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Jammu & Kashmir Bank Ltd	1626220	223078	1849298	124325.12	1431036
Karur Vysya Bank	115473	69316	184789	2753.45	183069
Kotak Mahindra Bank Ltd	105203	52521	157724	3085.28	14655
Lakshmi Vilas Bank Ltd	135438	38058	173496	2633.69	145087
RBL Bank Ltd	65110	39671	104781	1343.61	104781
South Indian Bank Ltd	28383	180699	209082	7243.91	118058
Yes Bank Ltd	6598	5197	11795	225.36	11426
Major Private Banks Sub Total	7026566	5985403	13011969	481560.15	11020033

IX. FINDINGS

The programme was included in the This is Word Record on January 20, 2015, setting a new record for "most bank accounts opened in a week." Between November 9, 2016 and November 23, 2016, Jan Dhan's account balance climbed by more than 270 billion dollars (\$ 3.5 billion). As of May 2016, 1.9 million households have overdraft facilities totaling 2.56 billion (US \$ 34 million). Uttar Pradesh and West Bengal account for 29% of total deposits, and Kerala and Goa are the first states in the country to have at least one basic bank account in every household.

It was a state of affairs. There were 294.8 million account holders in total, with 176.1 million of those for rural and quasi-urban sectors. The National Payments Corporation of India has issued a total of 227 million RuPay cards as of August 2017. (NPCI). By August 2017, deposits had risen to \$656.97 billion (\$ 8.6 billion). By utilising financial services, PMJDY has also fostered financial inclusion for a diverse group of people. While this initiative has achieved significant progress toward full financial inclusion, improved policy communication, and expanded and deepened progress in low-income countries, there are still certain issues to be addressed. To demonstrate that these hard-earned gains are sustainable, a tweak in the banking agent model is required.

According to critics, offers such as Zero Balance, free insurance, and overdraft facilities will lead to duplication of work. Many people who already have a bank account may have opened an account in their own name, tempted by insurance coverage and overdrafts. According to the program, very few people have \$ 30,000 (\$ 390) life insurance that is only valid for five years. He claimed that the overdraft facility was completely entrusted to the bank.

Overdraft capabilities will only be granted to people whose transaction records reflect satisfactory functioning in their account for a length of time, according to a government resolution. The Indian

government announced in March 2018 that roughly 20% of Jan Dhan accounts have been suspended. Customers who make more than a particular number of ATM transactions per month will be charged by the Reserve Bank of India, despite the fact that the Indian government is supposedly actively encouraging financial inclusion through this scheme. That's OK. People were unable to access their money and use official banking channels as a result of this.

X. SUGGESTIONS

- i. Assign a large level of credit assistance to the Jan Dhan Yojana in order to ensure that the maximum number of benefits are provided to the required public.
- ii. Develop techniques that focus on growing the amount of money deposited per account rather than the number of accounts.
- iii. Open at least one unique cell in each district for ensuring and directing the most up-to-date information about the Jan Dhan Yojana in order to assure its popularity and improved use.
- iv. To gain the most clarity in the programmes, create a link between your Aadhar card and the Jan Dhan Yojana.

XI. CONCLUSION

Financial inclusion through PMJDY is one of the most significant initiatives ever done to eradicate poverty. Constant review and regular checks are critical for the success of any strategy. If implemented successfully, not only will it end poverty, but it will also put an end to corruption. The administration took a brave first step in bringing many individuals into the mainstream and reducing financial instability. PMJDY marks a turning point in the government's efforts to increase financial inclusion, particularly in economically disadvantaged areas and rural areas. PSBs are at the forefront of opening PMJDY accounts and issuing RuPay cards, according to the data. In terms of the

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disparity in the issuing of RuPay cards, however, private sector banks fared better. RRBs have been the worst performers in this regard. The PSBs and RRBs have fallen short of expectations, despite the government's commitment to expanding financial inclusion.

In terms of RuPay card shortages, private sector banks outperform public sector banks, but their reach in rural areas is limited. In general, access and reach are limited. Financial literacy must be promoted by policymakers, and bankers must be encouraged to play a positive role in boosting financial inclusion in underserved communities.

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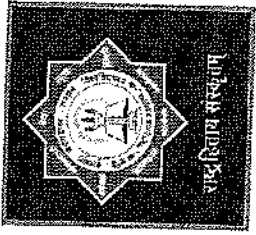
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Pradyumn Singh



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2022

Shodhsambhita
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ISSN No. 2277-7067

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This is to certify that

Dr.Pankaj Gupta

Associate professor, Department of Commerce, JV Jain college, Saharanpur

For the paper entitled

AN ANALYTICAL STUDY ON IMPACT OF GREEN MARKETING ON BUYING DECISION OF CONSUMERS

Volume- IX, Issue-II (III), February 2022

in

Shodhsambhita

Impact Factor: 4.95

UGC Care Group 1 Journal


Editor in Chief



AN ANALYTICAL STUDY ON IMPACT OF GREEN MARKETING ON BUYING DECISION OF CONSUMERS

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Abstract:

As a developing nation, India relies heavily on agriculture. A shift away from agriculture-based economies toward fast industrialisation seems to be taking place, though. An education centre has arisen in India, while the country has also made strides in the digitization process. Consumers' environmental concerns are examined in this research, which aims to determine how they influence their purchasing decisions. Customers that choose to purchase green goods are selected for the research using an easy sampling approach. According to the findings, customers' purchasing decisions are impacted by environmental concerns.

Keywords: Green Marketing, Green Products, Buying decision, etc.

1.1 Introduction:

Many organisations in India have started using green marketing principles, but implementing them may be a challenge. The adoption of green activities is influenced by a variety of elements, including the cost, the attitude of consumers, and non-cooperation. As a result, a researcher may wonder, for example, how green marketing ideas meet the demands of customers. In order to distinguish between environmentally friendly and conventional items, can consumers? How are companies able to meet the requirements of customers in terms of product quality, performance, and cost? How can adaptations in the production of green goods decrease waste? In order to choose environmentally friendly items, what are some of the most important considerations for consumers? Green marketing tactics used by manufacturers are examined in this research, as well as the availability and satisfaction levels of green goods in various economic zones across India..

1.2 Conventional Vs Green marketing:

Conventional marketing is the first step toward green marketing. Green marketing is a result of both producers and consumers being more concerned about natural resources and the ecology. Green marketing and conventional marketing have many similarities, but they also have a few key distinctions as well. These are laid out in the following order::



Table 1.1 Difference between Conventional Marketing and Green Marketing

	Conventional Marketing	Green Marketing
Objectives	The purpose of conventional marketing is to satisfy customers and achieve organizational goals.	The purpose of green marketing is to satisfy the customers keeping in mind environmental compatibility and achieving organizational goals.
Focus	Short-term planning as it deals with the direct benefits of the product.	Long-term planning and promoting eco-labeled products.
Decision Making	It required fragmented thinking	It requires integrated thinking where social and environmental issues are matched with economic desires.
Risk	Limited product risk	Risky
Expensive	Moderate and sometimes costly	Consumers are required to pay a premium as it involves high cost and value-added features.
Corporate Responsibility	Economical responsibility	The social responsibility which goes beyond the laws

1.3 Generation of green marketing:

Baby boomers (those born between 1946 and 1964) are the first generation of Americans to be profoundly affected by environmental concerns. People born between 1946 and 1964 are more concerned about the environment and prefer to eat organic food. Since a result, they shun things that hurt the environment and restrict their use, as they are aware of the environmental impact. It's Generation X, the generation that has the responsibility of being the eyes of the globe. People who were born between 1964 and 1977 are referred to as members of this generation. It was an issue with the environment. They are well-aware of the damage humans are doing to the ecosystem. They are aware of how environmental concerns may influence society and raise social, political, and educational challenges. Between 1980 and 1990, a generation of young adults known as Generation Y was born. Those that fall into this category are between the ages of 20 and 30. There is no doubt that today's young people are technologically savvy, adept at using the internet, and linked to one another through social networking sites. Digital media had a big impact on their lives. As a result of their expertise and use of technology, they are able to take action and run environmental-related activities so that more and more people are aware of their duties to the environment. The Z generation is comprised of those who are between the ages of 18 and 30. There is already a history of organic food consumption in the family, thanks to discussions about environmental conservation in the classrooms and the homes of the students' parents and grandparents.

1.4 Research Objectives:

The objectives of the present research are:

1. To identify the factors affecting buying decision of consumers in India



1. To examine the benefits gained by companies due to green marketing.
3. To identify the barriers while availing green products by consumers.
4. To evaluate the impact of environmental concern on buying decision of consumers with respect to green products

2. Literature Review:

Concern about environmental deterioration is on the rise, Alwis, P. D. S. M., and Manel, D. P. K. (2021), thanks to a shift in consumer perceptions. Based on the needs of their clients, all businesses need to develop new business models. While implementing green service sector tactics may be more difficult, doing so is easier for other industries because of the positive effects on the economy, society, and the environment that have resulted from using a green marketing mix. As a result, this research examined how the service industry in Sri Lanka has shifted toward the 7Ps green marketing mix, defining the degree of inclination and detecting variances in the inclination level of selected service sectors toward the green marketing mix.. Colombo Stock Exchange (CSE) stockholders belonging to the service industry have been selected using the cluster sampling approach, which was followed by an email survey. From October through December 2020, just 115 answers were received from 172 firms. A descriptive and multivariate analysis of variance found that, except for green physical proof, service organisations in the service sector have reached a 62% level of inclination with great diversity among them and the inclination level of the 7Ps in the green marketing mix. Sri Lankan service industry has to raise their level of green marketing consideration in the future, unlike the past, and they must take into account their current position to reward green concepts' advantages. If you want to merge as an industry, you need to raise the degree of green marketing tendency in all of your service-sector businesses. This study found that the Sri Lankan service sector has a lower level of conformance to the green marketing mix, and the relevant parties must pay more attention to the greenness used in the service industry..

Wazir, K., & Khan, H. (2021) In this article, we'll look at three particular green marketing strategies that may help customers learn more about the environment, eco-friendly goods, and how to tell conventional from green items. "Green branding," "Green labelling," and "Green ads" are the three marketing tactics described by the researcher. Consumers' beliefs and actions in terms of purchasing for home detergents and organic food products are the focus of this research. Guildford Surrey residents may benefit from this study by learning more about how green marketing affects their purchasing decisions. The data was collected using quantitative methods and the author adhered to the positivistic research ethic. A systematic, closed-ended questionnaire was mostly used to gather data from the original source. Consumers' beliefs and actions seem to be positively influenced by green marketing methods, according to the findings. Increasingly, consumers are worried about the environment and seek for products that are convenient. Findings from this study are in accord with prior studies on environmental marketing. Marketers aim to appeal to people's environmental concerns. Green marketing (branding, labelling, and advertising) has a significant impact on consumer purchase choices in food commodities and household detergents; however, this study solely looked at the influence of green marketing



on consumer purchase decisions. Shopping items, for example, are convenient, but in the case of long-term purchases, the buyer is heavily involved.

According to Agustini, M., Baloran, A., Bagano, A., Tan, A., Athanasius, S., & Retnawati, B. (2021), Studies on green marketing, particularly in industrialised nations, have grown more significant in promoting environmental sustainability. A focus on emerging market companies' green marketing strategies and difficulties is the goal here. In-depth interviews were conducted with three companies from Indonesia and the Philippines that make environmentally friendly items. Because of the wide range of customer understanding and acceptance of new products, enterprises have to deal with a wide range of practise differences owing to varying levels of consumer knowledge.

3. Research Methodology

3.1 Research Design:

The current study is purely descriptive. Descriptive research aims to identify the characteristics that have the greatest impact on the perception of green consumers. Green product purchasing intention is the dependent variable in this research, whereas other elements that influence a consumer's purchasing choice are termed independent variables.

3.2 Data Collection:

This study's core data was gathered through the distribution of a structured questionnaire to customers who use green marketing products and green marketing product producers..

3.3 Sample Size and Sampling Technique:

The study relied on a non-probability approach known as convenient sampling. Using easy sampling, data is obtained from the replies of people in the general population who participate and provide the necessary information for the study. The information was gathered from 400 customers who use green marketing goods and 400 green marketing practitioners..

4. Effectiveness of Green Marketing strategies adopted by companies:

Many businesses in India are embracing the notion of green marketing, which is a departure from typical marketing methods. Companies have been positioning themselves as environmentally friendly organisations in response to government initiatives. Marketers have a duty to provide their consumers with information about green products so that they are aware of the steps involved in creating new products and their characteristics. It's not clear whether Indian customers are willing to pay a premium for eco-friendly items, thus companies selling them must understand the influences on consumer purchasing decisions..

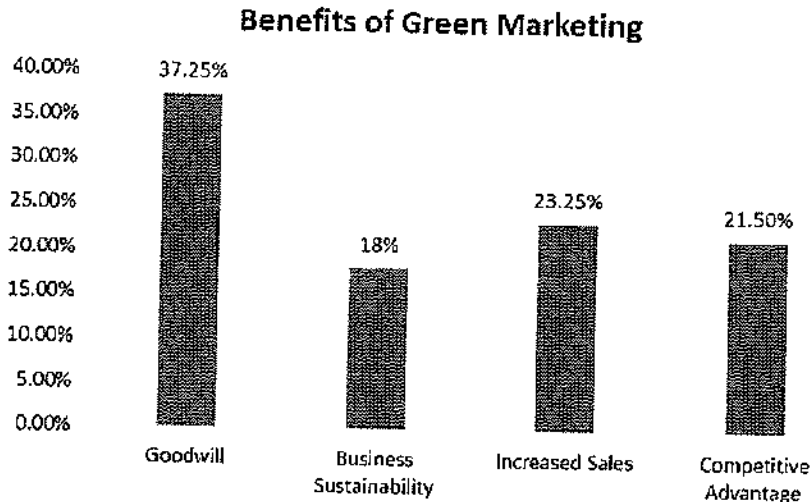


Fig. 1 Benefits of Green Marketing

Figure 1 depicted the advantages of green marketing from a consumer's perspective. a competitive advantage; 21.5% of customers say that it does; and the remaining 18% of consumers agree that corporate sustainability has been accomplished by green marketing, according to the vast majority of those surveyed, a whopping 37.25 percent of those polled.

Factors affecting purchase decision

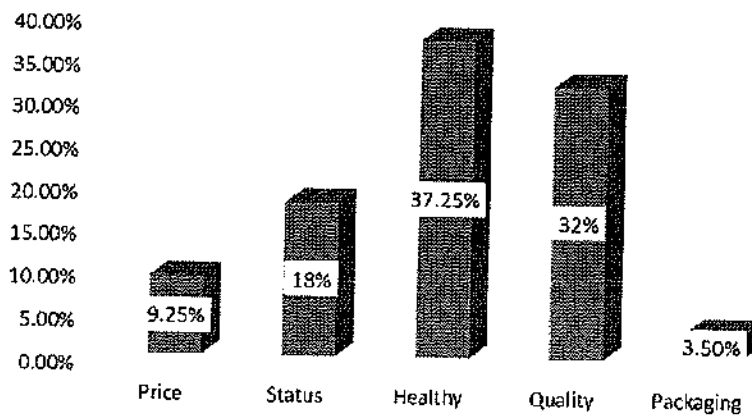


Fig. 2 Factors affecting purchase decision

Figure 2 above depicts the variables influencing customers' purchases of green products. Green products are preferred by 37.25 percent of customers, and 32 percent choose them due of their quality. About one-eighty-eight percent of consumers say they choose green items as a status symbol. 9.25% of consumers choose to buy green products because of the lower cost, while 3.50 percent are swayed by the packaging..



Environmental Concern affects my buying decision

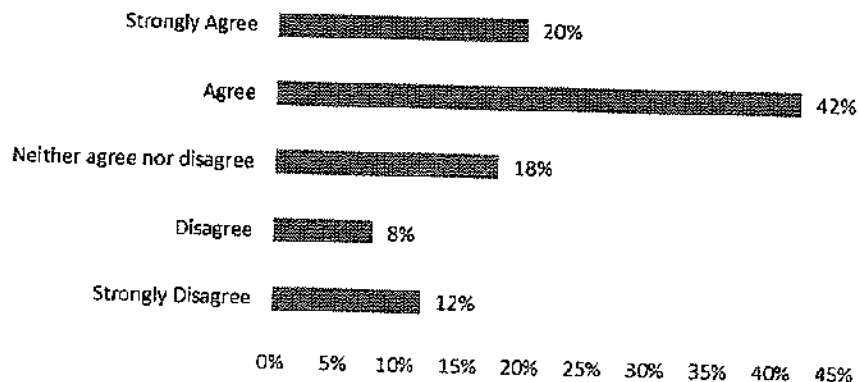


Fig. 3 Environmental concern affects the buying decision

Figure 2 shows that 42% of consumers believe that their purchasing decisions are influenced by environmental concerns, and 20% of customers strongly agree to this, according to the findings. It seems that 18 percent of customers have no opinion on this matter at all. More than one-in-ten customers (11%) strongly disagree that environmental concerns impact their purchasing decisions and the remaining 8% disagree.

5. Conclusions:

According to the findings of the survey, people nowadays are more educated/literate and concerned about the preservation of the environment. When it comes to competitive and long-term growth, they are certain that green marketing may be an effective instrument. More customers would choose green items if they were concerned about preserving natural resources and ensuring that they cause little or no harm to the ecosystem. Protecting the environment ensures that the lives of both humans and animals are safe..

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THE RELATION BETWEEN RISK AND RETURN AND MEASUREMENT OF RISKS

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Abstract

Risk is a major element in the investment. Almost all investments carry certain level of risk. Hence proper understanding of investment risk and its management is necessary in successful investment decisions. Investments are exposed to a variety of risks like market risk, liquidity, credit risk, inflation risk, re-investment risk etc. Moreover, in recent years, the trading system for commodities, information system, globalisation, merger and acquisitions add to the complexity. The paper used mean and standard deviation method to analyse the risk of various financial instrument in India.

1 INTRODUCTION

It turns out that risk and return are strongly linked, when we're talking about investment. Returns are a representation of advantages or results generated by an investment. It is something an investor expects. Expected returns are difficult to predict, and the future is risky. Once you have made the investment, the return is whatever you have earned. It is the investment's possibility of being lost.

There is the danger of earning a lower-than-expected growth return. Investing in a certain financial product brings with it different levels of risk. Many investors regard investments with a greater likelihood of strong returns, such as growth assets, to be

more risky. Also, investments that have the potential to generate lower investment returns, such as defensive assets, are of lesser risk.

By looking at the rate of return difference and the degree of variation between securities, it is apparent that the risk and return relationship in the market is shifting (Loric, Dodd and Kimpton, 1985).

It should be noted that Hampton (1996) felt that, "To be accepted, a greater-risk proposal must be projected to provide a larger return than a lower-risk one. An increase in uncertainty may cause an increase in the probability that the investment will have bigger profits as well as an increase in the probability that the investment will result in bigger losses in the long run.

All investing and financial planning goals must be taken into consideration when determining risk. Investors with a high tolerance for risk pursue an increase in their income as their investment objective, whereas financial planning, which incorporates a wealth manager or investment terms client or individual investor, has investment goals based on goals such as building a retirement fund or supporting children's educations.

The relationships between different securities, known as the risk-return relationship. Style, age, and personality are some of the personal aspects that have to be considered when calculating risk and return. Alternatively, an investor's risk tolerance, or willingness to bear risk, varies because of their personal characteristics.

An investor's expectation of holding their investment for a certain amount of time is referred to as a time horizon. There is a correlation between the time horizon and the risk of an investment. In a nutshell, the investment does not do well in the near term because of possible fluctuations in inflation. To accomplish long-term goals, and the degree of risk is manageable.

A fixed income security, such as a bond, has a lower long-term potential return in comparison to stocks. In other words, long-term investment carries higher risks, such as stocks, but bonds and cash tend to yield a lower rate of return. For investors who only need the money for a shorter time span, stocks are a risky option since their

value is regularly changing and they might finish up with less money than they had first invested.

When it comes to the examination of risk and return trade-offs, risk tolerance is another key consideration. In regards to investing behaviour, risk tolerance is crucial. By using risk measures, you'll be able to estimate the risk that you should accept in your investing portfolio. An investor's willingness to take risk or his or her ability to deal with uncertainty is known as risk tolerance. Demographic factors have a significant impact on risk tolerance capacity of investors.

The risk capacity of an investor is equal to the level of risk one is really able to accept. The term "risk capacity" is sometimes conflated with "risk tolerance." Some believe the two terms are synonyms. When it comes to risk tolerance, a person's willingness to take risks is their physiological or emotional readiness to do so. The risk capacity, on the other hand, refers to the financial capacity of investors to take risks.

The market is very susceptible to systematic risk. This kind of risk is unpredictable and cannot be reduced to a dollar amount. In addition, it is sometimes referred to as market risk or volatility. It is undiversifiable. This has an impact on the market as a whole, not just one single sector or company. In order to limit the influence of asset allocation and hedging, effective asset allocation and hedging may be done. It protects against the risk of interest rates, the risk of buying power, and the danger of exchange rates.

Unsystematic risk is the risk involved in investing such as a change in the regulatory environment, which might lower sales in the firm. Diversification is possible. It provides businesses with exposure to financial risk as well as business risk protection.

FACTORS AFFECTING RISK

Macro economic factors

Investing is made risky by several variables, all of which contribute to the potential for generating a profit. The quick-changing value, whether it is short-term or long-term, is a subject of interest. The financial market is strongly interconnected with the economy, the social system, and the political system, and all of these things interact in

a very sophisticated way. For movements in stock prices, economics-based fundamentals are quite important. Before investing in financial markets, an investor should have a sound understanding of the basic financial markets and determine what drives pricing or return. A number of studies were done in developed countries to investigate the effect of the market on stock prices. This insight gave investors a clearer picture of the fundamentals in the market, helping them to more accurately forecast stock movements, mutual funds, bonds, and other investment vehicles whenever those fundamentals alter their position.

3 Economic factors

There are several economic elements that influence financial market performance. The effect of fluctuating GDP growth on the financial market is profound.

Gross Domestic Product (GDP), represents the value of all completed products and services in monetary terms over a certain time in a nation. GDP growth across the board has a favorable effect on the financial market.

Monetary policy

In order to govern the quantity of money in an economy, the monetary authority generally the central bank (RBI), influences interest rates. A number of goals for monetary policy include price stability, encouragement of fixed investment, limitation of inventories and stockpiles, and minimising the rigidity. The money supply or interest rate are affected by changes in monetary policy like open market operation or bank rate policy.

Pace of economic growth

The pace of economic growth quantifies how a country's economy is doing at any given period. The current state of the Indian economy is positive, though growth has slowed. Slowing down has an impact on the demand for products and services, on investment, and on the number of people employed. Since consumption-based companies, which make up the majority of the US stock market, responded badly to the downturn, the stock market as a whole suffered.

The stockpiles of consumer durables are under threat with Indian customers saving more. In 2019, the economy also saw a drop in the retail sales of

televisions, air conditioners, washing machines, and other white goods. Despite this, the light electrical divisions of Havells, Greaves, and V-guard saw growth of around 25%, 16%, and 18% correspondingly, and all three units are capable of sustaining growth. This industry is likewise positively affected by the decline in consumer spending. Growth by volume (that is, the number of packs sold) decreased with the shift from basic household products like soap and biscuits to processed meals, where there are more items in each pack. During this time, shares of ITC, Dabur India, and Britannia Industries all experienced downward movements. But on the other hand, shares of Colgate-Palmolive, HUL, and Nestle India

Political climate

Like the political climate, financial markets are subject to change. Government policies make up the bulk of political influences. The financial market is greatly influenced by government policies, such as changes in laws, taxes, and interest rates.

The demonitisation in November 2016 had spurred interest in savings plans like NSC and PPF among investors, who anticipated banks to lower their fixed deposit rates. This is represented in the form of negative values for the stocks of corporations from industries including real estate, cars, and the key industries of cement and steel. After they had been demonised, the financial industry benefited the most.

Seasonal effect

Seasonal variations in production and sale are a well-known section business. Stocks that respond to the demand on different days or at different times of the year is known as seasonal stock.

2 Literature Review

In the year 2021, Gurbaxani and Gupta analysed the investment choices of individual investors in Neapanagar, a small town in Madhya Pradesh, as it pertains to the effects of COVID 19. Information was gathered from a sample of 100 factory workers and business owners, and their investing patterns were analysed with relation to

systematic investment plans (SIP). SIPs plummeted by 43% during COVID 19 because of uncertainty of income regardless of gender and age.

A group of researchers, including Sohail et al (2020), evaluated the influence of COVID 19 on individual investors' investing choices on the Pakistani stock market. Data was utilized to gather and analyze the reaction of investors in Pakistan, where qualitative information was used. Investors were not motivated by religious views, social standing, or peer pressure according to the findings. Nonetheless, COVID 19 had a large influence on individual investors' decisions.

Shah, SA (2018) used GMM techniques to find the correlation between macroeconomic fundamentals and stock exchanges. During the period of 1997 to 2014, the Pakistani, Indian, and Sri Lankan stock markets regarded stock returns. The results showed that T bills had a detrimental influence on both the macroeconomic factors and the stock returns.

Nadeem Maqbool et al (2018) studied the impact of political decision and events on stock returns and it was found that political decisions, stock returns and events had a significant positive relation.

According to Shilpa Lodha (2015), looked at the pattern of stock market activity through the course of the year in India, using the GARCH model. The study focused on closing, opening, high, and low prices on May 31st, 2013. The findings reported in this article apply to the Indian stock markets as well. According to the findings, Monday was found to be the most crucial day of the week. September and December, 2017 were found to be the most important months for the year. While discussing quarterly and monthly influence, it was observed that the first half of the year was most important.

Sainy (2016) conducted a study to find out how brokers perceive key macroeconomic aspects and how these aspects affect investing choices in India. The findings revealed that the following economic variables had significant influence on stock prices: GDP, government policies, international trade and investment, disclosure, seasonality, asymmetry of information, and liberalisation policies.

Zelga K (2017) studied the influence of various macroeconomic factors like GDP, unemployment rate, taxation, inflation and industrial production on financial market. The research considered three markets namely US (S & P 500 index was used to measure particular return), Germany (DAX) and Poland (WIG) and six macroeconomic factors namely GDP, unemployment inflation, industrial production, retail sales and local index of economic attitude. The analysis proved the influence of macroeconomic factors on the profitability and return on the investment.

Using data obtained from the Bloomberg website, Alqattan and Alhayky (2016) gathered monthly stock prices in Gulf Corporation Council (GCC) nations between November 2006 and February 2015. The study investigated the effect on stock prices and oil price collusion on oil stock prices and the broader economy. Crude oil prices has a significant impact on stock returns across the global financial market. In all GCC nations like Oman, it was believed that there was no link between oil prices and the stock markets. In Short-term, however, oil price volatility was correlated with the overall GDP and stock market growth in all GCC nations.

Uddin et al (2013), explored Dhaka stock exchange website to see what variables influence the market values of various financial sectors including banks, insurance, and leasing firms. A total of 72 firms were examined between 2005 and 2010, and data was acquired on NAV, NPAT, P/E ratio, and EVS. Financial metrics for the firms have a high positive correlation with their stock prices.

Assaf A et al (2014) found that the rise in investment in the country's real estate industry correlated with the financial stock market throughout the 2002-2012 period. To ensure the trustworthiness of their results, the researchers only used official sources, including data released by the Statistical Department, and the Amman Stock Exchange (ASE), and prior studies which explored real estate market and its aspects.

After considering both US aerospace firm stock returns and the separate categories of market and industry factors, Bae Sand Duvall G (2011) employed multi-index LAPMS to quantify the link between those factors and the stock return of the US aerospace sector. It was determined that the returns for the Aerospace sector were considerably positively correlated to stock market returns. The results of the study

looked at both the amplitude and the trend of this association. In terms of measuring the progress of the whole market, three measures that are known to be related to market growth were important namely real market capitalisation, real value traded, and stock market volatility.

Deb S G and Mukherjee J (2008) considered the time period of 1996 to 2007 in order to study the relationship between the real GDP growth rate and return and development of the stock market. The paper also examined the magnitude and direction of this causal relationship. Real market capitalization ratio (six proxy), real value traded ratio (activity proxy) and stock market volatility were three important indicators for stock market development while real GDP was used as a proxy for economic development.

To find out the link between macroeconomic variables and fluctuations in stock prices, Nusit A L Shubiri, F (2010) conducted a regression analysis to find out the relationship between macroeconomic factors and changes in stock prices. The data was collected from 14 commercial banks for the time period of 2005-2008. Market price of stock of banks were used as a dependent variable while financial factors like net asset value per share, dividend percentage, earning per share, lending interest rate, GDP and inflation rate in Jordanian banks were used as independent variables. The results indicated a highly positive significant relationship among market price of stock and independent variables namely net asset value per share, market price of stock dividend percentage, gross domestic product while other independent variables namely inflation and lending interest rates had a negative relationship with the market price of stock.

Obstfeld et al (2005), compiled a data set of short-term interest rates spanning 130 years, and then studied it. Study determined that there is a trilemma in monetary policy between exchange stability, monetary independence, and capital market openness.

Renbao Chen and Ann Wong (2004) showed how profits in life and general insurance firms were correlated in Asia. Using strong data such as size, growth, etc., the research utilized macro data independently. Several categorisation approaches were

used to evaluate both general and life insurance businesses' financial performance. It was discovered that general insurers with internal variables, such as performance, investment, operation, size, quick ratio and current ratio had substantial effects on the profits. Firm size, asset mix, investment performance, and product mix all have a big influence on life insurers.

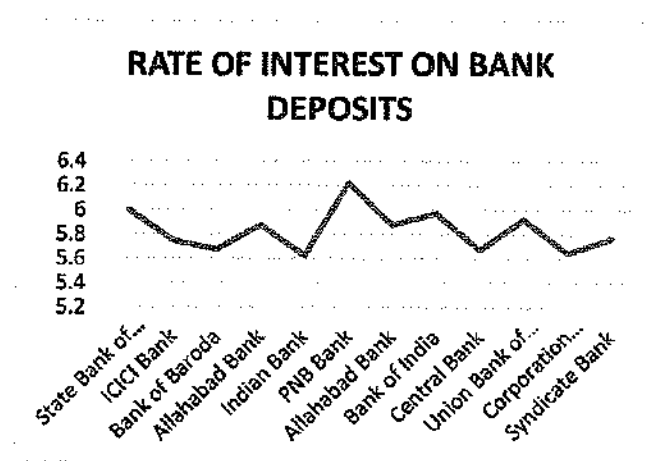
Chan, Louis K C (1991) tried to create a link between cross sectional differences in returns on Japanese stocks and the underlying behaviour of four variables namely earnings potential, size, book to market ratio and cash flow yield. It was revealed that there exist a significant association between these variables namely earnings potential, size, book to market ratio and cash flow yield and expected returns in the Japanese stock market. Among these four variables, the book to market ratio and cash flow ratio had the most significant positive impact on expected returns.

3 Methodology

Secondary data on investment options' returns, including those from the Reserve Bank of India, the Times of India, Bloomberg, moneycontrol and other relevant sources, have been gathered and compiled for the year 2019.

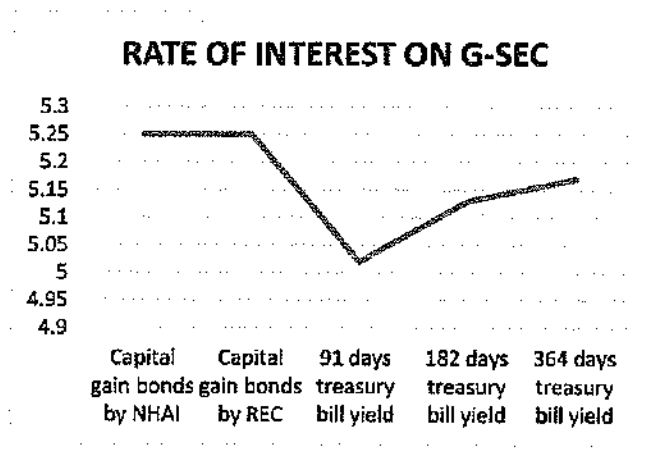
4 Interpretation of Results

Fig. 6.4 : Rate of return on various financial assets



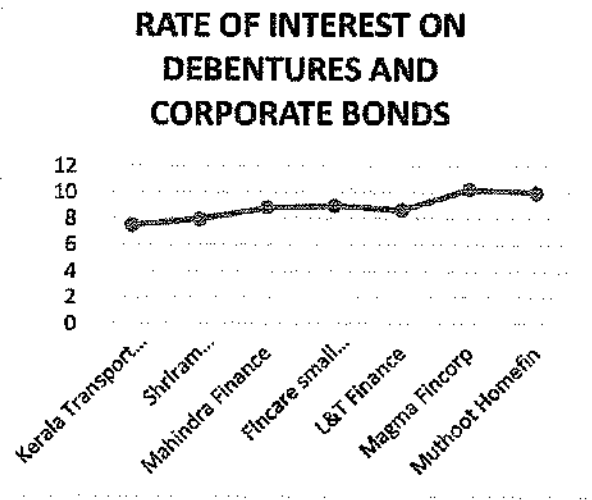
Source : <https://cleartav.in/s/fd-interest-rates>

The above figure shows the rate of interest on fixed deposit. The highest rate of interest on fixed deposit was 6.3% . While the lowest was 5.5%.



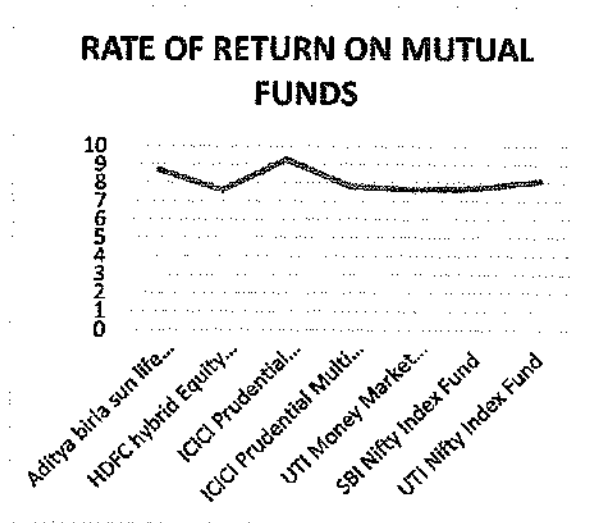
Source : m.rbi.org.in

The above figure shows the rate of interest on G-sec. The highest rate of interest on G-sec was 5.25%, which was offered by capital gain bonds by NHA. While the lowest was 5.02% which was offered by 91 days treasury bill.



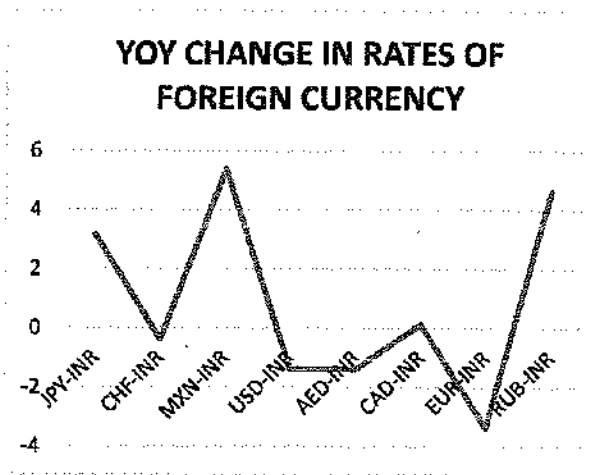
Source : moneycontrol.com

The above figure shows the rate of interest on debentures and corporate bonds. The highest rate of interest on debenture and corporate bonds was 10%, which was offered by Muthoot home finance. While the lowest was 7.5% .



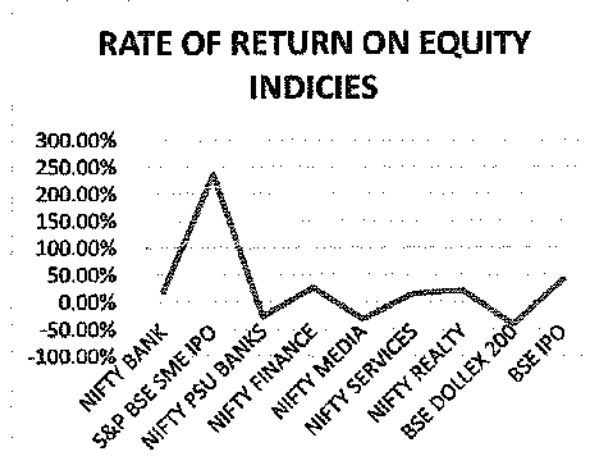
Source : www.moneycontrol.com

The above figure shows the rate of return on mutual funds. The highest rate of interest on mutual funds was 9.5%, which was offered by ICICI Prudential life insurance fund. While the lowest was 7.5% which was offered by HDFC hybrid equity fund.



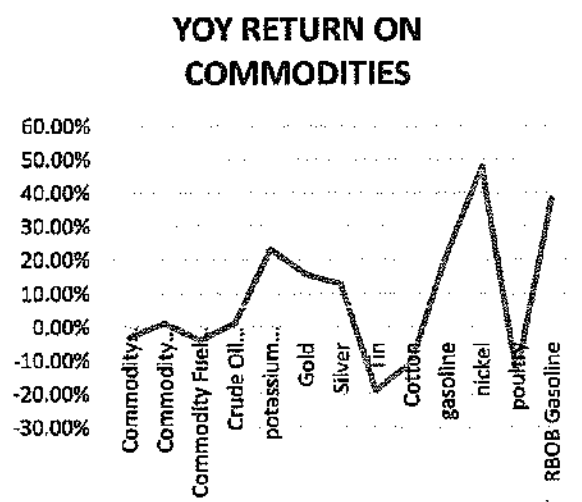
Source : <https://economictimes.indiatimes.com/>

The above figure shows the year on year return on foreign currency. The highest rate of return on foreign currency was 5.5%. While the lowest was -3.5%.



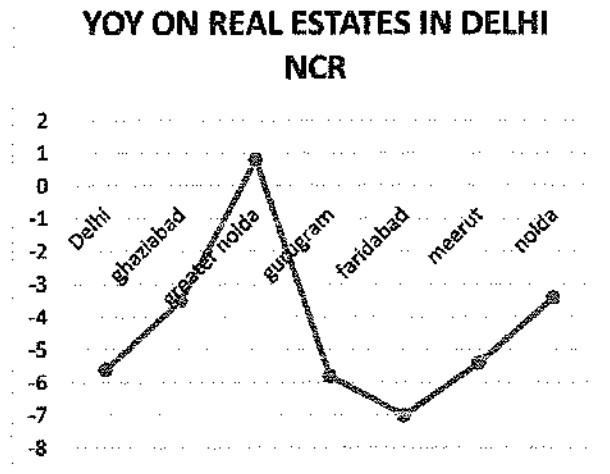
Source: <https://www.bloombergquint.com/marketstats/pid-303,sortby-percentagechange>

The above figure shows the rate of return on equity indices. The highest rate of return on equity indices was 170%, which was offered by S&P BSE SME IPO. While the lowest was -50% which was offered by BSE Dollex 200.



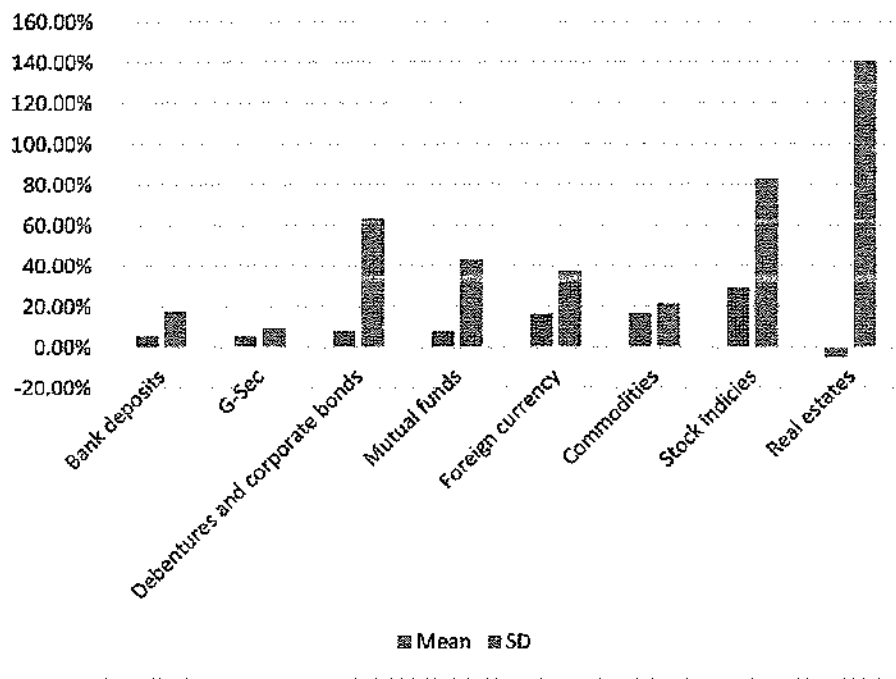
Source : <https://www.indexmundi.com/commodities/>

The above figure shows the rate of return on commodities. The highest rate of return on equity indices was 45%, which was offered by nickel. While the lowest was -20% which was offered by tin.



The above figure shows the year on year return on real estates in Delhi NCR. The highest return on real estates in Delhi NCR was 1%. While the lowest was -7%.

Fig. 6.5 :Showing mean(return) and standard deviation(Risk) of various investment avenues



The above bar chart shows the rate of return denoted by mean and risk denoted by standard deviation of various investment instruments in India during 2019-20. The stock indices had the highest mean of approximately 30%, while real estates had the lowest mean of approximately -5%. While, real estates had the highest standard deviation of approximately 140% considering it to be most volatile and G-sec had the lowest mean of approximately 5%, considering it to be the least volatile.

5 Conclusion

The decisions made by investors with respect to the amount of funds to be deployed among various investment avenues are known as investment decision. These decisions are influenced by availability of money and flow of information. It is a complex process involving logic and calculation. There are various demographic and psychological factors influencing this decision. A rational investor after earning an income, sets a part of his income, for consumption and other necessary expenditure like rent, electricity bill. There after he invests his remaining income among various alternatives. An investor should decide the proportion of amount he is willing to allocate among various avenues viz fixed deposits, mutual funds, insurance and equity. This to large extent depends upon various factors like objective , quantum of funds available and psychological factors, for e.g., if the objective of an investors is to save tax, then he would be investing a major proportion of amount in tax saving bonds and scheme.

Suppose an investor is risk taker then he would be investing a major proportion in equity market. While making this decision, an investor can make use of various source of information viz opinion of friends and relatives, newspaper and magazine reports of various stock exchange and other electronic media like internet. An investor can also consult his investment advisor.

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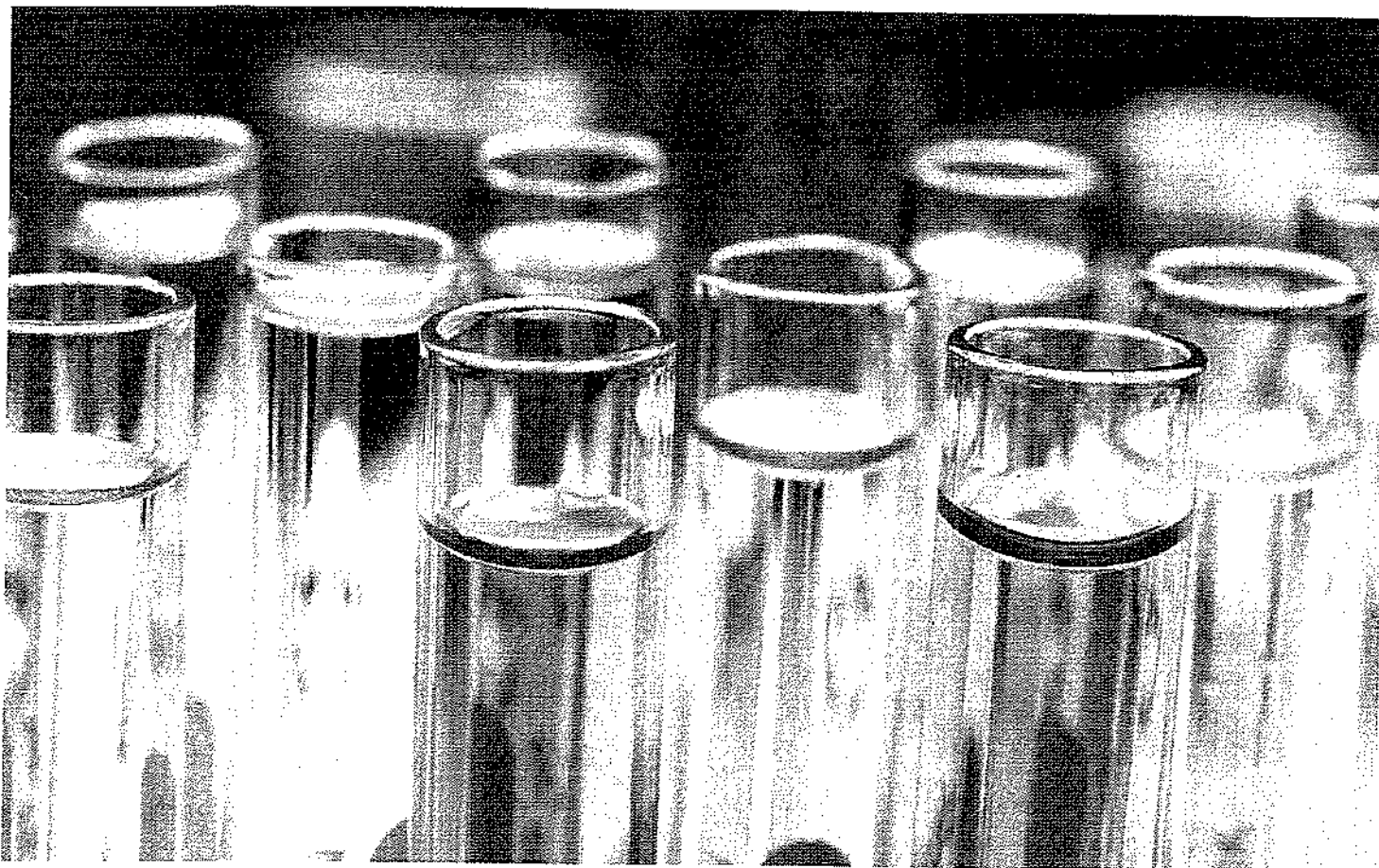
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Asian Journal of Organic & Medicinal Chemistry

Volume 7, Number 2

April - June 2022

ISSN: 2456-8937



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Special Issue

on

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A Review of Indian Automobile Industry

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ABSTRACT

India's automobile sector is a major contributor to the country's economic prosperity and improvement in technology. About 32 million people are employed directly and indirectly by the automobile sector, which now contributes more than 7% of the total GDP. The Indian automobile sector has risen to the position of world leader as a result of strong local demand and favourable government policy. Electric vehicles (EVs) and intelligent transportation systems (ITS) are likely to undergo big changes in the Indian auto industry, as they do in many other nations, in an effort to address current problems such as traffic congestion, fuel dependence, air and noise pollution, and so on.

Keywords: Automotive, Industry, Indian, Economy, Environmental etc.

INTRODUCTION

Economic growth has resulted in a rise in the use of raw materials and energy, reducing their availability and creating environmental issues. When it comes to keeping consumers and the natural environment safe and healthy, this has become a huge concern for businesses. Keeping environmental concerns in mind, organisations are embracing green business practises because they see the benefits of doing so. Businesses are being compelled to use green marketing strategies by government laws, public concern about global warming, and other environmental problems. This is a distinct definition of "green marketing," which is the total of efforts by corporations to make their goods less harmful to the environment by producing, promoting, packaging, and reclaiming them. There was a glaring omission from their criteria, however, when it came to the environmental impact of consumption and disposal of goods. Although material procurement and transportation in an environmentally friendly manner were not included in these standards. It is essential for companies to obtain raw materials from green sources and build green supply chain management systems in order to execute entire green marketing strategies. The term "green marketing" refers to all of the strategies used to attract and keep environmentally conscious consumers.

Indian Passenger Car Industry

There has been a dramatic rise in industrial activity in recent decades, resulting in environmental damage and serious consequences. Since 1962, environmental issues have been brought into closer emphasis. Governments and non-governmental organisations in affluent nations are increasingly concerned about environmental issues. North American, European, and Asian industrialised nations have made significant efforts to conserve the environment, yet many of these efforts have failed to provide the expected effects. Consumer environmental consciousness is rising along with environmental legislation at the national and international levels in today's technologically advanced globe. Consumers are becoming more concerned about the environment, which is prompting companies to implement environmental policies. Companies are increasingly taking the lead in efforts to promote sustainable production and consumption patterns as a problem to be tackled by private players rather than governments. Companies began developing environmentally friendly goods to combat environmental deterioration in response to government laws and an increase in consumer environmental consciousness. They are also adopting green marketing methods including environmental advertising, eco-labelling, and eco-branding to capitalise on their environmental initiatives. Customers' awareness and understanding of green product traits and characteristics can assist firms develop a positive image of their brands as a result of these efforts.

REVIEW OF LITERATURE

(Deniz and Onder 2017) studied "*Determinants Of Brand Equity In Green Products: The Relationships Among Green Brand Image, Green Trust And Green Satisfaction*" and discovered that "Brand" is a widely talked and researched marketing term. Name, word, symbol, or any other element that distinguishes one seller's goods and services from those of other sellers is defined as a brand by the American Marketing Association. While marketing activities help companies position items that are similar in terms of quality, usefulness, and effectiveness, brands offer a connection and relationship with customers that are distinct from those established by marketing activities.

(Hussain and Waheed 2016) studied "*Building green brand relations: The role of green brand image as significant driver*" The impact of green brand image in generating trust, connection, and commitment to a green brand was discovered by researchers. An additional benefit of the research was the creation and validation of scales to assess two new concepts: "green brand attachment" and "green brand commitment". The research provided an integrated theoretical model after conducting a literature assessment and identifying gaps. Validation using confirmatory factor analysis showed that the results were reliable, convergent, and discriminatively valid.

(Fonseca 2015) studied "*the impact of green marketing practices on consumer buying decision*" as well as discovered that colour may be a powerful motivating factor for consumers. Since then, corporations have been using green marketing methods, such as making goods more environmentally friendly and including features that have a less effect on the environment.

(Jagdev n.d.) studied "*Decoding the Indian Passenger Vehicle Market*" that the Indian automobile sector is presently responsible for roughly 7% of GDP, with a goal of increasing this to 10% by 2026 under the automotive mission plan. As the world's third biggest car market, India is expected to be a lucrative one in the not-too distant future. Passenger car demand is on the rise because of rising incomes and expectations. International passenger car manufacturers are eager to invest and join the Indian market or expand their current operations in light of these favourable developments..

(2019)studied "*Indian automotive sector: Creating future-ready organisations*" and uncovered that Now, the Indian automotive sector is experiencing five megatrends that are predicted to have a significant impact on the industry. In today's global and Indian auto markets alike, rapidly changing consumer demands, disruptive technological influence, dynamic regulatory environments, shifting patterns of mobility, and global interconnection are all having an effect on how automakers conduct business. Until recently, the sector has never seen such a wide-ranging transformation. Technology like self-driving cars and ride-hailing services are changing the way people get around.

(Miglani, 2019) studied "*The Growth of the Indian Automobile Industry: Analysis of the Roles of Government Policy and Other Enabling Factors*" and noted that India's car sector is one of the country's most significant drivers of economic development and one that participates heavily in global value chains. Because of the significant government backing, this industry has been able to carve out its own niche in Indian manufacturing. Autos made in this nation are specifically targeted towards the low- and middle-income segments of the population, making it unusual among the countries that create automobiles.

(Mu 2019) studied "*Indian Automobile Industry Analysis*"

The car industry in India is the fourth biggest in the world. During 2019, India ranked fourth in the world for automobile production and seventh for commercial vehicle production. This sector in India will generate between Rs 16.16 and 18.18 trillion (US\$ 251.4 and 282.8 billion) in revenue by 2026. According to statistics given by the Department for Promotion of Sector and Internal Trade (DPIIT), the industry received US\$ 24.21 billion in FDI from April 2000 to March 2020. (DPIIT). Between FY16 and FY20, domestic vehicle manufacturing climbed by 2.36 percent CAGR, resulting in a total of 26.36 million cars produced in the nation.

(Hasan et al. 2019) studied "*Green business value chain: a systematic review*" Since environmental repercussions must be taken into account promptly, conventional corporations are becoming more and more environmentally conscious. The findings of this research have consequences for environmental protection, social security, and commercial stability.

Overview of the Indian Automobile Industry

Until the country's independence, the Indian automobile market was seen as a market for foreign automobiles, although General Motors and other manufacturers' cars were manufactured there. Servicing, dealership, financing, and maintenance of automobiles were the primary functions of the Indian automotive business. Manufacturing began after a decade of independence. Until the 1950s, India's transportation needs were mostly provided by the Indian Railways. India's car sector has experienced several difficulties since independence. The government's primary goal was to spur economic growth by implementing long-term, capital-intensive initiatives like steel manufacture. Priority was given to product quality and customer satisfaction. The government requires a licence to set up a manufacturing facility. Despite these difficulties, the industry expanded. Passenger automobile manufacturing was restricted to 40,000 units for over three decades after the country's independence. Production was limited to three companies: Standard Motors, Hindustan Motors, and Premier Automobiles. In the industry, there was no R&D or specialisation. In the beginning, workers were

inexperienced and had to learn on the job via trial and error. It was in the 1950s when Morris Oxford and Fiat 1100 were dubbed Ambassador and Premier Padmini, respectively. Nearly all of the automobiles on the road in the 1960s were designed and built in the United States. The car industry had seen considerable transformations by the decade's conclusion in the 1970s. Joint ventures for light commercial cars, for example, were strong attempts that failed. The new models, Contessa, Rover, and the Premier 118NE, went on sale. As far back as the 1980s, India's economy remained mostly socialist and closed to the outside world. Delicensing of the sector and subsequent opening up of the sector to 100 percent FDI via the automatic method marked a fresh beginning for the Indian automobile industry in 1991. India's economic reforms and deregulation have made it a desirable investment location. India has already become one of the world's fastest-growing car markets.

Global automobile manufacturers –

Increasingly, Japanese automakers Suzuki and Honda, as well as Korea's Hyundai Motor Company, depend on their Indian operations to help them grow. The fact that nine out of the top 10 global automakers have a presence in India shows just how critical the country's automotive sector is. By aggressively investing in new product development and product technology advancements, global rivals are increasingly focusing on India and generating India-centric goods. In addition, the cost structures of multinational firms are becoming competitive due to the rising use of local sourcing and development in India. Hatchbacks and sedans were the primary emphasis of many MNC OEMs when they first entered the Indian market. As a result, there is a lot of severe rivalry in the UV market. Future rivalry is projected to be more intense as global rivals bring decades of international expertise, global size, sophisticated technology, and huge financial resources with them. A decade after setting up shop in India, MNC OEMs have taken 84.9 percent of the domestic Passenger Vehicles (PV) market share and are increasingly utilising India as an export base, with 22.1 percent of their output exported. However, with a market share of 96.1%, Indian original equipment manufacturers (OEMs) continue to rule the commercial vehicle business.

GOVERNMENT POLICY

The development of India's car sector would not have been possible without the government's strong policy backing. With no minimum investment requirements and refunds on R&D spending, the government announced Auto Policy 2002 in 2002, which gave automatic clearance for foreign equity investment up to 100% and boosted R&D. The government's "Make in India" policy will play a major role in the expansion of the car sector after the shift from the UPA to the NDA. Faster Adoption & Manufacturing of Electric Hybrid Cars (FAME) was introduced by the government in April 2015 and would encompass all vehicle sectors, including hybrids and pure electric vehicles, until 2020. In order to make electric vehicles more accessible and popular, this programme provides subsidies. It is the goal of the government to turn India into a worldwide centre for manufacturing and for research and development. According to the Automotive Mission Plan (AMP) 2016–26, which was announced in January 2016, India's car industry was expected to increase fourfold between 2016 and 2026.

CONCLUSION

Environmental and consumer expectations are always putting pressure on the global automobile sector. Fuel efficiency, gas emissions, safety, and affordability are some of the challenges confronting the business. More than ever, automobile manufacturers are under intense pressure to provide automobiles that are both affordable and high quality, as well as easy to manufacture. Vehicle efficiency and fuel economy will improve as a result of the automotive industry's use of lightweight materials that fulfil these performance and cost standards. As a result, EU safety and economic requirements are impacting the selection of automobile materials, notably the vehicle mass and performance. The company's employees should be well-versed on environmental issues. When it comes to hiring new employees, companies should look for those that are environmentally sensitive and pose probing questions.

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STATUS OF CORPORATE SOCIAL RESPONSIBILITY BY INDIAN CORPORATE SECTOR: A CASE STUDY OF GUJARAT STATE

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ABSTRACT

This research illustrates the activities executed by corporations in Gujarat State towards corporate responsibility. This article highlighted those enterprises which invest their CSR funds in several aspects of community development, such as Healthcare, Education & Training, Rural Development, and Environmental conservation in Gujarat. Yearly data from the national CSR portal from 2014-15 to 2019-20 were collected to determine the participation of companies and overall state expenditure on CSR. Furthermore, the major focus area where businesses invest diligently has been highlighted. In India, CSR was completely voluntary before 2013; however, it has become a mandate with the amendment of the Companies Act 2013. The main concept of mandatory CSR is to promote sustainable and inclusive growth in all sectors. There is a need to study CSR in a particular region. In the present study, Gujarat State has been selected to examine the status of CSR initiatives of various organizations from a development perspective.

KEYWORDS: CSR, CSR Thrust areas, CSR Expenditure, Spread of CSR, Gujarat

INTRODUCTION

CSR is defined by the World Business Council for Sustainable Development (WBCSD) as "the dedication of enterprise to participate in sustainable growth by allowing workers, their families, and communities to collaborate for inclusive development (WBCSD, 2000)." As a result, the core concept of CSR is that corporate companies must strive toward fulfilling the demands of a broader wide variety of stakeholders (Clarkson, 1995; D. Jamali, 2006; Waddock et. al. 1997). At the outset of its inception, CSR was thought to benefit solely shareholders. Friedman (1970) stated that "the business of business is business...the social obligation of the corporation is to increase revenue." The goal of businesses was to generate money and add value to their shareholders by enhancing their wealth. CSR was implemented in India long before it was conceptualized in Western nations. Big corporate entities were constantly donating to charitable causes in India. However, the government of India made Corporate Social Responsibility (CSR) essential in 2013 as an amendment to the Companies Act 2013, which went into effect in 2014. According to the Act, organizations having a net worth equal to or higher than 500 crores or, a turnover equal to or higher than 1000 crores, or a net profit equal to or higher than 5 crores in any fiscal year must spend 2% of their average annual profits of past three years on CSR activities as per clause VII. Companies should create a CSR policy, form a CSR committee, and include CSR activity in their annual report (Elembilassery, L. Gurunathan, 2018).

Gujarat's CSR programs have intensified rural farming, authorized women to become competent and self-sufficient, educated children, and refurbished rural infrastructure. Through their



E-CRM: A COMPARATIVE STUDY OF SERVICE QUALITY BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN HARYANA

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ABSTRACT

Ever changing technology has brought a paradigm shift in banking sector. The way of performing banking operations has transformed completely. Now, instead of attracting and maintaining the relationship with the customers in a traditional manner, banks are moving towards adoption of new technology and using electronic channels in an innovative manner. Banks are designing the customer relationship management strategies with electronic channel for facilitating banking at any time, via any channel and at anywhere so that customer may get easy and convenient banking and would be more satisfied. For enhancing the customer satisfaction banks must have to work on service quality issues. Therefore Banks must address the issues related to service quality of E-CRM (Customer Relationship Management) services. In this paper, an effort has been made to assess the level of customer satisfaction regarding service quality of E-CRM practices and also a comparative analysis has been done between public and private sector banks in Haryana. Service quality scale has been developed for this study. Exploratory Factor Analysis is performed to check the validity of the scale. Data has been collected on 5 Point Likert Scale from 496 bank customers. The findings indicate that although the public sector banks are adopting and implementing E-CRM practices, still, private banks hold a better position in this regard.

KEYWORDS: E-CRM, Service Quality, Banking Sector

INTRODUCTION

The use of technology in the delivery of banking services is becoming increasingly prevalent (Joseph et al., 1999). E-CRM is considered as Web-based CRM (Lee-Kelley et al., 2003). E-CRM is not only about technology or software but is about aligning business processes with customer strategies supported with software and technology (Rigby et al., 2002). E-CRM lays emphasizes on wide range of technologies which are used to facilitate effective implementation of company's CRM strategy with the development of e-business application. The banks are using E-CRM practices mostly for mass customization, customer profiling, self service, one to one interaction and automatic locks in flow of financial data like security prices which ultimately results in reduced cost of operation and increased customer loyalty and more profits (Ahmed, 2009). E-CRM makes customer able to deal with business organization at any time via any channels at anywhere which facilitates easy and

TO INVESTIGATE THE FACTORS INFLUENCING ONLINE SHOPPING AMONG YOUTH: A PERSPECTIVE FROM DEVELOPING NATION

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Abstract

As the world has witnessed a drastic change in last 18 months. This new normal has changed everyone's life and made to think what has to be done. The role of technology has emerged out to be very strong and prominent in every phase of life. The decision taken by Indian govt of Demonetization and rolling out of 4G network has also fuelled up the increasing use of technology in day to life. This study is an attempt to figure out the factors influencing Online shopping. The result of EFA and CFA shows 7 factors with 30 variables. Factors like Perceived ease of use, Hendo, Social role and Risk were found to be most prominent among all.

Keywords: Youth, Online Shopping, India, technology

Introduction

The year 2020 has made it very noteworthy for everyone to understand one thing in India and that is Internet is no more a luxury but it has become an essential part of everyone's life in one or the other way. The TRAI (Telecom Regulatory Authority of India) data shows that in march 2020 India has 743.19 million internet users with a growth rate of 3.4%. Top five states with maximum number of Internet subscribers are Maharashtra (63.01 mn.), Andhra Pradesh (58.65 mn.), Uttar Pradesh East (54.60 mn.), Tamil Nadu (51.64 mn.) and Madhya Pradesh (48.72 mn). Currently, online retail is in demand and most of the consumers finding it easy and comfortable.

Today, online shopping has become an easier and more common option for people to purchase. India ranks 2nd according to the 2019 Global Retail Development Index (GRDI). The retail industry of India is anticipated to reach \$1.4 trillion by 2021 following 9% increase in India's retail sector between 2016 and 2018 (Richins and Dawson, 1992; Simmons, 2008). Increasing internet users have provided internet-based electronic commerce and developing enterprises a chance to build the environment and to provide consumers with more information and services in an easier method (Moore, 1994; Firat and Schultz, 1997). For their promotional activities, several organisations have exploited the internet. With the strength of the Internet

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Abstract

In today's corporate world, "green" has become a buzzword. Manufacturers create their products with environmentally responsible features and labelling in order to convey an image of a responsible brand to the market. Green marketing methods are the word used to define these actions. The automotive industry is pushing the competition ahead on an ecologically friendly and sustainable path, depending on hybrid and electrification technologies. Transportation accounts for roughly a third of worldwide greenhouse gas emissions, and it is widely viewed as among the most apparent symbols of pollution. As a consequence, manufacturers are substantially investing in the production of much more efficient and clean automobiles. Air quality is becoming one of the most important concerns facing the globe, notably in India, which has some of the world's most polluted cities. As a consequence, the global automotive industry is rushing to design vehicles that genuinely can operate on alternative fuels and improve current ICEs to generate reduced emissions. India, too, is set to change its laws for automobile emissions, going from BS-IV to BS-VI on April 1, 2020. This paper explores the sustainable operational efforts in the car industry in the Indian environment, as described in sustainability report, in order to evaluate consumer views of green vehicle purchase.

Keywords: Green Marketing, Automobile, BS-VI, Air Pollution

Introduction

Environmental preservation, social responsibility, and the development and distribution of ecologically friendly goods are all part of the "going green" marketing strategy. Eco-friendly behaviour is seen as crucial by the majority of consumers, according to recent studies. For decades, the idea of environmental preservation has been an element of holistic marketing strategy. The environmental movement at the time was focused on a small number of local concerns, such as pollution, and it served as a way to justify higher prices for a select group of well-educated consumers. There is little doubt that the concept of "green branding" has changed the way companies and their consumers see each other. Since the dawn of the twenty-first century, young people have been exposed to the challenge facing humanity and the species as a whole. Sustainable development and environmental preservation are becoming more important to the general public, and corporations are being required to supply it as well. Automakers, especially those that operate globally, are commonly seen as a cause of current climate change, economic, and social difficulties. Customers want these issues to be rectified. As a consequence of the perception that automobile manufacturers are the principal polluters, they are planning a large investment in green product innovation. But in most cases, the market is only interested in the product's green credentials. The complexity of automobile manufacturing necessitates a high degree of attention. As a result, they need to use environmentally friendly business practices, use environmentally friendly buying alternatives, perform green logistics, and save natural resources wherever feasible. Thousands of automobiles throughout the globe release dangerous pollutants because of the industry's negligence.



JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

ORIGIN AND EVOLUTION OF INFORMATION TECHNOLOGY: INDIAN HISTORICAL PERSPECTIVE

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Abstract

The present study origin and evolution of IT necessitates the researcher of commerce the study with a brief analysis of origin and evolution that are related topic, on the bedrock of which the entire study in developed. Cyberspace has been originated and developed gradually, with the growth of science and technology. In nutshell, the study of cyberspace is not only confined within the limited framework of the information technology Act 2000. In order to study the legal mechanism that governs the information technology in so called cyberspace it is essential to study the cyberspace itself. The cyberspace not only differs in technological aspects from real world, but the social and legal environment in cyberspace is much different than that of real world. The legal system is developed on the footing; keeping, physical monetary, space and time constrain human being.

Key Word: Evolution of IT, Cyber Space, IT Act 2000, Physical Monetary

Introduction

The present study titled, "Origin and Evolution of Information Technology" necessitates the researcher to commence the study with a brief analysis of origin and evolution that are related to the topic, on the bedrock of which the entire study is developed. An endeavour is made in this chapter to highlight the origin and evolution of information technology. This part of the research



THE INFORMATION TECHNOLOGY ACT, 2000: AN ANALYTICAL STUDY

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Abstract

The IT Act, 2000 has provided the procedure of authentication of computer record and the document authenticated by way of procedure prescribed by the IT Act, 2000 get legal recognition. Prior of the IT Act, 2000 the electronic records had no legal recognition. In order to provide authentication and recognition too electronic record, the IT Act, 2000 develop the system of digital signature to be affix documents. The most important about the IT Act, 2000 is that it gives recognition to electronic record. For the purpose of the same, new section, 29A has been inserted in Indian Penal Code, 1860 amending to make it compatible². Now as prescribed by section 29A (29A Electronic Record"³) of Indian Penal Code, 1860 (newly inserted section 29A vide the First Schedule of the IT Act, 2000) the 'Document' includes 'Document in the electronic form. A part from mentioning certain acts as contravention and prescribing fine for the same in the chapter X of the Information Technology Act, 2000, the portion which deals with the wrong detrimental for the e-commerce and e-transaction frauds, Chapter XI of the Information Technology Act, 2000 describe certain act as offences comprising fourteen sections ranging from 65 to 78. Overall discussions under the present act suggest that the Information Technology Act, 2000 has not only legitimize recognized the electronic data but also define certain act punishable by law. As started above, the Information Technology Act, 2000 has not only recognized the electronic record, but also provided detailed procedure for authentication of the same. While creating a system for e-commerce and e-governance, the IT Act, 2000 also provided various security aspects for securing transactions.

Key Word: IT Act, 2000, Electronic Records, Indian Penal Code, 1860, Technology Act, E-commerce and E-governance, Recognized the Electronic Record

Subhash Chandra Bose - As a Swarajist

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Abstract

The abrupt suspension of the Non-Co-operation movement created a political vacuum in the country, in the absence of mass political activities, Swarajist kept the anti-British spirit alive. The emergence of two opposing groups in Congress- One in favor of continuing the old policy of non-cooperative and another in favor of entering legislative councils and constitutional means obstructing the British Government through within called pro changers or Swarajists Subhash Chandra Bose, a symbol of assertive nationalism, leading force to kindle the flame of freedom not only in India but outside India also. His contribution to the freedom struggle as a swarajist is not much recognized as he worked in Swaraj Party as a follower of his political Guru C.R. Dass. Through his organization of youth, The young Bengal party, he prepared a volunteer group for Swaraj Party. Through his writing in the Newspaper Benglar Katha, The forward, and Atma Shakti, he propagated Swaraj Party's ideology.

Keywords

Assertive Nationalism, Pro-changer, Swaraj, Constitutional.

Reference to this paper
should be made as follows:

Received: 31.08.2021

Approved: 10.09.2021

Dr. Shashi Nautiyal

Subhash Chandra Bose
- As a Swarajist

RJPP 2021,
Vol. XIX No. II,

pp. 167-171
Article No. 22

Online available at :
[https://anubooks.com/
rjpp-2021-vol-xix-no-1](https://anubooks.com/rjpp-2021-vol-xix-no-1)

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A Review on Biodegradation of Post-Production and Post-Consumer Polyurethane Wastes

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Abstract

In terms of synthetic polymer material abundance, polyurethanes (PU) are sixth in the world. The majority of PUR materials have been specially designed to ensure excellent levels of environmental resistance and long-term durability. As the demand for various polyurethane materials rises each year in many industrial sectors, polyurethane waste is being produced, which needs to be properly disposed. Polyurethanes have xenobiotic qualities compared to other polymeric materials like PET, PE, PP, etc. Under ambient and laboratory conditions, it has been discovered that PU is sensitive to biodegradation by several microbes, although at a very low rate. The biological breakdown of polyurethanes in post-consumer waste is very promising. It is crucial for a circular plastic economy that highly effective PU-degrading microorganisms and enzymes are discovered and characterised because they can break down PU polymer chains into oligomeric chemicals. In this review, the primary approaches for identifying and characterising PU-degrading microorganisms and enzymes are outlined and discussed in terms of catalytic processes. This critical analysis focuses on the potential for using renewable resources to produce polyurethane and provides a detailed understanding of the development, application, and most recent improvements in the area of various bio-based polyurethane polymers that have emerged over the past ten years.

Keywords

Polyurethane,
biodegradation,
bacterial
degradation,
isocyanate,
polyol

Introduction

The demands of the newest technologies for recycling of waste synthetic polymers are increasing for three reasons: less availability of land for waste landfilling, which leads to water and soil pollution and prohibition of landfilling in many countries, lack of or non-biodegradability of

polymeric waste; and shortage of raw materials such as crude oil (Gary T. Howard, 2002). The global production of polyurethane was about 2 million metric tonnes in 2021 and is expected to reach about 29.2 million metric tonnes by 2030 (Lucía Fernández, 2022). Globally, 367 million tonnes of plastic are produced annually, with a decrease from 367 million tonnes in 2018 to 367 million tonnes in 2021.



DADABHAI NAROJI'S INTERPRETATION OF BRITISH ECONOMIC POLICY

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Abstract:

Dadabhai Naoroji (1825-1917) was among the leading Indian nationalist leader who arouses the feeling of nationalism and propagated it. The most instrumental during this regard had been his theory of Drain of wealth. Naoroji, the grand old man of India, was a patriarch of liberalism in India and one among the founders of the Indian National Congress. He was one of the pillars of the early phase of Indian National Congress. He was the first nationalist leader who related Indian poverty to colonial policies of British government. He along with other leaders like, M.G. Ranade criticized British government theory of free trade. Dadabhai Naoroji's argument was that British colonialism destroyed India's self dependent economy. He argued that British government was draining the wealth of India through its policy of home charges, military charges and guaranteed interest payment on railways investment. He openly declared 'Drain of Wealth' as the goal of Indian National Congress, through he was advocating self government as the only remedy for the ills from which India was suffering. Dadabhai Naoroji was elected to the House of Commons as a liberal candidate from Central India in 1906, which was a remarkable event of his life. Not only in India but out of India also he stood for the right of Indian people and made vigorous efforts to interest British members of parliament in India affairs and for this purpose he organized Indian Parliamentary Committee which rendered very valuable services to India for many years. It was his sincere effort that succeeded in getting a resolution, pertaining to the holding of simultaneous examinations in England and India for Civil Services, passed in the House of Commons.

Keywords: Nationalism, liberalism, Swaraj, Drain of wealth.

Introduction:

Dadabhai Naoroji was pioneer in making Indians aware of the vicious cycle of British economic policies. He explained that Indian economy was transformed from self sufficient agrarian economy to the status of dependent agrarian economy which was a golden opportunity for British capital investment. He explained to Indians that British methods of exploitation were more and more dangerous as compared to rustic methods of loot and extortions employed by earlier rulers. British Government changed its economic policies in 19th century by following free trade and foreign capital investment. Dadabhai Naoroji put forward the Drain of wealth theory. Poverty in India, consistent with them, was the result of a drain of Indian wealth into Britain—a result of British colonial policy. Naoroji described six factors which resulted in the drain of wealth. Secondly, India didn't attract immigrants which brought labour and capital for economic process. Thirdly, India purchased Britain's civil administrations in India and her Indian army. Fourthly, opening the country to trade with foreigners to require highly paid jobs over those of equally qualified Indians. Lastly, the principal income-earners in India spent their money outside of India or leave with the cash as they were mostly foreign personnel.

Emergence of economic nationalism

Dadabhai Naoroji was one of the foremost economists of his times. He has rightly been called a pioneer in the field of economic nationalism. At the time of his advent on the Indian political scene, the people of the country were groaning under the burden of heavy taxation and suffered from want, scarcity and unemployment, which were recurring features of Indian economy during the British rule. Dadabhai Naoroji, by systematically diagnosing the malady and analyzing the factors which were responsible for the economic sufferings of the country, enlightened the people and roused them from their stupor. He molded the economic thinking of the time and can without doubt be said to have laid the economic foundation of Indian nationalism. In every regime, even within the most oppressive one, there could be some people or groups who enjoy the prevailing economic conditions. The same was the case during British period. There were many rajas, maharajas, nawabs, zamindars, mahajans and sahu-kars who lived in full satisfaction and without the smallest amount of anxiety. But was the state happy and prosperous? Clearly no, because though a couple of classes enjoyed, masses suffered. It was sect

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बहिष्कार एवं स्वदेशी आंदोलन में तिलक

डा० शशि नौटियाल शोध निर्देशक, एसोसिएट प्रोफेसर, इतिहास विभाग, जे०वी०जैन कॉलेज, सहारनपुर.

आलोक कुमार शोधार्थी, असिस्टेंट प्रोफेसर, इतिहास विभाग, गोचर महाविद्यालय, रामपुर मनिहारान, सहारनपुर

सारांश

बंगाल विभाजन से उत्पन्न परिस्थितियों के प्रतिक्रियास्वरूप बहिष्कार एवं स्वदेशी आंदोलन का ओर पूरे देश में फैल गया। इसने भारत के राष्ट्रीय स्वतंत्रता आंदोलन को एक नयी दिशा दी। लोकमान्य तिलक ने, न सिर्फ बम्बई एवं पुणे में बल्कि पूरे देश में बहिष्कार एवं स्वदेशी को प्रचार कर लोकाजीत सिंह एवं लाला लाजपत राय ने पंजाब एवं उत्तर प्रदेश के विभिन्न हिस्सों में आंदोलन का प्रविष्टि चन्द्र पाल ने अपने भाषणों से बहिष्कार एवं स्वदेशी आंदोलन को मजबूत किया। कालांतर राष्ट्रीय कांग्रेस भी इस आंदोलन से जुड़ गयी। गरमपंथी नेता सिर्फ बहिष्कार एवं स्वदेशी आंदोलन नहीं थे, वरन वे इसे जन आंदोलन का रूप देना चाहते थे।

बहिष्कार एवं स्वदेशी आंदोलन के व्यापक प्रचार-प्रसार के लिये समाचार-पत्रों, सांस्कृतिक धारि प्रतीकों, त्यौहारों, लोक परम्पराओं, लोक संगीत, नाट्य मंचों का भी सहारा लिया गया। बहिष्कार में साम्राज्यवाद के आर्थिक हितों को चोट पहुँचायी वहीं स्वदेशी ने देशी उद्योगों, राष्ट्रीय शिक्षा, नये क्षेत्र के लिये वैचारिक आधार तैयार किया। लोकमान्य बालगंगाधर तिलक ने गणपति महोत्सव और शिवाजी माध्यम से बहिष्कार एवं स्वदेशी का संदेश जन-जन पहुँचा दिया। स्वदेशी आंदोलन ने राजनीति के शिक्षा, कला, संगीत, विज्ञान, उद्योग आदि क्षेत्रों को भी प्रभावित किया। इस आंदोलन ने राष्ट्रीय अभिजात्य वर्गीय आधिपत्य से निकालकर जन आंदोलन की ओर उन्मुख किया।

मुख्य शब्द - बहिष्कार, स्वदेशी, जन आंदोलन, साम्राज्यवाद।

हिंदुस्तान में 20वीं सदी का उदय बहिष्कार एवं स्वदेशी आंदोलन के आरम्भ से जुड़ा है, जिसने भारत के राष्ट्र को एक नयी दिशा दी। गोपाल कृष्ण गोखले के शब्दों में - "बंग-भंग से उत्पन्न जनचेतना भारत के राष्ट्रीय उत्त में मील का पत्थर साबित होगी"। बाल गंगाधर तिलक ने भी बंगाल विभाजन पर इसी प्रकार के विचार व्यक्त किये हैं "उपजा जन रोष भारत के पुर्ननिर्माण में मील का पत्थर साबित होगा"। बंगाल विभाजन की प्रतिक्रिया के कारण भ आंदोलन अभिजात्य वर्गीय स्वरूप से निकलकर जन आंदोलन में परिवर्तित करने में सहायक सिद्ध हुआ। हिंदुस्ता हिस्सों में शहरी एवं ग्रामीण छात्र, युवक, महिलाओं ने सक्रिय राजनीति में भाग लेना प्रारम्भ कर दिया। इस आंदोल राजनीति बल्कि कला, साहित्य, विज्ञान, उद्योग आदि क्षेत्रों को भी प्रभावित किया।

भारत के राष्ट्रीय स्वतंत्रता आंदोलन में 1905 का बंगाल विभाजन एक जल विभाजक है। "1857 की क्रांति सबसे बड़ी राजनैतिक घटना थी जिसने भारतीय राजनीति की दिशा ही मोड़ दी"। बंगाल प्रशासनिक दृष्टि से 1866 में उड़ीसा के दुर्भिक्ष के पश्चात् इसका आकार कम करने का सुझाव सर स्टैफर्ड नार्थकोट द्वारा दिया गया। एडमंड फ्रेजर जोकि उस समय मध्य प्रांत के चीफ कमिश्नर थे तथा पुनः 1903 में ज बवे बंगाल के लेफ्टीनेंट गवर्नर बंगाल की सीमाओं का प्रश्न पुनः उठाया। निःसंदह बंगाल जैसे वृहत आकार के प्रांत को प्रशासनिक दृष्टि से नियंत्रित करना मुश्किल था। किंतु बंगाल विभाजन का मुख्य उद्देश्य इस समस्या के निस्तारण से अधिक राजनैति कर्जना दिनों-दिन बढ़ती राष्ट्रीय चेतना एवं अशांति का सूत्रधार बंगालियों को मानते थे। यह विभाजन उसी बढ़ती पर प्रहार करने एवं हिंदू-मुस्लिम वैमनस्यता को बढ़ावा देने के उद्देश्य से किया गया था। दिसम्बर 1930 में बंगाल प्रस्ताव की जानकारी मिलने के बाद इसका जबरदस्त विरोध शुरू हो गया। विभाजन के विरोध में पूरे बंगाल में बैठ लेने लगी। इसका अनुमान इसी से लगाया जा सकता है कि पहले दो महीने में ही केवल पूरे बंगाल 500 बैठके हुई। इनमें से ज्यादातर बैठके ढाका, मेमन सिंह और चटगांव में हुई। विभाजन के खिलाफ बंगाल में बाटे गये, जिसमें विभाजन से होने वाले खतरे के बारे में पूरी जानकारी दी गयी थी।

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ISSN 0973-
RNI : UPBIL/2005/1

SAMAJ VIGYAN SHODH PATRIKA

समाज विज्ञान शोध पत्रिका

The Half-Yearly Research Journal of Social Sciences

UGC APPROVED RESEARCH JOURNAL
RESEARCH JOURNAL NO. 48215

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Vol. 1, No. XLIX, April To September 2021

19वीं शताब्दी के भारत में आर्थिक नीतियां : एक अध्ययन

डॉ० शशि नौटियाल

एसोशिएट प्रोफेसर- इतिहास विभाग

जे० वी० जैन कॉलेज, सहारनपुर (उ०प्र०)

भारत पर अंग्रेजों की विजय और साम्राज्य की स्थापना पूर्ववर्ती विदेशी विजयों से भिन्न थी। अंग्रेजी उपनिवेशवाद की स्थापना से पूर्व में, मुख्यतः राजनीतिक सत्ता का ही अधिग्रहण हुआ था। 'अर्थतन्त्र' उससे अप्रभावित रहा था। परन्तु अंग्रेजों ने राजनीतिक सत्ता के साथ-साथ भारत के अर्थतन्त्र को भी प्रभाव में ले लिया और यहां औपनिवेशिक अर्थतन्त्र की स्थापना की। इस प्रकार ब्रिटिश राज्य के अधीन भारत, मूलतः मुगलकालीन भारत के समान नहीं था और न ही उसमें उस प्रकार की आर्थिक प्रवृत्तियां थीं। क्योंकि इस अन्तर्गत में वह एक दीर्घ प्रक्रियाजन्य औपनिवेशिक आधुनिकीकरण से गुजर चुका था, इस कारण मुगलकालीन परम्परागत भारत औपनिवेशिक ब्रिटिश भारत से भिन्न था। प्राक औपनिवेशिक भारत में 'सदियों से चले आ रहे सामाजिक उत्पादन सम्बन्धों और राजसत्ता का सामन्तवादी ढाँचा' था। औपनिवेशिक सत्ता ने दोनों को ही ध्वस्त कर दिया था। अब भारत का नवीन शासक वर्ग बुर्जुआ और आधुनिक पूंजीवादी था। महानतम समाजवादी चिंतक कार्ल मार्क्स ने 1853 में औपनिवेशिक आर्थिक नीति राजनैतिक का सुस्पष्ट अनुसार अकेले के बाद एक ही भारतीय एक अंग के के एक सार्व विजेता अपूर्ण हो गये थे। इस था। यह एक जो अपने यह चुका था तथा औद्योगिक रहा था। पूर्ण आर्थिक और समाज की 3 क्योंकि यह

Reflection of Humanism in the Edicts of Ashoka

Paper Submission: 07/12/2021, Date of Acceptance: 17/12/2021, Date of Publication: 18/12/2021

Abstract

Humanism – a belief in the capabilities and powers of human as a maker of his fate and future, this emerged as a strong belief during renaissance period when the focus of art shifted from divine to human. However, in Indian history, we find the principle of humanism embedded in ancient scriptures and politics. Ashoka, the most humane ruler not only of Indian but of world history took the path of Dharma which ultimately led to humanism. His inscriptions engraved on rocks, boulders, cave wall pillars of stone clearly announce to the world his firm belief in human values – compassion, peace non violence and religious tolerance. His ideal of kingship was paternal kingship. His humanism was not unconditional as he threatens unruly forest people and schism creators in stern language in his edicts.

Keywords Paternal kingship, inscriptions, Humanism, Dhamma, Renaissance

Introduction

Maurya dynasty is known in the history of India as the only empire which created the scientific frontiers of India. Mauryas were preceded by the Nandas. From the Greek writings of Curtius, Diodorus and Plutarch it's evident that Nandas were of low origin. Even Jain sources Avashyak sutra, Parshisht-Parvan also ditto this statement. Nandas were cruel and unpopular among the subjects due to their ruthless nature and oppressive taxation. They were called Adharmik (unrighteous) when Chandragupta Maurya overthrew Nandas and thus proved to be liberator of the people of Magadha empire.

Discussion

The concept of Humanism is of recent origin which focus on the powers and capabilities of human to shape their future. It sticks to the individual freedom and rights and includes good feelings towards all men without any discrimination. The term humanism got popularity in renaissance period when the focus of art shifted from Divine to human. The word humanism of Latin origin means advanced knowledge. Humanism means to take interest in Man's life to study problems related to mankind and to accept the value of human life and pays attention to this world then super natural world. Paitarch, the father of Humanism was the first one who made worldly affairs as the basis of his literacy creation, not like western model of humanism, constituents of humanism as human dignity, human welfare are embedded in India's spiritualistic approach and its different phases of history.

India is an ancient society but a modern state she has largely been tolerant society embracing people of different religion. Assimilation of different communities, tribe and religion in Hinduism is witness to great human values of Indian culture. In many ways, our culture has emphasised some of the fundamental human values. In Rigveda, the oldest scripture we find in sukta sixty in Mandal five which states "No one is superior or inferior, all are brothers, all should strive for the interest of all and should progress collectively.

Manav dharma is key feature of Humanism if we go through ancient Indian history, human values are included in religious scriptures and administrative policies of kings. Human's values are closely associated with fundamental aims of human life mentioned in Dharmashastra called Purushartha – Karma, artha, dharma and Moksha that's quest for Pleasure, wealth, Righteousness and Salvation. The ancient Indian legal philosophers were universalists, humanistic and rationalists and above all moralist who evolved system of legal theory. The basis human rights was dharma – the ideal of socio-legal order free from traces of conflicts. Dharma was the controlling factor for common folks as well as kings also. Kautiliya in his Arthashastra asserts "In the happiness of subjects lies the happiness of King, what is beneficial to the subjects is his own benefits". King's function was not conceived in terms of legislation but of protection from invasion and creating order in the society. Kautiliya's Arthashastra not only asserted civil and legal rights but also add economic rights. He proclaimed that King shall provide the orphan, the aged, the

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2021

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www.apnimaati.com

October-December 2021
ISSN 2322-0724 Apni Maati

UGC CARE Listed Journal

अपनी माटी

(साहित्य और समाज का दस्तावेजीकरण)

संपादक-द्वय

माणिक व जितेन्द्र यादव

www.apnimaati.com

आवरण : प्रकाश सालवी, युवा मित्रकार (उदयपुर)

102/110

अपनी माटी

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अनुक्रमणिका : 'अपनी माटी' का 38वाँ अंक

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कविताएँ और रचना-यात्रा



IMPACT OF LDPE ON THE PROPERTIES OF BITUMEN

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ABSTRACT

Since the beginning of time, bitumen has been put to use as a binder in the creation of flexible pavements. The number of people living in an area as well as the total number of automobiles has led to steadily rising traffic levels on the highways. Therefore, roads that are made of unaltered bitumen experience a number of significant downsides over the course of time, including rutting, heat cracking, fatigue cracking, pothole formation, and other similar issues. As a result, it is essential to incorporate a modifier into the bitumen in order to improve the binding property of later. The high usage of polyethylene, which is a substance that cannot be broken down by natural processes, results in the creation of waste and contributes to pollution. This polyethylene, which has a melting point that ranges from 120 to 180°C and degrades thermally above 400 degrees Celsius, has a character that causes it to become sticky when it is in liquid form and can therefore function as a binder. Additionally, as the primary components of polyethylene and bitumen are both hydrocarbons, leftover polyethylene (both LDPE and HDPE) can be combined with bitumen in order to alter its properties and make it a more effective binder. Degradation of other polymeric wastes is similarly difficult, much as degradation of polyethenes, and it can be put to use for various purposes in order to reduce waste and improve the overall quality of items that are currently on the market.

Keywords- waste plastic; PET; HDPE; LDPE; penetration; DSR; ageing.

INTRODUCTION

Asphalt is a composite material that is frequently utilised for the surfacing of roadways, parking lots, and airports, in addition to serving as the central component of embankment dams. In North America, it is also referred to as blacktop or pavement, whereas in the United Kingdom and Ireland, it is referred to as tarmac or bitumen macadam.

In its most basic form, asphalt may be broken down into three components: aggregates, binder, and filler. Bitumen, which performs the same function as cement does in concrete, is used as the binder to hold the aggregates together. This accomplishes the same goal as cement does in concrete.

The quality of the bitumen, which is a key component of asphalt, is extremely important since it plays a significant role in determining the asphalt's strength and its capacity to last for

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EMINENCE OF MICROFINANCE IN INDIA IN THE AGE OF COVID-19
Published in JETIR (www.jetir.org) ISSN UGC Approved (Journal No: 63975) & 7.95 Impact Factor
Published in Volume 8 Issue 7 , July-2021 | Date of Publication: 2021-07-13

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EMINENCE OF MICROFINANCE IN INDIA THE AGE OF COVID-19

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ABSTRACT

When the theme of monetary inclusion gets mentioned, its typically that policymakers concentrate on providing savings and payment services to the individuals. Thrift and savings offer a medium through that households at very cheap rate the pyramid will place away their tiny infrequent surpluses for the long run. Having a secure and reliable mechanism to avoid wasting this hard-earned cash could be a priority demand within the theme of monetary inclusion. If provided that individuals at very cheap of the pyramid migrate in search of livelihoods, they have a tendency to seek refund to their families and are needed to form different payments. associate economical and cheap payment mechanism could be a boon to people who have to be compelled to create frequent payments and remittances: account of the apparently high use-case for savings and payments, policymakers have cared-for focus their effort on these 2 aspects. sizeable effort went in to obtaining savings accounts opened for all adults within the country through the Jan Dhan Yojana campaign. Credit inclusion of marginalised individuals could be a higher order want in inclusion to avoid wasting therefore the money to pay arises only viable livelihoods begin generating incomes. Individuals with low or no capital to speculate want external resources largely within the type of a loan so as to kick-start their livelihoods. However monetary inclusion as seen by policymakers at first failed to have credit inclusion as a priority. it's here that microfinance sector found a mission value following

Keyword – Microfinance, Covid-19, Pandemic, Inclusive Growth

Objective of the study

- To analysis the impact of covid 19 on the microfinance sector of India
- To discuss about the sensitive economic situation of India micro credit sector after pandemic.

In the Indian context, microfinance establishments (MFIs) each within the for-profit and non-profit categories commenced their work of providing credit access to marginalised households over thirty years interval, the banking industry additionally joined hands in direct and indirect provision of credit to the marginalised community. nowadays the coverage of the marginalised community is at level which provides potential for growth.

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A Study of Personality Needs of Secondary School Teachers With Regard to their Residential Background, Gender and Type of School

Paper Submission: 10/10/2021, Date of Acceptance: 23/10/2021, Date of Publication: 24/10/2021

Abstract

Personality is regarded as psychological construct by psychologists, but researches indicate that it is influenced by biological processes and needs. Needs are considered as biological dispositions which lead us to react in a certain way. Needs create disequilibrium until they are satisfied. Present study proposes to compare the Personality needs of Rural Urban secondary schoolteachers. Personality needs of Male & Female Secondary School Teachers along with Personality needs of the teachers of three types of secondary schools. Personality Inventory constructed by Dr. Meenakshi Bhatnagar is used to measure Personality needs of the teachers. The results indicate that all types of Personality Needs are moderately influenced by Sex of Teacher. All types of Personality Needs are soundly influenced by Teacher Residential Background. All types of Personality Needs are feebly influenced by Nature of School. The present study is very important from point of view of psychologists and educationists who have correlated the Personality Needs with the various cognitive and non-cognitive (social background) variables of the teachers. It is necessary for the sociologists to carry the analysis further towards probing into the manner in which the cognitive and non-cognitive (social background) variables enters into a teacher's personality.

Keywords : Personality, Personality Needs, Secondary School teachers, Government, Semi Government and Private Schools.

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Introduction

Personality is defined as an integration of psycho-physical characteristics of an individual on the basis of which he/she reacts to the environmental variables. Allport (1961) has most comprehensively defined personality as the dynamic organization within the individual of those psychophysical system that determine his unique adjustment to the environment. Personality is developed on the basis of environmental variables and how we allow to affect them us on the one hand and how our inborn abilities and capacities make us to react to them and get affected by them. Hence nature and nurture both are responsible for the development of personality. Although personality is regarded as psychological construct by psychologists, but researches indicate that it is influenced by biological processes and needs. Needs are considered as biological dispositions which lead us to react in a certain way. Needs create disequilibrium until they are satisfied. Education as a sub-system of society never exist in a vacuum but are shaped and influenced by the condition and needs of the society in which they function. It has a reciprocal interrelationships and interdependence with other wider sub-systems of society. At the present state of social development a number studies have shown the mutual relation of relation of education with economy, technology, polity, family, kinship, stratification and religion subsystems of society. The Content Analysis of these studies reveal that these various sub-systems tend to influence educational structure and consequently themselves are influenced by it. Researcher has made the target of present study to be oriented to know the



भारतीय कला व सौन्दर्य की अवधारणा

डा० महेश कुमार

एसो० प्रो० चित्रकला विभाग

जे.वी. जैन कॉलेज

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प्राचीन काल में कला या शिल्प के भाव को प्रकट करने हेतु भिन्न-भिन्न देशों और संस्कृतियों में भिन्न-भिन्न शब्द प्रचलित थे और उनसे भिन्न-भिन्न अर्थ प्रकट होते हैं।

भारत में संस्कृत साहित्य में 'शिल्प' और 'कला' दोनों शब्द समानार्थी रूप में प्रयुक्त हुए हैं। दोनों ही शब्द कला और शिल्प दोनों के लिए प्रयुक्त हुए हैं अर्थात् कला के लिए शिल्प और शिल्प के लिए 'कला' शब्द का प्रयोग प्राचीन संस्कृत साहित्य में किया गया है। वात्स्यायन ने गीत, वाद्य, नृत्य और आलंकार (चित्रकला) का प्रयोग माना है। साथ ही अन्य कौशल विद्या या शिल्प सम्बन्धी कार्यों जैसे धर का फूलों से सजाना, हाथों दांत से गहने बनाना सीना-पिरोना, बेंत और बांस से नाना प्रकार की वस्तुओं का निर्माण आदि के लिए भी 'कला' शब्द का प्रयोग किया है। आचार्य भरतमुनि ने चित्रकला को 'शिल्प' कहा है। कौशीतिकी ब्राह्मण में नृत्य एवं गीत को भी 'शिल्प' माना गया है। वेदों में अष्टाध्यायी में नर्तक, वादक और गायक को शिल्प कहा है। कला विलास, ललित विस्तार, शृंगार विस्तार आदि प्राचीन ग्रंथों में जो कई विस्तृत सूची से भी यही स्पष्ट होता है कि प्राचीन संस्कृत साहित्य में कला एवं शिल्प शब्दों का समानार्थी माना गया है 'ललित कला' और 'शिल्प' के रूप में प्रयुक्त हुए। बाद में आधुनिक युग में हुआ। ऐसे में कला और शिल्प का सामान्य अर्थ 'मानवीय कौशल (Human Skill)' ही निकलता है, जिसके अंतर्गत अनगिनत मानवीय क्रिया-कलाप व विद्याएं आसानी से हैं। 'कला' शब्द की उत्पत्ति कल धातु से मानी गयी है जिसका अर्थ स्पष्ट वाणी में प्रकट करना है। इसके अन्य अर्थ गिनना, और संकलन करना है।¹ कलाओं के अर्थ निरूपण, वर्गीकरण, अर्थ निर्धारण संख्या निर्धारण के सम्बन्ध में अपेक्षाकृत यूरोपीय चिन्तन अधिक व्यवस्थित व तार्किक है।

भारत में कला के अर्थ व स्वरूप अर्थात् कला-चिंतन अर्थात् कलाओं के वर्णन-विवेचन का प्राथमिक संकेत सर्वप्रथम वैदिक साहित्य में मिलते हैं। वैदिक साहित्य में 'कला' शब्द का प्रयोग भाव, विद्या, कर्म अर्थ में हुआ है। किन्तु 'कला' की अवधारणा और विविध कलाओं के उल्लेख वेदों में प्रथम से मिलते हैं। वेद स्वयं पद्य कला के श्रेष्ठ उदाहरण हैं। डॉ० नगेन्द्र ने लिखा है "चित्र, लक्ष्मण, धारण (धातुबद्धम या स्थापत्य) आदि कलाओं की (वेदों में) अनेक स्थानों पर चर्चा की गई है और काव्य को अत्यंत सूक्ष्म-गहन विश्लेषण हुआ है काव्य कला की अधिष्ठात्री है ऊषा (सूर्य देवी) का

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International Journal of Research in Economics & Social Sciences

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The Role of ICT in Higher Education

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The modern era is an age of information and communication technology. ICT means information communication technology – having three parts as mentioned above. The term 'information and communication technologies' has been used by the scholars since the 1980s. The abbreviation "ICT" became popular after it was used in a report to the UK Government by Dennis Stevenson in 1997, and then in the revised national curriculum for England, Wales and Northern Ireland in 2000. But, in 2012, the Royal Society proclaimed that the use of this term i.e. ICT should be discontinued in British Schools "as it has attracted too many negative connotations".

During the recent times, the use of information technology witnesses tremendous changes in all the fields of society. All the fields of life including the educational institutions all over the world have undergone through the drastic transformation. In Watson's explanation, ICT have transformed the way the people work today and are revolutionizing the complete education system. Therefore, the educational institutions do not pace up with the advancements of technology they will lag behind. Kofi Annan, the former secretary of United Nations Organization also, pointed out that "in order to gain the aim of Universal Primary Education we must ensure that ICT unlock the door of educational systems." So the educational institutions all over the world are trying to use ICT in the teaching – learning process, so that the learners may involve in teaching learning process whole heartedly. They also will be able to face the upcoming challenges of education system. Jeelani (2011) rightly proclaims, "It is only through education and the integration of ICT in education that one can teach students to be participants in the growth process in this era of rapid change."

Meaning and Definitions of ICT :

As far as the meaning and definitions of ICT are concerned, The United Nations Educational, Scientific and Cultural Organization (UNESCO 2010), defines ICT as "the forms of technology that are used to transmit, produce, store, create, display, share or exchange information by electronic means." following extract taken from a UNESCO publication on educational ICT, elucidates this organization's position on their initiative:

"Information and Communication Technology can contribute to univer"



A Study of Effect of Child Parent Relationship of School Going Children on Academic Achievement with Respect to their Locality Rural and Urban

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Received : 26/11/2021 1st BPR : 04/12/2021 2nd BPR : 06/12/2021 Accepted : 11/12/2021

Abstract :

Parent child relationship is very important relationship for every individual as they are the one who first encounter to every individual in their life and this relationship put an impact on the child behavior and eventually their academic achievement also. It has been found that urban school going children have more academic score than rural one so the study has been conducted to study the effect of parent child relationship on academic achievement of children belonging to rural and urban areas. Parent child relationship and academic achievement were treated as dependent variables. The independent variable comprised of locality to which children belong (rural and urban only). For the collection of simple random sampling technique is used. The sample consisting of 60 school going children which of them 30 from urban secondary school and 30 from rural secondary school. This study confined to the school going children of Saharanpur city of Uttar Pradesh, India. The result of the study shows that (i) There is no significant difference between parent child relationship of rural and urban school going children, (ii) There is a significant difference in the academic score of the school going children of urban and rural areas, (iii) There is a significant relationship in the parent child relationship and academic achievement of school going children of rural area, (iv) there is a significant relationship in the parent child relationship and academic achievement of school going children of urban area.

Keywords: Parent Child Relationship (PCR), Academic Achievement, Rural, Urban, Secondary School.

INTRODUCTION

Parents are the most important part of any child life. They are the one who firstly impact the life of any child then family, school society and many others. The Parent-Child Relationship is one that nurtures the physical, emotional and social development of the child. It is a unique bond that even child and parent will can enjoy and nurture. This relationship lays the foundation for the child's personality, life choices and overall behavior. It can also affect the strength of their social, physical, mental and emotional health. So, parent child relationship directly influences the life of their children which in turn effect their academic achievement and other factors of their life. Academic performance or academic achievement is the extent to which a student, teacher or institution has attained the short or long-term educational goals. Completion of educational benchmarks such as secondary school diplomas and bachelor's degrees represent academic achievement.

While evaluation and assessment are also very important to check the progress of any individual in their academics as well as other tasks which need to be improved and effectively done. Hence testing is a process of assessment and here the academic achievement of students has been seen by the test academic score of students which is obtained by a standardized test conducted by a reliable source i.e., their schools and scored are verified and collected from their respective schools. This academic score decides that the students will be promoted to next level in their school or not and to what level.

Number 5

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(ISSN 2229-575

(Special Issue) January-December 202

EDUCATION TODAY

A Multidisciplinary International
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A Study of Job Satisfaction of Teacher Educators

Dr. Dharmendra Kumar* and Pankaj Kumar**

ABSTRACT

A successful person is one whose work brings him the satisfaction he wants. Any way the satisfaction or dissatisfaction depends upon the individual's patterns of interest as well as his capabilities, aptitude, competency and other qualifications.

The quality of higher education depends on the skills and ability of the teachers. It is the teacher who implement all the programmes and policies of education to make it successful. For effective teaching besides required knowledge and skills, teacher should have favorable attitude towards their profession and their job satisfaction improves their effectiveness and competencies in their job. In teaching profession, teacher's job satisfaction is necessary for the success and overall advancement of education.

Job satisfaction results when there is a fit between job characteristics and the wants of the employees.

Keywords: Job Satisfaction, Teacher Educators, Private Institution, Public Funded Institution

INTRODUCTION

Education certainly has some of the characteristics of being an art, a science, a skilled trade or craft, and a profession. Education is often referred to as profession; it has not yet achieved status and prestige comparable to that of some of the other more widely recognized professions such as the law, medicine or the ministry. The somewhat slow progress that education has made in developing itself into a fully recognized profession has resulted largely from the great instability of teaching as an occupation.

A teacher educator may be narrowly defined as a higher education professional whose principal activity is the preparation of beginning teachers in universities and other institutions of teacher education, such as Regional Colleges of Education and Teacher Training Colleges. A teacher educator (also called a teacher trainer) is a person who helps in-service and pre-service teacher trainees to acquire the knowledge, competencies and attitudes they require to be effective teachers.

Job satisfaction is the favorableness or unfavorableness with which employees view their work. It expresses the amount of agreement between one's expectation of the job and the reward that the job provides. Job satisfaction may refer to either a person or a group. Job satisfaction is a part of life; job satisfaction influences one's general life satisfaction. The result is that satisfaction arises from a complex set of circumstances in the same way that motivation does.

In the present study, private institution means those institutions which are run by non Government organization, charity, group of people. The courses being taught in these institutions are mainly professional courses. One among them is teacher's training programme, approved by National Council of Teacher Education (NCTE).

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A STUDY OF VALUES AMONG ADOLESCENTS IN RELATION TO RELIGION AND ACADEMIC STREAMS

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Abstract

Values are an essential requirement and an integral part of education. The aim of education is viewed in terms of Values development. Human development cannot be conceived in absence of Values. Values play a very important role in the motivation of adolescents to varied behaviours. Present paper is an attempt to analyse and interpret the effect of Religion on adolescents' values in respect to their academic streams and effect of academic stream on adolescents' values in respect to their Religion. For this purpose, Descriptive survey Method and t-Test for significance of difference between Means was used.

Keywords: Values, Adolescents, Religion, Academic streams

The formal channel of making students capable of meeting out the challenges is the educational institution. No other system is so powerful as the educational system in developing a desirable system of values, personality, adjustment, level of aspiration etc. Every individual and every organization is involved in making hundreds of decisions every day. The decisions, we make are a reflection of our values and beliefs and they are always directed towards a specific purpose. Our values are important because they help us to grow and develop. They help us to create the future we want to experience.

MEASURING THE IMPACT OF COVID-19 ON USAGE OF MOBILE BANKING AND MOBILE SHOPPING IN SEMI URBAN AREAS OF SAHARANPUR MANDAL

Dr. Chandan Gupta*
Dr. Manu Gupta**
Dr. Pradhep Joshi***

ABSTRACT

A new disease known as Coronavirus disease is discovered in the year 2019 which is an infectious disease caused by a newly discovered coronavirus which spread like forest fire across the world. It is named as (COVID-19) pandemic and governments of the countries had to implement total lockdown for preventing spread of COVID 19 which have disturbed nearly everyone as it has not only affected the daily routine and schedule, but also disturbed their level of physical activity, mental activity, level of food consumption and duration of sleeping time. Even after curtailing in lockdown it is taking lot of time for everyone to come back to their regular routine. This lockdown has also resulted in increased demand of Internet connectivity as people were locked in their houses and needs to chat, entertain and educate themselves so that have also increased the use of different mobile commerce activities or M-Apps as in this period. This study deals with measuring the impact of Post lock down Covid-19 on Usage of Mobile Banking and Mobile shopping in Semi Urban Areas of Saharanpur Mandal of Uttar Pradesh. An attempt is made to measures the usage of Mobile Shopping and Mobile Banking among the different age group of the people. Charts, Cross Tabs and ANNOVA are use to identify the usage of these Mobile applications among the different age group of people living in semi urban areas c Saharanpur Mandal. The study finds that the people lying in age group ranging from 18 -25 years' and 25- 35 Years hav more inclination towards using Mobile shopping and Mobile banking after post lock down period. The study als conclude that age has impact on usage of these applications and young generation are focusing on using the applications

Keywords : Covid- 19, Mobile Banking, Mobile Shopping, Usage, Age.

Introduction

The Corona Virus identified as the antibodies in late December 2019 was temporarily named as Covid-19 or (2019-nCoV) in Wuhan city of China having viral pneumonia due to the unidentified microbial antibodies. After one month i.e on Jan 30, 2020, the world Health Organization (WHO) announced about this pandemic and on the same day India had witnessed the first case of the COVID-19 pandemic in the Kerala state. This Pandemic has undoubtedly a hamstringing effect on the people and the businesses and further it poses major challenges and unforeseen obstacles for them. The total

lockdown for preventing spread of COVID 19 whi have disturbed nearly everyone had compelled the peop to maintain social distancing. It has significantly affect nearly all the business sectors. The lockdown l accelerated adoption of digital technology. As per TRAI report: There has been a tremendous increase in total numbers of users of internet from December 201' end of March 2020. The Data shows that inter subscribers have reached to 743.19 million from 718 million, resulting a growth rate of 3.40 % quarterly.

New and improved techniques in business l taken place due to Covid -19 and online Business is b

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Study of modes and deflection for ring shaped plate with varying thickness

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ARTICLE INFO

Article history:

Received 12 January 2021

Accepted 24 January 2021

Available online xxx

Keywords:

Ring shape plate

Radli ratio

Damping

Elastic foundation

Variable thickness

ABSTRACT

Study of ring shaped plate have immense importance in the field of structural analysis. Numerical method quintic spline interpolation technique (QSIT) is used to study modes and deflection for the governing mathematical equation. The assumed varying parameters for the present model are; variable thickness damping, foundation, rigidity ratio and radii ratio. Three different boundary combinations at edges of ring shaped plate are applied to obtain the results and the limiting condition used are, clamed-clamed (C-C) clamed-simply supported (C-S) and clamed free (C-F). Deflection function and relationship between different parameters and modes are presented through graphs and tables as required. Validation of our results are also discussed with the previous references and software used is MATLAB (2015).

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Selection and peer-review under responsibility of the scientific committee of the Emerging Trends in Materials Science, Technology and Engineering.

1. Introduction

Structures and plates of various shapes have applications in different engineering structures as civil engineers uses varied shape plates in structure construction and similarly mechanical engineers uses varied shapes plates for new machine formation. Ring shaped plate have vast applications in engineering structure like: aerospace structure, motor sports structures, agriculture equipment structure and for packaging structures. Damping has appreciable effect on modes of vibrations of plates and studying damping create real life situations for plate structures because free vibration is impossible. Elastic foundation too have a great impact in structures analysis as it is used in construction of different engineering structures like turbines and piston of big machines. Also study of varying thickness is quite important as change in thickness provides enough change in deflection function as well as modes for different plate structures.

A large amount of study has been carried out in the field of vibration considering various effect and different parameters. Leissa gave detailed study about structural vibration considering various plate parameters [1]. Elastic foundation have great impact on modes of frequencies for vibration of plates and various researcher had studied this effect. In this regard Wang and Stephen [2] studied effect of Pasternak foundation on beams and

Bhattacharya [3] applied Vlasov's foundation on triangular plate. Since annular and circular plates are widely used in structural construction, so large number of studies has been carried out for isotropic and orthotropic plates considering plate parameter as uniform thickness, variable thickness, damping and elastic foundation [4-6]. Duan et al. [7] discussed free vibrations of thin circular plate by employing stepped thickness using DSC method and Khare et al. [8] carried their research on same geometry with general boundary conditions (BC's). Gorman [9,10] have done considerable work in field of polar orthotropic annular plates with variable thickness using spline interpolation. In recent times studies of circular and annular plates have been carried out by Jainman & Singh [11], Salawu et al. [12] and Sharma et al. [13] taking different parameters formation and boundary conditions. In the series of ring shaped plates Shi et al. [14] discussed free vibrations by using proper boundary support of annular plate and damped vibration of circular plate with varying thickness was studied by Gupta [15] applied method of Frobenius.

The present study deals with study of modes and deflection function of ring shaped plate considering parameters viz. namely damping, variable thickness, Winkler foundation, rigidity ratio and radii ratio. The method used to solve the derived mathematical model is QSIT and first two modes of vibration have been obtained.

<https://doi.org/10.1016/j.matpr.2021.01.002>

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Selection and peer-review under responsibility of the scientific committee of the Emerging Trends in Materials Science, Technology and Engineering.

Please cite this article as: M. Gupta, A. Kumar, A. Kumar et al., Study of modes and deflection for ring shaped plate with varying thickness, Materials Today: Proceedings, <https://doi.org/10.1016/j.matpr.2021.01.002>

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Human Rights Violations Against Sexual Minorities: Problems and Perspectives

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Abstract

The discrimination and human rights violations against the sexual minorities are a shocking reality in all societies. In most of the jurisdictions, there is no legislative recognition to their rights, and where it is recognized their problems are not adequately addressed. International human rights documents adopted by the UNO and regional organization, theoretically recognized their rights, as they are members of the human family. Unfortunately, all these efforts are ineffective with respect to the protection of sexual minorities from wide ranging abuses. For centuries, the Indian Society has learned to tolerate with the existence of sexual minorities as distinct social group, paradoxically their existence and personality are not legally recognized. Reasons are many, ranging from deep rooted societal prejudices to predominately hostile penal laws.

Keywords: Sexual Minority, LGBT Rights, Sexual Orientation, Discrimination, Human Rights, Unnatural Offences.

Introduction

Human rights are those basic rights, which enable a man to live with human dignity. The concept is very wide and far-reaching. The human rights are available to all humans irrespective of their sex, race, religion etc simply because of the reason that they are humans. This essay attempts to reveal some socio-legal problems associated with the recognition of rights of sexual minorities in India, and recommends certain constitutional and statutory changes, which are indispensable to emancipate them from gross human rights abuses. The recent studies show, the knowledge that a person is homosexual or that he belongs to sexual minority would render him vulnerable.¹

¹ A fact finding report of Peoples Union for Civil Liberties-Karnataka on "Human Rights violations against sexuality minorities in India", available at <http://www.pucl.org/Topics/Gender/2003/sexual-minorities.pdf>, accessed on 12/1/2013

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MOBILE BANKING IN INDIA-A NEW PROSPECTIVE

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Abstract

Traditional branch banking is gradually shifting to electronic banking (e-banking) and, more recently, mobile banking (m-banking) as technology develops because people's demographics and lifestyles are changing. The growing use of mobile phones presents great potential for mobile banking to flourish (m-banking). Mobile banking is a type of banking that allows people to process financial transactions using a tablet or smartphone. It is one of Green Banking's key products, and it is simple and handy for its customers. Mobile banking is available 24 hours a day, 7 days a week. Balance inquiries, online money transfers, SMS notifications, and online bill payments are all useful features. Mobile Banking enables customers to access banking services from any location. Mobile applications allow businesses and company owners to save time by processing payments and receiving payments from customers straight to their phone numbers. It is very much popular and used among small and medium-sized businesses (SMEs). Banks can reduce operating expenses while retaining customer satisfaction by using mobile technologies. The ability for any bank's customer to use their app to request a service, such as opening an account or even the ability to plan debit orders or other payments through an app, allows for higher transaction volumes, which in turn increases company growth. In this paper, we will know about Mobile Banking in India and also have look at the uses of Mobile Banking, Factors that helps in the adaptation of Mobile banking, and the prospects of Mobile Banking in India.

Key Words: - Demographics and lifestyles change branch banking, electronic banking (e-banking), mobile banking (m-banking), financial transactions, smartphone or tablet, Green Banking, small and medium-sized businesses (SMEs), Mobile applications.

I. Objectives

[1] To know about various banking services provided by banks through their respective Mobile

E-Commerce in India- A New Perspective

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www.ijrah.com || Vol. 2 No. 2 (2022): March Issue

Date of Submission: 18-03-2022

Date of Acceptance: 30-03-2022

Date of Publication: 31-03-2022

ABSTRACT

As an advancement in technologies based on Web and Internet, the differences between traditional marketplaces and the world's e-commerce market—such as corporate capital size, are becoming meaningless. The strategic positioning or a company's ability to identify emerging opportunities and apply the required human skills (such as intellectual resources) to grab them through an e-business strategy that is simple, workable, and practical in today's business environment and global information scenario and contribute to a new economic environment. E-commerce, when combined with the appropriate strategy and policy approach, allows small and medium-sized firms to compete with large and capital-rich corporations by levelling the playing field.

On a different level, emerging countries are allowed wider reach to world's economy, where they can fight competition with more established economies. Almost all developing countries, if not all, are already involved in electronic commerce, either as manufacturers/sellers or purchasers/customers. However, these countries are having comparatively poor information infrastructure which must be strengthened in order to support e-commerce growth.

The following are some of the policy areas where action is needed:

- (1) Limited credit card availability and a common nationwide credit card system;
- (2) High cost of Internet access which includes service fees, communication fees, and hosting charges;
- (3) Poor transportation infrastructure leads to slow and uncertain delivery System;
- (4) Lack of advance technologies (i.e., an insufficient professional IT workforce) and poor skilled human resources and;
- (5) Content restrictions based on some public policy and national security, which have a significant impact on businesses in the information services sector, such as the entertainment industries and media;
- (6) Network security issues and insufficient security safeguards.

In this research paper we will try to find out the current scenario of electronic-commerce in India and also look upon the opportunities and challenges in e-commerce in India.

Keywords- E-commerce and e-business, economic development, business strategy, global economy, information and communications technology (ICT), mass customization, technologies based on Web and Internet, global electronic marketplace, emerging countries, developing countries, Network security.

I. INTRODUCTION

Both nationally and globally, e-commerce plays a key role in the marketplace. It is now a fastest growing field of business as more individuals make online purchases rather than in traditional retail outlets. E-commerce, also known as "electronic commerce," is the electronic way of purchase and sale of products and services using internet and other digital devices. Other

online activities such as online auctions, ticketing, and banking can also be included. Today many businesses that want to sell their products and services online rely on e-commerce for this purpose. India, which has the second-largest population in the world, also has the second-largest digital market in the world, which is growing in both urban and rural areas.

India today has over 500 million internet users and 450 million smartphone users, with one out of every



An Analysis of Child’s Custody, Guardianship and Acknowledgement Regarding with Muslim Law

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ABSTRACT

India is a state governing different religious in the absence of a common civil code by their personal laws, this means that every religions community or group can practice and follows their own personal laws, one such prevalent law in India is the Muslim law or sharia law. According to Muslim law a child that is born of a married couple called legitimate child. Hence if there is no marriage between the mother and the father of the child then such a child illegitimate, by conclusion parentage under Muslim law is only available only a legitimate child. The status of legal custody, guardianship and acknowledgement of child is an outcome of the paternity establish by existence of valid marriage. The Shia school of law says that a child who is born outside the lawful wedlock (ZINA) Is not related to the father or the mother, called is “Filius-Nullius” which means child of known or a bastard. The doctrine of acknowledgement flows from the fact that the father and the child are related by blood and the union of the father and mother makes the births of lawful. Whereas adoption is not recognized in Muslim law. Therefore acceptance is not the process of adopting a child. Rather, acknowledgement is the process of legally accepting a child. So that the child’s legal rights can be protected and secure. There is no existing procedure established to legitimize a child.

JETIR.ORG | ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue



JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

Right of Mother on the Custody and Guardianship of Legitimate & Illegitimate Child under Muslim Law

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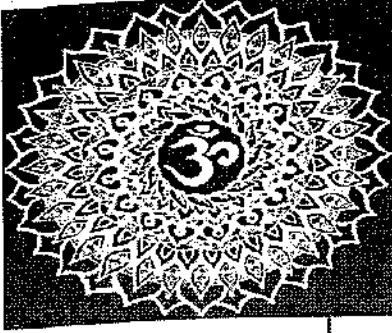
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ABSTRACT

The personal and general law applicable to every community in India, in the relation to the custody and guardianship of the child, gives paramount importance to the welfare of the child. The burden of physical and mental care of the child rests on the mother in every personal law applicable in India, taking care of a child better than mother is not possible by any other person. Therefore, Muslim law also gives the mother right of custody (hizanat) of the child. Under Sunni school. The mother has the right to the custody of male child till the age of 7 years and female child until she has attained puberty and under Shia law mother is entitled the custody of male child till the age of two years, and the mother is entitled to the custody of her female child till the age of 7 years. In Muslim law, after attaining the prescribed age of the male and female child, the right of custody ceases to be converted into the right of guardianship (wilayat), which is transferred to the father, i.e. the right of custody assume the form of guardianship, the complete responsibility of guardianship lies on the father and father's side. But if the child is illegitimate,



International Journal of Sanskrit Research

अनन्ता

ISSN: 2394-7519
IJSR 2021; 7(5): 346-348
© 2021 IJSR
www.anantaajournal.com
Received: 19-07-2021
Accepted: 25-08-2021

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वैश्विक मानवीय समरसता के वैदिक आदर्श

डॉ वन्दना रुहेला

सारांश

वर्तमान समय में सामाजिक सौहार्द एक वैश्विक आवश्यकता है। भौतिक प्रगति में नव-नवोत्कर्ष की ओर अग्रसर मानव समाज मानवीय गुणों की ओर से उदासीन तथा करणीय अकरणीय के संदर्भ में विवेक शून्यता के कारण वर्ग संघर्ष या युद्ध की स्थितियों में घिरा हुआ है। आज विश्व में मानव समाज को परस्पर सद्भाव और बंधुत्व की नितांत आवश्यकता है। आज मानव कल्याण के पोषक वैदिक मंत्रों की उपादेयता निस्संदेह प्रासंगिक है। इस शोधपत्र में वैश्विक दृष्टि से – सर्वात्मभाव, समानता, बंधुत्व एवं मैत्रीभाव, न्याय- भावना तथा समष्टि कल्याण की भावना को केंद्र में रखकर इन्हीं विषयों पर वैदिक चिंतन को प्रस्तुत करने का प्रयास किया गया है।

कूट शब्द: सर्वात्मभाव, समरसता, मैत्री- भावना, न्याय –भावना, विश्वबंधुत्व, अभय

प्रस्तावना

आधुनिक विश्व नित्य प्रति विभिन्न क्षेत्रों में सतत प्रयोगशीलता से आगे बढ़ता जा रहा है। इस मार्ग में समक्ष प्रस्तुत चुनौतियों के परिणामस्वरूप अनेक विकट स्थितियां भी जन्म ले रही हैं। पृथिवी पर पृथ्वी के निवासी मानवों के प्रति मानव की ही स्वार्थवृत्ति के कारण, परस्पर मैत्री – भाव और करणीय कर्तव्यों के अभाव में युद्ध अथवा अघोषित युद्ध जैसी स्थितियां बन रही हैं। ऐसे परिवेश में वैश्विक मानव-समाज में समरसता की स्थापना की चर्चा आवश्यक हो जाती है। वैदिक वाङ्मय में वैश्विक समरसता की भावना का पोषण करने वाले उच्च आदर्शों की मानव मात्र में स्थापना के मूल मंत्र निहित हैं। कर्तव्यों के सम्यक् पालन से अधिकार परस्पर स्वतः सुरक्षित होते जाते हैं जिससे द्वेष की भूमि तैयार नहीं हो सकती। वैदिक संस्कृति में कर्तव्यों को महत्त्व दिया जाता है। उपनिषदों का सार श्रीमद्भगवद्गीता में सुरक्षित है।

यहां कहा गया है—

स्वे स्वे कर्मण्यभिरतः संसिद्धिं लभते नरः।¹

कर्तव्य परायणता का अभाव ही मूल रूप से मानव समाज में विवाद और द्वेष का आधार बनता है। कर्तव्यपरायण समाज में अधिकारों के लिए कलह नहीं होती।

वैदिक वाङ्मय में सत्य, अहिंसा, मैत्री एवं बंधुत्व तथा लोक कल्याण अति सुंदर भावनाओं का निदर्शन है। "मनुर्भव" वैदिक उद्घोष है जो मानव को मननशीलता पूर्वक कल्याणकारी कर्म करने का मार्ग प्रदर्शित करता है। मानव में समष्टि कल्याण की भावना सर्वात्मभाव, न्याय और समानता आदि गुणों की धारणा से वैदिक वाङ्मय वैश्विक मानवीय समरसता का ही पक्षधर है। इन गुणों का आधान मानव मात्र को गरिमापूर्ण जीवन जीने का आधार प्रदान करता है। वेदों में जो उदात्त गुणों के प्रति आग्रह है वह मनुष्य को सच्चे अर्थों में मानव होने की ओर अग्रसर करता है। भारत "वसुधैव कुटुंबकम्" की सार्वभौमिक स्वीकार्यता वाला राष्ट्र है।

वेदों में अनेक स्थानों पर वर्णित लोक कल्याणकारी गुण मानव में कर्तव्यनिष्ठा की स्थापना द्वारा इस भावना को पुष्ट करते हैं। सर्वात्मभाव, परस्पर समानता, बंधुत्व एवं मैत्रीभाव, न्याय –भावना एवं समष्टि कल्याण की भावना आदि ऐसे ही उदात्त गुण हैं जो हर समाज द्वारा धारणीय हैं। वैदिक वाङ्मय में उपलब्ध इन संदर्भों पर चर्चा अपेक्षित है –

सर्वात्मभाव वैदिक वाङ्मय मानव में ऐसी दृष्टि का समर्थक है कि व्यक्ति स्वयं में संपूर्ण प्राणियों और सब में स्वयं को देखने लगे—

यस्तु सर्वाणि भूतान्यात्मन्येवानुपश्यति। सर्वभूतेषु चात्मानं ततो न विचिकित्सति।²

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Annals of Multi-Disciplinary Research

UGC Approved Journal No - 48728
ISSN 2249 - 8893

A Quarterly International Peer Reviewed Refereed Research Journal

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भारत में खाद्य-सुरक्षा समस्या के समाधान में हरित क्रान्ति की भूमिका – उपलब्धियाँ और विसंगतियाँ

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सारांश

औपनिवेशिक शासन की कमजोर कृषि-नीति के परिणामस्वरूप स्वतंत्रता प्राप्ति के समय भारत खाद्यान्नों तथा अन्य कृषि उत्पादों की भारी कमी से जूझ रहा था। इन परिस्थितियों में खाद्य-सुरक्षा, स्वतंत्र भारत के नीति-नियंत्रणों की कार्य-सूची में प्रमुख मुद्दा बन गयी। केन्द्र सरकार ने नियोजनकाल (1950-51 से 1967-68) के दौरान खाद्य-सुरक्षा के लिए प्रयास किए, किन्तु अनाज संकट का कोई स्थाई समाधान नहीं निकल सका। अतः साठ के दशक में कृषि-उत्पादकता और खाद्य-सुरक्षा की दिशा में संभावनाओं को वास्तविकता में रूपांतरित करने के उद्देश्य से कृषि क्षेत्र में HYV बीजों पर आधारित हरित क्रान्ति प्रौद्योगिकी को भारत में आमंत्रित किया गया। निःसन्देह इस नवीन प्रौद्योगिकी ने भारत को खाद्य उत्पादन में आत्मनिर्भर देश ही नहीं, खाद्य अधिशेष देश भी बना दिया। परन्तु इस उपलब्धि के बावजूद सबके लिए पर्याप्त अन्न पैदा करने और आमजन तक उसकी पहुँच बढ़ाने के लिए देश की बढ़ती आबादी और क्षमताओं के बीच तालमेल बैठाना, आज भी एक बड़ी चुनौती है। वर्तमान समय में भी भारत में कुपोषण की स्थिति बेहद चिंताजनक है, जिसका एक बड़ा कारण हरित क्रान्ति के लिए अपनाई गई कृषि तकनीकी और खाद्यान्न नीति में अकुशलता और विकृति का आना है।

प्रस्तुत शोधपत्र का उद्देश्य खाद्य-सुरक्षा उपलब्धता में हरित क्रान्ति के योगदान पर प्रकाश डालने के साथ खाद्य-सुरक्षा की उपलब्धता की सभी स्थितियों के सन्दर्भ में हरित क्रान्ति के अन्तर्विरोधों, असफलताओं को उजागर करना और खाद्य-सुरक्षा समस्या के समाधान हेतु रासायनिक संकट को प्राथमिकता पर रखकर एक और हरित क्रान्ति के आरम्भ की आवश्यकता को स्पष्ट करना है, जिसका लक्ष्य भौतिक और आर्थिक रूप से खाद्य उत्पादकों को पहुँच में लाने के साथ-साथ स्वास्थ्य-संगत भोजन आमजन की पहुँच में लाना हो।

Keywords – खाद्य-सुरक्षा, हरित क्रान्ति प्रौद्योगिकी, खाद्य-अधिशेष, कुपोषण, रासायनिक संकट, स्वास्थ्य-संगत

प्रधान शोध पत्र

विश्व की दूसरी बड़ी आबादी वाले देश भारत की जनसंख्या के खाद्य और पोषण की दृष्टि से कृषि भारत में सर्वाधिक महत्व रखती है। प्राचीन काल से ही कृषि देश की अर्थव्यवस्था तथा सामाजिक-सांस्कृतिक ढाँचे की आधारशिला बनी हुई है, हालांकि प्राचीन काल से ही देश सूखे और अकाल की मार को भी निरन्तर झेलता रहा है, जिसने देश की अर्थव्यवस्था और खाद्य-सुरक्षा को गंभीर रूप से प्रभावित किया है। देश की स्वतंत्रता के समय भी कृषि, कुछ वर्ष पूर्व आये अकाल (1943 में) और औपनिवेशिक शासन की कमजोर कृषि-नीति के कारण अपने सबसे खराब दौर से गुजर रही थी। इन परिस्थितियों में खाद्य-सुरक्षा की उपलब्धता स्वतंत्र भारत के नीति-नियंत्रणों की कार्य सूची में प्रमुख मुद्दा बन गयी।



Corporate Social Responsibility Initiatives in Indian Corporate Sector: An Empirical Investigation from Employees Perspective

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To cite this paper

Anand, V., & Kumar M. (2021).
Corporate Social Responsibility
Initiatives in Indian Corporate
Sector: An Empirical Investigation
from Employees Perspective.
Orissa Journal of Commerce, 42(3),
85-95.

Keywords

Corporate social responsibility,
Employee perception, India,
Stakeholder theory, CSR
performance outcomes

JEL Classification

M14, M10, G30, G38, Q01

Abstract: This study investigates the perception of employees regarding the indulgence of their company in CSR initiatives. It also attempted to highlight the corporate social responsibility initiatives adopted and various thematic areas of CSR like education, health, environment protection, rural development, and community development, etc. This study is based on the stakeholder theory of corporate social responsibility where CSR is meant to provide benefits to various stakeholders like employees, customers, suppliers, neighbouring communities, government, society, nation, and the whole planet. So, to address the gap, the current research article studied CSR from an employee's point of view and investigated whether employees differ in perception regarding various CSR initiatives adopted by their company. The findings suggest that employee's perception is not significantly different regarding CSR initiatives and thematic areas. Each employee responded positively regarding their company's involvement in social and environmental projects.

1. Introduction

CSR is a phenomenon which is highly debated for the past few decades. There are numerous theories and models propounded by researchers and academicians like Carroll's CSR pyramid 1991, Liberal theory by Friedman in 1970, stakeholder theory by Freeman in 1984, Triple bottom line by Elkington in 1994, so on and so forth. From the standpoint of stakeholder theory, a vast number of empirical researches on Corporate Social Responsibility (CSR) have been done (Carroll, 1991; Boadi *et al.*, 2018; Berg *et al.*, 2018). As per the stakeholder hypothesis, businesses must serve the various categories of people who have a vested interest in their operations (Porter and Kramer, 2013). Stakeholders are defined as everyone who is impacted by or has the power to influence the conduct of a firm (Donaldson and Preston, 1995). Workers seem to remain the most essential factors in the execution of CSR because they are the players who turn CSR efforts into a variety of organizational outcomes. This implies that workers can influence public perception of their company's CSR efforts (Lee *et al.*, 2013; Meyer, 2015; Story and Neves, 2015; Gkorezis and Petridou, 2017).

SELF ATTESTED



The Role of Digital Library in Higher Education in India

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Received : 18/05/2022 1st BPR : 25/05/2022 2nd BPR : 03/06/2022 Accepted : 16/06/2022

Abstract

Digital Library encourages the thinking process and offers the resources, creativity, and investigation which make learning more easy and fruitful. The main function of today's modern library is to provide references, periodicals, textbooks and helpful to students, teachers and researchers of various subjects and streams. The purpose of present paper is to study the role of digital library in India. To study the various digital platforms and important measures taken by the national organizations/agencies to develop academic libraries and its quality of services the following studies takes place.

Key words: Digital, libraries, Information, Technology, Researchers.

Introduction

The library is regarded as an integral part and heart of an institution/organisation. To improve the quality and infrastructure of academic libraries in India, national organisations like Government of India MHRD (Ministry of Human Resource Development), UGC (University Grants Commission), NAAC (National Assessment and Accreditation Council), NKC (National Knowledge Commission), and various other educational commissions provide important guidelines for the academic libraries in India to measure the quality of higher education in India.

In today's world most of the subjects are multidisciplinary and users or students are guided to the self-learning environment where a well equipped library can provide them to go in the depth of the subject and to gain more advanced knowledge. Various digital platforms have been made available by MHRD (Ministry of Human Resource Development) for digital reading.

The library since long time has been considered to be the source power of knowledge and also as a base of knowledge. In higher education and research, the library has specific functions to facilitate the extensive use of learning resources by students, researchers and teachers. With the growth of literature in large amount even in the same field, this group of libraries users has faced problems in identifying the appropriate literature for their use and consultation in a desired timeframe.

Information and Communication Technology (ICT), particularly during the last two decades, has significantly contributed to open the door of accessing, hidden knowledge in a highly efficient manner. Initially Information and Communication Technology was used in the library environment for developing databases information resources mainly aiming at storing and retrieving. Information on various types of publication resources and also to organize various types of information services the ICT has put us in the electronic environment to help identifying, assessing, acquiring, recording, organising, and disseminating information and information resources.

According to Wikipedia "A digital library is a library in which collection are stored in digital formats as opposed to print, microform, or other media and accessible by computers. The digital content may be stored locally, or accessed remotely via computer networks. A digital library is a type of information retrieval system. The first use of the term digital library in print may have been in a 1988 report to the Corporation for National Research Initiatives."

SELF ARCHIVED
Aftab

Changing Environment of Libraries and its Impact towards Marketing of Library and Information Services

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Received : 03/04/2022 1st BPR : 18/04/2022 2nd BPR : 29/04/2022 Accepted : 11/05/2022

Abstract

This paper attempts to study the marketing library and information services in academic libraries in India. Academic libraries plays a vital role in every institution by offering services to their users which comprises of academic staff, undergraduate students, postgraduate students, researchers, non-academic staff and many other users in the academic community. Library management interacts with the environment and is also influenced by it. Library management gets input, energy and materials from the environment. Library and Information Services managers need to be constantly active to be effective and efficient in the changing environment. As study concludes with that library user is very essential part of any academic library in the world. Users are the most important in any library environment because the aim of every academic library is to provide excellent services to the users.

Key words: Libraries, Information, Services, Academic, Users.

Introduction

Marketing of library and information services is an exchange relationship, a process providing mutual benefit to both parties in the negotiation that is librarian and user. The most widely certain beliefs are about library and information services "to provide the right information to the right user at the right time". This involves diminishing barriers to access and use information and selecting users in making use of their own, particularly with the use of modern technologies.

Marketing help us the following aims of the library and information services:

- A focal point is on the users own purpose and on helping the individual user to express these at every level.
- A focus on the users, giving them an environment in which they can sit, study, work and on giving them an experience of good service.
- A belief that every individual user has different needs, requirements and expectations when user visits/approaches the library. A responsibility to helping the user in compliance skills in obtaining the information from various sources and means.

Figure 1: Relationship between library services and the customer



Google As An Opportunity Or Threat For Libraries

Paper Id : 16201 Submission Date : 15/06/2022 Acceptance Date : 20/06/2022 Publication Date : 25/06/2022
For verification of this paper, please visit on <http://www.socialresearchfoundation.com/remarking.php#8>

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Abstract This paper is an attempt to study that today's modern era is really Google a threat to libraries and what are the reasons behind that libraries are still better than the internet. It is found that already under pressure from online knowledge physical libraries have been hit hard by the COVID-19 pandemic all over the world. In a stage when the internet has become the biggest, freely reachable library, professionals in the field feel that they may become superfluous with "Google replacing the librarian". The study focuses on that technology has improved aggressively since last decade. Libraries are found to be better than the internet. As libraries are found to be safer spaces, libraries respect history, librarians digitized influential primary sources and librarians can help more in providing real news from the fake.

Keywords Google, Threat, Librarians, Internet, Technology.

Introduction Today 'Google' meaning "to search for information on the internet" has become a household infinitive. Over few years back, librarians approach to, skill and familiarity with using databases and catalogues, indexes and reference works was what made them the specialists in information improvement. In today's modern era librarians are told that people expect to find things at the library in the same way as they find things on Amazon, iTunes, and Google.

Many libraries are trying to make their catalogue more 'Google-like' with a single search box and applicability ranked results based on keywords. If a question is asked using an online reference service and there is a good chance that the librarian at the other end will be using Google to answer the quiz, or demonstrating how to conduct more effective searches using Google. Some librarians support welcoming Google into the reference interview, not only to take advantage of Google's search function, but also to take advantage of the link that public already have with Google, which they assume is positive.

Librarians have written broadly on Google and about the relationship between libraries and Google, much of it sparking heated debate. Some in the library profession are unreserved in their appreciation for the search engine. The relationship between libraries and Google are symptoms of a more fundamental difference veiled by the word "information".

Outwardly, it seems that Google and libraries have much in common, namely the desire to provide access to information. Google's mission is to organize the world's information and make it useful to everyone in the world. While librarians have been 'welcoming Google into the reference interview' and trying to imitate Google's simple interface. Google has been 'actively courting' libraries and librarians. Google has earnest plans to digitize the millions of books currently held in public libraries and put them online. This project apparently had its origin in the objection experienced by Google co-founder, Larry Page when, as a teenager, he was unable to find electronics manuals that would help him encourage the gadgets he had taken apart.

The Google book project objective is to make it easier for people to find

Green Library Trends and Development in India

Paper Id : 16200 Submission Date : 18/06/2022 Acceptance Date : 20/06/2022 Publication Date : 25/06/2022
For verification of this paper, please visit on <http://www.socialresearchfoundation.com/remarking.php#8>

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Abstract This paper attempts to study the "Green Library Trends and Development in India". Green library movement which comprises of librarians, libraries, cities, towns, colleges and university campuses committed to greening libraries and decreasing eco-degradation in India. This paper highlights the features of green India, green library, initiatives of green library in India, importance of green library. The study concludes that trend in India is not only growing in numbers but also extends across the country. Therefore librarians should provide the awareness and create the space in the libraries to exemplify the green practices in Indian libraries.

Keywords Green Libraries, Environment, Technology, Eco-Degradation, Librarians.

Introduction The word green revolution has a great importance in supporting environmentalism for a healthy survives. Over the past few years green revolution interest is increasing in every sphere of life and library is one of the newest sectors in this field. Green Library is defined as a "Library designed to minimize negative impact on the natural environment and maximize indoor environmental quality by means of careful site selection, use of natural construction materials and environmentally-safe products, maintenance of resources like water, energy, paper and responsible waste disposal recycling".

In the 21st century a number of high-profile green libraries have been built all across the world. All over the world the list of green libraries is growing all the time. It is found that the Singapore National Library has been called the greenest building on the planet. In July 2005 it was designed by Ken Yeang. It was designed using light shelves that allow the light to filter into the library without any negative effects. During the moments that the sun is either too bright or not bright enough, sensors are programmed to dim or brighten the lights and raise the lower shades to maximize comfort and reduce costs.

Aim of study

1. To study the importance of Green Library in India.
2. To study about Green Library initiatives in India.
3. To promote Green Library Movement in India.

Review of Literature

Vasanthi. R. (2019), Green Library trends and development in India: A study. The study reveals that green buildings has very important role for the environmental protection. The objective of the study is to highlight the efforts of the leading organizations towards an eco-friendly earth, developed standards for the upgrading of green India and green library. It is found that the duty of librarian is not only to provide information to the users but also playing a role to built modern green buildings to save our natural environment.

Bangar S. Machhindra (2018), Green Libraries in India: An Overview, the study states that librarians have to be keen on modification themselves on sustainability trends in the field of librarianship and should provide awareness and create the space in the libraries to elucidate the green practices.

TO STUDY THE EFFECT OF RECYCLED POLYETHYLENE ON PHYSICAL AND RHEOLOGICAL PROPERTIES OF POLYMER MODIFIED BITUMEN

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ABSTRACT

The purpose of this research was to investigate the influence that recycled polyethylene has on the rheological and physical characteristics of polymer-modified bitumen. In order to investigate the impact that polyethylene content has on bitumen binder, several different kinds of tests, including rheological, mechanical, thermal, and surface morphological examinations, were carried out. The rheological characteristics of the composite binder were investigated with the use of a dynamic shear rheometer. According to the findings of thermogravimetric analysis, the thermal stability of polyethylene modified binder is significantly enhanced in comparison to that of unmodified binder. The complex shear modulus, storage modulus, and loss modulus of the bitumen binder have all been enhanced as a result of the gradual rise in the polymer contents. The accumulation of polymer waste as a result of day-to-day applications of polymer materials like building and packaging is one of the main contributors to environmental issues, and recycling polymer is one solution to this problem. Due to the fact that the majority of polymer materials are derived from oil and gas, the recycling of waste polymeric materials contributes to the conservation of natural resources. This article discusses the recent developments in the recycling of polymeric waste from traditional polymers and their systems (blends and composites), including polyethylene (PE), polypropylene (PP), and polystyrene (PS). Additionally, the paper introduces the concepts of mechanical and chemical recycling. In addition, the influence that mechanical recycling has on the attributes of recycled materials, such as their mechanical, thermal, rheological, and processing properties, is examined in this work. These properties are highlighted.

Keywords- polymer, recycling, polyethylene.

SELF ATTEST

INTRODUCTION

The amount of discarded plastic has been steadily increasing over the course of the past few decades, and traditional methods of waste disposal, such as burying it in landfills or burning it, have a detrimental impact on the surrounding ecosystem. The utilization of this waste plastic in the production of polymer-modified bitumen (PMB) not only lowers the financial cost of producing PMB, but also the ecological cost of trash disposal. This is accomplished by finding new uses for the excessive amounts of waste plastic. In addition to this, the creep resistance of PMB is often increased, which results in the bituminous felt having a longer lifespan.

TO STUDY THE EFFECT AND THE POSSIBILITY OF USING WASTE PLASTIC AS A SUSTAINABLE COST-EFFECTIVE POLYMER TO MODIFY BITUMEN BINDERS

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ABSTRACT

In the laboratory, penetration-grade bitumen was mixed with two waste plastic products for asphalt binder modification and extension. These waste plastic products were designated as MR 6 and MR 10, respectively. In addition to high temperature Performance Grading, the samples were analysed in terms of the index characteristics detailed in the British modified binder standard. The experiment used 50/70 and 100/150 penetration grade bitumen, each of which included 4-8 percent (by mass) of waste plastic and was conducted at temperatures ranging from 52 to 82°C. The alteration of waste plastic resulted in a significant improvement in the high temperature performance grading. The more difficult 50/70 penetration grade bitumen produced a more difficult modified binder, and the difference in the amount of waste plastic content between 4% and 6% was significantly greater than the difference between 6% and 8%. The modified binder with the MR 6 was more elastomeric and had a higher resistance to deformation than the binder with the MR 10 modification. It is required to do more study in order to compare the qualities of the manufacturing methods of wet blending and dry mixing.

Keywords: recycled plastics; plastomers; asphalt; bitumen; recycling; sustainability.

INTRODUCTION

The distillation of crude oil is the process that results in the production of bitumen, which is a by-product of the petroleum industry. Asphalt binder is another name for this substance. It is possible to use it as a material in the building of roads due to the fact that it possesses beneficial properties such as a prolonged lifespan, great adhesion, and the ability to withstand the effects of water. Because of these traits, I was given the opportunity to apply for this position. When roads are built, bitumen is used as a binder, and the aggregates are mixed with bitumen to create asphalt. Bitumen is also used to coat the road surface. The performance of the bitumen binder plays a key influence in the determination of the performance characteristics of asphalt mixes as well as the overall durability of the mixtures. These qualities include how well the mixtures work and how long they last. The failure of the asphalt binder is typically directly connected to the failure of the asphalt pavement. This failure can occur as a result of thermal cracking that takes place at low temperatures, rutting that takes place at high temperatures as a result of softening of the bitumen and reduced elasticity of the bitumen, or fatigue cracking that takes place



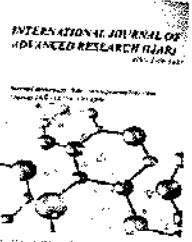
ISSN NO. 2320-5407

Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/14937

DOI URL: <http://dx.doi.org/10.21474/IJAR01/14937>



REVIEW ARTICLE

OVERVIEWS ON RECYCLING OF POST-CONSUMER PET BOTTLES AND APPLICATIONS OF rPET

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Manuscript Info

Manuscript History

Received: 21 April 2022

Final Accepted: 24 May 2022

Published: 18 June 2022

Key words:-

rPET, Recycling, Polyurethane,
Glycolysis, Textile

Abstract

In this review the various aspects related to the recycling of Waste PET bottles, their adequate methods of disposal and management are focused. PET is not as harmful as other polymeric waste but its huge volumes is a big threatening to environment, due non-biodegradability of it, contaminates soil, water and also becomes habitat of rodents/insects. These problems make necessity to recycled PET. Advanced technologies and methods of recycling of Post-consumer PET bottles, and their utilization after recycling, are discussed. This review summarizes the efforts of researchers on the proper utilization of rPET in road pavement, textile, concrete and feedstocks of many valuable chemicals, which has significant effect on environment pollution. The industrial utilization of rPET is cost effective, it is cheap as compared to virgin PET.

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Introduction:-

The global production of polyethylene terephthalate (PET) was 485 billion tonnes in 2016 and the expected increase of their shall be reached up to 583.3 billons by the year 2021 as per the statistics published by Ian Tiseo¹, Global PET bottle production 2004-2021 as shown in figure 1. Hygienic concern after covid-19 pandemic, led the 4% growth in 2020 in packaging industry as compared to 2% growth in 2019 as shown in figure 2². Worldwide 7.27 % plastic wastes are generated by plastic bottles, food and beverages packages generate 31.1%, 11.8% generated by plastic bags and 15.5% plastic wastes are generated by the caps of bottle and containers.

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An overview on Impacts on human health environment of bitumen fumes evolved construction industries

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To Cite this Article

Lokesh Kumar. An overview on Impacts on human health and environment of bitumen fumes evolved construction industries. International Journal for Modern Trends in Science and Technology 2022, 8(06), pp. 436-444.
<https://doi.org/10.46501/IJMTST0806075>

Article Info

Received: 18 May 2022; Accepted: 15 June 2022; Published: 20 June 2022.

ABSTRACT

Good quality road infrastructure plays a vital role in the growth of economy and is back bone of GDP of a country. Demands of good quality roadways are increasing day by day, creating an over consumption of natural resources and degradation of environment. The construction of highways, their management and maintenance requires a lot of raw materials and energy. However, pavement industries should keep in mind the more and more protection of environment and sustainable development. Asphalt mix plant emits bitumen fumes and other inorganic and organic emissions. This article is focused on the study of emissions and their adverse effect on human health and environment. It is seen that temperature ranges from 170°C to 180°C to an increase of PAHs, heterocyclic aromatic compound emissions, large extent of fumes and aerosols causing chronic health environmental effect. These emissions can be controlled by reducing the production and placement temperature of an asphalt from 20 to 60°C by using additives to reduce binder viscosity and enhance asphalt mixture workability and also by using new technologies.

KEYWORDS: Bitumen fumes, WMA, PAHs, gaseous emission, asphalt mix

Introduction

Bitumen was used as a binder and an adhesive have been used for over 5000 thousand years because of its viscoelastic properties. The bitumen was used around 3800 BC. The Egyptians have used bitumen in their mummification as cement and waterproofing purposes. However use of bitumen as such is very difficult as it is very susceptible to temperature. It was used in construction applications because of their durability, water-resistant, strong adhesiveness and most acids,

alkalis and salt resistant characteristics and its ability to form strong cohesive mixtures with mineral aggregates known as concrete mixture. They deliver the elastic viscoelastic and viscous behaviours as the temperature and/or loading rate changes. According to the report published by Allied Market Research (12 feb 2020), the India bitumen industry is valued at \$196.7 billion in 2018, and is expected to reach \$257.0 billion by 2026, growing at a CAGR of 3.5% from 2019 to 2026. The report provides

Review Article



DOI: <http://dx.doi.org/10.22192/ijcreps.2022>

An Overview on Recent Trends in the Modification of Surface of Natural Fibers

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Abstract

A lot of academics and researchers are looking into new possibilities in the area of natural fiber-based composites since natural fibres have good qualities including lightweight, accessibility, sustainability, and performance for being environmentally benign. Natural fibres also have additional benefits that draw interest from the community and businesspeople, such as affordability, diversity, and environmentally friendly nature. Natural fibres are hydrophilic by nature due to their lignocellulosic composition, and one of the main problems that can prevent the commercialization of their final composites is that they adhere poorly to hydrophobic polymer matrices. These fibres and their reinforced polymer composites have undergone extensive research on various treatment procedures to obtain the improved qualities. This article reviews the impact of various chemical modifications of fibre surfaces to obtain the improved characteristics of composites made of natural fibres. A thorough list of the current trends and approaches, including more uncommon ones like enzymatic, radiation, and ionic liquid treatment, as well as conventional ones like alkali treatment, silanization, and graft copolymerization, has been discussed. Recent developments in the field of natural fibre surface treatment have been highlighted in order to provide the best green composites.

Keywords: Fiber, Cellulose, Modification, Silane, Bleaching

1. Introduction

Numerous studies have been done recently to look into the idea of employing natural fibres instead of synthetic ones in fibre reinforced composites. Natural fiber-reinforced composites are gaining popularity, most likely as a result of its accessibility, affordability, sustainability, and environmental friendliness¹. Researchers and

businesspeople are drawn to natural fibres because of their versatility, affordability, and capacity to be renewed. With a compound annual growth rate of 12.3 percent, the market for fiber-reinforced composites is expected to reach \$5.83 billion by 2019². Natural fibres are hydrophilic by nature because they have a lignocellulosic composition, and their poor adhesion to a hydrophobic polymer matrix is one of

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Study of storage stable bituminous mixture made with crumb rubber modified bitumen

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To Cite this Article

Lokesh Kumar. Study of storage stable bituminous mixture made with crumb rubber modified bitumen. International Journal for Modern Trends in Science and Technology 2022, 8(06), pp. 517-523. <https://doi.org/10.46501/IJMTST0806089>

Article Info

Received: 22 May 2022; Accepted: 18 June 2022; Published: 24 June 2022.

ABSTRACT

The surface activation of crumb rubber particles was carried for effective dispersion of it into bituminous matrix. The activated CRMB was examined in terms of its consistency and conventional properties as per existing specifications. The stability studies are also taken into consideration, in which softening point values were taken from top and bottom portion specimen after 48 hours storage at 163°C. The difference in softening point of top and bottom portion of the activated CRMB was found only 2.5°C, showing that the rubber particles are homogeneously mix with bitumen. The increased value of softening point and a decrease in penetration value of activated CRMB also exhibited the improvement in viscosity at working temperature, stiffness of the bitumen binder, and it also meets the requirement standard specification.

Keywords: CRMB, storage stability, waste tyre rubber, asphalt mix

1. INTRODUCTION

It is very difficult to maintain the fluidity and workability of bituminous mixture (asphalt mixture) at manufacturing plant as well as at working site because it is affected by many factors such as shape, sieve size and texture of aggregate, grade of bitumen binder, binder content, mixing and temperature. Workability of asphalt mixture can be related to the compatibility between bitumen binder and additives used to enhance the physical and rheological properties of asphalt mixture. Therefore to achieve the desired physical and mechanical properties of bitumen binders to be used in flexible pavement, some additives or modifiers/polymers are added to it. In polymer modification of bitumen, the polymer or modifier is

incorporated in bitumen by mechanical blend or chemical reaction¹. Keeping in mind the cost of pavement, crumb rubber is best modifier²⁻⁸.

A report, The Future of Global Tyres to 2022 estimates the production of tyres 2.7 billions units in 2022 with a growth of 3.4% annually⁹ and around 1 billions of tyres are generated in each year out of which 0.2 billion tyres are recycled industrially¹⁰. This represents 2-3% of total waste collected¹¹. The total tyre production in India was around 169 million units in the year 2019.

The tyre is much more complex and technical product as seen in figure 2 and innovation in tyre is still on-going. Passenger tyres are constructed with five components: (a) Tread is made of rubber compounds and this part makes contact with the road surface.

Effect of Al dopant on the structural and optical properties of ZnO thin filmsAayushi Saini¹, Abhishek Panwar², Sanjay Kumar^{3*}, Bharat Bajaj²¹Department of Physics, Kanya Gurukul Campus, Haridwar, Gurukul Kangri
Vishwavidyalaya, Haridwar -249404 (Uttarakhand), India²Centre for Nanoscience and Nanotechnology, Panjab University, Chandigarh, 160014, India^{3*}Department of Physics, J.V. Jain (PG) College, Saharanpur, U.P., 247001, India.**Abstract:**

Al-doped ZnO transparent conductive c-axis oriented thin films were fabricated using RF magnetron sputtering on Polyethylene Terephthalate (PET) substrate with different power of 120W and 140W. The structural, morphological and optical properties of these films were examined. The X-Ray diffraction depicts the c-axis plane at (002) and (102) and the average crystallite size was found to be decreasing from 25.56 nm to 24.11 nm with the change of deposition RF power. Al-doping influences on the optical properties of the ZnO thin films. The calculated band gap is 3.56 eV to 3.58 eV. Scanning electron microscopy SEM images showed preferable changes in the surface morphology of the grown films as spherical grains are visible. The band gap, roughness and refractive index decrease with an increase in RF power.

Key Words: Zinc Oxide, Aluminium, Thin Film, RF Sputtering, Structural Parameter, Optical Parameter.

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44 (2)
109

Vol. 8, No. 2, Oct.-Dec., 2021

ISSN- 2349-6274

ADROITIC
An International Refereed Peer Reviewed Research Journal
Listed and Indexed with ISSN Directory, Paris



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A Study of Emotional Intelligence and Social Adjustment of Undergraduate Students

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Abstract: The purpose of the present study is to measure the emotional intelligence and social adjustment of undergraduate students of district Saharanpur. This is a survey study under descriptive research. For the present study, the population was all the male and female undergraduate students in the degree colleges of district Saharanpur, U.P. In which 60 students were selected randomly (30 boys in which 15 urban and 15 rural and 30 girls in which 15 urban and 15 rural) samples for the present study. For the collection of data the researcher administered the Emotional Intelligence Scale by S. K. Mangal & Shubhra Mangal and Social Adjustment inventory by Rama Pal. After data collection, scores of emotional intelligence and social adjustment of undergraduate students were analyzed by using t-test and correlation coefficient method. The results were analyzed and interpretations were drawn. The levels of significance 0.05 and 0.01 both were used to test the hypotheses. It was observed from the finding that there was found insignificant difference in emotional intelligence between undergraduate boy and girl students and undergraduate urban and rural students there was found a significant difference in social adjustment between undergraduate boy and girl students and undergraduate urban and rural students. Researcher concluded that there exists a positive and strong relationship between emotional intelligence and social adjustment of undergraduate students.

Keywords: - Emotional Intelligence, Social Adjustment, Undergraduate Students.

Introduction:

Psychologists have described and explained 'emotion' differently, but all agree that it is a complex state of human mind involving bodily changes of widespread character such as breathing, pounding heart, flushed face, sweaty palms, high pulse rate and gland secretions on the physiological side, and on the mental side, a state of excitement marked by strong feelings. Feelings are what one experiences as a result of various emotions. Emotional intelligence refers to the ability to perceive, control and evaluate emotions. Some researchers suggest that emotional intelligence can be learned and strengthened, while others claim it is an inborn characteristic. Since 1990, Peter Salovey and John D. Mayer have been the leading researchers on emotional intelligence as "the subset of social intelligence that involves the ability to monitor one's own and others feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions."

The four branches of emotional intelligence are following:

1. Perceiving emotions
2. Reasoning with emotions
3. Understanding emotions
4. Managing emotions

Goleman (1998)-Complete research in over 200 companies and organizations worldwide shows that about one-third of differences is due to technical skill and cognitive ability while two-thirds is due to emotional competency. The study by Uma Devi and Mayuri (2005) titled, "Relationship between Emotional Intelligence and Academic Achievement of Adolescents" suggested that some dimensions of the emotional intelligence were positively and significantly related to the academic achievement of adolescents. Paloma Gil-Ortega Martinez, Raquel Palomera Martin and Marc A. Brackett (2006) in their study, "Relating emotional intelligence to social competence and academic achievement in high school students" found that academic grades were significantly related to emotional intelligence. Todd (2006) investigated the relationship between emotional intelligence and students' performance and supervisor assessments to students' performance were significantly related to each other. Nelis, Quoidbach (2009) focused on the construct of emotional intelligence which refers to the individual differences in the perception, processing, regulation and utilization of emotional information as these differences have been shown to have a significant impact on important life outcomes.

Emotional intelligence is considered to involve emotional empathy, attention to and discrimination of one's emotional, accurate recognition of one's own and others mood, mood management or control over emotional response with appropriate emotions and behaviours in various life situation, especially in stress and difficult situations and blaming of honest expression of emotions against courtesy. Adjustment is a process that describes and explains the way and many of an individual's adaptation to himself and his surrounding environment. It is an organizational behavior in different student in a different phase of life.



A STUDY OF WORK MOTIVATION AND JOB SATISFACTION OF TEACHER EDUCATORS

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ABSTRACT: - Work motivation plays a very important role for completing any successful task. Job satisfaction results when there is a fit between job characteristics and the wants of the employees. Public Funded institutions give the higher salary and other facilities to their employees than private funded institutions so the concerned employees are being motivated and satisfied for their job. In the present study, the investigators intended to compare the job satisfaction and work motivation of teacher educators with respect to some demographic variables. Job satisfaction and work motivation were treated as dependent variables. The independent variable comprised of type of institutions like public and private institutions. For the purpose of investigation, descriptive survey method was employed. The sample comprised of 80 teacher educators working in teacher education Institutions located in Aligarh District affiliated to DBRA University Agra. The findings of the study revealed: i) No significant difference were found in the job satisfaction and work motivation of male teacher educators working in public and private institutions. ii) There were significant differences in work motivation and job satisfaction among female teacher educators working in public and private institutions. iii) No Significant relationship were reported between work motivation and job satisfaction of teacher educators working in public and private institutions.

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DFT study of electronic and thermodynamic properties of gold-rich intermetallic compounds, Ce_2Au_2Cd and $CeAu_4Cd_2$

Abstract: Gold-rich rare earth intermetallic compounds (viz. Ce_2Au_2Cd and $CeAu_4Cd_2$) show unusual magnetic and physical properties, and they have extensive applications in electronic and mechanical industries due to their good electronic and thermal behavior with high mechanical strength. In the present research article; to take full advantage of technological importance of these materials, we have investigated the structural, electronic and thermodynamic properties of Ce_2Au_2Cd and $CeAu_4Cd_2$ ternary intermetallic compounds using density functional theory (DFT). The electronic band structure and density of state calculations show that Ce-f orbital electrons provide metallic character to both the compounds with strong hybridization of Au-p and Cd-p orbitals at the Fermi level. The effect of temperature has been studied on the various thermodynamic parameters using the quasi-harmonic Debye model. Thermodynamic properties show that $CeAu_4Cd_2$ compound has larger mechanical resistance (or high mechanical strength or hardness) and smaller randomness compared to Ce_2Au_2Cd with respect to temperature.

Keywords: Density functional theory; Ternary gold rich intermetallic materials; Electronic properties; Thermodynamic properties

1 Introduction

Gold-rich ternary rare earth intermetallic compounds, (RE_2T_2X / RET_4X_2 , RE = rare earth atoms or f-block elements, T = d-block elements and X = p-block elements) such as Ce_2Au_2Cd and $CeAu_4Cd_2$ belong to the leading family of intermetallics due to their extensive applications in the electronics industry owing to their good electrical and thermal behavior [1, 2]. These types of materials are also of great interest for current researchers due to their interesting physical properties such as high ductility, high mechanical strength and high melting point because gold gets high

er mechanical strength with the addition of rare earth elements [3]. However, binary rare earth gold compounds are sensitive to moisture while ternary compounds consisting of rare earth elements (except neodymium and samarium), transition metal and cadmium are stable in air over months [4, 5].

RE atoms play a key role in the magnetic and physical properties of RE_2T_2X and RET_4X_2 type compounds due to different occupation number of the inner RE-4f shell [6]. The different occupation number and hybridization of valance orbitals of the constituent atoms of such type of intermetallic compounds are responsible for diverse magnetic, thermodynamic and electronic behavior of such type of compounds [7]. The structural parameters and atomic positions of atoms of Ce_2Au_2Cd and $CeAu_4Cd_2$ compounds are shown in Table 1. The tabulated values show that Ce_2Au_2Cd and $CeAu_4Cd_2$ compounds are crystallized in tetragonal phase with Mo_2FeB_2 and $YbAl_4Mo_2$ -type structure having space groups $P4/mbm$ and $I4/mmm$ respectively [8, 9].

As a literature summary, many research groups [8–13] have studied several properties of different types of ternary rare earth gold intermetallics, experimentally and theoretically such as Chai and Corbet [10] studied the structural and electronic properties of two series of gold derivatives of rare earth metal intermetallics (viz. RE_7AuTe_2 and RE_6AuTe_2). They observed that the studied compounds have metallic character with largest contribution of La-Au orbital interaction. Celania [11] studied the structural properties of a new series of gold-rich intermetallic compounds R_3Au_9Pn ($R = Y, Gd-Ho$; $Pn = Sb, Bi$) in the Ph.D. thesis and concluded that magnetic transitions occur in these materials at high magnetic field and phase change from anti-ferromagnetic to ferromagnetic also occurs at high magnetic field. Lukachuk and Pöttgen [12] studied the chemical bonding, magnetic and physical properties of a large number of ternary rare earth gold compounds and found that cerium atoms in Ce_2Au_2Cd are stable in the trivalent state. Mishra et al. [8] made an experimental study



I2OR Impact Factor : 3.250

ISSN 2349-364X

वेदाञ्जली Vedanjali

अन्तर्राष्ट्रीय विद्वत्समीक्षित षाण्मासिकी शोधपत्रिका

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12OR Impact Factor : 3.250

ISSN-2349-364X

वेदाञ्जली

अन्तर्राष्ट्रीय विद्वत्समीक्षित षण्मासिकी शोधपत्रिका
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तत्त्वद्रष्टा वैदिक ऋषियों की संकल्पना में - मानव का पर्यावरण से सम्बन्ध

डॉ० वन्दना रुहेला*

पर्यावरण-विज्ञान, पारिस्थितिकी, प्रदूषण, पर्यावरण-संरक्षण, प्रकृति के साथ शान्तिपूर्ण सह-अस्तित्व, पर्यावरण-मैत्री इत्यादि आधुनिक विज्ञान के विषय वर्तमान समय में हमारे सामने आए हैं किन्तु हमारी संस्कृति के मूलाधार परम पुनीत वेदों में प्रकृति के संरक्षण, संवर्धन और मैत्री की भावना परम श्रद्धा से विद्यमान है। तत्त्वद्रष्टा ऋषियों ने प्रकृति के महत्त्व को विस्तृत अर्थों में देखा है। मानव इस पारिस्थितिकी का अंग है, इस अर्थ में प्रकृति के साथ सामञ्जस्य, सह-अस्तित्व, मैत्री एवं संरक्षण मानवीय संवेदना के उच्चतम स्तर पर है, जहाँ ऋषियों ने प्रकृति की देवता के रूप में उपासना की है। यद्यपि आधुनिक विज्ञान विषयक शब्द यहाँ प्राप्त नहीं होते किन्तु वैदिक ऋषियों की वाणी में यह भावना पदे-पदे परिलक्षित होती है। आकाश, वायु, पृथ्वी, जल, वृक्ष, वनस्पति, गिरि, कानन सभी मानव से अभिन्न रूप में सम्पृक्त है, श्रद्धा से सम्पूजित है। अतः इनके दूषण का विचार ही उत्पन्न नहीं होता। जब तक यह तत्त्व स्वच्छ है संरक्षित है, तभी तक मानव को यिरन्तन सुख प्रदान करते हैं।

आधुनिक विज्ञान के आधार पर यदि बात की जाये तो आज का समाज प्रगतिशील-समाज कहलाता है। उक्त आधार पर सम्पूर्ण विश्व चाहे कितना भी प्रगति का प्रस्ताव प्रस्तुत करे परन्तु सत्यता तो यह है कि मानवीय समस्याओं का समाधान वेदों में ही सम्यक्तया दिगोचर होता है। वेदों में मानवीय-उत्कर्ष निमित्त समस्त नियमोपनियमों का वर्णन किया गया है। वैदिक विषय वैविध्य सुविदित होने के कारण 'पर्यावरण-संरक्षण, संवर्धन' एवं 'पर्यावरण-मैत्री' विषयक वैदिक दृष्टिकोण की ओर गति करते हैं।

वेद परमेव्योमन् से निस्सृत वाक् हैं तथा समस्त सद्-विद्याओं का मूल-उत्स हैं तो 'पर्यावरण-संरक्षण, संवर्धन' आधार पर सम्पूर्ण विश्व चाहे कितना भी प्रगति का प्रस्ताव प्रस्तुत करे परन्तु सत्यता तो यह है कि मानवीय समस्याओं का समाधान वेदों में ही सम्यक्तया दिगोचर होता है। वेदों में मानवीय-उत्कर्ष निमित्त समस्त नियमोपनियमों का वर्णन किया गया है। वैदिक विषय वैविध्य सुविदित होने के कारण 'पर्यावरण-संरक्षण, संवर्धन' एवं 'पर्यावरण-मैत्री' विषयक वैदिक दृष्टिकोण की ओर गति करते हैं।

वेद परमेव्योमन् से निस्सृत वाक् हैं तथा समस्त सद्-विद्याओं का मूल-उत्स हैं तो 'पर्यावरण-संरक्षण, संवर्धन' एवं 'पर्यावरण-मैत्री' विषयक समस्त सिद्धान्त वेदों में निहित हैं। पर्यावरण विज्ञान पारिस्थितिकी आधुनिक विज्ञान के विषय २०वीं शताब्दी में स्थापित हुए हैं किन्तु अत्यन्त प्राचीन वेदों में इसका उत्स विद्यमान है। यहाँ पर्यावरण के 'संरक्षण, संवर्धन' और 'पर्यावरण-मैत्री' के साथ-साथ प्रकृति के प्रति आभार, सहअस्तित्व एवं रक्षण की भावना भी दृष्टिगोचर होती है। पर्यावरण दूषित न हो तथा पर्यावरण मानवीय कल्याणार्थ सन्तुष्ट हो इसी में सम्पूर्ण समाज का अभ्युदय निहित है। मननशील और कृतज्ञ वैदिक ऋषि परम्परा पर्यावरण और प्रकृति के संरक्षण के साथ-साथ उसके संवर्धन के प्रति भी विचारशील रही हैं। वैदिक ऋषि परम्परा के लिए पृथिवी और मानव का सम्बन्ध अत्यन्त आत्मीय है। अर्थात् कहा गया है- **माता भूमिः पुत्रोऽहं पृथिव्याः** जिससे स्पष्टतः 'स्नेह, रक्षण' और 'अनुराग' का भाव व्यक्त होता है। इसके विपरीत वर्तमान समय 'क्षुब्धकाल' सा प्रतीत होता है। सतत मानवीय प्रगति की ओर अग्रसर हम क्रम-क्रम आधुनिक होते जा रहे हैं, जैसे-जैसे अपनी जड़ों से दूर होते जा रहे हैं। विकास का यह पौधा वृक्ष बन गया और इतिहासमय अपनी शाखाओं और कोपलों पर इतराने लगा, पता ही नहीं चला कि कब उसकी जड़ें दूषित होने लगीं; पेड़ गिराने लगा। यही स्थिति हमारे वर्तमान वैश्विक समाज की है। प्रकृति प्रदत्त अमूल्य तत्त्वों का हमने इतनी निर्दयता और निर्भयता से लहलहा किया है कि आज हमारी ही भावी संतति इस पर्यावरण दूषण से उत्पन्न सङ्कट से सङ्कटासन्न प्रतीत हो रही है। यद्यपि समस्याएँ और भी हैं किन्तु आज पर्यावरण-दूषण एक प्रमुख समस्या के तौर पर विचारणीय है।

मानवीय जीवन माता के गर्भ से आरम्भ होता है। वहाँ उस सर्वप्रथम जरायु आवृत्त करती है इसी प्रकार मनुष्य की आयु चला है पर्यावरण परितः **आवृणोति इति पर्यावरणम्**। पर्यावरण संरक्षण अधिनियम के अनुसार- **Environment Consists of two components namely biotic (living organisms) and abiotic (Nonliving) factors. The living organisms can be grouped into three types, those living mainly on land water and air. The non living materials are land water air properly etc.**

वेद इस पर्यावरण को परिधि के नाम से अभिहित करता है। इसके साथ ही 'अन्तर्धि' शब्द का प्रयोग भी आधुनिक काल में निहित है। अन्तर्धि जल, वृक्षादिकों का गति प्रदान करती है तथा 'परिधि' इनको सुरक्षा (सूर्य की पर्यावरणी-विश्रम्यो में) प्रदान करती है। तब यह परिधि सुरक्षित होती है, नदी गौ, अश्व, पुरुष पशु आदि जीवित रहते हैं।

*पारिस्थितिकी प्रारम्भिक ३० वीं शताब्दी की-१९, मद्रासपुर, उक्त प्रदेशशास्त्रविद्यालय, ३०-११० हैनरिड्री कॉलेज, मद्रासपुर, उत्तर प्रदेश

Single Machine Scheduling Problem With Variation In Due Dates and Processing Time

Paper Id : 15833 Submission Date : 14/03/2022 Acceptance Date : 31/03/2022 Publication Date : 16/04/2022



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Abstract Single machine programming problem with variation in due dates under fuzzy Environment, is closely to the situation faced by manufacturer, to perform work 'just in time'. In the present paper, we have to plan a sequence for job-work such as the production completes the job on time or in due dates with optimize cost. Senthikumar et al. introduce a survey of literature for single machine scheduling problems in three category- Offline scheduling, Online scheduling, Miscellaneous Scheduling. Baker et al. develop sequences with earliness and tardiness penalties under just-in-time production Recently many researchers have proposed different models for distinct situations Biskup et al., Weerd et al., CJ Liao.et al. , Tzung , Jinwei Gu,Manzhan and others.

Keywords Job Scheduling, Single Machine, Multi-Objective LPP, Earliness, Tardiness etc.

Introduction There are many literature and research papers that deals with the single machine scheduling problems. The proposed paper proposes a single machine multi-objective scheduling problem. This problem has two objectives the first one is, to schedule the system which deliver the output with minimum difference between due dates and actual processing time, and second one is to optimize the profit or loss for the machine.

Scheduling models concerns with the determination of an optimize time. A set of services perform on a single machine is a tedious job to operate. Every job has its due dates and lateness penalty/loss variation. We have to manage jobs for minimizing loss and consider due date delivery. In the present chapter we have considered multi-objective scheduling problem with fuzzy parameters. We know that practically completion time for a job is not fixed or certain. There is always a variation or uncertainty in time management. In the present problem we have considered due date time and processing time in the form of triangular fuzzy number. Although, many ranking methods have been proposed and described by researchers, however there is yet no technique that can always give satisfactory result for every situation. For overcome these problems in the present work we have used ranking method proposed by Ching at al and to comparison fuzzy numbers we have used algorithm developed by Tzung-Pei Hong, which was used by many researchers and justify this ranking

A STUDY OF WORK MOTIVATION OF PRIMARY SCHOOL TEACHERS IN SAHARANPUR DISTRICT

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ABSTRACT

Education is the foundation of developing nation. Teaching is a very challenging task between all professions. Work motivation plays a very important role for completing any successful task. Work motivation is very essential factor to increase the intensity of efforts and desire of teacher educators to participate in the pedagogical process within the institution environment and to strive for excellence and growth in instructional practice. The purpose of the present study is to measure the work motivation of primary school teachers in Saharanpur district. This is a survey study under the descriptive research. For the present study, the population was all the Male and female primary school teacher in Saharanpur district, U.P. In which 120 Teachers were selected randomly (60 Male and 60 Female) sample for the present study. For the collection of data, the researcher administered the work motivation scale by K.G. Aggarwal (2012). After data collection, score of the work motivation of primary school teacher was analyzed by using t-test method. The result was analyzed and interpretation was drawn. The levels of significance 0.01 and 0.05 both were used to test the hypotheses. It was observed from the findings that there has been found no significant difference between the Psychological Work Incentives dimension of work motivation, The Material Incentives dimension of work motivation and work motivation as a whole of male and female primary school teachers. As well as it has been found significant differences between the dependency dimension, the organizational orientation dimension, the work group relations dimension and the job situation dimension of work motivation of male and female primary school teachers. On the basis of mean score of male primary school teachers are found better than the female primary school teachers.

Key Words: - Work Motivation, Primary School Teachers

Introduction

Motivation is defined as the process of creating a desire act. In education, motivation is the art of stimulating interest in the student, where there is no interest or where it is yet to be felt by the student concern.

Pinder (1998) define work motivation as: "a set of energetic forces that originate both within as well as beyond an individual's being, to initiate work-related behavior; and to determine its form, direction, intensity and duration."

The term, Incentive, refers to the process of mobilizing internal factors by adjusting external factors, which helps the motivated behavior of the motivated person to develop in the direction expected by the motivator (Yu, 2017). Incentive theory is based on the assumption that behavior is primarily extrinsically motivated. It argues that people are better motivated to work well if they know they will receive a reward afterwards, rather than simply for the sake of enjoying the activities. They can be positive incentives (allowances, prizes, job promotion, etc) or negative incentives (punishments, threats, fines, job demotion). (Study and exam, 2018)

The place and importance of teacher in a society can never be overestimated. A teacher is a central figure in the formal teaching learning set up. He is a telescope through which people can see the distant tomorrows of the students. He is the ultimate agent who dispenses knowledge, frames the curriculum, selects reading materials, evaluates learning outcomes, and helps pupils to overcome their difficulties and

personal problems.

Significance of the Study

Now a day's teacher faces many challenges. There has been a feeling of grievance on the part of the teachers that they do not receive the status and respect from the society that their profession and role demand. They receive low salary, especially the private institutions teachers have heavy work load. This study provided an important fact to government, policy maker and other stake holders about the actual condition regarding the work motivation of Primary school teachers.

Statement of the Problem

"A Study of Work Motivation of Primary School Teachers in Saharanpur District"

Objectives of the Study

1. To compare between the dependency dimension of work motivation of male and female primary school teachers.
2. To compare between the organizational orientation dimension of work motivation of male and female primary school teachers.
3. To compare between the work group relations dimension of work motivation of male and female primary school teachers.
4. To compare between the psychological work incentives dimension of work motivation of male and female primary school teachers.
5. To compare between the material incentives dimension of work motivation of male and female primary school teachers.

RELEVANCE OF DIGITAL EDUCATION AND NEP 2020

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Keywords: Digital Learning, hybrid learning, ICT, NEP

The COVID-19 pandemic that has affected the world's economies has also stifled the education industry. Around 1.5 billion students, 90% of the world's elementary, tertiary and secondary students are unable to physically attend school. The effect has been revolutionary, as educators expect technological solutions to support remote education and learning. Digital transformation in education sector is, however, not limited to post COVID-19 online education and learning.

Although some educational institutions have used technology solutions for the past years, the importance of digital transformation in education environment has now been realized in most schools and universities during the COVID-19 outbreak. Governments in various countries are seeking to mitigate the immediate effects of closures and promote the continuity of education for everyone.

Many schools provide students with remote learning, although some of them are planning to return to the modern standard and with new technology solutions.

In the educational sector, students, faculty, staff and graduates can be the target consumer and both students and professors can benefit from digital transformation in schools.

Digital transformation to enhance student experience may include:

1. Enabling students to enter through the mobile app or web application.
2. Providing a broad range of choices for online learning.
3. Using technology to track the progress of students and enforce intervention protocols.
4. Enabling online class organization faculties.

KEY AREAS OF DIGITAL TRANSFORMATION IN EDUCATION



I2OR Impact Factor : 3.015

ISSN : 2395 - 5104

शब्दार्णव Shabdarnav

International Peer Reviewed Referred Journal of Multidisciplinary Research

Year 7

Vol. 14, Part-II

July-December, 2021

Scientific Research
Educational Research
Technological Research
Literary Research
Behavioral Research

Editor in Chief

DR. RAMKESHWAR TIWARI

Executive Editors

DR. KUMAR MRITUNJAY RAKESH

MR. RAGHWENDRA PANDEY

Published by

SAMNVAY FOUNDATION

Mujaffarpur, Bihar

QOR Impact Factor : 3.015

ISSN - 2395-5104

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'कूहा'- रसाभिव्यञ्जना एवं शिल्प की दृष्टि से एक अवलोकन

डॉ० यन्दना महता*

आधुनिक संस्कृत युग के महाकवि तथा कर्मयोगी आचार्य प्रवर श्री ब्रह्मानन्द शुक्ल एवं श्रीमती प्रियम्बदा देवी के सुपुत्र कविवर श्री उमाकान्त शुक्ल द्वारा यह 'कूहा' नामक खण्डकाव्य रचित है। कवि की यह कृति सामाजिक एवं राजनैतिक दृष्टि से संस्कृत भाषा के वर्तमान से संपृक्त होने का निदर्शन है। भाव्याभिव्यञ्जना एवं गेयता की दृष्टि से यह गीतिकाव्य है। प्रस्तुत शोध-पत्र इस खण्डकाव्य की रसाभिव्यञ्जना एवं शिल्प सौन्दर्य का एक समीक्षात्मक अध्ययन प्रस्तुत करने का प्रयास है।

कूट शब्द- खण्डकाव्य, हिमालय, रसाभिव्यञ्जना, करुण, शान्त

प्राचीन काल से अद्यावधि संस्कृत भाषा सातत्येन साहित्य रचना से सम्पृक्त हो रही है। वर्तमान से सम्पृक्तता भाषा का प्राणतत्त्व तथा उत्कर्ष है और संस्कृत भाषा की विविध-विधाओं में साहित्यवृद्धि इन्हें आपरिपुष्ट करती है। सुप्रसिद्ध कवि डॉ० उमाकान्त शुक्ल द्वारा रचित 'कूहा' नामक खण्डकाव्य पूर्व प्रधानमंत्री श्रीमती इन्दिरा गांधी की हृदयविदारक हत्या से उद्भूत शोकाकुल वातावरण को केंद्रित कर रचा गया है। यह काव्य ११ नवम्बर १९८४ में लिखा गया था। उद्देलित जनमानस की भावना ही जैसे कवि लेखनी में मुखर हो उठी है। 'कूहा' में कवि ने भारत की पूर्व प्रधानमंत्री श्रीमती इन्दिरा गांधी के पुत्र राजीव द्वारा अपनी माता की चिता-भस्म-रज को हिमाद्रि पर विकीर्ण कर राजधानी दिल्ली लौटने को अपने काव्य की विषय-वस्तु बनाया है। हिमालय वर्णन से आरम्भ हुआ यह काव्य-कथ्य इन्दिरा की स्मृति और राजीव के द्वारा शोकाकुल जनों के लिए धैर्य मति एवं राष्ट्र की एकता की कामना तथा स्वयं राजीव के आत्मबोधत्व तक चला गया है। इसी प्रसंग में राजीव के विचार मार्ग में अपनी माता के जन्म से लेकर उसके जीवन के अनेक वृत्तान्त तथा भारतीय जनमानस में उनका स्थान आदि प्रसंग चलचित्र की तरह गतिमान होते हैं। इन्दिरा के कर्तव्यरायण जीवन के वृत्तान्त भी शोकाकुल राजीव के तत्त्वावबोध और कर्तव्यबोध का मार्ग प्रशस्त करते हैं।

तत्कालीन समय में श्रीमती इन्दिरा गांधी को विषय बनाकर बहुत से संस्कृत ग्रंथ लिखे गए लिखे गए थे। जिनमें महाकाव्य, खण्डकाव्य, चम्पूकाव्य, विरुद्धकाव्य, नाटक, शोकगीति इत्यादि अनेक विधाओं में संस्कृत साहित्य लिखा गया। यह खण्डकाव्य राजनेता की प्रशंसा में लिखित विरुद्धालि^१ अथवा नीरस विवरणात्मक काव्यों से विलक्षण है। प्रस्तुत काव्य में राजनीतिज्ञ इन्दिरा गांधी का वर्णन गौण है तथा राजीव द्वारा अपनी माता का भावपूर्ण स्मरण मुख्य है। यहाँ कारण है कि यहाँ किसी राजनेता की प्रशंसा नहीं अपितु एक पुत्र की मातृ-भक्ति मार्मिकता से प्रकट हुई है। काव्य का आरम्भ हिमालय के शान्त उदात्त वर्णन से होता है तथा हिमालय के उज्ज्वल हिममय शिखर से मूलकथा-सूत्र, इन्दिरा की स्मृति^२ से संयुक्त हो जाता है। माता के करुण अवसान के उपरान्त माता की ही इच्छा को शिरोधार्य कर राजीव द्वारा हिमालय पर उसकी भस्म रज को विकीर्ण किया जाता है, यह करुण प्रसंग इस काव्य का आधार है तथापि यह शोकगीति नहीं है। यह काव्य-परिवेदना, अवसाद अथवा शोक का काव्य नहीं है अपितु शान्ति, कर्मठता, सौमनस्य, और रचनात्मकता का काव्य है।^३

रचना विधान की दृष्टि से 'कूहा' १२० पद्यां में रचित, गीति 'विशिष्ट तत्त्वों से समन्वित खण्डकाव्य'^४ है।

'कूहा' यह नामकरण भी अत्यन्त सार्थक है। कूहा, कुहासा, धुंध अथवा कुजझटिका के कारण कुछ भी भली-भाँति दृष्टिगत नहीं होता, गति जैसे रुक सी जाती है। यहाँ भी इन्दिरा के असामयिक हृदयविदारक अवसान से राजीव के मन से लेकर सारे वातावरण में व्याप्त मोह के धुंधलके से कर्तव्यविमूढ़ता की स्थिति है। राजीव का अपनी माता के अस्थि-विसर्जन हेतु हिमालय पर जाना, हिमालय के पावन दर्शन से जैसे शोकविमोचन होना इनसे शनैः-शनैः मानस से मोहात्मक घनीभूत पीड़ा की कुजझटिका की निवृत्ति होती है तथा मोहान्धकार से परे विवेक रूपी सूर्य उदित हो जाता है।^५

अपनी कवित्व शक्ति के उत्कर्ष से कवि ने अद्भुत वर्णनीयता से इस काव्य को आकार दिया है। प्रसंगानुकूल भाषा, अलंकार तथा रसाभिव्यक्ति से रमणीय यह काव्य अपनी गेयता से भी सहृदयाह्लादकारक है-

यस्तूतिकायिप्रमकारिकूटैः, सूचीमुखैः पूरितरागरेखैः।

धिप्राणि भावप्रवणानि निस्थं, नभः प्रपत्रे लिखतीय चित्रम्॥^६

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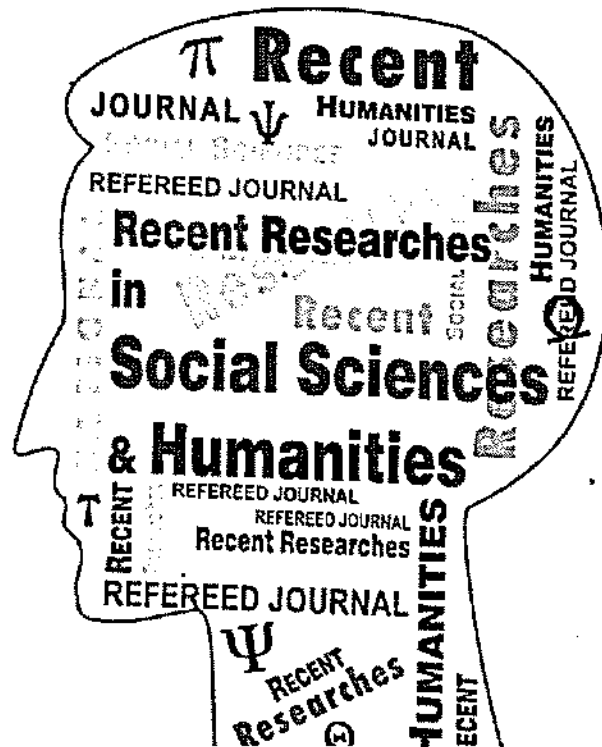
Vol. 09
Issue 02
Apr.-May-June
2022

ISSN 2348 - 3318

Recent Researches in Social Sciences & Humanities



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A Study of Attitude of the College Students towards Modernization in Relation to Courses of Study

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Received : 01/06/2022 1st BPR : 12/06/2022 2nd BPR : 18/06/2022 Accepted : 22/06/2022

Abstract

Modernization is a socio-cultural process. This is a systematic transformation mechanism involving principles, norms system and framework. The mentally concept, view and behaviour of man are therefore printed to move in the direction. The term modernization is employed not only to identify a shift in a nation's materialistic culture, but also in belief system and way of life. Modernization is a process which involves changes in all areas of human thought and activity. It aims at socio-economic and political transformation to achieve progress on development. The research paper is an attempt to study the attitude of college students towards modernization in relation to their courses of study (professional and non-professional). The sample consisted of 60 students studying in various colleges located in Saharanpur, U.P. It was observed that gender and choice of course (professional and non-professional) have no impact on the attitude of college students towards modernization.

Key words: Attitude, Modernization, Course of study.

Introduction

The word modern or modernisation is the derivative of the Latin term 'MODO', which means 'just now' 'or' 'the latest'. The Oxford English Dictionary defines the term 'modern' as 'something of the recent times or something new or latest, not concerned with classic. Thus, the literal meaning of the term refers to anything which is New or Latest in life style, dress, art or thinking.

Modernization is a continuous and open-ended process. Historically, the span of time over which it has occurred must be measured in centuries, although there are examples of accelerated modernization. In either case, modernization is not a once-and-for-all-time achievement. There seems to be a dynamic principle built into the very fabric of modern societies that does not allow them to settle, or to achieve equilibrium. Modernization includes a different behavioural system with certain unique characteristics. It refers to their depth change in way of thinking and feeling. The change witnessed by our society in the last century and the trend of modernization has affected our lives personally. Modernization is the social process. The term modernization doesn't denote any philosophy or movement but only asymbolized process of change. The term modernisation has been severally defined by several eminent scholars and one of them is the Indian sociologist Prof. Y. Singh who writes, "Modernisation symbolizes a rational attitude towards issues and their evaluation from universalistic, not particularistic point of view. To him, Modernisation involves diffusing scientific and technological know-how.

C.E. Black in his book 'Dynamics of Modernisation suggests modernisation as a process by which historically evolved institution are adopted to the rapidly changing function that reflect the unprecedented increase in man's knowledge, permitting control over his environment in the recent centuries that accompanies the scientific revolution.



SARDAR PATEL INSTITUTE OF
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DIGITAL PAYMENTS IN INDIA-A NEW PROSPECTIVE

Authored by

Dr. Pankaj Gupta

Associate professor, Department of Commerce, J.V. Jain College, Saharanpur (U.P)

vol. 52 No. 4 (IV)

in

Anvesak A bi-annual Journal
UGC Care Group - 1

ISSN : 0378 - 4568

January – June 2022

Impact Factor: 6.20



A bi-annual journal

Pankaj Gupta

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Abstract

In a country like India, where disparities are sometimes fundamentally opposed, ensuring financial equality becomes critical. One of the reasons our government started talking about the Cashless Economy and Digital India was to make financial resources more accessible. There are numerous advantages to using digital payments like Ease and convenience, Safety and efficient tracking, Speed, etc Payments that are totally electronic or online and do not need a physical exchange of money are known as digital payments. This is a method in which two parties can transfer funds using some digital and electronic methods. The central government of India has taken several steps to support and encourage the use Digital Payments. The goal of the government's "Digital India" campaign is to create a "digitally empowered" economy that is "Faceless, Paperless, Cashless." Digital payments can be made in a variety of ways. Please note that digital payments can be done both online and in-store. A digital payment, for example, is when you buy something on Amazon and pay for it with UPI. Similarly, if someone purchase any product from their nearby store and make payment using UPI instead of cash, then he/she is doing a digital payment. There are many digital payment methods like NEFT, RTGS, IMPS, and UPI, etc. The use of these methods in making payments has shown incredible progress in recent time, in the country. In this paper, we will get to know about various methods for digital payment in India and also look into the progress in the acceptance and use of these methods.

Key Words: - Cashless Economy, Digital India, Digital payments, 'digitally empowered' economy, 'Faceless, Paperless, Cashless, NEFT, RTGS, IMPS, and UPI.

I. Objectives

- [1] To know various Digital Payment Methods in India.
- [2] To know the acceptance/growth of NEFT, RTGS, IMPS, and UPI as a mode of payment in India.

II. Data Collection Methodology

Type of research: - It is descriptive and analytical research.

Data Type: - Most of the data taken is secondary in nature, taken from various research reports, company websites, literature, and some books.

III. Introduction to Some Digital Payment Methods

Especially after the introduction of Cashless India, India now has ten different digital payment options.

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Some methods have been in use for more than a decade, while others have only recently gained popularity.

#1: Debit and Credit Cards

As an alternative to cash, Indians frequently use banking cards, debit/credit cards, or prepaid cards. India's first credit card has been issued by Andhra Bank in 1981. Credit cards are the most common and frequently used for making payments due to a variety of factors, including ease, mobility, safety, and security. This is the only digital payment method that is widely used in both online and offline purchases. Many apps, such as Cred, Square, and others, have been developed specifically for managing card transactions.

#2: Unstructured Supplementary Service Data (USSD)

The USSD service was created for those parts of India's population who do not have access to basic banking or internet services. Mobile banking transactions can be completed by just dialling *99# on any basic feature phone and it does not require an Internet Connection. Using this number, Customers can make requests for services like account-to-account fund transfers, account balance inquiries, and account mini statements (TSPs), from all Telecom Service Providers. Today, USSD service is available in twelve languages, including English and Hindi, from around 51 major banks.

#3: Aadhar Electronic Payment System (AEPS)

It is a bank-led electronic payment method that includes use of Aadhar's existence and outreach. In this technique, Customers use their bank accounts which are linked with their Aadhar cards, to transfer money to another bank account which is also linked with Aadhar during transaction. NPCI report shows that in February 2020, aadhar based payments has exceeded 205 million. Physical activity, such as physical visit of a bank, using their debit or/and credit cards, or signing a document, is not required with AEPS. This method of payments uses Aadhar verification for making digital payments at point of sales (PoS), Micro ATM and by Bank Mitra, also known as banking correspondents. For cash withdrawals from BC Points, the AEPS fees are around Rs 15.

#4: Unified Payments Interface (UPI)

UPI is a payment system that combines many bank accounts in a single application, allowing money to be transferred between any two parties quickly and conveniently. The UPI is significantly more well-defined and widely used among banks than other methods like NEFT, IMPS, and RTGS. It allows user to start and complete the transaction with ease and from anywhere and anytime. This has the advantage of allowing you to pay straight from your bank account without having to enter your card or bank information. With over two billion transactions reported in October, this method of payment has become one of the most used and popular digital payment methods in 2020.

#5: National Electronic Funds Transfer (NEFT)

National Electronic Funds Transfer is abbreviated as NEFT. It is a funds transfer service that is available

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24x7 a day, wherein transactions are completed in half-hour batches. The RBI has not set a minimum or maximum amount that can be transferred.

To start an NEFT transfer, you only need to submit a few beneficiary details. A typical NEFT transaction requires the beneficiary's name, your account number and account type like saving or current, the bank's name, and the bank's Indian Financial System Code (IFSC).

#6: Real-Time Gross Settlement (RTGS)

It is a funds transfer system that is based on the gross settlement principle, in which money is been transferred from one bank to another bank. RTGS was designed with large transaction amounts in mind. As a result, while there is no maximum limit on the amount you can transfer, you must do it in increments of INR 2 lakhs.

When the transaction amount is large and payment must be done quickly, RTGS is particularly important. The beneficiary's name, his/her account number and account type, his /her bank name, and his/her bank Indian Financial System Code (IFSC) are all required for a normal RTGS transfer, just as they are for NEFT.

#7: Immediate Payment Service (IMPS)

The banking industry had a major challenge in transferring funds in real-time and 24 hours a day, seven days a week, 365 days a year. During banking hours, users had only NEFT and RTGS options for fund transfers. In August 2010, NPCI conducted a major study on the mobile payment system and methods with banks such as SBI, BOI, UBI, and ICICI, based on the foregoing scenario. In the months of September, October, and November 2010, banks such as Yes Bank, Axis Bank, and HDFC Bank joined the league. The IMPS was officially launched on November 22, 2010, in Mumbai by Smt. Shyamala Gopinath, DG RBI, is currently open for use by the citizen of India. IMPS is a reliable and real-time service for transferring funds that provides an instant, 24-hour banks fund transfer service in electronic form and can be accessed through various channels including mobile, internet, ATM, and SMS. IMPS is a powerful tool that allows you to send money between banks in India in real-time. It's not only safe, but it's also cost-effective. IMPS now has 644 active members, including banks and PPIs. NPCI provides this service through its current NFS switch. To participate in IMPS, a bank must have a valid Reserve Bank of India prepaid payment or banking licence.

#8: Internet Banking

Customers of a particular bank can use Internet Banking, also known as e-banking or online banking, to conduct transactions and other financial activities through the bank's website. To send or receive payments and access a bank's website, e-banking requires a stable internet connection, which is referred to as Internet Banking. The majority of Indian banks have now implemented internet banking services. It is now becoming one of the most widely used online payment methods. Virtual banking is available at each and every payment gateway in India. RTGS, NEFT, and IMPS are three of the most well-known and popular internet banking methods.

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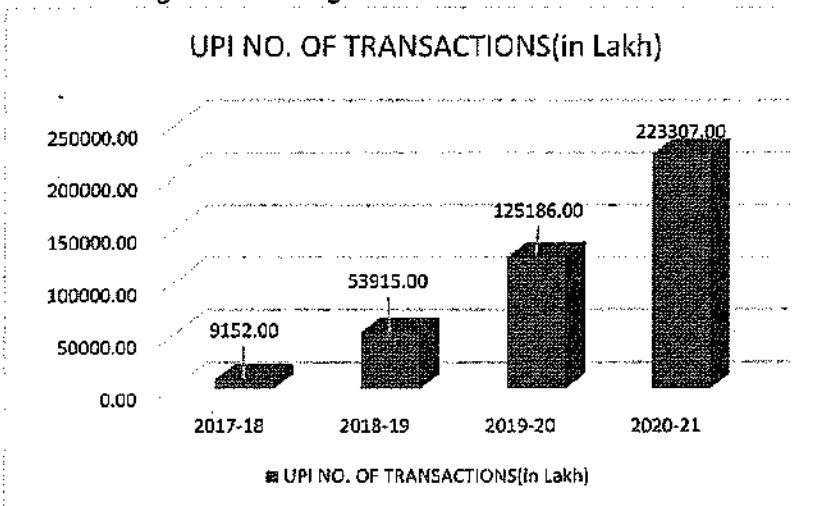
#9: Mobile Banking

The act of executing transactions and other banking activities via mobile devices, often using the bank's mobile app, is known as mobile banking. Most banks now have their mobile banking apps that may be used via handheld devices such as phones and tablets, as well as computers. Because of its convenience, ease, and speed, mobile banking is regarded as the future of banking. IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, and other electronic payment options are all available on one platform in mobile banking mobile applications. Customers are encouraged to go digital by banks because it makes operations easier for them as well.

IV. Trend in Digital Banking

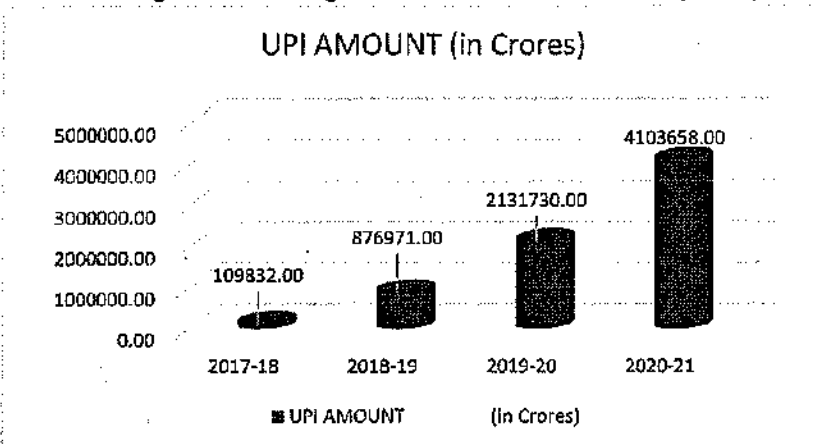
I. UPI Volume and Value:

Figure 1: Showing UPI Number of Transactions



Source: Data Analysis from RBI and NPCI Report

Figure 2: Showing UPI Amount of Transactions (Value)



Source: Data Analysis from RBI and NPCI Report

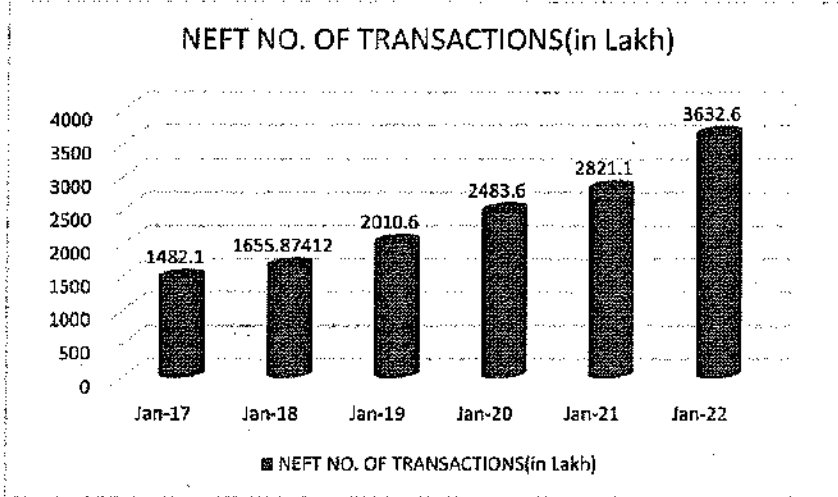
From Figure:1 and Figure:2 above, we can see that UPI transactions have increased drastically from the Year 2017-18 to the Year 2020-21 During the Year 2017-18 UPI transactions were 9152 Lakh, which amounts to Rs. 109832 Crores, which has increased to 22,7707 lakhs in the year 2020-21 with a value

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of Rs.41,03,658 Crores. This shows that people accept UPI mode of payment.

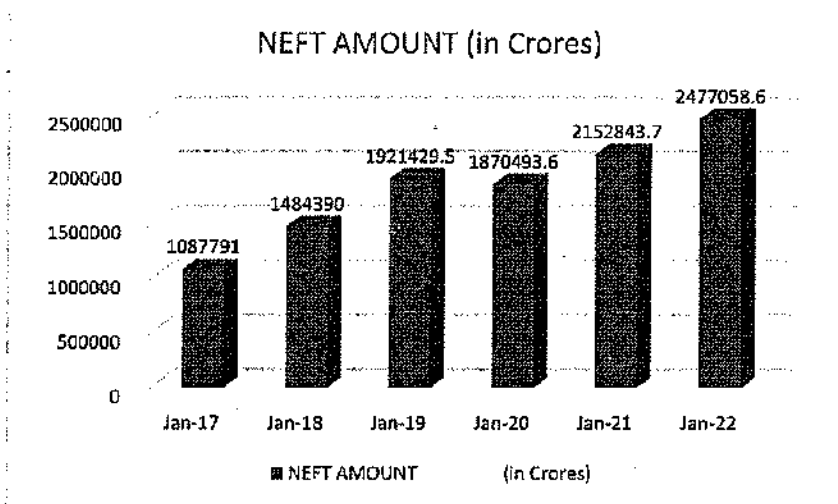
II. NEFT Volume and Value:

Figure 3: NEFT Transactions Volume



Source: Data Analysis from RBI and NPCI Report

Figure 4: NEFT Transactions Value



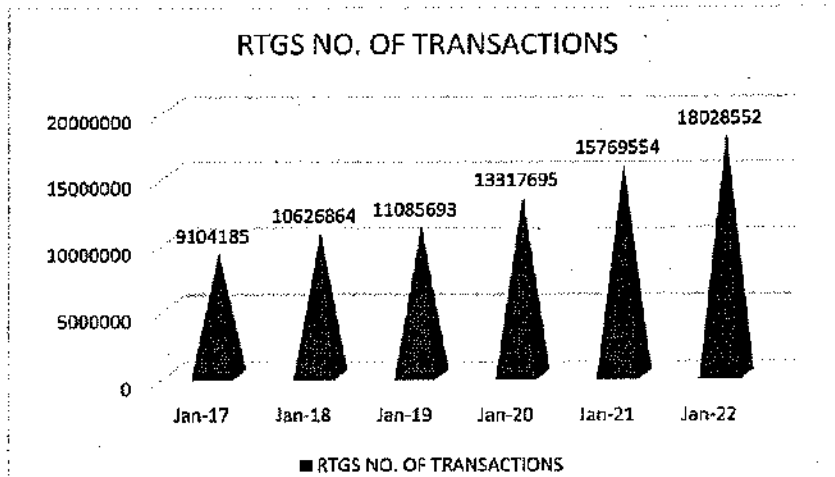
Source: Data Analysis from RBI and NPCI Report

Figure:3 and Figure:4 above show that NEFT Transactions are growing in both volume and value terms. The number of NEFT Transactions in January 2017 was 1482.1 lakh, which accounts for a value of Rs 1087791 crores. This value increased to 3632.6 lakh transaction of value Rs. 2477058.6. Despite a slowdown during January 2020 (due to Covid 19 Lockdown), it has shown an improvement in 2021 and 2022.

III. RTGS Volume and Value:

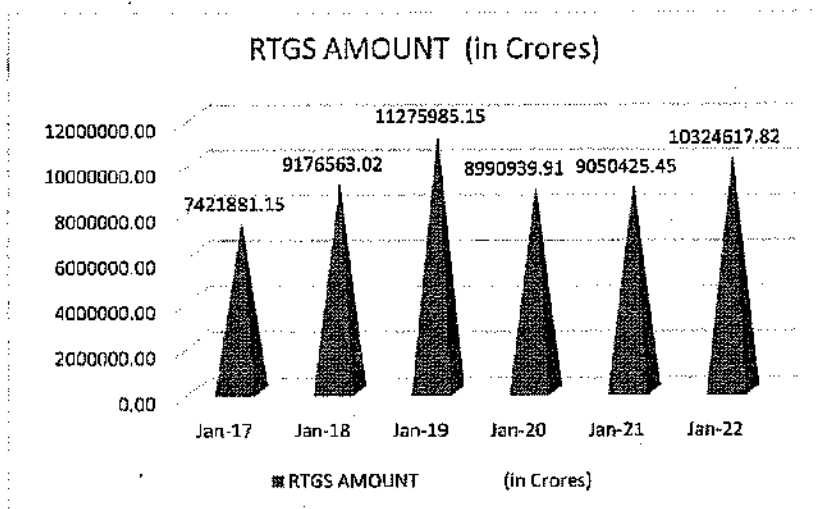
Figure 5: RTGS Transactions Volume

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Source: Data Analysis from RBI and NPCI Report

Figure 6: RTGS Transactions Value



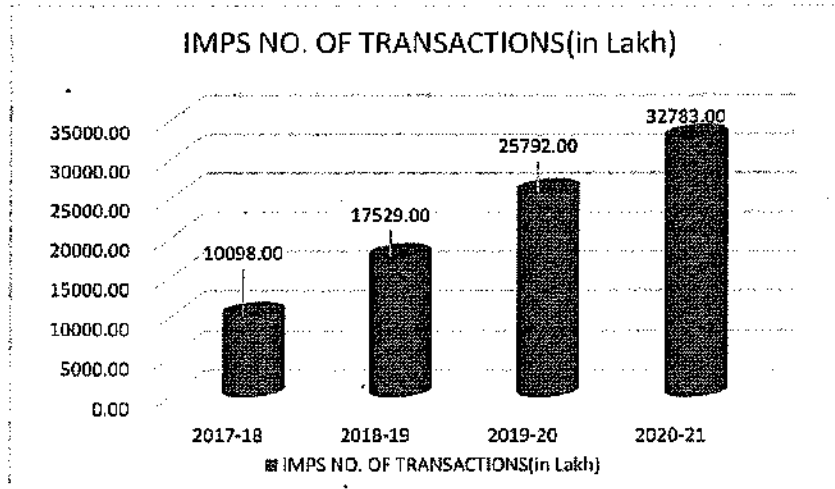
Source: Data Analysis from RBI and NPCI Report

Figure:5 and Figure:6 above show that RTGS Transactions are growing in both volume and value terms. The number of RTGS Transactions in January 2017 was 9104185, which accounts for a value of Rs.7421881.15 crores. This value increased to 18028552 transactions of value Rs. 10324617.82. Despite a slowdown during January 2020 (due to Covid 19 Lockdown), it has shown an improvement in 2021 and 2022.

IV. IMPS Volume and Value:

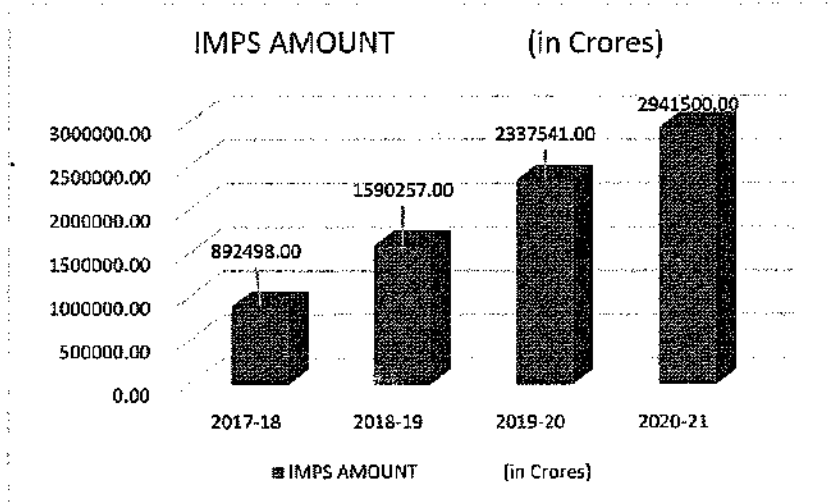
Figure 7: IMPS Transactions Volume

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Source: Data Analysis from RBI and NPCI Report

Figure 8: IMPS Transactions Value



Source: Data Analysis from RBI and NPCI Report

Figure:7 and Figure:8 above show that IMPS Transactions have increased from 2017-18 to 2020-21. The number of IMPS Transactions in 2017-18 was 10098.00 Lakh, having a value of Rs. 892498.00 account, which increased to 32783.00 lakhs, with a value of Rs. 2941500 crores.

VI. Findings

- [1] Digital Payment is having wide and bright prospects in India.
- [2] NEFT, IMPS, RTGS, and UPI are a few of the digital payment's mode.
- [2] Despite lockdown during Covid-19 in 2020, all mode of digital payments like NEFT, IMPS, RTGS, and UPI has shown a positive and continuous increase in both volumes (number of transactions) and value terms (number of transactions).

VI. Conclusion

With the advancement in the banking system, digital banking and digital payment system have shown a

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bright perspective in India. The Indian Government made a positive effort to increase cashless transactions to bring "Digital India" into reality. There are many modes of digital payments like NEFT, UPI, RTGS, and IMPS, etc. The analysis above has proven that people in today's scenario feel more comfortable in doing digital payments which further leads India toward a Digital and Cashless economy. But it is yet to go long as there are many hurdles like availability of digital devices and the internet, lack of awareness, trust, and security concerns are more to look into.

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This is to certify that the article entitled

A STUDY ON FINANCIAL INCLUSION OF SMALL AND MARGINAL FARMER IN

SAHARANPUR DISTRICT

Authored By

Dr. Pankaj Gupta

Associate Professor, Faculty of Commerce, J.V. Jain College Saharanpur U.P.



Published in Vol- IX, Issue IV (III), April 2022
Kanpur Philosophers with ISSN 2348-8301
UGC-Care List Group I
Impact Factor- 5.45

[Handwritten Signature]
Editor-in-Chief

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A STUDY ON FINANCIAL INCLUSION OF SMALL AND MARGINAL FARMER IN SAHARANPUR DISTRICT

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Abstract

This paper examines the study on financial inclusion among the small and marginal land farmers in India. It covers trends in agricultural growth, cultivation patterns, participation, productivity, performance of small holders. Furthermore it addresses issue of employment generation, differential policies, and institutional support for small and marginal land holders, challenges and future options for small and marginal holding agriculture including information needs. It also provides lessons from the experience of India on small and marginal farmers holding agriculture for other countries.

Key words: Financial Exclusions, Financial Inclusion, Small and Marginal Farmers, Agriculture Credit, Sources of Finance

Introduction

Financial Inclusion is that the method of guaranteeing access to monetary services and timely and adequate credit wherever required by vulnerable teams like the weaker sections and low financial gain teams at a reasonable value. Rangarajan Committee (2008). Since, nationalization of banks in Asian country the introduction of different schemes to produce monetary help to poor and downtrodden, the reduction of difference has not happened considerably. this is often proven by the existence of nearly thirty third of the Indian population remaining poor ever when twenty years after nationalization. In India, there square measure close to 1210,193,422 folks in nearly six, 63,301 villages and semi-urban areas watching for tiny loans and different banking services. There is a good scope for disposal close to Rs fifty,000 crores to those folks. up to now solely 23 million folks benefited by the organized monetary sector, with total disbursements of about Rs 3,900 crores. Inclusive growth is feasible solely through correct mechanism that channelizes all the resources from prime to bottom. monetary inclusion is associate innovative thought that makes alternative techniques to push the banking habits of the agricultural folks as a result of. India is considered as largest rural folks consist within the world.

It's been stunning indisputable fact that Asian country ranks second within the world in terms of financially excluded households when china. Since Independence, Government and therefore the run batted in have launched several initiatives for monetary inclusion- Bank Nationalization, Regional Rural banks, Cooperative Banks, Banking Correspondence Agents (BCAs), Swabhiman, Swavlamban, Microfinance, essential account, 25% rural branch rule, Bharatiya Mahila Bank then on. however the target of economic inclusion has ne'er been achieved in entireness Asian country has provided a much-needed push for financial inclusion within the country. However, there stay some key gaps and considerations that must be addressed for attaining sustained comprehensive monetary inclusion. The Indian Government and therefore the {reserve bank|Federal Reserve Bank|depository monetary institution|bank|banking concern|banking company} of Asian country geared toward providing banking and financial services to any or all folks during a honest, clear and evenhanded manner at cheap value. Households with low financial gain typically lack access to checking account and need to pay time and money for multiple visits to avail the banking services, be it gap a savings checking account or availing a loan, these families notice it harder to avoid wasting and to set up financially for the future.

FINANCIAL INCLUSION - A TOOL FOR ECONOMIC GROWTH

Financial inclusion is delivery of banking services at a reasonable value ('no frills' accounts,) to the Brobdingnagian sections of deprived and low financial gain cluster. Unrestrained access to public goods associate degreed services is that the sin qua non of an open and economical society. As banking services are within the nature of public smart, it's essential that accessibility of banking and payment services to the complete population while not discrimination is that the prime objective of the general public policy." this idea broadens the resource base of the economic system by developing a culture of savings among massive section of rural population and plays its own role within the process of economic development. Further, by bringing low financial gain teams among the perimeter of formal banking sector; monetary inclusion protects their monetary wealth and other resources in exigent circumstances. In Bharat little farms are the mainstay for food security and labour employment in India. Despite their significance in providing food security, family labour employment and economy in management and high productivity per acre, little farms face many challenges particularly within the wake of globalisation and world organization dispensation. The sustenance of the folks is also vulnerable and resources dedicated to food and health service acquisition, the upper the vulnerability of the social unit to food and organic process insecurity. Therefore, livelihoods ar secure once households have secure possession of, or access to, resources (both tangible and intangible) and financial gain earning activities, together with reserves and assets, to off-set risks, ease shocks, and meet contingencies. Households have secure livelihoods once they are ready to acquire, protect, develop, utilize, exchange, and like assets and resources. Hence, in this study, an effort was created to delineate the issues featured by farm families associated with livelihood security.

Review of Literature

The previous literature on restricted quality market participation of Aaron Mehrotra and James Yetman

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(2014) model relies on the belief that solely financially enclosed households are ready to sleek their consumption in response to financial gain volatility, whereas financially excluded households consume their entire labour financial gain every amount.

Prof. N.S Rao, Mrs. Harshita Bhatnagar (2012) observed that the financial inclu-sion shows positive and useful amendments owing to intensity change and technol-ogy changes.

The paper studied by Josiah Aduda and Elizabbath Kalunda (2012) financial In-clusion and Financial Sector Stability in African nation that increased measures of economic inclusion that include each access and usage ought to be applied, since access and usage aren't constant however supplementary. They all over that the Informal financial services ought to even be enclosed as they play an enormous role in developing countries.

The previous analysis has mentioned the implications of economic exclusion for the parameters in the within the policy rule and model stability (Gali et al, 2004) the effectiveness of monetary policy Di Bartolomeo and Rossi, (2007) and therefore the implications for the selection of price index used because the because the target.

It is additionally discovered that magnified difference at the first stages of economic development, which may justify the difference widening impact of social banking within the sates as found by Kochar (2011) The importance of financial inclusion is wide recognized, the literature on financial inclusion still lacks a comprehensive live that may be wont to live the extent of financial inclusion in associate degree economy.

According to Rachana (2011) in Asian nation, the main target of the financial inclusion at pre-sent is confined to making sure a blank minimum access to a savings checking account while not frills, to all.

It was conjointly noted that the majority of the present studies have thought of access to finance and actual use of finance synonymously, primarily thanks to dearth of adequate information on actual use of financial services by households and corporations (Honohan 2008, gesture et al 2009, Jeanneney and Kpodar 2011).

However, substantial portion of the poor individuals are savings unnatural in developing countries (Johnston and Morduch, 2008; Bauer et al 2010; Dupas and Robinson 2012). Moreover, access to formal savings services permits the poor to create produc-tive investment, to be less prone to health shocks and to sleek consumption ex-penditure (Dupas and Robinson 2009).

The Committee on financial Inclusion clearly emphatic on financial inclusion that "to ensure a spread of acceptable monetary services that ought to be created accessible to each individual and conjointly

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modify them perceive and access those services. apart from the regular form of financial services, it's going to conjointly comprise a basic no frills bank-ing account for receiving and causing payments, basic savings product that suits the pattern of cash flows of a poor home, cash transferring facilities, insurance (both life and non-life) among others" (Sources from Government of Asian nation, 2008 and therefore the Federal Reserve Bank of Asian nation, 2008.

A study (Mandira Sarma, 2007) has evolved a thought of Index of economic Inclusion (IFI) to make it additional comprehensive indicator of inclusion in associate degree economy. The index is associate degree amalgamation of 3 aspects of the financial inclusion; penetration of the banking industry, its handiness to users and its actual usage. Penetration is measured exploitation information on range of bank accounts per one hundred population, range of bank branches per thousand populations for availability and therefore the size of bank credit and deposits relative to the GDP to indicate usage. There are different sources of borrowing which will be wont to sleek consumption. Even if loans didn't originate within the formal financial sector, informal lenders, friends and family will act as vital sources of funds (eg Banerjee and Duflo, 2007).

Self-exclusion is that takes place once bound teams of individuals exclude them-selves from the formal national economy due to worry of refusal or thanks to different psy-chological barriers (Kempson and Whyley, 1999a, Kempson and Whyley, 1999b)

One of the first tries to outline monetary exclusion was by Leyshon and Thrift (1995) who outlined it as pertaining to those processes that serve to stop bound social teams and individuals from gaining access to the formal financial system.

Reserve Bank of India (RBI) and Government of India (GOI) are noticeably involved regarding the monetary exclusion as expressed in varied problems with Monthly Bulletins of run throughout 2006 & 2007 and Central Budget of 2007-08(5, 1). the aim of this paper is to check the relevance of Self facilitate teams (SHGs) in achieving the financial inclusion within the background of initiatives taken to this point by run and GOI.

Materials and Methods

The present study was conducted in Saharanpur district which comprises of five sub-division (tahseel) viz. Behat , Saharanpur , Nakur , Rampur maniharan , Deoband There are altogether 11 blocks viz. Sadholi Kadeem, Muzaffarabad , Punwarka, Balia Kheri , Sarsawan, Nakur, Gangoh, Rampur Maniharan, Nagal, Nagal, Deoband Descriptive study was adopted by conducting survey method using structured questionnaire. The study was conducted constituting of 500 samples which included both small and marginal farmers. In the first stage, three Public Sector Banks Viz. Punjab National Bank, State Bank of India and Central bank of India and SARV UP GRAMIN BANK and District Cooperative Bank have been selected.. Thus the total sample size will consist (five x hundred) – Five hundred respondents.

Result & Discussions

Demographic information about the respondent are given below. Out of total respondent 430 are male and 70 are female. 32.6 % of respondents are aged between 30-40 years and 27.4% of subjects are between the age of 40-50 years. 58.2% of the respondent belongs to OBC category. 63.8% respondents live in nuclear family and 38.2% of the respondents have secondary level education. Most are the respondents are marginal farmers and having income Rs5000/=

Demographic Profile of the respondent

Gender wise classification of Respondents	
Male	430
Female	70
Total	500

Age Group (Years)	Number of Respondents	Percentage
Below 30	115	23 %
30-40	163	32.6 %
40-50	137	27.4
50-60	25	5
60 & above	60	12

Caste wise categorization of farmers		
Caste	No. Of farmers	Farmer Percentage
Upper cast	130	26
OBC	296	59.2
SC/ST	74	14.8

Marital Status of farmers		
Status	No. of Farmer	Percentage
Married	460	92
Single	38	7.6
Other	2	2.4

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Education level of the respondents		
Education Level	No. of Farmers	Percentage
Primary	150	30
Secondary	191	38.2
Higher Secondary	121	24.2
Graduation And above	38	7.6

MONTHLY INCOME WISE		
Income	No. of farmers	Percentage
Less than Rs. 5000	246	49.2
Rs. 5000-10000	155	3
Rs. 10000-15000	79	15.8
Rs.15000-20000	12	2.4
More than Rs. 20000	8	1.6

Farmers Land holdings		
Type	No. of farmers	Percentage
Marginal Farmers	260	52
Small Farmers	240	48

Access to Saving Bank Account

Most of the respondents having saving bank account but few are using the account for getting direct benefit transfer from the government and few of them are using the account for their future saving like RD and FD.

Details of Bank account holdings		
Type	No. of farmers	Percentage
Saving Bank Deposit	495	99
Fixed Deposit	300	60
Recurring Deposit	150	30

Access to Credit:

82.80Percent of farmers avail short term credit and only 1.20 percent of farmers avail Long term credit while doing the study it has been found that most of the farmers has taken the credit from institutional source.

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Particulars of formal credits/Loans availed		
Type	No. of farmers	Percentage
Short term credits	414	82.8
Long term Credit	6	1.2

Table : Chi square Value

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	31.372a	5	0.000
Likelihood Ratio	14.514	5	0.013
N of Valid Cases			
a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .08.			

Interpretation:

The table shows the p value is found to be 0.00 which shows a significance value and Acceptance of null hypothesis which establish the relationship between the two variables.

Major Findings

- While conducting the survey we found that 99% of the respondents are included in formal financial system in terms of having a saving bank account.
- Out of the total respondents 82.2% of the farmers have taken short term credit and remain have taken credit for long term purposes.
- Most of the respondents accessed to credit because of low income. It indicates that rural households (farmers) are depending upon the formal financial system of credit.

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- In the study it is found that the majority of the farmers belong to the category of marginal farmers with maximum respondents (38.2%) having the education status up to Secondary level.
- Most of the farmers (marginal 52%) have the monthly income of less than Rs 5000 per month.
- More than 31% and 28% of the members were around 40 years & 50 Years. It is also observed that 86% of the respondents were male and 14% of the respondents were female.

Conclusion:

Financial Inclusion primarily centered on the poor United Nations agency don't have formal financial institutional support and getting them out of the clutches of local cash lenders. financial Inclusion index indicated that Saharanpur district of State Uttar Pradesh remains lacking on numerous aspects of monetary inclusion like uses of industry. The study expressed that almost all of the respondents (farmers) are enclosed in the formal financial system in terms of access bank account. however the farmers don't seem to be utilizing because of services provided by the bank thanks to lack of information or because of communication gap. in the past few years financial inclusion has been given high priority and it's on the highest agenda of the policy makers however a still long way to go. Banks should create awareness and literacy program so as to teach the rural populations. this may be achieved through varied means of mass communication like radio, tv channels and native news papers that have having a decent reach in rural areas.

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ISSN 2348 – 8301

Kanpur Philosophers

Volume VIII, Issue I(B), September 2021

Professor Ram Krishna Gupta Memorial Volume

DOI:10.13140/RG.2.2.22664.55042

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Editorial

I am happy to present the special september issue (2021) of "Kanpur Philosophers", an International Journal of Historical and cultural Studies and Research; published biannually by "New Archaeological and Genological Society" Kanpur, India, to all the scholars, researchers, subscribers, friends and well-wishers.

The humanity is already going through a tough and testing period of pandemic, perhaps the most impactful disaster of our time shaken the world deeply. I hope all of you are tacking all the necessary precautions and trying maintaining good physical and emotional health. I am overwhelmed by the enthusiasm and support showed by our respected contributors for the publication of current issue of "Kanpur Philosophers". The special issue of "Kanpur Philosophers" contains research papers mainly on Indian History, Law, Management and literature. The Volume is dedicated to living Legend Prof. Raim Krishna Gupta of Kanpur University. His most versatile published work entitled 'Agrarian History of Kanpur' was appreciated and forwarded by scholars of Oxford School like Prof. Eric Stocks and Prof. Mackenzie. Therefore it is proper to memorize a volume on Prof. Gupta. Papers contributed by researchers of our time and an authority on Indian History is a must to read for researchers specially who are interested for undertaking new research projects in near future. Readers may find an interesting paper on Relevance of Philosophical Message of Swami Vivekanandain its historical setting. Seven papers focused on the different sheds of philosophy. With these academic inputs, I hope the issue containing 31 articles will be useful to all of you for further research and development of the human researches. Your valuable suggestions, observations, assessments are welcome. Once again, I would like to thank all the researchers and contributors of this issue of "Kanpur Philosophers", for the timely submission of papers and their continuous support, without which such endeavor could not take shape. Last but not least, I am indebted especially from Prof. Akhtar Hussain Sandhu from Lahore, Pakistan and Prof. Purushottam Singh from Kanpur, India, for their constant help in editing. I am thankful to the valuable contribution made by my friends and colleague Dr. Adesh Gupta from Kanpur, Dr. Balaji Chirade from Nanded as well as Dr. Kuljit Singh from Bhaerwah. I would like to express my sincere thanks to Prof. Umakanta Mishra from Sambalpur (Odisha).

Atul Kumar Shukla

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Journal Details		
Journal Title (in English Language)	Kanpur Philosophers (print only)	
Publication Language	English	
Publisher	New Archaeological and Genological Society	
ISSN	2348-8301	
E-ISSN	NA	
Discipline	Multidiscipli	Copyright © 2021
Subject	Arts and Humanities (all)	Savitribai Phule Pune University
Focus Subject	History and Philosophy c Science , Lav	All rights reserved. Disclaimer

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Impingement of Risk Tolerance and Investor's Education on Investment Behaviour

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ABSTRACT

Risk tolerance is an important element of risk perception . Risk tolerance capacity is basically the capability of the investor to undertake risk . It differs from individual to individual. Risk tolerance is dependent on several factors like gender, age, marital status, education qualification , income class , occupation and percentage of savings. It influences the investment decision of investors to a large extent. Investment decision is one the prime decision involving a huge amount of time and money .A proper understanding of risk tolerance capacity can help to study the investment behaviour. It can also be helpful to execute an adequate risk management measures in order to indemnify against risk. A interview and well structured questionnaire will be distributed among 352 investors to know their perception towards risk and its impact on their investment decision. Investor education has a vital impact on risk tolerance of investors. With a better knowledge and understanding of financial world, their perception toward risk changes. Over the past decade the need for investor education has been realized and various bodies like SEBI, RBI and other corporate bodies contributed significantly to educate them.

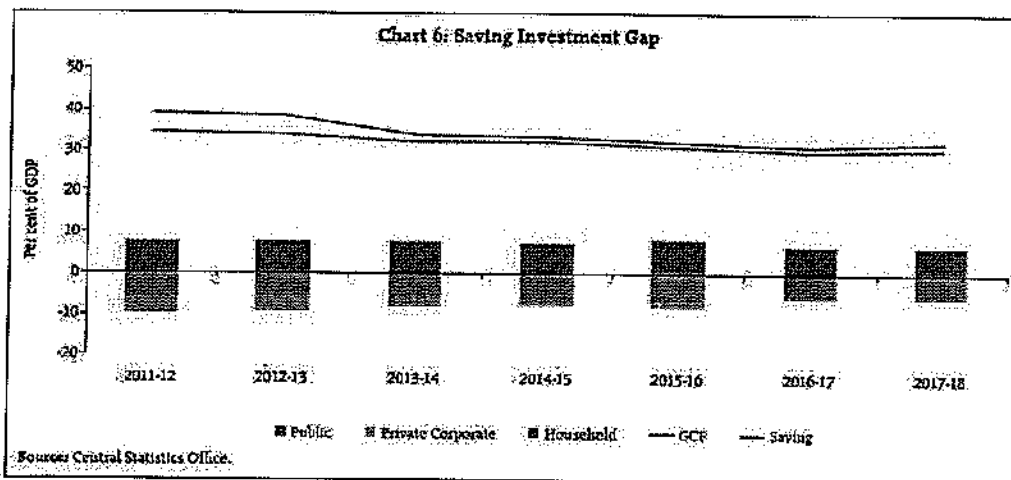
KEY WORDS :Investment behaviour, Risk , Risk tolerance, demographic factors, investor's education

INTRODUCTION

Retail investors do have a big impact on market sentiment with the fall in the brokerage fees, accessibility to more financial information, investment education and increase in trading tools than ever before, the participation of retail investors can be increased enormously.

Investor's behaviour can be studied on the basis on sex, education, age, social class, income and occupation. Individual behaviour can lead them out in a totally unexpected way. Foreg – A senior citizen would likely to invest more of his saving on fixed deposit and pension fund as compared to equity. Further inflation, investor's education, financial advice and psychological factors plays vital role in determining behaviour. The process of investment decision encapsulates identification of problem, search for alternatives, evaluation of various option and constructing a portfolio.

Investor education plays a prime role in this process. It widely enfolds awareness ,education and information needs of investors. The aim of investor education programs to provide information and help the investor's investment decision making process. Education campaigns are conducted by SEBI, BSE, NSE and department of company affairs, Govt of India.



Source RBI bulletin , 12th march 2019

Recent Releases of National Accounts Aggregates: An Appraisal

It can be interpreted from the chart that household sectors again acquired the predominant share of overall saving, which is nearly 50 percent. However, the rate of saving in the household sector dwindled to 17.2 percent in 2017-18, which was 23.6 percent of GDP in 2011-12, the reason behind this could be fall in saving in physical assets from a level of 15.9 percent of GDP in 2011-12 to 10.3 percent in 2017-18. Although, share of household financial saving has accelerated to 6.6 percent of GDP in 2017-18 as against 6.3 percent in 2016-17.

Objectives:

To study the investment pattern in India.

To understand the risk tolerance of individual investor of Delhi NCR.

To analysis the impact of risk tolerance on their risk perception.

LITERATURE REVIEW

Authors	Findings
Sherman D. Hanna, Kyoung Tae Kim, Lishu Zhang (2019)	As household incomes continue to increase in China, there may be a rapid increase in the ownership of stocks, perhaps through mutual funds
Zandri Dickason and Sune Ferreira (2018)	Investors who were conservative had low risk tolerance level and were inclined towards mental accounting and loss aversion while investors with high-risk tolerance level were inclined towards the self-control bias.
Sarfaraz Ansari, Dr. Yogeshwari Phatak (2017)	Risk tolerance constituted to be a major element while determining the choice of investment avenue one prefers. Insurance was found to be the attractive choice of investment avenue.
Nguyen Linh T.M., Gullery G and Neuton (2016)	Client's financial literacy, trust on advisory services and relationship with advisors were the key elements influencing their risk tolerance.
Olga Pak and Monowar Mahmood (2015)	Investment decisions were guided by risk tolerance capacity of investors where character and personal traits played a major role in determining their risk tolerance capacity.
De Dreu J and Jacob A. Bikker (2012)	Large pension funds involves more risks as they tend to be more sophisticated in comparison to small pension funds.
Hanna, Sherman & Waller, William & Finke, Michael. (2011)	Risk tolerance capacity is critical while designing a financial plan and advisors must take care of it.
Subrata Mukherjee (2011)	It is the analysis of the current market price which reflects the future price of the company.



Grable, John & Roszkowski, Michael. (2007)	The risk tolerance of men were found to be more than that of women indicating that they were inclined to take risks.
Corter, J. and Chen, Y. (2005)	People with some investment experience had high tolerance score and eventually they had risky investment portfolio as compared to those with no investment experience and less risk tolerance score.
Lowenstein G (2001)	People associate risks with their emotional feelings.
Wang, H., & Hanna, S. (1997)	Keeping other factors constant , risk tolerance of individuals increases with a age
Froot Kenneth A, Dand S. Schar P S Stein and Jeremy C Stein (1993)	External sources of funding were found to be costlier as compared to internal funding. Hence, firms should opt for hedging.
Friedman M, and I J Sarage (1948)	Simple extension of orthodox utility analysis can be used to minimize the rationalize risk choice of the investors.

Investor education programmes

Investors education programme enhances investor protection, promote their confidence and foster their engagement in investment decision making. The project a conducted in rural semi-urban and urban areas to enable investors to know about various concepts of savings and investments, various policies and schemes available in the market.

Various seminars, conferences, online and offline classes are conducted to create awareness among the investors. It enables investors to get different perspectives on the subject discussed by the speakers. It a times, you grasp things better by hearing than reading. Such conferences gives chances of vital information about crooked promoters, dishonest management or operator driven stocks via word of mouth. Question and Answer session is usually taken at the end of conferences. Such programs are a form of social get together for brokers to get their new clients.

In this backdrop SEBI , BSE, NSE and Ministry of corporate affairs, government of India all conduct comprehensive education campaigns aimed at creating awareness among investors about financial market. The aim of workshop is to reach out to the common investors and are held primarily in small and medium towns and other cities across the country. Till now, more than 2188 workshops have been conducted in around 500 cities and towns across the country. Advertisement in newspapers and magazines are also a widely used form of spreading messages across the investor base SEBI officials. Participate in the programs used by all India radio for the purpose of education investors.

Nearly 700 advertisements relating to various aspects of financial market have been posted in 48 different newspapers/ magazines.

Various kinds of cautions are published on it through media. It also responds to the queries of investors through telephones, e-mail, letters and in person for those who visit SEBI office.

The RBI has imitative the financial literacy to promote awareness on key topics every year through a focused campaign.

RESEARCH METHODOLOGY

The research primarily descriptive in nature and qualitative in approach. The research will use make use of various methods like questionnaire, interview with expert and information available on the sites of various stock exchange in India. Random sampling method will be used. The data for the study will also be collect from the site of stock exchange.

Delhi NCR (National Capital Region) has been selected as study area. Random Sampling was selected for the study, the findings reported are based on the survey that was developed and tested over a period of six months (April 2019 – September 2019). The sample size for the final study consists of 352 respondents.



Analysis and Interpretation

The analysis provides a detailed profile of the respondents.

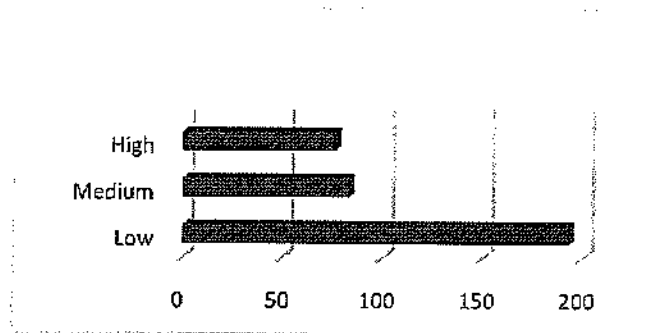


FIGURE 1.1 Risk tolerance level of the respondents

The above figure gives the details of risk tolerance level of investor. It can be observed that majority of respondent preferred low risk level. 23.57% of investors preferred medium risk level and only 21.59% of investor preferred high risk level.

REGRESSION ANALYSIS

Regression analysis is used to find the influence demographic profile of the respondents on their risk tolerance level. So the following equation have been formed to analyze the overall impact of the demographic profile of respondents on their risk tolerance level.

Equation

$$\text{Risk tolerance Predicted} = -.101 + .113 * \text{Gender} + .312 * \text{Age} + .047 * \text{Marital status} + .135 * \text{Education qualification} + .464 * \text{Income class} - .53 * \text{occupation} + .76 \text{ percentage of savings.}$$

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.975 ^a	.951	.950	.172

a. Predictors: (Constant), percentage of saving, Gender, Marital status, Age, Educational qualification, Income class, Occupation

Table 1.2 Model summary of regression equation

Multiple R –

The value of R increases as more variables are included in the data set. A value of 0.975, in this example, indicates a good level of prediction. If $p < 05$, then model is significant.

Value of Mean square are going down as more variables are included. However the value of residuals is going down more slowly.

R- is the correlation between the observed and predicted values of risk tolerance.

R^2 – It is the proportion of variance in risk tolerance which can be predicted from the demographic factors. This value indicates that 95.1% of the variance in risk tolerance can be predicted from the demographic factors.

Adjusted R square – Each predictor explains some of the variance in the dependent variable simply due to chance, as more predictors are added to the model.

Std error of the estimate. It is the square root of the mean square residual (or error) and is the standard deviation of the error term.



Hypothesis

H0 : There is no significant difference between demographic profile of the respondents and its influence on their risk tolerance level.

H1 : There is a significant difference between demographic profile of the respondents and its influence on their risk tolerance level.

Decision criteria

Reject the null hypothesis(H0) if the level of significance is less than 5%.

Result

According to regression analysis, there is a significant relation between risk tolerance and demographic profile of the respondents i.e. gender, age, marital status, educational qualification, income class , occupation and percentage of savings .

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
(Constant)	-.101	.032		-3.220	.001
Gender	.113	.030	.058	3.795	.000
Age	.312	.026	.316	12.155	.000
Marital status	.047	.023	.042	2.044	.042
Educational qualification	.135	.031	.138	4.420	.000
Income class	.464	.055	.470	8.431	.000
Occupation	-.053	.057	-.053	-.942	.347
percentage of saving	.076	.043	.072	1.782	.076

a. Dependent Variable: preferred level of risk

Table 1.3 Summary of regression coefficient

CONCLUSION

This research paper is an attempt to study the impingement investor's risk tolerance in Delhi NCR .It also highlighted the role of investor`seducation. Risk toleranceplays a significant role in determining investment behaviour. Hence, the understanding of various factors affecting investor's risk tolerance is important. Investor's education has an immense effect on investor's risk tolerance level and on overall investment behaviour. With better understanding and knowledge of financial world , investors can make wise investment decisions and their perception toward risk also changes. In India RBI, SEBI , MCA and other government as well as private bodies are taking measures to aware and educate investors .It was found that gender, age, marital status, educational qualification, income class, occupation and percentage of savings affects the risk tolerance level of investors. Demographic profile of the respondents has a significant impact on their risk tolerance level. Among these variables age, gender, marital status, education qualificationand income class contribute significantly to investment decisions. Beta value of income class was found the highest. While variables likeoccupation and percentage of savings does not contribute significantly to investment decisions.

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2022

ISSN: 2583-1712

SAVED JOURNAL

Integrated Journal for Research in Arts and Humanities

Peer-Reviewed | Bi-Monthly

Volume 2 Issue 2: March Issue



Bi-Monthly

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Vol. 2 No. 2 (2022): March Issue



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In Volume 2, Issue 2, of **Integrated Journal for Research in Arts and Humanities Peer
Reviewed Journal**, March 2022, Published by **Stallion Publication**.


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Role of Pradhan Mantri Jan Dhan Yojana in Enhancing the Paradigm of Financial Inclusion in Rural India

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www.ijrah.com || Vol. 2 No. 2 (2022): March Issue

Date of Submission: 18-03-2022

Date of Acceptance: 30-03-2022

Date of Publication: 31-03-2022

ABSTRACT

This article examines the role of the Prime Minister Jan Dhan Yojana (PM JDY) in boosting public wealth. Millions of households around the country benefit from financial inclusion and banking access, as well as insurance coverage and a sense of security, thanks to this programme. As a result of integrating this scheme with many other government initiatives, money will be immediately credited into the accounts of the recipients, eliminating intermediaries and reducing leakages. This strategy enables access to micro-credit in the later stages of the programme. Many of the accounts created under this plan, however, were idle, a problem that will be addressed once the government links it to other government-run programmes like NAREGA Job Yojna and other direct cash benefit transfer programmes. Overall, this plan has the potential to be a game changer and alter the country's landscape. It might be able to help plug leaks and boost the efficiency of specific public distribution networks. A systematic questionnaire was used to collect primary data, while secondary data was gathered from a variety of sources including books, papers, and published materials. Finally, it makes an effort to propose relevant recommendations to improve PM JDY's standing in terms of increasing public wealth.

Keywords- Bank Account, Financial Inclusion, Financial Service, Prime Minister Jan Dhan Yojana, PM JDY, Rural India.

I. INTRODUCTION

A bank is an organisation that makes banking and other financial services to its customers. It safeguards money and valuable items while also providing loans, credit, and payment services such as bank accounts, money orders, and cashier's cheques. Investment and insurance services are also provided by the bank. The mass of people in the country have faith in banks because of the services and security they provide, and they want to create a relationship with them by depositing money and taking advantage of the many bank schemes.

Banks have abandoned traditional functions in order to suit the requirements of their customers, and have instead adopted more innovative concepts and new types of services. India's banking industry has been more effective because to the combined efforts of cooperative banks, specialized banks, and other development

financial institutions. Banking transactions have become considerably more easy as a result of the expansion of computerised banking systems, and as a result, people are seeking to stay up with these update in the banking sector. The Apex bank and the Government's most important national goal is financial inclusion.

Financial inclusion is defined by the Committee on Financial Inclusion, chaired by Dr. C Rangarajan, as the process of guaranteeing vulnerable groups, such as weaker parts and low-income groups, access to financial services and timely and sufficient credit where needed at a reasonable cost. The RBI and the Central Government are attempting to provide official financial services to the most vulnerable members of society. In India, a number of programmes and policies have been implemented to enhance financial inclusion.

To increase financial inclusion, frill accounts, Basic Savings Bank Deposit Account (BSBDA), simplified KYC norms, adoption of BCs, financial

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literacy programmes, Kissan Credit Cards, Aadhaar enabled payment system, Direct Benefit Transfer, electronic benefit transfer, PMJDY, Swabhiman scheme, and other initiatives are being implemented. All of these tactics aid in the development of a savings habit, the acquisition of credit through official channels, the receipt of direct benefits, and participation in other social programmes. As a result, India's problem of financial exclusion will be alleviated, while GDP and economic growth will be enhanced.

The PMJDY is an endeavour by the Indian government to broaden financial inclusion. On August 15, 2014, Prime Minister Shri Narendra Modi announced it, and on August 28, 2014, it was launched across India. The PMJDY is a programme that aims to provide fundamental financial services to vulnerable groups, such as banking and savings, deposit remittance, and credit. A Jan Dhan account allows the account holder to maintain a zero balance, draw a Rs.5000 overdraft after six months, and receive a Rupay card with accident insurance coverage. This strategy helps to eliminate corruption because subsidies and other benefits are paid straight to the beneficiary's account. The PMJDY plan is essential for achieving the country's financial inclusion target.

For the Indian government and financial sector regulators, banking inclusion is a national goal. The (PM Jan Dhana Scheme) is possibly the largest financial inclusion programme in the world. As of February 28, 2015, 136.8 million accounts had been opened in the first six months of the scheme's implementation.

With the option of having a nil balance account, many bpl income groups, such as those living in village areas, can establish a relationship with a bank. As a result of the adoption of this programme, financially excluded people will be able to get financial support as well as other services to meet their needs. As a result, it is apparent that public are efficiently employing the jan dhan programme to become financially included.

II. LITERATURE REVIEW

Manuela Günther (2017), Progress in Financial Inclusion in India: Insights from Multiple Waves of Survey Data Investigated How to Bring People Without Bank Accounts into the Although there is a formal financial system, there are also issues of political and academic interest. India provides fascinating case studies. He examines changes in India's financial inclusion from 2013 to 2015 using data from India's low-income countries. The time period covered by the sampling frame is when India implemented the PMJDY system. There have been over 260 million bank accounts opened. He identifies certain cross-cutting distinctions that reflect the variety of financial inclusion's evolution. Wealthy, well-educated, aged, and employed people, for example, are more likely to hold a savings account.

The JAN DHAN programme, on the other hand, has considerably increased the possibility of having an account among the most disadvantaged people, such as women and those living in rural areas. Finally, we'll look at the influence of other government initiatives, such as the creation of unique identities, financial agencies, and government payment digitization. The government looks into its consistent commitment to helping local customers through a number of initiatives. programme. From time to time, the Indian government makes persistent efforts to include rural customers (investors) in the financial system's organisation.

Messy, F., and Atkinson, A. (2013), Through implementation, defined financial inclusion supports cheap, timely, and appropriate access to a broad variety of regulated financial products and services, as well as their use by people from all walks of life. Refers to the process of expanding existing, coordinated, and new measures to promote financial well-being and economic and social inclusion, including financial awareness and education.

Mrunal Chetan Bhai Joshi and Vikram P. Raj Purohit (2016), stated that a lack of knowledge of the critical function of banking services in financial progress was the key cause for low awareness of financial inclusion programmes. To ensure the success of financial inclusion goals, the government must work to educate rural clients about the importance of various banking services in improving their financial health.

According to *Reetika Bhatt (2017)*, several unbanked villages were discovered and covered by opening banking outlets in the first phase of the project, and a large increase in the number of bank accounts was noted in the second phase. A district-by-district analysis reveals that the initiative is making good progress. In rural areas, the programme is more successful. This mechanism is used to open the majority of accounts, and the majority of the accounts are zero balance accounts.

Sandhya Ashok, Swathy S. Nair, and Krishna M.B. (2019), proposed that the government and RBI make the necessary measures to allow accountholders to keep a cash balance in their accounts rather than using the provision to keep their accounts at zero balance. These are some of the improvements that can be made to the scheme's performance.

III. STATEMENT OF THE PROBLEM

The Jan Dhan Yojana was created with the goal of encouraging people to save more. Perhaps the plans generated a record in the form of a bank account opening at the start. Due to a variety of factors, the scheme's strength was later reduced. The current paper aids in understanding the current state of the Jan Dhan Yojana and the extent to which it is beneficial to the general populace.

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IV. OBJECTIVES OF THE STUDY

- i- To investigate the grounds behind India's introduction of the Jan Dhan Yojana.
- ii- To highlight the benefits of the Jan Dhan Yojana and to assess its current position in terms of increasing financial inclusion.
- iii- To determine how well the Jan-Dhan Yojana is at increasing public wealth.
- iv- To investigate the issues surrounding the Jan-Dhan Yojana.

V. SCOPE OF THE STUDY

The purpose of this article is to determine the effectiveness of the Jan Dhan Yojana in increasing public wealth.

VI. RESEARCH METHODOLOGY

Information gathered from reputable journals, magazines, books, and internet sources as a secondary source.

VII. REASONS FOR PRESENTING JAN DHAN YOJANA

- i. The primary goal of the Pradhan Mantri Jan-Dhan Yojana is to bring millions of Indians into the mainstream of the financial system through financial inclusion.
- ii. Unrestricted access to banking services
- iii. Providing all households with basic banking accounts with overdraft facilities and a RuPay Debit card.
- iv. Financial literacy would be a key component of the Mission, allowing beneficiaries to make the most of the financial services available to them.
- v. The establishment of a Credit Guarantee Fund would cover overdraft account defaults.
- vi. Provide microinsurance to all willing and eligible people by August 14, 2018, and on a continuous basis after that.

VIII. CURRENT STATUS OF PM JAN DHAN YOJANA**Table 1: Statewise account opening Report dated 13/03/2022**

S. N.	State	Beneficiaries at rural urban banks	Beneficiaries at urban banks	Total	Deposite in beneficiary accounts (in crore)	RuPay cards issued
1	Uttar Pradesh	5,74,33,928	2,21,56,985	7,95,90,913	34,278.58	5,36,54,261
2	Total	5,74,33,928	2,21,56,985	7,95,90,913	34,278.58	5,36,54,261

Table 2: Bank Category wise Report 06/03/2022

Bank	Account in rural urban banks	Account in urban metro centre bank branches	Total Account	Deposits (in lac)	Rupay Debit Cards issued
Public Sector Banks	222203613	133258216	355461829	12946337.52	271362346
Regional Rural Banks	71645757	10995994	82641751	3353373.73	34015769
Private Sector Banks	7026566	5985403	13011969	481560.15	11020033
Grand Total	300875936	150239613	451115549	16781271.40	316398148

Table 3: (A) Public Sector Banks

Bank	Account in rural urban banks	Account in urban metro centre bank branches	Total Account	Deposits(in lac)	Rupay Debit Cards issued
Bank of Baroda	39623290	15826237	55449527	2242723.21	48800617
Bank of India	21782788	5082918	26865706	1109370.79	22243243
Bank of Maharashtra	5328468	1836113	7164581	257739.47	3359668
Canara Bank	10637218	4394204	15031422	709989.63	7469711
Central Bank of India	12699809	1943103	14642912	480294.12	7781810
Indian Bank	14916877	3602129	18519006	775147.94	10979530

Pankaj Singh

Indian Overseas Bank	1202098	4113492	5315590	193222.80	4944373
Punjab & Sind Bank	920818	550788	1471606	39666.52	1175629
Punjab National Bank	34805526	7063281	41868807	1636888.89	24740769
State Bank of India	55176874	78068004	133244878	4286431.40	123698939
UCO Bank	6448351	4921127	11369478	430694.90	4319014
Union Bank of India	18661496	5856820	24518316	784167.85	11849043
Public Sector Banks Sub Total	222203613	133258216	355461829	12946337.52	271362346

Table 4: (B) Regional Rural Bank

Bank	Account in rural urban banks	Account in urban metro centre bank branches	Total Account	Deposits (in lac)	Rupay Debit Cards issued
Bank of Baroda	13725544	3625494	17351038	719619.52	9195029
Bank of India	9051139	488078	9539217	262639.64	5521449
Bank of Maharashtra	2486775	89558	2576333	127038.18	1188205
Canara Bank	5323300	1330893	6654193	336494.48	2967597
Central Bank of India	3233384	469894	3703278	126031.69	2891234
Indian Bank	740573	264539	1005112	19212.86	607163
Indian Overseas Bank	1386535	115794	1502329	71939.65	617467
Jammu & Kashmir Bank Ltd	219414	40303	259717	13083.48	146991
Punjab National Bank	18653580	1837269	20490849	943940.49	5191853
State Bank of India	15493260	2541285	18034545	689950.98	5524301
UCO Bank	1133699	168498	1302197	37236.85	54751
Union Bank of India	198554	24389	222943	6185.91	109729
Regional Rural Banks Sub Total	71645757	10995994	82641751	3353373.73	34015769

Table 5: (C) Major Private Banks

Bank	Account in rural urban banks	Account in urban metro centre bank branches	Total Account	Deposits (in lac)	Rupay Debit Cards issued
Axis Bank Ltd	208923	1067708	1276631	49530.90	686229
City Union Bank Ltd	9620	75843	85463	1747.22	65743
Federal Bank Ltd	520640	112595	633235	34165.94	364100
HDFC Bank Ltd	422014	2179993	2602007	162007.13	2601343
ICICI Bank Ltd	3552101	902757	4454858	50967.86	4454858
IDBI Bank Ltd.	199570	654564	854134	34884.77	662552
IndusInd Bank Ltd	31273	383403	414676	6645.91	177096

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