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(16 & 17 October, 2021)



Conference Special Issue - 29

October - 2021

Jointly organized by:

Management Institute, Warsaw University of Life Science - SGGW, Warszawa, Poland

Institut für Dienstleistung, Germany, Bule Hora University, Ethiopia

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‘Research Culture Society’



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INTERNATIONAL CONFERENCE

ON

‘COMMERCE, MANAGEMENT AND SOCIAL SCIENCES RESEARCH’

(ICCMSSR – 2021)

16 & 17 October, 2021

Conference Special Issue - 29

The Managing Editor:

Dr. Chirag M. Patel

(Research Culture Society & Publication)

Jointly Organized By :

Management Institute, Warsaw University of Life Science -

SGGW, Warszawa, Poland,

Institut für Dienstleistung, Germany

Bule Hora University, Ethiopia

and

‘Research Culture Society’



International Conference
on
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(Conference Proceedings – Special Issue)

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About the organizing Institutions:

The Warsaw University of Life Sciences (Management Institute) Poland, is one of the largest and the most prestigious universities in Poland. It educates nearly 18,000 students in 38 study programs (including 8 taught in English) - from veterinary medicine and landscape architecture, through economics and computer science, to tourism and dietetics. It employs 1,200 academic teachers and offers a modern campus and excellent learning conditions. The campus is located in the southernmost district of Warsaw, Ursynów. The campus has a historical part, with an 18th-century palace and a new part where most of the faculty buildings and dormitories are situated. The Management Institute was established in 2019. The research developed in this Institute is related to management, trust, knowledge management and information technology.

‘Research Culture Society’ is a Government Registered Scientific Research organization. Society is working for research community at National and International level to impart quality and non-profitable services. Society has successfully organized 100+ conferences, seminars, symposiums and other educational programmes at national and international level in association with different educational institutions.

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Bule Hora University (BHU), established to play its part in the national efforts of bringing quality and excellence in teaching- learning, research, community services, administrative functions/good governance, connecting the development of cultural and natural resources with technology and its applications. The university has laid down structure for relevance and quality of education, research, community service and good governance.

‘Scientific Research Association’ (Scientific Research Organization) is an esteemed research organization working on to promote scientific research studies, activities at international level, also coordinate with other research organizations for the educational research events.

Objectives of the International Conference :

Our main objective is to observe the current scenario towards the advancement of common citizen’s life by improving the theory and practice of various disciplines of Business, Management and Economy.

The aim of the conference is to provide an interaction stage for researchers, practitioners from academia and industries to deal with state-of-the-art advancement in their respective fields.

MESSAGE



Dear Ladies and Gentlemen,

Thank you for your attendance at International Conference on Commerce, Management and Social Sciences Research.

This year the Conference is organized by the Research Culture Society and the Management Institute from Warsaw University of Life Sciences in Poland.

The theme of the conference is very actual and worth discussing. It has a broad scope and great relevance in the context of the current scenario of the situation in the world during the COVID 19 pandemic. The Conference will shed light on the consequences of the Coronavirus and will point out the new challenges in the business and economy growth.

I would like to take the opportunity to thank you all for contributing to this Conference.

I look forward to meaningful presentations, discussions, and collegial networking.



Prof. dr hab. Joanna Paliszekiewicz

Director of Management Institute
Warsaw University of Life Sciences



Message

Dear Professional Colleagues.

I am happy that Management Institute, Warsaw University of Life Sciences, Poland and 'Research Culture Society' have jointly organized the 'International Conference on Commerce, Management and Social Sciences Research' during 16 & 17 October, 2021.

The aim of the conference was to provide an interaction stage for researchers, practitioners from academia and industries to deal with state-of-the-art advancement in their respective fields. The main objective was to observe the current scenario towards the advancement of common citizen's life by improving the theory and practice of various disciplines of Business, Management and Economy.

I believe, this International Conference research presentations can help in redefining the strong connection between economy, commerce, management and social science researchers and academicians. An additional goal of this international conference was to combine interests and scientific research ideas related to business and economy development and to interact with members within and outside their own disciplines and to bring people closer for the benefit of the scientific community worldwide.

My best regards to the committee members, speakers and all the participants of this scientific conference.

A handwritten signature in blue ink, appearing to read 'Dr. C. M. Patel', is positioned above the printed name.

Dr.C. M. Patel

Director, Research Culture Society.

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Dr. Kiran Sood, Associate Professor, Chitkara University, Faculty of Commerce, Punjab, India.

Dr. Obianuju, Emmanuela Agbasi, Lecturer, Nnamdi Azikiwe University, Awka, Nigeria

Dr. Marirajan Thiruppathi, Associate Professor, College of Social Science and Humanities, Bule Hora University, Ethiopia

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Institut für Dienstleistung, Germany & Research Culture Society.

**A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF
SELECTED DAIRY UNITS OF PUNJAB**

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Abstract: *Increasingly, cooperatives in the dairy sector are being challenged in the world. This paper displays a method of measuring financial performance of three dairy units of Punjab state. A comparative financial performance of these dairy units is analyzed by applying balance sheet and profit and loss statement analysis through single factor Anova test. This paper is concluded that why Gurdaspur dairy unit is less in their financial performance and also concluded about weaker financial performance than other two dairy units.*

Key words: *Financial Performance, Balance sheet analysis, Punjab, Comparative study, Co-operatives, single factor Anova.*

1. INTRODUCTION:

In India 8.4 million people employs by the dairy sector. In a year 2020-21, India is a largest manufacturer of a milk with 208 metric tons at national as well as international level. Since last five years Indian dairy sector is raised up at 12 percentage with the value-added products. Roundly 70 million farmers are personally involved in dairy sector. In India dairy sector co related by 5.3 percentage of the total value share in agricultural GDP. Indian dairy sector is modified from the year 1970 by adopting "Operation Flood" programme. As per NDDDB report, the "Capacity created by private companies in the last 15 years is equivalent to the capacity set up by co-operatives in over 30 years ". Punjab dairy sector was established in a year 1973. Punjab dairy sector is functioning on "Anand Model". In the state there are twenty-one big processing milk units. Punjab state is produced approximately ten parentages of the total milk production of India.

2. REVIEW OF LITERATURE:

A review of related literature covers present knowledge with significant recommendations in addition to methodological and theoretical contribution to the specified topic.

Kaul Sushila., (2011), the researcher viewed about Bhiwani district of Haryana along with the impact of employment of women labour in food security of household. An aggregate employment index has been prepared to inspect the employment status of women related in dairy and its association with the status of food security has been indicated using chi-square test. In the case of Loharu block it was showed that food security and employment are inter -related. Improvement of family income based on education of self and spouse and results also shows that positive and beneficial impact on employment of women.

Khanna., (2005), a researcher is studied in his research article about the type of organization structure system and the dairy farming in different countries of Asia by using primary and secondary

data. The researcher main purpose is having to a comparative study of dairy co-operatives in different countries of Asia.

Shankar R., (2007), in his researcher paper the researcher viewed about India's cooperatives in a globalized level. In this paper researcher is analyzed SWOT analysis techniques on dairy units which are profitable for the economy. The main purpose of this study is that the favorable changes in political, legal and economic matter in India and their impact on dairy units during the last thirteen years.

Singh, K., Misra, M., Kumar, M., & Tiwari, V. (2019), a study was made on the determinants of financial performance of US agricultural cooperatives. Many researchers have been put in the field of the agricultural economics. This study was made for the purpose of how it was impacted on financial performance on agro cooperatives. This paper was explored the drivers of financial performance of agro cooperatives of united states during a period 2009 to 2017. The thirty-seven US agro cooperatives were taken as for the study by the help of the United States Department of Agricultural data base. For the analysis purpose researchers have used for the cope up with fixed effect which was acceptable panel regression analysis or in the model it was presented the random effect error component. From the study it was revealed that the agro cooperatives were very consciously uncertain in the economic policy. The results were indicated that there was a reverse connection between size and profitability and on the return on assets the effect of capital intensity and growth was affected.

NYUMOO, A. K. (2020), the purpose of the study was to strengthen the people's financial health by transfer of members saving and giving them credits. In Africa the Kenya's Sacco sector was the largest one and there were more than eleven thousand registered Sacco and eight million members in it. The study was taken to analysis the impacts of internal control on the financial performance and impact of the control of Sacco in Meru County. The main purpose of this study was that to determine the effect of communication on the financial performance of Sacco and the effect of risk assessment. The study was included agency theory, attribution theory and contingency theory. In 24 Sacco in Meru County open and close ended questionnaire were prepared to collect primary data from credit managers, finance managers and auditor. For the study of the research the philosophy was used such as positivism and mixed cross-sectional design. Ninety-six respondents were taken for the study by multiplying four respondents in the twenty-four Sacco for the inspection purpose. By using SPSS V 23, the data was inspected not only quantitatively but also qualitatively. The output of the study was prepared by frequencies, mean, standard deviation and percentages. Sacco bank was revealed that all the four independent variables such as risk assessment control, communication control function and monitoring have a significant relationship with independent variables while tested independently. It was suggested for the Sacco should be taken internal control system which were fit for their activities and give more importance to communication and risk assessment. So, it was positive impacted on the financial performance.

3. STATEMENT OF THE PROBLEM:

A Comparative Study on Financial Performance of selected dairy units of Punjab.

4. OBJECTIVES OF THE STUDY:

- To inspect financial performance of district cooperative milk producers' union ltd by using single factor ANOVA test.
- To measure the comparative financial performance of selected dairy units of Punjab.

5. RESEARCH METHODOLOGY:

Purpose of the study is to examine a comparative financial performance of selected dairy units of Gujarat. The research study was conducted on secondary data. Researcher is collected data

in a form of annual reports from the three dairy units of Punjab. A period of the study is 2015-16 to 2019-20.

5.1 TOOLS APPLIED

To compute a comparative financial performance of selected dairy units of Punjab, single factor ANOVA test is applied to examine if there is a significant difference among the three dairy units of Punjab.

5.2 HYPOTHESES OF THE STUDY

The following null hypotheses formulated and tested.

- (1) There is no significant difference in the current Share capital among sample units and years.
- (2) There is no significant difference in the Investments among sample units and years.
- (3) There is no significant difference in the Cash and Bank balances among sample units and years.
- (4) There is no significant difference in the Total sales among sample units and years.

5.3 LIMITATIONS OF THE STUDY

The limitations of the study are as follows.

- The research of the study was limited for the period of five years.
- This study was limited to financial performance only.
- The study was totally based on the annual reports.

5.4 SAMPLE OF THE STUDY

Convenient sampling method was used for sample selection. There are 11 dairy units in Punjab state. Out of 11 dairy units' researcher has selected three dairy cooperatives.

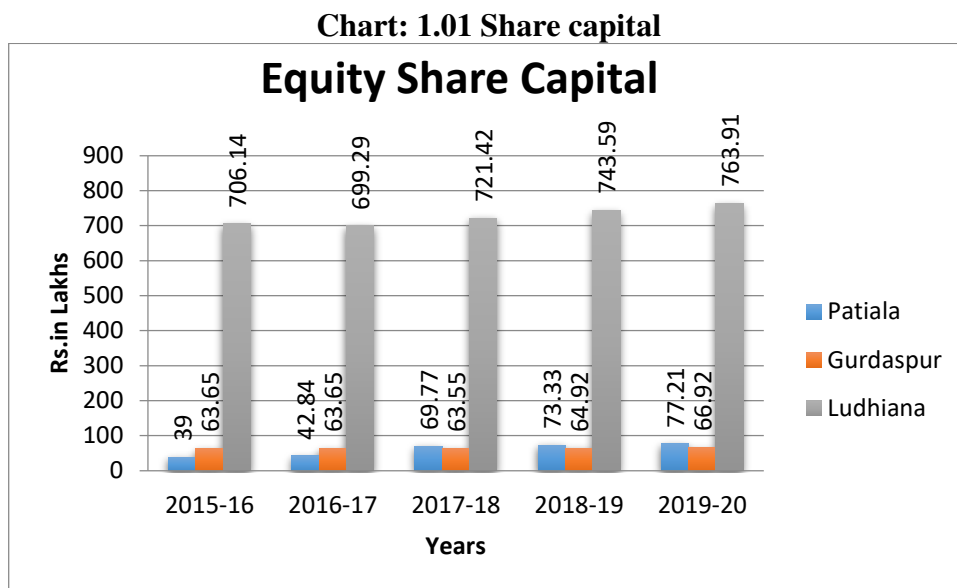
Sr. No.	Co-operatives	Location
1	Patiala District Co-operative Milk Producers' Union Ltd.	Patiala
2	Gurdaspur District Co-operative Milk Producers' Union Ltd.	Gurdaspur
3	Ludhiana District Co-operative Milk Producers' Union Ltd.	Ludhiana

5.5 ANALYSIS AND INTERPRETATION OF THE DATA FOR THE PRESENT STUDY

SHARE CAPITAL

Table: 1.01 Share capital (Rs.in Lakhs)

Year	Patiala	Gurdaspur	Ludhiana
2015-16	39	63.65	706.14
2016-17	42.84	63.65	699.29
2017-18	69.77	63.55	721.42
2018-19	73.33	64.92	743.59
2019-20	77.21	66.92	763.91
Average	60.43	64.54	726.87



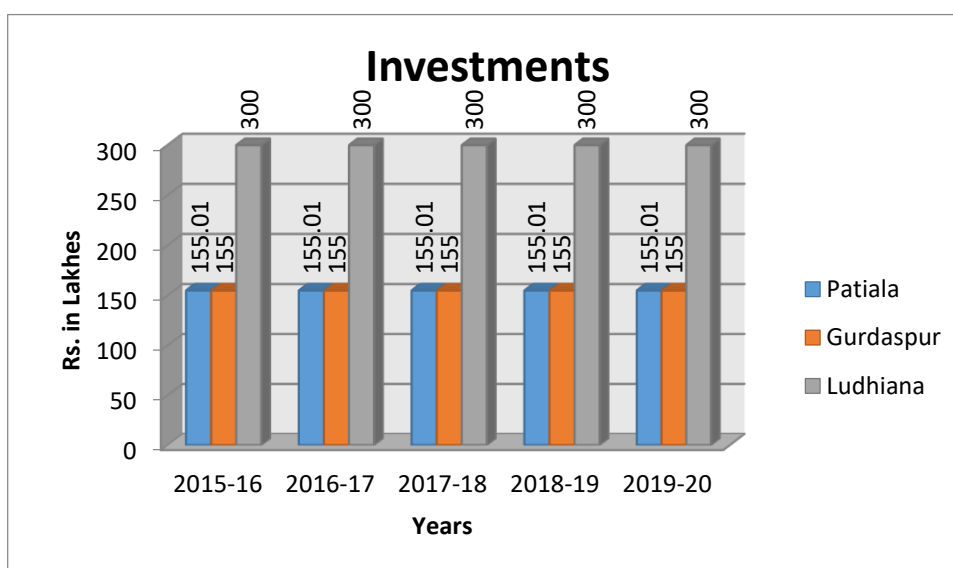
Interpretation: The above table no 1.01 views the results of Share capital selected dairy cooperative units of Punjab during the study period. From the table no 1.01 it can be said that Ludhiana dairy unit average share capital is 726.87 rupees in lakhs, while Gurdaspur share capital is 64.54 and Patiala share capital is 60.43 in lakhs rupees.

INVESTMENTS

Table: 1.02 Investments

Year	Patiala	Gurdaspur	Ludhiana
2015-16	155.01	155	300
2016-17	155.01	155	300
2017-18	155.01	155	300
2018-19	155.01	155	300
2019-20	155.01	155	300
Average	155.01	155.00	300.00

Chart: 1.02 Investments



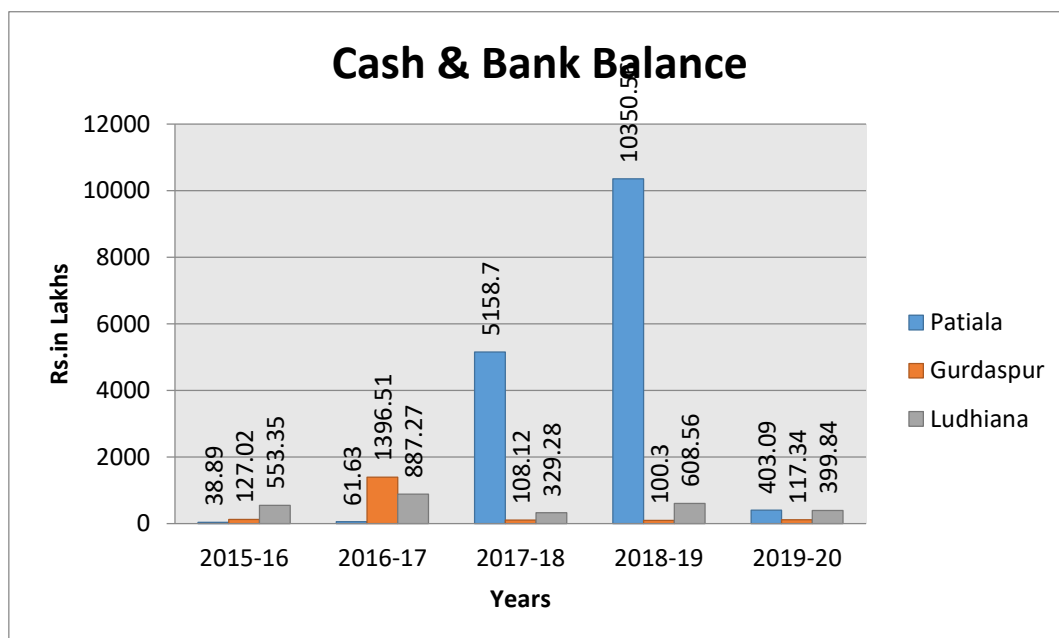
Interpretation: The above table no 1.02 views average Investments of Ludhiana dairy unit is 300 rupees in lakhs, as well as Patiala and Gurdaspur investments are 155.01 and 155 rupees in lakhs respectively.

CASH AND BANK BALANCES

Table: 1.03 Cash and Bank balances

Year	Patiala	Gurdaspur	Ludhiana
2015-16	38.89	127.02	553.35
2016-17	61.63	1396.51	887.27
2017-18	5158.7	108.12	329.28
2018-19	10350.56	100.3	608.56
2019-20	403.09	117.34	399.84
Average	3202.57	369.86	555.66

Chart: 1.03 Cash and Bank balances



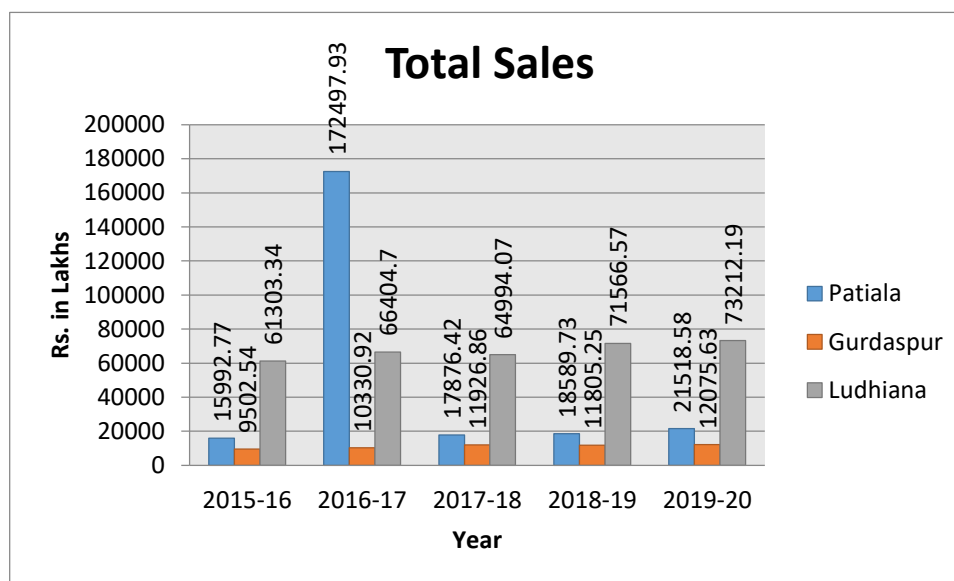
Interpretation: The above table no 1.03 states the results of Cash and Bank balances of dairy units Punjab. Table no 1.03, reveals that Patiala dairy unit average cash and bank balances are 3202.57 which is higher than Ludhiana and Gurdaspur average Cash and Bank balances.

TOTAL SALES

Table: 1.04 Total Sales

Year	Patiala	Gurdaspur	Ludhiana
2015-16	15992.77	9502.54	61303.34
2016-17	172497.93	10330.92	66404.7
2017-18	17876.42	11926.86	64994.07
2018-19	18589.73	11805.25	71566.57
2019-20	21518.58	12075.63	73212.19
Average	49295.09	11128.24	67496.17

Chart: 1.04 Total Sales



Interpretation: The above table no 1.04 demonstrates the Total Sales of selected dairy cooperative units of Punjab during the study period. The table describes that Ludhiana dairy unit total average sales is 67496.17 whereas Patiala dairy unit is at 49295.09 and Gurdaspur dairy unit is at 11128.24 rupees in lakhs

Table 1.05 ANOVA: Single Factor

SUMMARY						
Groups	Count	Sum	Average	Variance		
60.43	3	52652.67	17550.89	7.58E+08		
64.538	3	11653.1	3884.366	39366824		
726.87	3	68351.83	22783.94	1.5E+09		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	5.71E+08	2	2.86E+08	0.37313	0.703500505	5.14325285
Within Groups	4.59E+09	6	7.66E+08			
Total	5.17E+09	8				

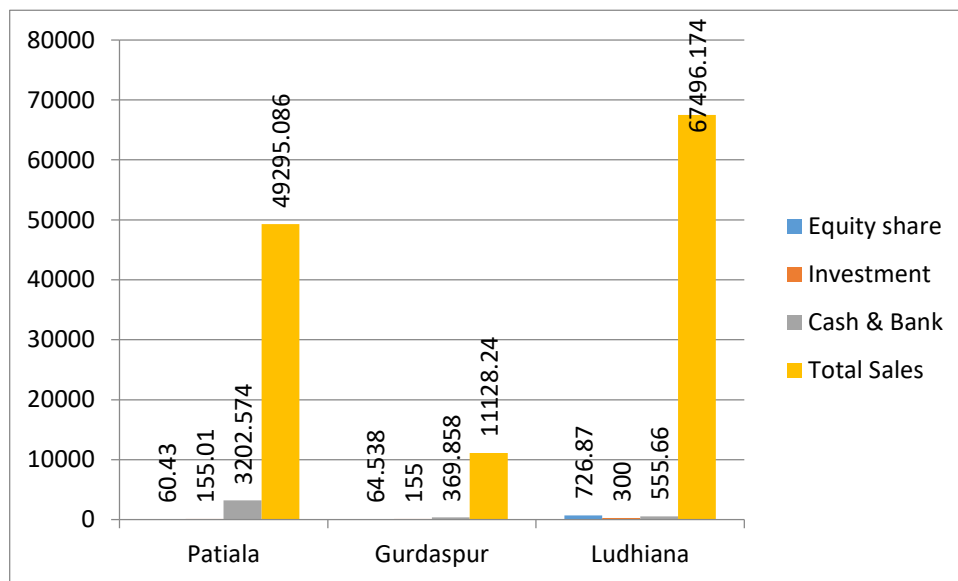
Interpretation: From the above table 1.05 it is concluded that F value is at 0.37313 and P value is 0.7 which is higher than the table value therefore null hypothesis is accepted.

Summary of Variables

Average Groups	Patiala	Gurdaspur	Ludhiana
Equity	60.43	64.538	726.87
Investment	155.01	155	300

Cash & Bank	3202.574	369.858	555.66
Total Sales	49295.086	11128.24	67496.174

Chart of Variables



6. FINDINGS OF PRESENT STUDY:

- Looking year wise, it can be said that average value of current share capital of Ludhiana is higher than the Patiala and Gurdaspur milk cooperative union Ltd.
- It is found that during the study period that there is no vast difference between the average of Patiala and Gurdaspur. Ludhiana dairy unit's investments is at the highest value among the three dairy units.
- During a study period, it is observed that average of Gurdaspur cash and bank balances is lower than among the selected three dairy units.
- Comparatively, it is found that the average of total sales of Ludhiana is the highest among the three selected dairy units

7. SUGGESTIONS OF THE STUDY:

- The three dairy cooperatives should give attention to increase managerial power among their workforce.
- It should be advisable to Gurdaspur milk union to increase their current assets in a form of cash and bank balances so their financial performance can be increased in future.
- The researcher strongly said that the management of the Gurdaspur dairy unit should make efficient efforts to increase the total sales of their dairy units.
- It is necessary for to run a business own share capital is needed in adequate amount, so it is advisable Patiala dairy unit to expand their share capital
- The dairy units should take major steps to survive in competitive market condition at global level.
- Dairy unit should be invested their funds in investments so they can earn more than before in terms of interest income.
- Keeping in mind future perspective dairy units should take an action for new method of financial management for the better performance.

8. CONCLUSION:

The financial positions of the three dairy co-operatives were tested with the help of single factor ANOVA Test. As per the ANOVA Test result, it is shown that Ludhiana dairy unit financial performance is in good condition in comparison to Patiala and Gurdaspur. Gurdaspur dairy unit financial performance is need, to improve by implementing proper measures at adequate time period.

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**A STUDY ON THE EFFECT OF GST AND DEMONETIZATION
ON THE GROWTH OF THE MSME**

¹ Jitendra Kumar Dubey , ² Dr. Sanjeev Gupta

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Abstract: GST and Demonetization are two striking choices taken by the Indian government to handle the issues which are available and to determine the developing issues which emerge step by step in the Indian economy. GST and Demonetization are probably going to be portrayed as distinct advantages of the Indian Economy. GST will expect organizations to be charge grievance as well as rearrange their structure and production network systems. Then again Demonetization is prompting blast the cashless installments. These two will render an incredible open door for clients to relook at their structure and update their stock chains since the present inventory network has been planned by interstate tax collection. This greatest Tax change in Independent India, the Goods, and Services Tax Act (GST) has expedited a platter, an idea called "Piece Levy" to its citizens. One of the key highlights of GST is the consistent progression of info credit over the chain (from the assembling of products until it is devoured) and the nation over. Thriving in the midst of a difficult domain, the Small and Medium Enterprises (SMEs) of India encountered a few highs and lows in the previous barely any years. The cash in the economy is circling as a system of funnels through which water is streaming. The financial framework deals with this system, and the effectiveness of this framework is known as liquidity. The ethically and morally debased society of today is a result of these distinct imbalances. Dark economy additionally utilizes the cash it makes, however, concentrates more on resources and accumulating. It pushes up interest for property and gold. It accumulates the money locally and all-inclusive, regarding it as a store of significant worth. Dodgers will pay assesses on what they bring into the bank. Thusly money can be a store of significant worth, as the danger of demonetization is genuine.

Keywords: GST, Demonetisation, MSME, Indian Economy etc.

1. INTRODUCTION:

Goods and Services Tax which is ordinarily alluded to as "GST" is utilization based tax/demand. It depends on the "Goal standard." GST is applied to goods and services at where last/real utilization occurs. In spite of the fact that GST is a tax change, it will affect each circle of business movement, be it acquirement, inventory network; IT, coordinations, evaluating, edges, working capital, and so on as various business choices are taken depend on the present tax structure which may never again be significant in the new GST system. Then again, Demonetisation which is a demonstration of stripping a currency unit of its status as lawful delicate. The need for Demonetisation emerges at whatever point there is a difference in national currency. The old unit of currency must be resigned and supplanted with another currency unit. The significant thought process of this demonetization is to battle swelling, to battle debasement, and to dishearten a money

framework. In this manner, the procedure of demonetization includes either presenting new notes or coins of a similar currency or totally supplanting the old currency with new currency [1].

2. IMPLEMENTATION OF GST :

GST is a far-reaching backhanded tax that would supplant existing duties, for example, extract obligation, administration tax and VAT. The tax is required on the worth included and utilization as it were. All out weight of the tax is solely borne by the household customers [2]. The government reported to execute GST from 1st of July 2017 yet there are a few difficulties before GST Council which are as follows:

- It is hoped that GST would be simple and with low tax rates. Everyone wants a simple GST but there is a fear amongst the states that they might lose revenue. There is a problem in assigning commodities rate slab and currently, different states have their own priorities. For example; biscuits are an essential commodity in Kerala but are a luxury item in Bihar. Assigning anything a rate slab would be difficult.
- The biggest challenge of GST implementation is bringing all the indirect taxes under the same roof. There has been opposition asking to include purchase tax by a few States other states are reluctant about alcohol tobacco products coming under GST. This is due to the fact that a major part of state revenue is derived from these products.
- With the transportation services available everywhere the place of sale and consumption may not be the same. This makes it difficult to go forward with revenue allocation.
- Determining GST rates is a major step in ensuring the success of GST which should conducive to government and public.
- Input tax credit system which forms the backbone of GST like VAT system would be fully digital. To prepare the government system to Cater the E-Filing of the tax a backend infrastructure named project SAKSHAM is being prepared by Wipro and the frontend system named GSTN (GST Network) is being developed with the help of Infosys. Training our officials to operate the system would be a onetime challenge specific to this year. Over which we are yet to know what impact would it make on state revenue and how would States respond to that.
- GST is absolutely different from the existing system; it, therefore, requires the tax administration staff at both state and Centre to be trained properly in terms of Concept, legislation, and procedure.
- GST has to develop the GST portal which ensures Technology support for GST registration, GST return filing, tax payments, IGST settlements, etc.

SMEs /informal sector which has been hit hard by demonetization is also the one to be hit hard by GST that should be another worry for policymakers as over 90% of the Indian workforce is employed by this sector.

3. IMPACT OF DEMONETISATION :

With the declaration of the Government of India on the eighth of November, 2016 about the demonetization of existing rupees 500 and 1000 currency notes and presentation of new notes, the Indian economy has moved towards the cashless economy.

The IMF cuts India's development rate for the flow financial year to 6.6% from its past gauge of 7.6% due to the "impermanent negative utilization stun" of demonetization. The decrease in development rate is relied upon to continue into 2017-18 with development set to diminish to 7.2% against the gauge of 7.6% this is because of less accessibility of money in real money escalated areas like assembling and land. Indeed, even the car business which was becoming quickly before has seen a compression in the October-December quarter in 2016. Obtaining the intensity of customers has been adversely influenced because of the money crunch. In India over 90% of exchanges are occurring in real money and advanced exchanges only for staying 10%.

Banks have additionally been concentrating on the single errand of stores and withdrawals. These outcomes in that their fundamental significant capacity of giving advances has been antagonistically influenced. Current record clients who need a huge measure of money at short notice have not had the option to get to money and credit because of limitations on withdrawal [3].

The little and medium estimated venture sector(SME) as we comprehend is a major piece of the economy adding to 8% of the GDP while working in excess of 18 individuals consistently. The work compensation in this division are to a great extent paid in real money and along these lines, the wages have been antagonistically influenced by the demonetization. Low wages prompt low acquiring force and along these lines the low interest for goods and which prompts joblessness. Different divisions like eateries and transport administrators have additionally been adversely affected because of the stoppage of monetary exercises and furthermore because of the actuality that in the areas mostly the installments are through money as it were [4].

The discount vegetable markets have been seeing declining requests and costs of nourishment things have fallen gravely making it inconceivable for the ranchers to deliver these yields. Farming is the one area where every one of the exchanges is in real money. The withdrawals of old currency notes have put pressure on the Mandis and in these manners; ranchers are having issues in selling their produce in the market.

Additionally, since there is an intense lack of rupees 500 group notes directly, change for the high division rupees 2000 notes isn't effectively accessible with the vegetable and natural product sellers. This additionally affecting the occupation of the disorderly division. The Employment age has been antagonistically affected by the currency demonetization, the customer's interest has eased back and along these lines, mechanical creation has declined. Indeed, even the assembling area is seeing lull underway which represents the most elevated work of talented and Semi-gifted works, it made fewer employments as well as occurring at a higher rate [5].

Upwards of 4 lakh individuals for the most part day by day bets may have either lost their positions or disregarded work briefly because of an absence of installment up until now and the number is just going to develop in the money crunch perseveres.

4. IMPACT OF GST ON MSME :

At present, the absolute tax assortment in India is around 14.5 Lakh Crore, of which 34% is roundabout tax. Circuitous taxes incorporate help tax, stump obligation, customs obligation, VAT, and so on. It alludes to the assortment of tax in a roundabout way by the Government of India. In a large portion of the creating nations, the portion of the roundabout tax is higher than the immediate tax. Be that as it may, in the created nations the portion of the circuitous tax is a lot of lower. Thusly, the new GST usage will enable the government to have a superior hold on the taxpayers. This ought to be fit for advancing the whole tax framework.

Little and Medium Enterprises (SMEs) have been considered as the essential development driver of the Indian economy for quite a long time. It is further apparent from the way that today we have around 3 million SMEs in India contributing practically half of the industrial yield and 42% of India's all-out fare. For a creating nation like India and its statistic decent variety, SMEs have risen as the main work producing area and has given adjusted advancement crosswise over segments. We should look at what might be the effect of GST on Small and Medium Enterprises [6].

All the consistency systems under GST — Registration, Payments, Refunds and Returns will presently be brought out through online entrances just and in this manner SMEs need not stress over cooperating with division officials for doing these compliances, which are considered as a migraine in the present tax system.

A. *Direct Impact of GST on Small and Medium Enterprises*

GST will help and ease the process of starting a business in India. Earlier, every business in India was required to obtain VAT registration, which differs in every state, and the rules and regulations

are different. Thus it was a very confusing procedure. However, under GST, the businesses have to only register for GST which will have a centralized process, similar to service tax.

Currently, for any business, it is mandatory to make a VAT payment if the annual turnover is more than 5 lakh in a few states and 10 lakhs in a few other states. This difference in various states creates confusion. Under GST a business does not have to register or collect GST if the annual turnover is 10 lakh. This is applicable to every state. This will allow many small businesses that have a turnover between 5 lakh –10 lakh to avoid applying for the GST return. GST allows small and medium businesses to do business with ease in India, due to the less complexity. The distinction between the services and goods will be gone, and this will make compliance easier [7].

5. IMPACT OF DEMONETIZATION ON MSME :

The smaller scale, little and medium-sized undertaking (MSME) area is a major piece of the economy, adding to eight percent of the GDP while utilizing in excess of 80 million individuals year on year. Most SMEs are customarily worked, family-run organizations. Extensively, there are two sorts of players in the market in this section. One, the organizations that were framed on the grounds that their advertisers saw the open door at an early stage before any other individual could and proceeded to become effective organizations rapidly. While much consideration has been centered on the way in which demonetization has troubled the overall population, the unexpected nullification of 86% of Indian money may make a short-to-medium-term sway that is fierce for independent ventures. The significance of Micro, Small, and Medium Enterprises (MSMEs) can't be exaggerated. As per the assessments of the Ministry of MSME, the division produces around 100 million occupations through more than 46 million units [8].

Where GDP development balance because of demonetization is evaluated at 50bps at the lower end to as much as 300bps at the better quality, it very well may be assumed that the effect on MSMEs will be higher than the remainder of the economy because of their more noteworthy reliance on hard money. Their ethical money cycle starts from a cost base that is solely money based. This at that point boosts the business to acquire incomes in real money too.

The following are the impact that demonetization will have on the SME sector.

A. *Impact on Receivables from Customers*

Most MSMEs found demand for their products and services taking a dip. The impact was uneven in rural and urban areas. The rural segment was hit even more badly than their urban counterparts because of greater availability of cash, a sparse bank branch network and rather no digital payment systems. The MSMEs' receivables have been increasing due to a lack of bargaining power with large corporate customers. And the compulsion to deal with large corporates to avail of bulk orders and to increase scalability has meant many MSMEs face difficulty in managing their working capital.

B. *Impact on Credit*

MSME is one segment of the economy which is credit constrained. About 17% of bank lending is to MSMEs. Expansion in the potential credit in the economy could expand the credit available to this segment of the economy which is more employment-intensive than the organized manufacturing. In other words, if the access to credit for this segment can be improved, it can generate many positive spin-offs. One reason why this segment might get better access to formal sector credit would be if all their transactions move to the digital format, thereby making available to the lending institutions evidence of creditworthiness. However, for this, the transactions need to move digital before they can get access to credit. In other words, unless the banking sector is exploring more risky asset categories, they would not be the beneficiaries of the expansion in potential credit. It should be kept in mind that credit is not the only constraint faced by the MSMEs. There is a cost of compliance with the regulation in the formal sector both tax legislation and other legislation which would increase the cost of operation. In the absence of economies of scale, after

incurring all these costs, some of the MSMEs might not be viable in the new environment. 41% of MSMEs say that their clients have shifted to cheque/electronic payment since demonetization [9].

C. Impact on Employment

Demonetization has had an adverse impact on job creation in the economy as the micro, small and medium enterprises (MSME) sector bore the brunt of the reduced cash in circulation. MSMEs that primarily engage in infrastructure projects reported a 35% cut in employment and 45% revenue loss. Industries engaged in export-oriented activities (including foreign companies) reported 30% job losses and 40% revenue fall. In the manufacturing sector, medium and large scale industries reported a revenue hit of 20%.

D. Impact on Operations

MSMEs stopped operations for a certain period of time as the withdrawal limits were small and they would therefore not be able to source material or pay off workers, particularly those on a weekly basis. MSMEs sector has been impacted significantly as the sector is majorly driven by the contractual and daily wage workforce and most of the mobile workforce doesn't have their bank accounts at the place of their working whereby lots of working capital and transaction of money from various entity to the target entity but due to demonetization the market lacked the sufficient amount of currency which is essential for this units to run fluently and smoothly. The impact on prices is prevalent on most of the products due to demonetization. As cash withdrawal was limited, even the basic functioning of units got choked. Units found it difficult to pay wages and meet expenses for transport.

6. DEMONETISATION PAVING BETTER WAY FOR GST IN PLACE :

The 8th of November, 2016 was an important day in the calendar of Indian reforms. On this day, a significant milestone in the implementation of the Goods and Services Tax Network (GSTN) portal was achieved with over 80 lakhs of indirect tax assesses starting to shift to the portal. There is also a striking similarity between the aims of demonetization and GST. Here are some points to consider:

A Planned Step: Much is said of demonetization being a planned step, rather than a haphazard decision that might have been arrived within a span of one week. It is said to continue from the Jan Dhan Yojana, Income Declaration Scheme, conversion of local post offices into semi banks and then the announcement on the same day when the GSTN portal's biggest step into its implementation had commenced.

The Bull's Eye: GST had hit the target of making traders aware that each of their transactions would be tracked. With demonetization announced at the same time, the cumulative effect is to make the 'target people' worried and uncomfortable, thus trying finding new options and solutions! However, the real target had been to get all the hoarded cash into the circulation and also to have all the taxpayers on-board into one single system. One of the most important functions of GSTN will include running the matching engine for matching, reversal and reclaim of input tax credits.

GST is yet again one more reform in the Indian economy which is to assist India in moving further to the goal of a digital India, encouraging paperless transactions by ensuring, Electronic Tax Liability Register, E-Register for Cash Payments, Credits, mandating proper documentation and record-keeping [10].

7. GST AND DEMONETISATION WILL CHANGE INDIAN ECONOMY:

Goods and Services Tax (GST) and Demonetisation move started by Prime Minister Narendra Modi drove the government as monetary distinct advantages. GST will guarantee higher taxation to the extent the Center is concerned and furthermore higher taxation for states. In the wake of the raising restriction assault on the government, all worries of the Indian economy enduring because of demonetization was subsequently dismissed. Head administrator Modi has made another ordinary in the nation where there will be not so much money but rather more of computerized

currency exchanges. To the extent currency changes are concerned, the size of the GDP just as tax base will essentially extend over the long haul. The demonetization is a tremendous advance to swap 86 percent of the currency of the country. The shrouded currency turns out, which likewise incorporates counterfeit currency, cash which is utilized to complete crimes, cash which is utilized by psychological militant association [8]. The usage of Demonetisation change is an exceptionally intense choice takes by our Indian Government. This progression started by the government has fortified the banks. In this current situation, the capacity of the banks to help the economy was diminishing. Consequently, to fortify the banks we used to contribute from the budget [10].

8. CONCLUSION :

Several policy interventions alongside innovation and development will keep on assuming a crucial job in making a business-accommodating environment for the MSMEs. Almost certainly that GST is expected to build the taxpayer base, significantly MSMEs into its extension and will put a weight of consistence and related expenses to them. Be that as it may, over the long haul, GST will turn these MSMEs increasingly aggressive with a level playing field between huge ventures and them. Actually, as of late government has additionally framed an uncommon panel to care for the issues looked by the MSME area in GST. It is asked to the business that they proactively feature the above issues and get the help preceding coming of GST as once GST is executed; the odds of reprieve would be negligible for the division. Then again, De-adaptation has just influenced the smaller scale, little and medium undertakings. Since the greater part of exchanges in this segment is money-based, a liquidity crunch will probably cause a log jam in monetary movement. In the medium and long haul, in any case, there is an explanation behind idealism. The inflow of stores ought to intelligently take into account lower financing costs, prodding interest in this segment. Further, the move towards cashless exchanges will support enlistment among such endeavors and enable them to profit by focal and state plans and impetuses. The entrance to minimal effort capital ought to likewise improve if there is a noteworthy move to a computerized and cashless economy. Therefore, GST will frame a for all intents and purposes unbreakable chain of exchanges directly from the underlying crude material, till the goods are offered to the buyer. Demonetization then again is a humongous reset button on the parallel economy, where each lawbreaker is compelled to begin once more. It resembles dismantling a few sprinters back to the beginning line since they excelled in the race utilizing unreasonable methods. Be that as it may, nothing prevents these sprinters from utilizing similar methods again and dashing ahead. Yet, the main things that can stop these sprinters, or make them slower, are obstacles. Also, GST will be one such significant obstacle. Till now GST's showcasing has just been that of "One Nation One Tax". Something which will render dead, an intricate arrangement of taxes which was made over numerous years, and join it into one single, business benevolent, buyer inviting tax system. While this is valid, GST merits more credit than this. The main future-situated impact of demonetization will be, once an individual stores an enormous entirety of money stashed away, the tax specialists are in a flash alarmed that this individual has so a lot of riches, henceforth he can stay on the radar later on. GST, similar to demonetization, would be another instance of transient agony for long haul gain. So we should be set up for the standard suspects to rake a wide range of issues about GST and Demonetization just to slow down it.

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**IMPACT OF COVID 19 ON PERFORMING ARTS WITH
SPECIAL REFERENCE TO CLASSICAL MUSIC AND
DANCE PERFORMERS IN PUNE CITY**

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Abstract: *The Covid 19 pandemic has hit the world adversely and has impacted not just the human life but the social and economic conditions globally. Several sectors of the economy have suffered huge losses, and this includes the cultural sector as well among others. Pune city is known to be the cultural capital of India. It has always patronized the classical Art, and this is evident from the number of festivals held every year in the city where the music patrons participate in huge numbers. The pandemic, however, has brought all these cultural activities to a complete standstill and caused a lot of financial and emotional distress to many artists. This paper is a small attempt to understand the resilience of the classical music and dance performers. The findings reveal that several artists have adopted to the digital media in form of either performances or imparting training modules irrespective of their age; a fact that has been proven statistically. However, 73% respondents are of the opinion that online is not a good substitute for live performances. Interestingly, it is the “Art” which have made them resilient to this pandemic situation and majority of the artists have adopted online means to continue the legacy of classical art. But it cannot be a lifelong solution as embellishment of the art can happen only in live performances and thus it is the collective responsibility of the society to organise and promote more of baithak programs and support the classical art fraternity.*

Key words: Covid 19, pandemic, artists, cultural activities, live performances, baithak.

1. INTRODUCTION:

The recent outbreak of covid 19 has hit the world adversely. It has affected both the human life and countries' social and economic conditions. The covid 19 pandemic has led to a huge loss to different sectors of economy like manufacturing sector, educational sector, tourism sector and many others. All these sectors are looked upon as driving force of the economy but somehow cultural sector has been under-emphasised in this pandemic. One of the majorly affected sectors is Art and cultural sector. In the words of Plato, “Music gives a soul to the universe, wings to the mind, flight to the imagination and life to everything”. The power of Art makes people resilient to any situation. It develops a sense of acceptance in the minds of artists and hence in the audience and therefore performing artists are integral part of social and economic wellbeing of the nation.

Pune city is known to be the cultural capital of India. It has always patronized the classical Art and this is evident from the number of festivals held every year in the city which are purely on Classical Music and Dance like *Sawai Gandharva Bhimsen Mahotsav, Vasantotsav, Swar Zankar, Mitra Mahotsav, small baithaks*, and many more. There are several educational institutes which are

conducting special degree programs to promote classical art like *Lalit Kala Kendra*, *SNDT*, *Bharti Vidyapeeth*, and so on Hence Pune city provides a very rich Classical music eco-system. Hence it is really important to study the resilience of Artist community of Pune city in this pandemic situation.

2. CONCEPTUAL FRAMEWORK:

"Sound is an experience of the intangible" (Foley 2015, 638) [8]. Sounds are everywhere. When paid attention to, the sounds in the nature also make one experience this "intangible", the spirituality. Music which is melodious sound, is not just an art but is a form of ultimately reaching God. However, music in the Vedic times was sung and played for entertainment. Its other main use was during the performance of the Yajna (a Sanskrit word that literally means worship, offering, sacrifice); and it was here that Sama-Gana was born. However, the concept that music would lead to spiritual development did not seem to have existed then. Saamveda is one of the four vedas which consists of melodies and chants. Sanskrit word "saman" means "song" and "Veda" means "knowledge" and thus saamveda is knowledge of music. The melodies and chants in saamveda are considered as roots of Indian classical music and dance tradition. In addition to singing and dance it comprises of information about various musical instruments. Saamveda is all about being "one" with God through performing art forms. (Prof. Manjusha Wadekar and Dr. Rajeshree Gokhale, 2020)

As per Suanshu Khurana, a journalist, *"For any Performing Artiste proscenium is an emotional space, where a combination of dexterity and soul leads to catharsis. In this, the audience has a vital role to play. Unlike literature or painting, music is not created or innovated in isolation. The audience is always involved, their interaction enriching the piece."* so in any live program, there is a connect which is established between audience and the artists. Artist creativity or improvisation and the positive vibes which are created through *naad* (music), basically the overall ambience of the live program flourishes the art. Pune city is also witness to virtuous audience who value classical music but the restrictions on classical programs have affected live feedback of audience and ultimately the creativity of Artists.

Even the National Education Policy 2020 has taken a step to introduce music as a part of the school curriculum. *"Art-integration is a cross-curricular pedagogical approach that utilizes various aspects and forms of art and culture as the basis for learning of concepts across subjects. As a part of the thrust on experiential learning, art-integrated education will be embedded in classroom transactions not only for creating joyful classrooms, but also for imbibing the Indian ethos through integration of Indian art and culture in the teaching and learning process at every level. This art-integrated approach will strengthen the linkages between education and culture."*

In the words of Santoor maestro, Pandit Shivkumar Sharma, *"Indian classical music is not only for entertainment. It is much more beyond that. Spirituality and Indian classical music are the two sides of the same coin. In India, the origin of Indian classical music is in the spiritual traditions of the country. Music that creates spiritual bliss, for the performer and is shared by the listener is the essence of this art form even today"*

3. RESEARCH METHODOLOGY:

This study was undertaken in the city of Pune with the following objectives.

- To study the impact of Covid 19 on the classical performers.
- To study the resilience of classical performers in this Covid 19 pandemic situation.

3.1 RESEARCH DESIGN

A questionnaire was formed and the telephonic interviews were conducted of the artist to collect the primary data. Secondary data was collected from websites, books, journals and newspaper articles.

3.2 SAMPLING DESIGN

A random sample of thirty artists in the field of classical music and dance from Pune city was collected.

3.3 DATA ANALYSIS AND INTERPRETATION

Figure 1



Source: Data collected by authors from primary source

Only 33% of respondents conduct paid coaching classes. Remaining 67% respondents either offer free coaching classes or they don't have any coaching classes.

Table 1

Type of Artist	Online Performances		
	No	Yes	Total
Dancer	1	2	3
Instrumentalist	3	8	11
Vocalist	7	9	16
Total	11	19	30

Source: Data collected by authors from primary source

H_0 : Performances are independent of type of artist.

H_1 : Performances are dependent on the type of artist.

After analysing the data for the above hypothesis, using chi-square test, the attributes 'type of artists' and 'online performances during covid' are found to be statistically insignificant at 5% level of significance since the null hypothesis H_0 is accepted. Online performances are independent of the type of artists presenting the program such as vocalist, instrumentalist, or dance performer. Any type of artist is willing to present a performance given an opportunity.

The data also revealed that 22 artists out of 30 (73%) opined that online platforms are not a good substitute for live performances.

Table 2

Age groups	Online Performances		
	No	Yes	Total
21-40	6	6	12
41-60	5	11	16
Above 61 years		1	1
Below 20 years		1	1
Total	11	19	30

Source: Data collected by authors from primary source

H_0 : Age and online performances are independent.

H_1 : Age and online performances are dependent.

After analysing the data for the above hypothesis, using chi-square test, the attributes 'Age of the respondents' and 'online performances' are found to be statistically insignificant at 5% level of significance since the null hypothesis H_0 is accepted. Age is no bar to perform online. Other factors probably matter such as willingness, availability of the setup and so on.

Table 3

	Online performances during covid		
Number of performances per month pre covid	No	Yes	Total
Less than 5	2	5	7
5-10	8	11	19
10-15	1	2	3
More than 15		1	1
Total	11	19	30

Source: Data collected by authors from primary source

H₀: Number of performances does not depend on the platform, online or otherwise

H₁: Number of performances depends on the platform, online or otherwise (baithak)

After analysing the data for the above hypothesis, using chi-square test (chi-square value 0.0018), the attributes 'Age of the respondents' and 'online performance' are found to be statistically significant at 5% level of significance since the null hypothesis H₀ is rejected. Rejection of null hypothesis indicates that number of performances depend on the platform, online or otherwise.

4. FINDINGS AND DISCUSSIONS:

Statistically, data reveals that-

- The Performances of the artists have reduced drastically. 73% respondents are of the opinion that online is not a good substitute for live performances. Temporarily the respondents have adapted themselves but majority of them feel that it cannot be a replacement to live performances.
- The data reveals that Artists from all the age groups have performed online and hence Age is no bar to perform online. Though other factors such as willingness, availability of the setup, accompanists and so on probably matter. **This is a clear indication of how the artist community have showcased their resilience by adopting to the digital medium.**
- It has been found that having a YouTube channel is not a necessity for online performance though its availability would help. It helps in creating more visibility to the artists and more connect with the audience all over the world.
- All type of artists are willing to present their art such as singers, instrumentalists or dance performers. Gender also does not make any difference as the willingness to perform is gender unbiased.
- 100% artists agree with the fact that more of small *baithaks* should be supported by the sponsors and organizers.

5. CONCLUSION:

Classical Art is one of the ways to reach the supreme divine. There are many artists who have dedicated their life to the Art. Classical performers are one of the important cultural ambassadors of India because they represent the cultural legacy of the country which has originated from vedas. Many artists have started their own classes even outside India to promote Indian classical music and hence the classical artists deserve to get support from the government and society.

It is the "Art" which have made them resilient to this pandemic situation and majority of the artists have adapted online means to continue the legacy of classical art however it cannot be a lifelong solution as embellishment of the art can happen only in live performances. Classical art requires to get back into the festivals as it is the only way the art can sustain in the long run.

One of the ways to encourage classical music would be introduction of the classical music at the stage of school curriculum. It is encouraging to know that the National Education Policy has taken a step in this direction, and this will definitely bare good results in the future.

In present times, Classical music as a profession has still not got the recognition it rightly deserves like the other professions. There must be ways in through which classical art performers can be recognised as an equally important profession in the society and there should be a policy for the classical artists and artist also need to have their own associations. They need to get formally organised so that they can benefit from the schemes of the government.

Pandemic may continue with ups and downs in the waves and festivals may not happen immediately in near future so organisers and patrons must focus more now on small baithak programs. It is the responsibility of civil society to support classical performers currently by supporting their digital initiatives in the pandemic and later society must continue to support them when they return to live stage performances.

Music does not provide entertainment only. It is a form of spirituality and a necessity for the mind and soul. It has received the patronage and corporate world and society, and this should continue post pandemic also. Covid 19 has not broken the spirit of these classical performers. They have adapted to the digital medium for the time being but now it is the responsibility of the civil society and government to support and encourage them as they will not be able to sustain it in the long run without the support of the society.

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**Freedom Movement in India: Local Politics in Midnapore
1905-1934**

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Abstract: *The present work attempts a detailed study of the Freedom Movement in India: Local Politics in Midnapore 1905-1934, in south-western District of Colonial Bengal. The emergence of Indian Nationalism was the result of the major contradictions between the interests of Indian people and those of the colonial rule in India. Its institutional shape had a taken with the foundation of the Indian National Congress in 885. It launched an anti-British struggle since its foundation to gain constitutional rights within the colonial state apparatus. This District was greatly influenced by the National Thinking as well as Bengal. Many branches of Political Organizations spread which were formed in the second half of 19th Century. Even, some secret societies were also founded in Midnapore District as well as in Calcutta. Especially Midnapore District took second important role after Calcutta in Anti-partition Movement in 1905. Until the arrival of Mohondas Karamchand Gandhi (Mahatma Gandhi) it failed to mid the secondary contradiction line in the semi-feudal and semi-capitalistic economy of the subject country. Under his leadership the political constituency went beyond the limit of the urban elites since 1920. The nature of the political agitation changed movement assumed a mass character. All short of socio and economic exploitations became the target of the movement. Since then it was not merely battle for the political Freedom. But an organized attack on the vested interest in Indian society as well. Millions of men and women were mobilized in it in different ways. It succeeded in mobilizing the urban petty bourgeoisie along with the big bourgeois, urban poor, landed middle class and the peasantry of all categories. Through the Anti-partition Movement, Non Co-operation Movement, Civil Disobedience Movement it reached at the grass-root level.*

Keywords: *Nationalism, Extremist, khaddar, Tamruk, Midnapore, Bengal.*

1. INTRODUCTION:

Midnapore a District of south Western part of colonial Bengal had been the experimental ground of the Freedom Struggle in 1905-1934. This district under study had been the fore runner in the Freedom Struggle since 1905 anti-partition Movement, 1920-22 the Non Co-operation Movement what brought the common people of the district to the Congress was local issues. The success of the District Congress Committee rested in forming the united front against the colonial rule on the local question of the district as well as its caste structure. Midnapore District was probably one of the districts in Bengal where the Nationalist Movement created and sustained social alliances among the contending classes in the context of the anti-imperialist struggle. The District of the Congress made history by gating involved a large rural woman in the struggle for Independence. The local congress leadership dominated by the 'Mahisya' caste succeeds in translating the aspiration of the drivers' classes, castes and groups into predominantly anti-

imperialist movement. The leaders used the local issues like establishment of Union Boards in 1919, Chowkidari Tax in 1930 to launch the anti-imperialist Movement through the Non Co-operation Movement, Civil Disobedience Movement. My objective of the study under the research work was to locate the Freedom Movement in India: Local Politics in Midnapore 1905-1934. Lot of literature had already cropped up about the National Movement of the District of Midnapore.

2. RESEARCH METHODOLOGY:

Quantitative and Qualitative two methods followed dealing with the study. Objectivity will be taken as tool to study the subject matter. To revile the truth different sources will be applied in writing the subject matter under study. To revile the truth, course examination will be followed on the basis on the available sources materials. Three types of sources will be applied. Primary, Secondary Sources besides interview will be taken from the relevant persons involved in the movements under study. The primary sources collected from the state Archives as well as National Archives – various evidential documents which are collected from Government's archives, as well as police records.

Growth of Nationalism:

Great uprising of 1857, popularly known as Sepoy Mutiny, should be treated as the first war of Independence wages by the Indian people and the most important outcome of Sepoy Mutiny was the British Government took over the administration in India from The East India Company by the Queen Victoria's proclamation at 1st November, 1858. Time of company's rule spread of English education, which opened up the door of western thought, wisdom and ideals for the Indian peoples. Lord William Bentinck introduced English language as a Government language at 1835. In 1857, the year of the Great Mutiny, University was founded in Calcutta, as well as Bombay and Madras. Some young students coming out of these institutions began to occupy responsible positions in administration, business and in other walks of life.

Nationalism in Midnapore District:

The second half of Nineteenth century Nation and National thoughts spread in India as well as Bengal also Midnapore District. Rishi Raj Narayan Basu, Headmaster of Midnapore Collegiate School till 1851 to 1866, popularly was known "Grandfather of Indian Nationalism", who laid the foundation of Nationalism and National thinking of Midnapore District as well as Bengal. (1) He influenced the young men like Gynendra Nath Bose, Satyendra Nath Bose, Pyarilal Ghosh, Hemchandra Kanungo and encouraged them in patriotism. Also Midnapore District was greatly influenced by the National thinking which spread by Raja Rammohan Roy, Iswar Chandra Vidyasagar, Sri Ramkrishna, Swami Vivekananda, Debendra Nath Tagore, Bankim Chandra Chatterjee, Aurobinda Ghosh, Surendra Nath Bandhopadhyay, Bipin Chandra Pal as well as Bengal. There was a custom to set up an Association to practice moderate politics and such a trained started from third decade of Nineteenth Century. This influence was also traced in Midnapore District. Under the leadership of Surendranath Banerjee, Indian Association was formed in 1876, at Contai sub-division as well as Calcutta and its twenty nine branches were set up in Medinipur Sadar, Ghatal, Ramjibanpur, Tamluk, Contai, Mahishadal, Mugberia, Marishda, Chandrakona and other places in this district. (2) Medinipur District made its link with Indian congress from the very beginning. In 1901, State Level Conference of Indian National Congress was held in Burdge town at Midnapore town, Surendra Nath Banerjee, Krishna Kumar Mitra, Janaki Nath Ghosal joined here.

Anti-Partition Movement in Bengal:

The Second half of Nineteenth century many political organizations were establish in Bengal Presidency. Indian National Congress (1885) was most important of them. It took most a great role in India's Freedom Movement. British Government wants to stop this Radical work of Indian National Congress. British Government took Divide and Rule policy to stop the work protest

of Indian National Congress and break the friendship of Hindu and Muslim population of Bengal. In 1904, Governor of Assam, Andrew Fraser and Home Secretary Mr. Risley came up with a proposal to divide Bengal in two parts. Officially the reasons adduced for the partition proposal was “administrative convenience”. This partition plan was published in Journals and Newspapers like Bengalee, Hitabadi, Sandhya, Sanjibani and in English newspapers likes the Englishman, the Statesman, the Pioneer. At least three thousand protest meeting were held in different parts of Bengal during on December, 1903 to October, 1905 and five hundred to fifty thousand people had attended in each of these meetings. (3) Krishna Kumar Mitra suggested Boycott of British goods in his weekly newspaper ‘Sanjibani’. (4) On 20th July, 1905, an order was published in which the partition proposal received Government recognition and finally partition of Bengal was effected on 16th October, 1905, by lord Curzon Viceroy of India. (5)

Anti-Partition Movement in Midnapore District:

A strong base of Nationalism and anti-Imperialism movement was formed in Midnapore and it became clearer in the Day of Swadeshi Movement. On 7th August, 1905, a protest meeting held in Calcutta Town Hall to accept the proposal for Boycott of British goods, also a meeting was held at the Bailly Hall of Midnapore Town against this separation on the same day. Students and Young Men moved about town and surrounding villages under the leadership of Jnanendra Nath Bose and Satyendra Nath Bose, Students stores were built for supplying indigenous items, Picketing were arranged before the shops where foreign goods were sold and meetings, strikes, road-rally and ‘Arandhan’ and ‘Reksha Bandhan’ were also arranged on 16th October, in support of “Swadeshi or Banga Bhanga Birodhi Andolan”. (6)

Role of News Papers:

In those days, Bengali youths were getting influenced by heavy dose of militant write ups appearing regularly in Bengali Newspapers likes Sandhya, Jugantar and Bandemataran (7) were widely circulated in Midnapore. Also, being inspired with the spirit of Nationalism, a Newspaper was started by Debdas Karan named ‘Medini Bandhab’. (8) ‘Mukti Kon Pathe’ and ‘Bartaman Rananiti’ were provocative articles which expounded the techniques of Guerilla Warfare. (9)

Anti-Partition Movement in Tamluk:

Tamluk sub-division in Midnapore District also joined this Movement. In Tamluk town a largely attended meeting was held in the spacious compound of Rakshit Bati, Sri Kali Prasanna Kabya Bisharad, editor of ‘Hitabadi’, as its president. Other bigger meeting was held in Brahma Baroari in 1905, which was presided over by Raja Surendra Narayan Roy and foreign clothes collected at the meeting were kept in a heap in front of the meeting and Kali Prasanna Kabya Bisharad himself set fire to the heap. (10) Also another large meeting was held at Byabatter Hat in Mahisadal Thana. In this meeting opened the Patriotic and National song was sung by Sri Shrutinath Chakraborty, famous Headmaster and Educationist of later years, who was then a Student of Tamluk Hamilton High School. (11) In 1908, a group of volunteers under the leadership of Rajendra Nath Bhuia and Kunja Behari Bhakta were picketing against sale of foreign clothes and bangles in village fare in Bamunara Village and ladies present in the fair also threw away the bangles worn by them. (12) In this period, many ‘akhras’ (Gymnasium) were established in this district. In Tamluk Town young Surendra Nath Rakshit had founded some sort of a Gymnasium in the spacious courtyard of his home popularly known Suren Gymnasium for physical exercise, practice Kusti, Lathi Khela. Khudiram Bose came to Tamluk in 1901, with his brother-in-law, Amritlal Roy, he stayed here from 1901 – 1904, he was also joined the Gymnasium. In 1904, Khudiram Bose joined the Mainstream of Extremist Movement in Midnapore District. Hem Chandra Kanungo, “probably the most remarkable figure among the first revolutionary generation.” (13)

Non Co-operation Movement:

Gandhiji wanted to build up a powerful Mass Movement for achieving the 'Swaraj'. In Session of Calcutta Congress in 1920, Gandhiji took a proposal for starting a Non Violence Non Co-operation Movement, some leaders opposed this idea. But this proposal was accepted with majority in session at Nagpur, December, 1920. In 1920, a District Congress Committee was formed in Midnapore with Birendra Nath Sasmal as its president, Satkari Pati Roy as its secretary. (14) Same time in Tamluk also a sub-divisional Congress Committee was formed with Mahendra Nath Maity as its president and Chandi Charan Dutta as its secretary.

Role of Midnapore District:

Large number of students joined this Movement in Midnapore District. The authorities of Calcutta University had said that more than fifty thousand students had left their classes during the Non Co - operation Movement. (15) The huge students of Tamluk sub-division who joined this Movement, as Sri Gunadhar Hazra, Ajoy Kumar Mukherjee, Satish Chandra Samanta, Kumar Chandra Jana, Ramani Mohan Maity, Sripati Charan Boyal, Ananga Mohan Das, Ramesh Chandra Kar. Also, they were took part in Satyagraha Program - Picketing before shops selling foreign liquor and foreign cloths. In village self Government Act of 1919, the Government of Bengal had proposed introduction of Union Boards in the villages. Government of Bengal did set up total of 227 Union Boards in Midnapore District in April 1921. (16) Birendra Nath Sasmal then decided to organize a 'No Tax' campaign throughout the District. (17) Sumit Sarkar also says that "the best organized of the village movement was the Anti Union Board agitation in the Contai and Tamluk sub-divisions of Midnapore District led by Birendra Nath Sasmal." (18)

National Schools in Midnapore District:

In Midnapore District, action was taken to establish National vernacular schools. In this period Kalagechiya and Kanthi (Contai) National Schools (10th Standard), Mirjapur, Banamali Chatta, Bayenda, Bhabanichalk, Manikjor (Manikjor Kamini Kumari High School) National Schools (6th Standard) Bamunia, Padmatamli National Primary Schools (4th Standard) of Contai sub-division, Anantapur and Kankurda (10th Standard) National Schools of Tamluk sub-division were established in various places of this District. These schools were approved by National Council of Education, Jadavpur. (19) Students and Teachers of these schools tried to popularize 'Charka' and 'Khaddar'. Kulapara and Durgachak of Nandigram P.S., Jukhia of Bhagwanpur P.S., Kadua of Ramnagar P.S., Bishnupur of Sabang P.S. and Amarshi of Patashpur P.S. were the main pioneers of 'Khadi' Centers. (20)

Civil Disobedience Movement:

History of Salt Tax is no less inhuman in British India. Sea water is the greatest source of Natural Salt in India. In colonial India the British traders had engaged in this profitable business. They had established many manufacturing units and warehouses in Tamluk and Contai sub-divisions in Midnapore District and had made huge profits by exploiting the 'Malangi' laborers. But rule of British Government manufacture of salt in any form became prohibited in India by the Indian people. Salt Law regulations enacted in 1899, empowered the Government servants to impose a fine of Rs. 50/- to any person manufacturing Salt. If any tenant of a Zamindar was found to manufacture Salt by heating Saline Water in Pots and Zamindar, knowing it, did not inform the Government, he was liable to be punished Rs. 500/- for each such pot of his tenant. (21) Gandhiji decided that he would initiate the Civil Disobedience Movement by breaking this inhuman Salt Law. On 12th March, 1930, Gandhiji started from his Sabarmati Ashram Bank of Sabarmati River, near Ahmadabad, about 241 miles on his 'Historic March to Dandi' – a place on the Western Sea Coast, with 78 of his followers. On 5th April, 1930, Gandhiji reached Dandi and 6th April, 1930, they started manufacturing Salt and break Salt Law on Dandi Sea Beach. (22)

Salt Satyagraha in Midnapore District:

Midnapore District also joined this Movement as well as India, on 12th March, 1930, a Public Meeting was held in Tamluk Town, presided over by Sri Mahendra Nath Maity. In Tamluk sub-division a Committee was formed to conduct the Civil Disobedience Movement Mahendra Nath Maity and Satis Chandra Chakraborty as its president and Secretary. This Committee decided to setup two independent Salt Satyagraha centers at Contai and Tamluk in Midnapore District. (23) Volunteers from various places of Bengal gathered here to protest against this law started salt Satyagraha on 6th April, 1930. One at Pichhabani in Contai and other at Narghat in Tamluk sub-division, along with fifty six centers opened in Contai for producing salt in unlawful way. Also, In Tamluk sub-division, nine centers started for this purpose within May, 1930.

Salt Satyagraha in Tamluk Sub-division:

A volunteer camp of salt Satyagrahis was set up on old palace of Tamluk Raj Bari and Satish Chandra Samanta became camp in-charge. In early morning on 6th April, a selected group of Young Satyagrahees on Raj Bari Camp, started from 'Bargabhma Temple' in Tamluk way to Narghat Coast and break the Salt Law. The procession covered a distance of about two miles with more than thirty thousand people participating in it. (24) Police came here and beating the volunteers, Satish Chandra Samanta injured badly on the 3rd day of the campaign. A total Hartal was observed in Tamluk town on 14th April, 1930, in protest against arrest of Jawaharlal Nehru. On 15th April, Ajoy Kumar Mukherjee, on 16th April Satish Chandra Samanta and on 17th April Kumar Chandra Jana were arrested and sentenced imprisonments. All of them were tried to setup a camp at Narghat Coast. (25)

Salt Satyagraha in Contai Sub-division:

Pichhaboni, a village, seven miles from kanthi (Contai) was another center for producing salt in Midnapore District. On 6th April, the Satyagrahees had reached Pichhabani from Kumilla village under the leadership of Suresh Chandra Bandhopadhyaya. (26) In this afternoon a meeting held in Rasulpur village presided over by Jhareswar Majhi and another meeting presided by Headmaster of Gopalpur Primary School was held at the Pichhaboni Market. On 11th April, police came at Pichhaboni and massed up the salt fields, broke the pots, caned the volunteers, dipped them in salt water, also the leader Dr. Suresh Chandra Bandhopadhyaya, Jhareswar Majhi, Surendra Nath Das, Dr. Prafulla Chandra Ghosh were arrested. (26a)

Role of Women in Midnapore:

Almost in every part of Midnapore, preparation against Civil Disobedience was started. In Midnapore District, this Movement built a strong base. Shiulipur of Bhagwanpur P.S., Ghoramara of Mayna P.S., Baroduari of Nandigram P.S. were directed by women. In this Salt Movement, a great number of women were prisoner and mention must be made of Matangini Hazra, Prabhabati Maity, Laxmimoni Hazra, Charushila Jana, Surama Hota, Kiranbala Maity, Mayalata Das, Naribala Das, Jamunabala Devi, Subodhbala Kuiti, Indumati Bhattacharyya, Prabhabati Singha, Chikanbala Jana, Suhasini Devi, Satyabati Devi, Nityabala Gol, Nityabala Jana, Laksmirani Mukhopadhyaya and others of the Tamluk sub-division. (27) In Contai sub-division Jyotirmoyee Ganguli, Khemangkari Ray, Santi Das, Ashoklata Das, Indira Devi and Others. (28) In Midnapore sub-division, Charushila Goswami, Bindubala Sasmal, Nanibala Maity, Nibarani Das, Sateswari Bose, Sobhana Bose, Manorama Das, Sarajubala Das, Charushila Palit, Savitri De and Others. (29) To stop the devastating influence of this Movement Government declared ban on those Organizations who were acting in favor of Civil Disobedience Movement May, 1930.

Revolutionary Terrorism in Midnapore in 1905-1934:

According to Sumit Sarkar, the first revolutionary group started about 1902, in Midnapore by Jnanendra Nath Basu. (30) Aurobindo Ghosh and Barindra Ghosh also used to come to

Midnapore and stay with their uncles, Jnanendra Nath Basu and Satyendra Nath Basu. It appears from Barindra Ghose's statement after his arrest in 1908, that some sort a secret society had existed in Midnapore even before 1902, but it was from Aurobinda Ghosh that Bose brothers and Hem Chandra Kanungo had received their formal initiation. (31) Hem Chandra Kanungo was one of the founders of secret society of Midnapore, who sold out his property and left for Europe (Paris) to avail the knowhow of making bomb August, 1906. (32) Kanungo returned in January, 1908, with his luggage full of revolutionary materials – including a one hundred seventy four pages bomb manual and a one hundred fifty pages treatise on revolutionary organization as well as masses of Russian Literature. (33) Later, he joined Aurobinda's group, establishing a bomb training school in a crowded part of Calcutta. (34)

Medinipur Bomar Mamla:

The first bomb was made to kill Bampfylde Fuller, who was the Lieutenant Governor of East Bengal, but his effort failed. Next time, they took attempt to kill of Andrew Fraser near 'Narayangarh Railway station' in Midnapore, on 6th December, 1907, but it was also failed. As a result of this incident, a case was started by Government, which is famous as 'Medinipur Bomar Mamla'. (35)

Alipur conspiracy Case:

And then Kingsford, the tyrannizing Magistrate of Muzaffarpur (Bihar) was targeted. In 1908, the revolutionaries, under the leadership of Aurobinda Ghosh, decided to kill Kingsford for his repressive acts. As per Hem Chandra's recommendation the brave boy of Midnapore, Khudiram Bose was sent to Muzaffarpur (Bihar) with Prafulla Chaki – both trained by Hem Chandra Kanungo. They threw a bomb on 30th April, 1908, at a carriage, which resembled that of Kingsford, but really belonged to one Mr. Kennedy, with the result that the wife and daughter of the latter were killed. Within two days of Kennedy murder practically the whole group had been rounded up by simultaneous searches and arrests at Calcutta and Midnapore. (36) Prafulla Chaki committed Suicide and Khudiram Bose was sentenced to death by hanging on 11th August, 1908. Then the famous Alipur Conspiracy case was started. During this time Narendra Nath Goswami, who became an approver, was killed by Satyendranath Bose and Kanailal Dutta on 1st September, 1908, they were sentenced to death by hanging. Also, Hem Chandra Kanungo, Barindra Nath Sen, Purna Sen were arrested and sent to life time deportation. (37)

Medinipur Yuba Sangha:

To explain the Characteristics of this patriotic Movement and to elucidate the relevance of students' participation it, a club was established named 'Milan Mandir' in 1924, at Midnapore Town School, which was supported and patronized by Parimal Kumar Roy, Pulin Bihari Maity, Birendra Nath Maji, Santosh Kumar Mishra and Haripada Bhowmik, Prafulla Kumar Tripathi . One more Association was formed by the effort of these persons, 'Medinipur Yuba Sangha', in February, 1928. Prafulla Kumar Thipathi also published a weekly Newspaper was 'Parashu'. Raja Debendralal Khan of Narajor was the president of this Yuba Sangha. (38) In this phase, member of Bengal Volunteer Groups, Dinesh Chandra Gupta (Famous Martyr) came to Medinipur and tried to expand his activities as he was a student of Midnapore College. After his staying in Midnapore, young groups tried to make contact with Bengal Volunteer Groups, which was the cultural organization of Dinesh Chandra Gupta. In the way of time, Bengal Volunteers Groups became a powerful organization of Midnapore. Three District Magistrates were killed by this group. (39)

District Magistrates Murdered in Midnapore:

James Paddy, the District Magistrate, thought of dividing Midnapore in two parts. On, 7th April, 1931, Bimal Dasgupta and Jyotijiban Ghosh, killed the District Magistrate, Mr. James Paddy. After this event, both of them fled to Kolkata. On 29th October, 1931, Bimal Dasgupta again

came to exposure, as he attempted to kill Villiers, president of European Merchants' Association at Kolkata. He was punished with rigorous imprisonment for ten years. He could not be accused of killing Paddy for lack of evidence. (40) On 30th April, 1932, Mr. Robert Douglas the second District Magistrate of Midnapore was killed with bullets by young patriots, Pradyot Kumar Bhattacharyya, Student of Midnapore College and Pravanshu Sekhar pal in the Zillah Board Office. On 12th January, 1933, Pradyot Kumar Bhattacharyya was punished by hanging in Midnapore Central Jail and Pravanshu Sekhar Pal remained anonymous or untraced. (41) On 2nd September, 1933, two boys of Midnapore, Anath Bandhu Panja and Mrigendra Nath Dutta shot down Mr. Burdge, the District Magistrate, within the safe police line campus. These two brave boys were gunned down by the bodyguards of Mr. Burdge. (42) Just after this incident a case was started against Kamakhya Ghosh, Braja Kishor Chakraborty, Nanda Dulal Singha, Sukumar Sengupta, Sanatan Ray, Nirmal Jiban Ghosh, Ram Krishna Ray. Braja Kishor Chakraborty, Ram Krishna Ray and Nirmal Jiban Ghosh were punished by death sentence and other accused were given lifetime imprisonment. (43)

3. CONCLUSION:

Midnapore District of Bengal Province in Colonial India is evidently a forerunner of Freedom Struggle during the first half of the twentieth century. Mainly Tamluk and Contai sub-divisions started playing a significant role during India's Freedom Movement. Midnapore District was greatly influenced by the National thinking as well as Calcutta. At first Midnapore District organized the Secret Societies and Gymnasiums in Colonial Bengal, joined the Extremist Revolution and Bomb incident in Anti Partition Movement to Civil Disobedience Movement in Midnapore as well as Bengal Province (1905-1934). Also Midnapore District joined the Non Co-operation Movement. Two salt Satyagraha centers in Midnapore costal area of Tamluk and Contai sub-divisions took active role in Civil Disobedience Movement as well as in India.

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**A gendered analysis of the impact of Covid-19 on Artisanal and Small
Scale Gold Mining communities in Zimbabwe. A case of Bindura
District, Mashonaland Central Province**

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Abstract: Covid-19 has had far reaching effects on almost every aspect of human existence and livelihoods across the globe. This paper investigates how the global pandemic has and continues to affect operations within the Artisanal mining sector, which has become a major source of livelihood for approximately 2 million Zimbabweans, according to a study by the Zimbabwe Environmental and Law Association (ZELA, 2021). Of particular interest is the way in which Covid-19 has disproportionately impacted on women and men's endeavours in this very risky and highly insecure industry. Using a combination of critical content analysis as well as in-depth and semi structured interviews, the paper explores on how gender relations, in terms of division of labour, access to essential resources, decision making as well as gender norms, have affected women's resilience and ability to navigate the turbulent terrain of artisanal gold mining in the Bindura District of Mashonaland Central Province. The study argues that indeed, Covid-19 has negatively affected artisanal mining due to the economic shutdowns that were induced by the Covid-19 response measures such as the extended periods of quarantine and lockdowns which adversely affected the industry's supply chain. However, as compared to men, the pandemic has impacted on women's operations more negatively. The paper therefore calls for more collective and gender-sensitive responses to the social and economic effects of the pandemic which are threatening the livelihoods of many men and women who depend on artisanal mining in Zimbabwe's highly informalised economy.

Key words: Artisanal mining, women, livelihoods, gender relations, Covid-19.

1. INTRODUCTION:

While Covid-19 is wreaking havoc on almost every sector of the global economy, the informal economy has been the hardest hit due to the inherent structural and operational deficiencies that characterise the sector. The Artisanal mining sector has not been spared either and of importance to

note is the gendered nature of the effects. Research has revealed that, indeed, the impact of Covid-19 has not been gender neutral (Paisner, 2021; Mvelu, 2020 & Chamunogwa, 2021). Due to the peripheral nature of their economic activities, as well as limited opportunities and access to key resources, women in artisanal mining communities have been more negatively affected as compared to their male counterparts. As a result of changing socio-economic realities, women have increasingly become significant players in the artisanal mining sector which was traditionally regarded as a male domain. The World Bank in its 2021 Report estimates that globally there are over 41 million artisanal miners and women make up 30 percent of this population. As such, it can be argued that artisanal mining is increasingly becoming feminised, hence the need to investigate the nature of women's participation in this male dominated industry and how these women have responded to the vicissitudes of Covid-19 pandemic as they endeavour to organise their livelihoods in artisanal mining.

There is no one universal definition of artisanal mining, this paper will adopt a more simplified definition by Hilson (2016) who views artisanal mining as being characterised by the use of low-technology and labour intensive methods of mineral extraction and processing. Paisner (2021) expands on this definition by highlighting the extended nature of artisanal mining from the use of rudimentary hand held tools to small-scale operations which have access to mechanised technologies and small-scale processing plants. In most instances, artisanal mining has been viewed as an informal activity, although, despite the challenges being faced, efforts are being made in a number of developing countries to gradually formalise the sector.

At the national level, Zimbabwe registered its first case of Covid-19 on the 20th of March 2020 (Crawford, 2020) and since then there has been a steady increase of cases from the first to the current third wave which is being experienced. Covid-19 has been described as an on-going pandemic of coronavirus disease 2019 (Covid-19) which is as a result of acute respiratory syndrome coronavirus (SARS-COV-2) originally detected in December 2019 in the Chinese city of Wuhan (Southern African Trust, 2021). Following the vast and rapid spreading of the disease, the World Health Organisation (WHO), declared the outbreak a Public Health Emergency of International Concern in January 2020 and subsequently, a pandemic, in March 2020 (Southern African Trust, 2021). Responses to this global pandemic have ranged from travel restrictions, border and facility closures, lockdowns, workplace hazard controls, localised quarantines and the general observance of the WHO Covid-19 Health protocols. These responses have had adverse effects on countries' socio-economic fortunes leading to one of the most severe global recessions. Developing countries, due to the weak nature of their economies and the general lack of disaster preparedness, have suffered immensely from the effects of the global pandemic. It is thus, the aim of this paper to unveil the impact of Covid-19 on one of the most vulnerable groups of people, that is, women involved in artisanal gold mining in the Bindura District of Mashonaland Central Province in Zimbabwe.

2. Feminist Theory :

The theory of feminism, and in particular Structural Functionalism forms the basis of this study. In the whole, feminism can be defined as a belief in the political, social and economic equality of the sexes (Britannica, 2021). Similarly, from a peace perspective, it can be viewed as a type of conflict theory that explores inequalities in issues that involve men and women. Structural Functionalism is a sub-branch of feminism which focuses on structures, that is, the patterning of roles, the build-up of institutions as well as the overall operational framework of institutions within a society (Garner, 2019). The theory is very useful in this study as it helps in understanding the gendered division of labour and gender inequalities that exist in the artisanal mining sector. It becomes significant in explaining how established gender values and norms in patriarchal societies such as Bindura, influence women's entry point in the male dominated artisanal sector and how women have navigated their way in trying to secure their livelihoods in the face of the Covid-19 global pandemic.

3. METHODOLOGY :

The study is largely qualitative in nature. The choice of this methodology was necessitated by the need to gain more in-depth knowledge about the perceived and actual roles of women involved in various activities in the artisanal mining community of Bindura and how they have been selectively impacted by Covid-19. To this end and in observance of Covid-19 Safety and Health protocols, the researcher purposively selected 10 female participants for in-depth interviews and also carried out interviews with some selected key informants from relevant institutions. A field observation of a mining site was also carried out to complement findings gathered from the interviews.

4. Factors that have propelled the growth of the artisanal mining sector in Zimbabwe :

The unprecedented growth of the artisanal mining sector in Zimbabwe has been due to a plethora of reasons, chief amongst them; the high levels of unemployment, the ever rising cost of living and the limited opportunities for income generation in Zimbabwe's highly informalised economy. There has been an enormous rise in poverty levels over the past two decades in Zimbabwe. It is estimated that 50 percent of Zimbabwe's total population of 14.8 million people subsist below the food poverty line and close to 3.5 million children are experiencing chronic hunger (Louis, 2021). In terms of human development, the country also attained a below average score of 0.571 in the Human Development Index (HDI) in 2019, coming at position 150 out of the 189 countries worldwide. Furthermore, the number of the extreme poor rose from 4.5 million in 2017 to 6.0 million in 2019 (Zimbabwe National Statistics Agency, 2020). According to UNICEF (2021), in 2020, about half of the Zimbabwean population was facing extreme poverty as a result of the combined effects of a dramatic rise in prices of basic commodities, poor harvest as well the economic contraction ushered in by the Covid-19 pandemic. Resultantly, all these negative socio-economic developments worsened the vulnerability of the general Zimbabwean populace forcing many men and women to join the informal sector, particularly, artisanal mining which has now become a safety net and source of livelihood for many.

4.1 Gendered roles and feminisation of artisanal mining

Traditionally, artisanal mining has been regarded as a male preserve and masculinity has been the entrenched norm in as far as participation in the extractive industry is concerned. However, with the increased penetration of women in this sector, gender and power relations that shape the operational framework of this sector have been redefined. As Martin & Barnard (2013) rightly observe, the disadvantaged entry point of women into the male-dominated environs of artisanal mining emanate from traditional gender hierarchies and norms that are prevalent in the family and society at large. Mvelu (2020) notes that according to the Zimbabwe Artisanal and Mining Council, women and children constitute 30 percent of the artisanal mining workforce in Zimbabwe. Women have thus become a force to reckon with in the sector as they are involved in the extraction, transport and trade of minerals. Many are also partaking in subsidiary businesses and providing ancillary services such as selling equipment, providing food, water and other services (Paisner, 2021). Regrettably, however, most of these women occupy peripheral positions as they are engaged in low-end income generating activities due to their limited access to and control over resources. The impact of Covid-19 has thus worsened the already precarious and disadvantaged position of women involved in artisanal mining.

4.2 The socio-economic impact of Covid-19 on women in artisanal mining

The impact of Covid-19 on the informal sector in general and artisanal mining in particular has been multifaceted. Of importance to note, however, is the way men and women have been disproportionately affected by the pandemic. The Covid-19 response measures that were implemented by the Government of Zimbabwe such as the travel restrictions and border closures,

extended lockdowns and quarantines have had negative outcomes on women's ability to remain productive within the sector. A study by McKinsey Global Institute (2020) revealed that women's jobs are affected 1.8 times more by the Covid-19 crisis than men's jobs. Women's vulnerability due to lesser bargaining power and lack of access to key resources renders them unfit to withstand the pressures that come with external shocks such as the Covid-19 pandemic. Among the most common noted gendered impacts of Covid-19 on women involved in artisanal mining are; loss of livelihoods due to reduced production and incomes, increase in cases of Gender-based violence, lack of access to justice systems, violation of women's rights as well as increased exposure to Covid-19.

4.2.1 Loss of livelihoods

The imposition of lockdowns and curfews has made it increasingly difficult for women to remain productive in artisanal mining as compared to men who have been able to circumvent the restrictions by mining during the night. The increased insecurities and risks of working during the night leaves women with little or no option but to stay at home and return to their unpaid and socially prescribed roles of caring for the family, including the elderly and the sick. According to one female artisanal miner who was interviewed, she pointed out that;

Kuuya kweCorona kwakatitadzisa zvakanyanya kuita basa redu uye kuti tiwane raramo. Kufamba kwakanga kwakunetsa sezvo mapurisa aitisunga nokudaro hapana zvataigona kuita kunze kwokugara kumba. Varume ndivo vaikwanisa kuenda kunokorokoza usiku, zvaitasagona isu madzimai (The coming of the Coronavirus made it difficult for us to do our work so that we could sustain our livelihoods. We could not move to the mining sites as the police would arrest us. Unlike us, men were able to go during the night).

A study by Paisner (2021) also revealed the negative impact of Covid-19 on women's viability in artisanal mining by citing the fact that women scaled down operations due to the pandemic and as they returned home, their share of unpaid work naturally increased. More so, due to the school closures that were precipitated by the Covid-19 pandemic, women's roles in childcare and housework were amplified. Furthermore, the effects of gold price fluctuations experienced during the pandemic affected women more as they were forced to sell their gold at fixed prices that were set by Fidelity Refineries and Printers, the sole government buyer in Zimbabwe. Resultantly, women suffered more livelihood losses due to the pandemic in comparison to their male counterparts.

4.2.2. Covid-19 and the rise in Gender-Based Violence (GBV)

The Covid-19 pandemic has aggravated the susceptibility of women to Gender-based violence. GBV can be described as violence which targets individuals based on their gender. According to Sharifi, Larki & Roudsari (2020), it is a form of domestic violence which manifests in women's physical, sexual and mental violence. The most commonly identified forms of violence in the artisanal mining sector are sexual, physical and emotional abuse (Mafongoya et al, 2021; Danielsen & Hinton, 2020; Mpagi et al, 2017). In a focus group discussion, with some of the women artisanal miners, one participant highlighted that;

Mumba makanga musisagarike nekuda kwekuoma kweupenyu. Murume wangu haashande, anoitawo zvechikorokoza. Taigara tichinetsana sezvo mari yanga ichisakwane mumba. Dzimwe nguva ndaitorohwa (The home was no longer a safe space as life became hard. My husband is not formally employed, he is also into artisanal mining. We were always in conflict with each other as money was no longer sufficient. At times, I would be physically assaulted).

A study by Mofongoya et al (2021) reveals that 77 percent of women in artisanal mining have experienced Gender-based Violence and this has been caused by negative gender norms which are

rigid and do not tolerate women as active participants in public spaces. Consequently, Sexual and Gender-based Violence has been used as a means to exert power and reinforce the dominance and control by men over key resources (Danielsen & Hinton, 2020). More so, a study by UNWOMEN (2020) revealed that many women and girls are in 'lockdown' at home and they are isolated from helping resources. Furthermore, they have very little chances to escape from people who abuse them and as such their insecurity and vulnerability to GBV is substantially increased. Thus, it can be argued that Gender-based violence has been conveniently used to sustain the imbalance of power within the artisanal mining sector.

4.2.3 Limited access to justice systems

Despite the increases in the violation of women's socio-economic rights during the Covid-19 pandemic, women have been faced with a double tragedy as access to preventive and protective services for victims of Gender-based violence in the artisanal mining sector was made difficult. During the Covid-19 induced lockdown, most service providers were listed as non-essential and the justice and court systems were only attending to cases that were deemed 'critical' (Mafongoya et al, 2021). Resultantly, the plight of women was deepened by the Covid-19 pandemic due to the absence of strong laws and artisanal mining specific Gender-based violence policies to protect them.

4.3 Government response to the socio-economic impact of Covid-19

As a way of mitigating the effects of the Covid-19 pandemic on different sectors of the economy, the government of Zimbabwe unveiled a ZW\$18 billion (US\$720 million) Economic Recovery and Stimulus Package with the aim of rejuvenating the economy and extending relief to individuals, households, small enterprises as well as industries that were negatively affected by the pandemic. In particular, the mining sector was allocated ZW\$1 billion as a credit facility for the gold sector (ZELA, 2021). The credit facility was meant to cater for both the large scale and small scale mining sectors. However, from the interviews that were carried out, it appears the promise has remained largely on paper as the majority of miners in different parts of the country are yet to receive their portion of the recovery and stimulus package. Resultantly, many of Zimbabwe's informal traders remain vulnerable and the number of people in extreme poverty is expected to increase exponentially by one million according to World Bank estimates (Kedem, 2020). More so, there is no clear cut formula on how the funds would be distributed given the gendered nature of the sector.

The government has also promised a once-off cushioning allowance of ZW\$200 to the most affected people but according to a report by the Afrobarometer, out of the targeted one million households in need of assistance, four months into initial lockdown, only 202 000 households had received the money (Afrobarometer, 2020). As such, while the government has shown political will to save the country out of the Covid-19 induced socio-economic crisis, more effort and commitment has to be put so that the economic recovery plan is implemented. This will even assist as a way to cushion the country from future external shocks.

5. CONCLUSION AND RECOMMENDATIONS :

Covid-19 has indeed, impacted on men and women in artisanal mining disproportionately. The pandemic has exacerbated the already skewed gender relations within the artisanal mining sector which have placed women largely at the periphery in as far as the division of labour is concerned. Of importance to note is the fact that the Covid-19 virus has increased the women's burden of unpaid care as their role in artisanal mining has been disrupted due to imposition of lockdowns and travel restrictions as response mechanisms to the pandemic. The major effects of the pandemic on women have been the loss of income and livelihoods due to low production as well as low pricing of gold, increased cases of gender-based violence and the violation of women's socio-economic rights as well as limited access to justice systems. Thus, Covid-19 has increased the vulnerability of women

in the artisanal mining sector. Therefore, Covid-19 specific and gender responsive measures have to be put in place as a way to cushion women from the adverse effects of external shocks such as the Covid-19 pandemic. In light of the country's National Development Strategy 1 which prioritises gender equality and inclusive development and Sustainable Development Goal 5 which aims at promoting gender equality by eliminating the root causes of women discrimination in private and public spheres by 2030, efforts at gender parity within the artisanal mining sector should be intensified through collective efforts between the government and various other organisations that advocate for gender equity and inclusive development. Support should also be availed to women who want to opt out of artisanal mining so that they can find other alternative means to sustain their livelihoods.

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**An assessment of socioeconomic impact of COVID-19 pandemic in
India**

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Abstract : (COVID-19) pandemic has made an exceptional misfortune and disruptions over the whole way across the world. From created to growing, no nation has been saved from its brunt. In this paper, we have investigated the ramifications of COVID-19 on the economy and society of India up until this point. An effect evaluation based on accessible literature is made on every one of the three areas—essential, auxiliary and administration area alongside the effect on transients, wellbeing, neediness, employment misfortunes, casual area, climate, etc. The all areas of the economy has been disproportionately influenced and even inside an area, there is a lopsided misfortune. The cultural impacts are critical too with employment misfortunes, psychological sickness, expanded abusive behavior at home, and so forward. Some constructive outcomes can be found as far as further developed air quality, water quality, natural life however the supportability of such effect is contingent upon post-COVID also, individuals' propensities and future arrangements identified with the climate.

1. INTRODUCTION:

Coronavirus, brought about by another strain of Covid, emerged from Wuhan city of China in December 2019 has been known as a pandemic by the World Health Organization. It has made an unsound environment for people, loss of business exercises, and loss of business. This has stopped an enormous number of financial exercises due to irresistible nature and has no immunization till date. As on June 24, 2020, there are around 9,129,146 cases universally out of which 4,73,797 lost their lives.¹ India is on the fourth spot in the number of affirmed cases and first in Asia. All out affirmed cases in India are 4,56,183 out of which 14,476 lost their lives chiefly in the states Maharashtra and Delhi (Ministry of Health and Family Government assistance, GOI).²³ Most of the nations including even created countries like United States, Italy, and United Kingdom are not prepared enough to manage this pandemic. By and by, the concern is not for simply human prosperity other than for the overall economy which is most discernibly horrendous hit in every perspective. Monetary unsettling influences are presumably going to be more limit and broadened in creating and arising nations with greater homegrown outbreaks and the more delicate and frail medical services framework; with bigger openness to global overflows through different channels like exchange, the travel industry, and ware and monetary business sectors; more vulnerable macroeconomic structures; and more unavoidable familiarity and neediness (Worldwide Economic Prospects, World Bank, 2020). It isn't only a wellbeing emergency; it is the monetary and compassionate emergency and called a dark swan by numerous business analysts. Because of its irresistible nature, practically all countries supported lockdown to restrict its spread. Following this, India at first declared a one-day "Janata Curfew" on March 22, 2020. From that point on, an all out lockdown was accounted for in India at first for 21 days which was reached out to 19 extra days,

and from there on it got widened further with minor relaxations. After June 1, numerous relaxations are given to continue with the monetary exercises however boundaries of certain states are fixed even presently contingent upon the seriousness of the wellbeing emergency in a specific state.

India is likewise in the midst of a serious emergency. "This is the best crisis for the Indian economy since freedom," previous RBI Governor. This is more terrible than the monetary emergency of 2008, which influenced the interest side however laborers/individuals could in any case go to work, the monetary states of administration of India was sound however it appears to be that everything is against the economy this year.⁴ Practically every one of the nations because of COVID-19 are influenced likewise as far as request supply shocks and interruptions yet in India, there was at that point a slump in the economy. In Pre-COVID period India was experiencing with major macroeconomic issues, for example, almost downturn with the sluggish GDP development pace of 4.7% in 2019 which is most reduced beginning around 2013 (as shown by the authority measurements), high joblessness rate, decrease in modern yield of center areas—the most exceedingly terrible in 14 years, staleness in private area speculation, decrease in utilization consumption for the first time in a very long while. Additionally, the casual sector of India which is the biggest on the planet utilizes almost 90% of the complete working populace and contributes fundamentally in generally GDP (over 45%) has been hit by two significant shocks (or changes) as of now because of demonetization in 2016 and GST in 2017.⁵ The monetary area who has the main task to carry out in the emergency times has additionally been having gigantic issues in India like Twin Balance Sheet (TBS), undeniable degrees of non-performing resources (NPAs) and a deficiently promoted banking framework. In the private corporate area as well, firms are monetarily powerless and over-utilized. Some more issues like IL&FS emergency, decrease in business credit of around 90% in FY2020(Q1) etc.^{6,7} With the rise of a dangerous infection, another arrangement of difficulties is prepared for India for both the short-run and since a long time ago run.

Yet the macroeconomic vulnerability can't be measured, the circumstance requires significant approach mediations as far as medical care foundation, job, weak areas and different helpful issues. Variant of helicopter cash—"cash financing of the monetary program" is an answer idea by (Chakraborty and Thomas, 2020) as an inventive technique for financing shortage. In this article, an endeavor is made to explore the socioeconomic ramifications of the draconian Covid pandemic (COVID19) in India. The inspiration driving this is to give an outline of the misfortune that happened to various areas of the Indian economy and society to have a superior comprehension of the issues to the government. In this article, we have surveyed numerous most recent articles, credible paper articles, conversations, and meetings of specialists from different fields, etc. The article is coordinated in four areas including Introduction. Area 2 surveys the different explores featuring the monetary sway on various areas—Primary, auxiliary, and tertiary areas. Area 3 exhibits the different investigations of cultural effects and finally, Area 4 closes the review.

2. SECTORAL IMPACTS OF COVID-19 ON INDIAN ECONOMY:

Primary sector

Agriculture and allied activities:

To contain the spread of COVID-19, very much like how different nations did, India forced a total lockdown in walk which matched with the pinnacle of reaping period of Rabi crops in India essentially in the north-west which presented critical misfortunes to the ranchers. Despite the fact that there were relaxations to the horticulture area during lockdown yet transport imperatives, portability limitations and absence of work due to switch movement of work to their local spots were the major issues looked by the ranchers. Ranchers in Maharashtra considered it a more regrettable circumstance than that happened during the demonetization in 2016. Before this pandemic, the rustic economy of India was seeing a decrease in earnings of chiefly easygoing workers⁸ alongside declining rustic wages (genuine). A few beams of trust were found in January 2020 when food costs began raising yet all expectations fell with this new emergency. Agribusiness and partnered exercises are not a homogenous gathering of exercises, indeed, an umbrella of various exercises

having their different elements each. Along these lines, the effect of COVID-19 on this area changes as indicated by the arrangement of exercises, that is, on crops, animals, fisheries, etc. Agriculture and Food grains creation is important for crops also, is affected in an unexpected way. Cultivation is probably going to confront the brunt more due to the idea of perishability though food grains are durable and aside from issues in reaping and work shortage, this isn't affected a lot. Rabi reaping has worked out positively and MSP climb has additionally been declared for the Kharif crops which guarantees ranchers a 50–83% profit from their creation cost. With declining request and decrease in products of foods grown from the ground, agriculture is hit hard. Also, horticulture has been influenced due to less requests due to close down of strict spots, deferment of marriages, etc. In domesticated animals (milk, meat, eggs), milk is the major donor that has been affected and luckily, had steadiness during the lockdown.).

Secondary sector

Manufacturing sector

The assembling area is the significant giver of GDP and work in the auxiliary area and has been perceived as an motor for lively development and maker of the country's abundance. The assembling area is significant in the manner that it has solid linkages with different areas, both forward and in reverse linkages so any effect in this area will influence different areas too. By and large, the assembling area will be influenced gravely by request supply interruptions and worldwide worth inventory network. The half supporter of the assembling area, the car area was enduring before COVID-19 too due to even consider lowing buyer request, deficient credit offices, and more issues due to the NBFC emergency. There is a great deal of strain because of interest supply disruptions on the soundness of the auto area in India because of COVID-19. From many years, China has been the focal point of assembling representing 33% of all out assembling over the world. Yet after the episode of COVID-19, numerous nations are wanting to move center from China and searching for nations like China where modest work is accessible. Thus, it is a once in a lifetime chance for India to make "Made in India" worldwide. There is gigantic potential in India, if appropriate measures will be taken to help the assembling area, India will arise as another assembling center outperforming China.

The miniature, little and medium undertakings (MSMEs) in general structure a huge portion of assembling in India and play a pivotal job in giving business openings and furthermore in the country's sends out. As demonstrated by ongoing reports MSMEs contribute 30% in India's GDP and half in the work of modern laborers. However this area has issues like the non-accessibility of sufficient, ideal, and reasonable institutional credit. Albeit every one of the organizations and areas are influenced because of the pandemic, this area is seriously hit due to diminished incomes, inventory network interruptions, deficiency of transient laborers because of opposite movement, less interest, etc.

India is additionally expected to have significant obliterations in this area with more difficulties to little firms as contrasted and upstream firms. It isn't not difficult to re-start MSMEs whenever they are closed down. India's Sherpa to the G20 additionally said that little businesses are generally helpless and it is hard for them to endure without monetary help due to their lack of ability to manage such unexpected disruptions.¹⁰

Service sector

Financial market and institutions

The monetary area who has the main task to carry out in the emergency times has likewise been having tremendous issues in India like Twin Monetary record (TBS), undeniable degrees of non-performing resources (NPAs) and a deficiently promoted banking framework. In the private corporate area as well, firms are monetarily frail and over-utilized. Some more issues like IL&FS emergency, decrease in commercial credit of around 90% in FY2020-first half, and a close end of a notable and presumed private bank—Yes Bank, etc. How much the monetary market will be influenced relies upon the seriousness and life span of the emergency, adequacy of the

implementation of financial and money related strategies and national bank's responses. There is no such effect on the financial area, but since banks are at the cutting edge of public consideration the backhanded effect of a few different areas that are hit by the pandemic is probably going to be on the banks what's more, other monetary organizations. Banks are the significant wellspring of help in seasons of emergency, subsequently when any remaining areas are hit seriously, banks will likewise confront the brunt. The generally existing issues in the monetary area are relied upon to increase because of this draconian emergency. The stockmarket has additionally seen the most noticeably awful in March, 2020 because of the lockdown what's more, breakdown of different business exercises. proposed that around 33% of modern and administration firms have applied for moratoria on their bank credits. The load of non-performing resources (NPAs) may increment by Rs. 5 lakh crore regardless of whether just a fourth of these conceded credits turn sour, ultimately. What's more, this is a traditionalist gauge. Senior bank authorities have been cited as assessing that the supply of NPAs could increment by as much as Rs 9 lakh crore. For this situation, we would be checking out NPAs of Rs 18 lakh crore, identical to around 18% of current advances extraordinary. For arranging purposes, it merits thinking about who will pay for such misfortunes, in the event that they do materialize.¹¹

Other significant elements of administration area like avionics, transport, travel, and the travel industry are most noticeably awful hit in India, however all around the world. The misfortune to this area also will be founded on the seriousness and life span of the emergency. A report by KPMG shows that around 38 million work misfortunes are normal in India's movement, the travel industry and accommodation industry.

3. SOCIETAL IMPACTS OF COVID :

Gender gap and inequality

It has been assessed that internationally, ladies are bound to be vulnerable to losing their positions when contrasted with men because of the COVID-19 pandemic.¹³ The drop in business is observed to be one-sided and not genderneutral in India which has one of the most inconsistent sex division of homegrown work worldwide. The drop in outright number is more for men contrasted and ladies due to the all-around existing enormous sexual orientation hole in business. By looking at the pre and post lockdown hours spent on homegrown errands, a decrease in sexual orientation hole is found as far as hours given to homegrown errands on a normal during the main month of lockdown in the majority of the states. Likewise, there is an expansion of 0.5 to 4 hours in men's extent of housework post-lockdown. All things considered, the male proportion/circulation keeps on being slanted to one side (Deshpande, 2020).

Health crisis—rural/urban

Due to the paucity of testing services, shortage of doctors, health equipment, beds even in the developed area of India, COVID-19 is significant danger for India. With a resulting ascend in the no. of affirmed cases India's ability to contain the further spread and to deal with the current cases is addressed by numerous specialists. According to the National Wellbeing Profile of India, 2019, India's use on medical services as % of GDP was only 1.28% which is lower than less fortunate nations of the world. Covid Pandemic has disproportionately influenced the country and metropolitan regions. As of now, the brunt is confronted more in metropolitan regions in light of the great thickness of individuals. Be that as it may the danger is considerably more to the country regions where around 70% of India's populace lives. India's medical services area is as yet creating and there are enormous contrasts in the medical services frameworks of rustic and metropolitan regions.

Domestic violence and crime:

As indicated by the most recent report by National Commission for Women (NCW), inside 25 days following lockdown, there was a 45% expansion in the quantity of instances of aggressive

behavior at home against ladies. Homegrown viciousness cases have seen an upsurge for the most part in territories of Uttar Pradesh, Bihar, Haryana and Punjab¹⁵ with a close to multiplying of the cases as contrasted with pre-lockdown cases said NCW boss Rekha Sharma. The genuine circumstance, notwithstanding, might be more hazardous on the grounds that numerous ladies from rustic regions particularly don't document a case and raise their voice and are frightened of their spouses and family (Kundu and Bhowmik, 2020). For the general crime percentage, there has been uplifting news since lockdown that the crime percentage has diminished altogether in India and globally as well yet concentrates on shows that the craving, neediness and disparity which are the after consequences of any emergency and pandemic lead to increment in the crime percentage (Uppal, 2020)

Reverse migration

After the parcel in 1947, it is the second greatest mass movement that India is encountering. All the more explicitly, it is the "converse migration." As demonstrated by IMO (International Migration Organization, 2011) return or converse relocation is the demonstration/cycle or development of people back to their neighborhood spots who earlier moved to metropolitan networks or metropolitan locales searching for work and to acquire bread-margarine for their families. As demonstrated by the Census of India, 2011 Delhi and Maharashtra had the most outrageous number of the progression of travelers for the most part from the provinces of UP, Bihar, Rajasthan, Odisha, Assam, Punjab, West Bengal, Madhya Pradesh. Furthermore, at present Maharashtra is followed by Delhi in the largest number of COVID-19 cases. (Service of Health and Family Welfare, Government of India). Presently, because of COVID-19 there is mass converse movement because of restricted work openings, dread of more obliteration due to the uncertainty of future emergency, monetary emergency, wellbeing emergency, etc. The degree of this opposite relocation was with the end goal that the endeavors of government through strategies couldn't coordinate with this emergency. (Mukhra, Krishan, and Kanchan, 2020) Singh (2020) concentrated on the effect of the Covid pandemic on the country economy of India principally about the predicament of traveler laborers also, the short run-since a long time ago run ramifications of COVID-19 on the provincial economy. He expressed that COVID-19 will influence the country economy in both the short run and since a long time ago run with switch movement applying overabundance strain on the horticulture and provincial economy that will fundamentally influence the destitution and will put a more noteworthy number of individuals into servile destitution. He additionally talks about that albeit the government is reporting plans and aiding in numerous ways. Be that as it may, mass debasement in the framework is the greatest test in the compelling execution of plans.

Poverty, job losses and informal sector

As per the World Bank (2016) report, each fifth Indian is poor with around 80% populace dwelling in provincial areas.¹⁶ No less than 49 million people all around the world are relied upon to plunge into "outrageous neediness" as an immediate consequence of the obliteration caused by the pandemic and as per World Bank, India is assessed to have its 12 million residents pushed in outrageous destitution

As per the Center for Monitoring Indian Economy (CMIE), in India in excess of 122 million individuals lost their positions in April 2020, out of them to a great extent were the little brokers and pay workers. As per a telephone study of 4,000 specialists directed by Community for Sustainable Employment, around 80% of metropolitan specialists in the example lost positions with a sharp decrease in the profit of ranchers and the individuals who were independently employed in areas other than agriculture.¹⁷ Previous likenesses in the formal and casual areas in India are bound to be expanded in light of the fact that the casual or disorderly area or laborers don't approach federal retirement aide benefits and there is a great deal of vulnerability in their work.

Positive impact on environment

With genuine negative ramifications and obliteration to the economy what's more, individuals, COVID-19 has got some certain ramifications as well. One such is a gift to the waterway Ganga. In only 34–35 days of lockdown because of COVID-19 in India, the contamination in the waterway has diminished altogether which the two significant plans, Ganga Action Plan, 1986, and Namami Gange, 2014, with many crores speculation There is a positive effect on air quality, water quality, untamed life what's more, vegetation because of less traffic, less contamination because of lockdown and less business exercises etc.¹⁹

4. CONCLUSION:

Coronavirus pandemic has caused phenomenal misfortune all around the world however India being an arising economy is probably going to get more influenced in each area and that too lopsidedly. Horticulture and associated area have been hit lopsidedly with cultivation, poultry confronting more brunt however generally speaking horticulture area is viewed as a brilliant spot and is probably going to get influenced less as contrasted and misfortune happened to different areas. Assembling area particularly automotive area and MSMEs are experiencing more misfortune and due to worldwide supply chain disturbances this area is influenced gravely. Administration area which is the vital driver of financial development and biggest donor of GDP has been hit scarcely because of different limitations on portability, stop on the travel industry and cordiality for now, exceptionally less transport exercises, closure of schools/universities, etc. The generally misfortune to the economy and to various areas depends on the seriousness and life span of emergency. In the midst of this Covid pandemic and a phenomenal emergency, aside from the money related misfortunes, the cultural effect is cruel with major sociological and psychological challenges. Previously existing neediness and imbalance is probable to increment with significant adverse consequence on travelers, relaxed and casual laborer with aggressive behavior at home and psychological maladjustment being another significant test. In spite of the fact that there are some sure effects additionally yet the manageability of these effects on air quality, water quality, untamed life is restrictive to post-lockdown situation and people's conduct and propensities. Different financial and money related arrangement measures are embraced and declared by the public authority and Save Bank of India yet noticeable market analysts are of the view that more spending is required by the public authority paying little mind to the GDP numbers and monetary deficiency. Truth be told, more consideration is required toward the weak segments of the general public and areas particularly needy individuals, MSMEs and the unimportant wares area who is most exceedingly terrible hit in this interest constriction due to pandemic.

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**A study on Behaviour and Mindset of Tobacco Users in
Madurai East Block**

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Abstract: *Smoking affects health of not only the smokers but also the second hand smokers such as their family members, neighbours and the public. In order to decrease the health risks due to tobacco usages, our Indian government has enacted various laws and violence of such laws are punishable under law. The present study deals with Knowledge, awareness and mindset of tobacco users in Madurai East Block. The study is a descriptive study which was conducted in 6 villages covering 841 tobacco users in Madurai East Block which is a suburban area of Madurai. The major findings indicate that about 61.6 % knew that smoking is prohibited in public places, one third of the tobacco users 37.2 % were quite aware of law of prohibition of sale of tobacco products in the vicinity of schools, A high majority (81.9 %) induced others to use tobacco products and did not know that people are getting affected by smoking (77.7 %), more than half of the respondents (58.3 %) were using tobacco products in public places and 54.3 % respondents were very often complaining about the habit of using tobacco products, About two thirds of respondents (67.1 %) did not have the feeling that their children or young members of the family would follow this because they thought that using tobacco might not occur simply by seeing others using tobacco products and 36.1 % of the respondents were addicted to smoke. Addiction to smoke is a state of dependence which is unhealthy that needs to be treated. Knowledge, awareness and mindset are the factors are to be modified to change the behaviour relating to tobacco use. Despite smoking ban, there is lack of public awareness about smoking and tobacco use offence and the fines. So the Act should be implemented in true spirit so as to dissuade the population from falling victims to the Tobacco epidemic.*

Keywords: *Knowledge, awareness, Mindset, tobacco users.*

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1. INTRODUCTION:

Tobacco use is one of the leading causes of preventable death in the world. Many studies have found that smoking can cause lung disease, heart disease, stroke and different kinds of cancer. Smokeless tobacco and cigars can also have deadly health problems such as cancer of the mouth, larynx and esophagus. Smoking affects health of not only the smokers but also the second hand smokers such as their family members, neighbours and the public. In order to decrease the health risks due to tobacco usages, our Indian government had enacted various laws and violence of such laws are punishable under law.

The "Cigarettes and Other Tobacco Products (Prohibition of Advertisement and Regulation of Trade and

Commerce, Production, Supply, and Distribution) Act (COTPA)" has been formulated to control this epidemic. Information on knowledge, attitudes and practices of population regarding COTPA is necessary to effectively implement the legislation. The present study deals with the personal profile of tobacco users in Madurai East Block. The study is a descriptive study which was conducted in 6 villages covering 841 tobacco users in Madurai East Block which is a suburban area of Madurai. The major findings indicate that about (61.6 %) were knew that smoking is prohibited in public places, one third of the tobacco users (37.2 %) quite aware of law of prohibition of sale of tobacco products in the vicinity of schools, A vast majority (81.9 %) induced others to use tobacco products and did not know that people are getting affected by smoking (77.7 %), on half of the respondents (58.3 %) were using tobacco products in public places, (54.3 %) respondents were very often complaining about the habit of using tobacco products, About two thirds of respondents (67.1 %) did not have the feeling that their children or young members of the family would follow this because they thought that using tobacco might not occur simply by seeing others using tobacco products and 36.1 % of the respondents that they were addicted to smoke. Addiction to smoke is a state of dependence which is unhealthy that needs to be treated. Knowledge, awareness and mindset are the factors to modify the behaviour relating to tobacco use. Despite smoking ban, there is lack of public awareness about smoking and tobacco use offence and the fines. So the Act should be implemented in true spirit so as to dissuade the population from falling victims to the Tobacco epidemic. Hence the present study was undertaken to analyze the level of Knowledge, Awareness and Mindset of people in Madurai on laws related to tobacco usages.

2. METHODOLOGY:

Descriptive research design has been adopted for this study. Out of 39 villages in Madurai East Block who were exposed to tobacco use, 6 villages has been selected randomly using lottery method. The primary data was collected from the adolescents, middle age and old age people who were available between 9am and 6 pm from the 6 villages with the use of interview schedule. Thus the study population comprised of 841 people (648 male and 193 female). Data were analyzed using simple percentage.

3. RESULTS AND DISCUSSIONS:

The data were analysed by using frequency and percentage. They are tabulated and discussed.

Table No: 1. Use of tobacco products in public places by the respondents

S. No	Use of Tobacco Products in Public places	Sex				Total	
		Male		Female			
		N	%	N	%	N	%
1	Using	401	47.7	89	10.6	490	58.3
2	Not using	247	29.4	104	12.4	351	41.7
	Total	648	77.1	193	22.9	841	100.0

The above table shows that 47.7 percent of male and 10.6 percent of female respondents were using tobacco products in public places while 29.4 percent of male and 12.4 percent of female respondents did not do so.

In villages people do not hesitate to use tobacco products in public places except the adolescents who out of respect or fear for elders do not do so publicly. Hence majority were using tobacco products in public places. Those who are young in age are usually controlled by the family members, relatives and the community. Even the elders who use tobacco products do not like the young generation using tobacco products as they know that it is harmful. So they exercise control over the youngsters who use tobacco. Hence youngsters use tobacco behind the shops and closed places.

Table No: 2 Respondents motivating others to use tobacco products

S. No	Motivating others to use tobacco products	Sex				Total	
		Male		Female			
		N	%	N	%	N	%
1.	Motivated	128	15.2	24	2.9	152	18.1
2.	Did not motivate	519	61.8	169	20.1	688	81.9
	Total	648	77.1	192	22.9	840	100.

From the above table it is found that 15.2 percent of male and 2.9 percent of female respondents induced others to use tobacco products whereas 61.8 percent of male and 20.1 percent of female respondents did not.

Social interaction among people is natural because man is an animal fond of socialization and social interaction. People largely share their habits during their social interaction and get motivated and influenced. As much as 18.1% of the respondents motivated others to use tobacco and such occurrences usually prevail at a young age. But a high majority did not motivate others to use tobacco as it is not a good habit.

Table No: 3. Respondents receiving complaints from family members about their habit of tobacco usage

S.No	Family Member Complains Often About the Habit	Sex				Total	
		Male		Female			
		N	%	N	%	N	%
1	Complaints	355	42.3	101	12.0	456	54.3
2	No complaint	292	34.7	93	11.0	385	45.7
	Total	647	77.0	194	23.0	841	100.0

From the above table it is found that family members of 42.3 percent of male and 12 percent of female respondents were very often complaining about the habit of using tobacco products while family members of 34.7 percent of male and 11 percent of female respondents did not complain.

Tobacco chewing often creates bad smell in the mouth and is unhygienic. It affects the air with bad odour. Smoking causes bad smell and the nicotine blackens the lips. Thus tobacco use creates aversion among the family members as they are closely associated with the respondents. This often leads to complain about them and criticize them. Other families did not complain about the respondents partly due to tolerance they have developed towards the respondents.

A study among kids concluded that 61.7 % of the sample disagreed/strongly disagreed with the statement "I accept my family members smoking hookah" with no difference by heavy hookah smoking status (59.6 %). The same trend was seen for accepting other family members smoking cigarettes: 64.2 % of total sample and 65.6 % for regular cigarette smokers disagreed/strongly disagreed with this statement. Attitudes of parents toward smoking by their sons and daughters were reported by parents, sons and daughters. Regardless of smoking status, more than 80 % of parents strongly disagreed/disagreed on their sons or daughter smoking cigarettes or hookah. E.g. 85.8 % and 89.0 % of regular cigarette-smoking parents strongly disagreed/disagreed with their son or daughter smoking hookah, respectively. On the other hand, 65.6 % and 71.9 % of heavy hookah-smoking parents strongly disagreed/disagreed with their son or daughter smoking hookah, respectively.

Table No: 4.Respondents' feeling that their children will also learn habit of tobacco use

S.No	Feel that Children Will Learn This Habit	Sex				Total	
		Male		Female			
		N	%	N	%	N	%
1	Feel	226	26.9	51	6.0	277	32.9
2	Do not feel	422	50.2	142	16.9	564	67.1
	Total	648	77.1	193	22.9	841	100.0

From the table it is clear that 32.9% of the respondents (male 26.9%, female 6.0%) were afraid that their children would follow their footsteps in tobacco use while a vast majority of the respondents (male 50.2%, female 16.9%) did not nurture any such fear.

One third of the respondents felt that their children might learn the habit. Usually children follow the habits which are practiced by the parents. This understanding made them feel that children would learn this practice. About two thirds of respondents did not have the feeling that their children or young members of the family would follow this because they thought that using tobacco might not occur simply by seeing others using tobacco products. Males outnumbered females in both the categories.

Results of Liao Yue et al. (2013) confirmed that overall, both friends' and parental cigarette use had significant effects on adolescents' cigarette use during both junior high school and high school. However, while friends' influence was generally higher in junior high school than in high school, parental influence remained relatively stable between these two periods, with a decreasing trend from 10th to 12th grade.

Table No: 5. Health problems of respondents at present due to tobacco use

S.No	Health problems suffered at present	Sex				n=841	
		Male		Female			
		N	%	N	%	N	%

1	Ulcer	228	27.1	43	5.1	271	32.2
2.	Oral Diseases	109	13.0	28	3.3	137	16.3
3.	Oral Cancer	89	10.6	24	2.9	113	13.4
4.	Inability to Eat	116	13.8	39	4.6	155	18.4
5.	Addiction to Smoke	255	30.3	49	5.8	304	36.1

From the above table it is found that 27.1 percent of male and 5.1 percent of female respondents were affected by ulcer while 13 percent of male and 3.3 percent of female respondents were affected by oral diseases. As many as 10.6 percent of male and 2.9 percent of female respondents said that they were affected by oral cancer while 13.8 percent of male and 4.6 percent of female respondents were affected by difficulties in eating. A sum of 30.3 percent of male and 5.8 percent of female respondents said that they were addicted to smoke.

Ulcer is common among tobacco users especially smokers. The chemicals and smoke affect the soft layer of the digestive system and cause ulcer in the areas of mouth, stomach etc. Tobacco chewing affects muscles in mouth and teeth leading to many diseases. Inability to eat occurs because of ulcer in digestive tract and psychological problems caused by tobacco use. Addiction to smoke is a state of dependence which is unhealthy that needs to be treated.

A study conducted in U.S revealed that about 14 million Americans have chronic bronchitis, and smoking is by far the most common cause. About 2 million Americans have emphysema, More than 470,000 Americans die each year from a heart attack. Each year, more than 170,000 new cases of lung cancer occur in the United States, and about 160,000 people die from it. Smoking is the direct cause of almost 90 percent of all lung cancer cases. Smokers are more likely to get several kinds of cancer, including that of the mouth, larynx, esophagus, bladder, cervix, pancreas, and kidney.

5. CONCLUSION:

Knowledge, awareness and mindset are the factors to modify the behaviour relating to tobacco use. In India, the nation-wide ban on smoking in public places was enforced from 2 October 2008 under the Prohibition of Smoking in Public Places Rules, 2008 and COTPA. Further, the rules mandating pictorial warnings on tobacco products were notified on 3 May 2009 came into force from 31 May 2009 after several rounds of amendments and delays.

Despite smoking ban, there is lack of public awareness about smoking and tobacco use offence and the fines. Slowly, notice boards of the size 60x30 cm with the inscription "No smoking area. Smoking here is an offence" have disappeared.

As per a recent Global Adult Tobacco Survey jointly conducted by WHO and the Ministry of Health and Family Welfare of the Indian government (2010), about 48 per cent of adult population consumes tobacco in some form or the other in most states. Despite the smoking ban, there has been an alarming rise in tobacco consumption in the last few years. So the Act should be implemented in true spirit so as to dissuade the population from falling victims to the Tobacco epidemic.

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E-LEARNING EFFECTIVENESS IN TEACHER EDUCATION

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Abstract: *Effectiveness of teacher education system depends on the level of quality it displays. Traditional learning methods like classroom teaching and distance learning have their own limitations. It is becoming difficult to preserve the standards of education because of limitations of finance, infrastructure, and other resources including skilled and experienced human power. Learning provided through Information Technology(IT), to some extent ensures high quality learning by providing necessary information at a convenient place and suitable time. It is clearly observed that e-Learning emphasizes on quality and effective presentation of information. This paper, studies the effectiveness of e-Learning as it relates to the e-Learning experience of students undertaking teacher education. Effectiveness of teacher education system depends on the level of quality it displays. Traditional learning methods like classroom teaching and distance learning have their own limitations. It is becoming difficult to preserve the standards of education because of limitations of finance, infrastructure, and other resources including skilled and experienced human power. The present research article falls under the purview of quantitative research and hence quantitative methods, such as data collection, analysis, comparison, tabulation and illustration, are used. Among 48 randomly selected colleges of education, I received replies from 19 colleges of education only, and the same data are taken for granted for analysis. The conclusion of the study is that the use of e-learning systems shows a positive impact on student-learning. This paper provides information that will be of interest to e-learning system designers and developers.*

Keywords: *E-Learning, IT: Information Technology, Teacher education.*

1. INTRODUCTION:

In this technological world that we live in, it is very important for teachers to be in step with new technologies. This will allow them to better understand their students who are actively browsing the web. Tutors will be able to adapt their teaching methods to their learners' needs and they will improve their own IT abilities. On-line learning or e-learning has resulted in a paradigm shift in the field of education's-Learning system is a powerful tool for achieving strategic objectives of the teacher education (teaching, research and serving the society) and it contributes to the progress on the institutional level as well as the personal level, including both faculty and students. E-Learning does help widen the scope of education and can prove to be a vital asset, provided of course it is 'effective'.

2. CONCEPTUAL FRAMEWORK:

Globalization has made the world more dynamic and extremely competitive where an array of education strategies, expertise and knowledge are constantly generated and changed. Innovative

digital technologies have been found as powerful supporting tools for change and transformation. Use of information technology and internet support educational development, encouraging collaborative learning in geographically apart clusters. This has been referred to as e-learning. Developing countries which are facing an increasing shortage of faculty have started realizing the benefits of e-Learning (UNESCO, 2006). e-learning is often defined in terms of technology. Abbadet al (2009) define e-learning as any learning that is enabled electronically. Welsh et al (2003) define e-learning as the use of computer and internet technology to provide content and instructions to individuals. Rosenberg(2001) shares a similar definition referring to e-learning as using ICT to deliver various solutions to students. Holmes and Gardner (2006) contended that e-Learning provides access to resources that promote learning on anyplace and anytime basis. Although the definitions of e-learning may differ, they all emphasize on three basic concepts which include learning, technology and access.

3. OBJECTIVES OF THIS STUDY:

- To study the effectiveness of e-learning systems in teacher education institutions of deferent divisions of Karnataka.

4. HYPOTHESES OF STUDY:

- There is no significant difference between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to institutional information scores about E-learning systems of teacher education institutions in Karnataka.
- There is no significant difference between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to functioning scores about E-learning systems of teacher education institutions in Karnataka.

5. METHODOLOGY OF THE STUDY:

For present study, survey and comparative method was used as research method for collecting information.

6. SAMPLE OF THE STUDY:

In the present study, the sample was selected from all the 49 assessed and accredited colleges of teacher education in Karnataka state. For this purpose the 19 colleges of education were selected randomly from four divisions of Karnataka. All the selected colleges were recognized by NAAC and NCTE.

7. TOOLS USED TO COLLECT DATA:

Data was collected using self-designed questionnaire which was on the 5 point Likert scale from strongly disagree to strongly agree. Validity and reliability were established for the scale. The Likert scale was framed on the basis of objectives of the study.

8. STATISTICAL TECHNIQUES USED:

The appropriate statistical tools have been used such as simple mean, standard deviation, median, Inter quartile range (IQR), Non-parametric Kruskal Wallis analysis of variance and the Karl Pearson's correlation coefficient and other relevant statistical tests.

9. ANALYSIS AND INTERPRETATION:

There is no significant difference between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to institutional information scores about E-learning systems of teacher education institutions in Karnataka.

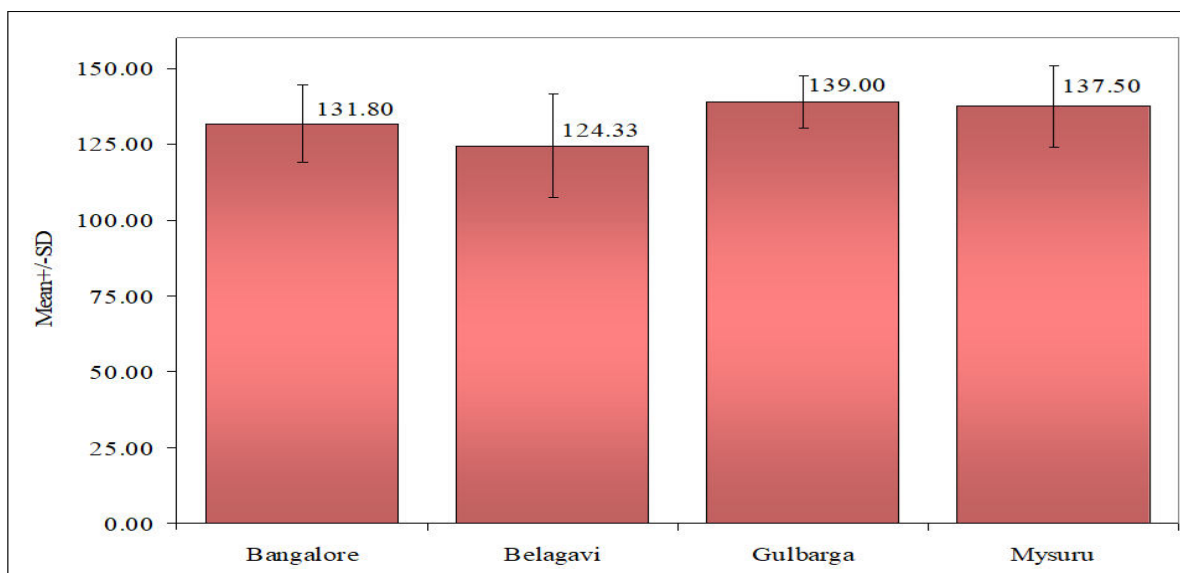
To test the above null hypothesis, the non-parametric Kruskal Wallis ANOVA test was performed and the results are presented in table given below

Table: 01: Results of Kruskal Wallis ANOVA between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to institutional information scores about E-learning systems of teacher education institutions in Karnataka.

Divisions	Mean	SD	Median	IQR
Bangalore	131.80	12.68	135.00	3.00
Belagavi	124.33	16.94	124.50	18.00
Gulbarga	139.00	8.49	139.00	6.00
Mysuru	137.50	13.26	142.50	3.00
Total	132.00	14.26	139.00	9.25
H-value	4.1730			
P-value	0.2430			

The results of the above table reveal that, the mean \pm SD and median \pm IQR of institutional information scores about E-learning systems of colleges of education in Karnataka are 132.00 \pm 14.26 and 139.00 \pm 9.25 respectively. In which, the mean of institutional information scores about E-learning systems is higher in Gulbarga division (139.00 \pm 8.49) as compared to lowest in Belagavi division (124.33 \pm 16.94) followed by Bangalore division (131.80 \pm 12.68) and Mysuru division (137.50 \pm 13.26). The difference between four divisions is not found to be statistically significant (H=4.1730, $p>0.05$) at 5% level of significance. Therefore, the null hypothesis is accepted and alternative hypothesis is rejected. It means that, the mean of institutional information scores about E-learning systems is similar in four divisions. The mean and SD scores are also presented in the following figure.

Figure: 01: Comparison of four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to institutional information scores about E-learning systems of teacher education institutions in Karnataka.



HYPOTHESIS:02: There is no significant difference between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to functioning scores about E-learning systems of teacher education institutions in Karnataka.

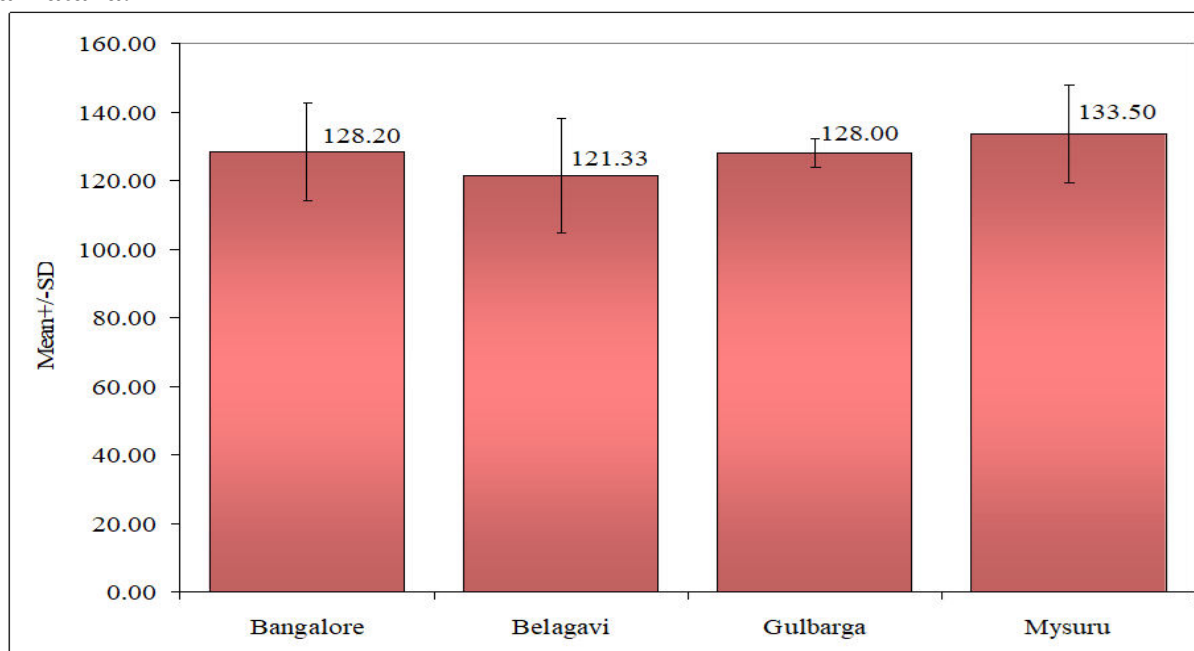
To test the above null hypothesis, the non-parametric Kruskal Wallis ANOVA test was performed and the results are presented in table given below

Table:02: Results of Kruskal Wallis ANOVA between four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to functioning scores about E-learning systems of teacher education institutions in Karnataka.

Divisions	Mean	SD	Median	IQR
Bangalore	128.20	14.32	135.00	11.00
Belagavi	121.33	16.67	122.50	16.50
Gulbarga	128.00	4.24	128.00	3.00
Mysuru	133.50	14.11	140.00	5.00
Total	127.68	14.28	131.00	11.25
H-value	3.0370			
P-value	0.3860			

The results of the above table reveal that, the mean \pm SD and median \pm IQR of functioning scores about E-learning systems of colleges of education in Karnataka are 127.68 \pm 14.28 and 131.00 \pm 11.25 respectively. In which, the mean of functioning scores about E-learning systems is higher in Mysuru division (133.50 \pm 14.11) as compared to lowest in Belagavi division (121.33 \pm 16.67) followed by Bangalore division (128.20 \pm 14.32) and Gulbarga division (128.00 \pm 4.24). The difference between four divisions is not found to be statistically significant (H=3.0370, $p>0.05$) at 5% level of significance. Therefore, the null hypothesis is accepted and alternative hypothesis is rejected. It means that, the mean of functioning scores about E-learning systems is similar in four divisions. The mean and SD scores are also presented in the following figure.

Figure: 02: Comparison of four divisions (Bangalore, Belagavi, Gulbarga and Mysuru) with respect to functioning scores about E-learning systems of teacher education institutions in Karnataka.



10. FINDINGS OF THE STUDY:

- The mean of institutional information scores about E-learning systems is higher in Gulbarga division (139.00 \pm 8.49) as compared to lowest in Belagavi division (124.33 \pm 16.94) followed by Bangalore division (131.80 \pm 12.68) and Mysuru division (137.50 \pm 13.26). The difference between four divisions is not found to be statistically significant.
- The mean of functioning scores about E-learning systems is higher in Mysuru division (133.50 \pm 14.11) as compared to lowest in Belagavi division (121.33 \pm 16.67) followed by

Bangalore division (128.20 ± 14.32) and Gulbarga division (128.00 ± 4.24). The difference between four divisions is not found to be statistically significant.

11. CONCLUSIONS:

- The mean of institutional information scores about E-learning systems is similar in four divisions (Bangalore, Belagavi, Gulbarga and Mysuru)
- The mean of functioning scores about E-learning systems is similar in four divisions (Bangalore, Belagavi, Gulbarga and Mysuru).

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**Borrower's perception towards Home Loan in Kalaburagi region of
Karnataka**

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Abstract: *The main purpose of this paper is to know the perception of Home loans customer or Borrower's to find the level their satisfaction with reference to the banks operated in India. The study is descriptive or exploratory in nature and the snowball sampling technique or method is applied in this study. The study has been conducted in North Karnataka region among both male and female and the age group ranges Between 30 - 75. The results show that the overall survey for finding the Borrower's perception towards home loans in Kalaburagi region shows that the Borrowers have a good response towards.*

Keywords: *Home loan, Borrower's perception, Kalaburagi region.*

1. INTRODUCTION:

A home loan is an long-term commitment for entire mass on this earth. There some banks and financial institutions through which one can easily avail of a home loan at a reasonable rate of interest. Housing is a basic human need. Yet lack of adequate housing is one of the biggest challenges facing emerging markets today. A exciting housing sector – in addition to helping to provide shelter – is vital for economic growth. Housing is a strong job creator. Studies show that for every home built, at least three jobs are created both directly through construction, real estate, and finance and indirectly through manufacturing and services.

2. LITERATURE REVIEW:

Chaubey M. (2009) in “Housing Finance in India – Problems and Prospectus” states that according to his study, it was showing that the customers of home loans selected to take loan due to low-interest-rate firstly, easy instalment schemes secondly, simple process thirdly and so on. About 92% of the Home Loan customers selected for a floating rate of interest whereas about 60% of the total home loan customers opted for more than 15 years and about 70% accepted that the sanction and distribution of loan are generally behind as per its time schedule. It was also suggested that the details of the loan accounts of the customers must be available online for more transparency in dealing and EMIs should be available not only monthly but also quarterly and half-yearly.

Utkarsh Gupta , Dr. Richa Sinha.(2015) in ”A comparative study on factors Affecting Consumer's Buying Behaviour towards Home Loans (with Special Reference To

State Bank Of India And Life Insurance Corporation, Allahabad” this the paper has a practical implication both for the academicians and for the readers in term of their concern with the feature issue regarding factors influencing the buyer behaviour home loan. The paper is original in nature and the highlights of the paper can be used for further research purpose and provide a knowledge base to the readers.

N. Chithra, Mrs. M.Selina Muthurani.(2015) this study attempts to find out the customer perception towards home loans of HDFC bank in Chennai and the problem faced by the customers while availing home loans in HDFC Bank. And borrowers satisfaction level of about home loans HDFC bank. This bank India's second-biggest private sectors lender by assets. The bank has got goodwill and this can be used for promoting its services. If new promotional activity and services introduced, it helps very much to the organization to increase the business.

Dr. N. Chithra.and Mrs.Mselina Muthrani.(2015) in “**Customer perception Towards home Loans in HDFC Bank- CHENNAI**” this study attempts to find out the borrowe's perception towards home loans of HDFC bank in Chennai and the problem faced by the borrowers while availing loans in HDFC bank.

3. RESEARCH DESIGN:

Statement of Problem

This study has been accepted to know the perception of Home loans borrowers to identify the level of satisfaction of borrowers with reference to bank-wise. Normally borrowers is facing a lot of problems in the process of obtaining home loans. However, some banks are responsive then others, therefore, it is felt to conduct a study about borrower's perception to know the customer's opinion in regards to their satisfaction. Some banks will charge a high processing fee and consume more and more time in the approval of house loan as a result of its borrower's become selective to choose the bank from where the loan can be obtained.

Objectives of the study

- i) The main objective of this study is to know the borrower's perception of Home loans.
- ii) To study the satisfaction level of borrower's about Home loans.
- iii) To study the problem faced by borrower's in obtaining Home loans.

Research Methodology

Type of research

This project is based on both descriptive and Explorative study where the survey has been conducted to know the borrower's satisfaction towards the Home loan.

Sources of data

To fulfil the information, need of the study. The data is collected from primary as well as secondary sources.

i) Primary source:

In a survey approach, the researcher has selected a questionnaire method for taking borrower's view because it is feasible from the point of view of my study. I conducted 30 samples of the survey to judge the satisfaction level of borrower's who took home loans

ii) Secondary sources:

The secondary data was collected based on the website of the company, Journals, Magazines, etc.

Study population

The study has been conducted in North Karnataka region among both male and female and the age group ranges Between 30 - 75.

Sampling method

Snowball method was used in the survey conducted.

Samples size

The large sample gives a dependable result than a small sample. However, it is not feasible to target the entire population or a substantial portion to achieve a reliable result. Hence, for my project, my sample size was 30. The sample size consists of professional, self-employed, salaried and others.

Statistical tools for analysis

Data has been presented with the help of a table, bar graph, line graph, etc.

Limitations of the study

- i) Unawareness and Trust issue among the customers was a major limitation of the study
- ii) The study is limited to the North Karnataka region.

4. DATA ANALYSIS AND INTERPRETATION :

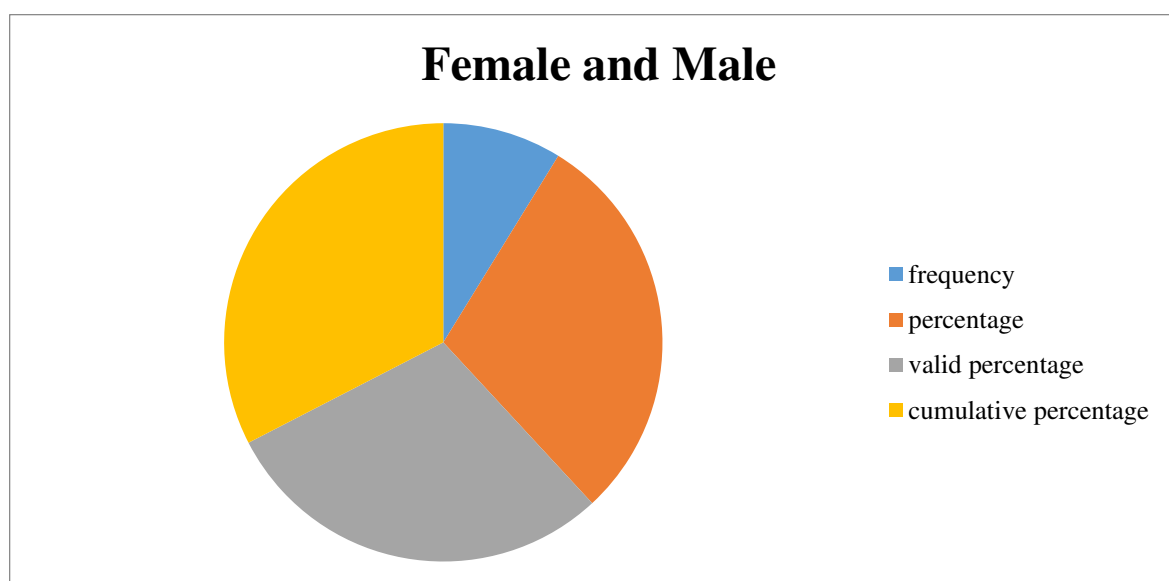
The analysis is based on the respondents given by customers through a questionnaire

Gender Classification of Surveyed Respondents

Table 1.1 Gender of the Respondent

Gender	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Female	3	10.0	10.0	10.0
Male	27	90.0	90.0	100.0
Total	30	100	100.0	

Chart 1.1 Gender of the Respondents



From the above table and graph, 90% of respondents are male and only 10% of respondents are female. For women borrowers through various state governments provide concessions in stamp duty and also the interest on such home loan irrelatively lower, by at 0.05% but also woman borrowers are less because for availing this concession, a woman needs to be the first applicant on the documents and should be the sole or joint-owner of the house or she should be an independent earner. So, these are certain factors which can hinder the demand for a woman to take homeloans.

The Age group of Surveyed Respondents

Table 1.2 Age of Respondents

Table 1.2 Age of Respondents Age0	Frequency	Percentage	Valid Percentage	Cumulative Percentage
30-40	6	20.0	20.0	20.0
40-50	8	26.7	26.7	46.7
50-60	13	43.3	43.3	90.0
60-70	1	3.3	3.3	93.3
70-80	2	6.7	6.7	100.0
Total	30	100.0	100.0	

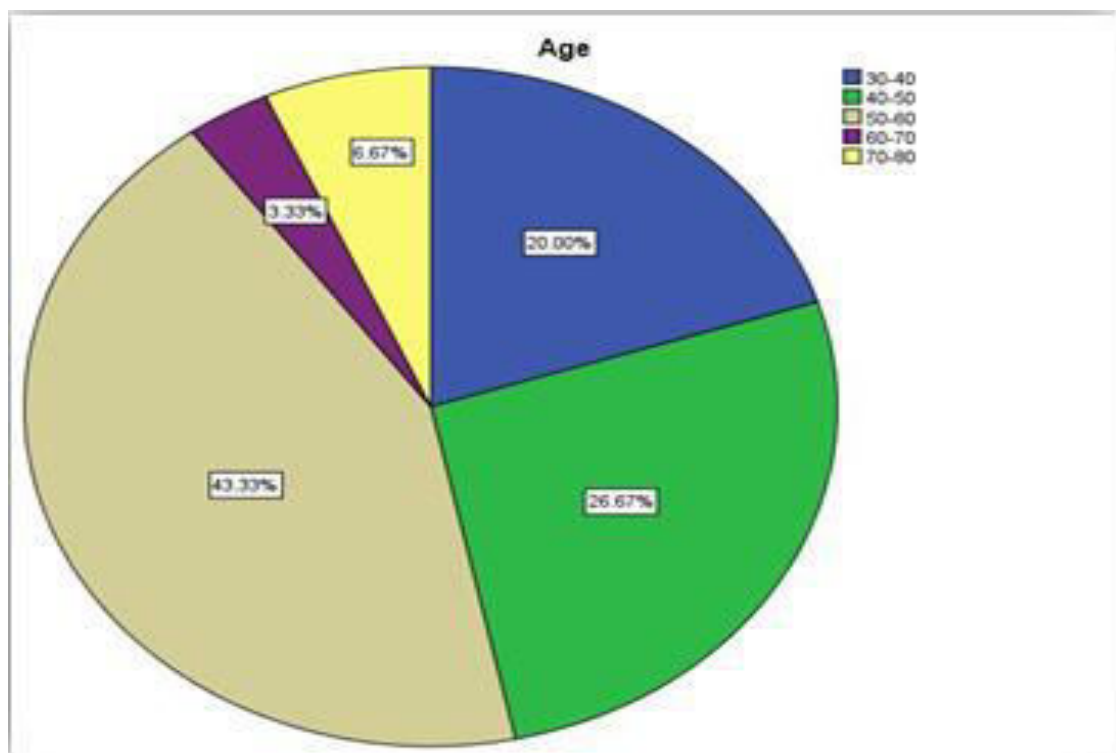


Chart 1.2 Age of Respondents

The data portrayed in above Table and Chart shows that 43.37% of the respondent's fall in the age group of 50-60 years, 26.67 % fall in the age group of 40-50 years, 20 % fall in the group of 30-40 years, 6.7 % fall in the group of 70-80 years and 3.3% fall under 70-80 years. The respondent is high among Senior citizen.

Borrower's Profile of Surveyed Respondents

Table 1.3 Occupation of the Respondents

Occupation	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Professional	9	30.0	30.0	30.0
self-employed	5	16.7	16.7	46.7
Salaried	10	33.3	33.3	80.0
Others	6	20.0	20.0	100.0
Total	30	100.0	100.0	

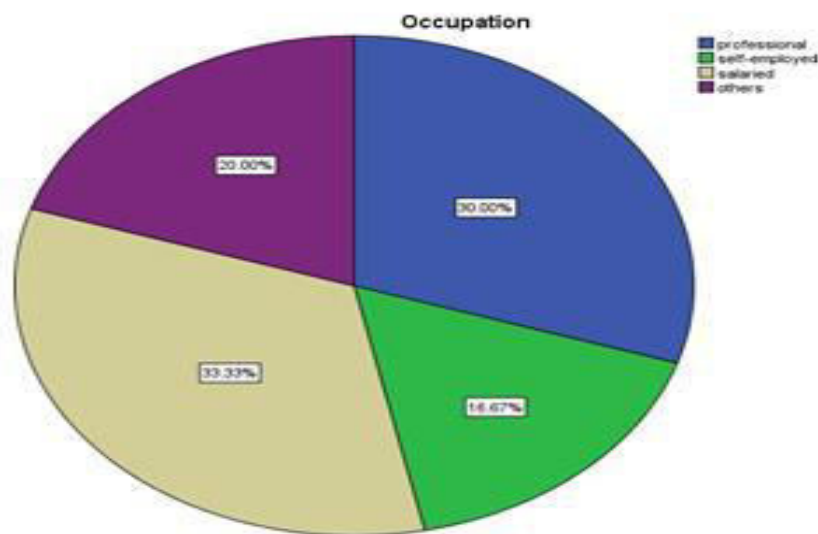


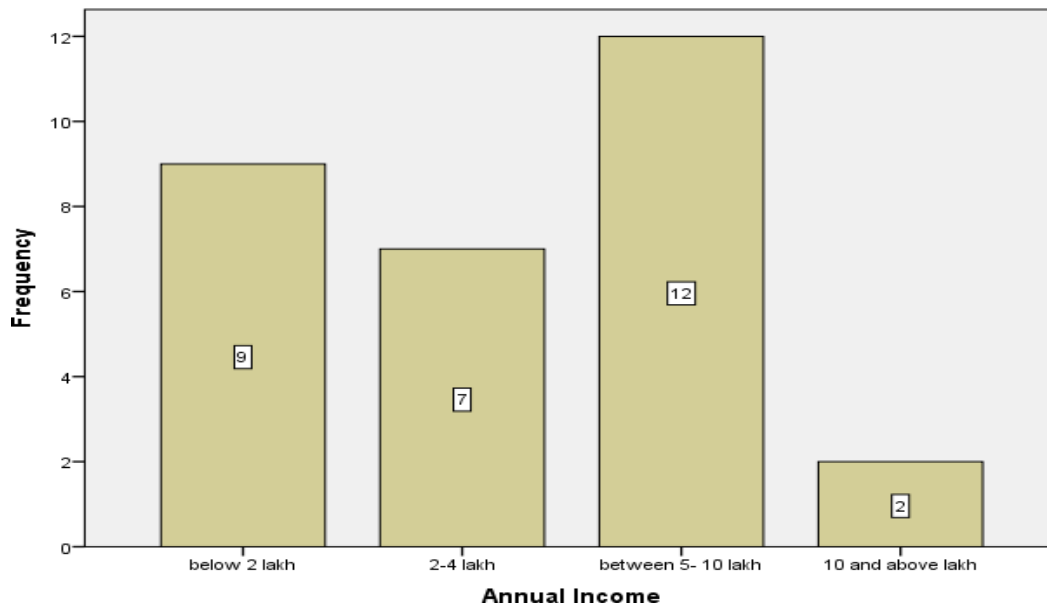
Chart 1.3 Occupations of Respondents

From the table and graph above it can be concluded that 33.3% are salaried person, 30% are professional, 16.7% are self-employed and 20 % are others. The major of the respondents are from salaried people as salaried employees are the least risk category of borrowers, and are preferred borrower's for most lenders, as the repayment of monthly instalments can be set directly against the salary account.

Annual Income of surveyed respondents

Table 1.4 Annual Income of Respondents

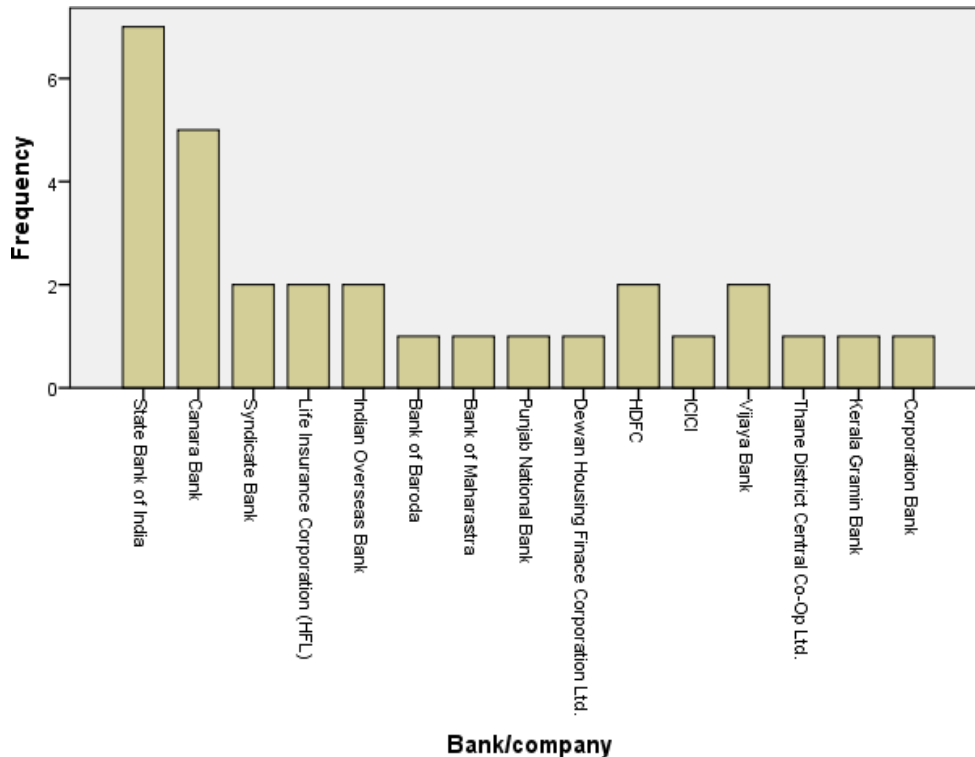
Annual Income	Frequency	Percentage	Valid Percentage	Cumulative Percentage
below 2 lakhs	9	30.0	30.0	30.0
2-4 lakh	7	23.3	23.3	53.3
between 5-10 lakh	12	40.0	40.0	93.3
10 and above lakh	2	6.7	6.7	100.0
Total	30	100.0	100.0	



As shown in table 1.4, 12% respondent's annual income is between 5-10 lakh, 9% respondent's annual income is below 2 lakhs, 7% respondent's annual income is between 2-4 lakh, 2% borrower's annual income is between 10 and above lakh.

From which the Bank/Company loan has borrowed?

The analysis showed that many customers prefer the State Bank of India as compared to others. Because it provides home loan to their customers at a low-interest rate starting from 8.5 %. Moreover, they have a special interest rate for their women customers



The biggest advantage of taking up a home loan from SBI is that there is no prepayment penalty which means that you can close the home loan account whenever you want.

Table 1.5 Amount of Home Loan

Amount loan	Frequency	%	Valid %	Cumulative %
less than 10 lakhs	16	53.3	53.3	53.3
10 - 20 lakh	10	33.3	33.3	86.7
20-30 lakh	4	13.3	13.3	100.0
Total	30	100.0	100.0	

From the above table, it can be concluded that the highest borrowed money falls under less than 10 lakhs i.e. 53.3.% and less borrowed between 20-30 lakhs i.e. only 13.3%.

Table 1.6 Rate of Interest on Home loan

Rate of interest Per annum	Frequency	%	Valid %	Cumulative %
6.5 %	1	3.3	3.3	3.3
7.75 %	1	3.3	3.3	6.7
8 %	2	6.7	6.7	13.3
8.40 %	1	3.3	3.3	16.7
8.42%	1	3.3	3.3	20.0
8.5 %	4	13.3	13.3	33.3
8.75 %	3	10.0	10.0	43.3
9 %	7	23.3	23.3	66.7
9.10 %	1	3.3	3.3	70.0
9.25 %	1	3.3	3.3	73.3
9.5 %	4	13.3	13.3	86.7
10.50 %	2	6.7	6.7	93.3
12.50%	1	3.3	3.3	96.7
Total	30	100.0	100.0	

Interest rate levels are a factor of the supply and demand of credit: an increase in the demand for money or credit will raise interest rates, while a decrease in the demand for credit will decrease them. From the analysis, we can say that many of the respondents borrowed money at 9% P.A of the interest rate

Table 1.7 Mode of security given for Home loan

Collateral/Security	Amount of loan			Total
less than 10 lakhs	10 - 20 lakh	20-30 Lakh		
Land and Machinery	0	2	0	2
Land	6	5	3	14
No collateral / Security	0	1	1	2
Guarantor/Signor	1	0	0	1
others (Original property documents)	6	2	0	8
Others (Salary slip + cheques of another bank)	2	0	0	2
others (on basis of Govt. job)	1	0	0	1
Total	16	10	4	30

The data presented in Table 1.8 reveals that Banks or housing finance companies ask for collateral security also. From the analysis, we can say that most of the respondents have kept land as security against the loan and the Mortgage of the property that is the title deed.

Table 1.8 Profession v/s Reasons for taking Loan

Reason for getting finance

Occupation	Non-availability of fund	Non-availability of fund and tax benefit	Tax benefit		Total
Profession	5	1	2	1	9
Self-employed	4	0	1	0	5
Salaried	6	2	2	0	10
Others	5	0	0	1	6
Total	20	3	5	2	30

To construe the response of the questions, the figures show that most of the customers find the problem in availability of funds i.e., 20%, for both professional and salaried, borrowers get housing loan for tax benefits that are 5% which is high in salaried people. This was the expected response because many people find a problem of availability of funds which works as an obstacle in owning a dream home. Based on the study, it is concluded that most people lack money in fulfilling their dreams and few of them were reluctant to pay cash in one gonad wanted to pay their home loans slowly in instalments.

Table 1.9 Sources of Information about Home Loan

Source of Information	Frequency	%	Valid %	Cumulative %
Newspaper	4	13.3	13.3	13.3
Hoarding/banners	1	3.3	3.3	16.7
Word of mouth	24	80.0	80.0	96.7
hoardings/banners and word of mouth	1	3.3	3.3	100.0
Total	30	100.0	100.0	

The data shows that around 80% of borrower's got information from the source of "Word of mouth" which include information from friends, relatives, colleagues, etc. 13.3% of borrower's got information from newspaper and only 3.3% of customers got information about the home loans schemes through hoarding and banners.

Table 1.10 Occupation v/s Encountered problems

Occupation	Encountered any problem					Total
	Lack of knowledge	Procedural delays	Non-Co-operation	No	Any others	
Professional	1	1	0	7	0	9
self-employed	0	2	1	1	1	5
Salaried	1	2	1	5	1	10
Others	0	2	0	4	0	6
Total	2	7	2	17	2	30

As shown in table 1.11 The customer doesn't have proper knowledge about different home loan products, so they face a problem in making a good deal. Major of the problem suffered by the customer is procedural delays ,which harass the customer' slot, this will crush the customers to avail the home loan. The attitude of bank employees sometimes non-cooperative and it creates a hurdle in building trust and confidence among customers about banks.

Table 1.11 While taking the loan, which things attract you the most?

Things attracted the customer	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Interest rates	12	40.0	40.0	40.0
Service provided	1	3.3	3.3	43.3
Interest rates and service provided	2	6.7	6.7	50.0
payback period	3	10.0	10.0	60.0
Interest rates and payback period	2	6.7	6.7	66.7
Schemes	4	13.3	13.3	80.0
Others	6	20.0	20.0	100.0
Total	30	100.0	100.0	

From the analysis, it showed that Interest rates got a lot of kindness because getting the best deal on interest rates can save your money. And, the payback period which is very useful to the customer so they can make a repayment by selecting a longer tenure period, the tenure period may be up to 20 – 30years

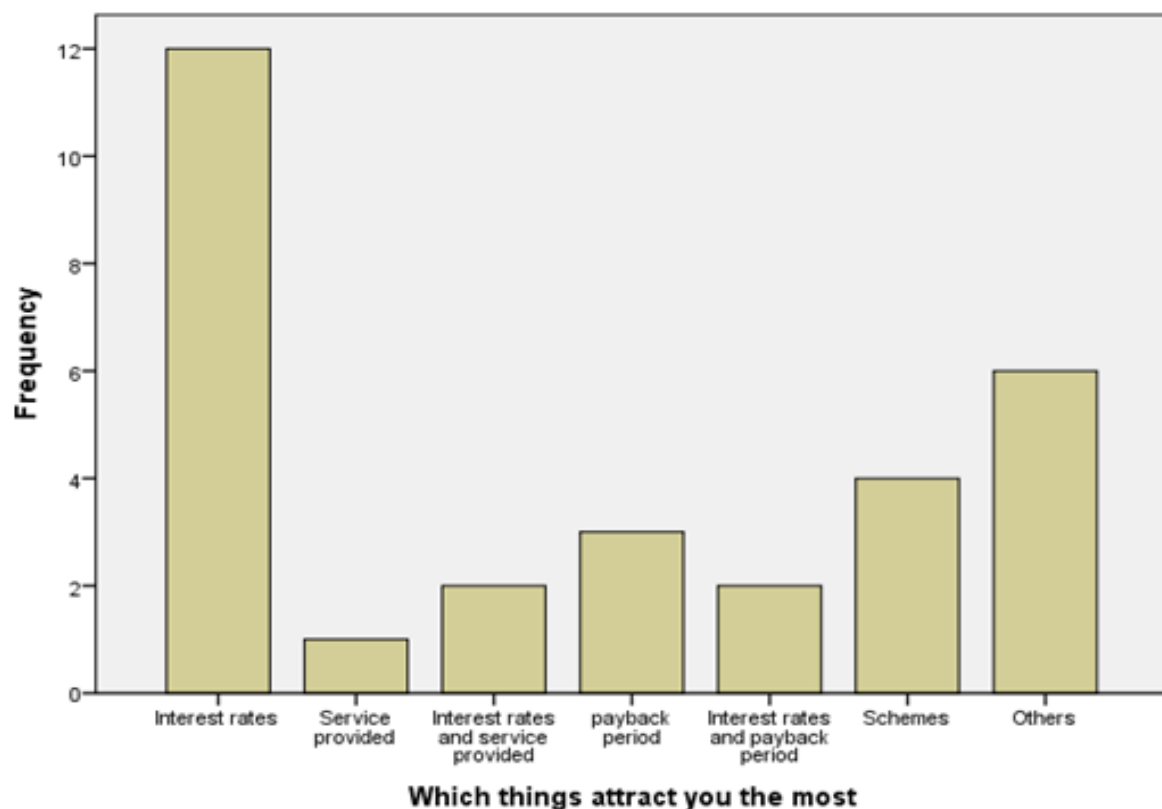


Table 1.12 Amount of loan v/s Satisfaction with the services

Amount of Loan	Satisfied with the services				Total
	Satisfied	Highly satisfied	Neutral	Dissatisfied	
less than 10 lakhs	10	3	1	2	16
10 - 20 lakh	8	2	0	0	10
20-30 lakh	4	0	0	0	4
Total	22	5	1	2	30

From the above table, it can be concluded that satisfying level is high in less than 10lakhs and it goes on decreasing with increasing level of amount of loan that is 20-30 lakh. lesser the amount higher the satisfaction with services andvice-versa.

Table1.13 Amount of loan versus Rating sanctioning procedure of loan

Amount of loan	Rate the sanctioning procedure of loan					Total
	Satisfied	Highly satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
less than 10 lakhs	10	0	3	1	2	16
10 - 20 lakh	7	0	2	1	0	10
20-30 lakh	2	1	1	0	0	4
Total	19	1	6	2	2	30

From the above data, we can say that respondents satisfied level in sanctioning the procedure of loan is high in less than 10 lakhs amount borrowed and satisfaction level goes on decreasing with the increasing level of amount of loan.

Suggestions	Frequency	%	Valid %	Cumulative %
Reduce service charges and avoid interest rates on insurance	1	3.3	7.1	7.1
Some security reason they are not entertaining to the customer	1	3.3	7.1	14.3
Reduce the procedure delays	2	6.7	14.3	28.6
Reduce interest rate	7	23.3	50.0	78.6
Working progress should be improved/changed	1	3.3	7.1	85.7
The procedure should be simplified, and the rate of interest should be low for Woman	1	3.3	7.1	92.9
To claim Insurance money from bank's amount not from customer's account	1	3.3	7.1	100.0
Total	14	46.7	100.0	

Table 1.4 Suggestions for improvement in Home loans scheme

From the survey it has shown most of the customer willing that the bank should reduce interest rates that are 23.3% of customer has suggested, 6.7% of suggestions to reduce procedural delays and 3.3% of the suggestions are to reduce service charges, lower interest rates to a woman

5. FINDINGS AND SUGGESTIONS:

Findings

- Some of the borrower's felt that the interest rates are some-what high.
- The analysis reveals that most of the respondents are male, the reason for the low proportion of female is due to the lack of awareness among them.
- Some of the customers have no the good faith in private banks like Standard Chart banks, ICICI bank, etc.
- The income of customers plays a signify control while deciding homeloan from banks.

Suggestions

- Low-interest rates to women home loan borrowers.
- Most of the banks are concentrating more on salaried people. Because the repayment capacity of the salaried people is calculated very easily and there is very less credit risk than any other advances. The bank should also concentrate on other borrower such as professionals, labour class, etc.
- Most of the borrower's willing that the bank should not charge any processing, administrative, loan transfer, and prepayment penalty. If there is such a fee, it should be reduced to some extent.
- Before deducting or charging any monetary charges bank must consult with the customer
- Borrowers are suggested to reduce the tenure period which leads to an increase in EMI but decrease in interest rate and total payment so, one can reduce the burden of final payment by shortening the tenure.

6. CONCLUSION:

The home loan is powerful force behind the Indian residential real estate market. Without a home loan, a large portion of the Indian population would be forced to live in rental houses. Because of this facility, one can be a proud homeowner without having to have enormous amount so ready cash. From the above analysis part, it can be concluded that borrower's have a good respond towards SBI. It's in 1 position having a large number of customers and providing good services to them. The bank has a wide customer base, so the bank should concentrate on this to retain these customers.

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Digital Currency- “The Cash with Wings”

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***Abstract:** Digital money, or digital currency, is any form of money or payment that exists only in electronic form. Digital money lacks a tangible form such as a bill, check, or coins. It is accounted for and transferred using electronic codes in computers. As technology becomes increasingly prominent, payments are becoming more digital, resulting in less use of tangible money. A growing number of banks and other financial service companies facilitate digital money transfers and other online transactions that wire or transfer money between parties across long distances. Digital money's assisted in the globalization of economies around the world since trade is made more easily by sending and receiving digital money. Digital money eliminates the need to physically transfer money; furthermore, banking is made much more convenient by allowing people to perform their personal banking without even the need to visit a physical branch or carry cash. On the other hand, banks are reducing their retail employee headcount to meet the trend of digital money. Many branches are closed since they become redundant when more people increasingly bank with digital money. It comes at a cost, however, as the banks are not able to maintain personal relationships with customers and create any sort of loyalty. In addition, banks cannot cross-sell their other products without in-person sales opportunities. Although there are many separate types of digital currency, the underlying mechanics behind them all are essentially the same. That said, once you wrap your head around the basics, you should have a decent idea of how each digital currency operates. Here's a step-by-step breakdown of how digital currencies work, plus the technology that makes them possible.*

***Key words:** Digital currency, types of digital currencies, its uses and problems faced by it.*

1. INTRODUCTION:

Digital currency (digital money, electronic money or electronic currency) is any currency, money, or money-like asset that is primarily managed, stored or exchanged on digital computer systems, especially over the internet. Digital currency may be recorded on a distributed database on the internet, a centralized electronic computer database owned by a company or bank, within digital files or even on a stored-value card.

Digital currencies exhibit properties similar to traditional currencies, but generally do not have a physical form, unlike currencies with printed banknotes or minted coins. This lack of physical form allows nearly instantaneous transactions over the internet and removes the cost associated with distributing notes and coins. Digital money can either be centralized, where there is a central point

of control over the money supply (for instance, a bank), or decentralized, where the control over the money supply is predetermined or agreed upon democratically.

Digital currency is any currency that's available exclusively in electronic form. Electronic versions of currency already predominate most countries' financial systems.

So, Digital currency, however, never takes physical form. It always remains on a computer network and is exchanged via digital means.

For example, instead of using physical way of bills payment, you'd make purchases by transferring digital currency to retailers using your mobile device. Functionally, this may be no different than how you currently treat your money using payment apps like Google pay, Phone pay, Paytm etc.,

1.1 History:

The history of digital money dates back to the invention of the internet. There were difficulties getting the population to adopt the use of digital money in the early days; however, as people become more comfortable with technology, and the technology itself becomes more safe and secure, more people are now willing to utilize digital monies. PayPal is considered one of the first successful companies to bring the idea of easy-use digital financial transactions to mass adoption. However, this digital concept was setup in days back to 1983, a research paper by David Chaum introduced the idea of digital cash. In 1989, he founded DigiCash, an electronic cash company, in Amsterdam to commercialize the ideas in his research. It filed for bankruptcy in 1998. And e-gold was the first widely used Internet money, introduced in 1996, and grew to several million users before the US Government shut it down in 2008. E-gold has been referenced to as "digital currency" by both US officials and academia. In 1997, Coca-Cola offered buying from vending machines using mobile payments. PayPal launched its USD-denominated service in 1998. In 2009, bitcoin was launched, which marked the start of decentralized blockchain-based digital currencies with no central server, and no tangible assets held in reserve. Also known as cryptocurrencies, blockchain-based digital currencies proved resistant to attempt by government to regulate them, because there was no central organization or person with the power to turn them off.

And this cryptocurrencies has prompted renewed interest in digital currencies, with bitcoin, introduced in 2008, becoming the most widely used and accepted digital currency.

2. Types of Digital Currency:

- **Bitcoin:** Bitcoin was the first viable digital currency ever introduced, and its open source Blockchain software protocol that what sparked the explosion in other digital currencies. Additionally, despite the growth of alternative digital currencies, Bitcoin still maintains the highest exchange volume, market cap, and rate of use around the world.
- **Bitcoin Cash:** Bitcoin Cash came to life on August 1, 2017, as a result of a "hard fork" in the original Bitcoin network. Essentially, this means a group of Bitcoin miners adopted a new set of rules and guidelines, and then split away from the primary Bitcoin blockchain to create a new blockchain that is now Bitcoin Cash.

Where Bitcoin community in regard to the design and scaling of the primary Bitcoin blockchain. Ultimately, the disagreement was too great to reconcile. So the group of dissenting miners and users diverged from the Bitcoin blockchain network, and began the new blockchain of Bitcoin Cash. Despite critics' negative predictions, Bitcoin Cash has cemented itself as one of the largest digital currencies.

- **Chainlink:** Chainlink (LINK) began as a proposal co-authored by Steve Ellis, Ari Juels and Sergey Nazarov. The three recognized that smart contracts were poised to revolutionize the transactional world, eliminating the need for many legal agreements and digital agreements. The

primary issue preventing widespread adoption of smart contracts compatibility. The wide variety of consensus protocols forming the foundation of blockchains can't easily talk to one another. That's mostly for security and integrity reasons, which is a benefit; however, this inherently limits the inputs a blockchain can receive. Ellis, Juels and Nazarov presented a solution they called ChainLink: a Decentralized Oracle Network. In essence, Chainlink enables any blockchain to connect with any other blockchain.

The LINK token, introduced as an incentive for users to mine, launched in 2017 at under 20 cents. Because of its underlying role as an interpreter between blockchains, many analysts see Chainlink as one of the key cryptocurrencies that will continue to grow and thrive as smart contract adoption increases among institutions and individuals. Chainlink's oracles may become key infrastructure supporting the long-term stability of both smart contracts and cryptocurrencies generally.

- **Ethereum:** Compared to other digital currencies like Bitcoin, Litecoin, or Bitcoin Cash, Ethereum is a slightly different animal. That's because it's not purely a digital currency; it's also a distributed computing platform.

The Ethereum value token (Ether) serves as a digital currency just like any other. But the Ethereum blockchain network also offers a platform for decentralized application development – basically harnessing the power of thousands of computers.

Applications built to run on Ethereum must pay the network in Ether in order to run, and Ether is mined in much the same way as other digital currencies' value tokens (like Bitcoin).

This added utility gives Ethereum additional value and long-term potential, which is reflected in its robust growth, now with the second highest market cap after Bitcoin.

- **Ethereum Classic:** In the same way that Bitcoin Cash emerged after a split from the Bitcoin blockchain network, Ethereum had a "hard fork" split of its own, resulting in Ethereum Classic. As was the case with Bitcoin and Bitcoin Cash, disagreements regarding various technical aspects of the primary blockchain led to a divergence in the Ethereum network as well.

However, compared to the growth in Bitcoin Cash after splitting from Bitcoin, Ethereum Classic remains somewhat of an underdog in relation to its big brother. That said, many still feel it presents notable opportunity.

- **Litecoin:** Litecoin was developed and released by former Google employee Charlie Lee in 2011. It bears several commonalities with Bitcoin, and it's built upon the same open source cryptographic protocol (Blockchain). As a result, it's considered an "alt-coin" digital currency (alternative to Bitcoin). But of the many alt-coins on the market today, Litecoin's network speed, market cap, and volume have made it very appealing to some newcomers to digital currencies.

- **Zcash:** The Zcash token (ZEC), created in 2016, runs on the Zerocash protocol. One of the primary goals of Zcash is uncompromising privacy, which itself is one of the main appeals of cryptocurrency. Zcash allows the sender, recipient, and amount transferred to be encrypted but allows users the choice to voluntarily disclose those details on the blockchain for purposes of public records or regulatory compliance. Because of this focus on privacy and other features, Zcash has gained many followers in the cryptocurrency world.

- **Stellar Lumens:** One of the co-founders of Ripple went on to create in 2014 a protocol called Stellar, which has often been compared to Ripple. But while Ripple is closed source, Stellar is open source. Also, while Ripple markets itself primarily to large banks and consortiums, Stellar targets those institutions in addition to individuals (especially in developing countries). Other unique

features of Stellar are the consensus protocol called the FBA algorithm and a decentralized exchange. Stellar's primary coin is called Lumens (XLM), and it is another popular asset in many crypto investors' portfolios.

- **Aave:** Aave is a new liquidity market protocol that is both decentralized and non-custodial. It can be used by depositors and borrowers. Depositors give liquidity to the network market in order to earn passive income, and borrowers can borrow coins in an under collateralized (one-block liquidity) or over collateralized (perpetually) way. Because of its large use-case potential, AAVE represents what looks like a great opportunity.

2.1 Other Digital Currencies: There are some other popular digital currencies, though they are currently not available in an IRA with BitIRA like: Cardano, Dash, EOS, IOTA, Ripple, TRON, Bitcoin SV,

Each of these digital currencies carries its own set of unique benefits for investors. And the currencies select for Digital IRA will depend heavily on existing positions in other markets and personal financial situation.

3. Digital Currency Benefits:

- **Faster payments:** Using digital currency you can complete payments much faster than current means, like ACH or wire transfers, which can take days for financial institutions to confirm a transaction.
- **Less expensive international transfers:** International currency transactions are very expensive; individuals are charged high fees to move funds from one country to another, especially when it involves currency conversions. "Digital assets are disrupting this marketing by making it faster and less costly," said Andrew Kiguel, CEO of Tokens.com.
- **24/7 access:** Existing money transfers often take more time during weekends and outside normal business hours because banks are closed and can't confirm transactions. With digital currency, transactions work at the same speed 24 hours a day, seven days a week.
- **Support for the unbanked and underbanked:** More than 7 million American households do not have a bank account, according to the FDIC. They end up paying costly fees to cash their paychecks and send payments to others through money orders or remittances. If the country launched a CBDC, unbanked individuals could access their money and pay their bills without extra charges.
- **More efficient government payments:** If the government developed a CBDC, it could send payments like tax refunds, child benefits and food stamps to people instantly, rather than trying to mail them a check or figure out prepaid debit cards.

4. Digital Currency Disadvantages:

- **Too many currencies to navigate at the moment:** The current popularity of cryptocurrency is actually a downside. "There are so many digital currencies being created across different blockchains that all have their own limitations. It will take time to determine which digital currencies may be appropriate for certain use cases, including whether some are designed to scale for mass adoption," said Tessler.
- **Takes effort to learn how to use them:** Digital currencies require work on the part of the user to learn how to perform fundamental tasks, like how to open a digital wallet and properly store digital assets securely. For digital currencies to be more widely adopted, the system needs to get simpler.
- **Blockchain transactions can be expensive:** Cryptocurrencies use the blockchain, where computers must solve complex equations to verify and record transactions. This takes considerable electricity and gets more expensive as there are more transactions. These would probably not exist

for a CBDC, however, since it would likely be controlled by the central bank and the complex consensus processes are not needed.

- **Large swings in digital currency prices:** Cryptocurrency prices and value can change suddenly. Cunha believes this is why businesses are reluctant to use it as a medium of exchange. “As a business, do I want to accept something that’s volatile? What if I hold a Bitcoin for a week and it loses 20% of value?” With CBDC, though, the value is much stabler, like paper currency, and cannot fluctuate like this.
- **Developing a CBDC will take time and tax dollars:** A U.S. CBDC is still hypothetical. If the government decides to create one, there will be costs associated with its development.

5. Risks of Digital Money:

Payment fraud is one significant risk that can be attributed to the increasing use of digital money is payment fraud. Payment fraud can be committed in many forms. However, in general, it includes fraudulent or unauthorized transactions completed by a cybercriminal. Some common forms of payments fraud include:

- Fraudulent payments
- Illegal payments
- Internal manipulation
- Data theft
- Breach of embargos and sanctions

Because money is not transferred physically, it is impossible to know who is on the other side of a transaction. It gives rise to opportunities for cybercriminals to gain access to sensitive information or scam people through digital money.

Although payment security’s been increasing, the complexity of which cybercriminals commit fraud is becoming increasingly complex as well. Payments fraud activity is continuing to rise, and it shows no signs of declining.

Modern-day cybercriminals are becoming craftier than ever, continuously exploiting new weaknesses and devising different methods of manipulating digital money. Scammers are very persistent in their efforts to attack payment systems. If they face challenges on a particular method, they will just pivot and shift their focus to alternative payment methods.

6. Indian government contribution towards digital currency:

Indian government system is planning progressive and forward-looking measures on issues related to cryptocurrencies, a move that could be a departure from its earlier attempts to restrict the use of virtual coins, according to people familiar with the matter.

Prime Minister Narendra Modi led a review meeting on the digital currency, and it was decided that the government will continue to proactively engage with experts and other stakeholders on the evolving technology, the people said, asking not to be identified.

India has had a hot-and-cold relationship with digital currencies in the past few years. In 2018, it effectively banned crypto transactions after a string of frauds following Modi’s sudden decision to eliminate 80% of the nation’s currencies, but the Supreme Court struck down the restriction in March 2020.

The Reserve Bank of India remains a critic, but is now working on a digital currency. The government may bring in a crypto bill for the cabinet’s approval.

The meeting also concluded that attempts to mislead the country’s younger generation through over-promising and non-transparent advertisements should be stopped, the people said. It was also discussed that unregulated crypto markets cannot be allowed to become avenues for money laundering and terror financing, they said.

The meeting also considered global examples and best practices. It was highlighted that India should seek global partnerships and collective strategies on the issue, they said.

India's parliamentary panel on finance is scheduled to meet industry experts and associations on challenges and opportunities in crypto finance.

7. CONCLUSION:

A digital currency issued by a central bank would be a global target for cyber-attacks, counterfeiting and theft. But, still whenever the price of cryptocurrency is rallying people start spending a lot more. Because in today's era people are more interested in investing rather than safety in their investment. Hence they believe that the best way to build their future in "Digital Currency"

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**The adoption of Sustainable Green Marketing Strategies in
Eco-Tourism Destinations of Odisha**

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Abstract : *The tourism industry has evolved into a formidable and dynamic sector that legitimizes a systemic approach to its structure and development. Its impact and influences as a social and economic force has been registered in various ways, especially, in the context of environment and sustainability discourse. There is ample evidence of positive and negative environmental impact of tourism, as well as, influencing the process and objectives of sustainable development. The –sustainability concept has been embedded in tourism industry's dynamism in order to reduce the negative environmental impact of so called the number one industry in the world. Numerous mechanisms and planning techniques have been developed and designed to address these issues. Green marketing has gained greatest importance in the modern market. It is one of the most important concerns of competitive destinations as it considerably influences the tourists' choice of a destination, the consumption of products and services there and the decision to visit the destination in future. Green marketing is the process of producing goods and services to satisfy the customers who prefer products of good quality, performance and convenience at affordable prices, which at the same time do not have detrimental impact on the environment. Tourism entrepreneurs are considered as architects of tourism development and consequently contribute to sustainable tourism. Therefore, it is there corporate social responsibility to remove the negative image of tourism and alleviate negative impacts of tourism particularly environmental degradation. Keeping this in view, the paper attempts to study the green marketing practices to be adopted for the sustainability of the eco-tourism destinations of Odisha.*

Keywords: *Green Marketing, Green Tourism, Sustainable Development, Sustainability and Environmental impact.*

1. INTRODUCTION:

Tourism development is seen as a way of improving a country's economic and social well-being, but if this development is not handled carefully, tourists will migrate to competing

destinations or attractions. There is a greater need to develop tourism products with a sustainable focus, helping to fit in with the local environment and ensure its preservation. To remain competitive, major world-class destinations are diversifying to attract environmentally oriented tourist segments. The environmentally oriented segments are growing at a very high rate. It is estimated that the demand for ecotourism is growing by approximately 20% annually on the international market. Ecotourism is a form of tourism created in cooperation with nature and is a sub-component of the field of sustainable tourism. Its marketing approach therefore must focus on satisfying three types of needs: the needs of the guest in a temporarily changed environment, the need to preserve the natural environment, and the needs of tourism offer providers. As all of these needs are interrelated, the tourism product that can satisfy them also has to be integrated. This is, indeed, where the role of green marketing lies, particularly in the ecotourism sector seeking to reap benefits of green marketing. The tourism sector is an important part of the economy especially in developing tourist destinations like Odisha where it is seen as a major source of income. Green marketing concept has attracted attention globally as a result of the increasing awareness to conserve the environment and the benefits that accrue when the consumers consume environmentally friendly products. Sustainable tourism development based on natural resources and on historical and cultural heritage is the basis of the future national tourism strategy that will define how tourism in Odisha is to develop and grow.

"Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming and other harmful pollutants. However, while the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous even cost-wise too, in the long run. The term green marketing is relatively new concept which came into limelight in the late 1980's. Lionel Robinson believes that green marketing is inevitable because of limited resources and unlimited human wants, forcing companies to adapt these techniques for the effective utilization of resources. Although green marketing is of a recent origin but it has got much prominence in the last few decades because of fulfilling stricter environmental standards.

In the current scenario green marketing has emerged as an essential tool for the protection and promotion of environmentally friendly products. Entrepreneurs round the globe are increasingly adapting green marketing practices because of the rising demand from consumers, who prefer to use these products for multiple specifications like good quality, better performance and cost affordability, among others. So with this regard companies are striving hard to influence the consumers by changing production process and improving advertising & packaging techniques, thus modifying products as per the needs of consumers. Green marketing companies are defined as the companies which adapt several environment friendly techniques like use of biodegradable waste, minimal use of plastic material, greater use of hydroelectricity and smaller emission. There are various associations and bodies around the world called for conserving the environment to make it a safe place to live for us and for the future generations. In the second half of the eighties of the last century, there appeared a new pattern within the committed marketing, called as green marketing, which is focused on a powerful commitment to the environmental responsibility in exercising all the marketing activities, thus the business organizations adopted the conception of green marketing due to its large benefits. Green marketing is part of the social marketing concept and can be described as follows: Product, price, promotion, and distribution are the way to understand the customer needs and the reciprocal relationships between the planning, implementation and control policy that simultaneously meet the objectives of the organization and minimize the negative effects on the natural environment.

In a marketing perspective, the primary goal of marketing is the creation of value for consumers (tourists). The formulation and implementation of the strategy must always be consumer-oriented (consumer oriented), the understanding of the tourists should be done as well as possible. Community grouping or market segmentation strategy, the creation of a positioning position is also

done to manage and serve the group of tourist community. Stages of marketing development in the strategic level should be a unity of the segmentation stage, targeting market positioning and branding and marketing mix.

A successful marketing strategy must be developed based on two main points. First, the marketing strategy must be built from five tourism variables, namely; (1) destination location development, (2) time, (3) accessibility, (4) tourism product portfolio, (5) education and socialization for all stakeholders. Second, the marketing strategy should be built on the awareness that tourism provides a number of benefits primarily; (1) ensuring the sustainability of tourism destinations, (2) economic benefits are highly dependent on the well-maintained and well-preserved environment appeal, (3) avoid or reduce unnecessary investment and investment expenses as a result of environmental degradation, (4) meet the expectations of tourists who have a higher awareness of environmental issues, (5) make the environment as a tourism competitiveness and (6) the realization of the environment tourism business environment that benefits all parties .

Green tourism as an important part of tourism business sustainability. The potential of green tourism is regarded as an effective tool for sustainable development and hence the reason for developing countries to use this concept in economic and conservation development strategies. In the business context, green tourism is an alternative tourism, involving visits to natural areas to learn or to implement a range of environmentally friendly activities that have a positive contribution to the local economy and social community. Its main focus is on finding experiences and learning about nature, its flora, fauna and its habitat as well as cultural artifacts of a particular region.

1.1 Application of Green Marketing in Tourism

Green marketing strategies can be the crucial element in adapting to new consumer requirements and can be a source of competitive advantage at national or regional levels in the long term. Short-term investments can be seen in technology costs, staff qualifications, and monitoring of production processes, but by reducing consumption of energy and raw materials, green marketing strategies can help firms to become competitive in the long term by providing economic benefits. We, therefore, reach a win-win situation in which both environmental benefits and increased competitiveness are obtained concurrently;

- (1) Obtaining/producing the product has to preserve the environment (no pollution and pesticides);
- (2) Price is usually higher, but green consumers accept it;
- (3) Placement (distribution) includes ecological packaging, but also longer-term storage of goods;
- (4) Promotion focuses on environmental issues.

Green marketing is a group of activities designed to generate and facilitate any exchange aimed at satisfying human needs or wants in a way that meeting these needs and wants has the least possible negative effect on the natural environment. It can be seen to serve the purposes: to develop products that strike a balance between the requirements of consumers for quality, practicality, performance and affordable prices, and ecological acceptability in terms of minimum environmental impact and to create an image of high quality, including environment friendliness that relates to the properties of the product, as well as to the manufacturer and its achievements in the field of environmental protection.

Green marketing practices implies cooperation between suppliers and sellers, partners as well as rivals, in order to achieve environmentally sustainable development throughout the entire value chain, while at the same time, it internally calls for the cooperation of all business functions in finding the best possible solutions for two major guiding principles: profit and long-term, positive contributions to the environment society and the natural surroundings. Hence, green marketing has emerged as a —natural result of the social marketing concept.

The application of green marketing calls for a pro-active approach towards both customers and other stakeholders, as well as towards the legislator. To gain all the strategic advantages that green marketing has to offer requires the willingness to rethink the very foundations on which the mission, vision, strategy and goals of a business are based. This entails commitment and focus not only from top management but also from each individual within a business. This applies equally to all businesses within the aggregate that comprises tourism supply, considering that the tourism product offering is based on the principle of aggregate supply referring to individual partial products with regard to both material and immaterial integral tourism products, thus implying the level.

1.2 Eco friendly products

The products those are manufactured through green technology and that caused no environmental vandalism are called green/eco friendly products. Promotion of green technology and green products is necessary for conservation of natural resources and sustainable development. Green products can be defined by following measures:

- Products those are originally grown
- Products those are recyclable, reusable and biodegradable,
- Products that have eco-friendly packaging i.e. reusable, refillable containers etc.
- Products containing recycled contents, non-toxic chemical,
- Products contents under approved chemical,
- Products that do not harm or pollute the environment,
- Products that will not be tested on animals,
- Products with natural ingredients,

2. REVIEW OF LITERATURE:

The paradigm of sustainable tourism emerged and is still evolving as a result of developments both internal and external to the tourism industry over several years ago. Ecotourism is a practical as well as theoretical construct. Its aim is to change real-world operations in the tourism industry, as well as improve the understanding of tourism as a social phenomenon.

Sustainable Development (SD) grew to prominence in the 1980's. It has since then become the watch-word for international aid agencies, the jargon of development planners, the theme of conferences and learned papers, and the slogan of developmental and environmental activists (Sharachchandra, 1991). Ecotourism development commenced with the environmental movement of the 1970's and 1980's during which time environmental awareness and a desire to travel to natural location as opposed to build up tourists location made it desirable (Honey, 1999). Green tourism is increasingly hailed as a sustainable development option for rural communities, capable of spurring economic development and environmental protection at the same time. If there is no integrity of environmental, economic and social sustainability, then the activity is not green tourism (Bansal, Kumar, 2011).

Green Marketing is the marketing of products that are supposed to be environmentally safe. Consequently, green marketing integrates an extensive variety of doings, including product modification, changes to the production process, packaging changes, as well as modifying advertising. According to the American Marketing Association, there are three ways to describe Green Marketing: Retailing Definition: The marketing of products that are presumed to be environmentally safe; Socially Marketing Definition: The development and marketing of products designed to minimize negative effects on the physical environment or to improve its quality; Environment Definition: The effort by organization to produce, promote, package and reclaim products in a manner that is sensitive or responsive to ecological concerns (Das, 2012).

Green marketing doesn't only refer to the promotion or advertising of products with environmental characteristics. We tend to associate this concept to terms such as: recycling,

environmentally friendly, or for example refillable. However, regarding Henion and Kinnear (1976) this concept is wider, as it also involves product modification, changes in the production process, brand adaptation (e.g. logo, packaging), and alteration and improvement of the advertising approaches. The literature on green practices of tourism has occupied different ways. The primary objective of any businesses is profit maximization while trying to reduce costs. The studies have indicated that there is a positive relationship between green practices and financial performance of a hotel (Kasim, 2007; Rodriguez and Cruz, 2007; Tari, et. al., 2010; Garay and Font, 2012). According to Graci and Doods (2008), hoteliers who operate in a highly competitive market need to focus on financial savings. As hotels are spending a large amount of money for energy, water and waste disposal, the resource consumption can be reduced by 20 to 40 percent without decreasing their operational performances by switching to sustainable practices – waste reduction, energy and water conservation, recycling, etc., (Graci and Doods, 2008). It is quite apparent that the success of any tourism destination is considered and measured quantitatively using its financial performance in terms of contribution to GDP. However, this green marketing has all the abilities to increase the economic sense of a tourism destination unnoticeably by improving its brand image as green (Punitha and Roziah, 2013). Manaktola and Jauhari (2007) stated that marketing a destination's environmentally friendly practices can increase its competitiveness by helping to position it differently in the competitive arena. At the same time, a green image is believed to play a critical role in customers decisions and intentions to purchase (Lee et. al., 2010, Han et. al., 2011) in addition to other desired attributes of a destination such as service quality, security, dependability, reputation, staff behaviour, price, the appearance of facilities, and location (Chan and Wong, 2006). In the words of Meler and Ham (2012), the role of green marketing in green tourism is primarily derived from the fact that green marketing has at its disposal the knowledge referring to environmental awareness, ways of enticing and raising this awareness, as well as its operationalization in terms of relevant environmentally oriented behaviour. Such environmentally oriented behaviour refers both to the choice of destination and type of tourism, and the behaviour during one's stay and travel to the tourist destination.

Green marketing practices in tourism sector do not require vast capital outlays and investments making it an ideal industry for fostering economic growth in countries with natural resource abundance and capital scarcity (UNEP, 2012). Conservation practices undertaken in green marketing can reduce costs, lower risk and often secure a license to operate. Environmentally savvy tourists are seeking out green tourist destinations — those that make a proactive effort to address critical issues such as carbon emissions, biodiversity conservation, waste management, and water supply. The concept of sustainability is embraced by the marketing professionals that develop a long term vision for the growth and development of companies as well as for a sustainable future. The recent changes in marketing has raised the need to develop a holistic perspective of green marketing –that embraces all aspects of the company, the product, and the means of production, consumption, and disposal so that opportunities to make substantive progress towards sustainability can lead to minimizing a transaction's negative impact on the natural environment and a change in corporate thinking towards environmental commitment (Peattie and Crane, 2005; Polonsky and Rosenberger III, 2001).

Green products are characterized by energy efficiency, recyclability, eco-friendly packaging, non-toxic material, biodegradability, etc. (Mangun and Thurston, 2002; Bearse et al., 2009; Dangelico and Pontrandolfo, 2010; Massawe and Geiser, 2012). These green products are expected to be designed and manufactured embracing procedures and processes that are energy efficient and less physical resource intensive during their entire life cycle (Shamdasami et al., 1993; Janssen & Jagey, 2002). These products also have environmentally sound content and/or packaging (Elkington and Makower, 1988; Wasik, 1996).

3. Objectives of the study:

- To offer insights about green marketing;

- To explore the importance of green marketing in tourism industry;
- To offer suggestions for implementing green marketing strategies in ecotourism destinations of Odisha for sustainability.

4. METHODOLOGY:

Research Design

Based on the background of problems raised in the selected research approach is qualitative research. Qualitative data obtained from interviews with respondents to obtain description different practices towards the implementation of Green Tourism program.

Study Location

The study area is located to Odisha State and research was conducted in the following eco-tourist destinations of Odisha:

- ☐ Similipal Tiger Reserve
- ☐ Bhitarkanika Sanctuary
- ☐ Tikarpara in Satkosia Tiger Reserve
- ☐ Chilika Lagoon
- ☐ Nandankanan Zoological Park

Methods of Data collection

The type of data used in this study is qualitative data comprising of primary data in the form Observation, interview and interaction with various stakeholders such as the Department of Tourism, Odisha Tourism Development Corporation, Private Sectors, local community and other relevant agencies. Secondary data has been gathered from the brochures and departmental report of Department of Tourism and Odisha Tourism Development Corporation. In addition to this, data has been also collected from other trusted sources like departmental websites, journals, articles and newspaper.

5. Eco-Tourism in Odisha – An Overview

Odisha with its rich bounties of nature and scenic natural beauty has immense potential to occupy a place of pride in the eco-tourism map of the country. Odisha's Protected Area Network is restricted to within 4.25% of the total geographical area of the state, which comprises 2 National Parks, 19 Wildlife Sanctuaries and 3 Tiger Reserves. Most of the eco-tourism destinations are located within these pristine areas. The State's population is a very crucial factor in the preservation of the unspoiled tranquility of Nature. Even then, whatever of that archetype still resides in some of our forest tracts is still very attractive to anybody who has the freshness of mind and the longing to explore and appreciate its values. The ecotourism destinations of Odisha covered under the study are illustrated below. Without green marketing strategy, these destinations cannot be promoted and sustained as ecotourism destinations:

Similipal Tiger Reserve in Mayurbhanj district is known as the land of roar and trumpet and a Biosphere reserve. Vast stretch of luxuriant vegetation, predominantly with Sal and more than 1150 plant species, offers ideal shelter for wild animals. The landscape, beautifully studded with numerous small and high hills like Meghasini (1163m) and Khairaberu (1168m), is densely covered with vegetation. Waterfalls like Joranda (150m) and Barehipani (400m) are the two most scenic places in Similipal. A visitor to Similipal can see animals like elephant, crocodile, sambar, barking deer and wild pig. Orchidarium at Gudugudia, crocodile conservation programme at Ramatirtha and Khadia tribes in the forest draw the attraction of the visitors.

Bhitarkanika Sanctuary in Kendrapara district is at a distance of 162 kms from Bhubaneswar. This deltaic region of Brahmani, Baitarani and Dhamra rivers is a unique natural habitat with mangrove vegetation on the sites of creeks and tidal mudflats only next to the Sundarbans in West Bengal. Bhitarkanika is home to the largest population of salt water crocodile, water monitor lizard,

king cobra, python and many other reptiles and amphibians besides herbivores. World's largest nesting and breeding area of the endangered Olive Ridley sea turtle is in Gahirmatha marine sanctuary, the sea front of Bhitarkaniaka. Migratory birds like bar-headed goose, brahminy duck, pintail, shoveller, gadwall and pelican are prominent among winter visitors. The heronry at Bagagahan is unique where more than 50,000 resident and local migratory wetland birds nest during rainy season. The area is a treasure trove for botanical and zoological studies and research. The floral diversity of this landscape is known to be the largest in India and second largest after Papua New Guinea in the world.

Tikarpara in Satkosia Tiger Reserve is 60 kms from Angul and 190 kms from Bhubaneswar and famous for the natural habitat of gharial and mugger crocodiles in the Satkosia gorge of Mahanadi. It is also a home of tiger, leopard, gaur, giant squirrel, sambar, barking deer, large number of elephants and birds. Bhimdhara waterfall, Mahanadi River, gorge and dense deciduous forest, sighting of crocodiles, giant squirrels and migratory birds attract many tourists during winter season. Ecotourists are provided with tented accommodations at Tikarpara, Purunakote and Chhotkei, whereas Forest Rest Houses are available to them at Tikarpara, Purunakote, Pampasar, Labangi and Raigoda.

Chilika Lagoon is one of the internationally renowned Ramsar sites for its conservation as wetland ecosystem. Visitors rush to the lagoon to witness large number of migratory birds and Irrawaddy dolphin and to enjoy food prepared out of brackish water prawn, fish and crab from October to March, although it can be visited throughout the year. Boating in the lagoon while searching for dolphins near Satapada is a memorable experience. Visiting of Kalijai, Bhagabati and Narayani temples add excitement to the visitors of Chilika.

Nandankanan Zoological Park is famous for its white tigers. Being located at a distance of only 13 km from Bhubaneswar, the park remains densely crowded in every weekend. Kanjia lake and State Botanical Garden are also visited by tourists for boating, ropeway ride and night halts. Large number of wild animals and birds are kept in enclosures for enhancing wildlife awareness among the people and educating the students. Some of the added attractions are nature interpretation centre, lion safari, white tiger safari, deer park, water bird aviary, nature trail, Reptile Park, nocturnal house, aquarium, and elephant ride.

6. Findings and Discussion:

Tourism can be sustainable if able to meet the needs of tourists and local communities while protecting future opportunities. Green tourism offers benefits to local communities, conservation, development and experience of resource-based education. It requires a combination of conservation and economics that benefits local people on an ongoing basis. The aim of this paper was to explore the importance of green marketing in tourism industry. Green marketing enables tourism entrepreneurs to use such practices that are environmentally friendly for attracting and satisfying customers. At one end, tourism is an important contributor to the economy, at the other it contributes to the environmental destructions significantly. So, it needs an approach that can bring further growth in this industry without any harm or less harm to the environment. The eco-tourism destinations identified and covered under are not been marketed properly from green marketing point of view. The study in this regard, the study offers the following suggestions:

- First of all, tourism entrepreneurs and other policymakers must conduct a professional baseline analysis, investigating both the strengths and weaknesses of the destination and ecosystem. This analysis will be a starting point for understanding the issues they need to address immediately, as well as those that may become obstacles on the road to a complete green transformation.
- Awareness about environmental problems among the local community of different destinations is essential for protecting nature and environment. The Government must adopt induced community participation approach towards green tourism promotion.
- The tourism industry at different tourism destinations can play a key role in providing

environmental information and raising awareness among tourists regarding environmental consequences of their actions.

- Consumption of natural resources should be reduced. The hotel sector in tourism industry is energy intensive. Therefore, solar technology should be adopted as environmentally friendly and cheaper energy source
- An adequate and healthy water supply is crucial to any destination's long-term environmental sustainability. A smart water conservation policy like waste water treatment should be adopted. Investment in creative and technological solutions can help destinations to clean and reuse waste water, increase water capacity and reduce sewage and pollution.
- To control the pollution and destruction of the ecosystem of Chilika Lake and other water bodies under the study sites should be improved. Drainage water purification system should be implemented and steps should be taken to stop the flow of drainage water to the rivers and lakes.
- The climate change that we are currently experiencing is due to carbon footprint. Since, hotels in the tourism sector consume a lot of energy day in and day out, they have significant carbon footprint. The best way to lower a hotel's carbon footprint is by switching to an alternative form of energy, something that is more ecologically friendly with a lower carbon output. Utilizing solar power, hydro technology or wind energy are all ideal ways to improve the carbon footprint and move towards green tourism.
- Use of less pollutant and less noise vehicles should be allowed during safari at Similipal Tiger Reserve, Satkosia Tiger Reserve and Nandankanan.
- Further, the deforestation should be avoided and efforts should be made for massive afforestation. All the development and constructions of tourism facilities should be monitored by authorities to prevent the adverse effects on forests. Inherent trees and shrubs should be conserved and protected from the processes of construction of roads, resorts and buildings and other tourism and recreational facilities.
- All the destinations should be plastic free and strict action must be taken by the Govt. in this regard. More number of Biodegradable products should be encouraged in all the tourism destinations to attract and protect the destinations and make pollution free.
- The Government should collaborate with the Private entrepreneurs in creating the awareness about the Green sustainable practices in the destinations through workshops and nature clubs.
- The Entrepreneurs and Staffs working in the destinations are to be trained with the Green products and their uses in more sustainable manner in the tourism destinations.
- The usage of Natural lighting and Natural energy resources to be encouraged in the destinations by saving the energy resources in the effective manner.
- The Government should make the mandatory to adopt the green practices in the major tourist destinations across the India to protect and save the tourists and environment in the sustainable manner.

If followed properly, all the above mentioned suggestions would be good green marketing strategies for tourism industry in Odisha.

7. CONCLUSION:

The most important step to take in order to promote green marketing and to encourage the usage of green products and green tourism, is to educate people by utilizing national media, newspapers and conferences, so they are familiarized with the concept of urban and natural environment preservation and conservation, and the importance of aforesaid practices. Policy makers and stakeholders need to be aware of benefits and challenges of green marketing and greening. Green Tourism's marketing position in Odisha is currently in a "Growing and Developing" position so that the strategy to be implemented is market penetration through increased promotion and publicity, market development strategy through cooperation with travel agent, and product

development strategy by maintaining price but offering product quality which is more applicable to tourists. Alternative strategies and marketing programs that can be done is by consolidating tourist destinations, improving product quality and human resources, promoting promotion, enhancing cooperative relationships, engaging local people, highlighting program excellence, creating security, pricing products without suffering losses, and consistency of rules and execution.

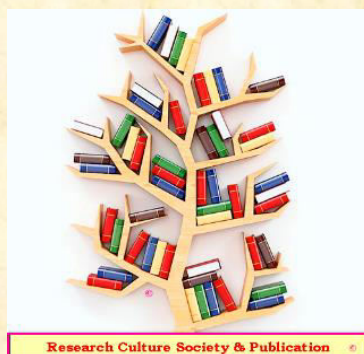
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