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From the desk of the Editor-in-Chief.....

Foreward....

Providing quality education to create intellectual capital is challenging, but we need to view it as an opportunity to prepare skilled and dedicated youth. Hence, the educational institutions perceive and internalise the need of the society and perform accordingly. With this backdrop and amidst other academic compulsions, this issue of our Research Journal Anveshana Volume 13, Number 2 is brought out with the following scholarly articles:

- “A Study on Effectiveness, Application, and Use of ZOHO Books in Banking” authored by Dr. Yathish Kumar & Mr. Karthik Pai H.
- “A Comparative Study of Digital Literacy Among Undergraduate Students – With Special Reference to Urban and Rural Colleges of Mangalore Taluk of Karnataka, reported by Dr. Ganesh Acharya B. & Dr. Prathima Bhat B.
- Examining the Impact of Sexual Harassment Against Women in the Light of Workplace Act, 2013 in India” jointly presented by Dr. S.S. Das, Prof. Dr. S.P. Singh and Ms. Keertika Singh.
- “A study on Securities Analysis and Portfolio Management and Its Impact on Profitability of Investors” written by Ms. Payal Edline Dsouza.
- “Role of Women Police Stations in Addressing Gender Violence in India” presented by Dr. A.K. Singh and Mr. H.N. Pandey.
- “A Study on Repayment of Agriculture Credit by Borrowers” authored by Dr. Loksha.
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- “Role of E-learning in Higher Education with Reference to Mangaluru City”, authored by Ms. Nandini & Ms. Anusha.
- “Attitude and Savings Pattern Towards Post Office Savings Schemes – A Study with Reference to Moodbidri Taluk”, authored by Ms. K. Manjula, Ms. Babitha Rohith & Dr. Prakash Pinto.
- “Empowerment of Fisher women Through Fisheries Co-operative Societies”, authored by Dr. Prameela S. Shetty & Ms. Poornima K.

J. Jayaprakash Rao

Dr. T. Jayaprakash Rao
Editor in Chief

A Study On Effectiveness, Application, And Use Of Zoho Books In Banking

Dr. Yathish Kumar¹
Mr. Karthik Pai H²

Abstract

'ZOHO Books' is a distinctive and exquisitely configured online application designed for carrying out the work of Accounting, Income Tax, and GST by small and medium businesses, banking firms, and other financial entities. With the help of the software, corporate units manage all their finances by keeping track of the money moving in and out of the business. The 'ZOHO' has multiple uses to its credit, consisting of more than 45 different sub-applications in one platform under the name of ZOHO, providing solutions to the problems that arise in the areas of business accounting, GST Taxation, Costing, Finance, and Management decision-making.

ZOHO has an extensive application in banking as it enables the customers/clients to set up bank or credit card accounts in ZOHO books, reconcile bank passbook entries with cash book entries, receive bank feeds, and perform various other banking operations. Moreover, ZOHO Books are also introduced and used as a part of the NEP Curriculum for the students of Commerce Bachelor Degree. The students are trained to generate commercial invoices using ZOHO.

In this regard, this research paper has been drafted to understand the relevance of ZOHO in the Banking Sector. To undertake research, the relevant information has been gathered and analyzed from different sources and summarised into an article highlighting the benefits of using ZOHO for banking needs.

Keywords: Accounting, Banking, BFSI, Financial Technology and ZOHO Books.

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Introduction

'ZOHO Books' is an online forum for facilitating accounting tasks and organizing transactions. It is a secure location to keep up with the company's bills and invoices, monitor spending, reconcile bank statements, oversee projects, and eliminate GST compliance worries. ZOHO is a simple and user-friendly application that helps users maintain their accounts seamlessly without much discomfort. In the era of technology, there are numerous software guiding accountants in their work, and the ZOHO is very useful and practical as the work of Accounting, Income Tax, and GST is done instantly, which makes the business owner arrive at the decisions through remote methods without being physically present. The application offers several benefits in terms of flexibility, analysis of performance report generation, etc. It is beneficial for employability at the personal and organizational levels.

ZOHO provides many services to end users: raising purchase orders, creating purchase invoices, preparing sales orders, issuing sale invoices, etc. It's a comprehensive cloud computing technology for handling a business's financial transactions. The core accounting, stock tracking, managing projects, bank reconciliation, automating workflows, etc, are quickly done with the software application. Dispatching customized invoices and connecting to payment gateways help customers pay for products and services online. They link one or several bank accounts to important transactions and categorize them automatically for fast and easy reconciliation. Besides developing various business reports such as profit and loss reports, balance sheets, and cash flow statements, Interestingly, the NEP Curriculum framework of Mangalore University has adopted ZOHO Books as a part of Teaching for the First Year Students of B.Com to give them practical exposure to the GST and Corporate Accounting field. ZOHO CRM can be regarded as a virtual, automated replica of the banking operations. It makes the banking process error-free without the interference of human beings. The use of the app for banking needs is discussed in detail in the article for further study/research.

Objectives

- To study and understand the uses and application of ZOHO in banking.
- To bring out the benefits of the growth of Financial Technology, i.e., the application of the ZOHO app to carry out commercial banking activities.

Research Methodology

This research article is purely conceptual. It has a descriptive analysis regarding the adoption of 'The ZOHO Book to cater to the needs of banking by the customers/business. The information has been collected from related web portals and presented lucidly to showcase the significance of the financial app that is ZOHO for all the small and medium enterprises as well as to the public in dealing with financial transactions through banks.

Application of Zoho In Banking

Banks are the connecting link between lenders and customers / borrowers, executing millions of transactions daily and playing a vital role in the smooth functioning of the monetary economy. The banks perform several functions such as custodians for people's money, helping organizations/institutions in disbursing salaries to employees, providing loans and advances for education, business, real estate, personal and health care purposes, offering debit and credit cards, and provision of different insurance schemes for public, companies, and assets. Services like housing loans, gold schemes, and debit/credit cards have gained momentum over recent years, which compels the banks to compete to acquire and retain customers in these areas. To face the competition effectively, there needs to be a Robust CRM System that runs on an automated basis for the effortless benefit of users. ZOHO is one such CRM that improves overall banking performance.

Modern customers expect the banking and financial processes to be digitalized and accessible from electronic devices with finger touch/click. However, being digital is difficult in some industries that heavily depend on handwritten signatures. **ZOHO** has brought solutions by launching the **ZOHO Sign** to switch to **e-signature** to close transactions faster than ever. The automation of business financial processes is the added advantage offered by **ZOHO**. As most transactions take place in a business through banking, it is not easy to enter manually in ZOHO. Hence, it supports syncing bank feeds with **ZOHO Books**, thereby eliminating the necessity for **manual data entry**. Once the bank transactions are in ZOHO Books, it's easy to keep track of all the information on money flowing in and out of business. Fetching **live bank feeds** and matching them with transactions in **ZOHO** helps for better **reconciliation**. Adding Bank, Credit card, and PayPal accounts to ZOHO Books helps the user import its feeds

automatically or manually into **ZOHO Books** to compare the transactions in **ZOHO Books** with the customer's bank details.

The use and application of **ZOHO** for **Banking Business** are exhibited in the following diagrams/pictures.

Figure: 1



Figure: 2



Figure: 3

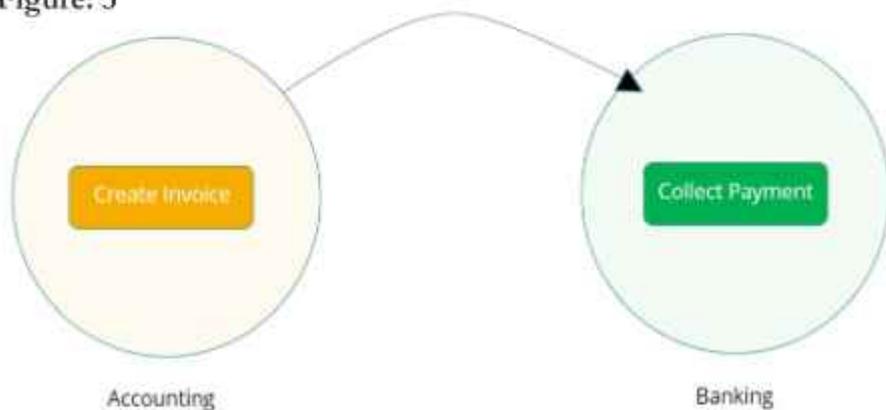


Figure: 4

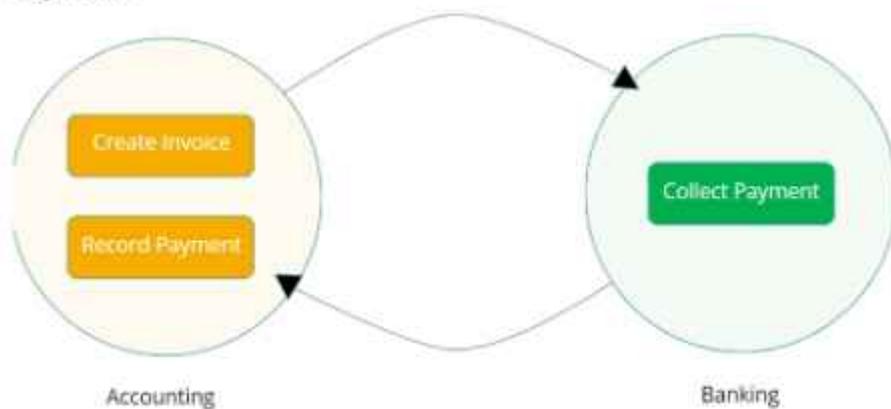


Figure: 5

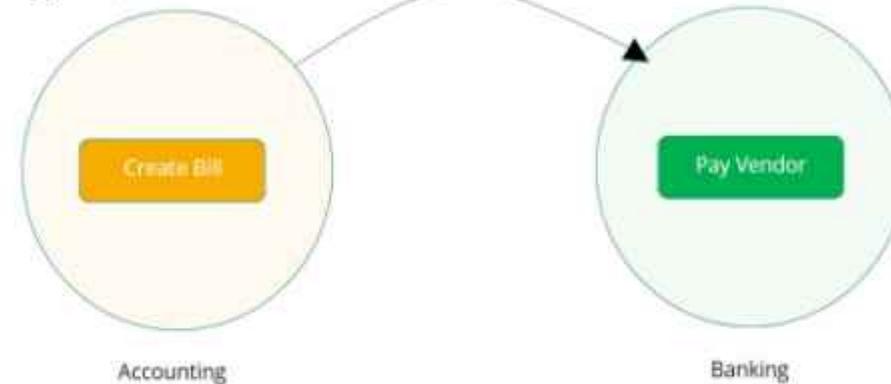


Figure: 6

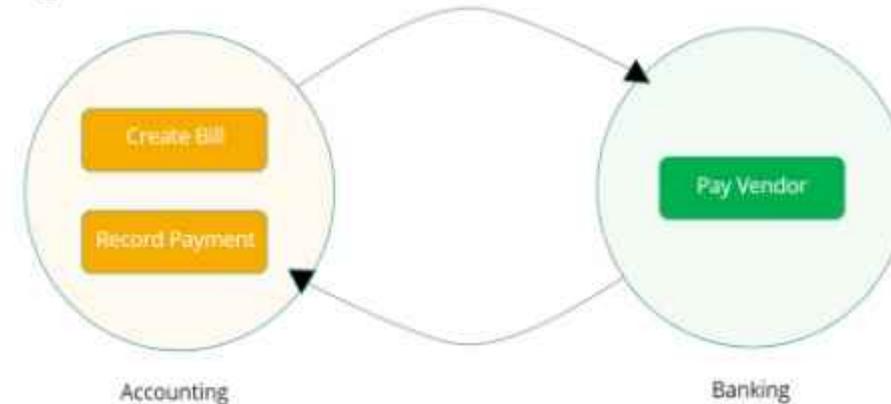


Figure: 7

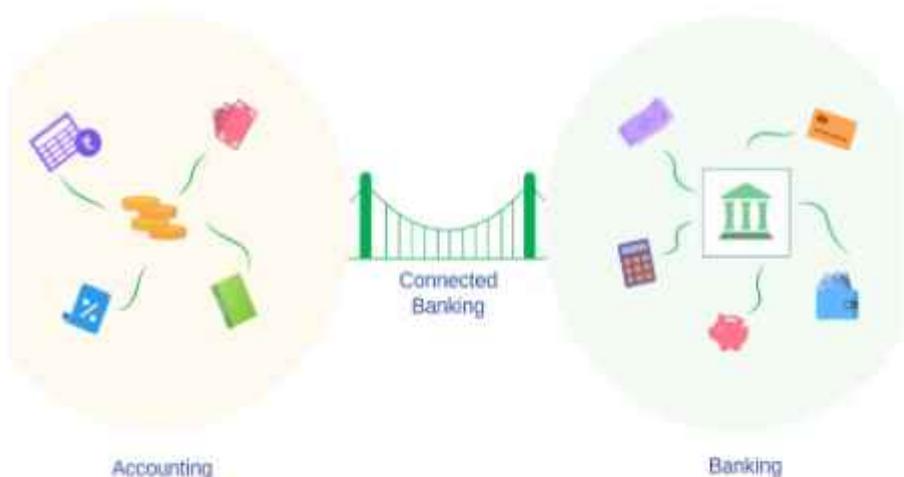


Figure: 8

Connected Banking

- Bank Reconciliation
- Customer Payments
- Vendor Payments



Suggestions

1. Some awareness is required among the people regarding the availability of ZOHIO applications to reap the benefits.
2. The public and business entrepreneurs should be encouraged to make more use of the app to ease and simplify banking transactions with minimum operation and greater flexibility.

Conclusion

To conclude, ZOHO Books is a very useful and comprehensive cloud accounting application that reduces the work burden of businesses when used optimally and effectively. Many bulky transactions are completed quickly with minimum errors using this software. Managing funds/finances of commercial establishments is a herculean task simplified and refined in the ZOHO. In addition, tracking stock, reconciling bank statements, and project management are the various other executable activities. It has made several services available to people at their fingertips without physically visiting the banks. ZOHO invoice is integrated with major online payment gateways, ensuring faster and free payment receipts and leading to cash flow and bookkeeping automation. ZOHO is such an innovative tool that helps many clients to bring the services of financial institutions to our hands, thereby supporting the digital acceleration of the banking sector in the present age of technology.

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“A Comparative Study of Digital Literacy Among Undergraduate Students” - With Special Reference To Urban And Rural Colleges of Mangalore Taluk of Karnataka

Dr. Ganesh Acharya B¹

Dr. Prathima Bhat B²

Abstract

The present government is focused on building Digital India, where quality education reaches the most inaccessible corners driven by digital learning. Digital India has 3 fundamental components: Creating digital infrastructure, Delivering services digitally, and Digital literacy. This study focuses on digital literacy in the area of education. The present students in schools and colleges are born around or after the turn of the century. They are known as digital natives. Smartphones, tablets, and laptops are as much a part of their life as clothes, food, or shelter. Students live in a dramatically more complex world than just a few years ago. In a remarkably short period, the world and its people, economies, and cultures have become inextricably connected, driven largely by the Internet, mobile computer and device innovations, and low-cost telecommunications technology. The intended study investigates the digital literacy of urban and rural students of selected colleges. The researcher is interested to know if there is a disparity in the accessibility to digital resources or technology for these two groups of students.

Similarly, there is a need for teachers to adjust and adapt to the digital inhabitants. Teachers must ensure effective classroom learning by using proper educational technology that is complementary to traditional learning methods. The study tries to determine the teachers' usage and impact of technology in the classrooms. The study investigates the 100 undergraduate students of selected urban and rural colleges in the Mangalore Taluk by selecting 50 each. The relevant data will be collected, analyzed, and interpreted to draw a meaningful conclusion.

Keywords: Digital India, Digital Infrastructure, Digital literacy, Digital natives, and digital resources or technology.

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Introduction

The present government is focused on building Digital India, where it aims to reach quality education to the most inaccessible corners driven by digital learning. Digital India has 3 fundamental components. They are the creation of digital infrastructure, delivering services digitally, and digital literacy. The importance of Digital literacy cannot be overemphasized as it is essential in education, the workforce, and generally for every Indian citizen. This paper focuses on the educational side of Digital literacy. The American Library Association's digital literacy task force defines this: "Digital literacy is the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring cognitive and technical skills". In an educational context, digital literacy means "...the awareness, attitude, and ability of individuals to appropriately use digital tools and facilities to identify, access, manage, integrate, evaluate and synthesize digital resources to construct new knowledge".

We all witness a paradigm shift in the educational environment. Students form an important part of this environment and are called Digital natives as they are born in the Digital world. Digital literacy is a dynamic concept and an important 21st-century skill that can be considered an essential life skill that significantly enhances graduate employability. Students can employ this skill for information discovery, transfer, analysis, review, and communication. Good digital literacy practices influence students' development as professional and responsible graduates in their desired profession/career.

Digital literacy skills help students break down barriers to learning and information; they can also become producers of knowledge. As producers of knowledge, students can upgrade themselves and be motivated to spread awareness of digital literacy. Digitalization can be familiarised by transferring knowledge to society's middle class and lower strata through digitally literate students and teachers, thereby building a digital society.

The teachers need to adapt themselves to the new generation. Hence, the roles, skills, and attitudes required of the teacher must be completely overhauled. Teachers can no longer use the "talk-and-chalk" teaching method. They have to make use of effective and appropriate educational technology in the classroom to meet the needs of a new generation.

There is a need for teachers to adjust and adapt to the digital natives. Teachers must ensure effective classroom learning by using proper educational technology that is complementary to traditional learning methods. The study also tries to determine the teachers' technology usage and its impact on the classroom.

The intended study investigates the digital literacy of urban and rural students of selected colleges. The researcher is mainly interested to know if there is a disparity in the accessibility to digital resources or technology and how this disparity if it exists, and what attempts are put forth by the students to overcome this disparity.

Review of Literature

- ☞ **Shabana Tabusum S Z, A Saleem & Dr. M. Sadik Batcha** (2014), in their article “Digital Literacy Awareness among Arts and Science College Students in Tiruvallur District: A Study,” examined the digital competency of Arts and Science Students with Special reference to three colleges in the Tiruvallur District of Tamil Nadu. The study suggests that Digital literacy capabilities for an individual are fit for living, learning, and working in a digital society; it is about using technologies to participate in and contribute to modern social, cultural, political, and economic life. It also points out that people of all ages have digital literacy skills for various reasons, including employability, to reach their full potential in school, and for active engagement in the digital world at all ages. The study proposed the suggestions of increasing awareness among the user community by providing effective digital literacy programs.
- ☞ **Yoram Eshet-Alkalai** (2004), in his research paper “Digital Literacy: A Conceptual Framework for Survival Skills in the Digital Era,” proposed a new conceptual framework for the concept of digital literacy, incorporating 5 types of literacy: photo-visual literacy, reproduction literacy, branching literacy, information literacy, and socio-emotional literacy. This article takes a first step towards an integrative conceptual frame of reference in a digital environment. Application of this framework may also improve communication among learners and developers by providing a diagnostic and evaluative tool for creating precise, user-directed products.
- ☞ **Douglas A.J. Belshaw** (2011), in his thesis submitted to the Department of Education at Durham University by Douglas Alan

Jonathan Belshaw for the degree of Doctor of Education, "What is Digital Literacy? A pragmatic investigation", focussed on the emerging concept of digital literacy. It also analyzed definitions of literacy in terms of their utility. In addition, the thesis explored the ambiguous nature of digital literacy and developed a 'continuum of ambiguity.' Pragmatic methodology was employed. This thesis makes three main contributions to the research area:

- ✓ Consideration of plurality of digital literacies to avoid some of the problems of endlessly redefining 'digital literacy.'
- ✓ Abstraction of eight essential elements of digital literacies from the research literature (cultural, cognitive, constructive, confident, creative, critical, civic).
- ✓ Co-constructing a definition of digital literacies using the above 8 essential elements as a guide.

Objectives of the study

The study is undertaken with the following objectives.

- To study the level of digital literacy among the undergraduate students of selected urban and rural colleges.
- To determine the accessibility of digital technology to the students in the study area.
- To make a comparative study of urban and rural students regarding digital literacy skills in the said area.
- To study the usage of technology by the teachers in the classrooms.
- To give suggestions to improve students' digital literacy skills.

Scope of the study

From the point of research studies, Digital literacy is still an unexplored area with lots of potential.

Methodology and Sample Design

The nature of the study is partly exploratory and partly explanatory. This study relies mainly on primary data. Minimum secondary data relating to the subject of study in the area is available. However, certain books and articles were referred to understand relevant concepts and aspects of Digital literacy. The references to books and articles are detailed in the bibliography.

This study is confined to the Mangalore urban and Mangalore rural of D.K District only. The needed information has been collected through a comprehensive survey of 100 students spread throughout the study area. From Urban and rural areas, 50 students each are selected from 2 colleges each. A structural questionnaire schedule was used to generate primary data and information. Students for this study were selected based on sampling. The technique used here is stratified random sampling.

The total number of students in the study area is 1921 from Urban 985 and 936 from rural. 50 students were selected from urban (5 percent) and rural (5 percent) areas using a stratified random sampling technique. This sample size (5 percent of the total) is representative of the students in the study area to a great extent. This is expected to give the results better and greater reliability and validity.

The relevant data are presented in appropriate tables in this project. Some relevant and interesting data are presented as charts, percentages, and chi-square tests.

Hypotheses

The following null hypotheses have been developed:

H₀₁: There is no difference between Internet Accessibility for both rural and urban areas.

H₀₂: There is no difference between the daily time spent on the internet by the urban and rural student respondents.

H₀₃: The geographical area (urban and rural) and years of internet usage by the student respondents are unrelated.

H₀₄: Geographical area (urban and rural) and computer & internet evaluation abilities by the student respondents do not depend on each other.

H₀₅: There is no difference between the Digital literacy Knowledge among urban and rural student respondents.

H₀₆: Years of internet usage and Digital literacy Knowledge of the student respondents are unrelated.

H₀₇: The student respondents' Knowledge through Course and Digital literacy Knowledge do not depend on each other.

Limitations of the study

This study is based on the data furnished by the students and the observations made during the survey. An element of personal bias may affect the data to some extent. Further, the results of this study may apply only to areas similar to that of the study area. With due awareness

of these limitations, an attempt is made to analyze the Digital literacy among the students in the D.K. District.

Data Analysis and Interpretation

Personal Profile of the Student Respondents

Summary of Findings of the Study

- ☞ The study reveals that in urban areas, 46 percent of the student respondents enjoy internet access, whereas in rural areas, it is only 36 percent.
- ☞ The study shows that more students in urban areas have internet access at home than their counterparts.
- ☞ The average time spent on the internet by both urban and rural students is the same.
- ☞ It is clear from the study that more urban students have started using the Internet earlier than rural students.
- ☞ This study reveals that the majority of students own smart phones in both urban and rural areas, and the majority of the students use Android mobiles. Apart from that, when further analyzed, the Technologies in use by students at present are WhatsApp, Facebook, Email, YouTube, and Google+ technologies to the maximum extent in urban and rural study areas.
- ☞ On the self-evaluation of students on their computer and internet ability, study reveals that in total 58 percent of the students are more than average skilled in respect of computer and internet. Rural students are more confident about their skills than urban students. 30 percent of the rural students have evaluated themselves as 'more than average skilled', and this percentage is 28 in urban areas.
- ☞ In the total study area, majority of the students opine that teachers make good use of technology. But study highlights that rural teachers use more technology in teaching than urban teachers, as 40 percent of rural students have expressed that their teachers use technology 'fairly and very often' as against 16 percent in urban areas.
- ☞ The study reveals that the majority of the students (65 percent of the total) prefer to learn digital literacy not as a part of the academic curriculum. This shows that they prefer to learn with the help of their friends and by undergoing a course in any computer academy rather than studying digital literacy in their college as a part of the curriculum.

Hypotheses Tested

While examining computer literacy among present students of urban and rural, an attempt has been made to analyze and to find out whether there exists any relationship between:

1. The relationship between Internet Accessibility and geographical area (urban and rural)

It is generally believed that internet accessibility varies with geographical area (urban and rural). Hence, a chi-square test is applied to examine the relationship between the two.

Table 1: Geographical Area and Internet Accessibility

Accessibility	Student Respondents				Total	%
	Urban		Rural			
	Number	%	Number	%		
Yes	46	46	36	36	82	82
No	4	4	14	14	18	18
Total	50	50	50	50	100	100

Source: Field survey.

The table reveals that, in the study area, 46 percent of the students have internet access in the urban area, and only 4 percent of the students are not having internet access in the urban area. Whereas in the rural area, 36 percent of the students have internet access, and 14 percent of the students are not having internet access.

The following hypotheses have been developed for testing the relationship:

H_0 – There is no difference between Internet Accessibility for rural and urban areas.

H_1 – There is a difference between Internet Accessibility for both rural and urban areas.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 6.78$$

From the table of Chi-square probabilities, we have,

$$\chi_{0.05}^2(1) = 3.841$$

As the computed value of 6.78 is greater than the table value, the hypothesis is to be rejected at a 5 percent level of significance. Hence, the null hypothesis is rejected, and the alternate hypothesis is accepted. There is a difference between Internet Accessibility for both rural and urban areas.

2. The relationship between Geographical Area and the Time spent on Internet daily

It is generally believed that time spent by the students on the internet varies with geographical area. Hence, to examine the relationship between the two, a **chi-square test** is applied.

Table 2: Geographical Area and Time spent on Internet daily

Time	Student Respondents				Total	%
	Urban		Rural			
	Number	%	Number	%		
Less than 2 hours	18	18	26	26	44	44
More than 2 hours	32	32	24	24	56	56
Total	50	50	50	50	100	100

Source: Field survey

The following hypotheses have been developed for testing the relationship:

H_0 – There is no difference between the daily time spent on the internet by the urban and rural student respondents.

H_1 – There is a difference between the daily time spent on the internet by the urban and rural student respondents.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 2.576$$

From the table of Chi-square probabilities, we have,

$$\chi_{0.05}^2(1) = 3.841$$

As the computed value of 2.576 is lesser than the table value, the hypothesis will be accepted at a 5 percent significance level. Hence, the null hypothesis could be accepted, and the alternate hypothesis could be rejected. **There is no difference between the daily Time spent on the internet by the urban and rural student respondents.**

3. The Relationship between Geographical Area and the Years of Internet usage

It is generally believed that the time or years of internet usage by students varies with the geographical area. That is, urban students use this for more years than rural. Hence to examine the relationship between the two a **chi-square test** is applied.

Table 3: Geographical Area and Years of Internet usage

Years	Student Respondents				Total	%
	Urban		Rural			
	Number	%	Number	%		
Less than 3 years	10	10	36	36	46	46
More than 3 years	40	40	14	14	54	54
Total	50	50	50	50	100	100

Source: Field survey

The following hypotheses have been developed for testing the relationship:

H₀ – Geographical area and years of internet usage by the student respondents do not depend on each other.

H₁ – Geographical area and years of internet usage by the student respondents depend on each other.

The value of chi-square statistic is calculated as under.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 27.21$$

From the table of Chi-square probabilities, we have,

$$\chi^2_{0.05}(1) = 3.841$$

As the computed value of 27.21 is greater than the table value, the hypothesis will be rejected at a 5 percent significance level. **The student respondents' geographical area and years of internet usage depend on each other.**

4. The relationship between Geographical Area and the Computer and Internet evaluation abilities

It is generally believed that evaluation abilities differ from one person to another person and from one place to another place. Hence, the study extends to finding the relationship between the computer & internet evaluation abilities of rural and urban students. Hence, a chi-square test is applied to examine the relationship between the two.

Table 4: Geographical Area and Computer & Internet Evaluation Abilities

Evaluation Criteria	Student Respondents				Total	%
	Urban		Rural			
	Number	%	Number	%		
Less than average skilled	22	22	20	20	42	42
More than average skilled	28	28	30	30	58	58
Total	50	50	50	50	100	100

Source: Field survey

The following hypotheses have been developed for testing the relationship:

- H₀** – Geographical area and computer & internet evaluation abilities by the student respondents do not depend on each other.
- H₁** – The student respondents' geographical area and computer & internet evaluation abilities depend on each other.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 0.164$$

From the table of Chi-square probabilities, we have,

$$\chi_{0.05}^2(1) = 3.841$$

As the computed value of 0.164 is lesser than the table value, the hypothesis will be accepted at a 5 percent significance level. **The student respondents' geographical area and computer & internet evaluation abilities depend on each other.**

5. The relationship between Geographical Area and the Digital literacy Knowledge Distribution

It is generally believed that Digital literacy Knowledge depends on geographical area (urban and rural). There is a notion that urban people are more digitally literate than rural people. Hence, a chi-square test is applied to examine the relationship between the two. Working knowledge of computers, using social networking, searching and selecting information on the World Wide Web, creating email accounts, maintaining the safety and security of transactions, etc., are considered basic knowledge. In addition to this knowledge, the creation of digital images, programming, website designing, etc., is considered advanced knowledge.

Table 5: Geographical Area and the Digital Literacy Knowledge Distribution

Evaluation Criteria	Student Respondents				Total	%
	Urban		Rural			
	Number	%	Number	%		
Basic Knowledge	46	46	40	40	86	86
Advanced Knowledge	4	4	10	10	14	14
Total	50	50	50	50	100	100

Source: Field survey

The following hypotheses have been developed for testing the relationship:

H₀ – There is no difference between the Digital literacy Knowledge among urban and rural student respondents.

H₁ – There is a difference between the Digital literacy Knowledge among urban and rural student respondents.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 1.478$$

From the table of Chi-square probabilities, we have,

$$\chi^2_{0.05}(1) = 3.841$$

As the computed value of 1.478 is less than the table value, the hypothesis will be accepted at a 5 percent significance level. **There is no difference between the Digital literacy Knowledge among urban and rural student respondents.** This is mainly because the study area's rural students are enthusiastic to learn technology. More rural students have taken computer courses, which is a testimony to my enthusiasm to become digital literate.

6. The relationship between Digital literacy Knowledge and the years of Internet usage

Again, we generally believe that digital literacy knowledge depends on years of practice using the internet. The more years of internet usage, the higher the level of digital literacy. Hence, a chi-square test is applied to examine the relationship between the two.

Table 6: Digital literacy Knowledge and the Years of Internet Usage

Years	Student Respondents				Total	%
	Basic Knowledge		Advanced Knowledge			
	Number	%	Number	%		
Less than 3 years	40	40	6	6	46	46
More than 3 years	46	46	8	8	54	54
Total	86	86	14	14	100	100

Source: Field survey

H_0 – Years of internet usage and Digital literacy Knowledge of the student respondents do not depend on each other.

H_1 – Years of internet usage and Digital literacy Knowledge of the student respondents depend on each other.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 0.065$$

From the table of Chi-square probabilities, we have,

$$\chi^2_{0.05}(1) = 3.841$$

As the computed value of 0.065 is less than the table value, the null hypothesis will be accepted at a 5 percent significance level. **The student respondents' years of internet usage and Digital literacy Knowledge do not depend on each other.** It gives contradictory results to the general notion that urban students are better than rural students in digital literacy because accessibility of computer and internet facilities are more to the former. Though rural students started using the internet later than urban students, rural students have shown greater enthusiasm to become digitally literate by going through formal computer courses outside the colleges, which is an indication that rural students have realized the importance of digital knowledge in future employment.

7. The relationship among Digital literacy Knowledge and the Knowledge through Course

Again, it is believed that Digital literacy Knowledge depends on the Computer Course the students undergo. Hence, a chi-square test is applied to examine the relationship between the two.

Table 7: Digital literacy Advanced Knowledge and Course undertaken

Course Knowledge	Student Respondents				Total	%
	Basic Knowledge		Advanced Knowledge			
	Number	%	Number	%		
Yes	30	30	8	8	38	38
No	56	56	6	6	62	62
Total	86	86	14	14	100	100

Source: Field survey

The following hypotheses have been developed for testing the relationship:

H_0 – The Knowledge through Course and Digital literacy advanced knowledge of the student respondents do not depend on each other.

H_1 – The Knowledge through Course and Digital Literacy advanced knowledge of the student respondents depends on each other.

The value of the chi-square statistic is calculated as below.

$$\chi^2 = \frac{N(ad - bc)^2}{(a + b)(a + c)(b + c)(b + d)}$$

$$\chi^2 = 2.523$$

From the table of Chi-square probabilities, we have,

$$\chi_{0.05}^2(1) = 3.841$$

As the computed value of 2.523 is less than the table value, the hypothesis will be accepted at a 5 percent significance level. **Hence, Knowledge through Course and Digital Literacy advanced knowledge of the student respondents do not depend on each other.** It is worth noticing that courses undertaken by the students are basic courses that cannot enhance their digital literacy advance knowledge.

Findings of Hypotheses Tested in the Study

- Internet accessibility is not the same in rural and urban areas (by the Chi-square test).
- The student respondents' geographical area and years of internet usage depend on each other.
- The student respondents' geographical area and computer & internet evaluation abilities or skills depend on each other (by Chi-square test).
- The student respondents' geographical area and Digital literacy Knowledge are independent (by Chi-square test). However, it is interesting to note that students from rural areas are more knowledgeable about advanced computer skills than urban students in the study area.
- Years of internet usage and Digital literacy Knowledge of the student respondents is independent (by Chi-square test).
- Knowledge through Course and Digital Literacy The advanced knowledge of the student respondents does not depend on each other (by Chi-square test).

Suggestions and Conclusion

It is quite interesting to note a contradictory phenomenon with respect to students' preference for teachers' usage of technology. In rural areas, teachers' use of technology is more, i.e., 40% of the students opined that technology is used –fairly and very often-but when they are asked to give their preference for classroom teaching with technology or without technology, 21% of the students opted for teaching without technology. This declining percentage indicates that technology is ineffective in catching students' attention. On the other hand, the use of technology in urban areas is quite less (only 16%-fairly and very often). However, a higher percentage of students (44% percent) desired to listen to lecturing with technology.

Despite less access to internet facilities at home, rural students are interested in learning digital skills through computer courses in

computer institutions. They are aware of the importance of digital skills in the present day and for their future employability to succeed in the digital society. Hence, to overcome the disparity of equal access to technology tools for all students, introducing such relevant courses as a part of the curriculum is the need of the hour for all disciplines. Until every student is ensured equal access to technology every day, digital literacy goals will not be realized as envisaged in the Digital India Program.

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Examining the Impact of Sexual Harassment Against Women At Workplace Act, 2013 In India

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Abstract

The paper reviews the current state of sexual harassment against women's research and approaches, treatment, and prevention. Definitional problems and implications are discussed. An examination of the epidemiology of sexual harassment is presented, highlighting correlates that include characteristics of the organizational environment, the perpetrator, and the recipient of unwanted sexual behavior. Normative responses to sexual harassment and consequences are discussed. Descriptions of the most prevalent models of sexual harassment are offered, and the empirical evidence for them is briefly reviewed. From there, the effect of model development and evaluation on the prevention and treatment of sexual harassment is considered. The paper comments on the steps that would need to be taken to develop viable prevention and treatment programs. Suggestions for fruitful avenues of research and theory development are offered. The paper also discusses the sexual harassment issue against ladies and the laws that the Indian Government passed, like the Sexual Harassment against Women in the Workplace (Prevention, Prohibition and Redressal) Act, 2013. It can be noted that the Sexual Harassment of Women at IT Workplace (Prevention, Prohibition and Redressal) Act, 2013 hasn't been a very vital and powerful tool for the working ladies and the working environment, especially in the IT sector, finding a way or solution for punishing such kind of offenses. The most extreme sexual harassment issue happens in the IT sectors.

Keywords: Sexual Harassment, Sexual Behavior, Human Rights and Dignity, Gender Equality,

Introduction

Those of us working in colleges, universities, and research centers are painfully aware that we are witnessing an extraordinary time in every sphere of life in India and perhaps even globally. We aren't even aware

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of how little we know about what is happening. The pace of change has been immense, whether it is the life of a particular university or other institutions in the realm of government policy. Various commissions and committees provide their recommendations, and many bills are summarily introduced into Parliament without any prior discussion now and then. Henceforth, I would like to reflect on certain questions of gender. Such a choice might seem quite odd since gender issues have not been seen as a priority in this crisis-ridden situation. Nonetheless, we would like to ask whether recent years might witness a 'silent revolution' concerning gender, replete with its contradictions and distortions. Further, we suggest that while some aspects of this gender revolution have been unobtrusively in the making for quite some time now, there are dimensions that are no longer even particularly silent.

Over here, constitutional jurisprudence is an important source of justifying, clarifying, and activating international norms and providing a forum for understanding the need and method for such engagement. While international law does not form a prominent part of the Indian Constitutional scheme, it has occupied an important place through "an unexpected ally" of the Indian judiciary. Areas of women's rights in which the courts have referred to international law are employment and workplace-related issues of women. The traditional notion of women as being primarily suited to domestic work has restricted their role in the public sphere. Since there is no supportive comprehensive statute for employment discrimination in India, reliance is largely placed on the constitutional provisions before enacting The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. In many cases, the Supreme Court has convoluted substantive and formal ideas of equality. The main issues in employment matters hinge on discrimination and equality in employment conditions.

A. Concept of Gender Equality

The concept that women and men, girls and boys, have equal conditions, treatment and opportunities for realizing their full potential, human rights, and dignity and for contributing to (and benefitting from) economic, social, cultural, and political development. Gender equality is, therefore, the equal valuing by society of the similarities and differences of men and women and the roles they play. It is based on women and men being full partners in the home, community and society. Equality does not mean that women and men will become the same but women's and men's rights, responsibilities, and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs

and priorities of both women and men and girls and boys are taken into consideration, recognizing the diversity of different groups and that all human beings are free to develop their personal abilities and make choices without the limitations set by stereotypes and prejudices about gender roles. Gender equality is a matter of human rights and is considered a precondition for, and an indicator of, sustainable people-centered development.

In ancient India, religion was given major significance. The education also puts primary emphasis on religious scriptures. It was believed that individuals could enrich their lives by inculcating morality and ethics. Women were given recognition within society and participated in all activities and functions along with men. In spirituality, women were not considered inferior to men, were not discriminated against, and were provided equal opportunities. *Yajunvalyky* had imparted divine knowledge to *Maitrey*, and she had not only been able to comprehend high philosophy but had also acquired divine knowledge. Furthermore, women were engaged in several job duties. They were even bought into slavery by getting their duties fixed; they were reemployed as servants in palaces and within the houses of wealthy classes and were also engaged in the occupations of ministers. At the same time, women were protected by their fathers before marriage, their husbands after marriage, and by sons in old age.

Gender denotes the realization of every facet of personality that contributes to the fullness of life to which a woman is entitled. Gender identity is one of the most fundamental aspects of life, which refers to a person's intrinsic sense of being a male, female transgender, or transsexual person. A person's sex is usually assigned at birth. Still, a relatively small group of persons may bear with bodies that incorporate both or certain aspects of both male and female physiology. At times, genital anatomy problems may arise in certain persons; their innate perception of themselves is not in conformity with the sex assigned to them at birth and may include pre- and post-operative trans-sexual persons and also persons who do not choose to undergo or do not have access to operation and also include persons who cannot undergo a successful operation. Countries all over the world, including India, are grappling with the question of attribution of gender to persons who believe that they belong to the opposite sex. Few persons undertake surgical and other procedures to alter their bodies and physical appearance to acquire gender characteristics of the sex that conform to their perception of gender, leading to legal and social complications since the official record of their gender at birth is found to be at variance with the assumed gender identity. Gender identity refers to each

person's deeply felt internal and individual experience of gender, which may or may not correspond with the sex assigned at birth, including the personal sense of the body, which may involve a freely chosen modification of bodily appearance or functions by medical, surgical or other means and other expressions of gender, including dress, speech, and mannerisms. Gender identity, therefore, refers to an individual's self-identification as a man, woman, transgender, or other identified category. Sexual orientation refers to an individual's physical, romantic, and/or emotional attraction to another person. Sexual orientation includes transgender and gender-variant people with heavy sexual orientation, and their sexual orientation may or may not change during or after gender transmission, which also includes homosexual, bisexual, heterosexual, asexual, etc. Gender identity and sexual orientation, as already indicated, are different concepts. Each person's self-defined sexual orientation and gender identity are integral to their personality and are one of the most basic aspects of self-determination, dignity, and freedom. No one shall be forced to undergo medical procedures, including SRS (Stereotactic Radio Surgery), sterilization, or hormonal therapy, as a requirement for legal recognition of their gender identity.

The right to gender equality is intrinsic to the right to life under Article 21 of the Constitution. The right to life comprehends the right to live with dignity. An affront to or the invasion of gender is destructive of the right of every woman to live with dignity. Article 15 of the Constitution, which contains a prohibition against discrimination by the State on the grounds of sex, is an emanation of that right. The provisions of the Constitution recognize gender equality as a fundamental right. Gender equality in all its dimensions is a basic human right recognized by and embodied in the provisions of the Constitution. The broad sweep of the human right to gender equality traverses every facet of the position of a woman in society. The right comprehends the preservation of the dignity of women. At a basic level, gender equality postulates the protection of women against all those practices that invade the dignity of being and the person's privacy. A dignified existence includes the right to earn one's livelihood in fair and gender-neutral conditions. A condition that operates to disadvantage a woman worker on the grounds of gender is fundamentally anachronistic to the vision of our constitutional order. Gender as a concept has wider dimensions than sex. Gender equality postulates the realization of societal values beyond the mere notion of sexual equality.

Part III of the Indian Constitution contains six justifiable and enforceable fundamental rights – equality, freedom, protection against exploitation, freedom of religion, cultural and educational rights, and

constitutional remedies. In addition, there are justifiable Directive Principles of State Policy and Fundamental Duties, all indicating the empowerment of women. Article 32 of the Constitution of India gives meaning to fundamental rights and, consequently, to international law by allowing appropriate proceedings to be instituted at the Supreme Court. Being a dualist system, since the implementation of a treaty requires legislation for activating an international treaty, the Parliament has exclusive powers to enact a statute under Article 253 of the Indian Constitution. The exclusive reference to international law in the Constitution can be found in Article 51(c) of Part IV, dealing with the Directive Principles of State Policy. It states that the State shall endeavor to foster respect for international laws and the treaty obligations in the dealing of the organized people with one another. Being a Directive Principle of State Policy, Article 51 is not directly enforceable, implying that even international law per se is not justifiable in the domestic sphere. However, this non-justifiability is rectified by other provisions in the Indian Constitution through Public Interest Litigation (PIL) and expansive rights interpretation. Against the increasing importance of international law today, monism and dualism seem less important when courts play an 'activist' role and reduce the deference to the executive. Therefore, one of the most important constitutional mechanisms of engaging with international law lies in interpreting fundamental rights. Indian women struggle to enforce their rights within a complex socio-cultural setup. When rights emerging from international instruments are attempted to be enforced in India, it may seem conflicting with the values of Indian society and, therefore, unsuitable to Indian conditions. Gender normally tries to assert itself in private spaces, claiming authority from religion or traditions. Issues previously solely within the regulation and control of domestic laws have gradually moved to a considerable extent within the parameters of international law. Dynamic approaches have taken over static ones; therefore, international law has percolated through the domestic legal systems through multiple entry points. Qualitative changes in international law have made the participation of domestic courts in the application and enforcement of international law conceptually inevitable and legally essential. These changes are in the form of the diversity of its subjects, which are no longer just traditional states.

B. Sexual Harassment

These are some questions, besides the nature of approach expected from the law courts to cases involving sexual harassment, which come to the fore front and require our consideration.

Sexual harassment is a form of sex discrimination that is frequently projected using unwelcome sexual advances, requests for some sexual favors, and other kinds of verbal or physical conduct that contain sexual

overtones, whether it is directly or by implication, specifically when submission to or rejection of such conduct by a female employee could be capable of being used for manipulating with the employment of the female employee and interfering with her work performance unreasonably and had the effect of creating a hostile working environment for her.

It can be defined as including any such unwelcome sexually determined behavior (whether directly or by implication) such as:

- a) physical contact and advances;
- b) a demand or request for sexual favors;
- c) sexually-colored remarks;
- d) showing pornography
- e) any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

There is no gain in saying that all the incidents of sexual harassment at the workplace result in the violation of the Fundamental Right to Gender Equality and the Right to Life and Liberty, which are the two of the most precious Fundamental Rights that the Constitution of India has guaranteed. As early as 1993, at the International Labor Organization Seminar, which was held in Manila, it was recognized that sexual harassment of women in the workplace was a form of gender discrimination against women. Apart from that, the subjects of the fundamental rights guaranteed in our Constitution are of sufficient amplitude to embrace all aspects of gender equality, including the prevention of sexual harassment and abuse, and the courts are under a constitutional obligation to protect and preserve those fundamental rights. That sexual harassment of a woman in the workplace is unharmonious to the honor and dignity of a woman. It needs to be abolished, and there can be no compromise with such violations.

International instruments such as the Convention on the Elimination of All Forms of Discrimination Against Women, 1979 (CEDAW) and the Beijing Declaration direct all the State parties to take appropriate measures to prevent discrimination of all forms against women in addition to taking steps to protect the dignity and honor of women. The International Covenant on Economic, Social, and Cultural Rights, 1966, consists of numerous provisions that are particularly important for women. Article 7 of the Statute recognizes the right of a woman to fair conditions of work and says that any woman shall not be subjected to sexual harassment at her place of work, which may vitiate the working environment. These international instruments cast an obligation on the Indian State to gender sensitize its laws, and the Courts are obliged to see that the message of the international instruments is not allowed to be drowned.

Sexual harassment of a woman at the workplace is against the honor and dignity of a female and must be eliminated. That there can be no compromise with such violations admits of no debate. The message of international instruments such as the Convention on the Elimination of All Forms of Discrimination Against Women, 1979 (CEDAW) and the Beijing Declaration directs all State parties to take suitable measures to prevent discrimination of all forms against women as well as taking steps to protect the honor and dignity of women is loud and clear.

C. Landmark Judicial Decisions before the Act, 2013

Before the enactment of the Act our judiciary has done a great task and established right against sexual harassment as fundamental right. The following are the landmark judgments of the Indian judiciary. Due to these verdicts later, the parliament passed the Sexual Harassment of Women at Workplace (Prevention, Prohibition, And Redressal) Act, 2013..

Vishaka & Ors v. State of Rajasthan (1997)

In 1992, a social worker named Bhanwari Devi, who was an employee of the Rural Development Programme of the Government of Rajasthan as a Development Project Worker, was brutally gang raped by five men of the upper class on account of her efforts to stop child marriage in her village. She went to the police station to complain about the offenders, but no thorough investigation was launched. To get justice, she took her case to the Trial Court, where the Court acquitted the accused for the reason of lack of medical evidence and the reason that they were of a higher social caste and would not be expected to touch or associate with her, who was of a lower social caste.

Thus, women's rights activists and lawyers filed a PIL against the state of Rajasthan in the Supreme Court of India under the banner of Vishaka. This incident exposed the risks that working women were exposed to daily and emphasized the urgency for safeguards to be implemented in this respect.

The apex court first issued guidelines for the public and private sectors to eradicate the threat against working women.

Vishaka Guidelines

The Court observed that concerning the definition of 'human rights,' as given in Section 2(d) of the Protection of Human Rights Act, 1993, the then-present civil and penal laws in India were not adequately enough for specific protection of women from sexual harassment at the places of work and that enactment of legislation on the issue would take considerable time,

it is important and expedient for the employers at places of work as well as other responsible persons or institutions to observe certain guidelines to ensure the prevention of sexual harassment of women. The guidelines were listed as under--

1. Duty of the Employer or other responsible persons at places of work and other institutions: It was given that it shall be the duty of the employer or any other responsible persons at the workplace or other institutions to prevent the commission of acts of sexual harassment and to ensure the carrying out of the procedures for the resolution, settlement or prosecution of the acts of sexual harassment.
2. Definition of sexual harassment: Sexual harassment was defined as including such unwelcome sexually determined behavior (whether directly or by implication) as –
 - a) physical contact and advances;
 - b) a demand or request for sexual favors;
 - c) sexually colored remarks;
 - d) showing pornography;
 - e) any other unwelcome physical verbal or non-verbal conduct of sexual nature.

In the case where any of these acts is committed in situations under which the victim of such behavior has a rational apprehension about the victim's employment or work, whether she is drawing salary or allowance, whether in a government, public, or private enterprise; such conduct can be said to be humiliating and may constitute a health and safety issue. It is a prejudiced instance when a woman has reasonable grounds to believe that her objection would disadvantage her in association with her employment or work, including recruiting or promotion, or even create a hostile work environment.

3. Preventive Steps: All employers or persons in charge of the workplace, whether in the private or public sector, must take suitable steps to prevent sexual harassment –
 - a) The prohibition of sexual harassment at the workplace, as defined above, should be notified, published, and circulated in appropriate ways.
 - b) The Rules/Regulations of Government and Public Sector bodies relating to conduct and discipline should include rules/regulations prohibiting sexual harassment and

- provide for appropriate penalties in such rules against the offender.
- c) private employers' steps should be taken to include the aforementioned prohibitions in the standing orders under the Industrial Employment (Standing Orders) Act of 1946.
 - d) Appropriate work conditions should be provided regarding work, leisure, health, and hygiene to further ensure that there is no hostile environment towards women at workplaces, and no employee woman should have reasonable grounds to believe that she is disadvantaged in connection with her employment.
4. **Criminal Proceedings:** In case of such conduct amounting to a specific offense under the IPC or any other law, the employer shall initiate appropriate action by the law by making a complaint with the appropriate authority. In particular, it should ensure that victims or witnesses are not victimized or discriminated against while dealing with complaints of sexual harassment. The victims of sexual harassment should have the option to seek transfer of the perpetrator or their transfer.
 5. **Disciplinary Action:** Where such conduct amounts to misconduct in employment as defined by the relevant service rules, the employer should initiate appropriate disciplinary action in accordance with those rules.
 6. **Complaint Mechanism:** Whether or not such conduct constitutes an offense under law or a breach of the service rules, an appropriate complaint mechanism should be created in the employer's organization to redress the complaint made by the victim. Such complaint mechanisms should ensure time-bound treatment of complaints.
 7. **Complaints Committee:** The complaint mechanism referred to above should be adequate to provide, where necessary, a Complaints Committee, a special counselor, or another support service, including maintaining confidentiality. A woman should head the Complaints Committee, and not less than half of its members should be women. Further, to prevent the possibility of any under pressure or influence from senior levels, such a Complaints Committee should involve a third party, either an NGO or another body that is familiar with the issue of sexual harassment.

The Complaints Committee must make an annual report to the government department concerned of the complaints and action taken by them. The employers and person in charge will also report on compliance with the guidelines above, including the reports of the Complaints Committee to the Government department.

8. Workers' Initiative: Employees should be allowed to raise sexual harassment issues at workers' meetings and in other appropriate forums, and it should be affirmatively discussed in Employer-Employee Meetings.
9. Awareness: Awareness of the rights of female employees in this regard should be created by prominently notifying the guidelines (and appropriate legislation when enacted on the subject) suitably.
10. Where sexual harassment occurs due to an act or omission by any third party or outsider, the employer and person in charge will take all steps necessary and reasonable to assist the affected person in support and preventive action.
11. The Central/State Governments are requested to consider adopting suitable measures, including legislation, to ensure that the employers in the Private Sector also observe the guidelines laid down by this order.
12. These guidelines will not prejudice any rights under the Protection of Human Rights Act 1993.

Apparel Export Promotion Council v. A.K. Chopra on 20 January, 1999

The Supreme Court upheld the dismissal of a superior officer of the Delhi-based Apparel Export Promotion Council who was found guilty of sexually harassing a subordinate female employee at the workplace. Supreme Court enlarged the definition of sexual harassment by ruling that physical contact was not essential for it to amount to an act of sexual harassment. The Supreme Court explained that "sexual harassment is a form of sex discrimination projected through unwelcome sexual advances, request for sexual favors and other verbal or physical conduct with sexual overtones, whether directly or by implication, particularly when submission to or rejection of such conduct by the female employee was capable of being used for affecting the employment of the female employee and unreasonably interfering with her work performance and had the effect of creating an intimidating or hostile work environment for her."

Medha Kotwal Lele & Ors. v. Union of India

A letter written by Medha Kotwal highlighted several individual cases of sexual harassment, stating that the Vishaka Guidelines were not being effectively implemented. Converting the letter into a writ petition, the Supreme Court took cognizance and undertook monitoring of the implementation of the Vishaka Guidelines across the country by directing State Governments to file affidavits emphasizing the steps they took to implement the Vishaka Guidelines. The result showed a poor performance by a majority of the states.

In the supreme court, R.M. Lodha, J. observed that the Vishaka judgment came on 13.8.1997. Yet, 15 years after the guidelines were laid down by this Court for the prevention and redressal of sexual harassment and their due compliance under Article 141 of the Constitution of India until such time the Parliament enacted appropriate legislation, many women still struggle to have their most basic rights protected at workplaces. The statutory law is not in place. The court considered that guidelines in Vishaka should not remain symbolic, and further directions are necessary until legislative enactment on the subject is in place.

- (i) The States and Union Territories which have not yet carried out adequate and appropriate amendments in their respective Civil Services Conduct Rules (By whatever name these Rules are called) shall do so within two months from today by providing that the report of the Complaints Committee shall be deemed to be an inquiry report in a disciplinary action under such Civil Services Conduct Rules. In other words, the disciplinary authority shall treat the report/findings, etc., of the Complaints Committee as the findings in a disciplinary inquiry against the delinquent employee and shall act on such report accordingly. The findings and the report of the Complaints Committee shall not be treated as a mere preliminary investigation or inquiry leading to disciplinary action. Still, they shall be treated as a finding/report in an inquiry into the misconduct of the delinquent.
- (ii) The States and Union Territories that have not carried out amendments in the Industrial Employment (Standing Orders) Rules shall now carry out amendments on the same lines, as noted above in clause (i), within two months.

- (iii) The States and Union Territories shall form an adequate number of Complaints Committees to ensure that they function at the taluka, district, and state levels. Those States and/or Union Territories that have formed only one Committee for the entire State shall now form an adequate number of Complaints Committees within two months from today. A woman shall head each of such Complaints Committees, and as far as possible in such Committees, an independent member shall be associated.
- (iv) The State functionaries and private and public sector undertakings/ organizations/bodies/institutions, etc., shall put in place sufficient mechanisms to ensure full implementation of the Vishaka guidelines and further provide that if the alleged harasser is found guilty, the complainant victim is not forced to work with/under such harasser. Where appropriate and possible, the alleged harasser should be transferred. Further provision should be made that harassment and intimidation of witnesses, and the complainants shall be met with severe disciplinary action.
- (v) The Bar Council of India shall ensure that all bar associations and persons registered with the State Bar Councils follow the Vishaka guidelines. Similarly, the Medical Council of India, Council of Architecture, Institute of Chartered Accountants, Institute of Company Secretaries, and other statutory Institutes shall ensure that the organizations, bodies, associations, institutions, and persons registered/affiliated with them follow the guidelines laid down by Vishaka. To achieve this, necessary instructions/circulars shall be issued by all the statutory bodies, such as the Bar Council of India, Medical Council of India, Council of Architecture, and Institute of Company Secretaries, within two months from today. On receipt of any sexual harassment complaint at any of the places referred to above, the same shall be dealt with by the statutory bodies by the Vishaka guidelines and the guidelines in the present order.

R.M. Lodha, Anil R. Dave & Ranjan Gogoi JJ.were of the view that if there was any non-compliance or non-adherence to the Vishaka guidelines, orders of this Court following Vishaka and the above directions, it will be open to the aggrieved persons to approach the respective High Courts. The High Court of such a State would be

better positioned to effectively consider the grievances raised.

D. The Sexual Harassment of Women at Workplace (Prevention, Prohibition And Redressal) Act, 2013 –

The objective of the Sexual Harassment Act of 2013 was to make the workplace a safer place for women and to protect them from sexual harassment. It also functions as a forum for both avoiding and addressing problems. *“Sexual harassment has been ruled a breach of a woman's fundamental right to equality, as guaranteed by Articles 14 and 15, and her right to life and dignity, as guaranteed by Article 1. Sexual harassment has also been deemed a violation of the freedom to practice or carry out any vocation, trade, or business, which includes the right to a safe workplace, under Article 19(1)(g) of the Constitution.”*

According to the Sexual Harassment of Women at Workplace Conduct of 2013, any uninvited and sexual act is deemed sexual harassment, which includes “quid pro quo” harassment. It is explained as unwelcome sexual, physical, verbal, or nonverbal activity, such as physical contact and approaches, demand or desire for sexual favors, making sexually tinged comments, showing pornography, and any other unwanted sexual, physical, verbal, or nonverbal activity. The concept of “extended workplace” was born as a consequence of the POSH legislation, which defines “workplace” as any site where an employee goes as a consequence of work or in the scope of employment, including transportation offered by the organization for travel.

Key Provisions of the POSH Act, 2013

Following are the key provisions of the POSH Act, 2013 –

- a. **Sexual harassment [Section 2(n)]** - Any physical, verbal, or non-verbal harassing conduct done either directly or indicatively amounts to sexual harassment. Section 3 elaborates on this definition, including circumstances such as promising preferential treatment.
- b. **Workplace [Section 2(o)]** -Workplace includes the office of the employee (including service providers), the places she visits as a part of her duty, and the travel she undertakes to fulfill the same.
- c. **Composition of the Committees** -A workplace having more than 10 employees must constitute an Internal Complaint Committee (ICC) in all its branches and levels. If there are less

than 10 employees, all complaints are directed to the Local Committee (LC) set up in each district. There must be a minimum of 4 members in the IC, with at least half of them being women, and they are presided over by a woman from a senior position who has held her office for not more than 3 years. There must also be a member of an NGO working towards women's rights or related arenas. For the LC, there must be a woman chairperson from the field of social work, one woman from a block, taluka, tehsil, ward or municipality, and 2 NGO members. At least one woman must belong to SC/ST, and one must be from a legal background. Members can be removed if found guilty of misconduct, convicted of an offense, abusing their position, or contravening the confidentiality of the complaint.

- d. **Duties and Obligations of Employer** -An employer is defined in Section 2(g) of the Act as a person in charge of the place of work management, monitoring, and regulation. It stipulates that the employer shall disclose the legal ramifications of engaging in activities that may constitute sexual harassment and the composition of the Internal Complaint Committee. There is a legal need to handle sexual harassment as a violation of service regulations. If he fails to comply with the regulations, a penalty of 50000 Rs. is recommended, or it can even lead to cancellation as per Section 26 of the Act.
- e. **Procedure to file a complaint** - An aggrieved female has three months from the date of the tragedy to make a written complaint with the ICC and three months from the last such event in the case of a series of such mishaps. The Committee, on the other hand, can pardon any delay in bringing the complaint for up to three months. According to *Tejinder Kaur v. UOI*, the time limitation can be extended if it can be proven that the lady could not register the complaint within the statutory time frame due to extenuating circumstances. Her legal heirs may file a complaint if the aggrieved female is mentally or physically unable. Before initiating an inquiry, the committee can attempt to address the situation through conciliation between her and the responder, and if settlement is achieved, no further inquiry will be conducted. A new investigation will be conducted if the suggested conciliation fails to produce results. When both

parties are employees, natural justice principles apply, and both parties are heard and allowed to submit remarks opposing the committee's findings. The committee has the same authority as a civil court while directing the investigation. The committee has 90 days to complete the probe.

- f. **Nature of complaint** - If the Internal Committee finds that the accusation against the defendant is fallacious, or that the aggrieved person or any other person making the complaint did so knowing it was fallacious, or that the female making the complaint generated any misleading document, it can lead to firing the women. If the accusation against the defendant is ascertained, the committee will recommend to the District Officer that sexual harassment be treated as improper conduct in compliance with the provisions of the rules or in the absence of such rules and that the aggrieved woman should be compensated. Any person who is harmed by the Internal Committee's guidelines or their inability to be implemented may submit an appeal to the court within 90 days following the guidelines if the legislative conditions are followed. The identities of the respondent, appellant, witness, and their addresses cannot be revealed. However, under the terms of this Act, any victim's justice can be shared.
- g. **Method of Complaints and Hearing** -The complainant can file a complaint within 3 months of the incident, extending to 3 more months. If she cannot file because of physical incapacity, then her heir, relative, friend, co-worker, or worker of the National or State Commission for Women can file a complaint on her behalf to IC/LC. If it is because of her mental incapacity, then her psychologist, psychiatrist, guardian, or any other authority who is caring for her may do the same. Before initiating an inquiry, the IC/LC will try to reconcile the parties if the victim agrees, but no monetary compensation can be given. If not, the inquiry shall end in 90 days, and neither party will be allowed to involve a lawyer. After inquiry, the IC/LC has to give recommendations to the employer/district officer within 10 days, who later has to implement them within 60 days. If the complaint is against the employer himself, then even if there is IC, complaints must go to LC. But if the evidence produced is false, or the allegation is maliciously false, there shall be a suitable punishment. The IC

must also report to the employer and district officer every year.

- h. **Relief** - As per Section 12, the IC may make recommendations to the employer, such as transferring or granting leave. Moreover, Rule 8 of the Rules also states that the respondent shall not report on the victim's work performance. Compensation to the victim depends on mental trauma, medical expenses, etc. The aggrieved woman can also appeal to a higher court if unsatisfied within 90 days of recommendation. If the employer does not implement the recommendations, a penalty of up to Rs. 50,000 can be charged. Cancellation of license, withdrawal, or non-renewal of registration for carrying on business may also apply. Moreover, Section 19 details employer duties, such as providing a safe workplace, and Sections 20 & 21 detail duties of district officers, such as creating awareness.

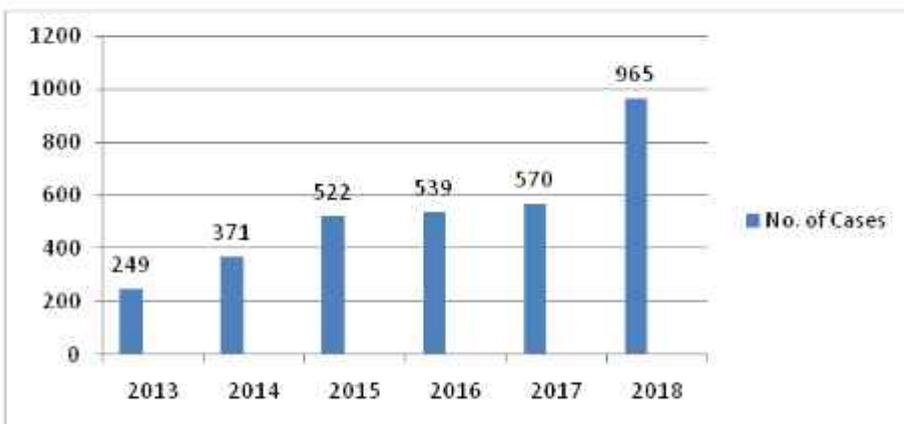
Amendments and Updates

- 2016 - The terms "Internal Complaints Committee" and "Local Complaints Committee" were changed into "Internal Committee" and "Local Committee" to substantiate them with powers beyond only redressal.
- 2017 - The government launched a "Sexual Harassment Electronic Box" (SHe-Box) in July 2017 for Central Government women employees to file a complaint that will be directed to the respective IC. In November 2017, it was extended to private companies. This was done to protect women in places where the IC doesn't exist or functions poorly.
- 2018 - The Companies (Accounts) Rules, 2014 Rule 8 amended to mandate the inclusion of the IC's SHW report in the Board's annual report, providing impetus to Section 22 of the POSH Act.
- 2019 - The Department of Women Development and Child Welfare issued a general notice requiring any Telangana company with ten or more employees to register its IC with the State She box portal by July 15, 2019. Just so that officials may closely monitor the region's compliance status.

E. Position after the Act

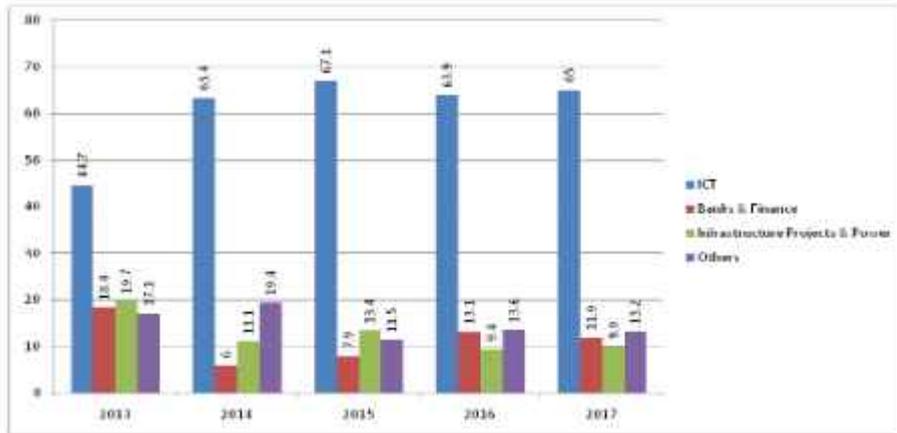
It has been almost a decade since the enactment of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act in 2013, and since then, many corporations have moved forward and appointed committees, sensitized their employees, and ensured processes, as mandated, are put in place. In so far as the complaints registered with the National Commission for Women (NCW) are concerned, there is an increase in complaints registered under the category 'Sexual Harassment includes Sexual Harassment at Workplace.' An Analysis of NCRB Data from the Years 2014 to 2016 shows a rising trend in the reported sexual harassment cases under IPC; it was highest in 2016, and after that, it shows a declining trend. According to the official data of NCRB, there has been a rise in the sexual harassment complaints registered from 2016 to 2018. Around 539 complaints were received in 2016, 570 in 2017, and 965 in 2018 under the category of insult to the modesty of women in regards to Sexual Harassment of Women at Work Place, but further it fell. The data indicating the number of complaints registered during 2013 - 2018 is below.

Chart 1: Complaints of Sexual Harassment against Women Registered by the National Commission for Women



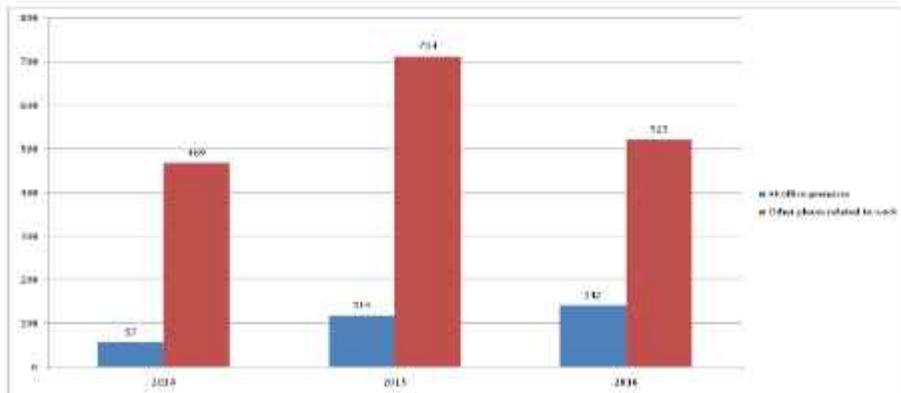
Source – A Research Study sponsored by National Commission for Women, Government of India, New Delhi

The number of sexual harassment cases was reported higher in the ICT sector, including call centers and the BPO sector. There has been an increasing trend in sexual harassment cases in India across the sectors.

Chart 2: Trend of Sexual Harassment Against Women Across Sectors

Source – A Research Study sponsored by National Commission for Women, Government of India, New Delhi

In another set of data, the National Crime Records Bureau (NCRB) categorizes “insult to modesty of women” under section 509 of the IPC. This includes workplace harassment. NCRB reported 665 such cases in 2016, down 20% from 833 cases in 2015 and up 26% from 526 cases in 2014. The offense could be uttering a word or sound, making a gesture, or committing an act to insult a woman. Registered cases of sexual harassment at Indian workplaces increased 54% from 371 in 2014 to 570 in 2017, according to official data. Uttar Pradesh—the country’s most populous state—reported the most cases of sexual harassment of women at the workplace (726 or 29%) over 2014-18, followed by Delhi (369), Haryana (171), Madhya Pradesh (154), and Maharashtra (147), as per the data presented in Lok Sabha on July 27, 2018.

Chart 3: Cases of Sexual Harassment against Women in India

Source – A Research Study sponsored by National Commission for Women, Government of India, New Delhi

The total reported cases of Sexual Harassment in the workplace from 2014 – 2018 were 2513, which implies that Sexual harassment at the workplace is increasing despite the enforcement of laws and legal provisions, and merely a negligible proportion of victims are reporting the case. The Act casts an obligation upon all employers to constitute Internal Committees and for inquiry to be completed sensitively and time-bound by Internal Committees. There is no centralized mechanism to collect data related to Internal Committees, and the sexual harassment cases looked into by such committees. Despite the noise and availability of public support to enforce the POSH laws, including the adoption of POSH policies by the corporation, there are no reliable statistics for analyzing the extent to which employers comply with POSH and the number of complaints raised and redressed. One of the biggest deterrents in the POSH law is license cancellation. There are a few cases in the public domain where such action was taken. The lack of information in this space makes one wonder whether the POSH Act is a toothless tiger.

Over the last 8 years, not enough jurisprudence has been created to which could offer to clarify various aspects of the law, including what constitutes sexual harassment, obligations of an employer/IC, remedies/safeguards available to the victim, the process of dealing with a complaint, what is permitted under investigation, etc. Most women continue to be hesitant in taking action due to apprehension of being disbelieved or ridiculed or having a record of being a victim. The stigma still attaches to the victim.

Concluding Analysis

In contributing to existing literature, current analysis of case laws and different concepts suggests that the Supreme Court of India has perpetuated the rights-based discourse in India through an expansive interpretation of domestic law using international norms acting within the constitutional framework. Such judicial activism with international norms encompasses “indirect material effects,” such as the intervention of new actors into the judicial arena or policy debate; “direct symbolic effects,” such as prompting greater media coverage; and “indirect symbolic effects,” such as reframing public discourse. Law has been cautiously interpreted within the constitutional scheme to apply external norms carefully to women's domestic and working contexts. The impeccable positive effect of the decisions is evident in the lack of opposition from the executive or the legislature. The court has not used any specific approach in enforcing international law in India. Still, it has cherry-picked the catalog of international instruments to place itself in the larger international legal

community. The Supreme Court has not 'interpreted' international law per se but rather interpreted 'domestic law' in light of international agreements. The fundamental rights provided in the Constitution of India are quite detailed, and even without engagement with international law, there is enough scope to evolve the process of positive gendered decision-making. But the court has based its reasoning not on the vertical supremacy of international law but on the transplantation of the value content in which it supports women's rights, making the direct effect subject to the constitutional mandate. The judgments that require the government to legislate generally create a persuasive obligatory effect on the legislature to make the domestic law compatible with international obligations. Further, since the Constitution is comprehensive enough, the court needs to provide stronger reasoning and justification as to why it uses international law to justify its expansion of rights. The scope of engagement with international norms gets reduced as one moves from public to private spaces. Therefore, the methods of engagement and impact also become minimal as we move from cases dealing with rape to personal law matters. In most cases, the role is largely persuasive, but directly or indirectly, international legal norms are consistently tiptoeing into domestic legal relations where matters are domestic. With positive influences through this engagement with international norms, the Supreme Court of India has acted as an enforcer of international law for domestic goals and, thereby, has attempted to increase the significance and benevolence of international law for a women's rights movement in India. Employers, housing providers, educators, and other responsible parties also need procedures for dealing with sexual harassment by third parties. These procedures should show how people are expected to respond to the harassment, ensure that serious and/or ongoing problems are brought to the attention of those in charge, and also that the people in charge take appropriate steps to assess the situation and take remedial action. In practice, it is very important that all sexual harassment complaints be taken seriously and dealt with promptly, that the complaint mechanism be applied, and that persons making complaints not be subjected to discipline or reprisal. All responsible parties should monitor their environments regularly to make sure they are free of sexually harassing behaviors. Proactive steps to maintain a poison-free environment will help make sure that sexual harassment does not take root and is not given a chance to escalate. When sexual harassment occurs, there is a long-lasting negative and traumatic impact on individuals, including psychological suffering, physical suffering, and professional losses. Workers suffering from sexual harassment are most unlikely to be highly productive. The negative impacts do not stop at an injury to one individual.

It has a ripple and multiplier effect on the rest of the workers in the organization, impacting the workplace and bringing negative consequences such as compromised teamwork, economic loss, impaired productivity, and hindered development. For society at large, sexual harassment impedes the achievement of equality between men and women as it condones sex discrimination and sexual violence and has detrimental effects on the development of the country as a whole and the well-being of people. Therefore, preventing and addressing sexual harassment is in the interest of society. All issues concerning crimes against women need to be tackled on a priority basis so that there is social justice and security. To check the increasing crimes against women, the Government should go to the root of the problem and, if possible, come forward with stringent legislation. Besides this, there is a need to bring about a change in mindset to respect women and to ensure gender justice. One thing we would suggest for the Government's consideration is that from childhood, children should be sensitized to respect women as they are taught to respect men. Gender equality should be made a part of the school curriculum. The school teachers and parents should be given training to conduct regular personality building and to keep a watch on the actual behavior of the children to make them gender sensitive.

Suggested Policy Measures

1. A vision statement setting out the organization's commitment to maintaining a fair and equitable environment free of sexual and gender-based harassment and stating that the organization will not tolerate sexual and gender-based harassment.
2. A statement of rights and obligations must be prepared in the form of *the Indian Gender Identity Code*.
3. A list of the prohibited grounds of discrimination must be listed in the *Code*.
4. The *Code* should mention the definition of "sexual harassment" and a definition of "gender-based harassment."
5. An explanation of the concept of a "poisoned environment" as a violation of the *Code* and examples of a poisoned environment that are meaningful in that organization's context should be mentioned.
6. A description of unacceptable behavior, such as:
 - Examples of sexual harassment should be listed in *the Code's Policy on preventing sexual and gender-based harassment*.
7. A description of who the policy applies to (such as employers, employees, third-party service providers, etc.).
8. How internal complaints will be handled with details on:

- Who to complain to
 - An assurance that the person handling the complaint should be independent, expert, *etc.*
 - Confidentiality
 - Reassurance that the person making the complaint will be protected from reprisal or threat of reprisal
 - Help that is available for parties to a complaint
 - The availability of Alternative Dispute Resolution, such as mediation, to resolve a complaint
 - How the complaint will be investigated
 - How long the process will take
 - Steps that will be taken if it is not appropriate for the person making the complaint to continue working with the person/people being complained about;
 - How will the organization deal with the complaint when the harasser is unknown (e.g., cyber harassment)?
9. Remedies that will be available if the claim of sexual harassment is proven, such as:
- Disciplinary measures to be applied (for example, in employment, measures could range from a verbal warning or a letter of reprimand to termination)
 - Compensation to the person who made the complaint.
10. A statement reinforcing the right of individuals to file other types of complaints (information about alternative remedies), such as:
- A human rights application with the National Women Rights Commission of India at any time during the internal process,
 - A complaint under the Indian Penal Code, if applicable
 - A grievance under a collective agreement, if applicable
 - criminal charges, if applicable.

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A Study On Securities Analysis And Portfolio Management And Its Impact On Profitability of Investors

Ms. Payal Edline D'souza

Abstract

With the emerging areas of the economy, the diverse sector-based investment portfolios are considered more significant. The reliable performance of a portfolio depends on several complex factors, namely market fluctuations, market conditions, investors' behavioral patterns, customers' demographic classification, etc. The study focuses on dynamic market risk by computing beta and weighted average return for 10 different sectoral indices from the Indian stock market, analysing its movement, and exploring its relationship with market stress. The sectors most resilient towards market risk are chosen to construct the best portfolio for a risk-averse investor. The portfolio's construction is made on a risk and return basis, and it's evident from the study that a portfolio can be constructed with low risk and high returns.

Keywords: Stock market, performance, portfolio, returns, risk, stocks, statistical analysis.

Introduction

Thousands of companies are traded in the stock market, and companies with similar business activities or services are grouped in a sector. For investing in the stock market, there could be two approaches to portfolio selection: first, by analyzing the performance of stocks individually and making a selection believing in the fact that the selected stocks will be profitable in the future, and second, by analyzing the sector's performance under the current economic conditions and selecting the stocks from leading sectors (Bisht & Kumar, 2023). "Buying or selling stocks" or simply investing in the stock market is an active area for its possibility of long-term gain among professionals, non-professionals, and research communities. However, a wise decision to select a favorable combination of stocks from a wide range of varieties and their proportions is challenging due to its inherent non-linear complex nature. The uncertainty in return and associated risk pose difficulty in the decision-making process of selecting stocks and securities (Sengupta et al., 2024).

Recent events of market downturn (such as COVID-19 and the global financial crisis of 2008) indicate that extreme market moves occur more

frequently than those predicted by the statistical models. Identified six events after the year 2000 (dotcom bust 2000, stock market crash after 9/11 terrorist attacks, the global financial crisis of 2008, European debt crisis 2011, Brexit 2016 and the COVID-19 pandemic 2020) being classified as black swan events or stress events. Investors are risk-averse, wish to limit volatility, and seek to avoid negatively skewed payoffs at times of extreme market movements. Diversification strategies typically break down at these times and it is a problem for the portfolio managers who, on the one hand, need to generate risk-adjusted returns for their investors and, on the other hand, they need to insulate their portfolio from potential losses (Chendurpandian & Pandey, 2022).

Traditional portfolio models usually only consider the risk of financial assets in the financial market. In reality, in addition to the above risk, investors face some non-financial market risk. The nonfinancial market risk originates from various sources. Research shows that this risk cannot be hedged through the financial market, but it changes investment behavior and affects investment decisions (Huanget al., 2021). Portfolio diversification within and across asset classes and geographies is carried out by fund managers not to maximize returns, but to limit the impact of volatility on their portfolio to hedge their concentration risk. The strategy of diversification works under the assumption that different asset classes are negatively correlated or independent (Chendurpandian & Pandey, 2022). The research aims to study risk, return, security analysis, and portfolio management for selected stocks from Sensex. The research intended to suggest and analyze portfolio construction and maintenance.

Literature Review

Buying and selling a favorable combination of stocks is always challenging for non-professional investors due to its complex and dynamic nature (Sengupta et al., 2024). The top-ranked sectors are considered the strong sectors. Second, the Granger causality test is employed to determine interdependencies between the strong sectors using the past closing price time series (Bisht & Kumar, 2023). Undiversifiable market risk is a crucial factor that a risk-averse investor must consider while making any investment decision. The study focuses on dynamic market risk using the time-varying beta for 10 different sectoral indices from the Indian stock market, analyzes its movement over volatility regimes, and explores its relationship with market stress (Agarwal et al., 2023). The security and background asset returns are assumed to be uncertain variables and estimated by experts. To discuss the influence of background risk on investment decisions, the study compares the proposed model with a variant without background risk and finds that the portfolio with

background risk produces an equal or lower return than the one without background risk (Huang et al., 2021). Under stress events, most asset prices tend to be positively correlated, breaking the diversification benefits. Further, the analysis evaluates the performance of different combinations of portfolios with and without including volatility assets (Chendurpandian & Pandey, 2022). Economic significance analysis identifies that the expected financial loss of sectors other than properties and performance in conventional stock portfolio (CSP) has changed market dynamics (Hoque et al., 2020). The study takes international portfolio investment as the research objective and constructs macro-financial risk indicators using contingent claim analysis. The results show that long-term international portfolio flows help reduce macro-financial risk, but short-term capital flows appear to increase macro-financial risk (Yu & Wang, 2023).

Stock prediction has garnered considerable attention among investors, with a recent focus on applying machine learning techniques to enhance predictive accuracy. Prior research has established the effectiveness of machine learning in forecasting stock market trends, irrespective of the analytical approach employed, be it technical, fundamental, or sentiment analysis (Tsai et al., 2023). Portfolio management has long been one of the most significant challenges in large- and small-scale investments. The combination of these two approaches, i.e., predicting the future stock price and adopting portfolio management methods in the forecasted time series, has turned out to be a novel research line in the past few years (Cheng et al., 2023). The study has attempted to build an optimal portfolio of Indian mid-cap companies using William Sharpe's single-index model. The optimal portfolio returns during the fixed period of analysis were compared with the returns of the benchmark market portfolio (Mistry & Khatwani, 2023).

Forecasting involves making predictions, and in banking forecasting, bank income from investment estimates the future income from investment or other data for subsequent periods. By forecasting the future income from bank investment, the future uncertain events can be predicted by the investors for certain banks on expectation towards future income from investments (Suresh, Anli (Madras Christian College, University of Madras &M, Sandhiya (Madras Christian College, University of Madras, 2024).

Data and Methodology

Based on market capitalization, ten stocks based on Sensex are selected for the last ten years from the diversified sectors to have a better portfolio. The Security analysis evaluates risk and return on stocks that one has selected. The risk-return of 10 securities is calculated by using Sharpe's Single Index

Model. The securities are also analyzed by fundamental analysis. The data is collected from the cement, Information Technology, banking, paint, and retail industries. Two companies from each industry are selected for the sake of study. The selected companies are Ultra Tech Cement, Shree Cement, TCS, Infosys, SBI, Bank of Baroda, Asian Paint, Berger Paint, Trent, and Shoppers Stop. The general presentation of Sharpe's Single Index Model is made using the following equation;

$$R_i = \alpha_i + \beta_i(R_m) + \epsilon_i$$

Where R_i is the expected return of security i , α_i is the intercept of the regression line for security i , β_i is the sensitivity of security i to the market index, R_m is the expected return of the market index, ϵ_i is the error term or residual, which represents the random factors that affect the return of security i that are not explained by the market index. The general presentation of the risk of portfolio is calculated using the following equation;

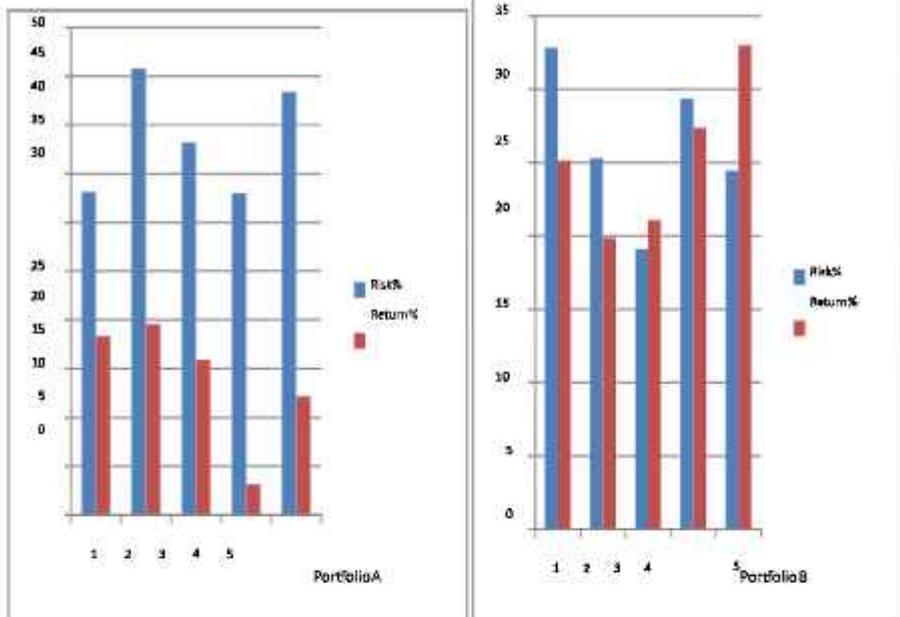
$$\sigma_p^2 = \beta_p^2 * \sigma_m^2 + \sum w_i^2 \sigma_{\epsilon_i}^2$$

Where σ_p^2 variance of the portfolio return, which is the measure of risk, β_p^2 is the sensitivity of the portfolio to the market index, σ_m^2 is the variance of market return, $\sum w_i^2 \sigma_{\epsilon_i}^2$ is the portfolio residual variance.

Analysis & Discussions

Based on risk-return analysis, the results are presented in tabular form. Volatility in the prices of securities has a vital role in a company's investment and monetary judgments, evaluations, and investors' thoughts. Share value variability influences a company's judgments regarding the amount of capital to issue, when, and what kind of tool to use. Additionally, more volatility delivers chances for expropriations among several market actors. Therefore, the study of risk and return of securities is important for investors to decide in which security they need to invest and whether it is worth investing in that particular security. The portfolio is constructed based on the risk and return of each security. The table of risk and return is:

Portfolio A	Risk (%)	Return (%)	Portfolio B	Risk (%)	Return (%)
UltraTech Cement	33.13	18.34	Shree Cement	32.86	25.15
Infosys	45.79	19.55	TCS	25.30	19.86
SBI	38.20	15.91	Asian Paints	19.10	21.08
Bank of Baroda	32.97	3.12	Berger Paints	29.37	27.36
Shoppers Stop	43.38	12.15	Trent Industries	24.44	33.01

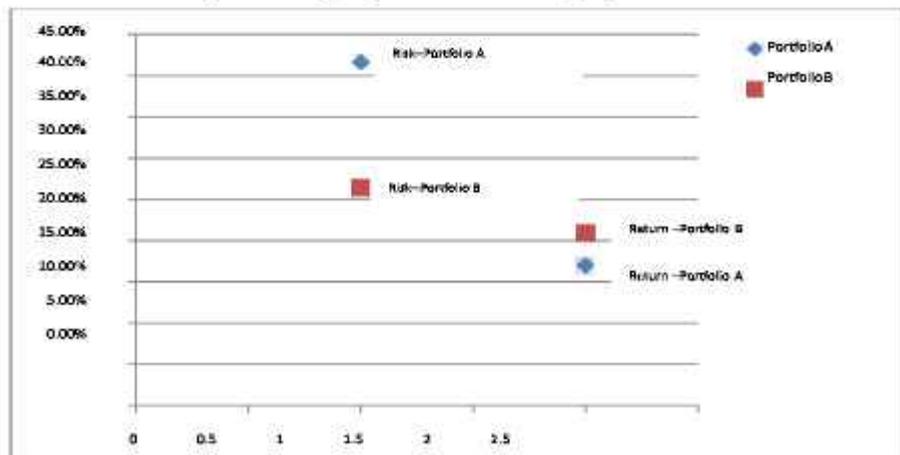


Risk and return analysis of portfolio A and portfolio B

The expected return from the portfolio based on risk and return using Sharpe's Single Index Model:

Portfolio	Risk	Return
PortfolioA	41.51%	16.9%
PortfolioB	26.38%	20.95%

Risk and return percentages presented in the graph



From the above table we can see that, the portfolio construction is based on risk and return. Stocks with higher risk are added to Portfolio A and stocks with comparatively low risk are added to Portfolio B. The related return also added there to understand individual return from each stock which helps us to understand return from each stock along with respective risk associated with each stock. The weighted average risk and return from the portfolio is calculated and presented in the new table for better understanding. From the table we can understand that portfolio A is a risky portfolio which has higher risk and lower return. On the other hand Portfolio B has lower risk and higher return. From return point of view, we can see that portfolio A has 16.9% return, the return of portfolio B is 20.95%, we can see that Portfolio A has less returns than returns from portfolio B. Risk associated with Portfolio B 26.38% is lower than A that is 41.51%. Therefore, it's finer to invest in Portfolio B as it gives utmost return with minimal risk.

Conclusion

The investor can get high return on their money with the high risk. There are many tools to calculate the risk and return involved in each security. Portfolio investment is better than individual investment because risk in one security can be canceled out by another security. The investors can do portfolio evaluation to make improvement in the investment reduce the risk. So using fundamental and technical analysis investors can invest their money in the stock market safely. In addition to stock analysis based on historical data, other factors of the current market conditions, such as news sentiments, public sentiments, government policies, exchange rate fluctuations, interest rates, and inflation can provide insightful information about how certain sectors will do shortly. Using existing methodologies for capturing volatility and return spillovers across sectors can aid in establishing robust inter-sectoral connections.

The study attempts to deliver an experiential examination to know the mean differences between security returns and Sensex returns. There are numerous factors which may have an impact on price movements. The fluctuation in prices is based on the internal and external factors. Some factors can be controllable, and some are difficult to control. Further, the study can be made using other technical and fundamental tools for better prediction and to make safer investments in portfolios.

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Role of Women Police Stations In Addressing Gender Violence In India

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Mr. H. N. Pandey²

Abstract

The main goal of creating Women's Police Stations was to give women a secure environment to access police services. Women who are victims of crimes based on their gender are reluctant to report to the police because of concern for reprisal, social stigma, low conviction rates, and mistreatment by male police officers. With the help of the Women's Police Station (WPS), victims can disclose crimes without fear of retaliation and gain confidence in the legal system. This may lead to a rise in the number of VAW offenses being reported. Women running police departments and looking into offenses that could most directly harm women help change attitudes toward women in society. To counter the various crimes against women, the Kerala government set up the first WPS in Kozhikode in 1973. Most WPSs are currently found in Tamil Nadu, with the first being founded in 1992. WPSs provide a female-only, stigma-free, and welcoming environment to raise the reporting rate in response to the rising prevalence of VAW offenses. Though Women's Police Stations are addressing gender violence, however, the number of such police stations with adequate human resources and infrastructural facilities/ amenities is lacking in most of the Women's Police Stations in India. Against this backdrop, the present paper purports to examine the role of Women Police Stations in addressing gender violence in India.

Keywords : Woman Police Station, Gender, Violence

Introduction

Gender violence is a widespread issue; however, it is impossible to assess the level of violence against women. Because a large number of incidents of violence against women go unreported, it may be significantly greater than what the reports suggest. Individual research

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projects and surveys typically yield greater estimates of violence than official statistics. However, it is also believed that they overestimate the level to which violence against women occurs. Women may be less likely than men to report domestic abuse in several areas. There is very little genuine domestic violence against women in India. With the evolution of society and the passage of time, gender-based violence is increasing quickly. On the one hand, economic liberalization, privatization, and globalization have greatly increased the chances for women to find productive jobs and achieve socioeconomic empowerment in general. On the other hand, there has also been an increase in crime, violence, and female exploitation. Gender-based violence has grave, long-lasting effects on one's physical and mental health. Additionally, it is against human rights. Globally, violence against women is rampant. It exists everywhere and transcends all barriers, including age, ethnicity, class, caste, education, and income. Meanwhile, the severe symptoms are found in South Asia, particularly in India. Girls and women in India are more likely to experience abuse of any type due to gender inequality in the areas of nutrition, healthcare, education, mobility, and other life possibilities. Policymakers are coming to understand that violence against women and girls is a significant obstacle to the nation's development objectives. This worry has driven legislative changes, institutional systems for women's development to be strengthened, and policies to be implemented that aim to alleviate women's vulnerability in diverse contexts.

Gender Violence

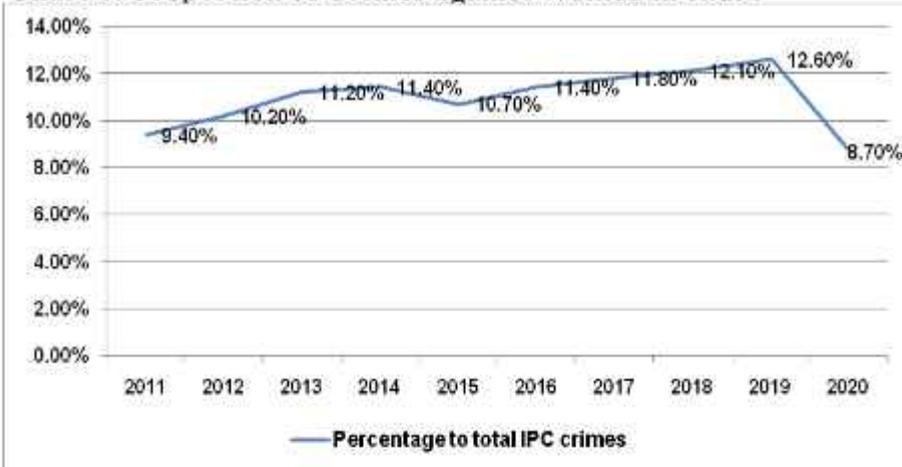
The co-existence of various types of violence, especially those that aim to eliminate women, is a unique condition in India. There has also been an increase in all types of domestic violence. Many incidents of violence against women go unreported because of cultural conventions, apathy, or ignorance, yet it is still a problem in our society today. They could directly show up as marital abuse, kidnapping, eve-teasing, verbal abuse, or verbal reprimands. Women are frequently the targets of various forms of discrimination, exploitation, and barriers to reaching their goals and getting the help they need. These occurrences might occur in the home, workplace, industrial setting, or public area. The fact that a human being, at the greatest evolutionary level, kills another member of his

species is startling because, at the animal level, predatory aggressiveness (killing and eating) only occurs between species and not within species (Srivastava, 1988).

It is possible to understand violence against women and girls within a gender framework since it is founded on the uneven power relationships between men and women in society. While gender is a social construct that relates to commonly accepted expectations and standards within society regarding suitable male and female conduct, attributes, and duties, sex is a biological category. Therefore, gender norms dictate a rigid division of labor, with women expected to do the majority of reproductive tasks such as household maintenance, child care, serving the elderly, etc. Additionally, gender roles dictate docility, unwavering patience, and servility for women. If women deviate from the socially expected norms of behavior, society will evaluate and blame them. Violence against women, in general, is described as any form of force, overt or covert, used to compel a woman to give up something against her will, resulting in either bodily harm, emotional harm, or both. Therefore, violence against women includes acts such as rape, kidnapping, beating of the wife, sexual abuse, eve-teasing, mental harassment, and physical torture. To be as inclusive as possible, the term "domestic violence" refers to any abuse that a family member, whether directly or indirectly, inflicts on a woman, including physical, mental, financial, and sexual assault. Therefore, physical, emotional, sexual, and financial abuse of an adult woman occurring in her home is considered domestic violence.

Crimes against Women

The percentage of crimes against women increased somewhat between 2018 and 2019. In 2019, there were 4.05 lakh cases of crimes registered against women, compared to the 32.25 lakh crimes reported overall under the Indian Penal Code. 12.6 percent of all offenses under the Indian Penal Code (IPC) were crimes against women in 2019. In 2020, crimes against women made up 8.7 percent of all crimes (Chart 1).

Chart 1: Proportion of Crimes against Women in India

Source: Crime in India, NCRB

Assam, Tripura, Rajasthan, Telangana, Haryana, Odisha, and West Bengal have recorded high rates of cognizable crimes against women. Nagaland, Manipur, Tamil Nadu, Meghalaya, Mizoram, Sikkim, Gujarat, and Bihar recorded comparatively low rates of cognizable crimes against women. There has been an increase of 23.27 percent in the crimes committed against women in India during 2015-2019. An analysis of the NCRB data below clearly indicates that crimes against women have continuously been on the rise. The reported crimes against women have increased in the country by 7.3% in 2019 over the previous year. The data for 2019 showed that there were 4,05,861 cases of crime reported against women. The total number of rape cases reported in the year 2019 stands at 32,033. The State-wise figures also show that crimes against women have been reported throughout India. Overall, all convictions in cases of crime against women have been low, especially in cases of insult to the Modesty of Women, and it may be assigned the reason behind rising cases of sexual harassment of women.

Women in Police

There is no documentation of the regular induction of women into police organizations prior to the 20th century. Historical records indicate that the British government used the women's police to help shut down brothels in 1919 and to deal with the Kanpur labor movement in 1938. For the first time in India, policewomen were appointed in Kanpur in 1939, but the unit was abolished after the strike. Additionally, 12 female Special Police Constables and one female Head Constable were appointed by the princely state of Travancore, and they became regular members of the

police force in 1942. There are rumors that a few women were hired for frisking duty in Mumbai, Calcutta, and Chennai ports. Greater Mumbai saw the addition of women to the police service in 1939, followed by the districts of Sholapur, Kolhapur, and Pune in 1950. Women weren't regularly appointed to the police force in the several states following the partition, which caused unending suffering and degrading treatment for women till after Independence (August 1947). In order to recover abducted women and girls for rehabilitation, the Ministry of Relief and Rehabilitation had to appoint women police. Since then, women have been regularly incorporated into the Indian states' police forces. Additionally, it can be deduced from the information that most women police officers worked in the police organization's lowest subordinate ranks. For the first time, only female police officers were hired to provide social assistance to women and children.

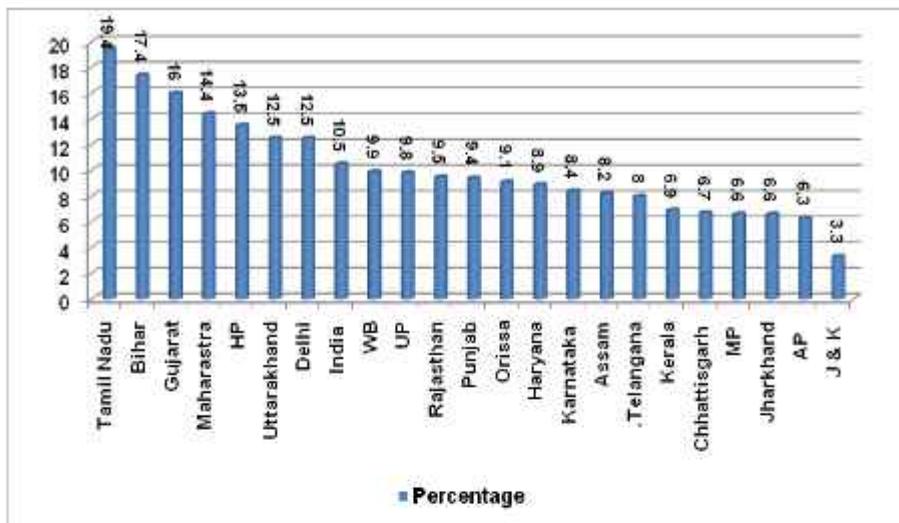
The Tata Trusts (2019), in its report titled "Status of Policing in India", presents that the representation of women in the Indian police force continues to be poor at 7.28 percent as of Jan 1, 2017. The force lacks gender sensitivity and fails to address the needs of women. The lack of women's representation in the police force further contributes to the reinforcement of gender stereotypes. It intensifies biases against women within the police force as well as women who have an interface with the police. None of the states has met the 33% benchmark set by the Ministry of Home Affairs, with Tamil Nadu having the highest representation of women at 12.9 percent in 2016. The police administration fails to provide separate toilets for women and institutional childcare facilities like crèches. Studies by Randhwa and Narang (2013) and Sahgal (2007) revealed that women are not positioned on mainstream police tasks. Often, they are placed as either a telephone operator or a typist in the department or given the job of escorting women prisoners or investigating minor offenses against women and children. To the researchers, women are still under-represented in the police force and are not assigned to field missions to the same extent as men. According to the 7th National Conference of Women in Police (NCWP), organized under the aegis of the Bureau of Police Research and Development (BPR&D), the Ministry of Home Affairs (MHA) revealed that women face a glass ceiling regarding promotion due to the separate cadre system for men and women at the subordinate ranks. Only a select number of posts at the head-constable, sub-inspector, and inspector ranks are assigned to women police. The number of women in senior positions in the police in India paints a sad picture. Mahajan (1982)

highlights that a lack of acceptance and recognition for policewomen exists, and they play only a pseudo role in the department. They remain ambiguous due to organizational apathy, opposition from the male incumbent's negative reactions in society, and lack of opportunity for women to occupy positions of authority in police organizations. Natarajan (2008), who studied policewomen in the context of Tamil Nadu, argues that in a traditional "closed" society like India, an alternative route has to be found to bring women to an equal status with that of men in the male-dominated occupation of policing. Natarajan suggests that the Tamil Nadu model of establishing 'All Women Police Units' (AWPU) is an effective way of breaking gender hierarchy and letting policewomen out of the trap of performing "support functions". Though women have gained entry into the masculine police force, their struggle for equity continues. Women are being hired in inconsequential positions, given uninterested assignments, suffer from inadequate job training, and face resistance from male colleagues (Brown, 2000). While women have made incredible progress in the police force by way of increasing their share in terms of absolute number, they remain in less powerful occupational positions that are often low-paying, boring, and with very little advancement for promotions (Jacobs, 1987)

The entry of women into the police has been very old. Women entered the police in 1939 in Maharashtra and Kerala, while Gujarat, west Bengal, and Punjab intimated women's entry into police organizations just after indolence. Kerala set up a Women's Police Station in 1973. As per data is available, it demonstrates that policing is still a profession dominated by men in most of the world, even though there is a dearth of globally aggregated data on this indicator that prohibits a genuinely global comparison. For instance, in the ASEAN region, the proportion of women in law enforcement ranges from 6% in Indonesia to 20% in the Lao People's Democratic Republic (Interpol, UN Women and UNODC, 2020). Over the years, various Indian governments have established policies to occasionally reserve a particular percentage of police postings, with many states adopting a 33 percent quota, motivated by the Center's effort. However, the real percentage of women in each state is much lower than the figures indicate, and no state has yet reached its own target. As of January 01 2021, Chandigarh had the highest share of women in its police force (22.1 percent), followed by Tamil Nadu and Ladakh with 19.4 and 18.5 percent of women officers, respectively (Chart2). The lowest shares of women police officers were in Jammu and Kashmir (3.3 percent), Tripura

(5.2 percent) and Meghalaya (5.9 percent).

Chart 2: Women Representation in Police in India



Source: BPR&D, 2022

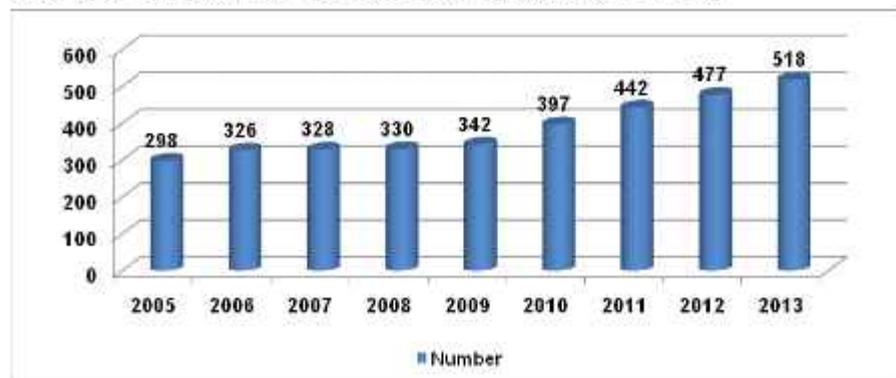
Among the central police services, women's representation lags further behind: they made up just 3.4 percent of all members across nine specialized forces – with the Railway Protection Force having the highest representation of 8.9 percent and the National Security Guard having the lowest (0.6 percent). The actual strength of total women police is 2,15,504 as of January 1st, 2020, showing an increase of 16.05% over the strength of 1,85,696 in 2018. A breakdown of the numbers reveals that women are concentrated at lower ranks, with very few in important operational positions such as officers in charge of districts or police stations. While the police department's promotion systems are largely mired in internal problems, the prevalence of the separate cadre system for men and women at the subordinate ranks stunts their career growth. It is revealed that only a selected number of posts at the Head Constable, Sub-Inspector, and Inspector ranks are assigned to women police; there are fewer opportunities for promotion. A male constable can typically rise to the rank of Sub-Inspector; very few women constables get promoted to that level. As a result, women are concentrated only in the constable and head constable positions. Increasing the numbers and role of women in the police has slowly, albeit firmly, gained policy recognition in India. The availability of an adequate number of women in the police is essential for reducing the

vulnerability of women against crimes. The existing Woman Police population Ratio is still very low. Poor representation of women in the police is posing serious challenges in dealing with crimes against women and women criminals. Therefore, female Police personnel must be visible at the cutting-edge level. Tamil Nadu, Uttar Pradesh, Maharashtra, Madhya Pradesh, Karnataka, Bihar, and Andhra Pradesh have comparatively higher police stations in India.

Women Police Stations

In India, women have historically had trouble getting police help when they have been the victims of atrocities. The idea of women-only police stations has developed as a result of this and their agonizing encounter with the male-dominated police stations (WPS). In several States and UTs, attempts have been made to create institutions akin to Women Cells and others. However, the fundamental idea behind the models was to assist these ladies, who were the victims of atrocities. In 1973, the first WPS was founded in Kozhikode, Kerala. The number of WPS in India after 40 years is 553 (as of January 2016). There has been significant growth in women's Police Stations in India. There were 298 women police stations in India during 2005, which increased to 518 in 2013 (Chart 3). As we do not have the latest information, however, it is reported that many states have set up women's police stations in each district, and even in large districts, there is more than one woman's police station

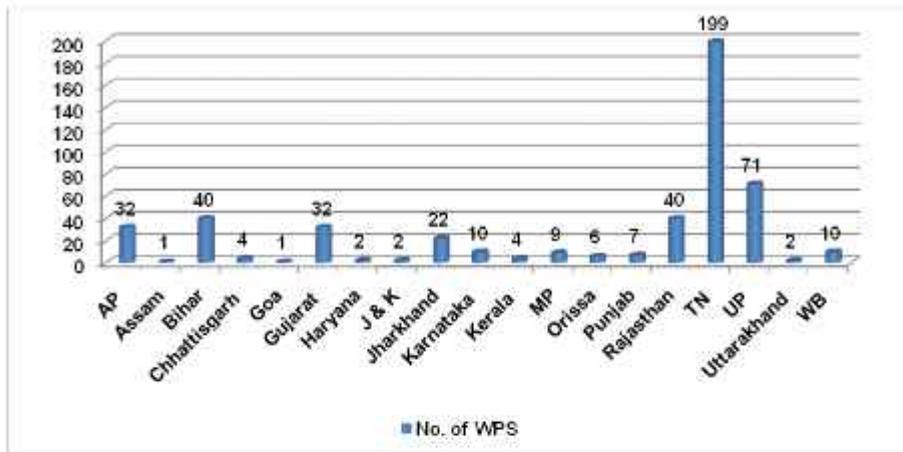
Chart 3: Growth of Women Police Stations in India



Source: BPR&D, 2022

Tamil Nadu, Uttar Pradesh, Bihar, Gujarat, and Andhra Pradesh have a comparatively large number of Women Police Stations in India (Chart 4).

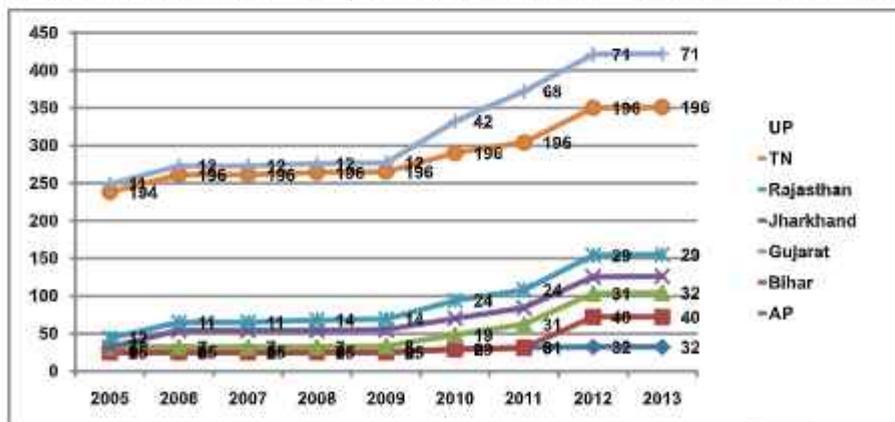
Chart 4: State Wise Women Police Station in India



Source: BPR&D, 2022

There has been significant growth of women's police stations in the states of Uttar Pradesh, Rajasthan, Gujarat, Bihar, and Andhra Pradesh in India (Chart 5).

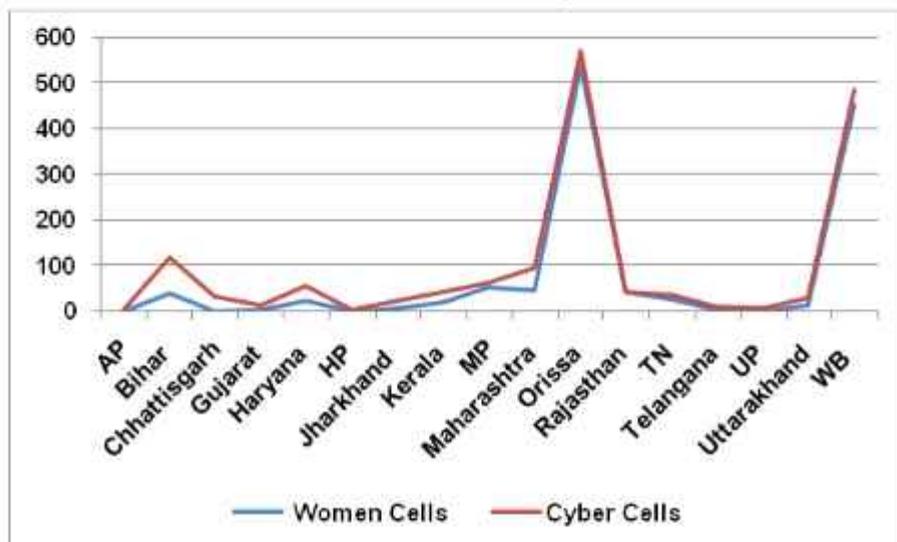
Chart 5: Growth of Women Police Stations in Selected States in India



Source: BPR&D, 2022

It will take 33 years for India's police force to attain 33 percent female representation, according to the India Justice Report, which was put together by organizations aiming to improve the justice sector. Only 10.5 percent of police stations in India have CCTV. According to the research, only 14 states/UTs have a cyber cell in every district, and 41 percent of the nation's police stations still lack women's aid desks as of January 2021. Despite encouragement in the form of funding and approvals under projects funded by the Nirbhaya fund, one in three of the nation's 17,233 police stations lack even a single CCTV camera. Odisha, Telangana, and Puducherry are the only three states/UTs with at least one CCTV at every police station. Less than 1 percent of police stations in four states/UTs (Rajasthan, Manipur, Ladakh, and Lakshadweep) have CCTV systems. Only 63 percent of the 746 districts in India have a cyber cell, despite a parliamentary standing committee recommendation to create such a cell for every district. The data, sourced from a report tabled in the Rajya Sabha in February 2022, has been highlighted in the India Justice Report on Police. Punjab, Mizoram, Jammu, and Kashmir states do not have any cyber cells in any of their districts as of February 2022. In 2010, the national overall vacancy level stood at 24.3 percent, with officer vacancies at 24.1 percent and constabulary at 27.2 percent (Chart 6).

Chart 6: State Wise Women Cells and Cyber Cells in India



Source: BPR&D, 2022

In 2020, there are 21.4 percent of overall openings, 32.2 percent of officer vacancies, and 20 percent of constabulary jobs. Over one-fourth of the officer and constable positions in Bihar, Uttar Pradesh, West Bengal, and Assam are unfilled. Overall, job openings are lowest in Uttarakhand and greatest in Bihar (41.8 percent). Tripura(6.8 percent) is the only state with women's aid desks in every police station; Arunachal Pradesh has none. More than 90 percent of police stations in nine states and union territories offer aid desks for women. 41 percent of police stations do not have female help desks as of January 1st, 2021. Implementing this strategy is better in urban regions, where 3700 out of 4905 urban police stations have female helpdesks. Only 5,754 of the 9,264 police stations in rural areas have female helpdesks. According to the research, there were 5.62 lakh open positions in the Indian police force as of January 2021. Between 2010 and 2020, police officers increased by 32%, from 15.6 lakh to 20.7 lakh. The report does point out that officer and constabulary vacancies have stayed the same. With 41.8 percent of all open positions, Bihar has the most, followed by Uttarakhand with 6.8 percent. Telangana saw the biggest drop in job openings, from 38 to 28 percent, although Bihar and Maharashtra saw increases of 33.9 percent, 41.8 percent, 11.7 percent and 16.3 percent, respectively. According to the research, only Telangana, Karnataka, and Kerala could minimize the number of officers and constabulary vacancies. In contrast, more than a quarter of these positions are vacant in Bihar, Uttar Pradesh, West Bengal, and Assam.

Functioning of Women's Police Station

The rationale behind establishing WPSs was primarily to provide a safe space for women to access police services. When women are subjected to gender-based crimes, they are hesitant to contact the police for fear of retaliation, social stigma, inadequate conviction rates, and maltreatment by male police officers.¹⁴ WPSs create a safe space where victims can report without judgment and develop trust in the justice system. This can, in turn, be translated into increased reporting rates for VAW crimes. Seeing women in charge of police stations and investigating potential crimes that most affect women reinforces positive attitudes toward women in society. The government of Kerala established the first WPS in Kozhikode in 1973 to address the different crimes committed against women. Tamil Nadu currently boasts the

greatest number of WPSs, the first established in 1992. WPSs have attempted to increase the reporting rate in response to the rising rate of VAW crimes by providing a female-only, stigma-free, and friendly environment. All-women police staffing in these stations encourages other women to use these facilities, improving the quality and quantity of WPS(Sikiri et al., 2021).

The number of WPSs varies significantly between States and UTs. The maximum WPS in Tamil Nadu is 199, distributed among 32 districts, or 7 WPS per district. 2. There is a WPS in every district in the following ten States: Andhra Pradesh, Bihar, Gujarat, Haryana, Jharkhand, Manipur, Rajasthan, Telangana, Uttar Pradesh, and West Bengal. WPSs are only present in a few districts in the following 14 States: Arunachal Pradesh, Assam, Chhattisgarh, Goa, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Meghalaya, Odisha, Punjab, Tripura, and Uttarakhand. The number of WPSs varies significantly among large States, even those with 30 or more districts, from 9 in Madhya Pradesh to 199 in Tamil Nadu. Since policing is a state responsibility, establishing WPSs depends on various circumstances, including political will, public ambitions, the scope and kind of crime, and finally, the people in charge of the situation. The idea of combating crimes against women has changed over time due to regional variations and the growing complexity of these crimes. As a result, various models of women policing have emerged, including I Ali Women Police Stations (AWPS), (ii) Women Police Stations (WPS), (iii) Crime Against Women Ceil (CAW Ceil), (iv) Women Desk (WD), and (v). Women Ceil (WC).

The National Police Mission of BPR&D has been directing research on the performance evaluation of the current WPSs under the guidance of the Parliament Committee on Women's Empowerment. This study included 22 police stations from all four aforementioned policing types, spread over 13 States. The survey also looked at women's desks solely active in Maharashtra. The study assesses the effectiveness of the Women Police Stations and tries to compare them to other models. The study has made recommendations to enhance the performance of the current systems of redress to streamline the response mechanism to CAW victims. The WPSs' jurisdiction differs between States. Of the 22 WPS that were analyzed, 10 WPS have jurisdiction

over the entire district, 5 have city-level authority, and 7 work at the subdivision or Commissionerate level. The entire district is involved in Agra, Bharatpur, and Indore. Kasganj, Patna, Saharsa, Satna, Sivakasi, and Ludhiana (revenue district). It is the city boundaries in the cases of Delhi, Guwahati, Koclii, Rajkot, and Vadodara. But it is a part of the city in Coimbatore, Howrah, Jaipur West, Srinivaspuri, Sonapat, Siliguri, and Shillong. Importantly, WPSs in the urban districts of Agra, Indore, Ludhiana, and Patna serve a sizable population (of at least 40 lakhs) and are dispersed over considerable distances inside a State. WPS typically serves a population of 20 lakhs in rural districts. As there are multiple WPS in such districts/cities, WPS in places like Coimbatore and Jaipur cover smaller populations and have a more limited geographic reach (Ministry of Home, Government of India, June 30, 2021).

Regarding the responsibilities of respective Women Police Stations in addressing Crime against Women, States have held contrasting perspectives. Out of 22 WPS scattered over 13 States, 18 WPS handle all crimes against women, while only 498 A-related cases are handled in the two CAW cells (one in Nanakpura and one in Ludhiana). Only petitions are received, and no FIRs are recorded in the 2 Women's Cells. The complainant can go to either WPS or a Local Police Station to lodge her case during distress. Therefore, local police stations are involved in and conduct investigations into CAW cases. Only 8 out of the 22 WPSs had the four essential amenities available: ladies' restrooms, counseling/consultation rooms, privacy areas for off-duty rest, and waiting areas for victims. There were 16 WPSs with women's restrooms (restrooms) available. At eight WPSs, a private area for off-duty rest was available. Thirteen additional counseling and consultation rooms and fourteen victim and witness waiting areas were available. There were no crèches available in any of the WPS. The structure wasn't in great shape anywhere. While most WPS lack one or more critical amenities, some operate out of a single room. One of the biggest obstacles for women working in women's police stations is the lack of basic amenities (Ministry of Home, Government of India, June 30, 2021).

Compared to WPSs in rural districts, those serving densely populated urban areas have higher sanctioned strengths. The variation in sanctioned strength for rural regions is minimal (Saharsa-16,

Bharatpur-22, Satna-21, Sivakasi-24, Sonapat-27, Kasganj-28). However, there are significant differences in the authorized strength for metropolitan districts, such as Patna -25, Agra 78, Vadodara 63, etc. These WPS serve a similar size population overall. This study has shown that the WPSs do not earmark or fixate on one gender over another regarding sanctioned strength. Six of the 22 WPSs under study had an all-female staff; in the other 15, there were roughly two-thirds female and one-third male employees. About 75% of Inspectors are women, a significantly greater ratio. Regarding the open positions, around one-fourth of the authorized positions are unfilled. The number of open positions at the Inspector (13.6 percent) and ASI levels is relatively low (8.5). However, roughly 30 percent of positions are open for other positions, including SI, HC, and constables. Over 20 positions are open in numerous women's police stations, including Howrah, Siliguri, Vadodara, Rajkot, Srinagar, and Guwahati. Kochi, Kannur, Sonapat, and Saharsa are police stations with over ten open vacancies. Notably, there are more employees than authorized strength in Patna, including 5 female constables. In contrast, there are several open positions in Saharsa.

The appropriate staffing level for a women's police station was determined by analyzing staffing standards (found in their most recent reports) and combining data from several WPSs. The optimal staff size would be between 33 and 42 people, with 1 Inspector, 3 SI, 6 ASI, 10 HC, and 20 Constables making up most of the workforce. In Chandigarh Urban, the Women and Child Support Unit has been established to address accusations of dowry, acts of domestic violence, female homicide, mediation, and counseling. Because of the standardization of its practices and the expert processing of the complaints, this Chandigarh Police division has received ISO Certification. The Chandigarh Police has gained a lot of respect because of this team. The following staff is recommended by BPR&D: 1 Dy. SP, 2 Inspectors, 8 SI/ASI, 12 HC, and 18 Constables. Additionally, this staff must be 50% women, meaning the Dy. S.P. must be a female officer. Based on the population to be served, the types of crimes, the degree of urbanization, the significance of the city, etc., the strength might be rationalized (increased or decreased). To achieve a gender balance, 50% of the constables should be men.

Women employees at WPSs typically contact female victims and petitioners, provide counseling, and conduct inquiries and investigations into crimes against women. Along with their regular police responsibilities, the staff is also expected to do VTP duties, Bandobust, at community events, at women's colleges and schools, and address women's protests and agitations. Police personnel assigned to the WPS believe they are considered as the extra force required to complete these jobs. However, if they execute these extra tasks for longer periods, it hinders their regular work at WPS and delays the investigations. They pleaded with higher authorities to take the WPS seriously when resolving disputes and conducting investigations (Ministry of Home, Government of India, June 30, 2021).

Amaral et al. (2021) noted that a rise in the reporting of domestic violence crimes was the primary factor in the 29 percent increase in GBV instances that were reported to the police following the installation of WPS. Our findings imply that this is a reported rise rather than an increase in incidence. Additionally, we find some evidence that the WPS has increased arrest rates and the labor pool of women. Overall, our findings add to the modest body of research showing that giving women more opportunities to lead safe spaces for other women and boosting the proportion of women in the police force can encourage more women to seek help from the criminal justice system. The criminal justice system may not be used or reported to its full potential due to supply and demand side problems. On the demand side, women typically justify violence as necessary since males are supposed to be protectors and providers because they fear male retaliation, social disgrace, economic difficulties, and negative consequences for their children. Male perpetrators of GBV are frequently not brought to justice, and recidivism and repeat victimization are common (Boesten, 2012; Amaral et al., 2021; Stepan et al., 2011; Banerjee et al., 2021). As a result, police officers are frequently hostile or dismissive of GBV complaints, and low rates of arrest and conviction for GBV undermine trust in the system (Hanmer et al., 1999; Walby & Allen, 2004; Daigle et al., 2008; Kuijpers et al., 2012). India's state governments have created women's police stations to solve this issue (WPS). The station head is usually a woman, and the WPS is staffed with female officers who specialize in handling crimes against women (Natarajan, 2016). The

concept stems back to the late nineteenth century in the United States when special police stations known as Women's Bureaus were established in American cities to provide shelter for victims of sexual assault and to recruit women to the police force (Owings, 1925; Schulz, 2004). They came out of a larger feminist movement that inspired the establishment of all-female institutions in politics, finance, health, education, and legal aid nationwide to empower women (Thornton & Freedman, 1979).

Amaral et al. (2021) examined whether the establishment of WPS in India affects the processing of cases as indicated by arrest rates, their incidence as indicated by femicide, and women's labor supply, which prior research implies has been constrained by safety concerns (Siddique, 2020). Our research comes at a critical moment as the Government of India (GoI) considers further expanding WPS and advances a larger mandate to improve female representation in law enforcement through required gender quotas in the employment process (GOI, 2012). Administrative data from India's national crime records, which are compiled from information provided by police stations, demonstrate a worrying increase in GBV from 1995 that began to accelerate in 2005. Both in absolute numbers and in comparison to other non-gendered violence and property offenses, the increase is significant. It is unclear whether this reflects a rise in reporting or occurrence and whether the WPS are involved. Amaral et al. (2021) observed that the opening of a WPS in a city causes an immediate and enduring rise in the amount of reported violence against women at the city level. The estimates suggest a 29 percent average effect, which stands up to adjustments for city-level linear trends and iterative state elimination. We demonstrate rises in domestic violence, dowry fatalities, and molestation complaints when we break down GBV by category. We make use of the fact that female homicide does not typically go unreported and scales with domestic violence in order to separate reporting from occurrence (Miller & Segal, 2019; Iyer et al., 2012; Aizer & Currie, 2004; Perova & Reynolds, 2017). We discovered no effect of the WPS opening on female homicide, suicide, or homicides connected to romantic relationships. Our discovery that domestic violence has not increased, as reported in the Demographic and Health Surveys (DHS) for India, supports this. We anticipate that these survey results will offer a reasonable incidence estimate because the DHS strictly adheres to WHO advice in protecting respondent privacy and safety. Suppose a woman says they have experienced intimate partner violence. In that case, the DHS asks if they have reported the incident to the police, a social support agency, or anyone else, such as a lawyer or family member. We find that victimized women

are more likely to report the occurrence after the opening of a WPS, again utilizing state-year variation in WPS. We contend that most evidence indicates that the rise in GBV reports following WPS is more likely a rise in reporting than in incidence.

According to a detailed analysis of the opening of WPS in the Indian state of Haryana, women were recruited from the existing police force to staff WPS; hence, there was no increase in capacity (Jassal, 2020). Our findings also indicate that the introduction of WPS did not affect the number of police officers and the proportion of women in the force. Research on police capacity indicates that it lowers crime (incidence) (Levitt, 1997; Chalfin & McCrary, 2013). Since we discover a rise in reported offenses, reporting is probably how capacity influences our findings. However, there has been no change in the reports of economic crimes or non-gendered violence to the police. Using police station-level data for the state of Rajasthan acquired by our team, we also investigate whether cases from older stations are transferred to the new WPS units (Banerjee et al., 2021). In keeping with the overall increase in GBV reports that we observe, we discover that the presence of a WPS is related to a minor drop in GBV reporting to mixed-gender stations. However, this decrease is offset by increased reporting to WPS.

The criminal justice system in India has not significantly improved circumstances for women despite women's police stations (WPSs) being successful in raising reporting rates. The progress gained by WPSs in raising reporting rates is overshadowed by the backlog in the policing and court systems since most reported offenses go un-investigated or unresolved promptly. Attempts to move toward a more gender-fair future are made more difficult by society's attitudes regarding violence against women and a lack of trust in the Indian legal system. The objective of WPSs is to create a secure environment for women to come forward and report crime, which will not be achieved until their operations are adjusted to the realities of the larger legal system and societal foundations of gender-based violence.

Conclusion

WPSs have contributed to increasing reporting rates of GBV offenses. However, a review of national surveys and statistics from the National Crime Records Bureau finds that the social and legal framework in which WPSs operate overshadows these gains. So, there is a need for comprehensive capacity building of police personnel and their sensitization towards gender-based issues. In order to curb GBV, there is an urgent need

for gender sensation of the police machinery in particular and of the whole society in general and employment and deployment of more and more women police officials. WPSs have failed to make justice accessible to women of lower classes and castes despite their aim to reach women. Contrary to their intentions, WPSs exclude a substantial percentage of the population (rural), leaving women without institutional channels to manage their issues or ameliorate domestic abuse situations. Therefore, it is recommended that WPSs be opened in rural areas also. All the police stations of a district must be directed that they will register every complaint of women they receive. After registration of the complaint/case, they will transfer it to the nearest WPS and investigation will be done by WPS officials. Constitutionally, every crime should be reported, and every woman who faced violence of any form should get justice. Female police officials do not have proper accommodations/hostels at police stations. There is a lack of proper facilities such as shelters, which protect them from scorching sun and heavy rain. Besides this, there is no washroom facility for policewomen while on duty, a lack of separate toilets, poor childcare support systems, and changing rooms for women in police stations. Policewoman Hostels are insufficient to place them. There is a complete insufficiency of transportation, vehicles, and fuel. As a result, these women police officials often counter several problems. So, an urgent need is to allocate an appropriate budget so that female police officers meet their transport (pick and drop services) and infrastructure (accommodation, shelter, washrooms, etc.) facilities.

WPS is understaffed and under-resourced like conventional Police Stations. WPS is not found to be lacking in capability, commitment, and delivery. Understaffing leads to overburdening of work and reduces the effectiveness and efficiency of police officers. Besides, it also causes psychological distress (which has been blamed for a variety of crimes committed by officers) and contributes to case pendency. The reasons for higher vacancies in WPS are deputations and transfers to other police stations, slow pace of fresh recruitments, and greater deployment of officers at conventional Police Stations due to higher workload. At most of the WPS, there is a lack of infrastructure. Modern policing necessitates effective communication, cutting-edge or modern weapons, and a high level of mobility. We recommend the use of IT in curbing gender-based violence as criminals have become more tech-savvy and are utilizing various technologies to perpetrate crimes, which is more evidence of the growing necessity for technology for police forces. As a result, the police must evaluate the need for technology to enhance national policing.

Technology such as biometric identification, face recognition, Automatic License Plate Recognition (ALPR), CCTV cameras, GPS, forensic science, etc., is also helpful in data collection and storage, criminal identification, and criminal apprehending. Additionally, with the growth of the Internet of Things (IoT), law enforcement organizations worldwide are now producing, gathering, and analyzing more data than ever before. WPS officers have reported seeking—support from the conventional Police Stations.

There is a need for sensitization of the political and police leadership about the failure to stop crime against women. The women officers have to be trained well in all police subjects and deputed in both urban and rural police stations. Posting of women police personnel in computer sections, counseling cells, reception desks, etc., should be discouraged. Infrastructure like toilets and changing rooms for women in police stations should be adequately created. Training in gender, respect for women, and males cooperating with female colleagues must be integral to basic police training. These topics also deserve to be emphasized during in-service workshops. The women police personnel should be given leadership training and experience-sharing workshops to sharpen their professional skills. Thus, instead of compartmentalization of women police officers, they should be made part of the regular police force and made to deal with every type of crime. Then, only the female police force will become an influential force, and women's empowerment in its intent will be achieved. The presence of female officers in police stations can make access to India's justice system easier for women in a country known for high rates of gender-based violence. The attitude of a policewoman can be expected to be different as she understands better the magnitude of rape as a crime because the fear of rape is a shared experience for all women. The substantial increases in civil and criminal case registrations due to this intervention show that given the right support and training, the police can respond to women.

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Repayment of Agriculture Credit By Borrowers

Dr. Lokesh

Abstract

The development of agriculture credit is required to develop agriculture scenarios in any economy. There are institutional and non-institutional lending in agriculture. Commercial, cooperative, and regional rural banks extend institutional lending of agricultural credit to farmers in the Dakshina Kannada district of India. The present study attempted to understand the effectiveness of repayment of agriculture credit to borrowers in Dakshina Kannada. The study used primary and secondary data from the borrowers of banks in the Dakshina Kannada district.

Keywords: Agriculture credit, banks, effectiveness

Introduction

Credit must be available on time and sufficiently for agricultural development at reasonable rates. The public sector banks have advanced admirably in having a broad banking network, especially since the nationalization of institutions. Expanding the institutional support for agricultural financing and reducing the importance of non-institutional sources has been one of the main successes of India's post-independence period. RBI and NABARD have implemented several institutional and policy initiatives to address the default issue and guarantee the financial stability of the rural banking system. The launch of Kisan Credit Cards is a significant step in the direction of quick loan distribution and default prevention. Banks are required to find innovative ways of reaching out to farmers, especially small and medium farmers, to improve the performance of agriculture for inclusive growth and poverty reduction. There is a need to improve the performance of the agriculture sector by improving the flow of agricultural credit. This requires effort from commercial banks, regional rural banks, and Cooperatives. The direct agricultural credit amount has a positive and statistically significant impact on agricultural output, and its effect is immediate (Das. et al., 2009). However, the repayment of agricultural credit depends on many factors, and this determines the success of the agricultural credit system. The use of agriculture credit funds by the farmers has a significant impact on the repayment pattern of credit.

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Thus, the study tried to analyze the effectiveness of repayment in agriculture credit by the borrowers in Dakshina Kannada district.

Literature Review

Kumar Anjani *et al.* (2007) stated that there is an impact of institutional credit on a positive relationship with land size. It is also seen that the weaker sections of society and small landholders still go to non-institutional sources for their requirements, which charge more interest.

Mishra (2007) analyzed that a relatively higher proportion of moneylenders are in Andhra Pradesh, Bihar, Manipur, Punjab, Rajasthan, and Tamil Nadu. The proportion from moneylenders and other informal sources is much lower in Maharashtra, where more than half of the loan is from co-operatives and more than one-third from banks.

Singh Sukhpal *et al.* (2009) stated that although the institutional credit for agriculture has increased rapidly in recent years in Punjab, it still lagged behind the productive needs of the Punjab farmers. They have to resort to non-institutional sources to meet part of their productive and un-productive needs. There were several irritating and bureaucratic hassles in obtaining institutional credit from the farmers.

Kumar *et al.* (2010) studied the performance of institutional credit to agriculture and the determinants of institutional agricultural credit use at the household level. They found that the institutional credit flow to agriculture has increased for the past four decades. In recent years, commercial banks have emerged as the major source of institutional credit to agriculture. The choice of a credit outlet and the quantum of institutional credit availed by farming households are affected by several socio-demographic factors. The effect of education has indicated the need for capacity building of borrowing farmers. They suggested that the procedure for loan disbursement could be made simple so that it may not be difficult for less-educated and illiterate households to access institutional financing agencies for credit.

Seena P. C (2015) stated that several socio-demographic factors have influenced the quantum of agriculture credit by banks availed by farmers. There is also a positive impact of education on the farmers' families, which affected farmers' increased quantum of credit.

Objective

The paper aims to understand the effectiveness of repayment of agricultural credit borrowers.

Methodology

The data required for the study is collected from primary and secondary sources. Primary data is collected from the borrowers of agricultural credit from the banks operating in the Dakshina Kannada district. The respondents are selected from different types of public, private, cooperative, and regional rural banks. One thousand one hundred sixty-seven borrowers from eighty banks are selected for the study. The multi-stage disproportionate stratified sampling method was used for the selection of respondents.

Analysis and Discussion

The researcher has analyzed the impact of various factors on the use of agriculture credit funds, which in turn influences the repayment pattern of borrowers. Using agriculture funds for nonagricultural activities decreases credit repayment to the lenders. The extent of the use of agriculture credit for agricultural activities will enhance the effectiveness of agriculture credit.

Table 1: Impact of Gender on the use of Agriculture Credit

Gender	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
Male	815	181	996	13.676	0.00 HS
	81.80%	18.20%	100.00%		
Female	119	52	171		
	69.60%	30.40%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is found from the analysis that 18.2 percent of the male respondents used agriculture credit funds for non-agriculture activities, and 30.4 percent of the female respondents used agriculture credit funds for non-agriculture activities. Further, the Chi-square test shows that the male and female ratio significantly impacts the use of agriculture credit as the Chi-square test value is 13.676 and $p=0.000 < 0.01$. The number of male respondents who used agriculture credit funds for agriculture is significantly higher compared to female respondents. This is because

female respondents had more commitments from family and had to meet their expenses. Thus, they used more agriculture credit for non-agriculture activities than the male respondents.

Table 2: Impact of Age on the use of Agriculture Credit

Age			Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
<25	44	7	51	41.153	0.00 HS
	86.30%	13.70%	100.00%		
25-30	27	2	29		
	93.10%	6.90%	100.00%		
31-35	39	8	47		
	83.00%	17.00%	100.00%		
36-40	74	39	113		
	65.50%	34.50%	100.00%		
41-45	123	54	177		
	69.50%	30.50%	100.00%		
46-50	341	55	396		
	86.10%	13.90%	100.00%		
>50	286	68	354		
	80.80%	19.20%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is observed that 34.5 percent of respondents are of age group of 36-40 years, 30.5 percent of respondents of age group of 41-45 years, 19.2 percent of respondents of age group of above 50 years, 17.0 percent of respondents of age group of 31-35 years, 13.9 percent belong to the age group of 46-50 years and 6.9 percent of respondents of the age group of 25-30 years have used agriculture credit for non-agriculture activities. There is a highly significant impact of the age group of respondents on the use of agriculture credit as the Chi-square test value is 41.153, $p=0.000<0.01$. It can be observed that most of the respondents

below the age group of 35 years and above 46 years have used agriculture credit for agriculture activities compared to another age group of respondents.

Table 3: Impact of Education level on the use of Agriculture Credit

Education	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
No schooling	45	40	85	61.657	0.00 HS
	52.90%	47.10%	100.00%		
SSLC	479	109	588		
	81.50%	18.50%	100.00%		
PUC	219	37	256		
	85.50%	14.50%	100%		
Graduate	155	28	183		
	84.70%	15.30%	100.00%		
Postgraduate	17	14	31		
	54.80%	45.20%	100.00%		
Diploma	13	5	18		
	72.20%	27.80%	100%		
Any other	6	0	6		
	100.00%	0.00%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is revealed that 47.1 percent of the respondents without schooling, 45.2 percent with post-graduate education, and 27.8 percent with diploma education have used agriculture credit for non-agriculture activities. There is a highly significant impact of the education level of respondents on the use of agriculture credit as the Chi-square test value is 61.657, $p=0.000 < 0.01$. Most PUC, graduate, and SSLC-qualified respondents have used agriculture credit for agriculture activities. The respondents without schooling have used agriculture credit for non-agriculture activities significantly higher than educated respondents.

Table 4: Impact of Marital Status on the use of Agriculture Credit

Marital Status	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
Married	848	212	1060	3.742	0.154 NS
	80.00%	20.00%	100.00%		
Unmarried	49	7	56		
	87.50%	12.50%	100.00%		
Divorcee	5	3	8		
	72.50%	27.50%	100.00%		
Widower	32	11	43		
	72.50%	27.50%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

27.5 percent of divorcee/widower respondents, 20 percent of married respondents, and 12.5 percent of unmarried respondents have used agriculture credit for non-agriculture activities. Further, Chi-square tests show no significant impact of the marital status of respondents on the use of agriculture credit as the Chi-square test value is 3.742, $p=0.154 > 0.01$. This is because almost the same percentage of respondents of different marital statuses have used agriculture credit for agriculture activities.

Table 5: Impact of Annual Income on the use of Agriculture Credit

Annual income	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
<50000	183	67	250	39.329	0.00 HS
	73.20%	26.80%	100.00%		
50001-100000	356	108	464		
	76.70%	23.30%	100.00%		
100001-200000	195	45	240		
	81.30%	18.80%	100.00%		
200001-300000	102	12	114		
	89.50%	10.50%	100.00%		
>300000	98	1	99		
	99.00%	1.00%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

The above table shows that 26.8 percent of respondents with an income of less than Rs. 50,000, 23.3 percent of respondents with an income Rs.50001 to Rs.100000, 18.8 percent respondents with income of Rs.100001 to Rs.200000 and 10.5 percent respondents with income of Rs. 200001 to Rs. 300000 and 1 percent respondents with income of above Rs. 300000 have used agriculture credit for non-agriculture activities. Further chi-square tests show a highly significant impact of the income level of respondents on the use of agriculture credit as the Chi-square test value is 39.329 and $p=0.000<0.01$. This is because the respondents with an annual income above Rs. 300000 have used agriculture credit more for agricultural activities than those with other income levels.

Table 6: Impact of Education level of Children on the use of Agriculture Credit

Education level of children	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
No schooling	0	2	2	18.412	0.002 HS
	0%	100.00%	100.00%		
SSLC	167	46	213		
	78.40%	21.60%	100.00%		
PUC	125	43	168		
	74.40%	25.60%	100.00%		
Graduate	174	45	219		
	79.50%	20.50%	100.00%		
Postgraduate	245	65	310		
	79.00%	21.00%	100.00%		
Any other	174	25	199		
	87.40%	12.60%	100.00%		
Total	885	226	1111		
	79.70%	20.30%	100.00%		

Source: Primary data

It is found from the above table that 100 percent of respondents with no education level of children, 25.6 percent of respondents with PUC education level of children, 21.6 percent of respondents with SSLC education level of children, 21 percent of respondents with postgraduate education level of children, and 20.5 percent of respondents with graduate education level of children have used agriculture credit for non-agriculture activities. Further, Chi-square tests show that there is a significant impact of the education level of respondents' children on the use of agriculture credit as the Chi-square test value is 18.412, $p=0.002 < 0.05$. The respondents' children without schooling have used agriculture credit for non-agricultural activities. Most of the respondent's children with education have used agriculture credit for agriculture activities.

Table 7: Impact of Number of dependents on the use of Agriculture Credit

Education level of children	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
No schooling	0	2	2	18.412	0.002 HS
	0%	100.00%	100.00%		
SSLC	167	46	213		
	78.40%	21.60%	100.00%		
PUC	125	43	168		
	74.40%	25.60%	100.00%		
Graduate	174	45	219		
	79.50%	20.50%	100.00%		
Postgraduate	245	65	310		
	79.00%	21.00%	100.00%		
Any other	174	25	199		
	87.40%	12.60%	100.00%		
Total	885	226	1111		
	79.70%	20.30%	100.00%		

Source: Primary data

It is clear from the above table that 25.2 percent of the respondents have more than 2 dependents, 19 percent have 2-5 dependents, and 15.7 percent of the respondents with less than 2 dependents have used agriculture credit for nonagricultural activities. Further, Chi-square tests show no significant impact of the number of dependents in a family of the respondents on the use of agriculture credit as the Chi-square test value is 5.371 and $p=0.068 > 0.05$.

Table 8: Impact of type of Family on the use of Agriculture Credit

Type of family	Purpose of use		Total	Chi-square test	p-value
	Agriculture	Non-agriculture			
Nuclear family	617	96	713	88.374	0.00 HS
	86.50%	13.50%	100.00%		
Joint family	223	59	282		
	79.10%	20.90%	100.00%		
Extended family	94	78	172		
	54.70%	45.30%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is seen that 45.3 percent of the respondents with extended family, 20.9 percent with joint family, and 13.5 percent with nuclear family have used agriculture credit for non-agriculture activities. Further Chi-square tests show a highly significant impact of respondent's type of family on the use of agriculture credit as the Chi-square test value is 88.374 and $p=0.000<0.01$. This is because 86.5 percent of the respondents with nuclear families have used agriculture credit for agricultural activities, which is significantly higher than other family respondents.

Table 10: Impact of type of crops grown on the use of Agriculture Credit

Crops	Purpose of use		Total	Chi-square test	p value
	Agriculture	Non-agriculture			
Paddy	74	44	118	52.545	0.00 HS
	62.70%	37.30%	100.00%		

Coconut	37	5	42		
	88.10%	11.90%	100.00%		
Areca nut	338	100	438		
	77.20%	22.80%	100.00%		
Rubber	36	12	48		
	75.00%	25.00%	100.00%		
Other crops	7	0	7		
	100.00%	0.00%	100.00%		
All crops	25	1	26		
	96.20%	3.80%	100.00%		
Commercial crops	199	18	217		
	91.70%	8.30%	100.00%		
Traditional Crops	81	24	105		
	77.10%	22.90%	100.00%		
Coco & areca nut	137	29	166		
	82.50%	17.50%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is seen that, in the case of respondents who cultivated paddy, 37.3 percent of them have used agriculture credit funds for nonagricultural activities. In contrast, in the case of commercial crops, only 8.3 percent of the respondents have used agriculture credit for nonagricultural activities. There is a significant impact of the type of crops cultivated by the respondents on the purpose of using agriculture credit as the Chi-square test value is 52.545 and $p=0.000<0.01$.

Table 10: Impact of Landholding size on the use of Agricultural Credit

Landholding size	Purpose of use		Total	Chi square test	p value
	Agriculture	Non agriculture			
Less than 1 acres	41	31	72	48.77	0.00
	56.90%	43.10%	100.00%		
Small (1-2)	292	61	353		
	82.70%	17.30%	100.00%		
Semi medium (2-4)	285	97	382		
	74.60%	25.40%	100.00%		
Medium (4-10)	173	31	204		
	84.80%	15.20%	100.00%		
Above 10	143	13	156		
	91.70%	8.30%	100.00%		
Total	934	233	1167		
	80%	20%	100%		

Source: Primary data

It is found that 43.1 percent of respondents with less than 1 acre of farmland, 25.4 percent of respondents with 2-4 acres of farmland (semi-medium), 17.3 percent of respondents with 1-2 acres of farmland (small), 15.2 percent of respondents with 4-10 acres of farmland (medium) and 8.3 percent of respondents with above 10 acres of farmland (large) and have used agriculture credit for non-agriculture activities. It is highly significant for using agriculture credit as the Chi-square test value is 52.545 and $p=0.000 < 0.01$. It can be observed that most respondents above 10 acres of land holding size have paid the installments in time. Thus, land holding size influenced the use of agriculture credit funds.

Conclusion

The banks in India, consisting of public, private, cooperative, and regional rural banks, have made remarkable progress in the disbursement of agriculture credit. Several factors determine the success

of the agricultural credit system, and one of them is the use of borrowed funds. The study considered the borrowers of all types of banks and analyzed the various factors that influence the use of agricultural credit. The study results show that the majority of the factors influence the purpose of use in agriculture credit borrowed from banks by the farmers in Dakshina Kannada district. Policymakers can note the use pattern of agricultural credit and give directions on the lending terms and conditions.

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Impact of Israel-Hamas War on The Indian Stock Market-An Event Study With Reference to NSE Nifty 50

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Abstract:

A concerted onslaught by several Palestinian militant groups against Israel on October 7, 2023, marked the beginning of a significant escalation in the Israel-Hamas war. The event is likely to hamper the economies around the world, with the Indian economy being no exception. Therefore, an event study has been undertaken to understand the impact of the Israel-Hamas war on the Indian stock market by considering the NSE Nifty 50. For the study, abnormal returns were calculated for pre-event and post-event periods, a t-test was undertaken, and it was found that the event did not significantly impact the Indian stock market.

Keywords: Israel-Hamas war, Event study, Indian stock Market, NSE Nifty 50, Abnormal Return.

Introduction

A concerted onslaught by several Palestinian militant groups against Israel on October 7, 2023, marked the beginning of a significant escalation in the Israel Hamas Conflict. While several nations, including many of Israel allies in the West, including the United States and several European nations, denounced Hamas attacks, showed solidarity with Israel, and asserted Israel right to self-defense against armed attacks, several Muslim nations, including the Axis of Resistance, expressed support for the Palestinians and blamed the Israeli occupation of the Palestinian territories for the violence rise.

The dramatic early-morning raid completely took aback Israel, its Western allies, and international media outlets carried out by Hamas fighters on October 7 against Israeli towns and settlements, particularly in the so-called : Gaza Envelope; adjacent to the northern and eastern borders separating the Gaza Strip from Israel, despite repeated warnings of; something big; about to happen in Gaza. Very little attention has been paid to the political motivations of the Islamic Resistance Movement in conducting what appears to be a protracted and painstakingly well-planned military operation; instead, the media has primarily focused on the extraordinary ease and speed with which Hamas militants were able to overwhelm Israeli defenses and infiltrate populated areas.

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Following the attack on Israel, the U.S. State Department reports that 32 American citizens are confirmed to have died and that 10 more are still missing. Officials estimate that 200 or more persons are being held captive by Hamas, including several Americans. On Friday, October 20, Hamas freed Judith and Natalie Raanan, an American mother and daughter who had been detained. There have been hundreds of thousands of displaced Palestinians in Gaza as a result of Israel military issuing a warning to everyone in northern Gaza to evacuate to the south of the territory, sparking fears of an impending Israeli assault. According to the U.N., food, water, and fuel supplies are running low, and humanitarian conditions are swiftly worsening.

This study intends to reveal the effect and severity of the crisis of the Hamas war on the Indian Stock Market by considering the Nifty 50. Since the Global crisis has tendency to be reflected in the Indian Stock Market over the year and since most investors believe that the Indian Stock Market follows the trends of the global market, with the Indian Stock Market being no exception, this study tries to show the same empirically.

Literature Review

The EU has to put everything on the line to help this most recent effort to put an end to the Israel-Hamas war. However, it should also push for fresh policies, especially about Hamas, from its allies, especially the US and Israel. The current peace endeavor will fail without an alternative strategy for the organization. Even if Israel and the Quartet decide to confront Hamas, peace is by no means assured. Hamas is not likely to think about peace with Israel shortly. However, with US support, the EU will have made a major contribution to stabilizing the situation if it can persuade Israel to engineer a long-term ceasefire with Hamas (O'Donnell & Centre for European Reform., 2008).

The study has examined the effects of the COVID-19 lockout on the Indian stock market. The study analyzed how much the lockdown affected the Indian stock market and if there would have been a similar reaction from the market before and after the COVID-19 lockdown. The methodology of a market model event study is applied. For the aim of the study, a random sample of 31 companies listed on the Bombay Stock Exchange (BSE) was chosen. 35 days were used as the sample period for the study (24 February–17 April 2020). Twenty days were spent before and fifteen during the 35-day event. The official notification of the lockdown is the event. (Alam et al., 2020a)

The effect of the COVID-19 pandemic on the financial markets of the G-20 nations is investigated in this study. The study has quantified anomalous returns (ARs) using an event study technique, and we apply panel data regression to elucidate the reasons behind ARs. The G-20 countries & #39; indexes make up our sample. The estimation window is 150 days before the event date, and the observed window is 58 days

following the report of the COVID-19 outbreak in the international media. Throughout the 58 days, we discover statistically significant negative ARs in each of the four sub-event windows. Both developed and emerging nations must consider negative ARs. The results of this analysis show that heightened stock market panic brought on by a rise in COVID-19 positive cases in the G-20 countries is responsible for the cumulative average abnormal return (CAAR), which ranges from -0.70 percent to -42.69 percent from day 0 to day 43. The rebound of stock markets following a significant stock price correction brought on by COVID-19 is indicated by the CAAR, which ranges from -42.69 percent to -29.77 percent from day 43 to day 57. Furthermore, panel data analysis results validate that stock markets have recovered from COVID-19 detrimental effects. (Singh et al., 2020)

This study found that the coronavirus outbreak significantly affected the global economy and stock markets worldwide, particularly the Indian stock market. However, unblocking the Indian economy, which began with Unlock 1.0, led to a spike in the market stock values. This essay aims to analyze the effects of Unlock 1.0 on the Indian stock market. This study examined the stock market response using the Event study technique and one of the primary Indian indices, the Nifty-50. The study ran from April 30, 2020, to June 29, 2020. June 1, 2020, was the date of the event outbreak. The comparison of the pre-event window (-20 days) and post-event window (+20 days) yields the observed result. Index values were tracked, abnormal returns for the study period were computed, and the event impact was assessed. It was discovered that Unlock 1.0 had a major effect on the Indian stock market. The study also discovered that there may be more reasons for this brief increase in stock price appraisals on the Indian stock market. (Kumar, 2021)

This research intends to investigate the effects of the 2019-nCoV outbreak on the global stock markets using a sample of 49 stock market indexes of the established and emerging markets in the world using the standard event approach. Research from the past has confirmed that news about firms and the macroeconomy affects stock market returns. This study offers proof of how stock markets around the world respond to pandemics. According to the study findings, the 2019 COVID-19 pandemic has had a major effect on global financial markets, with Asian stock markets.

Suffering the most. Additionally, the study examined the effects of economic lockdowns and restrictions. (Pandey & Kumari, 2021)

The crisis between Russia and Ukraine has severely damaged the world economy by igniting a financial reaction that has affected not only Russia and Ukraine but the entire world. Being major actors in the world economy, both nations contribute significantly to global trade, particularly in the export of commodities like wheat, crude oil, and raw materials for industry. Following Russia invasion of Ukraine on February 24, 2022, the global

stock market saw a severe decline, with even the Indian stock market experiencing a meltdown. Using the Nifty-50 index as a base, this study aims to comprehend and analyze the impact of the crisis between Russia and Ukraine on the Indian stock market. This study employs the Event Study approach, analyzing changes in the Nifty-50 indices during 16 days (8 days of estimation and 8 days of observation) from February 8, 2022, to March 4, 2022. The aforementioned analysis and index values have demonstrated a noteworthy influence of the Russia- Ukraine war on the Nifty-50 index, specifically, and the Indian stock market. (P et al., 2022)

The impact of the terrorist attack by Hamas against Israel on October 7, 2023, on the global bond, equities, and commodities markets was investigated in this study using the event study approach. The findings indicate that the Middle East area is the only region with negative anomalous returns in the global equities markets. The three largest economies in the world—China, Europe, and the US—present negligible anomalous returns. On the plus side, producers of natural resources who anticipate a short- term boost in commodity prices are benefiting from the rise in geopolitical risk. Ultimately, the findings demonstrate the presence of negative abnormal short-term returns in the bond markets. (Martins, 2023).

In finance research, event studies frequently examine how business initiative announcements, legislative developments, or macroeconomic shocks affect stock prices. These studies are frequently employed in a single-country environment, mainly the United States. Still, little research has been done in an international setting thus far, possibly due to the difficulties in carrying out cross-country studies. The methodological difficulties involved in carrying out event studies in international finance research are examined in this work. We stress the importance of selecting an event, deciding on a study period (short vs. long term), estimating abnormal returns, determining statistically whether the event in question results in a stable price reaction and investigating the contribution of formal and informal institutions to the explanation of cross-national variations in price reactions. (El Ghoul et al., 2023)

Globally, the COVID-19 epidemic presented previously unheard-of difficulties for economies and societies. This study uses the event study method to investigate the short-term effects of the COVID-19 pandemic on stock market index performance, based on 13 major global stock indices. The results of the regression indicate that the response of the global stock markets to the COVID-19 outbreak was subpar. The event study conclusions suggest that when lockdown measures were revealed to stop the COVID-19 pandemic spread, the stock markets responded quickly and badly. Compared to stock indices of non-Asian nations, the Asian stock indices saw a greater negative abnormal earnings trend. (Ji et al., 2022)

The event study is a methodology used to examine how share prices behave around particular occurrences and how they respond to them. According to Binder (1998), most early event research studies examine how share prices behave in response to business announcements such as mergers and acquisitions, dividend announcements, stock splits, and changes in accounting rules. He claims that using event studies as a regular methodology in financial and strategic economic research has made it possible to quantify how an event affects share prices. This work covers the event study approach in full, with particular relevance to the market model. (Anjali Gupta, 2016)

Over 500 event studies have been published, and the work is ever-expanding. An overview of event study techniques is given. Methods with a short horizon have high reliability. Although long-horizon techniques have advanced, significant drawbacks still exist. Maintaining the quality of long-horizon approaches is a difficulty. We provide fresh data demonstrating how the characteristics of event sample firms, including volatility, can influence the properties of event research techniques, which can differ by calendar period. This emphasizes the importance of analyzing event study statistical features using stratified samples. (Khotari Warner, 2006)

Russia meager 1% share of India overall trade would hardly impact. The main worry is the indirect effect—through the markets. Increased costs will undoubtedly hinder demand and consumption. The event study methodology, which examines changes in index prices to show how an event affects market returns beyond expectations, is used to explain how the Russia-Ukraine war has affected metal index returns. Ten days are taken for the pre-event and ten days for the post-event phases of the event study. (Sanath Kumar K, 2022)

Objective of the study

By taking NSE Nifty 50 as a reference, this study tries to understand and evaluate the impact of the Israel-Hamas war on the Index to demonstrate the comprehensive movements of the index prices.

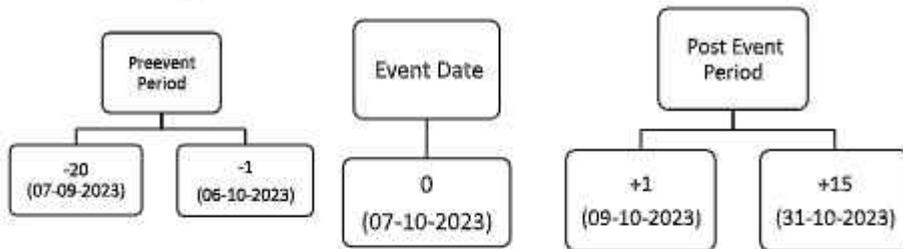
Research Methodology

The event study methodology has been used to elucidate the impact of the Israeli war on Nifty Index returns. This study analyses the change in the index prices, reflecting how the event affected market returns and returns beyond expectations.

The study takes the pre-event period of 20 days and the post-event period of 15 days. (Alam et al., 2020b) i.e., from 7th September 2023 to 30th October 2023, NSE Nifty 50 index values are collected from the official website of the National Stock Exchange of India. A pre-event period is a period preceding the event date of 7th October 2023 in which we believe

nothing of significance has occurred in the market and the performance is normal, as a result of which we take that period as a base for comparison. The post-event period is the period in which we suspect the influence of the said event. Event day or day zero is a day in which a specific event took place, the year, and the date on which the announcement of the Hamas war was made.

Event Study Timeline



According to EMH (Eugene FAMA, 1970), no participant in the market can out perform the market by earning abnormal returns as the stock prices quickly adjust to all the public. To empirically test the market efficiency, especially the semi-strong form of market efficiency during the event of the Israel-Hamaswar, the event study methodology is adopted by taking an event window of 35 days.

Calculation of Abnormal Returns

The values in the Table I are calculated as follows:

1. % Daily Returns : $R_t = (P_t - P_{t-1}) * 100 / P_{t-1}$

Where P_t = Closing NSE Nifty 50 Index value of the current day

P_{t-1} = Closing NSE Nifty 50 Index value of the previous day

2. % Average Abnormal Returns:

$AAR = \text{Actual Return} - \text{Expected Returns} * 100 / \text{Actual Return}$

*Expected Returns is the average or mean returns of the 20 days before the study period, i.e., 7th September 2023 to 7th October 2023.

Cumulative Average Abnormal Returns: CAAR is the summation of all the % AARs calculated to know the total abnormal returns made before and after the event. CAAR, by giving a clear picture of the cumulative abnormal returns, in case the influence is not completely reflected on the event date, acts as an effective analysis tool in addition to the %AAR.

3. t-value: The test's statistical significance is empirically tested by applying the t-test and calculating t- t-values.

- i. $t\text{-value(AAR)} = \text{AAR} / \text{Standard Deviation of AAR}$
- ii. $t\text{-value (CAAR)} = \text{CAAR} / \text{Standard Deviation of CAAR}$ The above values have been calculated using MS Excel.

Hypothesis

For the statistical test conducted, the hypothesis is stated as specified below:

H0: There is no significant difference between the Average Abnormal Returns before and after the date of the announcement of the Israel-Hamas war on the NSE Nifty 50 Index.

H1: There is a significant difference between the Average Abnormal Returns before and after the announcement of the Israel-Hamas war on the NSE Nifty 50 Index.

The hypothesis testing is done using a paired sample t-test to understand if there is a significant difference between Average Abnormal Returns before and after the announcement of the Israel-Hamas war on the NSE Nifty 50 Index.

Data Analysis and Interpretation

Table No 1. Shows the Average Daily Returns of NSE Nifty 50 Index in % along with the percentage Daily Average Abnormal Return, Cumulative average Abnormal Return, and t-value calculated on AAR and CAAR on a day-to-day basis to check the event's significance.

Table1 : Average Abnormal Return and Cumulative Average Abnormal Return for NSE Nifty 50 Index

Day	%Daily return (1)	%AAR (2)	CAAR (3)	t-value (AAR)(4i)	t-value (CAAR)(4ii)
-20	0.038773	2034.336	2034.336	1258.608778	565.0638
-19	0.567025	232.2693	2266.605	232.2693	232.2693
-18	0.527791	242.1017	2508.707	242.1017	242.1017
-17	0.788401	195.1293	2703.836	195.1293	195.1293
-16	0.069406	1180.598	2035.336	1180.598	1180.598
-15	0.369249	303.115	1483.713	303.115	303.115
-14	0.383882	295.3725	1779.086	295.3725	295.3725
-13	-0.32939	-127.694	1651.392	-127.694	-127.694
-12	-0.9272	19.1113	2036.336	19.1113	19.1113
-11	-0.9146	17.99694	37.10824	17.99694	17.99694
-10	-0.36038	-108.114	-71.0058	-108.114	-108.114
-09	-0.02958	-2435.5	-2506.51	-2435.5	-2435.5
-08	-0.13163	-469.779	2037.336	-469.779	-469.779
-07	-0.94645	20.75651	-449.022	20.75651	20.75651
-06	-0.94486	20.62316	-428.399	20.62316	20.62316
-05	0.329682	327.4919	-100.907	327.4919	327.4919
-04	-0.6635	-13.0369	2038.336	-13.0369	-13.0369
-03	-0.53313	-40.6786	-53.7155	-40.6786	-40.6786
-02	0.505869	248.2597	194.5442	248.2597	248.2597
-01	0.523131	243.3675	437.9117	243.3675	243.3675
0	0	0	0	0	0
1	-0.68967	-8.74766	-8.74766	-7255.55236	-14647.8
2	0.989283	175.8125	167.0648	175.8125	175.8125
3	0.582617	228.7295	395.7943	228.7295	228.7295
4	-0.00275	-27172.7	2040.336	-27172.7	-27172.7
5	-0.49486	-51.558	-27224.3	-51.558	-51.558
6	0.009061	8377.232	-18847	8377.232	8377.232
7	0.330679	326.8061	-18520.2	326.8061	326.8061
8	-0.61002	-22.9468	2041.336	-22.9468	-22.9468
9	-0.30991	-142.006	-164.953	-142.006	-142.006
10	-0.48985	-53.1081	-218.061	-53.1081	-53.1081
11	-1.388	45.96542	-172.095	45.96542	45.96542
12	-0.80696	7.05859	2042.336	7.05859	7.05859
13	-1.31262	42.86237	49.92096	42.86237	42.86237
14	0.836733	189.6343	239.5553	189.6343	189.6343
15	0.46808	260.229	499.7843	260.229	260.229

The aforementioned table displays the NSE Nifty 50 index average daily returns in percent along with cumulative average abnormal returns (CAAR) and daily AAR and CAAR c value, which are used to determine the significance of the Israel- Hamas War. The idea behind calculating abnormal returns is that there should not be any post-event abnormal returns if the event had no Influence. The event's influence, though, may occasionally show up in the price safe days later. In these Circumstances and cumulative average abnormal returns are statistically significant indications. Statistical analysis results determine the Israel-Hamas effect on the NSE Nifty 50 Index Values.

Paired Samples Statistics

	Mean	N	Std.Deviation	Std.Error Mean
Pre	-3.2633	15	766.46697	197.90092
Post	-2162.3859	15	8251.73952	2130.58998

Paired Samples Correlations

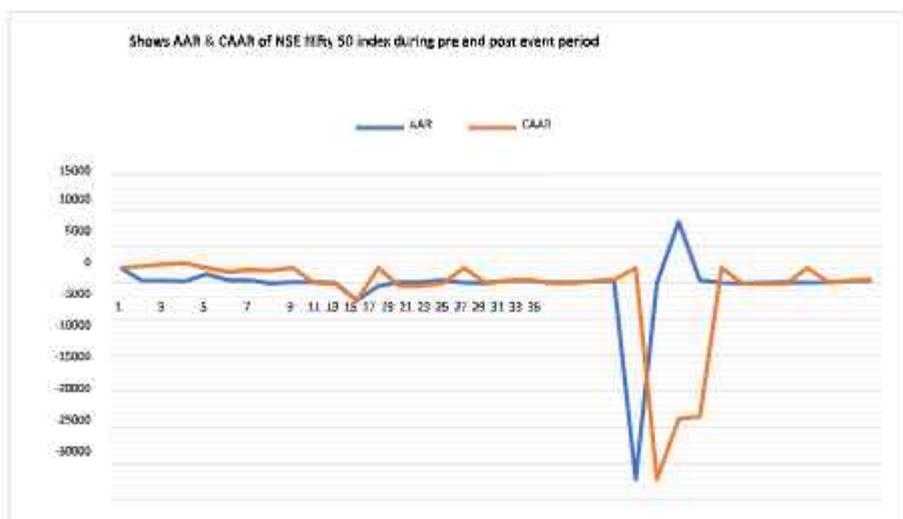
	N	Correlation	Sig.
Pre& Post	15	-.125	.658

Paired Samples Test

	Paired Differences					t	df	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pre Post	2159.12264	8381.93903	2164.20735	-2482.64047	6800.88576	.998	14	.335

The paired sample t-test is used to test the null hypothesis, which states that there is no discernible difference between the average abnormal returns on the NSE Nifty 50 Index before and after the out break of the Israel- Hamas war. The t value for this test is .335, meaning that the null hypothesis is accepted at the 5% significance level. This suggests that the outbreak of the Israel-Hamas war did not have any telling impact on the Nifty 50 Index, and it did not result in any unusual returns that are statistically significant.

Chart 1: Shows AAR & CAAR NSE Nifty 50 Index during Pre & Post Event period



As mentioned earlier, CAAR is a helpful statistical analysis in addition to AAR because it aids in understanding the cumulative impact of abnormal returns, particularly if the event's influence during the event window is not entirely reflected on the event date itself. The null hypothesis in this case is that CAAR is zero. The null hypothesis is accepted at a 5% significance level, indicating that CAAR is equal to zero and that the Israel-Hamas war did not have a statistically significant negative influence on the NSE Nifty 50 Index.

Conclusion

October 7 marked the beginning of a remarkable escalation in the Israel-Hamas conflict. While a number of nations, including the US and several European nations, denounced Hamas's attack, a number of Muslim nations expressed support for the Palestinians. Following the attack on Israel, the US state departments reported that 32 American citizens have died, and officials estimate that 200 or more persons are being held captive by Hamas. Stock Market is an important indicator of how the economy is performing. Due to the outbreak of the Israel-Hamas war, stock markets across the globe underwent serious downturns, and the stock market of India is no exception. The NSE Nifty 50 did not see any substantially drastic decrease in the Israel-Hamas war, which is quite evident from the rather constant AAR during the post-event period, which is after the outbreak of the Israel-Hamas war, one of the major events in the year 2023. The study also reveals that the Israel-Hamas war had no statistically significant impact on the Indian Stock Market, i.e., the NSE Nifty 50 Index.

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Role of E-learning In Higher Education Concerning Mangaluru City

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Abstract

Electronic learning is becoming a popular method of carrying out the teaching-learning process. The teaching and learning methods are progressing to the next level of implementation because of the e-tools.

Almost every educational institution is currently working on integrating various e-resources into their own Virtual Learning Environment. This study attempted to identify the role of e-learning in higher education. The main objective of this study is to examine the effectiveness of e-learning platforms in higher education, investigate the students' attitudes towards e-learning platforms, and examine the challenges students face in e-learning. A well-designed questionnaire was used to collect the primary data. For the study, 200 responses were collected. The data was analyzed using the SPSS version 20. Descriptive statistics was used to analyze the data. The results prove that students have a positive attitude toward e-learning despite a few challenges, as it complements the current job market requirements and knowledge enhancement, contributing to sustainable career development.

Keywords: E-learning, Higher Education, E-learning platforms, Sustainable career development.

Introduction

E-learning is a viable product in today's technological era, and it has become an unavoidable tool given the current and accelerating changes in the evolving educational system. E-learning is a learning system in the light of formalized teaching but with the help of electronic resources. The education sector has already embraced the new age of innovation and has begun working towards improving various instructing and learning systems. With the contribution of different e-instruments, the teaching and learning process is arriving at its next

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execution level. Almost every instructive foundation is currently working on executing various resources in its own virtual learning environment. Technology has both positive and negative aspects of human existence. Particularly in education, it is essential to screen the use of technology.

Access to information is the key to proficient achievement in the modern age. Gone are the days when education and learning were restricted to schools and colleges. In the computerized age, learning is available to all. Complementing traditional learning with modern electronic learning methods is essential to keep oneself updated with the latest knowledge, learn new skills, and enhance sustainable career growth. E-learning has addressed the numerous educational issues and obstacles that technology can help overcome. In the present situation, students prefer E-learning over traditional learning to gather more information on the topics already taught in the classroom or the concepts connected thereto, learn new skills and keep themselves ready to enter the job market with employment-oriented skills and knowledge.

The literature review on the above topic shows that studies analyze the challenges faced by users like academicians and students while using E-learning. However, the research gap shows that there are very few to almost no research studies investigating the role of E-Learning in higher education, considering the aspects of its effectiveness and the attitude of learners along with the challenges involved. In this research paper, an attempt has been made to understand the role of E-learning in various combined aspects of Higher education among the students in Mangaluru City.

Objectives

- To examine the effectiveness of E-learning Platforms in higher education.
- To identify the challenges faced by students in E-learning.
- To ascertain the students' general attitude towards learning through the E-learning platform.

Research Methodology

This study is based on Primary data. The primary data was collected using a structured questionnaire administered to the respondents identified through non-random sampling, i.e., students of higher education who use E-Learning methods as a part of their education

system. A Focused Group Study is also conducted in order to analyze the aspects relating to the effectiveness; challenges faced, and attitude of respondents towards the E-learning. The questionnaire included two major components: a) demographic information and b) Effectiveness, attitudes, and E-learning challenges. The demographic information covered gender, age, and field of study. The effectiveness, attitudes, and challenges of e-learning were analyzed using a 5-point Likert scale. Further analysis is made through Descriptive statistics and the Chi-square test using SPSS software. Data was collected from 200 students pursuing their undergraduate and postgraduate studies from various colleges in Mangaluru City. These students use E-Learning platforms like YouTube, Coursera, Udemy, Skillshare, EDX, MOODLE, and SWAYAM.

Results and Discussions

Table No 1: Gender of the Respondents

Particulars	No of Respondents	Percentage
Male	114	57%
Female	86	43%
Total	200	100

The above table shows that out of the total 200 respondents, 57% are Male (114 responses) and 43% are Female (105 responses). The majority of the respondents (57%) are male.

Table No 2: Age group of the Respondents

Age (years)	Frequency	Percent
18-20	72	36%
21-23	118	59%
24-26	9	4.50%
>26	1	0.50%
Total	200	100

The above data shows that 36% b of the respondents belong to the age group of 18-20 years, 59% of them are from the age group of 21-23 years, followed by 4.5% respondents from the age group of 24-26 years, and 0.5% respondent from the age group of 26 years and above.

It is observed that the majority of the respondents, i.e., 59% belong to the age group of 21-23 years.

Table No 3: Educational Qualification

Educational Qualification	Frequency	Percent
Undergraduate	89	44.5%
Diploma	13	6.5%
Postgraduate	98	49%
Total	200	100

The above table shows that 6.5% of the respondents are diploma students, followed by 44.5% undergraduates and 49% postgraduates.

The majority of the respondents (49%) are post-graduates.

Table No 4: E-learning platforms used

E-learning platforms	No of respondents	Percent
Coursera	133	66.50%
Udemy	39	19.50%
Swayam	11	5.50%
Moodle	12	6%
edX	3	1.50%
Skillshare	1	0.50%
Total	200	100

From the above table, it can be seen that 66.5% of respondents use Coursera, 19.5% of the respondents use Udemy, 5.5 % of the respondents use Swayam, followed by 6% use Moodle, 1.5% use ed X E-learning platform and 0.5% uses Skill share.

The majority of the respondents, i.e., 66.5%, use Coursera as an E-learning platform.

Table No 5: Source of information

Particulars	No of respondents	Percent
Friends and Relatives	24	12%
Lecturers/ College	137	69%
Social media	36	18%
Newspaper&Magazines	3	1%
Total	200	100

The table shows the sources of information about E-learning platforms. 12% of the respondents found out about E-learning platforms from their friends and relatives, 69% of the respondents found out about the platform from their lecturers or institution, 18% have the sources from social media, 1% of the respondents found out about E-learning platforms from newspapers and magazines.

The majority of the respondents, i.e., 68%, came to know about the e-learning platforms from their lecturers or institutions where they are studying.

Table No 6: Preference towards the type of course

Type of Course	Frequency	Percent
Instructor-led	116	58%
Self-study courses	84	42%
Total	200	100

The above table indicates that 58% of respondents prefer Instructor-led courses, whereas 42% prefer Self-Study courses.

The majority of the respondents (58%) prefer Instructor-led courses to Self-Study courses.

Table No 7: Estimated hours spent per week by the respondents using E-learning

Hours spent	Frequency	Percent
<1	42	21%
1-3	127	63.50%
4-6	29	14.50%
7-9	2	1.00%
Total	200	100

The above table shows the estimated hours the respondents spend using E-learning in a week. About 21% of the respondents spend less than 1 hour per week using E-learning, 63.5% spend 1-3 hours per week, 14.5% spend 4-6 hours using E-learning, and 1% spend 7-9 hours.

Most (63.5%) respondents spend almost 1-3 hours per week using E-learning.

Table No 8: Reasons for using E-learning

Reasons	Frequency	Percent
To gain knowledge on a new subject/ topic	44	22%
To enhance knowledge on already learned subject /topic	73	37%
As a part of the academic requirement	65	33%
Convenient in terms of time and mobility	25	13%
To add to the career advancement	55	28%

The above table shows according to 22% of the respondents, the reason for taking up E-Learning is to gain knowledge on a new subject/ topic, and 37% of them say that their motivation was to gain more knowledge on an already learned subject/topic, 33% of the respondents took up E-Learning as a part of their academic requirement like in the form of assignment. 55% of the respondents took up E-Learning to advance their careers.

The majority of the respondents, i.e., 37% of them, have taken up E-Learning to enhance their knowledge of an already learned subject /topic.

Table No 9: Effectiveness of the E-Learning course

Particulars	No of respondents	Percent
Extremely effective	38	19%
Moderately effective	159	79.5%
Not at all effective	3	1.5%
Total	200	100

The above table shows the effectiveness of the course; 19% responded that the course was extremely effective, 79.50% of the respondents said that the course was moderately effective, and the remaining 1.5% of the respondents responded that the course was not very effective.

The majority of the respondents (79.5%) said that the E-Learning courses are moderately effective.

Table No 10: Parameters to analyse the effectiveness of E-Learning

Statements	Mean	Results
The E-Learning platforms are easy to use and understand	4.35	Strongly Agree
The E-Learning platform has increased flexibility in study timings and gaining additional information	4.12	Agree
E-learning gives the freedom to choose between instructor led and selfstudy courses.	4.26	Strongly Agree
The E-Learning platforms allow the users to have interactive sessions with the tutors to clear doubts and discuss in open forums.	3.72	Agree
E-Learning is efficient as a learning method in terms of assessments in the form of assignments, quizzes etc.	3.84	Agree
Lack of technical knowledge and language barriers hinder the effectiveness of E learning	2.75	Neutral
E-Learning is effective in improving overall academic performance.	4.01	Agree

The Likert scale ranks the response on a 5-point scale, with the options being Strongly Agree, Agree, Neutral, Strongly Disagree, and Disagree. Since there is 5 5-range Likert scale, subtract the highest Likert scale from the lowest one, i.e., $5-1=4$. Then, divide the number by a given number on the Likert Scale ($4/5=0.8$). After dividing, the lowest value is added to 0.8. so the range used in the statements for interpretation purposes is From 1 to 1.8, which means Strongly disagree. From 1.81 to 2.60, it means disagree. From 2.61 to 3.4, it means neutral. From 3.41 to 4.20, it means Agree, and from 4.21 to 5, it means Strongly Agree.

Interpretation: The majority of the respondents (46%) strongly agreed with the fact that the E-Learning platforms are easy to use and understand. Most respondents (55%) have agreed that the E-Learning platform has increased flexibility in study timings and gaining additional information. 51% of the respondents strongly agreed that E-

learning gives freedom to choose between instructor-led and self-study courses.47% of the respondents have agreed that the E-Learning platforms allow the users to have interactive sessions with the tutors to clear doubts and discuss in open forums.48% of the respondents agree that E-Learning courses have an effective assessment system.43% of the respondents are neutral about lack of technical knowledge and language barriers being hindrances to the effectiveness of E-learning. 55% of the respondents agree that E-Learning effectively improves overall academic performance.

Testing the Hypothesis

H0: There is no significant difference between the type of E-learning courses (Instructor-led and Self-paced courses) and the effectiveness of e-learning.

H1: There is a significant difference between the type of E-learning courses and the effectiveness of e-learning.

Chi Square test is used to determine the relationship between two categorical variables.

Table No 11: Crosstabulation

		Effectives of the course			Total
		Extremely effective	Moderately effective	Not at all effective	
Types of the courses	Instructor-led	26	89	1	116
	Self-study courses	12	70	2	84
Total		38	159	3	200

Table 11.1: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.711 ^a	2	.258
Likelihood Ratio	2.755	2	.252
N of Valid Cases	200		

The above tables show the crosstabulation values of effectiveness and types of the courses. From Table 11.1, it is found that the p-value is 0.258. Since the p-value is greater than 0.05, we accept the null hypothesis. So, we can conclude that there is no significant difference between the type of e-learning courses, i.e., instructor-led or self-paced courses, and the effectiveness of the E-learning.

Here, the Chi-square test revealed that there is no statistically significant difference in the effectiveness of e-learning according to the types of courses.

Table No 12: Challenges faced during E-learning

Particulars	Frequency	Percentage
Technical Issues	150	75%
Adaptability Struggle	44	22%
Lack of study materials/interaction	45	23%
Ineffective time management	22	11%
Language/accent barriers	10	5%
Cost of Enrollment/ Certification	25	13%

The above table shows the challenges faced by the respondents during E-learning. 75% of the respondents faced problems such as technical issues, 22% of the respondents said that they faced adaptability struggles, 23% faced problems such as lack of study materials followed by 11% faced ineffective time management, 5% faced language barriers, and 25% found it difficult to pay the cost of enrollment or certification fee of online courses.

The majority of the respondents, 75%, faced technical issues.

Table No 13: Parameters to analyze the Attitude of respondents towards E-Learning

Statements	Mean	Results
E-learning has helped me gain additional knowledge of a known subject and new subjects.	3.88	Agree
E-learning has improved hold on the English language and the subject/ topic by widening the knowledge horizon	3.42	Agree

Statements	Mean	Results
A preview of the course gives a reasonable idea about the course contents, and it plays a vital role in selecting the course.	4.07	Agree
Selection criteria of the course involve the reputation of the institution providing the course, gamification involved, and the profile of the instructor along with the subject/topic covered	4.40	Strongly Agree
Certification is the basic objective of undertaking online courses.	2.18	Disagree

Interpretation: The majority (68%) of the respondents agreed that e-learning has helped them gain additional knowledge of a known subject and new subjects. 41% of the respondents have agreed the fact that E-learning has improved their hold on the English language and the subject/ topic by widening their knowledge horizon. 43% of the respondents agree that a preview of the course gives a reasonable idea about the contents of the course. 61% of the respondents agree that the selection criteria for the course involve several other factors, including the subject matter. 40% of the respondents disagree that certification is the basic objective of undertaking online courses.

Summary of Findings:

- 1 59% belong to the age group of 21-23 years
- 2 Majority of the respondents (49%) are post-graduates.
- 3 Majority of the respondents, i.e., 66.5%, use Coursera as an E-learning platform.
- 4 Majority of the respondents (58%) prefer Instructor-led courses to Self-Study courses
- 5 Majority of the respondents, i.e., 37% of them, have taken up E-Learning to enhance their knowledge of already learned subject /topic. Majority of the respondents (79.5%) said that the E-Learning courses are moderately effective considering factors like easiness of use and understanding of the material, time and place convenience, freedom to choose over different domains and types of courses, handy and effective interaction between tutors and peer, effective assessment procedures, etc.

- 6 Majority of respondents (75%) faced technical issues while using E-Learning.
- 7 Respondents have a positive attitude towards using E-Learning platforms as majority of them have agreed to the fact that E-Learning has helped them to gain additional knowledge on the known subjects (68%), learn new subjects/topics with time and mobility issues, helped them improve the language and communication skills (41%).
- 8 Majority of the respondents (61%) have strongly agreed to the fact that selection criteria for the online courses include factors like the reputation of the institution providing the course, gamification involved, and the profile of the instructor along with the subject/topic covered.
- 9 Majority of the respondents (40%) disagree to the fact that certification is the basic objective of undertaking online courses.

Recommendations

- 1 To make the E-Learning options more effective, they could be provided with multiple language options, transcripts, and easier software management and interface.
- 2 Course preview could be made more elaborative about details of the topics covered under the course

Conclusion

E-learning has become a popular mode of instruction in recent years. It is the most recent and innovative study method that has been initiated in the field of pedagogy. Online learning takes many forms and is evolving as new technologies are introduced. One of the primary advantages of E-learning for institutions is the ability to train many students anywhere in the world. As far as learners are concerned, e-learning allows them to learn new things from prestigious institutions without the barrier of time and place. There are a number of free E-Learning opportunities available as well. The study confirmed that E-Learning is an effective addition to enhance the learners' academic performance, knowledge base, and career growth. However, it has a few challenges regarding network connectivity, fee structure, etc. Learners have a positive attitude towards e-learning methods as they play an important role in the higher education system and are vital tools in terms of up skilling and career advancement.

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Attitude And Savings Pattern Towards Post Office Savings Schemes - A Study With Reference To Moodbidri Taluk

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Abstract

To mobilize the savings of relatively low-income people and instill a savings spirit, the central government offers higher returns to post office schemes than regular banks. Post Office Savings is the largest savings bank in the country. The present study analyses the attitude and savings pattern towards post office savings schemes in Moodbidri taluk. The data collected from 200 respondents observes that 37 percent of the respondents belong to the age group of 36-50 years. 6.5 percent of the respondents save on daily to save for emergencies. There is awareness regarding the various postal schemes among the respondents. However, the government must make more effort to create awareness among the various groups of investors.

Keywords: Post office savings scheme, Attitude of investors

Introduction

Investment culture among a country's citizens is necessary for capital generation and faster economic growth. Individuals' and institutions' attitudes, views, and desires to invest their savings in various financial assets are called investment culture.

To formulate policies for the development and regulation of savings in general, as well as the protection and promotion of small and household investors in particular, a study of preferences and levels of satisfaction becomes more important. This is due to a lack of knowledge among small and household investors, a weak investing climate, and existing investors' loss of faith in Postal Savings. Policymakers and regulatory agencies must know investors' market perceptions, preferences, and concerns.

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Literature Review

Vinayaga Moorthy and Kumar (2012) found that mobilizing domestic financial resources has remained a serious challenge in many developing nations. Savings are becoming more widely recognized as a useful instrument for reducing poverty. In various countries, postal savings money is intermediated through a range of policy-based financial entities with developmental aims, returning the monies to the direct benefit of the community of savers. The difference between what you earn and what you spend is your savings. Individual savers should save to cover unexpected expenses and improve their standard of living.

Ganapathi and Malar (2010) researched investor views regarding Post Office Deposit Schemes. The post office has long been regarded as a means of instilling frugality and saving habits among farm laborers. However, throughout time, its function has evolved, and it has evolved into one of the most effective channels for channeling investment from even the wealthiest individuals. Several sorts of deposit plans have been introduced to respond to the various needs of different types of investors. They're well-known for their tax-saving plans, high interest rates, and the security and liquidity they provide.

Karthikeyan (2001) researched Small Investors' Perceptions of Post Office Saving Schemes and discovered that there was a significant difference in the level of awareness for Kisan Vikas Patra (KVP), National Savings Schemes (NSS), and Deposit Scheme for Retired Employees (DSRE) among the four age groups, with the overall score confirming that the level of awareness among investors at the old age group was higher than at the young age group. Except for the NSS and KVP, there was no difference between male and female investors. According to the findings, the two biggest factors influencing investors are life requirements and tax benefits.

Shashikant (2015) stated that the Post Office Savings Bank is the country's largest savings institution. Various appealing schemes are available to fulfill the specific needs of different investors. Most clients favor post office investments because of the strong support of the union government, the rarity of malpractices and scams, and the high rate of return.

Samundesswari and Abinaya (2020) observed that respondents have a below-average degree of awareness about the schemes from their study

"Financial Inclusion and Literacy of Saving Schemes," which included 10 respondents from diverse occupational categories. They also emphasized that banks should educate and inform rural residents about the advantages of saving plans.

Benazir (2020) studied Parents' Perceptions of Post Office Savings Plans. Out of the 70 respondents in the Palayamkottai region chosen for the survey, he determined that respondents are unaware of the plans for children and that the interest rate in the post office is low, according to parents.

Gavini and Asthma (1999) found that the primary reasons for saving in urban areas were social concerns, tax benefits, and security for old age. In contrast, the main motivation in rural regions was security for old age. Indira Vikas Patra (IVP), KVP, and Post Office Recurring Deposit Account (PORD) were the most popular post office schemes in urban and rural areas.

Jain and Kothari (2012) found that most respondents were unsatisfied with the capital growth of their post office deposit schemes in a study conducted in Udaipur District, Rajasthan. However, the factors of regular return, safety, and security, as well as liquidity and marketability, satisfy some responders.

Potadar et al. (2015) observed that post office savings banks face numerous difficulties from financial organizations such as banks and insurance firms. It faces increased competition and ongoing advancements in information and communication technology, particularly in mobile technologies and improved internet connections.

Vembu et al. (2018) found that due to the proximity of post offices to their residential places, more rural women are interested in investing their money in post offices. He said officials also encourage awareness among rural populations to invest in post offices, which leads to growth in the postal sector.

Research Design and Methodology

The study is conducted at Moodbidri Taluk, Dakshina Kannada District. 200 respondents who have invested in post office deposit schemes were selected for this study. A well-structured questionnaire was distributed to the post office investors.

Objectives of the study

- To study the attitude of the investors towards investment in post office schemes.
- To study the motivational factors influencing the saving patterns of investors towards postal savings schemes.
- To find out the savings pattern of rural investors.
- To study the problem depositors face in Post Office deposit schemes.

Discussion & Analysis

Table No.1: Demographic Description of Respondents (in percentage)

1. Gender	Male	Female			
Percentage	48.5	51.5			
2. Age group	> 25 years	25-35 years	36-50 years	< 50 years	
Percentage	25.5	21.5	37	16	
3. Education level	No education	School level	Graduate level	Professional	
Percentage	11	20.5	40.5	28	
4. Occupation	Agriculture	Employee	Business	Professional	Other
Percentage	20.5	34	14	19.5	12
5. Marital status	Married	Unmarried			
Percentage	61.5	38.5			
6. Monthly	> 10,000	10,000 -20,000	20,000 - 30,000	< 30,000	
Percentage	25.5	39.5	19.5	15.5	
7. No. of earners in the family	One	Two	Three	Above Three	
Percentage	29	48	15.5	7.5	

Out of 200 respondents, 51.5 percent of the respondents for this survey were females. A majority of 37 percent of the respondents fall between the age group of 36-50 years, 40.5 percent possess graduate-level education, and a minimum of 11 percent are uneducated. Most of them are employees (37 percent). There were more married respondents than unmarried (61.5 percent). 39.5 percent of them earn a monthly income of ₹10000 to ₹20000, and 48 percent of the respondents have two earners in the family.

Table No.2: Attitude towards Investment in Post Office Schemes

Monthly postal savings(₹)	>5000	5000-15000	15000 - 30000	30000 - 40000	<40000
Frequency	116	66	16	1	1
Percentage	58	33	8	0.5	0.5
Awareness of Postal schemes	Very high	High	Moderate	Low	Very low
Frequency	7	40	106	45	2
Percentage	3.5	20	53	22.5	1
Motivational factor	Risk-free	Tax benefit	Flexibility	High return	
Frequency	97	41	37	25	
Percentage	48.5	20.5	18.5	12.5	
Problems faced	Delay in processing	Inadequate information	Poor response from post office employees	More formalities	
Frequency	47	62	51	40	
Percentage	23.5	31	25.5	20	
Purpose for saving	For emergencies	Retirement benefit	Wedding of self/ children	Higher studies	
Frequency	84	46	42	28	
Percentage	42	23	21	14	

The above table represents the attitude of the investors towards post office schemes. Most of the investors (53 percent) show a moderate level of awareness about postal schemes, and 58 percent of the respondents' monthly savings are below Rs. 5000. Nearly 48.5 percent feel that the postal schemes are risk-free. Inadequate information (62 percent) and Poor response from post office employees (51 percent) are the major problems faced by the investors. The purpose of savings in postal schemes is to utilize the money for emergencies (42 percent).

Table No.3: Pattern of Investment in Post Office Schemes

Preferred scheme	PO monthly income Scheme	Kisan Vikas Patra	PO RD Scheme	National Saving Scheme	PO Life Insurance Scheme
Frequency	45	16	84	41	14
Percentage	22.5	8	42	20.5	7
Mode of payment	Direct investment	Agent	Online		
Frequency	142	25	33		
Percentage	71	12.5	16.5		
Period of investment	0-1 year	1-5 years	5-10 years	< 10 years	
Frequency	33	136	23	8	
Percentage	16.5	68	11.5	4	
Mode of Investment	Lump sum	Installment			
Frequency	53	147			
Percentage	26.5	73.5			
Preferred tax saving scheme	ULIP	Bank tax saving deposit	PO tax saving scheme	Not Applicable	
Frequency	19	35	52	94	
Percentage	9.5	17.5	26	47	

The above table shows the pattern of investment in post office schemes. Out of 200 respondents, 84 of them prefer to invest in the Post office recurring deposit scheme. The next preferred options are the Post Office Monthly Income Scheme (22.5 percent) and National Savings Schemes (20.5 percent). 71 percent of the respondents approach the post office and invest their money rather than approach agents or invest online. 68 percent of the respondents invest for the period ranging from 1 to 5 years. The study observes that most investors invest in installments (73.5 percent). Those investors who are eligible to pay taxes prefer Post Office tax-saving schemes.

Hypothesis

H₀₁: There is no relationship between educational qualification and respondents' awareness regarding postal savings.

H₀₂: There is no relationship between the respondents' monthly income and the respondents' preferred scheme.

Educational Qualification and Awareness regarding Postal Schemes Cross tabulation

		Awareness regarding postal schemes					Total
		Very high	High	Moderate	Low	Very low	
Educational Qualification	No formal education	1	0	13	7	1	22
	School level	0	8	13	20	0	41
	Graduate level	3	20	50	7	1	81
	Professional	3	12	30	11	0	56
Total		7	40	106	45	2	200

Out of the 200 sample size, 81 respondents are graduates, and 106 respondents have a moderate level of awareness regarding postal schemes.

Monthly Income and Preferred scheme of investment Crosstabulation							
		Preferred scheme of investment					Total
		PO monthly income scheme	Kisan Vikas Patra	PO RD Scheme	National Saving Scheme	PO Life Insurance Scheme	
Monthly Income	Below ₹10000	11	7	20	8	5	51
	₹10000 - ₹20000	21	5	39	9	5	79
	₹20000 - ₹30000	7	0	19	10	3	39
	Above ₹30000	6	4	6	14	1	31
Total		45	16	84	41	14	200

It is observed that 79 respondents have a monthly income between the range of ₹10000-₹20000, and 84 respondents prefer PO RD Scheme.

Results of Chi-Square Tests

Sl.no.	Association between the factors	Test statistics	P-value
1	Educational Qualification and Awareness regarding postal Savings.	36.579	0.001
2	Monthly Income and Preferred Scheme	27.59	0.006

The results of the Chi-Square test for H_0 have a p-value of 0.001, which is lesser than the level of significance (0.05). Thus, it can be inferred that there is a relationship between educational qualification and respondent's awareness regarding postal savings.

The results of the Chi-Square test for H_0 have the p-value of 0.006, which is lesser than the level of significance (0.05). Thus, it can be inferred that there is the relationship between the monthly income of the respondents and the preferred scheme of the respondents.

Conclusion and Suggestions

From the above-presented discussion, it is understood that the risk-free feature of post office schemes motivates low/middle-class people to invest. The majority of the respondents prefer to invest in recurring deposits. Their monthly savings is less than ₹ 5000, and they prefer to pay in installments. There is a moderate level of awareness about postal schemes among the respondents of Moodabidri Taluk.

The post office employees must cooperate with their customers and provide relevant information about various schemes. Some customers are uneducated and require word of mouth to get information. The Government of India must make extra efforts to increase the involvement of savings through advertisements on wall posters, boards, and issue notices, newspapers, radio, and television.

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Empowerment of Fisher women through Fisheries Co-operative Societies

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Abstract

India's fishing sector is steadily rising, increasing by an average of 10.87% annually since 2014–15. 161.87 lakh tonnes of fish were produced worldwide in 2021–2022, an all-time high. An important part of the Indian economy is the fishing or Sunrise sectors. As a result, exports, employment growth, and national income are all impacted. Thanks to transformative changes, India has improved its reputation as a global brand, becoming the world's second-largest fish producer and the fourth-largest exporter of fish and fishery products. Of the 120 million people who directly profit from fishing and processing, nearly 47% are women. On the other side, there aren't many women in executive roles. Processing tasks, including food gutting and can filling. Even while there aren't many women in leadership positions, they make up roughly 85% of the workforce in vocations like filling cans, gutting food, and other processing tasks. The goal of the Fisheries Cooperative Society is to encourage its members' independence, thrift, and reliance. The growth of fisher women cooperative organizations has led to expanding small-scale fishing units. The smaller cooperatives would manage manufacturing, and the bigger cooperatives would handle supply and marketing.

Keywords: Fisher women cooperative society, Women empowerment

Introduction

The Latin root of "power" indicates "to be able." In contrast, "empower" indicates to make someone capable by providing them strength, power, or competence. The word refers to enabling the fisher woman to exercise her right to lead a happy life in the specific context of our analysis. It does not include training a small number of women and giving them leadership roles in programmes for social development. It entails empowering each woman to actively take part in decision-making for a better standard of living.

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A proactive, multifaceted process called empowerment should help people reach their full potential in all aspects of life. This power needs to be developed, maintained and used. According to Nina Wallerstein and Edward Bernstein, empowerment is a process of social action that encourages participating organizations, communities, and individuals to take charge of their lives in the neighborhood and broader society. According to this viewpoint, empowerment is defined as having the ability to work in concert with others to bring about change rather than acquiring the authority to control others. To encourage change at the individual, organizational, and community levels, they have placed a special focus on group engagement. The fact that cooperative organizations are successful in getting their members' full cooperation is a major factor in their success. In light of this, it is not a difference in the laws under which they are registered that distinguishes a cooperative society from a stock company or a partnership; rather, it is a difference in the restrictions on share ownership, dividend payments, capital withdrawals, and voting rights that distinguish a cooperative society from other trading organizations.

The last two are merely strategies used by specific types of societies to ensure greater equality of treatment among their members; what makes an undertaking cooperative is the deliberate assessment of cooperation to the status of an organizational principle to be promoted and used to realize those goals for which the undertaking has been established. This industry is still one of the fastest-growing linked to agriculture industries.

Co-operative Societies

Cooperative societies are profit-driven organizations that work to increase the marketability of the goods produced by labor-intensive industries like agriculture. The Multi-State Co-operative Societies Act, which provided for a democratic and independent functioning of the cooperatives, was passed by the Indian government in 2002 based on the recommendations of the Mirdha Committee and the Model Co-operative Societies Act. The key features of cooperative societies in India are discussed in this article. A cooperative society is often a group of people that voluntarily join together to advance their economic interests. Both self-help and mutual support are a foundational tenet of these civilizations. Being able to support the members is the main objective. A cooperative society generally works for its members' self-help. A society can only be incorporated with the consent of at least ten adult members. A law known as "The Cooperative Societies Act 1912"

was created to ensure the smooth operation of cooperative societies. This law governs all cooperative societies. A Cooperative Society becomes a separate legal body after being registered under the aforementioned Act. A co-operative society ensures that everyone exits having made money. When a group of people with similar interests come together, pool their resources, and use them optimally, they can achieve success and gain a benefit for everyone. It is a group of people that voluntarily pool their resources to benefit the group's members individually. To encourage

A cooperative society is established through thriftiness, self-reliance, and interdependence among the members.

Rural women in India

Women working in skilled and unskilled jobs in rural India have been able to make their rights and demands known through a variety of platforms. To gain credibility, independence, and competitiveness in their community, they have successfully exploited socioeconomic development, environmental issues, and internet platforms. These platforms give women a way to develop passive kinds of agency, which they can then convert into an active form of political savvy. This plan gave women more control over decision-making in order to broaden the definition of democracy in the hinterlands. In order for women to live in higher quality of life, equal control over the material, human, and intellectual resources had to be provided

Women must, however, demonstrate their competence in a variety of knowledge-based fields in addition to other socioeconomic sectors if they want to be given a voice in politics. The initial economic initiatives to advance rural women mainly failed.

In an effort to alter rural areas, organizations have advocated women SHGs to help women become more involved in development, to distribute information, to include them in revenue creation projects, and to assist themselves in socioeconomic empowerment. As women, rural residents, and persons belonging to reserved castes and tribes, the majority of rural women experience what is commonly referred to as a triple handicap. The "five Ps," as they are sometimes referred as, also place limitations on the life of Indian women: patriarchy, inadequate access to productive resources, poverty, inadequate promotion and progress, and powerlessness. The Integrated Rural Development Program's Development of Women and Children in Rural Areas (DWCRA) sub-scheme was introduced in 50 village districts in

1982–1983 By assisting them in opening bank accounts, purchasing assets, and obtaining loans from the bank rather than pricey moneylenders; it helped women get over their financial insecurities and become financially independent. The egregious violation of women's human rights, manifested in visible structural and overt forms of violence committed by three concentric circles of the family, community, and society at large, lies at the center of this circle of denial and discrimination in their rightful entitlements to life, education and training for a scientific-technological world, health, and social security.

Education

Given the reality in India, it makes sense to state that girls and boys don't have equal access to education. The idea that males are the primary provider of income for families and that women are dependent on them is reinforced if women lack access to education, which also limits their employment options and economic contribution. The outdated social model has, needless to say, failed miserably. The social rights of women are a topic of discussion in many formal and unofficial campaigns around the world, and women's empowerment is a global problem. At the 1985 international women's conference in NAROIBI, the idea of women's empowerment was first presented. The key to women's empowerment is education since it gives them the tools to take on difficulties, question their traditional roles, and transform their lives. As a result, we cannot undervalue the role that education plays in empowering women. India is thought to be the world's next powerhouse in recent years based on the growth of women's education. With the advancement of women's education, it is now widely acknowledged that women's empowerment is the key factor in determining their status. We need to concentrate primarily on the education of women if we want to become a superpower.

Institution-building process of Fisher women Cooperative Society

Since rural women are sometimes referred to as the "invisible farmer" in the agrarian sector, they have traditionally made significant contributions to productivity and the rural economy in our nation. However, they are still in bad shape. Women in the traditional fishing industry are not an exception to this. The significance of fisheries cooperatives rests in providing economic aid to the scattered and unorganized fishermen, whose dependency on merchants and intermediaries is much higher than that of those engaging in agricultural endeavors.

Fishing Industry in Karnataka

The role of fishing in the national economy has grown in prominence as a source of employment and a foreign exchange earner. Additionally, this industry has started to resemble an industrial organization. The least expensive source of protein for human consumption is fish. The Department of Fisheries was founded in 1957 with the goal of boosting fish production by utilizing the abundant resources in the marine and inland sectors. Karnataka has 313.02 km of coastline with 27,000 sq. km of continental shelf, 5.76 lakh ha of inland water resources, 8000 ha of brackish water, 2.38 lakh ha of water-logged and alkaline terrain, etc. The department is putting into action a number of plans to improve resource use, as well as the welfare of the public and fishermen in particular.

Early in the 1980s, Karnataka produced about 2.0 lakh tonnes of fish, and in the middle of the 1990s, it peaked at about 3.0 lakh tonnes. The average annual fish production over the past five years has been 5.95 lakh tonnes, with the marine sector contributing 66% and the inland sector 34% respectively. The state's fish output accounted for around 4.46% of all fish produced in India in 2019–20, placing it ninth overall, sixth among marine fish producers, and ninth among inland fish producers.

Currently, the state has about 8.08 kg of fish per person available. At current exchange rates, the Fisheries Sector contributed Rs. 2723 crore to the GSDP in 2011–12, and it will expand to Rs. 7827 crore in 2020–21. From 0.98 lakh metric tonnes in 2013–14 to 1.05 lakh metric tonnes in 2020–21, Karnataka exported more marine products.

A total of 5.99 lakh metric tonnes of fish would be produced in the state in 2020–21. The production of inland fish is 2.52 lakh metric tonnes, and the output of marine fish is 3.47 lakh metric tonnes.

Fishing Industry in Dakshina Kannada

Sea fishing is one of the primary industries in the Dakshina Kannada district. Additionally, it is a significant source of nourishing food. The district's coastline region spans roughly 42 km. Mangalore, Bantwal, Puttur, Beltangadi, and Sulia Taluk are all part of the Dakshina Kannada district. Consequently, it plays a significant role in the district's growth. There are around 21 fishing communities in this area that are home to 24,099 fishermen, of whom 11,573 are actively employed in the fishing industry. The region has 22 cooperative fishing societies, of which 4 are women cooperative societies. Since the beginning of time, fishing has been one of the principal livelihoods of the Mangalore people. The Mogaveeras, a significant fishing population in coastal Karnataka, are involved in the Dakshina Kannada fishing business. Additionally impacted by technical

advancements is the fishing sector. To keep a variety of fish for a longer period of time, there are cold storage facilities. Along the coastline, one may observe fishing trawlers, speedboats, and Purse Seine boats. In search of a valuable catch, boats go far into the Arabian Sea and along the extensive coastline line. For several days, fishermen will be working in the ocean. Every year, the fishing season starts around the beginning of September and lasts until May or perhaps earlier.

Background of the study

There are some theoretical issues with the current investigation. They are the problems of eradicating poverty, gender inequality, and development in the framework of empowerment. India's and other countries' development discourses are enormous, intricate, and multifaceted. In this study, the socio-economic empowerment of women is compared to the contribution of fisher women cooperatives. The study is grounded on an empirical assessment of the issue in the setting of the Dakshina Kannada district of coastal Karnataka. This is done against the backdrop of these theoretical issues. It's interesting to note that this area has a unique history of modernization and growth, which eventually led to the emergence of a particularly particular type of commercial capitalism. This area has experienced a wide spectrum of ideological and cultural transformations with far-reaching effects in addition to the emergence of a particularly specific sort of modernization. However, this does not imply that there aren't any of the pressing issues facing Indian society today. In actuality, Dakshina Kannada district struggles with poverty, prejudice, inequality, and injustice much like any other region of India. As a result, the government, financial and development institutions, as well as third sector groups, have begun to seriously address these challenges. As a result, this region is home to a sizable and vibrant cooperative movement.

Literature Review

Women's cooperatives offer self-employment opportunities that can contribute to women's social inclusion and empowerment. This article seeks to broaden existing understandings of women's entrepreneurship by focusing on less studied types of ventures and contexts—namely, a social entrepreneurial venture in India. A case study analysis was used to assess two primary areas of interest: (1) elements of empowerment embedded in the venture's business model and (2) individual perceptions of empowerment. The personal accounts of sister members reveal that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behavior, and increased contributions to the family.

The major activities, in which women's contribution can be noticed throughout the country, are fish processing and marketing. However, their participation and contribution are increasing in the areas of aquaculture, research, development and education. The involvement of women in these activities generates supplemental income to support their families. Even though women are as efficient as men, earnings are not always the same. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow

Offshore wind farms in the Greater Wash, Thames estuary and North West could make a significant contribution to the UK's commitment to renewable energy. However, the extent of proposed 'Round 2' wind farms will affect a range of marine users and environmental resources. Defra commissioned this investigation to seek the views of the UK fishing industry into the potential implications of proposed Round 2 offshore wind farm developments on their work patterns and income. The project was intended only to gather the views of the fishing industry in the three Strategic Areas, not those of the wind farm developers or the government departments responsible for the licensing and consenting process.

Women's empowerment is "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination" (Keller and Mbwewe, 1991). Empowering women is one of the most crucial concerns of the Millennium Development Goals of the United Nations. One of the national priorities and goals of the Human Resource Development Strategic Plan outlined by the Social Sector of the Ministry of Economic Development in Sultanate of Oman includes the vision of the development of women, upgrading the status of women and facilitating their integration into the total social development. The key objective of this research article is to measure the women empowerment in Oman by identifying the household decision making ability

This paper reports on the results of survey among fisher women in Coastal Karnataka. Data was collected on the nature of their work, earnings and role in decision making by giving different weight age to individual activities. The study suggests that only 16 per cent of the women are fully involved in decision making, although their contribution to the family income and household work is substantial. There is a social stigma attached to fish marketing activities and the younger generation is not willing to enter the business. Government support in terms of subsidy does not help in improving social status. Employment generation by providing modern

marketing facilities is required for improving the status of fisher women.

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to them.

Objectives of the study

1. To study the approaches used by fisher women cooperatives to combat poverty and empower women.
2. To study the factors contributed by the cooperatives towards the empowerment of the members.
3. To evaluate the challenges in managing and implementing programmes for women's empowerment and offer solutions.

Methodology

This study has taken into account four cooperatives of fisher women. The cooperatives that were taken into consideration for the study are detailed in the following table.

Table1 : Showing the list of Fisher women Cooperative Societies in Dakshina Kannada

S.No.	Name of the cooperative	Sample Size
1	MulkiFisher women Cooperative Society	12
2	Mangalore Bengre fisher women cooperative society	26
3	Bolar Fisher women Cooperative Society	23
4	Ullala Fisher women Cooperative Society	31
Total		92

There are two different forms of inquiry in the study. The first kind entails the analysis of a wide range of secondary sources that address to pics including gender inequality, female emancipation, development, poverty reduction, and cooperative movements. The second kind is founded on a thorough field survey. To elicit information from cooperative societies' members, a standardized questionnaire was created. The researcher used a stratified random sampling technique.

Data Analysis and Interpretation

Table 2: Showing the changes in socio economic status of the respondents after joining Fisher women cooperative society

Impact	Number	Percentage
Sample Size	92	
Mobility		
Same	54	58.69
Increased	38	41.30
Recognition in the family		
Same	43	46.73
Increased	49	53.26
Recognition in community		
Same	45	48.92
Increased	47	51.08
Interaction with outsiders		
Same	67	72.82
Increased	25	27.17
Access to credit sources		
Same	36	39.13
Increased	56	60.86
Asset building		
Same	81	88.04
Increased	11	11.96
Voicing your concern		
Same	71	77.17
Increased	21	22.82
Decision making		
money centered		related to
Same	69	75
Increased	23	25

1. **Mobility:-** Mobility is a crucial sign of women's empowerment. The majority of women are allegedly "house arrested" in rural areas. It is widely held that they don't have many chances to leave their homes and engage with the outside world. The issue of women's societies' influence on mobility is brought up in this context, and opinions are mobilized to support the claim that the introduction of these societies into the villages has had a substantial impact on this. In order to get the respondents' perspectives and opinions, the poll kept in mind a few well-known and visible mobility aspects. Approximately 59% of members claimed that their mobility had improved since joining the cooperative society, whereas 41% claimed that there had been no change.
2. **Recognition in the family:** Around 47% claim that the recognition in the family is the same and 53% claim that there has been an increase.
3. **Recognition in the community:** 49% of the members believed that their reputation after joining the group had not changed that much. And the remaining 51% felt that there is recognition in their community.
4. **Interaction with outsiders:** 73% of the members felt that there was no difference between their access to interact without outsiders after joining the society.
5. **Access to credit sources:** 61% of the members felt that their access to credit sources has increased after becoming a member. Only 39% of them feel that their access to credit source remains the same.
6. **Asset Building:** The mission of the cooperative movement has always been to create a solid asset basis for the society's poorest and more disadvantaged groups. It was thought that greater asset bases would lead to socio-economic empowerment. 81% of the members opined that their asset base has remained the same even after joining the cooperative.
7. **Voicing your concern:** After joining the cooperative, 77 of the respondents felt they had little capacity to express their concerns.
8. **Decision making related to money centered:** 75% of respondents said that their ability to make financial decisions had not changed, while 25% believed that joining the cooperative had given them more power.

Limitations of the study

1. Data is gathered with the short time available in hand.
2. Members' reluctance to provide specific details out of concern that doing so could compromise their standing in the society

Conclusion and Recommendation

Cooperative societies are simple to establish and have a predictable

future. Everyone is welcome to join, and members have little legal responsibility. The "one man, one vote" principle is used in democratic management. They had issues as a result of restrictive government policies. Cooperative societies are effective in preventing the exploitation of society's weaker groups and advancing their economic interests. It works best when the focus is on serving others rather than making money. Women's cooperative groups are particularly efficient in reducing poverty and empowering women. Particularly entrepreneurial are fishermen's ladies.

According to the reply, they wouldn't be able to survive without the cooperative society. The cooperatives' disadvantage is that its only activity is lending money. Other than credit availability, nothing else is known to the members.

Due to the employees' extremely low pay, there aren't many motivated individuals willing to take on the duties. Due to a shortage of free time, members do not actively participate in societal events. Societies must find some donors and consider raising their revenue in order to enhance their financial position. Service providers that want to be sustainable must instead create their own operating income through the delivery of effective services and setting a fair price for those services. Only through cooperatives can the government's initiatives and objectives for reducing poverty and empowering women get to the ground level and be successful. In order to facilitate these cooperatives to operate well, they must be reinforced financially.

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