of National Scheme for Liberation & Rehabilitation of Scavengers India 797,112 scavengers recognized.

Present Status of Manual Scavenging

The Present status of the abolition of 'manual scavenging' in India is in the phase of disappointment even with moderately having visionary strategies' of sculptures of Act, restoration measures, changing over the dry lavatories under Total Sanitary Campaign (TSC) Etc., As such, it wins India generally and this work of most humiliating and embarrassing enduring practice includes for the most part females, yet additionally guys and even youngsters gathering human excreta from individual or local area dry latrines with exposed hands, brushes, cans and afterward conveying this on their heads, shoulders or water bodies. Others are relatively worked to clear, convey and arrange excreta from sewers, channels. Other than the manual scavengers and drain laborers are being in the danger of casualty of work related mishaps of suffocation passing and uncountable work related sicknesses and occupational diseases'. Indeed, even in the vast majority of the conditions work related dangers of passing inferable from rummaging exercises are recorded and exposed effectively.

The actual condition may be far more atrocious than the above realities. Annihilation of manual scavenging practice actually has not caused its objectives and occurs as the most humiliating enduring act of untouchability in India. Annihilation of manual scavenging is most applicably considered approach significance in India.

CONCLUSION

The act of manual scavenging continues despite the fact that unmistakable enemy of scavenging legislation and different government plans planned to take out the training and restore the employees. A wide knowledge into the current work related health laws in India justifiably draws out the actuality of non-execution of such laws, considering the current circumstance concerning the channel laborers' dangers and medical issue. The channel workers in perilous occupations are uncovered to materials like deplorable gas, festering natural faeces and slop helpless to respiratory and other skin sicknesses including of death risk and so on, there is need to save the great wellbeing of channel laborers by guaranteeing protected and sound working conditions and give brief pay because of injury or business related infection.

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EFFECTIVENESS OF ONLINE LEARNING DURING PANDEMIC: A REVIEW

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Abstract:

The methods of education have been changing according to situations and demands of society. With the spread of COVID-19 throughout the world, the education system of a country has also been disrupted badly, hence the future of young people. Many educational institutions have shifted to e-learning, online learning and distance learning. This study is an attempt in this direction to assess the available literature on the effectiveness of online learning programs during the pandemic (COVID-19). During initial periods, the educational institutions were unprepared for the sudden transition to online education. Many researchers reported that online mode led to disruption of social as well as physical health of students.

Keywords: Online learning, education, COVID-19.

INTRODUCTION

With the declaration of COVID-19 as a pandemic by World Health Organisation (WHO) on 30th January, 2020 (Shigimura et al., 2020) many countries announced complete infinite lockdown. This pandemic has disrupted the economy, education, business sector, employment rate, financial status, social support networks etc., of the people. Many studies have reported stress, anxiety and depression among the students, health care workers, adults and elderly population. The people having any previous health issue are at higher risks of catching infection. The fear and uncertainty brought by this pandemic led to the feeling of stress and anxiety all the time. Sleep difficulties, paranoia of catching infection and distress associated with social media were also reported (Roy et al., 2020). The mental health issues have significantly affected academic success of students and their social interactions, thereby affecting their future opportunities in future (Kecojevic et al., 2020).

With the lockdown situation, set in the culture of work from home and learn from home. In the current scenario, only the transition from the traditional to the distance learning increases the probability of continuing the educational process in partial and complete isolation (Bojovic et al., 2020). Online learning has become a quite popular option of learning among school, college and university students throughout the world during complete lock down period of Covid-19 (Radha et al., 2020).

E-Learning

The use of ICT enables the deployment of virtual classrooms, virtual discussions among teachers and students (Saba, 2000; Bower, 2001). The designing and preparing for this transition is not so easy, it involves the need of immediate redefinition of course objectives according to student's needs, appropriate IT infrastructure and availability of necessary learning resources (Bojovic et al., 2020). The learning process of education on distance mode can run well with the existence of information technology sources like google classes, google meet, whats app, zoom, e-learning etc amid the corona pandemic (Pakpahan & Fitriani, 2020). Wisdom et al. (2020) found that online learning through Whats App and Zoom are effective only for theoretical courses and practicum. Similarly Yensy (2020) reported that online learning through Whats App group is less effective in the areas where internet connection is slow, the continuous material sharing through groups and lot of chat in the group made cell phone memory full.

The online learning system throughout the Corona period has come out as both efficient and inefficient. Efficient in the sense that there was no other method of continuing education during such period and inefficient because the cost of online learning is more as compared to offline lectures. The costs are related to buying of internet quota for online availability (Bahasoan et al., 2020). The online courses provide a way to computerized feedback (Wu et al., 2017). The interaction between students has an important impact on the overall success of distance learning. It is found that some of the students join graduate school to build professional and social networks (Freeman & Urbaczewski, 2019). A well-designed

model of education would be of great help in overcoming from the current situation of crisis (stress, loss, fear, risk reduction etc) (Kumar et al., 2017).

In some studies, the students have reported lack of attention, motivation and interest during online classes as they are not used to reading on cell phones or laptops (Mishra et al., 2020). The unstable internet connection, lack of electricity, high cost internet packs are some of the consequences of online teaching-learning. Lack of meaningful face to face interactions, immediate feedback, inability to read the face and mood of students, are some of the challenges faced by teachers while teaching. The active presence of students can also be not ensured by the teachers, the teachers do not know whether the students are actively learning through their mobiles or sitting somewhere (Mishra et al., 2020). The research activities like data collection related to research projects, doctoral/post doctoral thesis also suffered during the entire lockdown period (Mishra et al., 2020). Lembani, Gunter, Breines and Dalu (2020) reported the existence of digital divide between rural and urban areas. The problem was faced by the economically disadvantaged students and those living in rural areas with lack of access to information and communication technology (Grishchenko, 2020). The students who are less knowledgeable regarding digital technology are also facing problem in adapting to current study culture. Some students are living in houses with limited accommodation, so there is not enough sharing space which is required for effective online learning (Patricia, 2020). However mostly the students have appreciated the online study material which has been used to support online education (Chakraborty et al., 2020). But there is still need for improvement which will help in future. If we talk about higher education, the professors should make imparting online education such that which is acceptable by students. Case studies, flipped classroom and gamification like techniques may be introduced and their effects must also be studied (Chakraborty et al., 2020). The lessons regarding online education that we learnt during this pandemic will be of great help in future (Chatterjee & Chakraborty, 2020; Skulmowski & Rey, 2020).

CONCLUSION

On the basis of available literature, it is found that online learning has been proved as an effective option of continuing education during lock down situation only in urban areas as compared to rural areas. In rural areas mostly the students belong to low socioeconomic status, they have no or limited electronic gadgets required for online learning, they have less knowledge of information technology. There is also non availability of proper internet facility and electricity problems in rural areas. The lessons that we have learnt during this pandemic regarding the weaknesses in online education will help in framing better curriculum for future crisis.

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Girth of patient empowerment and patient centred care in India and in GCC through ethical lens midst Covid19

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Abstract

The purpose of this article midst Covid19 is to critically evaluate through ethical lens, assess the level of and possibly contribute to empower patients for a patient centred care in Indian context. Within the literature, the subtle and intangible aspects with regards to patient empowerment and patient centred care have not been fully elucidated though regulatory systems for better care of patients has been elaborated sufficiently.

Design/methodology/approach: *To ascertain the study gap a detailed, systematic literature review was undertaken. A broad comparison of patient centred care prevailing in GCC (Gulf Cooperation Council) and in India are analysed. Ethical concepts are applied to assess the prevailing health care situations to arrive at inference leading to conclusion. This is a study based on the author's working experience and informal discussions with health care professionals/ administrators both in India and in GCC. **Findings:** The deficiency in execution pertaining to patient empowerment and patient care as brought out in this explorative study basically due to lack of ethical congruence may be of significance in offering health security to Indian citizens if addressed appropriately and a seed for detailed further research study. **Societal implication:** This overwhelmed Covid19 surge in India is the last penultimate chance for correction of haphazard health care offerings via ethical behaviour. The intention is to acclimatize health authorities to imminent positive provocation. **Limitations:** Medical aspects' pertaining to patient empowerment and patient centred care is beyond the reach/scope of this article. Only a thin ray of ethical theory/vision is considered for analysing/ assessment of patient empowerment as per the limited span of the study.*

Keywords: *Patient empowerment, patient centred care, GCC (Gulf Cooperation Council), health care, India and ethics*

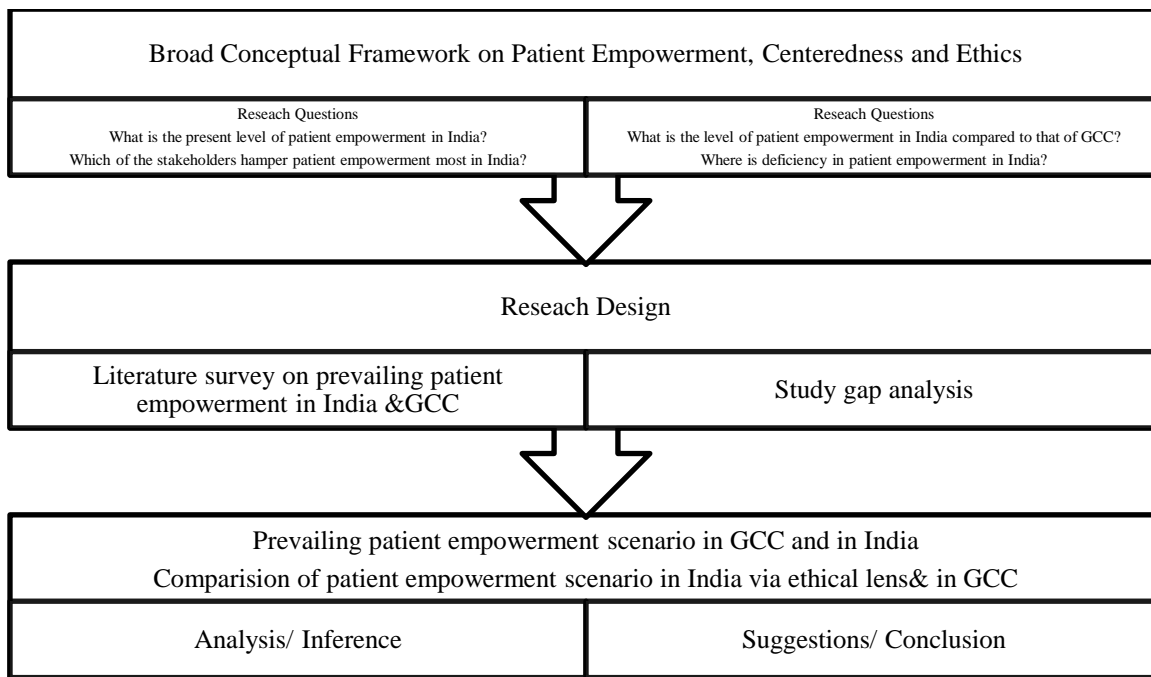
Introduction

The option to choose, to know and get redressed if need be, as an extension of fundamental right under Article 21 as enshrined in constitution in pursuit of health (Jhawar, 2018) can be termed as patient empowerment, though this may not be exhaustive. Patient empowerment is a multidimensional process that increases the ability of the patient to act on their health issues and thus take control of their lives (Luttrell., 2009). All those designed, executed by health care system around the wellbeing / rehabilitation of the patient may be termed as the patient centred care. Precisely, patient centred care may be termed as an essential process towards patient centred system that can improve treatment outcomes (Robbins, 2013). However, it is difficult to define/confine patient empowerment and patient centred care easily. While attempts to appease agitating medical fraternity over odd rude antisocial behaviour by very sad odd stray incident or applaud health care workers for their yeoman services in particular during Covid19 is instantaneous by law makers, there has never been an appropriate attempt to either empower patients or ensure patient centric care in India whole heartedly without which the term “health care for all citizens” is inconclusive. Possibly, complete callous attitude of the health service provider to the needs of the customer provokes odd rude patient behaviour. The genesis of the problem of “apathy to patient” may be in the way most prevalent Allopathic system of health is administered and or the demography and size/shape of population in India. Somewhere in the recent past, medical ethics started eroding and today it is at most deplorable state in India, where most ethical form of medicine was once practiced by the decedents (by profession) of Jivaka and Sushruta (Singh, 2012). Jargons like patient empowerment and patient centred care started emanating as the nobility & humility in offering good health and alleviating pain became rarity. Now in India, health service is commodity and when noble service is brought to the level of commodity sans value, consumers need to be empowered and protected. More than ninety percent of population of India is at the mercy of public or private/ corporate health care system. The Rest seeks medical support outside India in either USA, UK or in EU where patient centred care is general norm and top priority in achieving equitable care to all by health services (Cynthia Bonsignore, 2017). News flashes of deplorable conditions/plights of Covid19 stricken

patients, service-related corruptions all around India though not sporadic is an indicator of India's health care system.

Design, Conceptual framework & methodology

The research inquisitiveness/ questions arising out of broad conceptual framework are: what is the present level of patient empowerment in India, which of the stakeholders of health care system hamper (questionable ethical behaviour) patient empowerment most, what is the level of patient empowerment in India compared to that of GCC and where is deficiency in patient empowerment in India? It is a critical analysis/view point article based on the outcome of informal discussion with persons with expertise in management of health care system both in India and in GCC and that of the authors.



Theoretical framework

This study is based on the social construction of reality (Stake, 1995,2000,2005) case study research design though this study does not qualify to be a full research study due to primary

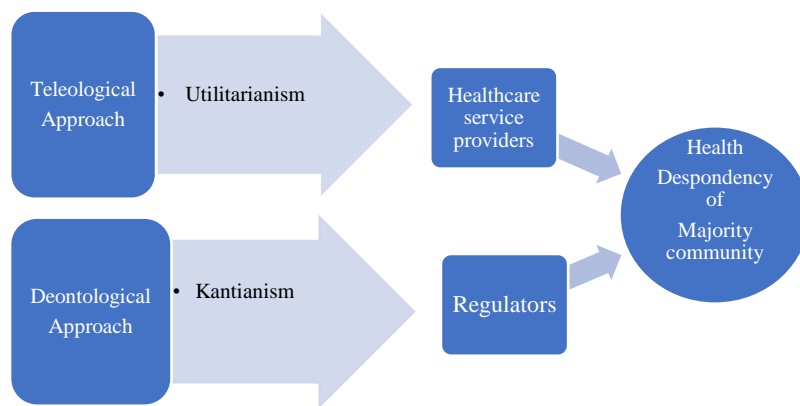
data collection constraints. The direction of this case study as per (Stake, 2005), is shaped by the interest in the case. This being an intrinsic critical analysis/ view point case study (GCC selected as sample because all the six nations of GCC are rated within 50 in health care rating by (Health Care Ranking, 2019)), the case itself is of interest and the purpose of the study is not theory building but curiosity in the case itself. Ethical framework is applied to evaluate Indian and GCC patient empowerment and patient centred care.

Why India and GCC as elements of study? World's economy, demography and health are intertwined since natural resources are constant and constantly depleted by human population. India ranks in top slot in population, lingers at bottom in public health and GCC is one of the fastest growing population with enviably public health standards. Improvement of public health in India will not only increase India's productivity but also that of World's since healthy population is a productivity marker and India hold 17. 7% of worlds' population (Population Division, World Population Prospects, 2019). India, representative democracy and GCC moving towards democratic political process are both emerging markets. India as one of the nations with most diversified population and GCC comprised of nations with wide varying diversified aspirations is as volatile as Indian states with regard to externalities. India and GCC are interdependent on trade and service (Indian diaspora is majority work force in GCC). GCC has most Indian operated private corporate hospitals and has large percentage of Indian health care workers. While India is the largest exporter of generics to the world, though not from India GCC imports most of its generic and branded medicines. Indian diaspora is majority work force in GCC. India at 150th rank in health care as per World Economic Forum report dated 16th Dec 2019, prudently not to be studied with developed top ranked health care nations and GCC fits as a viable motivating comparison.

Why Ethics as framework? Ethics as philosophy in action, is concerned with study of morality and application of reasoning to elucidate specific rules and principles that determine morally acceptable course of action. While Teleological moral reasoning argues on the basis of ends (most prominent of which is consequentialism), Deontological moral reasoning states duty is the basic moral category, independent of its consequences and that duty to be of certain characteristics. Most widely represented form of consequentialism is Utilitarianism which is

an ethical theory that holds; an action is right if it produces or tends to produce greatest amount of good for largest number of people affected by that action or else that action is wrong. Kantianism is one of the Deontological approaches and most ethical questions of welfare or morality of the government or of business ethics are addressed using either Kantian or Utilitarian approach/theory to ethics (DeGeorge, 2015). Ethics is a kind of normative investigation, hence is applied to evaluate prevailing status of patient empowerment and patient centred care.

Figure 1: Ethical frame work



Patients’ plight in India is of very curious nature and a social reality issue as again precipitated in this Covid19 pandemic. Observation and description by the authors and opinion of experts through informal discussions on the prevailing health care situation in India and GCC region countries related to patient empowerment and patient centred care superimposed on ethical theories to infer and reach the objective is the study strategy.

Review of literature and gap analysis

S. No	Year	Author	Finding
1	2001	Paterson B	Patient empowerment as myth in chronic illness (Paterson, 2001)
2	2002	David H Peters et al.,	On policy choices in public health service delivery, ambulatory curative care, and inpatient care (together with

			health insurance) to offer better health care in India (Peters, 2002)
3	2006	Grethe Fochsen, Kirt D et al.,	On imbalance in doctor patient relationship in rural India (Grethe, Kirti, & Anna, 2006)
4	2006	Krishna D Rao, et al.,	On perception of quality measurement scale and aspects of perceived quality by patients (Rao, Peters, & Bandeen-Roche, 2006)
5	2010	Ronald M Epstein et al.,	On patient centred care definition and its implication on health care offering to the nation (Epstein, 2010)
6	2015	Abhay Bang	On health insurance and empowerment in India (Bang, 2015)
7	2015	AP Pandit; M Kulkarni; S Sonik	On importance of quality primary health care to society (Pandit, Kulkarni, & Sonik, 2015)
8	2016	Rangeel Singh Raina & Vijay Thawani	On need patient empowerment and training aspects for participative health care (Rangeel Singh Raina, 2016)
9	2017	Sanjay K, Manash P B & Unnikrishnan A G	On the basics in patient centred care & physicians' role (Kalr, Baruah, & Unnikrishnan, 2017)
10	2018	Wasserman et al.,	On complicated patient clinician relationship (Wasserman & Perez-Stable, 2018)
11	2019	DR. R Kumar	On health literacy in universal health coverage (Kumar, 2019)
12	2019	Geoff Walsham	On health information system with suggestion for action (Walsham, 2019)

While there are innumerable number of articles/ reports pertaining to patient empowerment and patient centred care in India, very little work is done (except lay press sporadic reporting) to highlight the undercurrent of nexus/ ethical lapses amidst most stakeholders (other than consumer/customer) and on apathy in implementing regulatory norms related to ethics. Comparison with medically less advanced region like GCC to benchmark level of patient

empowerment and patient centred care in India is not cited in any study. This article is to bring out partially hitherto not addressed (research gap) above delicate but pernicious malady of health care system prevailing in India which is blatant by Covid19 pandemic fury.

Objective of study

The inherent pandemic deficiency in India due to lack of ethical behaviour in implementation of available regulatory provisions for patient empowerment and patient centred care is addressed in this article with an objective to kindle groundbreaking decisions by constitutional agencies to ensure patient empowerment and patient centred care and thus a healthy society in terms of at least physical health. GCC health care system is cited to drive the point that it is not the level of technology/ medical advancement but the commitment (to ethical behaviour) of the regulatory/ constitutional agencies that matter in offering patient centred care.

Brief on prevailing medical practice and patients' precarious plight

In India other than one's health, all other aspects having link to either vote bank or government income are partially linked by way of multitude of cards (like Aadhar, PAN, DL, BTL card, Ration card, Voter ID). None of the above has even the simplest data relating to health of the individual citizen/population. Only kneejerk action could be possible (as had been in Covid19 management) in mass health emergencies by health administration in India for want of Health Information System (HIS). Lack of sufficient health care professionals coupled with their callous attitude & work ethics, insufficient equipment at all levels of governmental health institutions (PHC, ESI, District and Tertiary) are nowhere near rudimentary need for patient centred care or patient empowerment (Dr. Rattan R, personal communication, July2020). With profiteering as only philosophy, both corporate hospitals and health insurance compete with each other in fleecing hapless patients (up to 70% of their domestic budget- one of the height in the world (Banerjee, 2020)) along with ubiquitous standalone health clinics (as evident from the frequent news flashes on the dubious ways by which corporate hospitals were either avoiding treating economically downtrodden or stashing huge treatment charges from mildly mannered middle class Covid19 afflicted citizens). As per Oxfam, India is ranked 155th on the health spending index and its health budget is the fourth

lowest in the world with just half of its population having access to even the most essential health services (Banerjee, 2020). In India almost all stakeholders of health care system in one way or other seek to diminish the patient empowerment and the role of pharmaceutical, medical equipment industry is substantially contributory (incidences of exorbitant cost of stents, anti-cancer medications and substandard medication in connivance with medical fraternity are many). Transparency is least in health communication to patient due to ignorance (which is inherent because medical information is highly specialized and hitherto guarded) and resultant exploitation (Prabhan D, personal communication, May 2011). Medical negligence and unethical practice (corruption not included) in health service is rampant but seldom brought to light and or redressed (Bhandari A, personal scholarly discussion, June 2018). Outbreak of Dengue fever and fear of Dengue among population of Bengaluru had at least to some hospitals offered unethical opportunity to treat most of other than Dengue fever as *per se* Dengue fever (Dr Sylvia, 2019). Most hospitals do not apply foolproof ELISA test to identify Dengue and rely on less sensitive NS1 (Non-Structural Protein1) laboratory investigation for profit reasons. Non traceability and delay to patient care centre of Covid19 positive patients is couple of the reasons for the pandemic going out of control in India (Deccan Herald, 2020). Needless to mention most Physicians are laboratory oriented than clinical oriented as laboratory orientation demands less expertise and copious kickbacks. Probably the term patient empowerment is alien to most of the medical practitioners (as observed by the author) because medical schools in India do not give due importance to both patient empowerment and patient centric care. Laws pertaining to patient rights protection are lacklustre (Nayantara, 2019). In India, patient empowerment still continues to be a neglected area because not many are willing to take a stand in favor of the patients (Rangeel S R, 2016). Although laws have been enacted in the US for patient empowerment, in India there is no clear-cut strategy on this issue yet (Rangeel S R, 2016).

Abnormal apathy; pathetic patients: Too frequent health care negligence exposés and rarity on remedy signify the apathy towards patients and enormity of the impending health crisis in India. It will be superfluous to cite examples of health care negligence since its candid to both literate and illiterate in India. Nexus cannot be ruled out between health care professionals,

allied health care professionals and their professional bodies, allied health care industry and the governing agencies. Professional medical nongovernmental organizations with sole aim of insulating its members from the onslaught of patient empowerment efforts impede health welfare legislations like National Health Commission Bill 2017 (Protest by IMA on NBC Bill 2017, 2019). The disparity between the money value spent by a patient and value in terms of health achieved in return is huge. This is exemplified by the fact that there has never been a recession in corporate health care business (strategic divestiture/merger/acquisition are primarily for performance enhancement). The least capital-intensive industry in terms of sunken cost recovery is health care service where individual professional targets are mostly overshoot as health care service selling is haggle free and the tactics of selling rely on increasing the level of ignorance of the patients/customer and or consumer which in a way is supported by invisible concocted medical research inferences propagated by pharmaceutical industry mostly. None of the nodal agencies till date could bring in any semblance of standardization in the corporate/ private health care system offerings to patients though there are more than few regulations in this regard. Infinitesimal segment of society (of government, corporate staff) benefit from copious health care support while majority are left to lurk in ill health prevalent in government health institutions. It's known to all that almost all of central or state ministers of India sought nongovernment institutions when they contacted Covid19. Instances of squander mania in Covid19 emergency medical supplies purchases amplify unethical behaviour. India would have achieved quantum leap in harnessing numbers of bank accounts, income tax PAN cards, dazzle of digitalization but is at rock bottom when it comes to digitalized health information (Aadhar card fails to offer basic health information of the individual needed in health emergency of an individual). India may have superior digital knowledge but benefit from it to health care needs of Indian society is stupendously low. Unregulated devious ways of health insurance have only added misery to the hapless patients while colluding in profiteering with health care professional institutions. All the above are only a glimpse of tip of the iceberg of abnormal apathy and plight of pathetic majority Indian patients. Above and more similar not cited due to limitations of this article will testify for lack of ethical behaviour among all stakeholders (other than patients)

Patient empowerment & patient centred care: one speck of GCC & Indian scenario

Gulf Cooperation Council (GCC), cluster of six Arab countries sandwiched between Persian Gulf and Red Sea with less than one fifth population of India (World population review GCC countries, 2019). GCC is nowhere near India in terms of technology, human power and in digitalization (other factors/aspects of development not considered). Majority of the health care professionals in GCC are either from India, Egypt from oriental Asian and or EU/American origin (Hassan, 2015). With no more than twenty pharmaceutical manufacturing units, GCC imports most of the medications and medical equipment. In spite of slip in petro economy, GCC nations have been offering value added health care service to its citizens and to the expatriate population (more than half of the total population). Happiness is synonymous with health; probably UAE in GCC is one of the few nations to have an exclusive minister of state to work towards happiness of her residents (National programme for happiness and wellbeing UAE, 2016). What was a semblance of health care regulatory activity in early twenties is now state of art regulatory system in all GCC nations so the quality of imported medicines, equipment and personnel are fool proof. Stringent enforcement of quality system by respective Ministry of Health authorities, in spite of burgeoning mini, medium corporate health care institutions in recent past in GCC, has only enhanced quality of health care service unlike in India. One unique observation about GCC health care system is; adherence to legal compliance in health care system is uncompromised (Saudi food and drug administration, 2019). To cite an example of health care development, Kingdom of Bahrain had just two corporate and two government health care institutions in early twenties, can now boast of state of art cardiac centre and three world class medical teaching school with most stringent service quality and health information system (Central Population Registry card, the equivalent of Aadhar, unlike Aadhar is linked to health information of the individual). Most of the GCC airports are a bridge to travellers from east to west and to African nations but pandemic like Dengue is least or unheard of due to stringent control and pre-emptive measures by the authorities. While Indian pharmaceutical industry has harnessed the top slot as a supplier of generic drugs to the world, it is nowhere in reaching essential drugs to the society at affordable price. An undocumented fact is that most of Indian expatriates including menial

manual laborers cling to GCC for the sake of quality health care service apart from avoiding day to day hassles of existence in India. GCC nations still lack advanced medical and technological service but what they have is well regulated corruption free ethical quality health care system which is spread across all its population uniformly. Needless to cite, innumerable incidences of death for want of basic medical amenities in India is a bitter pill to ingest. Over the years India has only created great void in health care services between haves and have nots. Below is a dose of reality with regard to child mortality in GCC nations and in India to amplify the Indian apathy to compliance and ethics in health care system.

Table 1

Nation	KSA	Qatar	Kuwait	UAE	Oman	Bahrain	India	Remarks
Population in million	34.32	2.64	4.22	9.12	4.56	1.425	1324	
Population growth in %	1.68	1.81	1.69	1.45	3.01	4.6	1.19	
% Paediatric population	31.2	12.6	41	19.5	42.6	36.6	28.6	
% of cancer survival in Paediatric population	NA	NA	NA	NA	NA	NA	35	Global survival rate 80 as per Global Burden of Disease (Global burden of disease, 2019)
Probability of dying under 5 years	7 in 1000	8 in000	8 in 1000	9 in 1000	11 in 1000	7 in 1000	39 in 1000	Highest in India
Stringent Health regulatory agency	Yes	Yes	Yes	Yes	Yes	Yes	?	Highly doubtful regulatory system in

								India
Digitalized patient health data availability	Yes	Yes	Yes	Yes	Yes	Yes	?	No basic health data in Aadhar in India
Rehabilitation for chronic / genetic disorder patients	Yes	Yes	Yes	Yes	Yes	Yes	?	Patient rehabilitation in true sense doubtful in India

Source of information in Table 1 are from 2018 data from World Bank, World Population Review, UNESCO & from author's data on file

Analysis/ Inference

There is no iota of patient empowerment and patient centred care in India as can be inferred from this study for majority of population, while most privileged class of society enjoy benefits out of enormous patient empowerment and patient centred care on demand. Deplorable disparity is due to public health policy without ethical standards. Nevertheless, all the stakeholders are equally responsible for diminishing patient empowerment and for deficient patient centred care in India. GCC health care service is far better in empowering patients and in offering patient centred care. Repeated serious harm to majority of victims at too soon frequency is some of the criteria to frame a situation as an unethical one calling for ethical reasoning (Velasquez, 2016). Opinion of experts, ground reality as seen and reported in media point to imminent need to revisit and or redo health policy based on ethical standards

Discussion

Ethics as philosophy in action is concerned with study of morality and application of reasoning to elucidate specific rules and principles that determine morally acceptable course of action. While Teleological moral reasoning argues on the basis of ends (most prominent of which is consequentialism), Deontological moral reasoning states duty is the basic moral category, independent of its consequences and that duty to be of certain characteristics. Most widely represented form of consequentialism is Utilitarianism which is an ethical theory that

holds; an action is right if it produces or tends to produce greatest amount of good for largest number of people affected by that action or else that action is wrong. Kantianism is one of the Deontological approaches and most ethical questions of welfare or morality of the government or of business ethics are addressed using either Kantian or Utilitarian approach/theory to ethics (DeGeorge, 2015). Lack of efforts by successive government/regulatory to gather health related information of citizens of India as evident from the observations and lack of standard operating procedure (SOP) by health care service providers as cited by the experts make it clear moral duty proposed by Kantianism is missing in Indian health care scenario where as it is not so in GCC. As cited, in India actual health care service reach very small percentage of population and almost fifty percent population are deprived of basic essential health service is not in congruence with utilitarian moral approach whereas GCC's best health care services reaching all its population aptly satisfies utilitarian moral approach. Stringent enforcement of regulatory measures in GCC health care services amply signify duty of moral category while lackadaisical approach to enforcement of regulatory measures in India is far from Kantian morals of duty. Based on experts and authors views, prevailing Indian health care service do not confirm to both Utilitarian and Kantian morals/ethical theories.

Conclusion

Patient empowerment and patient centred care in word and spirit may be utopian, very vague and vexing to determine or define in Indian context. Nevertheless, strides in the direction of adherence to ethical standards by all stakeholders can to a large extent empower and offer patient centred care. India has the wherewithal; it only lacks strong will and vision in terms of offering health security by way of patient empowerment and patient centred care. For patient centeredness and empowerment, information on/to patients, patient involvement, and relationship between healthcare stakeholders and patients are essentials (Cynthia Bonsignore, 2017). Information on patient being the initial first step towards patient cantered care and empowerment, basic health data of citizens need to be included in the Aadhar card and linked to mobile contact (for want of which has led to uncontrolled explosion of Covid19 due lack / impossibility of contact tracing (Kadidal, 2020)). Recent introduction of Bhartiya Jan Aushdhi

Yojana and Jan Arogya Yojana schemes with lofty objectives of reaching affordable medicines and health care service to majority population will have double benefit if linked to Aadhar, registered Mobile phone and PAN income tax data. Contribution of all related health care regulatory authorities are vital for patient empowerment and patient centred care. Digitally linking all the primary, secondary and tertiary health care centre and creating a national/ state health information system to be the foremost step, followed by linking all corporate hospital with national/ state health information system need be the objectives as one of the essentials in offering patient empowerment and patient centred care apart from stringent pro patient legal provisions, and elimination of ubiquitous corruption deep rooted in medical service in India. Like in many countries, periodic (at least ones in two years) validation to practice as a health care professional through evaluation by competent licensing authority will to large extent reduce medical negligence and improve quality of service and accountability. Other than legal compliance, ethical compliance needs to be in place as they are the foundation for patient empowerment and patient centred care. According to the World Health Organization, a well-functioning healthcare system requires a steady financing mechanism, a properly-trained and adequately-paid workforce, well-maintained facilities, and access to reliable information to base decisions on (Best helthcare in the world, 2019); which is apt for present Indian healthcare scenario. High levels of patient empowerment and centeredness require a total shift in mindset of stakeholders on ethical behaviour, health care design and delivery. Patient empowerment and patient centred care at least as in GCC nations is possible, but not in near future in India at the present level...

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URBAN CONSCIOUSNESS IN NEW-GEN KANNADA POETRY

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19th-20th century brought forth a new wave of thought in Kannada literature. The poetry of new-gen Kannada (Hosagananda), took a new birth through English literature. Internal aspect of life showed up the external side. It described the pitiable story of the life of the common middle class people. It is for these reasons that the poetry of new-gen Kannada is gaining importance today.

The basic purpose of a poem is to expose people's lives to the outside world, Renaissance, avant-garde, progressive, Dalit - rebellious genres of Kannada literature have done a unique job in this area. Civilization and modernization are two faces of a coin today. The reason is, with the influence of Westernization, era of fashion started. India is a land of villages. Under the influence of industrialization, Urban areas got civilized. The villagers who come out of the rural environment, see the urban area, and get seduced by the life style there. The middle class lost the life link and became perplexed. One type of urban consciousness is desperation, orphaned, mechanical life, weaknesses of the system, speed, competitiveness, automation, dehumanization etc. The scope of writer and literature is to open up the tragedy of living of middle class or urban life here. From this point of view the progressive and new-gen Kannada literateurs have contributed a lot. But new-gen Kannada writers capture urban life especially in poetry, the progressive litterateurs have put emphasis more on the novel genre.

In the Renaissance literature, folkloric backgrounds are common though the urban life is projected in some poems. Looks like poem often depict the difference

between folkloric factors and the glory of civilization. For example, Kuvempu nagar resident (an urbanist) about Malenadu or western ghats while in the urban area.

Urban consciousness can be found in Renaissance literature. This is due to industrialization and occupational revolution. Because most renaissance writers are urban dwellers; like Ramachandra Sharma, Arvind Nadakarni, Ramanujan, Yashwant Chittala, Nisar Ahmed, Thirumalesh, Ananthamurthy and others. Vinayaka and Gopalakrishna Adiga's become the principal poets of renaissance literature. Adiga's 'Neharu nivruttaraguvudilla' (Nehru will not retire) which brings forth parodies of old people cannot be called a good satire like his earlier poem "pushpakaviya Paraku" as it depicts his personal view point and sarcasm.

G. S.Shivarudrappa (GSS) was one of the pioneers of both Renaissance and new gen Kannada. His "Mumbai Jataka" poem ably portrays the lives of people in the big cities that are making strides towards the development.

Born in hospital

Raised in a bus, car, taxi, electric train

Drank milk from the udders of unseen buffaloes .

sent in Bottle of milk, gripe, syrup Horlicks, etc.

These lines speak of urbanized human relations. People's life becomes artificial.

Moving on, urban jobs are taking away the love of parents towards their children. Such is the case when the work is prime. Here GSS, who identifies with the Renaissance poets, while describing the city life, wants everyone to know about the its artificial nature. Let's say new-gen Kannada writers do not look out of the city. Because writers like Adiga, Gokak highlight urban consciousness. There is a

documentation of the pros and cons of urban Life. * Bharatha Sindhu Rashmi' is a work that open up inner turbulence among Indian race.

Poets have been saying that every person needs a living environment. But we find him forgetting his base in the pretense of urbanization. It is only when people come to the city with a desire to live, that they realize the hardships.

Dalit rebel poets too have documented specially the atmosphere that suffocations of urban life. This movement which held struggle as the standard, emphasized on the social change. It is aiming to remove the evils in the society; to improve the human relations, thus documenting it. Because more than the renaissance and new-gen writers, these people are responsive to the society.

Though Dalit has his base in villages, it is not so in cities. He finds equality among urban people. The wish of this is to understand the interhuman relations, thus joining the detached links. To make every human being understand the life. On the backdrop of these processes, rebel literature has a commitment, which is agreed upon to by the critics.

Dalit struggle portrays the village life, life of those who were deprived of literacy or were exploited. The urban culture is the main cause is proven by one or the other reason. But urban culture is not but. Gangadhara Murthy's "Beṅgaḷūru emba sundara nagara" showcases the life in Bangalore. The city having one or the other disaster every day was a beautiful city of gardens. Today it is destroyed by concrete buildings

On the way to Old Delhi

Seen are

Hundreds of ruined huts

Washed and drying torn Clothes

Naked children with empty stomach and running nose

With empty plates

These lines by Sathish Kulkarni that record the lives of the people of Delhi. It exposes the plight of the slum dwellers and the refugees.

There are many poems that portray the urban life; its social, political, economic conditions, the pros and cons of industrialization, fraught with religious strife, seduced towards fashion cultures, thus experiencing anxiety. Put together, the urban consciousness hidden in new-gen Kannada poetry is remarkable.

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3. *Beru Kanda Chiguru – Dr K. V Narayana*
4. *Hadu Hadiya Thorithu – Dr. H S Raghavendra Rao*
5. *Bendre Kavyada Vibhinna Nelegalu – Dr sumathindra Nadiga*

IMPACT OF GST ON INDIAN ECONOMY: CONSUMER POINT OF VIEW WITH REFERENCE TO KUNDAPURA TALUK

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I. INTRODUCTION

In India, the maximum population is of the middle class and lower middle class where people either to service class or they depend on agriculture for their living. The Goods and Services Tax (GST) is another such undertaking that is expected to provide the much-needed stimulant for economic growth in India by transforming the existing base of indirect taxation towards the free flow of goods and services. GST is stated to be one of the biggest tax reforms in India, which would not only impact the businesses but also the common man. The primary impact to be felt by the consumers would change in prices of goods and services on account of GST rates. In terms of impact in prices, while services would mostly be more expensive in the initial phases, impact on prices of goods could be a mixed bag. This paper is an attempt to assess status of awareness of GST to a common man and impact of GST. To make study more precise, inhabitants of Kundapura Taluk of Karnataka are selected as sample and collected data from them. The paper works on the objectives like, to study the awareness of GST among common people, to study the impact of GST on Indian economy, to find out effect of GST on common man, to study the GST impact on poor people. To analyze the data, simple statistical tools like percentage, graphs, growth rate etc. are used.

II. OBJECTIVES

- To understand the concepts of GST
- To study the awareness of GST among consumers
- To study the impact of GST on consumers.

III. DATA AND METHODOLOGY

The study is based on primary and secondary data source. The primary data are collected through structured questionnaire in Kundapura Taluk, Karnataka, having inhabitants around.

Primary data are empirical observations gathered by the researcher or her associates for the first time for any research and used by them in statistical analysis. Secondary data is the data collected by others in the past and used by others. It may be either being published or unpublished data.

III. ANALYSIS AND INTERPRETATION

Profile of the Respondents:

Table No 1-: Profile of the Respondents.

Age Group			Marital Status		
Age	Frequency	Percentage	Age	Frequency	Percentage
19-30	45	60%	Married.	56	75.7%
31-50	15	20%	Unmarried	18	24.3%
51-75	01	1.3%	Educational Qualification		
76>	14	18.7%	Primary	01	1.3%
Total	75	100	Secondary	03	4%
Male-Female Ratio of Respondents			Under-Graduate	48	64%
Gender	Frequency	Percentage	Post-Graduate	19	23.3%
Male	54	75%	Other	04	5.3%
Female	21	28%	Total	75	100
Religion			Annual Income		
Hindu	59	78.7%	Below 1 Lakh	45	60%
Christian	11	14.7%	1 to 2.5 Lakhs	15	20%
Muslim	05	6.7%	More than 2.5 Lakhs	15	20%
Total	75	100	Total	75	100

(Source: Primary data)

In the above table we can observe the respondents' profile like age group, marital status, gender, educational qualifications, religion of the respondents and annual income. Here we can see 60% of the respondents are found 19 to 30 years, among 75 respondents 54 are male

and 21 are female, among them 75% respondents are married and remaining 25% are unmarried. When we come to educational qualifications of respondents' majority 64% respondents are undergraduate and 23% have completed post-graduation. Income plays a major role in everyone's life, in rural area the level of income is very meager. In the study area 60% respondents have below 1 lakh Rs as annual income. Only 20% respondents have more than 2.5 lakhs per annum.

Awareness about GST and Comfortability

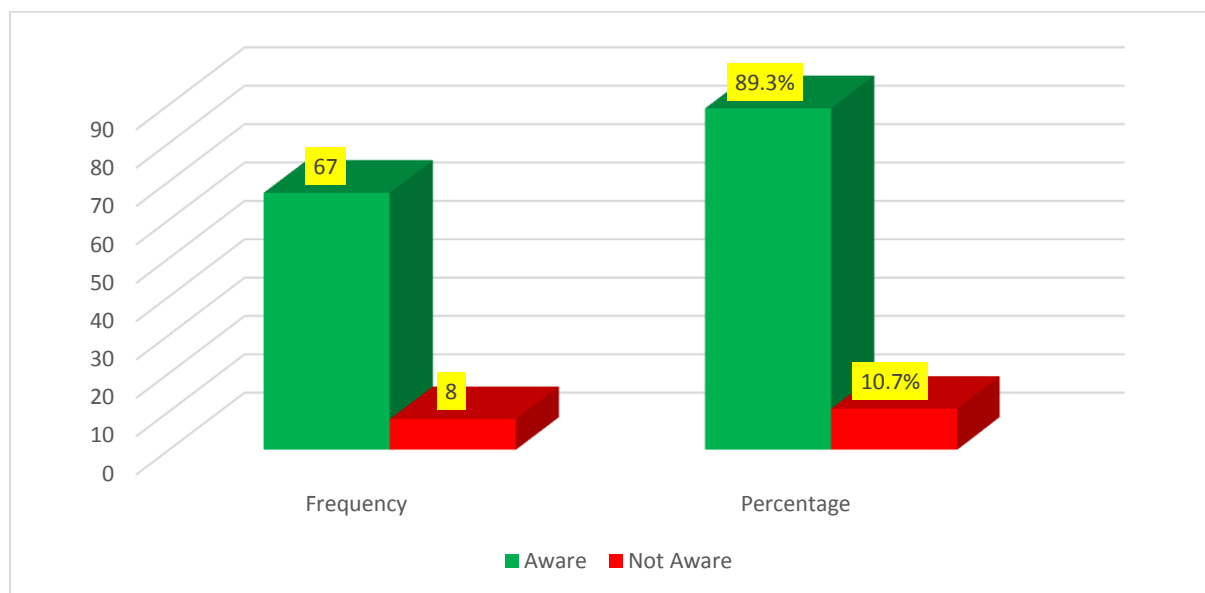
Table No.2 Awareness about GST and Comfortability

Awareness about GST			Comfortability		
	Frequency	Percentage		Frequency	Percentage
Aware	67	89.3 %	Before GST	38	50.7%
Not Aware	08	10.7 %	After GST	37	49.3%
Total	75	100	Total	75	100

(Source: Primary data)

The Goods and Services tax is one of the most discussed topics in India now a days. The Indian Govt. decision to implement the GST on 1st July 2017 has affected every member in the country. Financial issues such as inflation, rising cost of living, economic instability and the implementation of GST have impacted many Indian consumers in terms of their spending. In the study area almost 90% respondents are aware about GST and only 10% respondents don't know much about GST, it is showed in the Chart No. 1. And 51% respondents are comfortable before GST and 49% respondents are comfortable with the introduction of GST. Here we can observe that rural people are comfortable with GST as well as earlier tax system also.

Chart No.: 1 Awareness about GST



(Source: Primary data)

Product Prices after GST

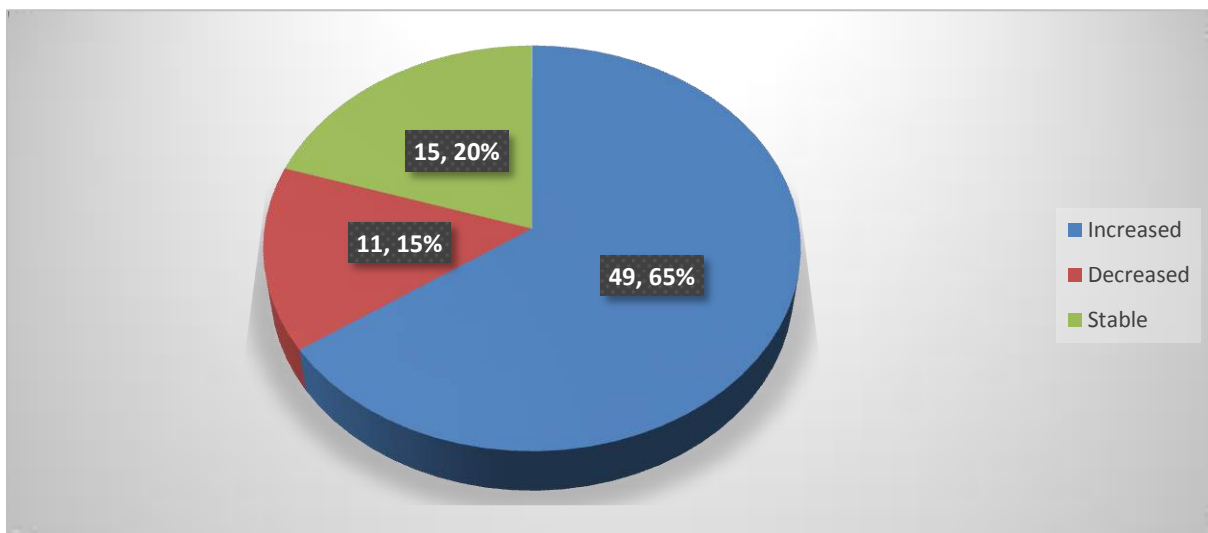
Table No.: 3 Product Prices after GST

Prices	Frequency	Percentage
Increased	49	65.3%
Decreased	11	14.7%
Stable	15	20%
Total	75	100

(Source: Primary data)

Table No. 3 and Chart No. 2 depict the that change of product prices after GST. 65% respondents said that products prices were increased after implementation of GST. 15% respondents said that prices were decreased after GST, remaining 20% respondents said that prices were stable. Here we can observe that prices of the products were increased after implementation of GST.

Chart No.: 2 Product Prices after GST



(Source: Primary data)

Benefits of GST Consumer Point of View

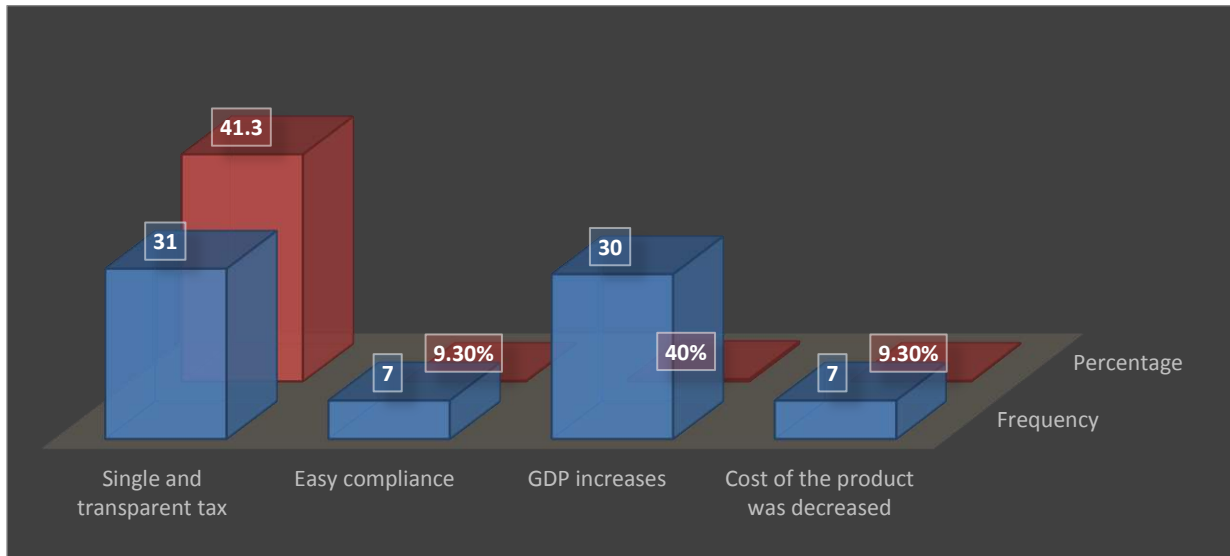
Table No.: 4 Benefits of GST Consumer Point of View

Benefits of GST	Frequency	Percentage
Single and transparent tax	31	41.3
Easy compliance	07	9.3%
GDP increases	30	40%
Cost of the product was decreased	07	9.3%
Total	75	100

(Source: Primary data)

The above table represents Benefits of GST from consumer point of view. 41% respondents said that GST is a single and transparent tax system, 9% respondents said that is easy compliance, and 40% respondents said that GST will be helpful to the GST. It shows that people were much aware about tax system, GST will bring more transparent tax system.

Chart No.: 3 Benefits of GST Consumer Point of View



(Source: Primary data)

Advantages of GST Bill

Table No.: 5 Advantages of GST Bill

Advantages of GST	Frequency	Percentage
Easy and simple online procedure	24	32%
To know the proper price	21	28%
For evidence	10	13.3%
To avoid corruption	20	26.7%
Total	75	100

(Source: Primary data)

Table No.5 illustrates the advantages of GST bill, according to 32% respondents GST bill is useful as easy and simple online procedure, 28% respondents said that GST bill is helpful to know the proper price of the products and 27% respondents said that its GST bill will avoid corruption.

Impact of GST on Consumer

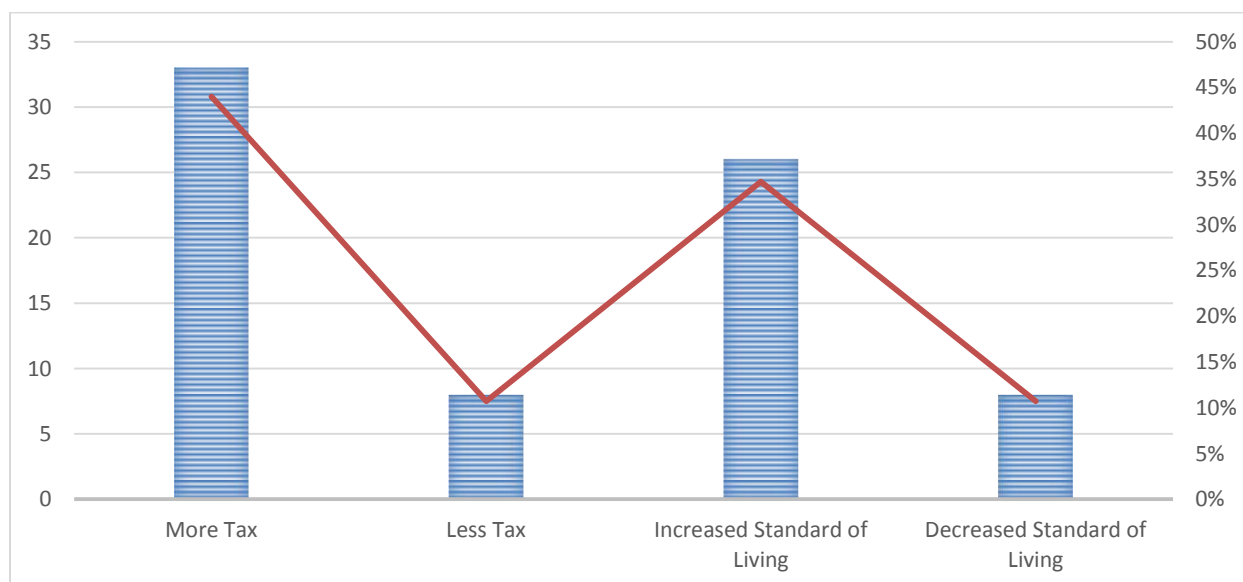
Table No.: 6 Impact of GST on Consumer

Advantages of GST	Frequency	Percentage
More Tax	33	44%
Less Tax	08	10.7%
Increased Standard of Living	26	34.7%
Decreased Standard of Living	08	10.7%
Total	75	100

(Source: Primary data)

The above table denotes the impact of GST on consumers. For 44% respondents implementation of GST leads to more tax, for 11% respondents it reduced the tax, 35% respondents standard of living increased due to the implementation of GST and 11% respondents standard of living decreased due to GST. It is shown in the Chart No. 4.

Chart No.: 4 Impact of GST on Consumer



(Source: Primary data)

Overall Opinion about GST

Table No.: 7 Overall Opinion about GST

Overall Opinion	Frequency	Percentage
Happy	50	66.7%
Unhappy	15	33.3%
Total	75	100

(Source: Primary data)

We can observe the overall opinion about GST in Table No. 7. Here 67% respondents are happy with GST and only 33% respondents are unhappy with GST. Here majority of the respondents are happy with the GST for various reasons like, GST is one of the good tax systems for developing country, it is a single taxation system etc. Ultimately GST will be helpful to the Indian Economy. It will avoid double taxation, evasion of tax.

IV. CONCLUSION

It is expected that the Goods and Service Tax (GST) bill have wide ranging ramifications for the complicated present taxation system in India. It is likely to improve the present taxation system to GDP ratio and also inhibit inflation. However, the transformation is likely to benefit the manufacturing sector but it is difficult for the different services sector. A single taxation system would encourage new businesses and entrepreneurs to engage in service and manufacturing sector. GST is levied only on consumption of goods or services. This leads to eliminate economic distortions in taxation amongst states and also helps in free movement of goods, further it also minimizes the complexity of taxation. It will promote new startups in India for its business-friendly tax structure.

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SUSTAINABLE DEVELOPMENT THROUGH GREEN BANKING

PRACTICES AND AWARENESS

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Abstract:

*Green bank is a logical extension of socially responsible investing. Green Bank coing on sustainable development. These banks play a foreseeing role to take environmental and ecological aspects as a part of their lending principle, which would constrain the industries to go for mandated investment in environmental management in use of appropriate technologies and management systems. This study attempts to understand the use of Green Banking Products and Go **Green concept** among bank customers, this study coin on action taken by the banks and their contribution towards sustainable development. Bank customers awareness on the green banking Practices is also examined. The study was conducted among 100 bank customers and it was found that majority (74%) are of the opinion that the banking day to day operations like preparing reports, payment transactions, cheque book requests are carried through online and ATMs, 80 % of the respondents convey that bank website is user friendly, only 74% of respondents agree that regular awareness programme on waste management is conducted. Viable development measures require more propaganda from government and financial institutions.*

Key words: *Go Green, Green banking, sustainable development.*

Introduction

Economic development has led to unpleasant effects on environment like increased carbon emission, global warming, climate change, green house gases, flood, drought, tsunami etc., results in environmental damages. Due to this, sustainable development and preservation of environment have become the prime importance in the global context. Efforts are undertaken at International level by United National Environmental Protection Finance initiative (UNEP

FI) and Equator Principles (EPs) towards environmental protection, UNEP FI encourages financial institutions for better utilisation of sustainability principles. It has over 200 members including lead banks, investment funds and insurance companies to develop and promote linkages between sustainability and financial performance. As a result of this, there are 78 financial institutions in 32 countries which have officially adopted the EPs, covering over 70 percent of international Project Finance debt in emerging markets (IDBRT, 2013). As a part of this, In India, Reserve Bank of India has also issued a circular for banks to contribute for sustainable development.

Green banking is relatively more development in the financial world. The activities of the banks are associated with environmental protection and development. As responsible institutes, banks and financial institutions play an important role in protecting the environment through financing various Environment friendly projects and adopting environment friendly products and services. Basically Green banking refers to the management of banking business in reduction of external carbon emission and internal carbon footprint in the economy. Banks can take initiative to reduce external carbon emissions through green finance, this includes concessional finance for green technologies and pollutant free projects.

On the other hand, banks can reduce internal carbon footprint through by taking up of more net based banking procedures. Implementation of Technology-3 in banks has helped to reduce the use of paper, prints, files, and using innovative methods in reducing energy consumption. Presently Banks are actively engaging green initiative in process, strategies, green infrastructure and introducing a variety of green products and services and ensure the environmental protection.

Green banking is a component of global initiative from the banks to reduce carbon footprint. These banks are environmentally responsible banks, they not only improve the operating standards but also act as a socially responsible entity in spreading awareness among the customers at individual level. Green banking is also called ethical banking which aims to protect the environment. Green bank is a logical extension of socially responsible investing, it focuses on sustainability, the banks should go green and play a proactive role to take

environmental and ecological aspects as apart of their lending principle, which would forces the industries to go for mandated investment for environmental management.

Objectives:

1. To understand the Green initiatives adopted by banks towards green banking.
2. To study the green banking practices adopted in study area.
3. To examine the awareness level of bank customers on Green Banking Products.

Research methodology:

The study is conducted to know the awareness of account holders on green banking initiatives taken by the bank.100 account holders are randomly selected for the study, the data is collected using Questionnaire Method.

Review of literature:

“A study of consumer perception on the use of E-Technology in the Retail Banking Sector: A comparative Study of Government Sector and Private Sector Banks” Aashish Shashikant Jani, 2012 .

The key areas of strength, as observed in case of Public Sector Banks are Accessible, Privacy and Demo at the Counter and the areas of significant improvement possible, applies to the following areas Transfer of Funds, Convenience, Timeliness, Cost Effective Services and Network Coverage.

On the other hand, key areas of strength in Private Sector Banks are : Bill Payment, Customer Correspondence, E Shopping , Technical Efficient Services, Loan Application , Insurance , Accuracy and Goodwill The area where improvements are required are with reference to Receiving Alerts, Mobile Banking, Online Trading and Advertisement. It is evident that most of the customers prefer e channel with time and cost utility. They are not fully aware about the operational part of e channels. After realizing the potential of e banking, banks will have to change in order to seize the opportunity and to face the challenges posed by technology.

De marie (1998)

Identified strategic challenges and discontinuities ensures by firms in 21st century. The analysis reveals that it requires a new type of organizational leaders for implementation of

green banking initiatives to build and maintain competitive advantage. It was concluded that the success of this century organization would depend on building strategic flexibility like exercising strategic leadership, building dynamic core competencies focusing and improving human capital, effectively using new manufacturing technologies and implementing new organization culture. Therefore, the responsibility of banks in this scenario should be reviewed so that changes of this century can be effectively controlled.

Rajasekar (2005)

Addressed and analysed certain questions regarding bank credit to the agricultural sector and impact of the rural bank branches on the provision of credit to agriculture by analyzing the credit to agriculture by analyzing the data on the total outstanding credit provided by the scheduled commercial banks to the agricultural sector during the period 1981 to 2000 and concluded that profit oriented norms persuaded commercial to neglect the agricultural sector, provision credit subsidy reduce the supply of agricultural credit.

“Managing customer Relations through online Banking” Vinay nagu, 2012.

It was found that important benefit of E-CRM in the banking sector in the reduced cost of operation, locks in target prices, and increase the customer loyalty. Next importance given to customer cognitive, competitive product and a high security system, low priority is given to different contact options for customer to contact and minimize the work. While the other activities and one point of contact, one bank is given less importance to these factors. This benefit derived from banks perspective by using E-CRM for Reduced cost of operation, increased customer loyalty and Staff training.

Demographic Inequalities in using E-Banking Services: Rajiv khosla and Parul, 2013.

This paper indicated that the whole goods scope exist for all the banks to popularize their added services in rural area. Those banks which will be successfully in creating customer by offering innovative services a head of their competitors will more benefits. This research recommended that banks should target their promotional activities towards literate, young and resourceful persons to use E-banking services for long period.

Green banking in India:

The Reserve Bank of India document titled ‘Policy Environment’ dated 8th November, 2010 stated like any other corporate, banks in India too are adopting the principle of corporate protection of environment, mainly the computerized environment and facilities like on-line banking are helping the banks to promote the green banking concept. Paper work is being reduced consciously at all levels by bankers and customers. In addition to providing of on-site and off-site ideas like installing Bio-metric ATMs, solar based ATMs, White labeled ATMs, Brown ATMs. SMS alerts, mobile banking etc.,. For the convenience of their customers. Besides reducing any environmental pollution, these initiatives are helping the banks in reduction in their cost of operations. On study it was found that banks in India has adopted several initiatives in practicing green banking. We have listed few Public, Private and nationalised banks are studied and the initiatives undertaken during 2019-20 are listed below:

Table 1: Green banking initiative taken by commercial banks

Sl. No.	Bank Name	Initiatives undertaken
1.	Indus Ind bank	Solar power ATMs
2.	SBI	Green home loans, green energy projects, generating electronic annual reports(EAR), Solar ATMS, plantation,
3.	Union Bank of India	Energy efficiency
4.	IDBI	Membership in National Action Plan on climate change, promotion on “Swatchh Bharat” campaign.
5.	ICICI	Corporate environmental

		Stewardship initiatives and also clean Technology, Insta banking, IVR Banking, Electronic media of communication
6	YES Bank	Community development initiative
7.	ABN Amro Bank	Launching of Indian sustainable fund
8.	Bank of Baroda	Physical form shares, solar power lights, communication through E-Mails, no loan to environmental hazardous industries, waste water treatment, preferential treatment for eco-friendly green projects

Source: From respective Bank websites of 2019-20

From the above table-1 it can be noted that most of the initiatives are implemented in the bank and only a few initiatives yet to be adopted. Banks have actively undertaken a multiplicity of green banking practices. Primarily, banks are creating awareness about environmental issues through green banking among bank staff, customer and mass people. Gradually, bank's green banking activities have shifted from encouraging and implementing of e-banking to the recycle of the wastes, water treatment plants, rain water harvesting, using solar based equipments, constructing green building etc. in more effective manner.

Descriptive Analysis:

This study is focused to know whether the customers are aware of these initiatives taken by the bank. Relevant questionnaire was prepared and opinions were collected. The below table summarises the collective opinion of the 100 Respondents.

Table -2: Descriptive analysis

AWARENESS	OPINION		Total
	YES	NO	
Passbook free, mobile and internet driven Application.	75	25	100
	75.0%	25.0%	100.0%
Fortune branches and Smart Zones	75	25	100
	75.0%	25.0%	100.0%
Bank Annual Report, Cash/cheque receipt and payment transactions , cheque book requests etc. through ATMs	74	26	100
	74.0%	26.0%	100.0%
Telephone banking/ Mobile banking/ SMS banking	70	30	100
	70.0%	30.0%	100.0%
E-mail correspondence , instead of traditional postal correspondenc	74	26	100
	74.0%	26.0%	100.0%
Digital Index Query System	77	23	100
	77.0%	23.0%	100.0%
Green Channel counters and automated cash deposit terminals	73	27	100
	73.0%	27.0%	100.0%
Green Money Market Accounts – Converting Savings Accounts To Online Banking	76	24	100
	76.0%	24.0%	100.0%
Green Loans/ Green Financing - Special Attention To Energy Efficient Projects, Promote Renewable Energy	74	26	100
	74.0%	26.0%	100.0%
Green Mortgages – Better Interest Rates And Conditions For Energy Efficient Houses/ Buildings	76	24	100
	76.0%	24.0%	100.0%
Use Of More Daylight, Instead Of Electricity& Use Power Saving Equipment	78	22	100
	78.0%	22.0%	100.0%
Implement Responsible Waste Management Disposal Systems Promote environmental literacy - Conducting awareness program	74	26	100
	74.0%	26.0%	100.0%

Social Responsibility Services – Tree Plantation Campaigns, Maintenance Of Parks,	69	31	100
	69.0%	31.0%	100.0%
Conduct Energy Audits, Review Equipment Purchases and Disposal Policies	83	17	100
	83.0%	17.0%	100.0%
Customer Friendly Website	80	20	100
	80.0%	20.0%	100.0%
Total	1128	372	1500
	75.2%	24.8%	100.0%

Source: Primary Data collected by the researcher

From the Table 2, it is found that 74% of the respondents are of the opinion that annual reports, cash/cheque receipts and payment transactions, cheque book requests are carried through ATMs, 80 % of the respondents convey that bank website is user friendly, further 75 % are expressed that they are comfortable in online banking. Most of the respondents (75%) are happy that they are able to operate banking activities on mobile without physical passbook, 70% believe that email correspondence is better than postal correspondence, 70% preferred to have telephone banking/mobile banking/ SMS banking, 75 % believe that their branch is considered as fortune branch and smart zone, 73% agree that cash deposit terminals are found to be customers friendly, 66% respondents agree that bank is providing green loans, 74% are of opinion that bank is providing loans of agriculture lands, 78% believe that their branch is properly ventilated and energy saving equipment are under use, they also believe that bank is taking various social responsibility services like planting trees and maintenance of public parks. 74% of respondents agree that regular awareness programme on waste management is conducted, 77% of respondents are aware of digital index query system,

Hypothesis: There is no association between the awareness of green banking on the opinion of respondents

Table 3: Chi-Square test

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.244 ^a	14	.815
Likelihood Ratio	9.431	14	.803
Linear-by-Linear Association	1.383	1	.240
N of Valid Cases	1500		

From the chi-square table -2, it is evident that there is no association between awareness of green banking on the opinion of respondents as p-value is greater than 0.05, this shows that the banks are taking necessary measures in adopting green initiatives, it can be inferred that the opinion does not influence them on the usage of Green banking products.

Findings and Conclusion:

To attain sustainability in banking, individual should adopt green banking as regular banking practices without fear and hesitation. Sustainable Development of Indian Economy is not only based on banks and financial institutions but lies in the hands of general public also. They should follow the green practices as a habit. Banks have to take necessary actions to educate the general public for the Green Banking Initiatives. Go Green Mantra is there in all spheres of life. Government should take strict actions on the banks and financial institutions who do not implement green practices. Now the demand of the time is to focus on the initiatives and the awareness to reach the sustainability through Green Banking Practices and spreading the awareness among the people.

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**“A COMPARATIVE STUDY ON CROWDFUNDING AND
TRADITIONAL VENTURE CAPITAL FUNDING”**

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Abstract

Every startup has financial business goals to be carried out. Consequently, to attain the same, it is crucial to seek funding. Raising funds is a vital component for the new businesses along with the funding procedure. At the point when these two business components meet up, they have a rich potential to contribute to the growth of a startup. There are more alternatives available to raise the fund, but most commonly utilized by the startup are traditional venture capital funding because of the reason to avoid the risk associated with other alternatives. In the modern business scenario, new businesses are raising capital through crowdfunding. This paper focuses to understand the concepts of crowdfunding & venture capital financing process and regulatory framework and also further, focuses to determine the difference between crowdfunding and traditional venture capital funding and also to provide suggestions to the new businesses which best suits them.

Key words:

Crowdfunding, Venture capital funding, Startup companies, Fund raising.

Introduction:

There is developing agreement on the high significance of tending to earnest ecological and social concerns, for example, environmental change, the deficiency of biodiversity and worldwide disparity. Supportable business people are beating these difficulties by presenting imaginative items, administrations, or cycles that advantage the climate and networks. Nonetheless, these business visionaries likewise confronting inconvenience in financing their activities due to the higher danger is related with these endeavors. New organizations, existing organizations or new companies expect assets to succeed, and perhaps the most crucial segment for smooth running of business is financing. Crowdfunding has arisen as of late as a novel route for enterprising organizations to get assets without searching out funding or other traditional endeavor speculation sources. Crowdfunding is affected by ideas like miniature account and publicly supporting, however addresses its own particular gathering pledges classification, energized by an expanding number of web destinations committed to the point. Crowdfunding is relied upon to close the financing hole and in this manner add to economical turn of events.

Most commonly, crowdfunding is described as “the efforts of cultural, social and for profit entrepreneurial individuals and groups to finance their project by drawing on relatively small contribution from a relatively large number of individual using the internet, without traditional financial intermediaries.” This paper focuses on understanding the concepts of crowdfunding and venture capital financing process and regulatory framework and also further, focuses on determining the difference between crowdfunding and traditional venture capital funding and also to providing suggestions to the new businesses which best suits them.

Review of Literature:

Lakshita.v, Piyush Vaswani, Kiran Kaur and Prof.Minthun Kumar.S (2019)

They made a study on the topic “*An Exploratory study on crowding platforms in India*”. In their paper, the main objectives of study is to understand the concept and types of crowdfunding and also to understand the performance of crowdfunding platforms in India.

And the paper further focus to understand the focal areas of crowdfunding platforms in India. Finally concluded that, crowdfunding platforms are a great support system for the fund seekers and fund providers.

V. Akalya (2019)

She made a study on the topic “*A Study on Crowdfunding in India*”. The primary objective of the study is to understand the types of crowdfunding presents, benefit of different crowdfunding offer, importance and limitation of crowdfunding in India. And further focuses on how crowdfunding works and eligibility criteria to opt crowdfunding method to raise the finance by the companies. Finally, she presumed that group financing is quickly developing and with the correct arrangement of rules set up may very well be the following huge thing in the startup area.

Statement of Problem:

Capital accumulation has been an immense challenge for new startups. Conversely businessmen are finding new avenues to raise money through small contributions, from a large number of people. The role played by a crowdfunding platform in this context is significant, which links the fund seeker and the fund contributor. This study, thus focus on determining the difference between crowdfunding and traditional venture capital funding, to understand the concepts of crowdfunding and venture capital financing process and regulatory framework and also to provide suggestions to the new businesses which best suits them.

Objective of the study:

1. To understand the concepts of crowdfunding & venture capital financing process and regulatory framework.
2. Determining the difference between crowdfunding and traditional venture capital funding,
3. To provide suggestions to the new businesses which best suits them.

Methodology of the study

The study focuses on secondary data. The secondary data pertaining to the study was obtained from various journals, books, newspapers and websites, publications and government of India.

Venture Capital funding

Venture Capital Funds are pooled speculation subsidizes that handle the cash of financial backers hoping to put resources into new businesses and little to-medium-sized organizations with high development potential. These ventures are normally characterized as promising circumstances for exceptionally high-hazard/exceptional yield.

How does traditional Venture Capital Funding work ?

1. **Deal Origination:** In an unexpected way, a venture arrangement can start. Either the organization is straightforwardly drawn closer by the business person, or the financial backers can encounter the beginning up in challenge, gatherings, press, or become customers themselves; or the arrangement can start as a suggestion by colleagues, patent associations, companions, and so on.
2. **Screening:** This stage requires a definite survey of all conceivable venture openings. The tasks are screened based on different elements, like area, business reach, interruption, speculation scale, geological position, financing level, lift pitch, and so forth. The most encouraging undertakings continue to the following level, which requires a more thorough appraisal.
3. **Evaluation:** This stage requires a lot of exertion from the two players. The business people are approached to introduce authentic and current proof just as expected gauges, which the funding organization intends to confirm by warning accomplices and industry specialists. Investors survey the item's latent capacity, yet in addition the group's ability to satisfy the proposed claims during the assessment stage. The undertaking possibly passes this stage on the off chance that they accept that the destinations are practical and that the group has the imperative information, fitness,

potential and experience to get it going. In the assessment stage, the investor evaluate the capacity of the item, yet additionally the capacity of the group.

4. **Terms and valuation negotiation:** Once the evaluation is completed, the investment terms and valuation are agreed until the assessment is complete. For both parties, valuation is of vital importance as it determines the investor's interest in the company. The valuation is split into two sections: Pre-money and post-money valuation. The pre-money valuation is the agreed-upon value of the company before the investment is made, and the post-money valuation is the value of the company after the investment is made.
5. **Post term activities:** The terms are acknowledged and the arrangement is settled, the financial speculator turns out to be important for the business and takes on certain positions and duties until the terms are concurred and the exchange is finished up. The firm additionally utilizes its contacts, associations and experience to assist the organization with developing. Notwithstanding, the majority of the financial speculators, don't play a genuine job in the organization's everyday work and possibly meddle when the organization strays from the set objective or from the set objective.
6. **Exit:** Investors bring in cash by selling the most beneficial organizations. It turns into a part of the business just to assist it with extending and lift the estimation of its offers. What, how, and to whom the Venture capital would offer its offers to decrease misfortunes and increment benefits is a leave system. It could go IPO, be bought by another partnership, have its stock buyback, or among different choices.

Regulatory framework of venture capital funding

SEBI (Venture Capital Funds) Regulations, 1996

Registration

Application for grant of certificate to be made to the Board in Form A along with non-refundable application fees. The Board may grant the certificate of incorporation in Form B

Obligations of venture capital fund

1. A venture capital fund shall not carry out any other activity than that of venture capital fund.
2. When making investments, venture capitalists must reveal their investment plan.
3. Duration of life cycle of the fund must be disclosed.
4. VCF's units will not be listed on any recognized stock exchange until three years have passed since they were issued.
5. VCF will not be eligible to accept public offers for subscriptions to its units and will only be able to collect funds through private placement of the units.
6. VCF will go into an arrangement reminder and membership concurrence with the financial backers, which will set out the terms and conditions under which the finances will be gathered. A duplicate of the position reminder and membership understanding, just as the real cash got, will be kept with the Board.
7. VCF is expected to retain its books, documents and records for a period of 8 years.

Minimum Investment in Venture Capital:

1. A venture Capital fund can raise funds by issuing units to Indians, foreigners, and non-resident Indians.
2. Investments below Rs.5 lakhs from any investor shall not be accepted other than employees, principal officer, directors of venture capital fund or employees of fund manager or asset Management Company
3. Each scheme launched or fund developed needs a minimum investment of Rs.5 crore by the venture capital fund.

Investment Restrictions:

1. Not more than 25% of the corpus can be invested in a single VCU.
2. Investment in International company shares is subject to RBI and SEBI guidelines.
3. No investment in associated companies.

Scheme of VCF can be wound up in the following circumstances:

1. In case of trust

- a. The term of the scheme stated in the placement memorandum has expired;
- b. The trustees believe that the scheme should be wound up in the best interests of the investors.
- c. 75% of the investors in the scheme pass a resolution that the scheme should be wound up

2. In case of company: it must be wound up in compliance with Companies Act of 1956.

3. In case of a body corporate: It must be wound up according to the law by which it was created.

SEBI (Foreign Venture Capital Investor) Regulations, 2000

Registration

Form A, along with the application fee, must be sent to the Commission. The RBI should grant the applicant the requisite permission to make investments in India. The Board issues a certificate of registration in Form B.

Investment criteria:

- a. The investor must reveal his investment plan.
- b. The investor can bring all of his money into one venture capital fund.

Obligations:

1. Maintain books of account and records for a period of 8 years.
2. The foreign investor must select a custodian to keep the securities safe.
 - a) The custodian shall track the investment;
 - b) The custodian shall provide quarterly reports to the Board;
 - c) The custodian shall provide details as requested by the Board.

3. Enter into an agreement with a designated bank for operating the foreign currency account.

Meaning of Crowdfunding

The utilization of little amounts of cash from countless individuals to back another undertaking is crowdfunding. Crowdfunding utilizes the simple availability of enormous organizations of individuals through online media and crowdfunding sites to interface financial backers and business people, with the possibility to improve business venture by enlarging the pool of financial backers past the ordinary roundabout of proprietors, family members and investors.

How does Crowdfunding work ?

1. **Opt for a suitable platform:** choose a suitable crowdfunding platform online (there are many that allow performing crowdfunding) and begin designing your project.
2. **Make an impact full ideal:** it is important to sell the idea impressively and broadcast it properly in the form of videos, photos and by other marketing strategies to draw more investors and traders.
3. **Propose investors with captivate rewards:** A reward is the first inviting gesture for any investors, that's why it is essential to set good and satisfactory rewards.
4. **Introduce a wide range of investment levels:** Provide investors with a diverse range of investment levels so that those who want to invest a small amount can do so easily, as well as those who want to invest a large sum.
5. **Build an idea that is worth sharing:** An idea and, in turn, if primary investors think it good enough, a crowdfunding process will get more investors. It should be permissible to post it online or on social media sites so that more people are aware of it.

Regulatory framework of crowdfunding

The SEBI consultation paper recommends a regulatory mechanism for security mechanism for security-based crowdfunding for start-ups and small and medium enterprises (SMEs)

It stipulates that only an ‘Accredited Investor’ can invest in a crowdfunding project, and that the qualifications of an ‘Accredited Investor’ are specified as follows:

1. Companies with a minimum net worth of Rs.20 crore that are incorporated under the Companies Act.
2. HNIs with a minimum net worth of Rs.2 crores.
3. ERIs who fulfil the prescribed criteria.

The SEBI consultation paper proposes to enforce limits on the types of businesses that can use security-based crowdfunding to raise funds, some of which are as follows:

4. In a term of one year, the company plans to raise capital of not more than Rs.10 crore.
5. A company which is not promoted, sponsored or related to an industrial group which has a turnover in excess of Rs.25 Crores.
6. A company which is not listed on any exchange.
7. A company which is not more than 4 years old.
8. A company which is not engaged in real estate and activities which are not permitted under industrial policy of Government of India.

Furthermore, it is suggested that a crowdfunding site must be recognized to the SEBI and must meet the requisite credibility expertise, and solvency criteria. The process of crowdfunding is made easier in comparison to the regular equity route. However, the substitution of the existing framework may have the consequence of exposing retail investors to unscrupulous players.

Differentiate between crowdfunding and Venture funding

Basis	Venture Capital Funding	Crowdfunding
Meaning	The venture capitalists invest their monetary capital in startups by	Crowdfunding is an internet fundraising platform that permits many

	raising money from limited investors, pension funds and partnerships.	investors to speculate during a single business plan.
Investors	Venture capitalists are investment banks, leading financial institutions, well-off investors etc.	Crowdfunding investor are general public.
Investment approach	Venture capitalist manages the fund and or investing other people's money	Crowdfunding investor are investing own money.
Level of assistance	They provide a high degree of experience and competence to the businesses they invest in.	It is up to the entrepreneurs whether or not to consult the crowdfunding investors in decision making process.
Preference to invest in	Usually, venture capitalists invest in startups after carefully reviewing their business model.	Raising funds through crowdfunding is suitable for startups at all stages.
Time frame to raise the funds	Before investing, venture capitalists perform a detailed review of the business model and a thorough study of future prospects.	The time period of funds collection from crowdfunding varies from platform to platform.
Disclosures	Companies need not maintain full transparency with financial reporting	Companies must be transparent with financial reporting because

	because fund is raised only with the particular class of investors.	crowdfunding offers are available to the general public.
Cost	It is less expensive to raise funds through venture capital	Crowdfunding campaigns come with legal, accounting, network and marketing costs. As a result, the cost of collecting the funds will rise.
Scalability	Investor have the assets and associations with assistance you fill in what can feel like a limitless style. While crowdfunding might be ideal to begin, financial speculator can take your business to a public scale.	Crowdfunding can as a rule be an onetime financing round. That implies once your objective is met, you will most likely be unable to raise more assets. So it is restricted versatility.
Reliability	Venture capitalists and traditional banks are also not guaranteed, but the lending institutions that provide money to small businesses on a regular basis which is to some extend reliable.	There is no unwavering quality or trickiness in crowdfunding as no assurance you will get your business supported. On the off chance that you have a good thought, it doesn't really mean the public will get tied up with it.
Investment marketing	Financial speculator cash is pulled in by "finalizing	Crowdfunding truly is venture advertising.

	the negotiation" and single selling moments.	
Accessibility	It is not so easily accessible like Crowdfunding as it require to jump through financial hoops like with bank or individual investors.	It is easy to access as it doesn't have to worry about jumping through financial hoops like with a bank or individual investor

Suggestions & Conclusion

Organizations with a high capability of versatility are appropriate for both endeavor financing and alternatives for crowdfunding. The organizations which has inventive plans of action and typically work in the areas of programming, fintech, biotech, medtech and gaming can use both Venture capital financing and crowdfunding choices. The purpose behind this is that both financing choices permit them to quickly raise funding to accomplish fast development and dodge the danger of being gobbled or whipped by the contenders with more profound pockets and more perseverance.

Crowdfunding could be considered by different types of organization, including more "customary or central avenue organizations. It is important that funding are normally probably not going to be associated with any speculation that doesn't get an opportunity of conveying a 10-100x unique valuation exist in the event that they need to go down the investment way.

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