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Insecure female maid servants and their undefined rights.

Research Scholar Prof. Sushama Satpute.
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Guide – Dr. Anil Yadav
Co-Guide- Dr. Samita Karve

Abstract-In this 21st century the globalization has a call by all the states across the world. Due to advanced technology and science the world is coming near. We easily travel from one country to another by airways. A call for fair globalization has been given by International Labour Organization. The role of workers play vital role in this. India is densely populated so workers are borrowed from India to other foreign countries. In other countries man power is not abundant. The term worker is defined by the Labour law in India. In different countries this word has wide explanation as per the laws passed in the favour of workers. The workers are working in two different sectors like formal and informal. The workers, domestic servants, female maid servants are working under the unorganized sector. **The research paper focuses** on the issues faced by the female maid servants. These servants did not get the meaning under the heading workers as per the labour law in India. In some foreign countries specifically some laws are passed but those laws are also not sufficient to define the rights of these female maid servants. The role of law is very important to get security to the workers who are working under the unorganized sector, specifically female maid servants. The research paper emphasizes mainly on the rights of the female maid servants who are considered as vulnerable group of the society.

Key Words - Law, female maid servants, workers, rights, justice.

Introduction-India is a country under developing category. It is the second country to have largest population across the world. It is densely populated region. The poverty is also at high level. It is the country where agriculture is the main occupation of the people living in rural areas. Agriculture is mainly based on the good climate which is responsible for the growth of the crops. Industrialization and globalization is increasing day by day at worldwide level. It is responsible to increase pollution on the mother earth. Due to the pollution the climatic changes taking place at peak level. The heat increased on the earth causing global warming. The carbon dioxide level increased in such a way that it affects rainfall. No sufficient rainfall is responsible for the drought. Drought is the reason so that they do not have water to drink. The temperature increase is in such a way that the ground level of water is also falling down. The water level in the wells also decreases. There is no water for the crops to grow. Sometimes rainfall is too much for many months beyond rainy season causes crops to damage. The farmer being hopeless to get money in such situations migrate from the rural areas to urban areas in search of job or any other work. The poverty increases in such a way that they do not have money to eat food. They borrow loans to mitigate money problem. The debt is not paid by them within the time so they come to the metropolitan cities to earn money. They do not have accommodation for living and to take shelter. They live in poor conditions. Their wives are ready to do any kind of work which can support their families. They act as a maid servant in the houses of employers. They have no educational qualifications also. These female are not having skill to perform the job in offices. They easily select to work as maid servants at any salary. The salary is very low as per the work. The female are working in 6 to 7 houses every day without weekly off. These female are not able to give quality time for their family and children. These females are working whole week without leave. They do not get maternity leave. They do not get yearly sick leave. These are the conditions in India. These female or their minor girl child also engage

themselves to do all these work. In some cases it has been observed that these female travelled from our country to another to work as a maid servant through agents. These agents take benefit of their poor conditions and fix their rates for any payments. These female are not much educated so the undue advantage is taken by the employer in India and even by the agents who provide them employment in other foreign countries.

Review of Literature –

ChandramouliKodandarama (2018) elaborated in their ‘Women Domestic Workers in India: An Analysis’ article the situations responsible for increase in number of female domestic workers. Decrease in agricultural produce and uncertain climatic conditions are responsible for migration of people from rural area to urban area

Rufina Augustine &Rupesh Kumar Singh (2016) in their article‘Conditions and Problems of Female Domestic workers’ highlighted on the conditions and problems of the female domestic workers in Lucknow city. These female workers become victim of mental, physical and sexual harassment at workplace with no security.

D’souza Asha(2010)highlighted in the journal paper ‘Moving towards decent work for domestic workers: An overview of the ILO’s work’ about the International labourOrganisations guidelines to have defined structure for the work of these domestic workers.

Bhattacharjea, A. (2006) in article‘Labour market regulation and industrial performance in India: A critical review of the empirical evidence’ written about the appointment of these labours by contractors at any cost. In India there is need to have proper legal structure for these labours working conditions.

Objective of the study -

1. To define the rights of the female maid servants
2. To secure the interest of the female as a maid servants in their employment
3. To regularize the working conditions of these female maid servants
4. To protect the rights and interest of the weaker section of the society.

Research Methodology– This research paper is basically descriptive and analytical in nature. In this research paper an attempt has been specifically taken to analyze the insecurity faced by the female maid servants. This paper finally analyse the socioeconomic status of the women in India. According to the need the data is taken from the secondary sources

Sampling method – Random

Sample size- 50 female maid servants

Dataused in research- Primary data

Method of Data collection- Questionnaire

Hypothesis-

H1-The female maid servants have insecure working conditions.

H2-The female maid servants in India have sufficient legal provisions to protect their rights.

Analysis-There are no specific laws in favour of these female maidservants. The working conditions are not defined. They are considered under the unorganized sector so they cannot be the beneficiary of the laws which are for workers in India. Labour law not accepted these maid servants under the concept workmen. These female easily become the victim of physical, sexual, mental and economic harassment. This harassment must be stopped and secure working conditions must be provided to them by our government. The main object of progressive nation can be completed when these female will get justice through the formation of specific legal provisions. These female are also human being and they have some human rights.The violation of these human rights take place easily because of no laws for their benefits till the year 2020. The government has to take steps in the interest of these female maid servants. Specific rules and enactments must be passed to secure the rights of these maid servants. The female who are going out of the country to work as a maid, has to be

checked that the misuse of these female should not be done by selling them in foreign countries. In cities majority of educated women who come under white collar are working in offices. They do not get much time to do household chores like washing utensils, clothes, cleaning floors, cooking and many such household chores so they always prefer to give employment to these needy and poor females. Their wages are not fixed and they do not have bargaining power so its benefits are taken by the employers. The unions of these maid servants are not formed. There is no platform to raise their voice against the injustice as they are not organized. They have any health issues for which they do not get sick leave. They work even if they are sick. The employment performed by these female have no legal provisions. It is yet not legalized so the rights of these female are ignored. The society is not ready to accept them as human being. They have also family life and their children are also assets of the nation. She has to grow them with proper nourishment and nurture them with good manners. She do not get time for her own children. She accepts the work as a female maid servant to educate her children and to fulfill the basic needs of their family.

The Indian government has not passed specific laws to protect their rights. These female are worried about the future of their children. In any insecure surrounding these female work to fulfill their needs. The basic needs of the family are food, clothing and shelter. These female are from the poor families. They do not have house to live. They live in slum areas. Sometimes these families take shelter under the bridges, railways etc. These female easily become ready to work for the lower payments.

The agents take benefits of these unfavourable conditions. The undue advantage is taken by the agencies which send these female or young girls to work as a maid in foreign countries. There are no defined conditions for these servants. The working conditions for these female maids are not defined so the benefits are taken by the society. The lower payment is the main thing which is highlighted here. Another issues like sexual and physical harassment of these female maid servants by the employer who appoints them.

The harassment is also responsible to lower the confidence of these female. Morally and financially they get exploited. The globalization is taking place rapidly. The man power from India is sent to the other foreign countries but the manpower in the form of female servants is misused. This misuse is specifically because of the reason of not having legal provision in the favour of these females. The insecurity in the form of harassment must be prevented. Specific authorities must be appointed. The authorities which will define the rights of these female maid servants are necessary.

Findings –

As per the data collected from the questionnaire prepared for the female maid servants it is clear that the rights of these female maid servants get violated. The working conditions are not defined so the exploitation of these females take place at the place of employment.

1. The study finally reveals that 90% of the female maid servants are of the opinion to have defined rights and working conditions for them.
2. The female maid servants are not considered as a worker in India.
3. The research states that 84% of these female have no secure working conditions.
4. They have no legal provisions to protect their interest as a maid servant.
5. There is violation of human rights of these female maid servants.
6. To take their grievance to proper authorities the Grievance redressal system must be set up by the government for them.

Conclusion –

The researcher finally has gone to the conclusion that-

The globalization is speedily capturing the world. The workers are also human being. The rights of every human being must be protected. The female maid servants in India are insecure as they do not have any legal provisions to protect their right as a human being while working

as a female maid servants. Specific laws must be enacted in the interest of these females. There is need to change the mentality of the society towards the female maid servants. The nation can progress socially, economically by protecting all such weaker sectors of the society.

The government has to take initiative to define the rights of these female maid servants. If one group of the society remains insecure then the progress of the nation is also in danger. The economic, social and political development of the society and nation is possible only through the sound legal system for every human being. These female maid servants are also human being and they have also human rights. It is a need to protect the rights of these insecure female maid servants. The media has to also create awareness about the undefined rights of these female maid servants.

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Critical study about the woman's status and her rights in this 21st century.

Research Scholar – Sushama Satpute

Shri JJT University, Rajasthan

Guide-Dr. Anil Yadav

Co.Guide- Dr.SmitaKarve.

Abstract-Women in India, as is well known have never been treated well even at home or while at work. We are in 21st century women are being educated. They try to prove themselves by maintaining balance between household chores and office work. Different laws have been passed for the empowerment of women in India. Still she is the victim of unequal status in the society, in the house and even at workplace. **This research paper aims at finding out the lacuna in the legal provisions and mentality of the people in the society and highlight issues and challenges related to it.** Women also have right to live a life with dignity and respect. Somewhere this right to live a life and personal liberty as per article 21 of the constitution get violated.

Key words- Unequal treatment, women's status, empowerment, Article 21 of Constitution, legal provisions

Introduction-

“It is impossible to think about the welfare of the world unless the condition of women is improved. It is impossible for a bird to fly on only one wing.” — Swami Vivekananda.

Women are backbone of our society. She is being educated and performing different roles at various stages in offices, corporates, banks, business etc. Women are now entering in different professional fields. But still she is illtreated by the society. Different laws have been enacted for the upliftment of women in our country. Many legal provisions are there to provide equal status to woman in the society. This male dominated society is not ready to accept her existence independently. Even if many laws are in the favour of woman she is not ready to raise her voice against the society to treat her in better way. Most of the times women are responsible to prevent the other woman from raising. The mentality of the people should be changed. Upbringing of the children in the society should be in such a way that all are human beings with equal human rights. Gender discrimination should not be taught to the children so that they would not treat woman unequally in the future. As per Constitution Article 21 states that “No person shall be deprived of his life or personal liberty according to a procedure established by law. According to Bhagawati, J, Article 21 “embodies a constitutional value of supreme importance in a democratic society.” Iyer, J, has characterized article 21 as “the procedural magna carta protective of life and liberty.

Objective of the study –

This research paper aims at-

1. Protecting rights of women.
2. To create awareness among the people of the society about her rights.
3. To prevent gender discrimination.
4. To treat her with respect and dignity.

5. To think about Yoga and Pranayam to live a healthy life.

Hypothesis- Woman in the society is given equal status at all stages of socioeconomic factors.

Research Methodology – This paper is basically descriptive and analytical in nature. The data used in it is purely from secondary sources.

Analysis -Under Hindu succession Act, 2005 daughter has given equal status and share in the ancestral property like son. But does she get her share? The answer to this question is negative. In most of the families she has been told that she has no concern about it. In Dowry Prohibition Act, 1961 there are many provisions to curb this custom. Giving and taking dowry is an offence as per the Act. Still Dowry Death are happening in the society. There are some customs related to dowry act which are still followed by some communities in this 21st century. Women are working, doing jobs or businesses, earning money still they don't have right to take decisions about purchasing or selling the property in the family. The researcher observed that this male dominated society not allowing her to express her views about many matters. Domestic Violence Act, 2005 has been enacted. Several punishments are given under it though women are afraid of filing complaints regarding cruelty under Domestic Violence Act, 2005. Prohibition Of Sexual Harrassment at workplace Act, 2013 was enacted but its provisions are not strictly followed by all private and public sectors. Strict actions must be taken for the implementation of all the laws so that safety of women at every stage can be possible. Though there are various provisions and Acts for the protection of women, the people in the society not taking it seriously and following the laws. This attitude of the people should get changed so that peace and harmony can be brought in the society. This stability can also be responsible for the progress of the nation. Women would also get due respect from the people and healthy atmosphere can be. Women are also human beings and not only showpiece to take all the advantages. She must be treated with humanity and with dignity then only strong foundation of progressive nation can take place. Right to live a life with respect and dignity is her right as a human being. As per our constitution this right of women get violated because of illtreatment by the society. Yoga and exercises can be helpful to overcome this problem in somehow. Women has stress because of illtreatment and with the help of Pranayam and otheAsanas she can get relief. Mentality of the people and their behaviour also can be changed if they somewhere try to change themselves and their orthodox thinking. Yoga and Pranayam will be helpful these people to change themselves. Law touches all the aspects of life and so Yoga abhyas and performing some exercises can be helpful to live a life in healthy manner.

Conclusion-The researcher finally conclude that-

Women are considered as vulnerable group of the society in this 21st century also. Article 21 of the constitution should not get violated. As per constitution Article 21 states that noman can be deprived of his or her right to live life. Various laws have been enacted for the protection of women still she is deprived of her respect and dignity. Equal status as a human being which she should get at all socioeconomic sections from the society is not getting. Mentality of the people is to be changed that she is a woman and she is only for doing some specific kind of work. Strict punishments should be given and even those punishments should be made strong sothat the people will think before considering woman weaker section of the society. Even Yoga Abhyas and some exercises like Pranayam, meditation can be helpful to live life in healthy manner and to have healthy thinking to consider the humanity towards women.

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Theme: Global Opportunities in the Context of Digital Era for Sustainable Indian Economy
Sub Theme: Business Intelligence and CSR

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ABSTRACT

Corporate Social Responsibility (CSR) has been playing a very important role in today's commercial world, especially after the Globalization was accepted by various countries in and around the world. While trying to promote them as a good business unit, CSR provides an opportunity to them to project themselves as a good corporate citizen as well. While conducting CSR activities, however, effective use of Business Intelligence methodologies are also important as they are considered as a natural ally of the company who want to perform CSR activities. Therefore, the paper provides a detailed analysis of CSR and Business Intelligence methodologies and the ideology of business beyond the thinking of profit making. Finally, this paper also touches upon the case of business to give a thought to Business Intelligence, while carrying out CSR in India.

Keywords: *Globalization, CSR, Business Intelligence*

INTRODUCTION

Corporate Social Responsibility (CSR) is a topic of discussion for everyone in today's era. In modern business, CSR has played an important role in brand building of the product of the corporate. The best example of CSR can be seen in the country of United States of America, where, large number of Private Universities have been set-up, by corporates, under the CSR activities.

CSR activities in India have been taken up post-independence period. Today, we see commercials in the television, where a part of proceeds go towards either education or medical facilities of needy students. This is nothing but CSR program undertaken by that corporate. But what is the impact of such advertisements on us? The reality is that it creates soft corner in our minds and we are inclined to buy such products, to contribute to noble cause. This is nothing but brand building, which comes from CSR Activities. And that is Business Intelligence.

MEANING OF CORPORATE SOCIAL RESPONSIBILITY

According to The United Nations Industrial Development Organization (UNIDO), CSR is defined as

“a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is a way in which companies achieve a balance of economic, environmental and social imperatives.”

The above definition of CSR talks about integration of social and environmental concerns of the companies, which shows their sensitivity towards the society and the words interaction with stake holders has a major significance here as the respective stake holders are made aware about the same and interactions ensure two-way communication between the

companies and the stake holders. Thus CSR helps the companies to strike a balance between the economic motives, which is the blood of every business, along with the environmental and social motives, which is essential for the sustainable development of the society and the parameters for that are determined because of interaction with the stakeholders.

In India it is observed that CSR activities include contribution by corporates to Non – Government Organizations (NGO's). In some cases, corporates like Reliance Group or Wadia Group have set-up their own trusts or foundations and they donate the money to such trusts or foundations. The main benefits of such donations were the benefits received by them u/s. 80G of Income Tax Act. These donations, however, had their own limitations, as it was criticized that there was no transparency in the donations.

LEGAL PROVISIONS FOR CSR

The real importance of CSR has been increased, since the passing of Companies Act by the Parliament in the year 2013. The provisions of this new Companies Act, made it compulsory for companies to undertake CSR activities.

u/s. 135 of Companies Act, 2013, has defined the concept of CSR. Further, Companies Act, 2013, is applicable to all companies, whose annual turnover is Rs. 1,000 crore or more or they have net worth of Rs. 500 crores or more or have a net profit of Rs. 5 crores or more. Section 135, not only defines CSR, but also emphasizes on other aspects like setting up of the CSR Committee, its functions, responsibility of the Board, etc.

Section 135 of the act also states that companies who fulfill the criteria mentioned under section 135, are supposed to set aside at least 2% of their average profit in the last three years for CSR activities.

The spectrum of activities stated by law under CSR are listed as follows:

1. promotion of education,
2. gender equity and women's empowerment,
3. combating HIV/AIDS, malaria and other diseases,
4. eradication of extreme poverty,
5. contribution to the Prime Minister's National Relief Fund and other state and central funds,
6. social business projects, reduction in child mortality,
7. improving maternal health, environmental sustainability and
8. Employment enhancing vocational skills among others.
9. Any other matters that may be prescribed

Section 135 of the Companies Act, 2013 states that companies must set up a CSR committee, which shall consist of 3 or more directors, with at least one independent director, so that, there is transparency and fair decision making.

The investments in areas like youth training and development, skill development, etc. can result in increasing employment in the country. It is also expected that CSR is going to form an alternative to government funds and schemes as CSR ensures allocation of funds for activities, beneficial to public interest.

Environmental sustainability will probably ensure that pollution will be reduced and it will help in bringing down pollution and emission of greenhouse gases and will help in compliance with international norms and regulations. Therefore, CSR is seen as a step to achieve social and environmental sustainability that will benefit the society in general, in near future.

CSR Rules 2014

Further to Section 135 of Companies Act, 2013, CSR Rules 2014 were framed with the following objectives:

- Establishing a guideline for compliance with the provisions of Regulations to dedicate a percentage of Company's profits for social projects.
- Ensuring the implementation of CSR initiatives in letter and spirit through appropriate procedures and reporting
- Creating opportunities for employees to participate in socially responsible initiatives.

BUSINESS INTELLIGENCE

Stackowiak et al. (2007) has defined Business intelligence as the process of taking large amounts of data, analyzing that data, and presenting a high-level set of reports that condense the essence of that data into the basis of business actions, enabling management to make fundamental daily business decisions. (Cui et al. 2007) view BI as way and method of improving business performance by providing powerful assists for executive decision maker to enable them to have actionable information at hand. BI tools are seen as technology that enables the efficiency of business operation by providing an increased value to the enterprise information and hence the way this information is utilized.

On the other hand (Golfarelli et.al, 2004) defined BI that includes effective data warehouse and also a reactive component capable of monitoring the time critical operational processes to allow tactical and operational decision-makers to tune their actions according to the company strategy. (Gangadharan and Swamy, 2004) define BI as the result of in-depth analysis of detailed business data, including database and application technologies, as well as analysis practices. (Gangadharan and Swamy, 2004) widen the definition of BI as technically much broader tools, that includes potentially encompassing knowledge management, enterprise resource planning, decision support systems and data mining. BI includes several software for Extraction, Transformation and Loading (ETL), data warehousing, database query and reporting, (Berson et.al, 2002; Curt Hall, 1999) multidimensional/on-line analytical processing (OLAP) data analysis, data mining and visualization.

COMPONENTS OF BUSINESS INTELLIGENCE

Business Intelligence includes the following:

- a. OLAP (On-line analytical processing) - It refers to the way in which business users can slice and dice their way through data using sophisticated tools that allow for the navigation of dimensions such as time or hierarchies.
- b. Advanced Analytics: it is referred to as data mining, forecasting or predictive analytics. this takes advantage of statistical analysis techniques to predict or provide certainty measures on facts.
- c. Corporate Performance Management (Portals, Scorecards, Dashboards): this general category usually provides a container for several pieces to plug into so that the aggregate tells a story.
- d. Real time BI: It allows for the real time distribution of metrics through email, messaging systems and/or interactive displays.
- e. Data Warehouse and data marts: It supports the physical propagation of data by handling the numerous enterprise records for integration, cleansing, aggregation and query tasks.
- f. Data Sources: Data sources can be operational databases, historical data, external data for example, from market research companies or from the Internet), or information from the already existing data warehouse environment.

REASONS FOR BUSINESS INTELLIGENCE

Business Intelligence is required for the following purpose:

- a. It helps to understand the position of the firm as in comparison to its competitors
- b. It helps to understand The capabilities of the firm
- c. It helps to understand the changes in customer behavior and spending patterns
- d. It helps to understand the social, regulatory, and political environment
- e. It understands the Market conditions, future trends, demographic and economic information.

BENEFITS OF BUSINESS INTELLIGENCE

Business Intelligence is beneficial because of the following:

- a. Business Intelligence can help the employees to transform their knowledge of business for resolving disputes related to business.
- b. Business Intelligence can help to fix a higher margin for insurance premiums, thereby enabling the scope to earn better profit margin.
- c. Business Intelligence helps to determine what products can be demanded by the customers in markets.
- d. Business Intelligence helps to determine customer behavior as to why customer would be inclined to purchase the products of the firm's competitor.
- e. Business Intelligence helps to identify fraudulent behavior in case if the credit cards or sim cards are stolen, through usage spikes.
- f. Business Intelligence is importance to identify acts of money laundering
- g. Business Intelligence helps to identify risk through correct financial scores of customers.

CASE FOR BUSINESS INTELLIGENCE AND CSR

In India, the concept of Business Intelligence has been a game changer and has enabled the business to adapt to global challenges by using effective tools for Business Intelligence. Customers are an important aspect of business and therefore, Business Intelligence helps the companies to identify customer needs and adapt to customer expectations, in order to satisfy their needs and wants. Thus, the dual motive of earning profit and customer satisfaction is possible to be achieved, only because of Business Intelligence. Business Intelligence helps to anticipate actions of the Competitors and therefore, be prepared for appropriate provisions to adapt to these actions.

On the other hand, CSR helps to create a Social Personality in the minds of the customers and therefore, enable to flush confidence in their minds about the Corporate and create trust amongst them. On the other hand, CSR also makes sure that the economic development of the country is achieved by creating employment in the economy and promotes education and woman empowerment.

RESEARCH METHODOLOGY

The data is collected from secondary method.

CONCLUSION

CSR and Business Intelligence both have their own importance and both have their own positions in commercial and legal world. However, it is also important to understand that both complement each other. It can be confidently said that while CSR helps to create corporate personality of a company, which is an artificial person. Similarly, it helps for economic development of the country and contributes to the social progress as well as perform the responsibility of contributing a part of profit to the development and well-being of the society. The corporates can either engage themselves in the CSR activities, or, they

appoint or contribute to NGO's or trusts, where they are enable to claim benefit u/s. 80G

On the other hand, the Business Intelligence helps to understand the needs of the customers, prevent frauds and understand the actions of the competitors. This ensures that the business stays ahead and adapts to the changing economic environment and thereby makes sure that they stay ahead in the competition.

Therefore, it is undisputed that both are required for the business as well as for the economic development of the corporate as well as for the country. Both have their own limitations, but, the fact is that both are crucial for businesses. The increasing support for CSR and Business Intelligence from academicians and practitioners are evident. But firms must make an attempt to co-relate the CSR activities and Business Intelligence so that the firm's social and economic objectives are achieved. The current research also has given scope for further research, where firms can efficiently use and implement both Business Intelligence and CSR to make sure their larger socio-economic objectives are achieved and the effect of various situations on these tools will be tested under changing economic situations like demonetization, global recession, Make in India Policy and changing tax structures in our country.

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A Study of Customer's Perceptions towards CRM W.R.T. Private Sector Banks in Thane City

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ABSTRACT:

CRM can be helpful in customer identification, cross selling of products, customer acquisitions or retention etc. Past decades, banking industry has changed tremendously, because of this consolidating and improvement in banking services became inevitable. Banks have realized the significance of customer service not only for business expansion but also for their survival. This paper tries to identify the Customer Relationship Management (CRM) practices in private sector banking in Thane city. The data is collected by convenience sampling method from 50 respondents and tested through chi-square test.

KEYWORDS:

CRM, PRIVATE SECTOR BANKS

INTRODUCTION TO CRM:

Customer Relationship Management (CRM) is an information industry term for methodologies, software, and usually Internet capabilities that help an enterprise to deal with customer relations in an organized and competent manner. In many cases, an enterprise builds a database about its customers. This database describes relationships in sufficient detail so that management, salespeople, and customer service people can access information; match customer needs with product plans and offerings; remind customers of service requirements; know what other products a customer had purchased; etc.

CRM can be helpful in customer identification, cross selling of products, customer acquisitions or retention etc. Past decades, banking industry has changed tremendously, because of this consolidating and improvement in banking services became inevitable. Banks have realized the significance of customer service not only for business expansion but also for their survival. They have reacted so fast that the customer need have understood and managing them is improved. CRM helps in categorization and segmentation of customers and align products that best suit them.

REVIEW OF LITERATURE

Dutta et al (2009), the statistical analysis further reveals that there exists a gap between the customer expectations and perception in the banking sector. The expectations of Bank customer are higher than their perception. This gap varies across the banking sector with public sector banks showing the widest gap and foreign banks showing a narrow gap. Factor analysis further showed that tangible, assurance, empathy and reliability dimensions are the explanatory variables predicting customers' satisfaction in India. ATM machines in convenient places and tele - banking and internet banking facility. The findings further show that public sector banks are neutral about the quality services offered.

Haque et al (2009) the study that the study deals with customer insight for the needs and wants. This may important for Bankers to provide better services, at the same time banks need more publicity about the security aspects in addition to rules and regulations related to security.

Rangarajan, 2010; Shibu, 2011 CRM is developing into a major element of corporate strategy for many organisations. A greater focus on CRM is the only way the banking industry can protect its market share and boost growth. With intensifying competition, declining market share, deregulations, smarter and more demanding customers, there is competition between the banks to attain a competitive advantage over one another or for sustaining the survival in competition.

Panda 2003 CRM is fundamental to building a customer-centric organisation. CRM is a key element that allows a bank to develop its customer base and sales capacity. The goal of CRM is to manage all aspects of customer interactions in a manner that enables the organisation to maximise profitability from every customer. The author described customer expectations are difficult to manage but are often the cause of dissonance which results in loss of existing customer base. So understanding of customer expectations with regard to service delivery levels and product quality is essential for establishing a long term symbolic value relationship

Bose, (2002) described the customer relationship management (CRM), essential and vital function of customer oriented marketing is to gather and accumulate related information about customers in order to provide effective services. CRM involves attainment analysis and use of customer's knowledge in order to sell goods and services. Reasons for CRM coming to existence are the changes and developments in marketing environment and technology.

Selvan V et al (2010) it is observed from the results that awareness level of college level education group respondents is high while the same is the case for the respondents having income of above Rs 10,000 and in the case of satisfaction level of respondents; the difference is significant between small and large size families.

Dixit et al (2010) the bank management may classify the market strategy on age group basis. They obtain their opinion to enable imparting necessary guidance for use of online banking transactions. Interestingly, the study reveals that online banking has a very promising future, as emphasized by the majority (84%) of respondents.

OBJECTIVES OF STUDY:

1. To identify the Customer Relationship Management (CRM) practices in private sector banking in Thane city.
2. To assess the awareness and use of CRM in private sector banking sector.

RESEARCH METHODOLOGY:

RESEARCH UNIVERSE	5 PRIVATE SECTOR BANKS
SAMPLING METHOD	RANDOM
SAMPLE SIZE	50 CUSTOMERS – 10 CUSTOMERS OF 5 BANKS
DATA USED IN RESEARCH	PRIMARY DATA
METHOD OF DATA COLLECTION	QUESTIONNAIRE

ANALYSIS AND INTERPRETATION OF DATA:

TABLE 1: Custom Table							
		Q.10					
		Yes		No		Cant say	
		Count	Column N %	Count	Column N %	Count	Column N %
Q.1	Yes	33	80.5%	5	83.3%	3	100.0%
	No	3	7.3%	1	16.7%	0	0%
	Cant say	5	12.2%	0	.0%	0	0%
Q.2	Yes	37	90.2%	6	100.0%	3	100.0%
	No	3	7.3%	0	.0%	0	0%
	Cant say	1	2.4%	0	.0%	0	0%
Q.3	Yes	33	80.5%	5	83.3%	2	66.7%
	No	6	14.6%	1	16.7%	1	33.3%
	Cant say	2	4.9%	0	.0%	0	0%
Q.4	Yes	34	82.9%	5	83.3%	3	100.0%
	No	4	9.8%	1	16.7%	0	0%
	Cant say	3	7.3%	0	.0%	0	0%
Q.5	Yes	30	73.2%	6	100.0%	2	66.7%
	No	7	17.1%	0	.0%	0	0%
	Cant say	4	9.8%	0	.0%	1	33.3%
Q.6	Yes	36	87.8%	6	100.0%	3	100.0%
	No	3	7.3%	0	.0%	0	0%
	Cant say	2	4.9%	0	.0%	0	0%
Q.7	Yes	33	80.5%	5	83.3%	1	33.3%
	No	5	12.2%	0	.0%	0	0%
	Cant say	3	7.3%	1	16.7%	2	66.7%
Q.8	ADV	4		0		0	
	EMAIL	17		2		1	
	LETTE	5		1		0	
	SMS A	15		3		2	
Q.9	Yes	33	80.5%	5	83.3%	1	33.3%
	No	5	12.2%	0	.0%	0	0%
	Cant say	3	7.3%	1	16.7%	2	66.7%

TABLE 2: Pearson Chi-Square Tests

		Q.10
Q.1	Chi-square	2.056
	Df	4
	P-value	.725 ^{a,b}
Q.2	Chi-square	.954
	Df	4
	P-value	.917 ^{a,b}
Q.3	Chi-square	1.128
	Df	4
	P-value	.890 ^{a,b}
Q.4	Chi-square	1.325
	Df	4
	P-value	.857 ^{a,b}
Q.5	Chi-square	4.305
	Df	4
	P-value	.366 ^{a,b}
Q.6	Chi-square	1.220
	Df	4
	P-value	.875 ^{a,b}
Q.7	Chi-square	10.249
	Df	4
	P-value	.036 ^{a,b,*}
Q.8	Chi-square	2.273
	Df	6
	P-value	.893 ^{a,b}
Q.9	Chi-square	10.249
	Df	4
	P-value	.036 ^{a,b,*}
Results are based on nonempty rows and columns in each innermost suitable.		
a. More than 20% of cells in this suitable have expected cell counts less than 5. Chi-square results may be invalid.		
b. The minimum expected cell count in this suitable is less than one. Chi-square results may be invalid.		
*. The Chi-square statistic is significant at the 0.05 level.		

Interpretation:

P-value is less than that of 0.05 indicates significant association between customer's loyalties to refer this bank as a good bank to other customers. This indicates that customers are happy with the services provided by private sector Banks and happy to refer to other people.

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FINDINGS FROM THE DATA:

As per the data collected via questionnaire prepared for the customers one thing that is quite evident that customers are fully aware about the customer relationship management. With the help of proper training, employees are able to handle the customers' problems and their queries. Due to the emergency of the concepts of CRM one thing is clear that customers are aware of their role. Though there are some problems but still they can be managed.

1. The study revealed that the 84% of selected customers feels that the private sector bank gives value to the customers.
2. Private sector banks are able to handle most of the problems of customers very effectively and give the solution on it as soon as possible and 85% of bank customers are satisfied with this service provided by the bank.
3. To evaluate the problems and complaints of customers the private sector banks also has the complaint box in their every branch. And these complaints are considered properly and try to resolve it as quickly as possible.
4. As banking sector is now becoming more techno-savvy, more old as well as new customers are referring bank's website for more information regarding the bank and products & services offered by bank and the customers are very satisfied and happy that they receive up-to-date information on Bank's website is updated regularly.
5. As per customer feedback, they are satisfied with the response given by the employees of private sector bank after implementing the CRM strategy.

CONCLUSION:

Customers share positive views concerning bank trustworthiness and accuracy of banking solutions. Therefore, it can be argued that customers trust their bank. Indeed, faith is crucial factor including CRM and thus, CRM is an essential tool for building, maintaining and expanding relations with customers with comprehensive approach.

SCOPE FOR FURTHER RESEARCH:

Further, the researcher can compare the private sector bank CRM strategies with leading Public Bank and can give CRM Model for better customer retention.

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ANNEXURE:**QUESTIONNAIRE**

Q.1 Do you feel bank values you?

- Yes
- No
- Can't Say

Q.2 Are your problems handled by the bank?

- Yes
- No
- Can't Say

Q.3 Are you satisfied with the problem solving attitude by bank?

- Yes
- No
- Can't Say

Q.4 Is the complaint box available in the bank branch?

- Yes
- No
- Can't Say

Q.5 Do you think bank services and products are better than other banks?

- Yes
- No
- Can't Say

Q.6 Are you satisfied with the information provided on the bank's website?

- Yes
- No

Can't Say

Q.7 Do you feel that your bank is in constant touch with you?

Yes

No

Can't Say

Q.8 If Yes: through which mode?

Letter

Email

SMS Alert

Advertisement

Others

Q.9 Are you satisfied with response rate after CRM strategy implemented by the employees?

Yes

No

Can't Say

Q.10 Will you refer this bank to others?

Yes

No

Can't Say



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A Study of Customer's Usage Pattern about ICT Trends in Banking W.R.T. Mumbai and Thane Region

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ABSTRACT:

The adoption of ICT improves the banks' image and leads to a wider, faster and more efficient market. It has also made work easier and more interesting, improves the competitive edge of banks, improves relationship with customers and assists in solving basic operational and planning problems. This paper work analyses the impacts made by the Information and Communication Technology in the Banking Industry. Several statistical tools are used by the researcher such as mean rank, Kruskal Wallis Test, Mann-Whitney U test in order to find out the usage of ICT in banking by respondent customers.

KEYWORDS:

ICT, Banking, competitive edge

INTRODUCTION:

The adoption of ICT in banks has improved customer services, facilitated accurate records, provides for Home and Office Banking services, ensures convenient business hour, prompt and fair attention, and enhances faster services. The adoption of ICT improves the banks' image and leads to a wider, faster and more efficient market. It has also made work easier and more interesting, improves the competitive edge of banks, improves relationship with customers and assists in solving basic operational and planning problems. This paper work analyses the impacts made by the Information and Communication Technology in the Banking Industry. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a pre-requisite for local and global competitiveness. ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry. It has continued to change the way banks and their corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery.

REVIEW OF LITERATURE:

1. **Moghadam, Baytollah Akbari; Behboudi, Mehdi; Jafari, Farzaneh(Dec 2012)** in their research say that customers are encouraged to utilize ICT banking as first priority. Increasing the customer's arousal by ICT advertisements to use ICT banking

- creates a positive attitude toward bank's brand, which in-turn is the key factors in ICT banking effectiveness.
2. **Jahangir, Nadim; Parvez, Noorjahan(Dec 2012)** research states that ICT banking needs, compatibility, convenience, and communication on customer adaptation. In the context of private commercial banks in order to attract more users to ICT banking, it is not going to be enough only to introduce an ICT banking system, but they need to develop the belief of usefulness of the system among their users. The importance of ICT banking needs and the ease of using it should be acknowledged by demonstration on trial basis.
 3. **Munusamy, Jayaraman; De Run, Ernest Cyril; Chelliah, Shankar; Annamalah, Sanmugam(Dec 2012)** in their research found that younger consumers are more likely to adopt ICT banking. The study states that consumers in the age group below 25 years old are the major contributor to ICT banking.
 4. **Kesharwani, Ankit; Bisht, Shailendra Singh(2012)** stated in their study that the main purpose was to extend the technology acceptance model (TAM) in the context of ICT banking adoption in India under security and privacy threat. The researchers have incorporated various inhibitors of ICT banking which restrict the use of ICT banking adoption under "perceived risk", and also consider the role of the bank web site as a key determinant of perceived risk and of perceived ease of use in the context of ICT banking services. The paper reveals that perceived risk has a negative impact on behavioural intention of ICT banking adoption and trust has a negative impact on perceived risk. A well-designed web site was also found to be helpful in facilitating easier use and also minimizing perceived risk concerns regarding ICT banking usage.
 5. **Patsiotis, Athanasios G; Webber, Don J; Hughes, Tim (Dec 2013)** found that personal capacity is an important determinant of ICT banking. Use of it in a standard, non-sequential approach has no significant effect when the model is sequential. Results suggest that policymakers should emphasize useful attributes of ICT banking when attempting to increase its usage by people who already use the ICT.

OBJECTIVE OF THE STUDY

1. To examine the awareness of ICT banking among customers w.r.t. Gender and Occupation.
2. To analyze the usage of ICT in banking by respondent customers.
3. To suggest measures for effective utilization of ICT banking.

RESEARCH METHODOLOGY:

RESEARCH UNIVERSE	MUMBAI AND THANE COMMERCIAL BANKS
SAMPLE SIZE	25
DATA COLLECTION	STRUCTURED QUESTIONNAIRE
DATA	PRIMARY AND SECONDARY DATA
DATA ANALYSIS TOOLS	PERCENTAGE TECHNIQUE , CHI-SQUARE TEST

HYPOTHESIS OF STUDY:

- H₀₁:** All the reasons for usage of ICT in banking are equally preferred.
H₁₁: All the reasons for usage of ICT in banking are not preferred equally.
- H₀₂:** There is no significance of difference between the average preference by male and female.
H₁₂: There is significance of difference between the average preference by male and female.
- H₀₃:** There is no significance of difference between the average preference by graduate and post-graduate.
H₁₃: There is significance of difference between the average preference by graduate and post-graduate.

ANALYSIS AND INTERPRETATION OF DATA:

- H₀₁:** All the reasons for usage of ICT in banking are equally preferred.
H₁₁: All the reasons for usage of ICT in banking are not preferred equally.

TABLE 1: MEAN RANK TABLE

Reasons	N	Mean Rank
Curiosity	25	90.66
Inconvenient bank Time (24X7 service)	25	70.58
Inconvenient Branch location	25	79.08
Faster Transaction / information	25	71.84
Safe and secure	25	82.08
Low service charge	25	99.84
Online shopping	25	121.92

Source: Primary Data

TABLE 2: KRUSKAL WALLIS TEST

Test Statistics ^{a,b}	
Chi-Square	Curiosity
Df	19.587
p-value	6
a. Kruskal Wallis Test	.003
b. Grouping Variable: Index1	

Interpretation:

Since p-value for the Kruskal-Wallis test is less than that of 0.05 indicates that there is significance of difference between the average rankings for reasons. SO we reject null hypothesis.

and conclude that some of the reasons are preferred more than some others. From mean ranks table we can conclude that online shopping is the highest preferred reason for internet banking.

H₀: There is no significance of difference between the average preference by male and female.

H₁: There is significance of difference between the average preference by male and female.

TABLE 3: AVERAGE RANKING WITH RESPECT TO GENDER

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Curiosity	Male	11	2.73	2.284	.689
	Female	14	3.79	2.694	.720
Inconvenient bank Time (24X7 service)	Male	11	2.36	1.120	.338
	Female	14	2.36	2.240	.599
Inconvenient Branch location	Male	11	2.73	2.054	.619
	Female	14	2.71	2.301	.615
Faster Transaction information	Male	11	2.27	1.737	.524
	Female	14	2.50	1.605	.429
Safe and secure	Male	11	3.27	2.240	.675
	Female	14	2.50	1.605	.429
Low service charge	Male	11	3.64	2.693	.812
	Female	14	3.64	1.737	.464
Online shopping	Male	11	5.45	2.207	.666
	Female	14	4.14	2.507	.670

TABLE 4: Mann-Whitney U test result

Test Statistics ^b							
	Curiosity	Inconvenient bank Time (24X7 service)	Inconvenient Branch location	Faster Transaction / information	Safe and secure	Low service charge	Online shopping
Mann-Whitney U	61.500	64.000	76.000	67.500	59.500	72.000	48.000
Wilcoxon W	127.500	169.000	142.000	133.500	164.500	177.000	153.000
Z	-.866	-.740	-.057	-.546	-.980	-.278	-1.622
p-value	.387	.459	.955	.585	.327	.781	.105
a. Not corrected for ties.							

Test Statistics^a

	Curiosity	Inconvenient bank Time (24X7 service)	Inconvenient Branch location	Faster Transaction / information	Safe and secure	Low service charge	Online shopping
Mann-Whitney U	61.500	64.000	76.000	67.500	59.500	72.000	48.000
Wilcoxon W	127.500	169.000	142.000	133.500	164.500	177.000	153.000
Z	-.866	-.740	-.057	-.546	-.980	-.278	-1.622
p-value	.387	.459	.955	.585	.327	.781	.105
b. Grouping Variable:							
gender							

Interpretation:

Since p-value for Mann-Whitney U test is greater than that of 0.05 indicates no significant difference between the average rankings for when compared between male and female for each of reason for respondent to open an Internet bank account.

H₀₅: There is no significance of difference between the average preferences by graduate and post-graduate.

H₁₃: There is significance of difference between the average preferences by graduate and post-graduate.

TABLE 5: AVERAGE RANKING WITH RESPECT TO EDUCATION

Group Statistics					
	education	N	Mean	Std. Deviation	Std. Error Mean
Curiosity	Graduate	15	2.93	2.712	.700
	Post graduate	10	3.90	2.234	.706
Inconvenient bank Time (24X7 service)	Graduate	15	2.20	1.781	.460
	Post graduate	10	2.60	1.897	.600
Inconvenient Branch location	Graduate	15	2.67	2.350	.607
	Post graduate	10	2.80	1.932	.611
Faster Transaction information	Graduate	15	2.40	1.682	.434
	Post graduate	10	2.40	1.647	.521
Safe and secure	Graduate	15	2.40	1.765	.456
	Post graduate	10	3.50	2.014	.637
Low service charge	Graduate	15	3.53	2.386	.616
	Post graduate	10	3.80	1.874	.593
Online shopping	Graduate	15	4.20	2.859	.738
	Post graduate	10	5.50	1.354	.428

Mann-Whitney U test result:
Test Statistics^a

	Inconvenient bank (24X7 service)	Time Inconvenient Branch location	Faster Transaction information	Low Safe and secure charge	Online service shopping	
Mann-Whitney U	56.000	65.000	73.500	53.500	71.500	61.000
Wilcoxon W	176.000	185.000	193.500	173.500	191.500	171.000
Z	-1.073	-1.577	-.086	-.108	-.120	-.197
p-value	.282	.564	.932	.950	.222	.844

a. Not corrected for ties

b. Grouping Variable: education

Interpretation:

Since p-value for Mann-Whitney U test is greater than that of 0.05 indicates no significant difference between the average rankings for when compared between graduate and post-graduate for each of reason for respondent to open an Internet bank account.

FINDINGS AND CONCLUSION:

- ✓ There is significance of difference between the average rankings for reasons. SO we reject null hypothesis and conclude that some of the reasons are preferred more than some others. From mean ranks table we can conclude that online shopping is the highest preferred reason for internet banking.
- ✓ There is no significant difference between the average rankings for when compared between male and female for each of reason for respondent to open an internet bank account.
- ✓ There is no significant difference between the average rankings for when compared between graduate and post-graduate for each of reason for respondent to open an Internet bank account.

SUGGESTIONS:

- Banks should create awareness among the customers about use of ICT in banking apart from online shopping.
- They should take awareness programmes very often to educate customers.

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Theme Global Opportunities in the Context of Digital Era for Sustainable India Economy Sub Theme: Economic Issues of Business

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ABSTRACT

The role of business in contributing to sustainable development remains indefinite. India has been witnessing a pace of growth and development in recent times. But this growth has raised concerns from economical issues as regards to its basic business and economical policies. Experts are now calling for “sustainable development” and the term has gained currency in the last few years. In spite of fast growth in various sectors, business remains the backbone of the Indian economy. This paper attempts to tackle and explore the issues of sustainable development in business sector in India. Further it aims to compare the sustainable system with the traditional system and the current system in practice, across the dimensions of ecological, economic and social sustainability. It also tries to give long term solutions to solve the problems plaguing the system so that sustainable practices can be promoted and practiced.

Keywords: Sustainable Development, Ecological Sustainability, economic sustainability, social sustainability, Economic issues

INTRODUCTION

Business occupies the most important position in Indian economy, as it is one of the largest private enterprises in India, which continues to dominate the change in economy through its links of various sectors of production and markets. While all business enterprises can make a contribution towards its attainment, the ability to make a difference varies by sector and organization size. Some executives consider the principal objective of business to be making money. Others recognize a broader social role. There is no consensus among business leaders as to the best balance between narrow self-interest and actions taken for the good of society. Companies continually face the need to trade off what they would ‘like’ to do and what they ‘must’ do in pursuit of financial survival. From a broader perspective, however, it is clearly in the interest of business to operate within a healthy environment and economy. It is equally plain that, on a global basis, growing and sustainable economies in the developing countries will provide the best opportunities for expanding markets.

In the short term, sound environmental performance is probably a reasonable objective for most businesses, with sustainable development as a longer term goal. However, this can lead to confusion. In the developed world, the focus is on environmental management, while in developing countries, rapid and sustainable development is paramount.

The global economy is coming under growing pressure to pay for the restoration of damaged environments. But this economic engine is being asked to help and solve other pressing problems at the same time. The challenge is to solve all of these problems in a sustainable manner, so as to generate continuing development.

A company’s existence is directly linked to the global environment as well as to the

community in which it is based. In carrying out its activities, a company must maintain respect for human dignity, and strive towards a society where the global environment is protected.

For achieving the goal of Sustainable Indian Economy in the business sector legal touch can be effective. To make it effective the help of certain specific laws can play vital role in economic development of business world. Indian Contract act 1872, Environmental laws, Companies act 2013, Certain acts like Water Act 1974, Air Act 1981, Consumer Protection Act 1986 are important in achieving the object of sustainable development with economical progress in business sector in India.

ANALYSIS

The growing population and its never ending demands for higher and higher consumption poses concerns regarding the sustainability of the impressive economic registered by many countries including India. Impressive growth rates of economy can be achieved and if so how. In India the rate of depletion of the country's ecological assets and productive base is more than the rate of its accumulation. These analysis indicate that the current global level of consumption is unsustainable. How sustainability can be achieved?

Sustainable means to keep in being. Development means it would be process which raises the average level of well-being in the community being referred to.

World Commission on Environment and Developments known as Brundtland Commission stated about the sustainable development as 'development that meets the needs of the present generation without compromising the ability of future generation to meet their own needs'.

Economic issues in India

1) How should we advance business sustainability?

The correlation among economy, ecology and equality can be useful to develop a sustainable society. Some models are very much helpful to understand the concept of sustainability by gathering, sharing and analysis of the data. Three important models have been reported to recognize the sustainable development. Sustainable development based on three pillars named as 1. Environment (conservation) 2. Economy (growth) 3. Social. The multidimensional sustainable development indicators (MSDI) which hold the linkage among the economy of a community, environment, and society are given importance so that business sustainability can be possible. Now-a-days sustainable development has become a key issue at state, national and international level concerning education policy since last decade. Various stakeholders recognize the sustainable development in different ways and search for different outcomes. There are some specific challenges in the implementation of sustainable development. In business challenges are there but to achieve economic progress and business sustainability proper planning is necessary. Industrialists and businessmen have to take efforts in this issue.

2) Natural resources-

The total cultivable area in India is 60% of its total land area, which is shrinking due to population pressures and rapid urbanisation. Resources are classified as either biotic or abiotic on the basis of their origin. Biotic resources are obtained from the living and organic material. These include forest products, wildlife, crops and other living organisms. Forests are being cut for construction and industrialization. Deforestation takes place due to such activities. No doubt development in business and industries is necessary but

deforestation can be effective to create economic issue in business and development. One landmark judgment is there in environmental law.

In Vellore citizen's case the Indian Judiciary first time brought the concept of sustainable development into the ambit of Indian Law.

The Case Law is
Vellore Citizens Welfare Forum

v/s

Union of India

Judgment on 28th August 1996.

Issues before the court were:

- To what extent environmental safety be compromised for economic development ?
- Has there been a violation of the Right to Wholesome Environment, guaranteed under Article 21 of the Constitution?

Article 21 of the Constitution is for protection of life. Justice Kuldeep Singh of Hon'ble Supreme Court of India stated in above case that Sustainable Development is a balancing concept between ecology and development. There must be balance between development and ecology. Then only economic development can be possible in any business. Without violation of Article 21 of the Constitution development has to be achieved.

The Indian landmass contains a multitude of both types of resource and its economy, especially in rural areas, is heavily dependent on their consumption or export. Due to overuse being depleted. India had about 750 Million metric tonne of proven oil reserves as April 2014 which is the second-largest amount in the Asia-Pacific region behind China. Most of India's crude oil reserves are located in the western coast (Mumbai High) and in the northeastern parts of the country, although considerable undeveloped reserves are also located in the offshore Bay of Bengal and in the state of Rajasthan. The combination of rising oil consumption and fairly unwavering production levels leaves India highly dependant on imports to meet the consumption needs. Economically it is expensive to gain profit in any business which are depending mostly on these resources.

3) Finance

Finance is the integral part of any business. Money is the nerve centre of the business. Financial planning involves short term and long term money flows to and from the firm. The major objective of the financial planning is to optimize financial profits and make the best use of money. In business the need for operating funds never seems to cease. Capital expenditures are major investments in long-term assets such as land, building, equipment etc. Financial manager must evaluate the appropriateness of capital expenditure. Put the agreement in writing. Make the contracts for business as per the Indian Contract Act, 1872. Contracts have a crucial role in trade, commerce and industries. It is the base of every commercial transactions. Contracts in India are governed by the Indian Contract Act, 1872. Law of contract lays down the rules relating to formation of contract, its performance and remedies available to the parties. It is up to each firm and industry in the business to determine exactly what is the proper balance between the debt and equity financing.

4) Government Policy

New standards and policies have been laid down by government. Government policies in trade and business are responsible to control the economic development of this sector. It can be considered as controlling factor in business. Efforts have to be made to give importance to small business and small industries to develop with sustainability in the

country. Government policies related to export and import, foreign transactions, foreign investments changes day by day. The changes have been made in such a way that possibility of loss is there. New policies of government will be effective if these policies are to encourage the business world in the country.

Recently on 8th November 2016 demonetization took place. The impact of demonetization can be seen on each and every part of the business, trade, commerce, economy, banking and life of the people, globally, thereby potentially raising risks in the business sector. It appears uncertainty on the production side. Inflation takes place due to changing government policies.

5) Climate change

Climate change is the most significant challenge of current and future generations. It affects all aspects of our economy, society, environment and finally business. Indian firms need to play a greater role in balancing the economy and Sustainable Development in such changes. This issue affects the Indian economy in many ways. For example in drought the productivity decreases and impact on business can be seen. Economically country and businesses may suffer loss.

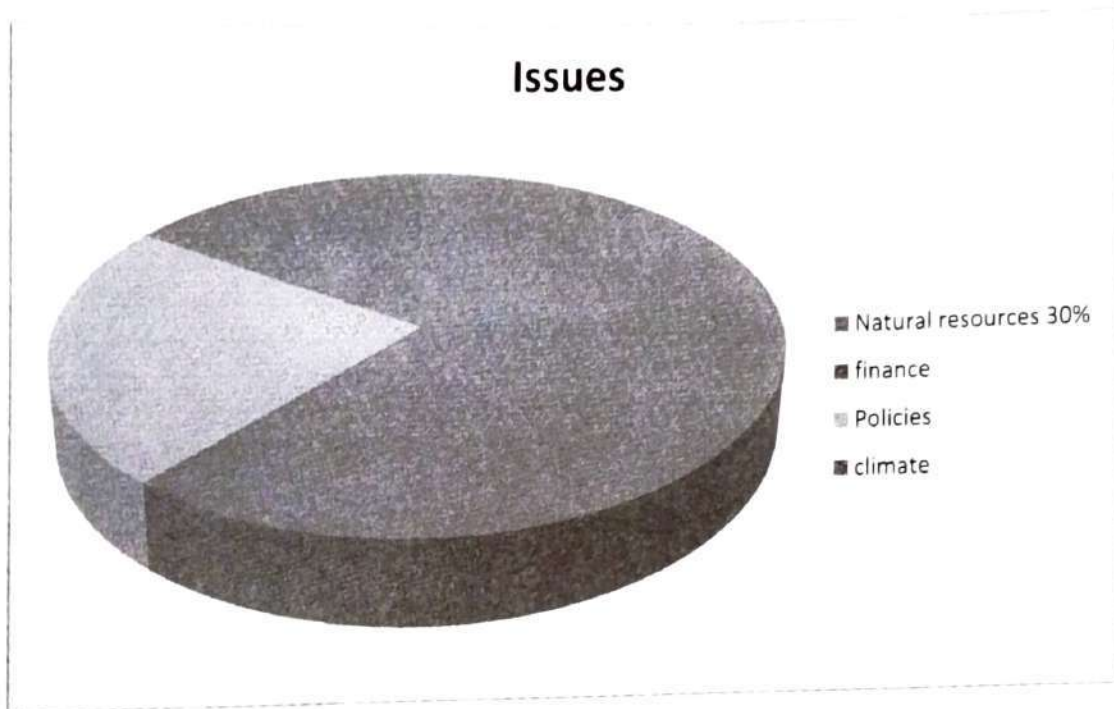
6) Consumers

Consumer behaviour influences the businesses. Business occupies the most important position in Indian economy, as it is one of the largest private enterprises in India, which continues to dominate the change in economy through its links of various sectors of production and markets. Consumer pays to consume goods and services produced. A typical legal rational for protecting the consumer is based on notion of policing market failures and inefficiencies. In India Consumer Protection Act 1986 is passed to protect the interest of the consumer. Consumers play the most important role in the economic system of our country. Because of social media and internet consumer is being smart and alert. The consumer forms a part of distribution of goods. To satisfy the demands of the consumer the businesses have to take efforts.

7) Turbulent financial markets, unstable consumer purchasing patterns, changing trade agreements and inconsistent public policies make it increasingly difficult to act for the long-term. Businesses need a way to reconcile short-term and long-term perspectives. Other issues like low level of national income and per capita income, vast inequalities in income and wealth, predominance of agriculture, tremendous population pressure and others.

Therefore there is need to tackle the issues related to sustainable Indian economy. Need for collaborating for sustainability is there in business sector. Most sustainability issues require systemic change and systemic change requires collaboration among stakeholders. Businesses need to speak with one voice with competitors and affected stakeholders to tackle sustainability challenges. It can be beneficial in some manner. Given the proliferation of sustainability rankings and reporting standards, businesses need to know how to streamline reporting to reduce redundancy, resolve inconsistencies and produce a positive impact.

Graphical representation of Economic Issues in Business in India



CONCLUSION

Indian business sector is one of the most prominent sectors of the Indian economy. India is a vast country with variety of land forms, climate, geology, physiography and vegetation. India is endowed with regional diversities therefore for its uneven economic development efforts have to be taken. Policies should treat domestic demand as equally important to the visible trade balance. But market production implies certain risks as markets are fickle and change quickly. As a World Trade Organization signatory, the Indian government is under pressure to deregulate and open its economy to the world market so it cannot protect the tariff walls. Sustainable economy with its emphasis on small-scale businesses, labor-intensive activities, government policies will help to overcome these problems. Development cannot be sustainable unless it reduces poverty, and population. Social injustice is where some section of the society is neglected from development opportunities. But having robust system of social sustainability can bridge the gap between 'have' and 'have-nots'.

The Indian business sector has been undergoing economic reform since 1990s in a move to liberalize the economy to benefit from globalization. In 1991, the new economic policies stressed both external sector reforms in the exchange rate, trade and foreign investment policies and internal reform in areas such as industrial policies, price and distribution controls, and fiscal restructuring in the financial and public sector increases. Business sector is an important contributor to the Indian economy around which socio-economic privileges and deprivations revolve and any change in its structure is likely to have a corresponding impact on the existing pattern of social equity. Sustainable Indian Economy depends upon the efficient use of natural resources, human resources, capital resources, finance, forest, climate, government policies, quality decisions of businessmen and authorities related to it.

Sustainable development is a process which involves human intelligence, decision making efficiency, planning and management skills, power of imagination, entrepreneurship, development and production with environmental safety etc. Usually, sustainable development is a human subject. The issue associated with sustainable development can be seen as one of the basics of any society. Therefore, so far its major field of concern has been for the environment and economy but its applicability has been extended to wrap almost each human attempt. The discussion is a principle element in education for sustainable development. With legal provisions and certain reforms the correlation among economy, ecology and equality can be useful to develop a sustainable society.

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Data is collected from secondary sources.

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Creating a Platform for Stakeholders and Deliberate Discussions on the Changing Phase and Revolutionary Phase in India

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ABSTRACT

India is one of the world's fastest growing economy. Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women. Women face gender-specific barriers in access to education, health and employment. Again, women have little control over the assets. Their contribution to society and the economy are often ignored. The status of women in India has been subject to many great changes over the past few millennia. Women form about half of the population of the country, but their situation has been grim. For centuries, they have been deliberately denied opportunities of growth in the name of religion and socio-cultural practices. This paper attempts to analyze the socio-economic status of women in India and highlights the issues and challenges of women empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically socio-economic status of women is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Law plays vital role for empowerment of women. The study is based on purely from secondary sources.

Key words – Status of women, Empowerment of women, violence against women, Education, Health, Socio-Economic Status, Awareness.

Introduction:

“Educate a man you educate an individual. If u educate a woman you educate a family.” This is a famous quote which explains the role of women in the society. Male dominated society always keep the women to the back stage. In each and every section she is dominated by the people who believe in gender discrimination. Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The situation is sometimes such that she was sometimes concerned as Goddess and at other times as slave. Women empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones in the society. We observe in our day to day life how women become victimized by various social evils. Women empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. This research throws light on rapid implementation of high-quality, current, and provocative legal provisions in the area of empowerment of women. It relates to socio-economic factors which affect the status of women.

Objectives of the Study –**This paper aims -**

1. at the need for upliftment of socioeconomic status of women.
2. to create the awareness of women empowerment in India.
3. at analyzing the factors influencing the economic empowerment of women.
4. to study the Government Schemes and legal provisions for women empowerment.
5. to identify the drawbacks in the path of women empowerment.
6. to offer useful suggestions in the light of findings.

Hypothesis:

Women in India is given equal status in the society in socio-economic sectors in comparison to men.

IV. Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the socioeconomic status of women in India. The data used in it is purely from secondary sources according to the need.

Analysis:**Why there is need for Women Empowerment?**

Empowerment of women is essentially the process of upliftment of economic, social and political status of women. From equal status by many reformers, the history of women in India has been eventful. In modern India, women have held high offices in India including that of the President, Prime Minister, Speaker of the Lok Sabha and Leader of the Opposition. However, women in India continue to face atrocities such as rape, acid throwing, dowry killings, and the forced prostitution of young girls. According to a global poll conducted by Thomson Reuters, India is the "fourth most dangerous country" in the world for women and the worst country for women among the G20 countries. A woman in Indian society has been victim of humiliation, torture and exploitation. There are many episodes like rape, murder, dowry, burning, wife beating and discrimination in the socio-economic and educational fields. Indian society is predominated by men, hence women are a victim of male domination in the respective sphere of life, especially in economic life, for instance, over decision making on resources, on utilization of her earnings and on her body. Hence a woman's life lies between pleasures at one end and danger at other end.

Socioeconomic status and issues:

- 1) In daily life women are routinely defined by sex and they are potential victims of kidnapping and rape.
- 2) **Gender inequality:** Indian society has been bound by culture and tradition since ancient times. The patriarchal system and the gender stereotypes in the family and society have always showed a preference for the male child. Sons were regarded as a means of social security and women remained under male domination.
- 3) **Malnutrition:** Due to her subordinated position, she has suffered years of discrimination, exploitation. Women or girl child is kept away from taking healthy and sufficient diet or meal.

- 4) She became the victim of several evils like child marriage, sati, polygamy, Purdah system, female infanticide, forced pregnancy, rape etc.
- 5) **Girl Education:** Girl education is the main important issue now a days also. In ancient times girls were prohibited from going to schools. Now in cities we can see girls are being educated in well manner but still in Haryana and Bihar situations are really worst. Government declared many schemes so that girls can take education but people from certain communities are following their own rules. The lack of education is the root cause for many other problems.
- 6) Lack of finances, insufficient nutrition, gender bias and tests that result in abortion of **female fetuses** are the main causes for girl deaths in India
- 7) In the constitution of India certain fundamental rights are provided to the citizens in India. In Article 14 of the constitution equal rights are provided to all. **Article 14 states that- Equality before law-** The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India. **Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth.** **Article 39 (d) - Equal pay for equal work-** that there is equal pay for equal work for both men and women; certain other provisions are also there but these are not strictly followed by offices and employment providers.
- 8) Under Hindu Succession Act, 2005 daughter is given equal rights in the property. The amendment now grants daughters the same rights, duties, liabilities and disabilities that were earlier limited to sons.
- 9) **Equal right to be coparceners** - A coparcenary comprises the eldest member and three generations of a family. It could earlier comprise, for instance, a son, a father, a grandfather, and a great grandfather. Now, women of the family can also be a coparcener.
- 10) Above legal provisions are made to empower the socioeconomic status of women but people in the society are not ready to accept all these. They have to change their thinking.
- 11) **Dowry:** Dowry is taken and given while solemnizing marriages. Dowry prohibition Act, 1961 is enacted by the government to curb dowry practices although people are giving and taking dowry. Strict and severe punishments should be made against it. Various crimes like rape, domestic violence, acid throwing etc. are committed against women in rural as well as urban area. While committing such crimes people should be afraid of law and order. Strict actions should be taken against all such crimes. Need for more Fast Track Court is felt. Role of judiciary, executive and administrative sectors is very important in it.

Findings

Finally the researcher finds that :

- Effective implementation of law is necessary.
- Punishments should be increased so that people will not break the laws and rules easily.
- Awareness is to be created among the people to protect the women's socio-economic status in India. Government's role is important.
- People have to be more careful and responsible about its concern.
- Various government schemes are there to empower women in India but it is not followed in strict manner.
- Need for more fast track courts so that disposal of cases will take place fast.

- Day by day crimes against women are increasing if the records are checked. Increase in percentage of committing crime can be seen.

Conclusion:

The researcher finally concludes that-

Individuals construct societies that in turn, construct individuals. This implies that a dysfunctioning society can be consciously reshaped into an egalitarian society. At least, it can be altered to include equal opportunities for all women in India. This paper considers males as equal partners as a lens to view women's economic development in India. A common perception about women in India is that their status has always been low compared with men. Contemporary Indian culture reflects a strong connection to its ancient history. Without socio-economic equality for women in poor sectors of India, the impacts of efforts at development cannot become fully realized. India must value women as human resource assets and not liabilities. Socio-economic development can both empower women and raise the status of the Indian economy. Women need employment justice. Education, vocational training, and skill improvements would increase the capacity for gainful economic participation of women in India. Constitution also provides equal status to women in various sectors but people in the society are not ready to accept it in this 21st century. This view is to be changed then only country's progress is possible.

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Consumer Behaviour Influencing Economy of Business

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ABSTRACT

The economy of India is the sixth-largest in the world measured by nominal GDP and the third-largest by purchasing power parity (PPP). The country is classified as a newly industrialized country, and one of the G-20 major economies, with an average growth rate of approximately 7% over the last two decades. India's economy became the world's fastest growing major economy in the last quarter of 2014. Consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy their needs and wants. It examines how emotions, attitudes and preferences affect buying behaviour. This paper tries to find out and analyze the effect of consumer behaviour on the economy of the businesses in today's scenario. The consumer behaviour affects a lot while purchasing any product in the market.

KEY WORDS –

Consumer behaviour, Economy, Market, Business, Threatening, Reforms, Progress.

Introduction

Consumer behavior can be broadly classified as the decisions and actions that influence the purchasing behavior of a consumer. What drives consumers to choose a particular product with respect to others is a question which is often analyzed and studied by marketers. Most of the selection process involved in purchasing is based on emotions and reasoning. At the top of the economy, consumers spend money freely on new homes manufactured goods and consumer staples such as cleaning supplies and housewares. They also take more trips by car and are less likely to manage their electric bills by turning off lights and heating their swimming pools. Don't get caught up in enjoying booming business. Expect the Federal Reserve to raise interest rates soon to rein in the overheating economy. Anticipating an economic downturn, start reducing inventories or manufacturing activities and focus instead on going into the recession with lower financial commitments. In other words, the consumer prepare himself or herself to face the problem of recession. **This research paper throws light on the changing behaviour of the consumers in different economical conditions and how it influences the Indian economy on greater scale. This can be considered as a socio-economical factor which affects the progress of the country.**

Businesses do not operate in a vacuum. They are subject to their external environments. In this research paper, the researcher tries to find out the legal and economic environments of business and how businesses are affected by them.

Objective of the study-

This paper aims at-

1. To analyze the effect of consumer behaviour on economy.
2. To identify the need to change the factors which are threatening the business.
3. To study the influence of consumer behaviour on different products purchase in recession.
4. To suggest certain reforms which could be useful to increase the GDP.

Hypothesis

1. Consumer behaviour influences the Indian economy in the business sector.
2. Effect of changing behaviour of the consumer affect the Indian economy in the business sector.

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the consumer behaviour while purchasing any product or availing any service in India. The data used in it is purely from secondary sources according to the need.

Review of the literature

1. The Economic Survey 2016 shows that although the economy is on the upswing, it faces downside risks from a muted global economy, impacting exports and inflow of investments, leading to challenges in job creation, said Richard Rekhy, CEO, KPMG India.
2. India's consumer confidence index stood at 136 in the fourth quarter of 2016, topping the global list of countries on the same parameter, as a result of strong consumer sentiment, according to market research agency, Nielsen.

Analysis

One way to understand how the **consumer behavior affects the economy** is to look at **economic** cycles in terms of the basic **business** sectors. During the past couple of years, India has enjoyed the privilege of being among the most favoured investment destinations of the world. India is a densely populated country. It has the second largest population in the world. Number of consumers who consume the products and availing the services is in such a manner that their nonperformance can cause a great damage to Indian economy.

Economics is known to be a science that studies human behaviour regarding their requirements and needs. One of the things it looks at is the demand for services and goods and the effects of what happens when that changes. It looks at how businesses try to supply services and goods in order to meet that demand, and they also look at the problems and

difficulties they face in doing so. It includes studying how businesses relate and react to their customers, to each other and to what the government does for and against them.

Consumers and businesses in fact they can really spend money on purchases they have been putting off during the recession as consumers buy new automobiles and clothes. Consumer behaviour is the study of individuals, groups or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences or ideas to satisfy their needs and wants.

Certain common factors are always influencing consumer behavior. Consumer behavior can be broadly classified as the decisions and actions that influence the purchasing behavior of a consumer:

- a. Marketing Campaigns
- b. Purchasing power
- c. Personal Preferences
- d. Group Influence
- e. Economic conditions

Consumer behavior can be broadly classified as the decisions and actions that influence the purchasing behavior of a consumer. What drives consumers to choose a particular product with respect to others is a question which is often analyzed and studied by marketers. Still some strong provisions are necessary by the marketers and manufacturers. Most of the selection process involved in purchasing is based on emotions and reasoning. The study of consumer behaviour not only helps to understand the past but even predict the future. The below underlined factors pertaining to the tendencies, attitude and priorities of people must be given due importance to have a fairly good understanding of the purchasing patterns of consumers.

A. Marketing Campaigns

Advertisement plays a greater role in influencing the purchasing decisions made by consumers. They are even known to bring about a great shift in market shares of competitive industries by influencing the purchasing decisions of consumers. The Marketing campaigns done on regular basis can influence the consumer purchasing decision to such an extent that they may opt for one brand over another or indulge in indulgent or frivolous shopping. Marketing campaigns if undertaken at regular intervals even help to remind consumers to shop for not so exciting products such as health products or insurance policies.

B. Purchasing Power

Purchasing power of a consumer plays an important role in influencing the consumer behavior. The consumers generally analyze their purchasing capacity before making a decision to buy any products or services. The product may be excellent, but if it fails to meet the buyers purchasing ability, it will have high impact on its sales. Segmenting consumers based on their buying capacity would help in determining eligible consumers to achieve better results.

C. Personal Preferences

At the personal level, consumer behavior is influenced by various shades of likes, dislikes, priorities, morals and values. In certain dynamic industries such as fashion, food and personal care, the personal view and opinion of the consumer pertaining to style and fun can become the dominant influencing factor. Though advertisement can help in influencing these factors to some extent, the personal consumer likes and dislikes exert greater influence on the end purchase made by a consumer.

D. Group Influence

Group influence is also seen to affect the decisions made by a consumer. The primary influential group consisting of family members, classmates, immediate relatives and the secondary influential group consisting of neighbors and acquaintances are seen have greater influence on the purchasing decisions of a consumer. Say for instance, the mass liking for fast food over home cooked food or the craze for the SUV's against small utility vehicle are glaring examples of the same.

E. Economic Conditions

Consumer spending decisions are known to be greatly influenced by the economic situation prevailing in the market. This holds true especially for purchases made of vehicles, houses and other household appliances. Consumers are more confident and willing to indulge in purchases irrespective of their personal financial liabilities when they have sufficient money in hand. Economic condition is very important here. Consumer behavior to purchase anything changes if adequate amount to spend.

Within each of the following categories the researcher listed a number of expense items and measured the degree to which each one is a candidate for consumers to effect a saving.

1. Home and food expenses
2. Communications expenses
3. Transport expenses
4. Credit expenses
5. Recreation and entertainment expenses
6. Child rearing expenses
7. Clothing and personal grooming expenses
8. Insurance expenses
9. Investment and savings expenses

Within each category there are a number of different expenditure items, each with differing levels of intent to reduce spending. Example of "Transport Expenses". Home and food expenses are considered at the highest degree by the consumer. The consumer later on give preference to the children expenses. These expenses are found different for different category of the consumer. Consumer behaviour changes as per the changing economic conditions and finally influences the economy of the businesses.

Findings

1. When the economy is in recession, consumers conserve their money. They stop buying non-essentials and focus on saving money and getting out of debt. The business sectors favored at this time are consumer services companies, utilities and finance companies.
2. At the top of the economy, consumers spend money freely on new homes manufactured goods and consumer staples such as cleaning supplies and housewares.
3. Understanding, analyzing and keeping track of consumer behavior is very critical for a marketing department to retain their position successfully in the market place. There are various other factors too that influence consumer behavior apart from the listed above.
4. An "economic downturn" or a "recession", the fact is that the consumers' discretionary spending is being squeezed hard, and their confidence about the economic future has been dented. Consumers are feeling economic stress right now, and this anxiety is heightened by a sense of danger rooted in 21st century worries about terrorism, environmental guilt, genetically modified foods, oil shortages, political uncertainty, currency fluctuations and AIDS, to name some.
5. All of this strongly impacts on consumer purchase behaviour, which in turn directly affects business performance. Finally it influences the economy of the business sector and to the progress of the country.
6. When consumer is happy and purchase is more then only profit can be earned by the companies which would finally result in the economical progress of the country.
7. The way of manufacturing the products is to be improved so that good quality of products can be brought in the market. Consumer satisfaction is most important. More consumption of the products and services the more would be the profit. Economical growth in the country could be possible due to it.
8. Today consumer behaviour (or CB as it is affectionately known) is regarded as an important sub-discipline within marketing and is included as a unit of study in almost all undergraduate marketing programs.
9. New methodologies and technologies are to be applied with an effort to seek deeper understandings of why consumers behave in certain ways. Innovative ways are to be brought in the market to attract the consumer so that target of sale can be achieved.
10. Government has to take such decisions which would be helpful to increase the economic environment in the business.

Conclusion

The researcher finally concludes that-

The responses to economic hardship are likely to be influenced by cultural, demographic and socio-economic factors, and that behaviour changes are likely to be different from one consumer segment to the next.

The study of consumer behaviour is concerned with all aspects of purchasing behaviour - from pre-purchase activities through to post-purchase consumption, evaluation and disposal activities. It is also concerned with all persons involved, either directly or indirectly, in purchasing decisions and consumption activities including brand-influencers and opinion leaders.

Research has shown that consumer behaviour is difficult to predict, even for the experts in the field. Consumer behaviour influences the economical progress of the business and the country's economical growth. GDP gets affected due to this. Marketers, manufacturers, consumer services providers have to think on this issue and certain reforms should be brought in the marketing sector so that the consumer will get attracted to the market to purchase the products. Quality of the products is to be improved and prices are to be kept at lower basis.

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Use of Nanotechnology in Controlling Water Pollution'

Ms. Amruta Sharad Makhare*

1. Introduction -

The Government of India has adopted various measures for conservation, upgradation and protection of the environment. India is an original signatory to the resolution passed by the United Nations General Assembly on December 15, 1972 emphasising the need for active co-operation among the States to improve and protect the human environment. This resolution has designated June 5 as 'World Environment Day'. Again the world community of States has assembled in Nairobi from 10 to 18 June, 1982 to commemorate the tenth anniversary of the Stockholm Conference on Human Environment. These 'two instruments has been acting as an eye-opener to mankind and the people of the world on the acting essential and imperative need to protect the environment.'¹

As water is sustenance of the life cycle. It must be preserved & protected from all types of pollutants. The human beings & other living organisms require water, but in its pure form, free from any type of contamination. But with human activities water bodies such as rivers, wells, streams, and seas are disturbing. On land the natural water system is being polluted by the addition of industrial wastes, urban waste, pesticides etc. With the fast growing human population & rapid industrialisation it is doubtful whether we will able to get enough & pure water for our consumption for long.

In modern times, water pollution has assumed alarming dimensions in the light of advanced scientific & technological growth. Recent deadly growth of Nuclear Power Plant and disposal of their wastes and its grave consequences, compel us to think about the propriety, effectiveness of present laws. Sea water especially that close to land or the continents is likewise being polluted by industrial and urban wastes mostly brought by rivers. With the fast growing human population and rapid industrialisation it is doubtful whether we will be able to get enough and pure water for our consumption for long. On the other hand chemicals and effluents that go into the sea may be effective in varying degrees in directly or indirectly destroying bluegreen algae, plants and other organic life. The decay of plant life may, in turn, disturb the oxygen quantity in the atmosphere, as air oxygen is the result of photosynthesis of plants. Thus, this growing pollution of water is disturbing the ecosystem.

The pollution of water means and includes rendering water saltish, altering its temperature, discharging substances which though harmless become noxious by combination with other substances in water or discharged into it. The pollution must be material or appreciable and not trifling. Now the technology requires finding out the solutions to this ever increasing problem of water pollution and inventing new techniques such as nano technology to some extent will help to solve this issue.

This paper intends to first examine what is water pollution. Second what is nanotechnology? Third how the nano materials can be used to control the water pollution. Thus while dealing with the different techniques for controlling water pollution, we have to understand the meaning and concept of the water pollution.

2. Definition - Water pollution -

According to –

Section 2(e), the Water (Prevention & Control of Pollution) Act, 1974

Water pollution means—

- a. contamination of water, or
- b. alteration of physical, chemical or biological properties of water, or
- c. discharge of sewage or trade effluent, or
- d. any other solid, liquid or gaseous substance which may or is likely to create
 - i) nuisance, or
 - ii) render such water harmful or injurious to—
public health or safety, or

to domestic, commercial, industrial, agricultural or other legitimate uses, or to the life and health of animals or plants or of aquatic organisms.

Thus, Water pollution means contamination of water in such a way that there is alteration in its physical, chemical & biological properties so that it renders unfit for any purpose, and it is harmful or injurious to public health & safety.²

3. Nanotechnology & Nano-materials -

Nanotechnology is being explored to provide new solutions to managing and cleaning up pollution in our air, water and land, and improving the performance of conventional technologies used in cleanup efforts. The unique properties and characteristics of nonmaterials also lend themselves to being used to prevent

pollution by reducing the release or emission of industrial hazardous waste and other pollutants. Research is required to develop pollution control technologies and determine the application of technology to reduce waste during manufacturing processes or to enhance manufacturing efficiencies so that pollution is prevented.

Nano materials -

Nano materials are notable for their extremely small feature size, having potential for wide-ranging industrial, biomedical, and electronic applications. Nanomaterials can be metals, ceramics, polymeric materials, or composite materials. Their defining characteristic is a very small feature size in the range of 1-100 nanometers. (Nm)

Nanotechnology has the potential to significantly impact the generation and remediation of environmental problems that minimize the production of undesirable by-products, and remediation of existing waste sites and polluted water sources. In addition, the development in nanotechnology might offer fundamentally new ways to manufacture new chemicals and pharmaceutical products pollution control. Conventional processing creates many by-products, which can have an enormous impact on the environment and add to the costs of purification and pollution control.³

Nanotechnologies commercially available or under development include **nanomembranes, nanomeshes, nanofibrous filters, as well as nano-ceramics, clays and adsorbents, zeolites and nanocatalysts**. Depending on the technology used they can perform similar functions to conventional methods. However, in addition to raising new safety concerns, their manufacture requires sophisticated technological capabilities, currently only available in specialised facilities, mostly in the developed world.

4. Nanotechnologies for water remediation -

Many areas, especially in developing countries, are seriously contaminated or damaged with consequent impoverishment of natural resources and serious effects on human health. Remediation of contaminated water – means the process of removing, reducing or neutralizing water contaminants that threaten human health and ecosystem productivity and integrity – is a field of technology that has attracted much interest recently.

In general, remediation technologies can be grouped into categories using thermal, physico-chemical or biological methods. The various techniques usually work well when applied to a specific type of water pollution, though no readily available treatments were discovered that could clean all types of pollutants. Due to the complex nature of many polluted waters, it is frequently necessary to apply several techniques to soil from a particular location to reduce the concentrations of pollutants to acceptable levels.⁴

5. Water pollution and Use of nano technology -

How can nano technology be used to reduce water pollution ?

Nanotechnology is being used to develop solutions to three very different problems in water quality. One challenge is the removal of industrial water pollution, such as a cleaning solvent called TCE, from ground water. Nanoparticles can be used to convert the contaminating chemical through a chemical reaction to make it harmless.

Studies have shown that this method can be used successfully to reach contaminants dispersed in underground ponds and at much lower cost than methods which require pumping the water out of the ground for treatment. Another challenge is the removal of salt or metals from water. A deionization method using electrodes composed of nano-sized fibres shows promise for reducing the cost and energy requirements of turning salt water into drinking water.

The third problem concerns the fact that standard filters do not work on virus cells. A filter only a few nanometers in diameter is currently being developed that should be capable of removing virus cells from water.

Water Pollution: Application of Nanotechnology -

The potential of nanotechnology in removing contaminants from water are as follows:

1. Combining a nanomembrane with solar power to reduce the cost of desalination of seawater.⁵
2. Using iron nanoparticles to clean up carbon tetrachloride pollution in ground water.
3. Filters capable of removing viruses.
4. Nanoparticles that can absorb radioactive particles polluting ground-water.
5. Coating iron nanoparticles allow them to neutralize dense, hydrophobic solvents polluting ground-water.
6. Using nanowire mats to absorb oil spills.
7. Using iron oxide nanoparticles to clean arsenic from water wells.
8. Using gold tipped carbon nanotubes to trap oil drops polluting water.
9. Deionization method uses electrodes composed of nano-sized fibres to remove salt and metals in water.

10. Using silver chloride nanowire as a photo catalysis to decompose organic molecules in polluted water.⁶
11. Using an electrified filter composed of silver nanowire, carbon nanotubes and cotton to kill bacteria in water.
12. Using antimicrobial nanofibers and activated carbon in a disposable filter as an inexpensive way to clean contaminated water.
13. Tiny particles of pure silica coated with an active material could be used to remove toxic chemicals, bacteria, viruses, and other hazardous materials from water much more effectively and at lower cost than conventional water purification methods as according to researchers writing in the current issue of the International Journal of Nanotechnology.⁷
14. Researchers at Pacific North-western Laboratory have developed a material to remove mercury from groundwater. The material is called SAMMS, which is short for Self-Assembled Monolayer on Mesoporous Supports. This translates taking a ceramic particle whose surface has many nano-size pores and lining the nanopores with molecules that have sulfur atoms on one end, leaving a hole in the center that is lined with sulfur atoms. They line the nanopores with molecules containing sulfur because it bonds to mercury, so mercury atoms bond to the sulfur and are trapped in the nonpores.

A study also found, emulsified nano iron particles can be injected into soil to treat groundwater contaminated by the dry cleaning solvent, tetra-chloro-ethane (TCE) and its sister products.

Nanostructured membranes for water treatment -

Potable water is a precious resource as without it human life is not possible. The increasing world population is a critical issue since it leads to higher water demand, increased wastewater production and increased stress on surface water. This challenge requires innovative solutions for the production of potable water, wastewater treatment and water recycling.

Membranes with nanosized pores have been in use by the water industry for decades. Preliminary results indicate the nonmaterial is effective at absorbing contaminants and transforming them into nontoxic forms. The findings have implications for nanotechnology treatment of other contaminants in groundwater, although additional research will be needed.

6. Legal aspect of Controlling Water Pollution -

India is the first country in the world which has provided for constitutional safeguards for the protection and preservation of the environment. In the constitution of India, specific provisions for the protection of environment have been incorporated by the Constitution (42 amendment) Act, 1976. Now, it is an obligatory duty of the State and every citizen to protect and improve the environment Under Article 48 A & 51 A (g) respectively.⁸

For concerning the water Pollution we have the following legislation.

The Water (Prevention and Control of Pollution) Act, 1974, amended in 1988-

The Legal control of water pollution was available in British India also. The Statute which directly and exclusively deals with water pollution passed by Parliament is the Water (Prevention and Control of Pollution) Act, 1974. Though water is a state subject under the Indian Constitution, but the Centre was requested by some of the States under Article 252(1) of the Indian Constitution to pass this law. The Act is quite comprehensive and it covers almost every type of water pollution. The Act provides for constitution of Central Pollution Control Board and State Pollution Control Board for the performing the functions under the Act.

Various Schemes of Governments -

Government has also introduced a number of schemes which will motivate the entrepreneurs to take up steps to curb pollution.

Strengthening Of Emission Standards -

In order to promote resource conservation by industry, rules related to standards for consumption of water by polluting industries (example Chemicals , Pulp and Paper, Fertilizers, Tanneries, Sugar and Distilleries and Metallurgical industries) have been notified for a limited number of industries viz. Refineries, Smelters, manufacturing of Inorganic Acids, Coke ovens, Aluminium Plants, Glass manufacture and some synthetic fibres.

Ecolabelling-

Eco-labelling scheme by Government of India supports Cleaner Production Policies.

Scheme for adoption of Cleaner Technologies in Small Scale Industries -

The main aim of the scheme is to promote the development and adoption of clean technologies and best practices and techniques including waste reuse and recycling to realise economic and environmental benefits.

Institutions Undertaking Nano Technology -

A range of public institutes are currently involved with researching beneficial effects of new Nanomaterials on human health and the environment, and some may extend their work in the future to also cover potential (eco)toxicological effects of existing Nanomaterials. These institutes include:

The Central Food Technology Research Institute (CFTRI),
 The National Environmental Engineering Research Institute (NEERI),
 The National Chemical Laboratory (NCL),
 The National Institute of Oceanography (NIO),
 The Technology Information, Forecasting and Assessment Council (TIFAC) and
 The Indian Council of Agricultural Research (ICAR).

New Rules for New technology -

New and separate regulations for using nanotechnology in water purification may seem like a panacea for managing these risks, but this is impractical at this stage for two reasons.⁹

First, we don't yet know the full risks of using nanotechnology to purify water, so regulating for them is difficult and fixed rules might quickly become defunct as new risks arise. Regulation of nanotechnology in its broader sense is still in its infancy — usually emerging as a reaction to fast-paced technological developments.

While risks are still being identified and defined, our priority should be to ensure that existing regulations have the flexibility needed to address new threats as and when they become known.

The regulatory regime for water treatment must anyway be flexible enough to cope with all concerns *whatever* the technology or raw materials used. Imagine that we carve out a separate set of regulations for nanotechnology in water purification. Tomorrow, if a new technology with new properties is developed for treating water, we would need a whole new set of regulations. Such short sightedness would restrict the law's ability to respond to new and emerging risks, and also create administrative overlaps.

Creating new rules for nanotechnology in water treatment is also undesirable for a more practical reason. Water treatment as a whole encompasses a number of different aspects, including treatment schemes, supply networks and waste disposal. Most of these are already governed by multiple government bodies and regulations. For example, in India, waste management is governed by hazardous materials rules, municipal solid wastes rules, and the Water Pollution Act. Adding new regulations to this list, for instance to control how filters containing Nanomaterials are disposed of, will do little beyond creating confusion. Moreover, micro-segregation of waste would be difficult due to overlapping rules.

7. Nano technology & International Scenario -

On 3rd January, 2011 the international workshop on "Nanomaterials for water treatment: opportunities and barriers" has held in Tecnalia, where some of the best world experts in water treatment, nanotechnology and environmental impact of nanoparticles were gathered. During three days, researchers

from all over the world discussed about the Nanotechnology's capacities to solve actual and future water pollution issues, which are foreseen to be one of the main problems related to drinking water accessibility in the future.¹⁰

In the year 2008, the report entitled 'Water for People - Water for Life' of the World Water Assessment Program of the UNESCO says that more than 6000 people die every day due to water-related diseases, including diarrhoea, worm infections, and infectious diseases.

In addition, organic pollutants from industrial waste water from pulp and paper mills, textiles and leather factories, steel foundries, and petrochemicals refineries are a major cause of illness in parts of the world where regulations do not necessarily protect people from such industrial outflows.

8. Conclusions & Suggestions -

The availability of drinking water is fast becoming a major socio-economic issue across the globe, especially in the developing world. So we have to sustainable use of water. However, water purification technology is often complicated, requires sophisticated equipment and is expensive to run and maintain. Moreover, it usually requires a final costly disinfection stage. The Australian team suggests that nanotechnology could provide a simple answer to the problem.

Thus we need to have the legal backing behind the use of nano technology for removing, preventing the water pollution so that we would have an effective machinery controlling the water pollution.

Suggestions –

Nanotechnology is the latest technological innovation promising to cure many human healths and environmental ills. Technology must operate in the service of society, which means that it needs to be controlled and guided by societal structures. Public debate is needed on acceptable developments of technologies and on responsibility for damage. Key industrial and research policies should include elaborated sustainability objectives and use sustainability assessment of technologies as a tool to identify more acceptable technological developments.

Creating new rules for nanotechnology in water treatment is also undesirable for a more practical reason. Instead, precautionary principle (caution in advance) — already used in environmental regulation — can be extended to nanotechnology applications. The existing regulations for occupational and environmental health and safety can be amended to recognise that nonmaterial's have distinct characteristics.

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