



Sharda Education Society's
Anand Vishwa Gurukul College of Law
 Affiliated To University of Mumbai
 Approved By Bar Council Of India

LL.B - 3 Years | LL.B - 5 Years | LL.M
 Diploma in Labour Law and Labour Welfare | Post Graduation Diploma in Cyber Law
 H. O. : Raghunath Nagar, Next to Mittal Park, Wagle Estate, Thane (W) - 400604.
 Tel.: 022-25820481 / 25830481 Email : avgcollegeoflaw@gmail.com

Criteria 3: Research, Innovation and Extension

Matric No.: 3.3.3

Matric Title: *Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during last five years*

Index

Sr. No.	Name of Teacher	Title of Chapter / Paper	Title of Book & Name of Publisher	ISBN	Pg. No.
2021-22					
1.	NIL	NIL	NIL	NIL	NIL
2020-21					
1.	NIL	NIL	NIL	NIL	NIL
2019-20					
1.	NIL	NIL	NIL	NIL	NIL
2018-19					
1.	SUYASH PRADHAN	NA	RESEARCH METHODOLOGY HIMALAYA PUBLISHING HOUSE	978-93-5299-204-1	1-5
2.	SUYASH PRADHAN	NA	BUSINESS RESEARCH METHODOLOGY HIMALAYA PUBLISHING HOUSE	978-93-5202-063-8	6-12
3.	SUYASH PRADHAN	NA	INDUSTRIAL LAW TECH MAX	978-93-87235-60-1	13-18
4.	SUYASH PRADHAN	NA	RESEARCH METHODOLOGY IN ACCOUNTING & FINANCE HIMALAYA PUBLISHING HOUSE	978-93-5273-658-4	19-25



Sharda Education Society's
Anand Vishwa Gurukul College of Law
 Affiliated To University of Mumbai
 Approved By Bar Council Of India

LL.B - 3 Years | LL.B - 5 Years | LL.M
 Diploma in Labour Law and Labour Welfare | Post Graduation Diploma in Cyber Law
 H. O. : Raghunath Nagar, Next to Mittal Park, Wagle Estate, Thane (W) - 400604.
 Tel.: 022-25820481 / 25830481 Email : avgcollegeoflaw@gmail.com

Sr. No.	Name of Teacher	Title of Chapter / Paper	Title of Book & Name of Publisher	ISBN	Pg. No.
5.	SUYASH PRADHAN	NA	BUSINESS LAW TECH MAX	978-93-87235-05-2	26-30
6.	SUYASH PRADHAN	NA	FINANCIAL MARKETS SHETH PUBLICATION	978-93-5149-832-2	31-36
7.	SUYASH PRADHAN	NA	CUSTOMER RELATIONSHIP MANAGEMENT HIMALAYA PUBLISHING HOUSE	978-93-5273-699-1	37-41
2017-18					
8.	SUYASH PRADHAN	NA	BUSINESS LAW – 1 TECH MAX	978-93-5077-054-2	42-47
9.	SUYASH PRADHAN	NA	FOUNDATION COURSE IN COMMERCE HIMALAYA PUBLISHING HOUSE	978-93-5273-352-1	48-52
10.	SUYASH PRADHAN	NA	FOUNDATION COURSE – II HIMALAYA PUBLISHING HOUSE	978-93-5262-503-1	53-57
11.	SUYASH PRADHAN	NA	FOUNDATION COURSE – II HIMALAYA PUBLISHING HOUSE	978-93-5262-502-4	58-62
12.	AMRUTA MAKHARE	WOMEN EMPOWERMENT AT NATIONAL & INTERNATIONAL LEVEL	EMERGING ISSUES ON WOMEN EMPOWERMENT KUNAL BOOKS, NEW DELHI	978-9382420200	63-71
13.	AMRUTA MAKHARE	EMPOWERMENT OF WOMEN: ISSUE AND REGULATIONS	EMPOWERMENT OF WOMEN- REALITY & MYTH SNEHWARDHAN PUBLISHING HOUSE, PUNE	ISBN10: 8172653661	72-86



Research Methodology

Shraddha M. Bhome

Rajiv S. Mishra

Swati Subhash Desai

Suyash Pradhan

Himalaya Publishing House

ISO 9001:2008 CERTIFIED

Adv. Suyash Pradhan

Research Methodology

(As per the New Syllabus of Mumbai University for T.Y.BBI, Semester V, 2018-19)

Dr. Shraddha Mayuresh Bhome

M.Com., M.Phil. (Gold Medalist), Professional MBA, Ph.D. in Commerce,
Pursuing D.Litt. in Commerce
Assistant Professor and Coordinator (Accounting and Finance),
Satish Pradhan Dnyanasadhana College, Thane.

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC NET,
Assistant Professor at N.E.S. Ratnam College of
Arts, Science & Commerce for BBI & Coordinator for
M.Com., Bhandup (W), Mumbai - 400078.
Visiting Faculty at Nitin Godiwala,
Chandrabhan Sharma, S.M. Shetty College,
N.G. Acharya, V.K. Menon College, Sikkim Manipal
University & Vikas College for M.Com., MBA, BBI,
BMS, BFM & BAF.

Prin. Dr. Swati Subhash Desai

M.Sc. (Applied Statistics),
Ph.D. (Statistics),
D.Litt. (Honoris Causa) (Statistics),
Principal,
RAV's Laxmichand Golwala
College of Commerce & Economics,
Ghatkopar (East).

Adv. Suyash Pradhan

B.Com., LL.M. (UK), CS (Inter), Pursuing Ph.D.,
I/C Principal,
Anand Vishwa Gurukul College of Law, Thane.
Visiting Faculty at Satish Pradhan Dnyanasadhana College, Thane.



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

© **Authors**

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the authors and the publisher.

First Edition : 2018

-
- Published by** : Mrs. Meena Pandey for **Himalaya Publishing House Pvt. Ltd.**,
 "Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com
- Branch Offices** :
- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road, Darya Ganj, New Delhi - 110 002.
 Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road, Nagpur - 440 018.
 Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road, Seshadripuram, Behind Nataraja Theatre,
 Bengaluru - 560 020. Phone: 080-41138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Besides Raghavendra Swamy Matham, Kachiguda,
 Hyderabad - 500 027. Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street, T. Nagar,
 Chennai - 600 012. Mobile: 09380460419
- Pune** : "Laksha" Apartment, First Floor, No. 527, Mehunpura, Shanwarpeeth (Near Prabhat Theatre),
 Pune - 411 030. Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School, Aliganj,
 Lucknow - 226 022. Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road, Navrang Pura,
 Ahmedabad - 380 009. Phone: 079-26560126; Mobile: 09377068847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuri Road, Ernakulam, Kochi - 682 011.
 Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : Plot No. 214/1342, Budheswari Colony, Behind Durga Mandap, Bhubaneswar - 751 006.
 Phone: 0674-2575129; Mobile: 09338746007

CONTENTS

UNIT I

Chapter 1: Introduction to Research		1 – 9
1.1 Introduction		
1.2 Characteristics		
1.3 Importance of Research		
1.4 Objectives of Research		
1.5 Types of Research		
1.6 Formulation of Research Problem		
1.7 Significance of Review of Literature		
1.8 Questions		
Chapter 2: Research Design		10 – 20
2.1 Introduction		
2.2 Definitions of Research Design		
2.3 Essentials of Good Research Design		
2.4 Steps of Research Design		
2.5 Evaluation of Research Design		
2.6 Factors Affecting Research Design		
2.7 Process of Research		
2.8 Questions		
Chapter 3: Hypothesis		21 – 25
3.1 Introduction		
3.2 Characteristics of a Good Action Hypothesis		
3.3 Sources of Hypothesis		
3.4 Importance of Hypothesis		
3.5 Different Forms of Action Hypotheses		
3.6 Steps for Formulation of Hypothesis		
3.7 Questions		
Chapter 4: Sampling		26 – 40
4.1 Meaning of Sampling		
4.2 Factors or Terms Related to Sampling		
4.3 Steps in Sampling Process		
4.4 Sampling Methods in Research		
4.5 Questions		

UNIT II

Chapter 5: Data Collection		41 – 71
5.1 What is Data?		
5.2 What is Information?		
5.3 Data vs. Information		
5.4 Meaning of Primary Data		
5.5 Questionnaire		



www.himpub.com

ISBN: 978-93-5299-204-1



9 789352 992041

ISBN: 978-93-5299-204-1

PPS 360

₹ 160/-

Business Research Methods

- Shraddha M. Bhome
- Swati S. Desai
- Charanjit Kaur Banga
- Suyash Pradhan
- Rajiv S. Mishra
- Nikita Prajapati



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

Business Research Methods

(As per the Revised Syllabus of Mumbai University for S.Y.BMS, Semester IV, 2017-18)

Dr. Shraddha Mayuresh Bhome

Ph.D. in Commerce, Professional MBA,
M.Phil. (Gold Medalist), M.Com.
(University of Mumbai),
Research Guide (Supervisor),
Shri J.T. University, Rajasthan,
Assistant Professor and Coordinator
(Accounting and Finance),
Satish Pradhan Dnyansadhana College, Thane.
Visiting Faculty, Anand Vishwa Gurukul Sr. Night College,
Thane.

Prin. Dr. Swati Subhash Desai

M.Sc. (Applied Statistics), Ph.D. (Statistics),
D.Litt. (Honoris Causa) [Statistics]
Principal,
RAV's Laxmichand Golwala College of
Commerce and Economics, Ghatkopar (East).

Dr. Charanjit Kaur Banga

M.Com. (Bus. Mgt.), M.Com. (Adv. Acct.), Ph.D.
in Commerce,
Assistant Professor, Guru Nanak Khalsa College,
Matunga, Mumbai.

Adv. Suyash Pradhan

B.Com., LL.M. (UK), CS (Inter), Pursuing Ph.D.
I/C Principal,
Anand Vishwa Gurukul College of Law, Thane,
Visiting Faculty at Satish Pradhan Dnyanasadhana
College, Thane.
M.L. Dahanukar College, Vile Parle.

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC NET,
Assistant Professor at N.E.S. Ratnam College of Arts,
Science & Commerce for BBI & Coordinator for M.Com.,
Bhandup (W), Mumbai-400078.
Visiting Faculty at Nitin Godiwala,
Chandrabhan Sharma, S.M. Shetty College,
N.G. Acharya, V.K. Menon College,
Sikkim Manipal University &
Vikas College for M.Com., MBA, BBI, BMS, BFM & BAF.

Prof. Nikita Prajapati

MBA (HR), Pursuing Ph.D.,
Head of BMS Department,
L.D. Sonawane College, Kalyan.



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

SPECIMEN COPY
For
Review & Recommendation

© **Authors**

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publisher.

First Edition : 2016

Reprint : 2017

Second Revised Edition : 2018

As per the Revised Syllabus

- Published by** : Mrs. Meena Pandey for **Himalaya Publishing House Pvt. Ltd.**,
"Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com
- Branch Offices** :
- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road, Darya Ganj, New Delhi - 110 002.
Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road, Nagpur - 440 018.
Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road, Seshadripuram, Behind Nataraja Theatre,
Bengaluru - 560 020. Phone: 080-41138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Besides Raghavendra Swamy Matham, Kachiguda,
Hyderabad - 500 027. Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street, T. Nagar,
Chennai - 600 012. Mobile: 09380460419
- Pune** : "Laksha" Apartment, First Floor, No. 527, Mehunpura, Shaniwarpeth (Near Prabhat Theatre),
Pune - 411 030. Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School, Aliganj,
Lucknow - 226 022. Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road, Navrang Pura,
Ahmedabad - 380 009. Phone: 079-26560126; Mobile: 09377088847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuri Road, Ernakulam, Kochi - 682 011.
Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : Plot No. 214/1342, Budheswari Colony, Behind Durga Mandap, Bhubaneswar - 751 006.
Phone: 0674-2575129; Mobile: 09338746007

Chapter 1: Introduction to Business Research Methods

1 – 16

- 1.1 Introduction
- 1.2 Characteristics of Research
- 1.3 Importance of Research
- 1.4 Objectives of Research
- 1.5 Qualities of a Good Researcher
- 1.6 Types of Research
- 1.7 Various Stages of a Research
- 1.8 Qualities of a Good Research
- 1.9 Advantages of Research
- 1.10 Limitations of Research
- 1.11 Process of Research
- 1.12 Purpose of Research
- 1.13 Questions

Chapter 2: Hypothesis

17 – 47

- 2.1 Introduction
- 2.2 Characteristics of a Good Action Hypothesis
- 2.3 Sources of Hypothesis
- 2.4 Importance of Hypothesis
- 2.5 Different Forms of Action Hypotheses
- 2.6 Steps for Formulation of Hypothesis
- 2.7 Parametric Tests
- 2.8 Chi-square Test
- 2.9 Questions

Chapter 3: Research Design

48 – 58

- 3.1 Introduction
- 3.2 Definitions of Research Design
- 3.3 Essentials of Good Research Design
- 3.4 Steps of Research Design
- 3.5 Evaluation of Research Design

- 3.6 Factors Affecting Research Design
- 3.7 Process of Research/Research Plan/Research Design
- 3.8 Questions

Chapter 4: Sampling

59 – 74

- 4.1 Meaning of Sampling
- 4.2 Factors or Terms Related to Sampling
- 4.3 Steps in Sampling Process
- 4.4 Sampling Methods in Research
- 4.5 Sampling Errors in Research
- 4.6 Questions

Chapter 5: Data Collection

75 – 92

- 5.1 What is Data?
- 5.2 What is Information?
- 5.3 Data vs. Information
- 5.4 Meaning of Primary Data
- 5.5 Questionnaire
- 5.6 Interview
- 5.7 Observation
- 5.8 Scheduling
- 5.9 Survey
- 5.10 The Case Study Method in Research
- 5.11 Questions

Chapter 6: Data Analysis and Interpretation

93 – 107

- 6.1 Introduction to Data Processing
- 6.2 Editing of Data
- 6.3 Coding of Data
- 6.4 Classification of Data
- 6.5 Tabulation of Data
- 6.6 Types of Measurement Scales Used in Research
- 6.7 Data Diagrams
- 6.8 Questions

Chapter 7: Report Writing

108 – 127

- 7.3 Significance of Report Writing
- 7.4 Principles of Report Writing
- 7.5 Characteristics of Research Reports
- 7.6 Writing a Research Report
- 7.7 Contents of Research Report
- 7.8 Layout of the Research Report
- 7.9 Types of Reports
- 7.10 Guidelines for Report Writing
- 7.11 Footnotes
- 7.12 Bibliography
- 7.13 Questions

Chapter 8: Ethics in Research

128 – 136

- 8.1 Ethical Norms in Research
- 8.2 Ethical Principles for Conducting Research
- 8.3 Ethical Issues in Research – Plagiarism
- 8.4 Types of Plagiarism
- 8.5 Ways to Avoid Plagiarism
- 8.6 Questions

Case Studies

137 – 144

- Case Study 1: Research Problem and Formulation of the Research Hypothesis 137 – 138
- Case Study 2: Research Design 139 – 139
- Case Study 3: Primary and Secondary Data 140 – 141
- Case Study 4: Sampling 142 – 142
- Case Study 5: Testing of Hypothesis 143 – 143
- Case Study 6: Ethics in Research 144 – 144

Sample Questionnaire

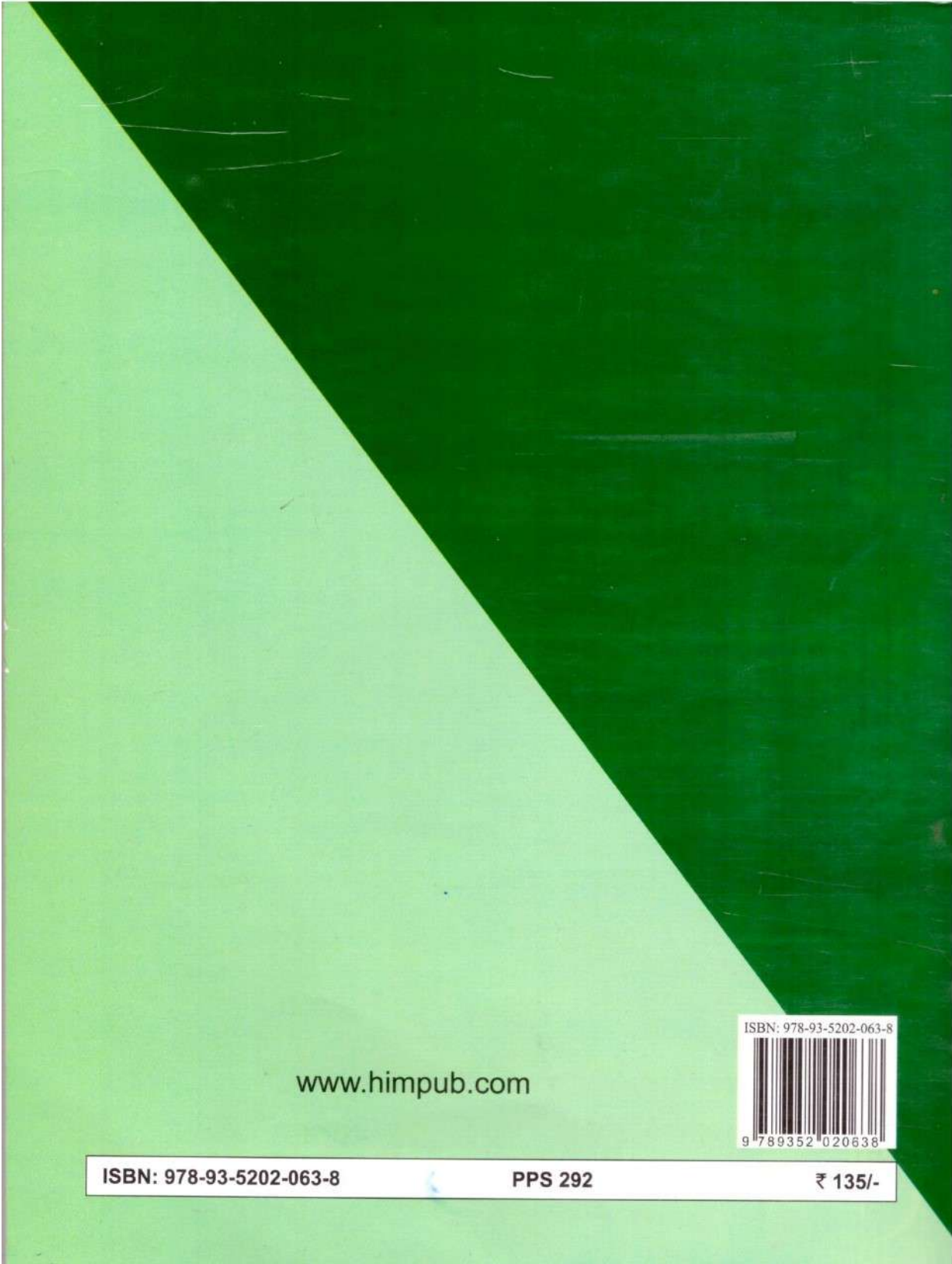
145 – 150

Guidelines

151 – 155

Bibliography

156 – 156



www.himpub.com

ISBN: 978-93-5202-063-8



9 789352 020638

ISBN: 978-93-5202-063-8 PPS 292 ₹ 135/-

MU

Strictly as per new Revised Syllabus with effect from the Academic Year 2016-2017

INDUSTRIAL LAW

Elective Course (EC)

Sandeep Shravan Sawalkar

Bhumi Bakulesh Tolia

Suyash Vijay Pradhan

Important Features of the Book

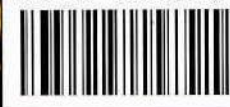
- Includes previous university question paper.
- A separate section on Key Notes, most useful for University Exam.

F.Y.B.M.S.

Sem. 2



BMSE4A Price ₹ 125/-



Books are available with all the leading Booksellers !!!

Industrial Law

Elective Course (EC)

Semester II - Bachelor of Management Studies (BMS)

Mumbai University (MU)

As per the Revised Syllabus w.e.f. Academic Year 2016-17

Sandeep Shravan Sawalkar

B.Com, LL.B, LL.M, DCL, PGDHR,
UGC-NET/SET (Law), Pursuing M.Phil (Law)
Assistant Professor
University of Mumbai,
Thane Sub Campus, School of Law

Bhumi BakuleshTolia

MBL,CS, LLB, BAF
Professor,
Lords universal college, Deviprasad
Goenka Management College of media
studies,
Kandivali education society's law college

Suyash Vijay Pradhan

B.Com, LL.M (UK), CS (Inter), GDC&A, Pursuing Ph.D
I/C - PRINCIPAL, Anand Vishwa Gurukul College of Law, Thane
Visiting Faculty - Anand Vishwa Gurukul Sr. (Night) College, Thane,
Satish Pradhan Dnyanasadhana College, Thane,
M L Dahanukar College, Vile Parle.



Industrial Law

Sandeep Shravan Sawalkar, Bhumi BakuleshTolia, Suyash Vijay Pradhan
(Semester II - Bachelor of Management Studies (BMS))

Copyright © by Author. All rights reserved. No part of this publication may be reproduced, copied, or stored in a retrieval system, distributed or transmitted in any form or by any means, including photocopy, recording, or other electronic or mechanical methods, without the prior written permission of the publisher.

This book is sold subject to the condition that it shall not, by the way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent in any form of binding or cover other than which it is published and without a similar condition including this condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above.

Edition : 2018

This edition is for sale in India, Bangladesh, Bhutan, Maldives, Nepal, Pakistan, Sri Lanka and designated countries in South-East Asia. Sale and purchase of this book outside of these countries is unauthorized by the publisher.

Printed at : Image Offset, Dugane Ind. Area Survey No. 28/25, Dhayari Near Pari Company,
Pune - 41, Maharashtra State, India. E-mail : rahulshahimage@gmail.com

ISBN : 978-93-87235-60-1

Published by

Tech-Max Publications

Head Office : B/5, First floor, Maniratna Complex, Taware Colony, Aranyeshwar Corner,
Pune - 411 009.

Maharashtra State, India, Ph : 91-20-24225065, 91-20-24217965. Fax 020-24228978.

Email : info@techmaxbooks.com, Website : www.techmaxbooks.com

Mumbai Branch Office :

Flat No. 2B, Ground floor Krishna Niwas Building,
Behind BEST Niwas Building, Near to Napoo Hall,
Chandavarkar Road, Matunga East, Mumbai 400019.

Revised Syllabus of Courses of Bachelor of Management Studies (BMS)

Programme at Semester II

with Effect from the Academic Year 2016-2017

Elective Course (EC)

Industrial Law

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Laws Related to Industrial Relations and Industrial Disputes	15
2	Laws Related to Health, Safety and Welfare	15
3	Social Legislation	15
4	Laws Related to Compensation Management	15
	Total	60

Sr. No.	Modules/ Units
1.	<p>Laws Related to Industrial Relations and Industrial Disputes</p> <ul style="list-style-type: none"> • Industrial Disputes Act, 1947 : Definition, Authorities, Awards, Settlements, Strikes Lockouts, Lay Offs, Retrenchment and Closure. • The Trade Union Act, 1926. (Refer chapter 1)
2	<p>Laws Related to Health, Safety and Welfare</p> <ul style="list-style-type: none"> • The Factory Act 1948 : (Provisions related to Health, Safety and Welfare) • The Workmen's Compensation Act, 1923 Provisions : <ul style="list-style-type: none"> • Introduction: The doctrine of assumed risk, The doctrine of Common Employment, The doctrine of Contributory Negligence. • Definitions • Employers liability for compensation (S-3 to 13) • Rules as to Compensation (Sec 4 to Sec 9) (14 A & 17) <p style="text-align: right;">(Refer chapters 2 & 3)</p>

Sr. No.	Modules/ Units
3	<p>Social Legislation</p> <ul style="list-style-type: none"> Employee State Insurance Act 1948 : Definition and Employees Provident Fund. Miscellaneous Provision Act 1948 : Schemes, Administration and determination of dues. <p style="text-align: right;">(Refer chapter 4)</p>
4	<p>Laws Related To Compensation Management</p> <ul style="list-style-type: none"> The payment of Wages Act 1948 : Objectives, Definition, Authorised Deductions Payment of Bonus Act, 1965 The Payment of Gratuity Act, 1972 <p style="text-align: right;">(Refer chapter 5)</p>
	<p style="text-align: right;">□□□</p>

Best of Tech-Max Publications for F.Y.B.M.S. Course

Core Courses (CC)

- Business Environment : Neetu S. Kapoor,
Laveena P. H. Ochani
- Principles of Management : Sachin V. Acharekar, Pooja Singh,
Karishma Suvarna Desai

Elective Courses (EC)

- Principles of Marketing : Roma P. Bhagtiani, Sweta Mishra
Sakshi N. Khatri
- Industrial Law : Sandeep Sawalkar, Bhumi Tolia,
Suyash Pradhan
- Business Mathematics : Florence Noah Christian
Rajiv M. Pathak
Kubra T.K.

Ability Enhancement Compulsory Course (AECC)

- Business Communication - II : Nuzat Khan, Swapnil Chaudhari

Skill Enhancement Courses (SEC)

- Foundation Course - II : Dr. Sudha Subramaniam

ISBN : 978-93-87235-60-1



Price ₹ 125/-

For Orders Contact

- ▶ **Krishna Book Collections**, Matunga (E), Mumbai.
Tel No. : 022-24109080 / 022-24102571 Mobile No. : 9833082745 / 9833082761
- ▶ **Student's Agencies (I) Pvt. Ltd.**, Tardeo Road Mumbai - 400034.
Tel. No. : 022-23513334/5/6/7. E-mail : student@vsnl.com
- ▶ **Bharat Sales Agency**, Charni Road, Mumbai.
Tel. No. 022-23819359, 23821307
- ▶ **Vidhyarthi Sales Agency**, J.S.S. Road, Girgaon, Mumbai.
Tel. No. : 022-23829330 / 23851416 / 23867279
- ▶ **Tech-Max Publications, Kolhapur** - Mr. Maruti More - Matoshree Plaza, Venus Corner,
Shahupuri, Kolhapur - 416003 Mob. 09370314842 / 9370314839. E-mail : maruti_more@rediffmail.com

For Library Orders

Mr. Sachin Waingade

80975 71421 / 92208 77214

E-mail

swaingade.techmax@gmail.com /
info@techmaxbooks.com

<http://www.facebook.com/techmax.publications>

Research Methodology in Accounting and Finance

- Shraddha M. Bhome
- Swati S. Desai
- Suyash Pradhan
- Rajiv S. Mishra
- Charanjit Kaur Banga



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

Research Methodology in Accounting and Finance

(As per the New Syllabus of Mumbai University for S.Y.BAF, Semester IV, 2017-18)

Dr. Shraddha Mayuresh Bhome

Ph.D. in Commerce, Professional MBA,
M.Phil. (Gold Medalist),
M.Com. (University of Mumbai),
Research Guide (Supervisor),
Shri JJJ University, Rajasthan,
Assistant Professor and Coordinator (Accounting and Finance),
Satish Pradhan Dnyanasadhana College, Thane.

Prin. Dr. Swati Subhash Desai

M.Sc. (Applied Statistics), Ph.D. (Statistics),
D.Litt. (Honoris Causa) (Statistics),
Principal,
RAV's Laxmichand Golwala College of
Commerce and Economics, Ghatkopar (East).

Adv. Suyash Pradhan

B.Com., LL.M. (UK), CS (Inter), Pursuing Ph.D.,
I/C Principal,
Anand Vishwa Gurukul College of Law, Thane.
Visiting Faculty at Satish Pradhan
Dnyanasadhana College, Thane.
M.L. Dahanukar College, Vile Parle.

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC NET,
Assistant Professor at N.E.S. Ratnam College of
Arts, Science & Commerce for BBI &
Coordinator for M.Com., Bhandup (W),
Mumbai - 400078.
Visiting Faculty at Nitin Godiwala, Chandrabhan
Sharma, S.M. Shetty College,
N.G. Acharya, V.K. Menon College, Sikkim Manipal
University & Vikas College for
M.Com., MBA, BBI, BMS, BFM & BAF.

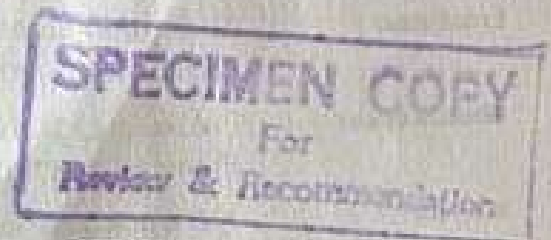
Dr. Charanjit Kaur Banga

M.Com. (Bus. Mgt.), M.Com. (Adv. Acct.),
Ph.D. in Commerce,
Assistant Professor Guru Nanak Khalsa College,
Matunga, Mumbai.



Himalaya Publishing House

ISO 9001:2008 CERTIFIED



© **Authors**

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publisher.

First Edition : 2018

-
- Published by** : Mrs. Meena Pandey for Himalaya Publishing House Pvt. Ltd.,
"Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com
- Branch Offices** :
- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road, Darya Ganj, New Delhi - 110 002.
Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road, Nagpur - 440 018.
Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road, Seshadripuram, Behind Nataraja Theatre,
Bengaluru - 560 020. Phone: 080-41138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Besides Raghavendra Swamy Matham, Kachiguda,
Hyderabad - 500 027. Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street, T. Nagar,
Chennai - 600 012. Mobile: 09380460419
- Pune** : "Laksha" Apartment, First Floor, No. 527, Mehunpura, Shanwarpeth (Near Prabhat Theatre),
Pune - 411 030. Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School, Allganj,
Lucknow - 226 022. Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road, Navrang Pura,
Ahmedabad - 380 009. Phone: 079-26560126; Mobile: 09377088847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuri Road, Ernakulam, Kochi - 682 011.
Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : Plot No. 214/1342, Budheswari Colony, Behind Durga Mandap, Bhubaneswar - 751 006.
Phone: 0674-2575129; Mobile: 09338746007
- Kolkata** : 108/4, Bellaghata Main Road, Near ID Hospital, Opp. SBI Bank, Kolkata - 700 010.
Phone: 033-32449649; Mobile: 07439040301
- DTP by** : **Sneha Gaonkar**
- Printed at** : M/s. Aditya Offset Process (I) Pvt. Ltd., Hyderabad. On behalf of HPH.

CONTENTS

Chapter 1: Introduction to Research	1 – 9
1.1 Introduction	
1.2 Characteristics	
1.3 Importance of Research	
1.4 Objectives of Research	
1.5 Types of Research	
1.6 Formulation of Research Problem	
1.7 Significance of Review of Literature	
1.8 Questions	
Chapter 2: Research Design	10 – 20
2.1 Introduction	
2.2 Definitions of Research Design	
2.3 Essentials of Good Research Design	
2.4 Steps of Research Design	
2.5 Evaluation of Research Design	
2.6 Factors Affecting Research Design	
2.7 Process of Research	
2.8 Questions	
Chapter 3: Hypothesis	21 – 25
3.1 Introduction	
3.2 Characteristics of a Good Action Hypothesis	
3.3 Sources of Hypothesis	
3.4 Importance of Hypothesis	
3.5 Different Forms of Action Hypotheses	
3.6 Steps for Formulation of Hypothesis	
3.7 Questions	
Chapter 4: Data Collection	26 – 56
4.1 What is Data?	
4.2 What is Information?	
4.3 Data vs. Information	
4.4 Meaning of Primary Data	
4.5 Questionnaire	
4.6 Interview	
4.7 Observation	
4.8 Scheduling	
4.9 Survey	

- 4.10 The Case Study Method in Research
- 4.11 Experimentation
- 4.12 Limitations of Primary Data
- 4.13 Secondary Data
- 4.14 Introduction to Secondary Data
- 4.15 Sources of Secondary Data
- 4.16 Other Sources of Secondary Data
- 4.17 Categories of Secondary Data
- 4.18 Advantages of Secondary Sources of Data
- 4.19 Disadvantages of Secondary Sources of Data
- 4.20 Primary Data vs. Secondary Data
- 4.21 Limitations of Secondary Data
- 4.22 Factors Affecting the Choice of Method of Data Collection
- 4.23 Measurement Scales
- 4.24 Questions

Chapter 5: Sampling

57 – 74

- 5.1 Meaning of Sampling
- 5.2 Factors or Terms Related to Sampling
- 5.3 Steps in Sampling Process
- 5.4 Sampling Methods in Research
- 5.5 Sampling Errors in Research
- 5.6 Significance of Sampling
- 5.7 Questions

Chapter 6: Statistical Analysis: Tools and Techniques

75 – 84

- 6.1 Introduction to Data Analysis
- 6.2 Measures of Central Tendency/Averages
 - 6.2.1 Mean/Arithmetic Mean
 - 6.2.2 Harmonic Mean
 - 6.2.3 Median
 - 6.2.4 Mode
- 6.3 Dispersion
- 6.4 Requisites of Good Measures of Dispersion
- 6.5 Types of Dispersion
- 6.6 Proportion Values: Quartiles, Deciles and Percentiles
- 6.7 Correlation and Regression Analysis
- 6.8 Correlation Coefficient
- 6.9 Coefficient of Determination and Non-determination
- 6.10 Correlation Matrix
- 6.11 Regression Analysis
- 6.12 Questions

	85 – 96
Chapter 7: Interpretation of Data	
7.1 Process of Data Processing	
7.2 Editing of Data	
7.3 Coding of Data	
7.4 Classification of Data	
7.5 Tabulation of Data	
7.6 Data Diagrams	
7.7 Questions	97 – 117
Chapter 8: Report Writing	
8.1 Introduction	
8.2 Introduction of Research Report	
8.3 Significance of Report Writing	
8.4 Principles of Report Writing	
8.5 Characteristics of Research Reports	
8.6 Writing a Research Report	
8.7 Contents of Research Report	
8.8 Layout of the Research Report	
8.9 Types of Reports	
8.10 Guidelines for Report Writing	
8.11 Precautions for Writing Research Reports	
8.12 Footnotes	
8.13 Bibliography	
8.14 Questions	
Case Studies	118 – 124
Case Study 1: Research Problem and Formulation of the Research Hypothesis	118 – 118
Case Study 2: Research Design	119 – 119
Case Study 3: Primary and Secondary Data	120 – 121
Case Study 4: Sampling	122 – 122
Case Study 5: Testing of Hypothesis	123 – 123
Case Study 6: Ethics in Research	124 – 124
Sample Questionnaire	125 – 130
Guidelines	131 – 135
1. Project Work	131 – 132
2. Research Paper	132 – 135
Bibliography	136 – 136

www.himpub.com

ISBN: 978-93-5273-658-4



9 789352 736584

ISBN: 978-93-5273-658-4

PPS 348

₹ 125/-

Strictly as per new Revised Syllabus with effect from the
Academic Year 2016-2017

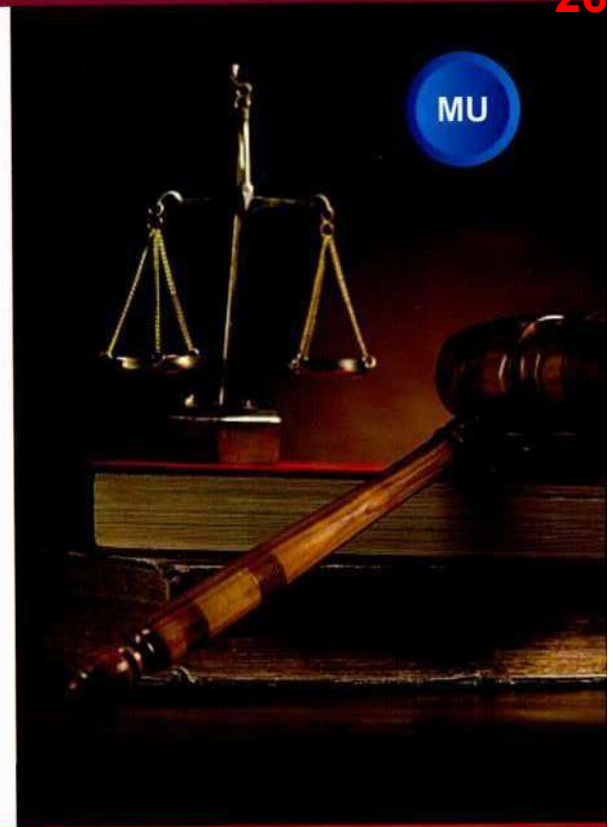
Business Law

Elective Course (EC)

Bhumi Tolia

Reviewed by - Adv. Suyash Pradhan

MU



Important Features of the Book

- ◆ Includes solution to Previous University Question Papers.
- ◆ A separate section on Key Notes, most useful for University Exam.

F.Y.B.B.I.

Sem. 2

BBIE3A Price ₹ 100/-



 **Tech-Max** Publications, Pune
Innovation Throughout

Books are available with all the leading Booksellers !!!

Business Law

Elective Course (EC)

Semester II - B.Com. (Banking & Insurance) - BBI

Mumbai University (MU)

As per the Revised Syllabus w.e.f. Academic Year 2016-17

Prof. Bhumi Tolia

CS (Company Secretary)

MBL (Masters in Business Law)

LLB(Bachelors in law)

BAF(Accounting and Finance)

Visiting faculty,

Lords Universal College

Deviprasad Goenka Management College of Media Studies

Maharashtra, India

Reviewed by...

Adv. Suyash Vijay Pradhan

B.Com, LL.M(UK), CS (Inter), G D C & A,

I/c - Principal

Anand Vishwa Gurukul College of Law, Thane

Visiting Faculty - Anand Vishwa Gurukul Sr. (Night) College, Thane

Satish Pradhan Dnyanasadhana College, Thane

M L Dahanukar College, Vile Parle



BBIE3A



Business Law

Prof. Bhumi Tolia, Reviewed by : Adv. Suyash Vijay Pradhan
(Semester II - B.Com. (Banking & Insurance) - BBI)

Copyright © by Author. All rights reserved. No part of this publication may be reproduced, copied, or stored in a retrieval system, distributed or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher.

This book is sold subject to the condition that it shall not, by the way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent in any form of binding or cover other than which it is published and without a similar condition including this condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above.

Edition : 2018

This edition is for sale in India, Bangladesh, Bhutan, Maldives, Nepal, Pakistan, Sri Lanka and designated countries in South-East Asia. Sale and purchase of this book outside of these countries is unauthorized by the publisher.

Printed at : Image Offset, Dugane Ind. Area Survey No. 28/25, Dhayari Near Pari Company,
Pune - 41, Maharashtra State, India. E-mail : rahulshahimage@gmail.com

ISBN : 978-93-87235-05-2

Published by

Tech-Max Publications

Head Office : B/5, First floor, Maniratna Complex, Taware Colony, Aranyeshwar Corner, Pune - 411 009.
Maharashtra State, India, Ph : 91-20-24225065, 91-20-24217965. Fax 020-24228978.
Email : info@techmaxbooks.com, Website : www.techmaxbooks.com

Mumbai Branch Office :

Flat No. 2B, Ground floor Krishna Niwas Building,
Behind BEST Niwas Building, Near to Napoo Hall,
Chandavarkar Road, Matunga East, Mumbai 400019.

(FID : EBBI3) (Book Code : BBIE3A)



**Revised Syllabus of courses of B.Com. (Banking & Insurance)
Programme at Semester II**

with effect from the Academic Year 2016-2017

Elective Courses (EC)

Business Law

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1.	Introduction to Banking	08
2.	Indian Constitution	10
3.	Contract Act	12
4.	Special Contract	12
5.	Negotiable Instrument Act	10
6.	Information Technology Act	08
	Total	60

Sr. No.	Modules / Units
1.	Introduction to Law
	Meaning, Definitions, Features, Types, Sources and Classification (Refer chapter 1)
2.	Indian Constitution
	Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights. (Refer chapter 2)
3.	Contract Act
	Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi- Contingent -Wager - Minor Contracts, Breach and Remedies For the Contract.. (Refer chapter 3)
4.	Special Contract
	<ul style="list-style-type: none"> • Indemnity & Guarantee - Meaning, Features, distinguish, position, Surety, discharge of surety • Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge • Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities. • Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty. (Refer chapter 4)

Best of Tech-Max Publications for F.Y.B.B.I. Course

Core Courses (CC)

- Organizational Behavior : Yogita Sawant, Sunita Saini
 → Quantitative Methods - II : Florence Noah Christian,
 Sujal Shah

Elective Courses (EC)

- Principles And Practices Of
 Banking & Insurance : Prathmesh Tawade
 → Business Law : Bhumi Tolia
 Adv. Suyash Pradhan
 → Financial Accounting - II : Vanshika Manglani
 Girish Chhagani

Ability Enhancement Compulsory Course (AECC)

- Business Communication - II : Nuzat Khan, Swapnil Chaudhari

Skill Enhancement Courses (SEC)

- Foundation Course - II : Dr. Sudha Subramaniam
 Harish Narayan

ISBN : 978-93-87235-05-2



9 789387 123505 2

Price ₹ 100/-

For Orders Contact

- **Krishna Book Collections**, Matunga (E), Mumbai.
 Tel No. : 022-24109080 / 022-24102571 Mobile No. : 9833082745 / 9833082761
- **Student's Agencies (I) Pvt. Ltd.**, Tardeo Road Mumbai - 400034.
 Tel. No. : 022-23513334/5/6/7. E-mail : student@vsnl.com
- **Bharat Sales Agency**, Charni Road, Mumbai.
 Tel. No. 022-23819359, 23821307
- **Vidhyarthi Sales Agency**, J.S.S. Road, Girgaon, Mumbai.
 Tel. No. : 022-23829330 / 23851416 / 23867279
- **Tech-Max Publications, Kolhapur** - Mr. Maruti More - Matoshree Plaza, Venus Corner,
 Shahupuri, Kolhapur - 416003 Mob. 09370314842 / 9370314839. E-mail : maruti_more@rediffmail.com

For Library Orders

Mr. Sachin Waingade

80975 71421 / 92208 77214

E-mail

swaingade.techmax@gmail.com /
 info@techmaxbooks.com

<http://www.facebook.com/techmax.publications>

Dr. Shraddha Mayuresh Bhome
Charanjitkaur Banga
Suyash V. Pradhan
Rajiv S. Mishra

FREE E-BOOK
of Entire Theory Questions &
Answers with Scratch Card with
an in-built App for practicing MCQ.

Core Courses (CC)

Financial Markets

S.Y. B.B.I. Semester-III

SP
SHETH

Activation Code

DIGITAL EDITION

Fin Markets BBI Sem-III

Validity till : June 2018

**Do not purchase this book if
the Activation code is visible**

This **DIGITAL EDITION** would provide the entire book in Questions & Answers format.

This **DIGITAL EDITION** comes with an in-built App for practicing MCQ - on the go.

Precautions

- ▶ An **Activation Code can be used only once**. After the e-book is downloaded successfully the activation code will become inactive and cannot be used after that.
- ▶ Choose the device you wish to download this App.
You can get free download on any one of your
 - Mobile (Android) / Tablets (Android)
 - Web Browsers on Windows Desktop (Laptops / PCs)
- ▶ **Emails/Cell No. have to be correct as confirmation will be sent prior to start the downloads.**
- ▶ In Case the device is lost, stolen or damaged or formatted then you will have to Purchase the new activation code. **Sheth Publishers** will not be responsible for any losses.
- ▶ Each e-book downloaded on device is active till the expiry date mentioned on the activation code sticker. The same e-Book can also be read online by visiting the www.shethpublishers.com website for a limited period.
- ▶ To read the books online you need to login first.
- ▶ For further information please visit our website: www.shethpublishers.com

Note to the Students **This facility is provided:**

1. To help to perform better in the examination.
2. **The publisher is not responsible for any misuse - during exams.**
3. **The students are advised to follow the rules of the College / University during the examination - whether internal College or finals - College or University.**

STUDENTS PLEASE NOTE - this is the additional facility provided by the publisher at **NO EXTRA COST** with the motto of helping you to have 24 X 7 ready access to the study material.

The students are hereby informed that the Publisher is no way responsible for any misuse of E-book - for unfair means practice during examinations - whether it is Internal Examination or External Examination at College or University level.

The students are advised to follow the rules and regulations of the College / University

Important Notes

- In case you are not able to download e-book using activation code, please fill and submit the complaint form available on our website.
- Please note that your complaint will be entertained in 48 hours only if our records shows that there was genuine error in downloading your e-book.
- To Redeem Activation Code make sure that the O's; I's, Zero's and 1 are inserted properly
- Click on e-book for Questions & Answers]

Go ahead and learn better with our new endeavour "e-book" and achieve new height of success.

Download Procedure for e-book on your WEB Browser for the 1st book

Note : First Time User need to go through the registration process. Once registered, enter the Activation code to download e-book.

Visit "<https://shethpublishers.com> "

Go to Redeem Activation Code

Enter 12 digit Activation code & Submit.

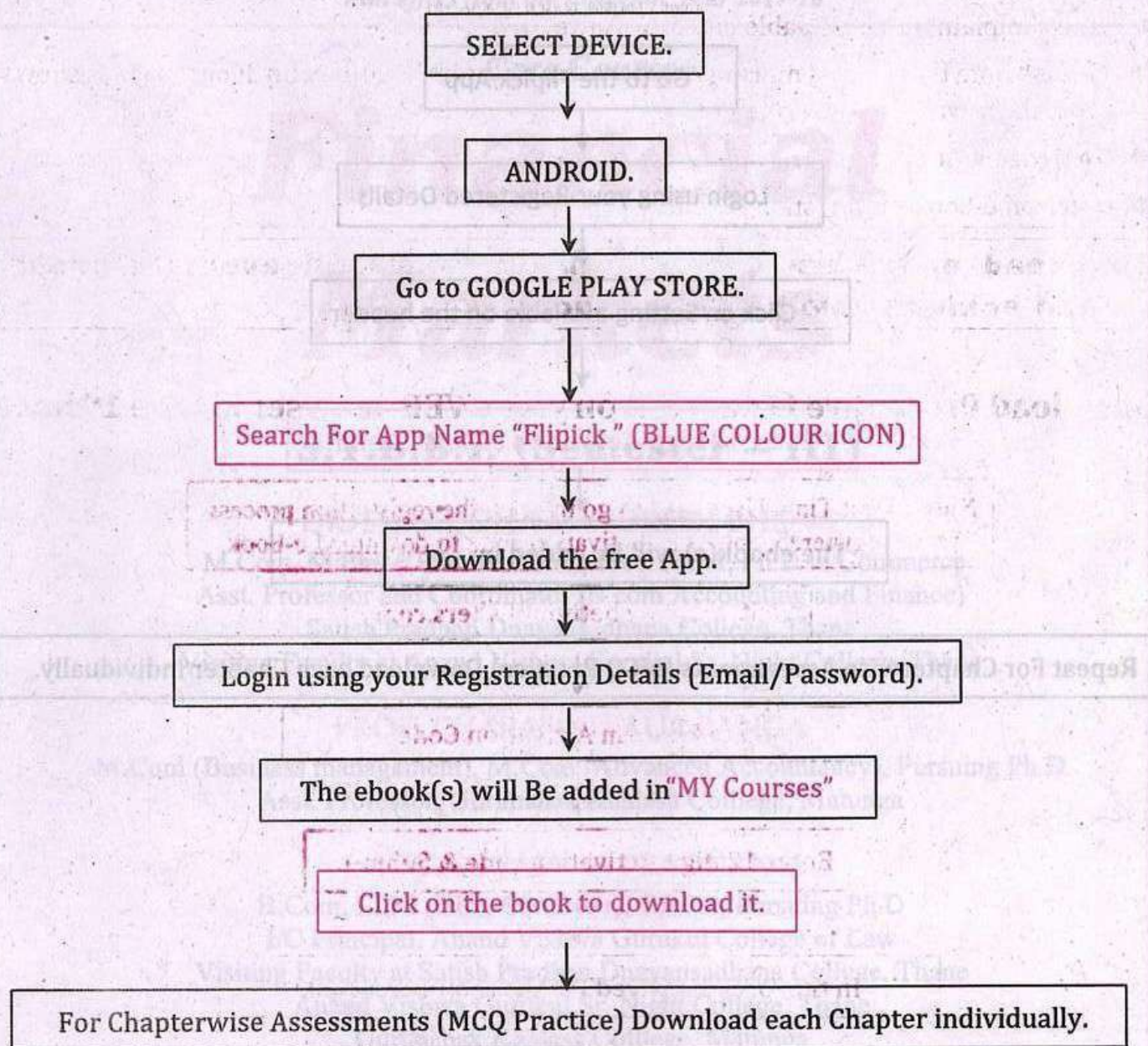
In the form displayed Fill the required Details

Submit

You will receive confirmation link by email. Click on the link.

Details of book will be displayed in MY COURSE

Direct Download the e-book on your Cell Phone



For Downloading 2/3 and More Books

Asst. Professor B. Gov. (Banking and Finance) and Coordinator M. Gov. (Banking and Finance) and visiting faculty for M.Com, M.B.A, B.Com, BAF at many colleges.

FIRST EDITION

When you are enough to be better than the best

Contents...

UNIT-I - INDIAN FINANCIAL SYSTEM	
1. Introduction to Indian Financial System	01-11
UNIT-II - FINANCIAL MARKETS IN INDIA	
2. Indian Money Market	12-25
3. Indian Capital Market	26-39
4. Indian Stock Market	40-44
5. Equity Market	45-64
6. Introduction to Debt Market	65-73
UNIT-III - COMMODITY MARKET	
7. Introduction to Commodities Market	74-89
UNIT-IV - DERIVATIVES MARKET	
8. Introduction to Derivatives Market	90-106
Appendix - I	107-118

FREE E-BOOK
of Entire Theory Questions &
Answers with Scratch Card with
an in-built App for practicing MCQ.

Our Outstanding Publications for

S.Y.B.B.I. - Semester - III

ELECTIVE COURSES (EC)

FINANCIAL MANAGEMENT –I Chopde & Others	➡ DIGITAL EDITION AVAILABLE
MANAGEMENT ACCOUNTING (TOOLS & TECHNIQUES, FOCUS ON BANKING & INSURANCE) Chopde, Choudhari, Chopde & others	➡ DIGITAL EDITION AVAILABLE
ORGANIZATIONAL BEHAVIOUR Mishra	➡ DIGITAL EDITION AVAILABLE
RISK MANAGEMENT Punjabi	➡ DIGITAL EDITION AVAILABLE
MUTUAL FUND MANAGEMENT Patel, Dakshina, Pillai	➡ DIGITAL EDITION AVAILABLE

ABILITY ENHANCEMENT COURSES (AEC)

INFORMATION TECHNOLOGY IN BANKING & INSURANCE-I
Pandya

SKILL ENHANCEMENT COURSES (SEC)

FOUNDATION COURSE – III (OVERVIEW OF BANKING SECTOR) Aherkar, Dhopte	➡ DIGITAL EDITION AVAILABLE
CONTEMPORARY ISSUES - (FOUNDATION COURSE – III) Shinde, Bhagwat, Chakne, Nimbalkar	➡ DIGITAL EDITION AVAILABLE

CORE COURSES (CC)

FINANCIAL MARKETS Bhome, Banga, Pradhan, Mishra	➡ DIGITAL EDITION AVAILABLE
DIRECT TAXATION Singavi, Singavi, Singavi	➡ DIGITAL EDITION AVAILABLE

SP
SHETH
PUBLISHERS PVT. LTD.

Unit No.4, Ground Floor, Lalwani Industrial Estate, 14, G.D. Ambekar Marg, Wadala, Mumbai-400 031
Tel.: (022) 6662 4553, 6662 4554. Fax: 6662 4556. e-mail: support@shethpublishers.com

ISBN - 978-93-5149-832-2



Price - ₹ 90.00

Customer Relationship Management



Shraddha M. Bhome

Suyash V. Pradhan

Rajiv S. Mishra

Sadhana D. Singh

Himalaya Publishing House

Customer Relationship Management

(As per the New Syllabus 2017-2018 of Mumbai University for
S.Y. BBI, Semester – IV)

Dr. Shraddha Mayuresh Bhome

Ph.D. in Commerce,
Professional MBA,
M.Phil. (Gold Medalist),
M.Com. (University of Mumbai),
Research Guide (Supervisor),
Shri JJT University, Rajasthan,
Assistant Professor and Coordinator
(Accounting and Finance),
Satish Pradhan Dnyanasadhana
College, Thane.

Adv. Suyash V. Pradhan

B.Com., LL.M. (UK), CS (Inter),
Pursuing Ph.D.,
I/C Principal,
Anand Vishwa Gurukul College of
Law, Thane.
Visiting Faculty at Satish Pradhan
Dnyanasadhana College, Thane.
M.L. Dahanukar College, Vile Parle.

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC NET,
Assistant Professor at N.E.S. Ratnam
College of Arts, Science & Commerce
for BBI & Coordinator for M.Com.,
Bhandup (W), Mumbai - 400078.
Visiting Faculty at Nitin Godiwala,
Chandrabhan Sharma, S.M. Shetty
College, N.G. Acharya, V.K. Menon
College, Sikkim Manipal University &
Vikas College for
M.Com., MBA, BBI, BMS, BFM &
BAF.

Dr. Sadhana D. Singh

M.Com., B.Ed., NET, SET, Ph.D.,
(Commerce),
Assistant Professor,
Department of Commerce,
V.E.S. College of Arts, Science &
Commerce

SPECIMEN COPY
For
Review & Recommendation



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

© **Authors**

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publisher.

First Edition : 2018

Published by : Mrs. Meena Pandey for **Himalaya Publishing House Pvt. Ltd.**,
"Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com

Branch Offices :

- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road,
Darya Ganj, New Delhi - 110 002.
Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road,
Nagpur - 440 018.
Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road Seshadripuram,
Behind Nataraja Theatre, Bengaluru - 560 020.
Phone: 080-41138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Besides Raghavendra Swamy
Matham, Kachiguda, Hyderabad - 500 027.
Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street,
T. Nagar, Chennai - 600 012. Mobile: 09380460419
- Pune** : First Floor, "Laksha" Apartment, No. 527, Mehunpura,
Shaniwar Peth (Near Prabhat Theatre), Pune - 411 030.
Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School,
Aliganj, Lucknow - 226 022.
Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road,
Navrang Pura, Ahmedabad - 380 009.
Phone: 079-26560126; Mobile: 09377088847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuni Road,
Ernakulam, Kochi - 682011.
Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : Plot No. 214/1342, Budheswari Colony,
Behind Durga Mandap, Bhubaneswar - 751 006.
Phone: 0674-2575129; Mobile: 09338746007
- Kolkata** : 108/4, Beliaghata Main Road, Near ID Hospital, Opp. SBI Bank,
Kolkata - 700 010. Phone: 033-32449649; Mobile: 07439040301

DTP by : Bhakti S. Gaonkar

Printed at : M/s. Aditya Offset Process (I) Pvt. Ltd., Hyderabad. On behalf of HPH.

Contents

1. Introduction to Customer Relationship Management (CRM)	1 - 26
2. Technological Support in Customer Relationship Management (CRM)	27 - 46
3. e-CRM	47 - 55
4. Implementing Customer Relationship Management (CRM)	56 - 64
5. Customer Relationship Management (CRM) in Banking and Insurance Sector	65 - 93
Case Studies	94 - 106



www.himpub.com

ISBN: 978-93-5273-699-7



ISBN: 978-93-5273-699-7

PCG 780

₹ 98/-

Important Features of the Book

- Model Question Paper as per examination Pattern.
- For Exam - A separate section on Key Notes.

S.Y.B.Com.

MU

Sem. 3



Strictly as per new Revised Syllabus with effect from the Academic Year 2017-2018

व्यावसायिक कायदा - १

(Core Course (CC))

शुभांगी एम. केदारे
अॅड. सुयश प्रधान

अॅड. हेमांगी पाटील
देविदास शिंदे



BCOMM5A Price ₹ 150/-



व्यावसायिक कायदा - १

Core Course (CC)

S.Y.B.Com. (Semester – III)

Strictly As per the new revised syllabus w.e.f. academic year 2017-18

प्रा. शुभांगी एम. केदारें

M.Com, NET, SET, LL.B, B.E.d, G.D.C.& A.

P. D. Karkhanis College, Ambarnath)

अॅड. हेमांगी पाटील

B.L.S., LL.B.LLM

Karmaveer Bhaurao Patil College, Vashi

अॅड. सुयश प्रधान

I/C Principal-Anand Wishwa Gurukul College, Thane

प्रा. देविदास शिंदें

LLM, SET, DLL, LW, DCL, GDC&A

Adv. V.B. Deshpande College, Mulund.



व्यावसायिक कायदा - १

प्रा. शुभांगी एम. केदारे, अॅड. हेमांगी पाटील, अॅड. सुयश प्रधान, प्रा. देविदास शिंदे.

(S.Y.B.Com. University of Mumbai)

Copyright © by Author. All rights reserved. No part of this publication may be reproduced, copied, or stored in a retrieval system, distributed or transmitted in any form or by any means, including photocopy, recording, or other electronic or mechanical methods, without the prior written permission of the publisher.

This book is sold subject to the condition that it shall not, by the way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent in any form of binding or cover other than which it is published and without a similar condition including this condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above.

First Printed in India : June 2017

This edition is for sale in India, Bangladesh, Bhutan, Maldives, Nepal, Pakistan, Sri Lanka and designated countries in South-East Asia. Sale and purchase of this book outside of these countries is unauthorized by the publisher.

Printed at : Image Offset, Dugane Ind. Area Survey No. 28/25, Dhayari Near Pari Company, Pune - 41, Maharashtra State, India. E-mail : rahulshahimage@gmail.com

ISBN 978-93-5077-054-2

Published by

Tech-Max Publications

Head Office : B/5, First floor, Maniratna Complex, Taware Colony, Aranyeshwar Corner, Pune - 411 009. Maharashtra State, India

Ph : 91-20-24225065, 91-20-24217965. Fax 020-24228978.

Email : info@techmaxbooks.com, **Website :** www.techmaxbooks.com

Mumbai Branch Office :

Flat No. 2B, Ground floor Krishna Niwas Building,
Behind BEST Niwas Building, Near to Napoo Hall,
Chandavarkar Road, Matunga East, Mumbai 400019.

प्रकरण १ : भारतीय करार कायदा १८७२-भाग १		१.१ - १.३८
१.१	भारतीय करार कायदा, १८७२.....	१.२
१.२	ठराव आणि करार.....	१.३
१.३	कायद्याने अंमलबजावणी करता येणारे ठराव	१.५
१.४	कराराचे प्रकार	१.१०
१.५	प्रस्ताव (कलम २(अ)).....	१.१२
१.६	प्रति प्रस्ताव.....	१.१५
१.७	उभा किंवा खुला प्रस्ताव	१.१६
१.८	स्वीकृती (कलम १ (ब)).....	१.१७
१.९	प्रस्तावाचे संज्ञापन, स्वीकृती व रद्दता	१.२०
१.१०	करार करण्यासाठीची क्षमता (कलम ११))	१.२२
१.११	प्रतिफल (कलम २ (ड))	१.२७
प्रकरण २ : भारतीय करार कायदा १८७२-भाग २		२.१ - २.४८
२.१	संमती व मुक्त संमती	२.२
२.२	व्यर्थ ठराव (कलम २३ ते ३०).....	२.११
२.३	घटनावलंबी करार (कलम ३१)	२.१८
२.४	तादृश्य करार.....	२.२१
२.५	ई-करार	२.२६
२.६	कराराची पूर्तता.....	२.३०
२.७	कराराची समाप्ती.....	२.३५
२.८	करारभंग - परिणाम आणि त्याविरुद्ध उपाययोजना	२.४१

३.२	हमीचा करार (कलम १२६)	३.६
३.३	निक्षेपाचे करार/जमानतीबाबत करार (कलम १४८ ते १८१).....	३.१५
३.४	तारणाच्या निक्षेपाबाबत.....	३.२५
३.५	अभिकर्तृत्वाचे करार.....	३.३१

प्रकरण ४ : माल विक्री कायदा, १९३० ४.१ - ४.३८

४.१	प्रमुख व्याख्या/संकल्पना.....	४.२
४.२	माल विक्री करार अर्थ व लक्षणे	४.३
४.३	वस्तूची विक्री आणि वस्तू विक्रीचा ठराव/करार	४.५
४.४	विक्रीचा ठराव आणि भाडे खरेदीचा ठराव यामधील फरक.....	४.७
४.५	वस्तूचे प्रकार (कलम - ६)	४.८
४.६	अटी आणि आश्वासने	४.११
४.७	ग्राहक सावधान तत्त्व	४.१५
४.८	मालाच्या मालकी - हक्कांचे हस्तांतर.....	४.१६
४.९	वस्तूची जोखीम.....	४.१९
४.१०	वस्तूच्या अधिकाराचे हस्तांतर.....	४.१९
४.११	मालविक्रीच्या कराराची पूर्तता, वस्तूची पाठवण आणि वस्तू पाठविण्याचे नियम	४.२२
४.१२	खरेदीदाराचे हक्क व कर्तव्य.....	४.२६
४.१३	अदत्त विक्रेता व त्याचे हक्क.....	४.२७
४.१४	लिलावाने वस्तूची विक्री	४.३२

प्रकरण ५ : चलनक्षम दस्तऐवज (दुरुस्ती) कायदा-२०१५ ५.१ - ५.५९

५.१	चलनक्षम दस्तऐवज यांची व्याख्या, स्वरूप, वैशिष्ट्ये आणि गृहित बाबी	५.२
५.२	चलनक्षम दस्तऐवजाचे प्रकार	५.५

☞ S.Y.B.Com. (Sem.III) व्यावसायिक कायदा - १ ३

- ५.४ हुंडी
- ५.५ धनादेश
- ५.६ काल्पनिक किंवा बनावट हुंडी, दस्तऐवजासह हुंडी व दस्तऐवजाव्यतिरिक्त हुंडी
- ५.७ अपूर्ण चलनक्षमपत्रक, संदिग्ध चलनक्षमपत्रक आणि हुंड्यांचा संच
- ५.८ वचनचिठ्ठी आणि हुंडी यांच्यातील फरक
- ५.९ धनादेश व हुंडी मधला फरक
- ५.१० चलनक्षम दस्तऐवजाच्या पक्षांची पात्रता.....
- ५.११ चलनक्षम धारक व यथाविधीधारक
- ५.१२ चलनक्षम दस्तऐवजांचे हस्तांतर व पृष्ठांकन.....
- ५.१३ चलनक्षम दस्तऐवजाचे सादरीकरण
- ५.१४ नोंदणी व नोंदणी दाखला

अपेक्षित प्रश्नपत्रिका



14132-91	7478-87	1435-61	71352
34174-90	2954-51		36784-52
	2954-51	7478-87	1435-61
			108137-19

Foundation Course in Commerce

(Financial Market Operations) - III

Shraddha M. Bhome
Rajiv S. Mishra
Charanjit Kaur Banga
Suyash V. Pradhan

Foundation Course in Commerce

(Financial Market Operations) - III

(As per the Revised Syllabus 2017-18 of Mumbai University for
S.Y. BAF, Semester – III)

Dr. Shraddha Mayuresh Bhome

Ph.D. in Commerce, Professional MBA,
M.Phil. (Gold Medalist),
M.Com. (University of Mumbai),
Research Guide (Supervisor),
Shri JTT University, Rajasthan,
Assistant Professor and Coordinator of BAF,
Satish Pradhan Dnyansadhana College, Thane
and
Visiting Faculty, Anand Vishwa Gurukul
Senior Night College, Thane.
Visiting Faculty, Guru Nanak Khalsa College,
Matunga, Mumbai

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC-NET,
Ph.D. (Pursuing),
Recognised UG Professor by
University of Mumbai.
Assistant Professor in BBI &
Co-ordinator, M.Com.,
N.E.S. Ratnam College of Arts, Science and
Commerce, Bhandup (W), Mumbai-400 078.
Visiting Faculty at N.G. Acharya,
D.K Marathe, V.K. Menon College,
Pragati College, Chandrabham Sharma
College, Dnyansadhana College and
Vikas College
for M.Com., BBI, BMS, BFM and BAF.

Charanjit Kaur Banga

M.Com. (Bus. Mgt.), M.Com. (Adv. Acct.),
Pursuing Ph.D.,
Assistant Professor,
Dept. of Commerce, Self Finance,
Guru Nanak Khalsa College,
Matunga, Mumbai.

Adv. Suyash V. Pradhan

B.Com., LL.M. (UK), CS Inter, GDCA,
Pursuing Ph.D.,
I/C Principal, Anand Vishwa Gurukul College
of Law, Thane, Visiting Faculty at Satish
Pradhan Dnyaynsadhana College, Thane and
Visiting Faculty at Anand Vishwa Gurukul
Sr. Night College, Thane.

SPECIMEN COPY

For
Review & Recommendation



Himalaya Publishing House

© **Authors**

No part of this publication may be reproduced, stored in a retrieval system, transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publisher.

First Edition : 2017

-
- Published by** : Mrs. Meena Pandey for **Himalaya Publishing House Pvt. Ltd.**,
 "Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; Fax: 022-23877178
E-mail: himpub@vsnl.com; Website: www.himpub.com
- Branch Offices :**
- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road,
 Darya Ganj, New Delhi - 110 002.
 Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road,
 Nagpur - 440 018.
 Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road Seshadripuram,
 Behind Nataraja Theatre, Bengaluru - 560 020.
 Phone: 080-41138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Beside Raghavendra Swamy
 Matham, Kachiguda, Hyderabad - 500 027.
 Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street,
 T. Nagar, Chennai - 600 012. Mobile: 09380460419
- Pune** : First Floor, "Laksha" Apartments, No. 527, Mehunpura,
 Shaniwar Peth (Near Prabhat Theatre), Pune - 411 030.
 Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School,
 Aliganj, Lucknow - 226 022.
 Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road,
 Navrang Pura, Ahmedabad - 380 009.
 Phone: 079-26560126; Mobile: 09377088847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuri Road,
 Ernakulam, Kochi - 682011.
 Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : 5, Station Square, Bhubaneswar - 751 001 (Odisha).
 Phone: 0674-2532129; Mobile: 09338746007
- Kolkata** : 108/4, Beliaghata Main Road, Near ID Hospital, Opp. SBI Bank,
 Kolkata - 700 010. Phone: 033-32449649; Mobile: 07439040301
- DTP by** : Rakhi
- Printed at** : M/s. Aditya Offset Process (I) Pvt. Ltd., Hyderabad.

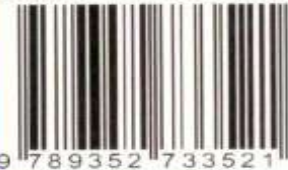
Contents

Sr. No.	Chapter Name	Page No.
1	Overview of Financial System	1 – 16
2	Financial Markets	17 – 24
3	Capital Market	25 – 53
4	Bond and Debt Market	54 – 61
5	Financial Instruments	62 – 87
6	Merchant Banking	88 – 107
7	Other Financial Services	108 – 159



www.himpub.com

ISBN: 978-93-5273-352-1



9 789352 733521

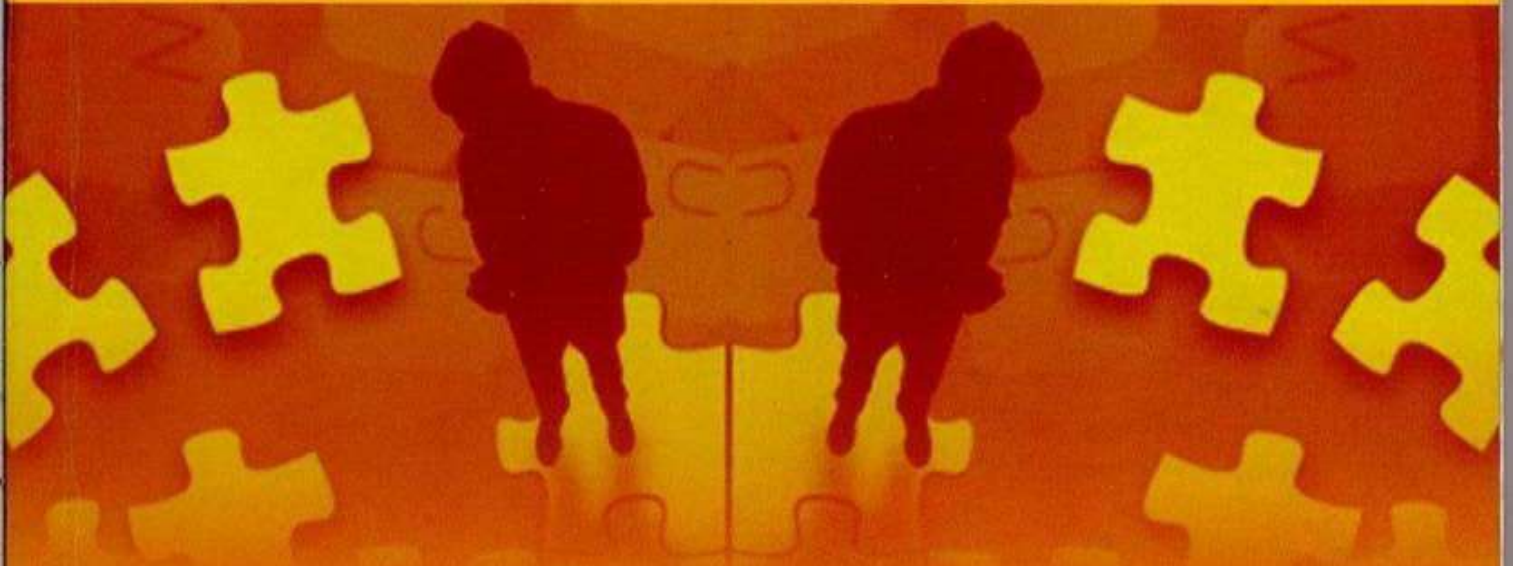
ISBN: 978-93-5273-352-1

PPS 333

₹ 125/-

FOUNDATION COURSE - II

- **Rajiv S. Mishra**
- **Janhavi V. Rao**
- **Charanjit Kaur Banga**
- **Shraddha M. Bhome**
- **Mukesh Kanojia**
- **Suyash Pradhan**



Himalaya Publishing House

ISO 9001:2008 CERTIFIED

Foundation Course – II

(As per the Revised Syllabus 2016-17 of Mumbai University for
F.Y. BAF, Semester II)

Rajiv S. Mishra

M.Com., MBA, M.Phil., UGC NET,

*Assistant Professor at N.E.S. Ratnam College of Arts, Science & Commerce for BBI &
Coordinator for M.Com., Bhandup (W), Mumbai-400078.*

*Visiting Faculty at Nitin Godiwala,
Chandrabhan Sharma, S.M. Shetty College,*

*N.G. Acharya, V.K. Menon College,
Sikkim Manipal University &*

Vikas College for M.Com., MBA, BBI, BMS, BFM & BAF.

Dr. Shraddha Mayuresh Bhome

Ph.D. in Commerce, Professional MBA,

M.Phil. (Gold Medalist), M.Com.

(University of Mumbai),

Research Guide (Supervisor),

Shri JJT University, Rajasthan,

*Assistant Professor and Coordinator of BAF,
Satish Pradhan Dnyansadhana College, Thane.*

Janhavi V. Rao

M.Com., MBA, NET,

I/C Principal,

Gurukul College of Commerce.

Mukesh Kanojia

(BMS Direct Tax)

Prof. Charanjit Kaur Banga

M.Com. (Bus. Mgt.), M.Com. (Adv.

Accnt.), Pursuing Ph.D.,

*Faculty of Guru Nanak Khalsa College,
Matunga, Mumbai.*

Adv. Suyash Pradhan

B.Com., LL.M. (UK), I/C Principal

Anand Vishwa Gurukul Law College,

Thane and Visiting Faculty at Satish Pradhan Dnyansadhana College, Thane.

SPECIMEN COPY

For



Review & Recommendation

Himalaya Publishing House

ISO 9001:2008 CERTIFIED

© Authors

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publishers.

First Edition : 2017

-
- Published by** : Mrs. Meena Pandey for **Himalaya Publishing House Pvt. Ltd.**,
"Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com
- Branch Offices** :
- New Delhi** : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road,
Darya Ganj, New Delhi - 110 002.
Phone: 011-23270392, 23278631; Fax: 011-23256286
- Nagpur** : Kundanlal Chandak Industrial Estate, Ghat Road,
Nagpur - 440 018.
Phone: 0712-2738731, 3296733; Telefax: 0712-2721216
- Bengaluru** : Plot No. 91-33, 2nd Main Road Seshadripuram,
Behind Nataraja Theatre, Bengaluru - 560 020.
Phone: 08041138821; Mobile: 09379847017, 09379847005
- Hyderabad** : No. 3-4-184, Lingampally, Besides Raghavendra Swamy
Matham, Kachiguda, Hyderabad - 500 027.
Phone: 040-27560041, 27550139
- Chennai** : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street,
T. Nagar, Chennai - 600 012. Mobile: 09380460419
- Pune** : First Floor, "Laksha" Apartment, No. 527, Mehunpura,
Shaniwar Peth (Near Prabhat Theatre), Pune - 411 030.
Phone: 020-24496323, 24496333; Mobile: 09370579333
- Lucknow** : House No. 731, Shekhupura Colony, Near B.D. Convent School,
Aliganj, Lucknow - 226 022.
Phone: 0522-4012353; Mobile: 09307501549
- Ahmedabad** : 114, "SHAIL", 1st Floor, Opp. Madhu Sudan House, C.G. Road,
Navrang Pura, Ahmedabad - 380 009.
Phone: 079-26560126; Mobile: 09377088847
- Ernakulam** : 39/176 (New No. 60/251), 1st Floor, Karikkamuri Road,
Ernakulam, Kochi - 682011.
Phone: 0484-2378012, 2378016; Mobile: 09387122121
- Bhubaneswar** : 5 Station Square, Bhubaneswar - 751 001 (Odisha).
Phone: 0674-2532129; Mobile: 09338746007
- Kolkata** : 108/4, Beliaghata Main Road, Near ID Hospital, Opp. SBI Ban
Kolkata - 700 010. Phone: 033-32449649; Mobile: 0743904030
- DTP by** : Sonali
- Printed at** : Sri Sai Art Printers, Hyderabad. On behalf of HPH.

CONTENTS

1.	Globalisation and Indian Society	1 – 39
2.	Human Rights	40 – 67
3.	Ecology	68 – 105
4.	Understanding Stress and Conflict	106 – 119
5.	Managing Stress and Conflict in Contemporary Society	120 – 131



www.himpub.com

ISBN: 978-93-5262-503-1

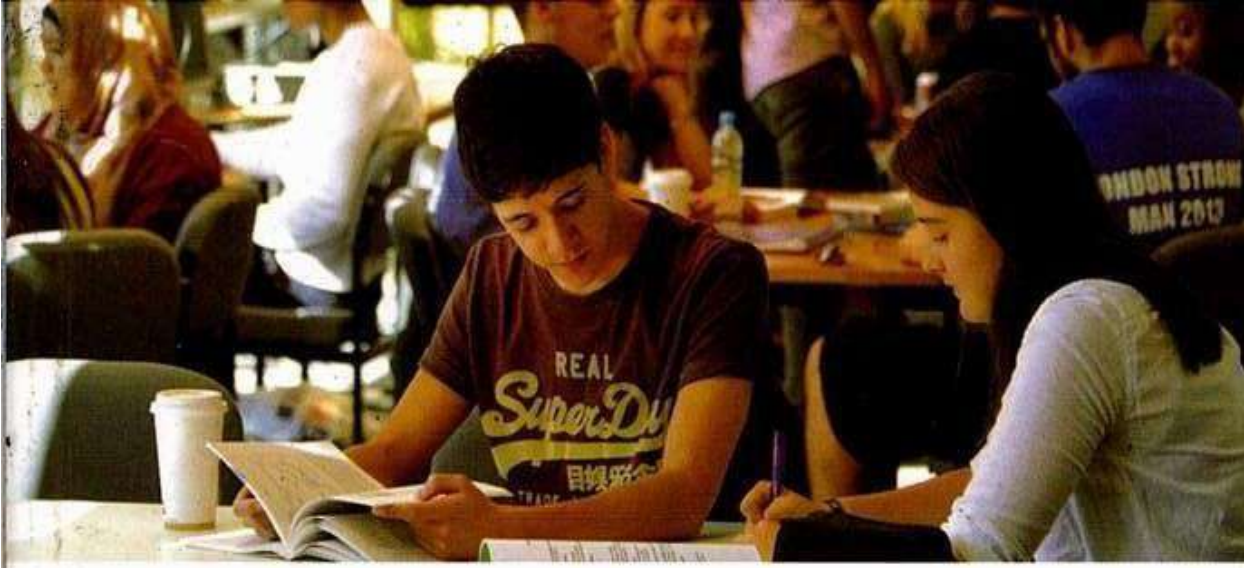


9 789352 625031

ISBN: 978-93-5262-503-1

PPS 320

₹ 80/-



FOUNDATION COURSE - II

Rajiv S. Mishra
Shraddha M. Bhome
Janhavi V. Rao
Sachin Puranik
Charanjit Kaur Banga
Suyash Pradhan

Foundation Course – II

(As per the Revised Syllabus 2016-17 of Mumbai University for
F.Y. BBI/BMS, Semester II)

Rajiv S. Mishra

*M.Com., MBA, M.Phil., UGC NET,
Assistant Professor at N.E.S. Ratnam College of Arts, Science & Commerce for BBI &
Coordinator for M.Com., Bhandup (W), Mumbai-400078.
Visiting Faculty at Nitin Godiwala,
Chandrabhan Sharma, S.M. Shetty College,
N.G. Acharya, V.K. Menon College,
Sikkim Manipal University &
Vikas College for M.Com., MBA, BBI, BMS, BFM & BAF.*

Dr. Shraddha Mayuresh Bhome

*Ph.D. in Commerce, Professional MBA,
M.Phil. (Gold Medalist), M.Com.
(University of Mumbai),
Research Guide (Supervisor),
Shri JJT University, Rajasthan,
Assistant Professor and Coordinator of BAF,
Satish Pradhan Dnyansadhana College, Thane.*

Janhavi V. Rao

*M.Com., MBA, NET,
I/C Principal,
Gurukul College of Commerce*

Dr. Sachin Puranik

*NET.Ph.d, Cordinator of Bms and BMM,
VPM's R.Z.Shah college of Arts, Science and
Commerce, Mulund East*

Prof. Charanjit Kaur Banga

*M.Com. (Bus. Mgt.), M.Com. (Adv.
Accnt.), Pursuing Ph.D.,
Faculty of Guru Nanak Khalsa College,
Matunga, Mumbai.*

Adv Suyash Pradhan

*B.Com., LL.M. (UK),
I/C Principal Anand Vishwa Gurukul Law College, Thane and Visiting Faculty at Satish
Pradhan Dnyaynsadhana College, Thane.*



SPECIMEN COPY
For
Review & Recommendation

Himalaya Publishing House

© Authors

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior written permission of the publishers.

First Edition : 2017

Published by : Mrs. Meena Pandey for Himalaya Publishing House Pvt. Ltd.,
"Ramdoot", Dr. Bhalerao Marg, Girgaon, Mumbai - 400 004.
Phone: 022-23860170, 23863863; **Fax:** 022-23877178
E-mail: himpub@vsnl.com; **Website:** www.himpub.com

Branch Offices :

New Delhi : "Pooja Apartments", 4-B, Murari Lal Street, Ansari Road,
Darya Ganj, New Delhi - 110 002.
Phone: 011-23270392, 23278631; **Fax:** 011-23256286

Nagpur : Kundanlal Chandak Industrial Estate, Ghat Road,
Nagpur - 440 018.
Phone: 0712-2738731, 3296733; **Telefax:** 0712-2721216

Bengaluru : Plot No. 91-33, 2nd Main Road Seshadripuram,
Behind Nataraja Theatre, Bengaluru - 560 020.
Phone: 08041138821; **Mobile:** 09379847017, 09379847005

Hyderabad : No. 3-4-184, Lingampally, Besides Raghavendra Swamy
Matham, Kachiguda, Hyderabad - 500 027.
Phone: 040-27560041, 27550139

Chennai : New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street,
T. Nagar, Chennai - 600 012. **Mobile:** 09380460419

Pune : First Floor, "Laksha" Apartment, No. 527, Mehunpura,
Shaniwar Peth (Near Prabhat Theatre), Pune - 411 030.
Phone: 020-24496323, 24496333; **Mobile:** 09370579333

Lucknow : House No. 731, Sheikhpura Colony, Near B.D. Convent School,
Aliganj, Lucknow - 225 022.
Phone: 0522-4012353; **Mobile:** 09307501549

Ahmedabad : 114, "SHAIL", 1st Floor, Opp. Wadhvi Sudan House, C.G. Road,
Navrang Pura, Ahmedabad - 380 009.
Phone: 079-26560129; **Mobile:** 09377088647

Ernakulam : 39/7E (New No. 80251), 1st Floor, Karikkamuri Road,
Ernakulam, Kochi - 682011.
Phone: 0484-2578012, 2578016; **Mobile:** 09367122121

Bhubaneswar : 5 Station Square, Bhubaneswar - 751 001 (Orissa).
Phone: 0674-2521029; **Mobile:** 09336746007

Kolkata : 105A, Beliaghata Main Road, Near D. Hospital, Opp. SBI Bank,
Kolkata - 700 010. **Phone:** 033-22448649; **Mobile:** 07439040301

DTP by : Sonali

Printed at :

CONTENTS

1.	Globalisation and Indian Society	1 – 39
2.	Human Rights	40 – 67
3.	Ecology	68 – 105
4.	Understanding Stress and Conflict	106 – 119
5.	Managing Stress and Conflict in Contemporary Society	120 – 131



www.himpub.com

ISBN: 978-93-5262-502-4



9 789352 625024

ISBN: 978-93-5262-502-4

PPS 321

₹ 80/-

EMERGING ISSUES ON WOMEN EMPOWERMENT

Compiled and Edited by :

Jayanta Mete

Ajit Mondal

[Foreword: Prof. Mohit Chakarbarti]



KUNAL BOOKS

New Delhi-110002 (India)

(xv)

12. **Role of Education in Empowering Women** 209
Poonam Sheoran & Sulakshana Chand

PART—III

WOMEN LEADERSHIP AND POLICY PERSPECTIVES

1. **Issues of Women Empowerment for Leadership** 217
Dr. Namrata Babel
2. **Empowerment of Women in Leadership Skills** 225
Dr. Anita Talesra
3. **Women Leadership and Indian Politics** 229
Dr. Nupur Sen & Mr. Paul Mathew
4. **Government Initiatives for Empowering Indian Women** 235
Dr. Anuradha Sindhwani
5. **Constitutional Measures for Women Empowerment in Grass Roots Democracy** 247
N. Ratna Kishor
6. **Women Empowerment at National and International Level** 257
Amr.ita Sharad Makhare
7. **Political Empowerment of Women in India: A Study** 265
G. Madhukar
8. **Attitude of Graduate Students Towards Reservation Policy** 273
Dr. Rainu Gupta
9. **Global Economic and Political Empowerment of Women: A Bonanza Towards Sustainable Development in Human Civilization** 280
Sujoy Kumar Tarafder & Dr. Arpita Bhattacharjee
10. **Representation in Political Institutions: A Road to Women's Empowerment in India** 288
Ajit Mondal & Dr. Jayanta Mete
11. **Women's Reservation Bill: Opening up a New Strategy for Women Empowerment in India** 296
Nabanita Deka

PART—IV

RESEARCH, INNOVATION AND ICT

1. **Right to Dignity: An Example of Women Leading a Village in West Bengal (India) to Zero Open Defecation** 303
Sayantani Chakrabarti & Abhijit Das
2. **Women Empowerment Through ICT** 312
Dr. Kamalnayan B Parmar
3. **Emerging Issues on Women Economic Empowerment in India** 316
Prof. Hemlata Talesra

6

Women Empowerment at National and International Level

Amruta Sharad Makhare

'You can tell the condition of a country by looking at the status of its women.'

—Pandit Nehru

The world is dominated by the male community, whereas, women occupy half of the population of the world and works two-third of the total work of the world, more in, hygienic conditions than the men. Everyone says that women are equal to men or claims the equality. We say that they are not equal to men but superior to men. To test their equality or superiority, we have to empower them.

Introduction

For centuries women were not treated equal to men in many ways. They were not allowed to own property, they did not have a share in the property of their parents, they had no voting rights, and they had no freedom to choose their work or job and so on.

Now that we have come out of those dark days of oppression of women, there is a need for strong movement to fight for the rights of women and to ensure that they get all the rights which men have or in other words a movement for the Empowerment of Women.

What is the Empowerment ?

The word "empowerment" is one, which is widely used but seldom defined. It is an active, multi dimensional process which encompasses several multi reinforcing components that begin with and supported by economic independence. Power is the key word of the term empowerment.

According to the International Encyclopaedia, 'Power means having the capacity and the means to direct one's life towards desired, social, political and economic goals or status. Power means control over material assets, intellectual resources and ideology.

Empowerment literally means becoming powerful. In that perspective the empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunities is highly important.

Women need to be empowered in order to become strong and ready to take up new challenges

for the building up of the family, society and the nation. In fact, women empowerment is human empowerment itself.

Why is there still a Need for Women Empowerment?

In spite of the various measures taken up by the government after Independence and even during British rule the Women haven't been fully empowered. We may be proud of women in India occupying highest offices of President, Prime Minister, Lok-Sabha Speaker occupying highest positions in the Corporate Sector but the fact remains that we still witness dowry deaths, domestic violence and exploitation of women. The female foeticide is not an uncommon phenomenon.

The ground reality is deprivation, degradation and exploitation of women specially women from rural areas and those belonging to deprived sectors of the society. The Urban elite class women have no doubt been benefitted by the efforts of women empowerment.

Woman Empowerment in India

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban or rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayats) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level.

One key factor for the gap in implementation of laws and policies to address discrimination, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Political participation is also hindered at the Panchayats (local governing bodies) level and at the state and national levels, despite existing reservations for women.

The impact of the patriarchal structure can be seen in rural and urban India, although women's empowerment in rural India is much less visible than in urban areas. This is of particular concern, since much of India is rural despite the high rate of urbanization and expansion of cities. Rural women, as opposed to women in urban settings, face inequality at much higher rates, and in all spheres of life. Urban women and, in particular, urban educated women enjoy relatively higher access to economic opportunities, health and education, and experience less domestic violence. Women (both urban and rural) who have some level of education have higher decision making power in the household and the community. Furthermore, the level of women's education also has a direct implication on maternal mortality rates, and nutrition and health indicators among children.

Among rural women, there are further divisions that hinder women's empowerment. The most notable ones are education levels and caste and class divisions. Women from lower castes (the scheduled castes, other backward castes, and tribal communities) are particularly vulnerable to maternal mortality and infant mortality. They are often unable to access health and educational services, lack decision-making power, and face higher levels of violence.

Historical Background of Women Empowerment in India

The status of Women in India has been subject to many great changes over the past few

millenniums. In early Vedic period Women enjoyed equal status with men. Rigved & Upanishads mention several names of women sages and seers notably Gargi & Maitrey. However later the status of women began to deteriorate approximately from 500 B.C., the situation worsened with invasion of Mughals and later on by European invaders.

Some reformatory movements by Guru Nanak, Jainism, Raja Ram Mohan Rai, Ishwarchandra Vidya Sagar, Pandita Rama Bai and others did give some relief. It is not that Britishers didn't do anything for improving the condition of women. Some laws were enacted such as "Abolition of practice of Sati", Widow Remarriage Act 1856 etc.

The real change came after independence. Constitution of India guarantees equality to women (Article 14). There are other articles too which ensure rights of women e.g. no discrimination by the state [article 15 (1)] equality of opportunity (Article 16) etc. Feminist activism picked up momentum in India during later 1970's. Later on many groups and NGO's have been working for the Empowerment of women. We are proud that in India Women got voting right much before USA and some other European countries.

Constitutional Empowerment of Women: India

A. Fundamental Rights.

Right to Equality : The state shall not deny to any person equality before law and equal protection of the laws within the territory of India. It prohibits any discrimination on grounds of religion, race, caste, sex or place of birth.

Protective Discrimination : Constitution imposes prohibition on the state not to discriminate against any citizen on grounds of religion, race, caste, sex, and place of birth or any of them. But, nothing in this article shall prevent the state from taking any special provisions for women in educational institutions.

In pursuance of Art. 15(3) Government of India has enacted 73rd and 74th Constitutional Amendment Act, providing 33% reservation of seats in each of the Panchayats, i.e., Gram Panchayats, Block Samities and Zila Panchayats. It shows that nearly one million women are elected to these local bodies.

Equal Opportunities in matter of Employment : There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State. No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the state. The State Government can make provisions for reservation of seats for women in local bodies. The 73rd amendment of the Constitution provides for the reservation of 1/3 seats in all tiers of local Government for women.

Case Law - Air India v. Nargesh Mirza (1981) 4 SCC 335

The Hon'ble Supreme Court held in Air India Regulation unconstitutional, as being discriminative against women. This regulation provides that "an airhostess could not get married before completing four years of service. If she gets married before completing four years of service, she had to resign and after reaching the age 23 years, if she continues her service as a married woman, then she had to resign on becoming pregnant.

Case Law - C. B. Muthamma v Union of India

The Hon'ble Supreme Court held Central Government Service Rules unconstitutional, which

Government to extend the benefits of the Maternity Benefits Act, 1961, also to the women employees working on their muster roll.

Uniform Civil Code for the Citizen

Art. 44 of Constitution of India, calls for the development of a uniform civil code. Such uniform civil code has not yet been achieved in India after 6 decades of independence. System of personal law regarding marriage, dowry, divorce, parentage, legitimacy, guardianship, religious and charitable endowments, wills, inheritance, succession and so forth, continue to operate for Hindus, Muslims, Christians, Parsis and Jews.

B. Fundamental Duties

Constitution of India imposes fundamental duty on every citizen of India, to renounce practices derogatory to the dignity of women. In 1990, the Government has highly empowered the women in India by enacting the National Commission for Women Act, 1990, to implement the duty of the citizen of India enriched by fundamental duties under Art. 51-A(e).

This Act provides to constitute a Commission for Women. It looks after matters relating to women, as it can investigate and examine all matters relating to the safeguard for women under the constitution and other laws. It can also look into complaints and take suo motto notice of matters relating to deprivation of women's right.

C. Other Empowerment of Women in India

Empowerment under Criminal Law

a. Pregnant woman cannot be executed with death sentence

According to section 416 of Criminal Procedure Code, if a woman sentenced to death is found to be pregnant, the High Court shall order the execution of the sentence to be postponed and if it thinks fit, may commute the sentence to imprisonment for life.

b. Protection from arresting a woman in night in absence of Lady Police

The Hon'ble Supreme Court directed the police not to arrest a lady without the presence of a lady constable and also prohibited the arrest of a lady after sunset and before sunrise under any circumstances.

c. Protection from Police harassment

A woman cannot be called to Police Station for an inquiry. She can only be interrogated at her residence. No woman can be kept in custody at night in a Police Station.

Child Marriage (Restraint) Act, 1929

The legislature has substituted the Act to prohibit child marriage in the form of the Prohibition of Child Marriage Act, 2006. The Act curb child marriage more serious and empowers the woman to have maintenance from husband who marries to a girl below the age of 18 years and also empowers the court to give the custody of child in the best interest of the child.

Immoral Traffic (Prevention) Act, 1956

The Government has enacted this particular Act for the prevention of immoral trafficking among the human beings.

The Maternity Benefit Act, 1961

This Act regulates the employment of women in certain establishments for certain period before and after child birth and to provide for maternity benefit and certain other benefits.

The Medical Termination of Pregnancy Act, 1971

The object of the Act was to provide for the termination of certain pregnancies by registered medical practitioners and for matters connected therewith or incidental thereto.

The Commission of Sati (Prevention) Act, 1987

The Act provides for effective prevention of the commission of Sati and its glorification and for matters connected therewith.

The Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994

This Act was intended to regulate the use of pre-natal diagnostic techniques for detecting genetic and metabolic disorders, chromosomal abnormalities, certain congenital mal-formations and sex linked disorders.

International Empowerment of Women**1. Charter of UNO 1945**

The United Nations shall place no restrictions on the eligibility of men and women to participate in any capacity and under conditions of equality in its principal and subsidiary organs.

2. Universal Declaration of Human Rights, 1948 (UDHR):

- a. All human beings are born free and equal in dignity and rights.
- b. Equality before law and equal protection of law : All are equal before law and are entitled without any discrimination to equal protection of the law. All are entitled to equal protection against any discrimination in violation of this Declaration and against any incitement to such discrimination.
- c. Everyone has the right to the protection of his privacy, family, home or reputation : No one shall be subjected to arbitrary interference with his privacy, family, home or correspondence or to attacks upon his honour and reputation. Everyone has the right to the protection of the law against such interference or attacks.
- d. Right to marry and found a family: Men and women of full age, without any limitation due to race, nationality or religion, have the right to marry and found a family. They are entitled to equal rights as to marriage, during marriage and at its dissolution. Marriage shall be entered into only with the free and full consent of the intending spouses. The family is the natural and fundamental group unit of society and is entitled to protection by society and the State.
- e. Right to work of choice, equal pay for equal work and join trade unions : Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity. Everyone has right to form and to join trade unions for the protection of his interests.
- f. Right to have a standard of living adequate for the health : Everyone has the right to a

standard of living adequate for health and well-being of himself and his family, including food, clothing housing and medical care and necessary social services, and the right to security in the event of unemployment sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. Motherhood and childhood are entitled to special care and assistance.

3. *Convention on Political Rights of Women, 1954*

Under this convention the woman is empowered with following rights.

- a. **The Right to Vote:** Women shall be entitled to vote in all elections on equal terms with men, without any discrimination.
- b. **Eligibility for Election:** Women shall be eligible for election to all publicly elected bodies established by national law on equal terms with men, without any discrimination.
- c. **Right to hold Public Office :** Women shall be entitled to hold public office and to exercise all public functions on equal terms with men.

4. *International Convention on Economic, Social and Cultural Rights, 1966 :* State shall ensure the equal right for men and women to the enjoyment of all economic, social and cultural rights set forth in the present Covenant.

5. *The Declaration of Mexico on the Equality of Women, 1975 :* The world conference was held on the International Women's year at Mexico in 1975. The declaration of Mexico focused on the equality of Women and their contribution to development of peace.

6. *The Convention on the Elimination of All Forms of Discrimination Against Women, 1981:* The state parties to convention shall condemn discrimination against women in all its forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination against women.

Conclusion

The recent inhuman Delhi rape case 2012 has forced us all to think over such brutal human tendencies and it's a time to have comprehensive thought on such fragile issue. Empowerment by itself may not place women on an equal footing with men. The greatest need of the hour is change of social attitude to women. Take the classic case of dowry. Dowry is still rampant in a virulent form even among the highly educated a girl may be, dowry is still demanded. Only when the demands crossed the limits, girl fought back. How many girls are there who can toe her line? Women's empowerment means a lot, but the ultimate goal of the equalization of man and woman would materialize only when her complementary role is recognized by the society

REFERENCES

1. [http// www.essaymodel.html](http://www.essaymodel.html)
2. Beena Dominic, Dr.C.Amrita Jothi, J. 2012, Education a tool of Women Empowerment: Historical study based on Kerala Society, April 2012, 1-2.
3. Reecha Upadhyay, Women's Empowerment in India-An Analytical Overview.
4. Art. 14 of the Constitution of India.
5. Art. 15 of the Constitution of India.
6. Art. 16 of the Constitution of India.
7. Art. 23 of the Constitution of India.
8. Art. 39(a) of the Constitution of India.

9. Art. 39(d) of the Constitution of India.
10. Art. 39(e) of the Constitution of India.
11. Art. 39-A of the Constitution of India.
12. Malk & Raval, 'Law & Social Transformation in India', Allahabad Law Agency, 2009.
13. Art. 8 of the Charter of the UN, 1945
14. Art. 1 of the UDHR.
15. Art. 12 of UDHR.
16. Art. 16 of UDHR.
17. Art. 23 of UDHR.
18. Art I of the Convention on the Political Rights of Women, 1954.
19. Art II of the Convention on the Political Rights of Women, 1954.
20. Art III of the Convention on the Political Rights of Women, 1954.
21. Art. 3 of ICESCR.
22. Art II of the Convention on the Political Rights of Women, 1954.
23. 8 Art I of the Convention on the Political Rights of Women, 1954.
24. 9 Art II of the Convention on the Political Rights of Women, 1954.
25. Art III of the Convention on the Political Rights of Women, 1954.
26. Art. 3 of ICESCR.

The views expressed in the articles are exclusively of the concerned authors. The editors do not necessarily confirm them.



॥ ज्ञानं वाचं धनं ॥

HRSPM'S Law College, Rajgurunagar, Tal. Khed, Pune

EMPOWERMENT OF WOMEN: REALITY AND MYTH

Editor

- Dr. Jyoti Bhakare
- Prof. Satish Munde
- Prof. Kiran Shinde
- Dr. Shubhada Gholap



Empowerment of Women : Reality and Myth

Prof. Satish Munde

Dr. Shubhada Gholap

Dr. Jyoti Bhakare

Prof. Kiran Shinde



Snehavardhan Publishing House

Pune

Contents

- ❧ Editorial Message - *Dr. Jyoti Bhakare* / 5
- ❧ From Principal's Message - *Prof. Munde Satish Anandrao*
17
- ❧ The Role of Media, Police, Society and NGO in
Empowerment of Women in India
Prin. Dr. Shubhada Gholap / 9
- ❧ Role of Society in Empowerment of women
Asst. Prof. Tambe Mayura V. / 20
- ❧ Role of Judiciary in Empowerment of women
Ingole Ashwini V. / 37
- ❧ Protection of Women Under Indian Penal Code 1860 : An
analytical study *Fulzalke Gyanendra M.* / 48
- ❧ Role of Judiciary In Empowerment of women
Anna Devman Dhawale / 55
- ❧ Role of Judiciary In Empowerment of women
Asst. Prof. Bhagwat Kishor R. / 62
- ❧ Empowerment of Women: Reality And Myth
Miss Parvati Sharma / 70
- ❧ Introduction Role of NGO's in Empowerment of women
Asst. Prof. Sutar S.P. / 81
- ❧ Empowerment of Women-Issues & Regulations
Amruta Makhare / 85
- ❧ Right to Property & Social Justice Under Indian scenario
with special reference to Hindu women : Analytical view
Neharkar Kashinath S. / 97

Empowerment of Women- Issues & Regulations

Amruta S. Makhare

Asst. Prof.

B.S.L., LL.M., (NET & JRF)

Lokmanya Tilak Law College,

CBD Belapur, Navi Mumbai

amrutamakhare@rediffmail.com

Mob. no. 8419937295

“There is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for the bird to fly on only one wing.” – Swami Vivekananda.

In the simplest words, empowering the women means creating such an environment in which they can take independent decisions for their personal development and the development of society in general. Empowerment is the process by which the women achieve increased control and participation in decision making which in turn helps to achieve equal basis with men in various spheres – political, economical, social, cultural and civil.

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the state to strive and adopt measures of positive discrimination in favour of women.

We have various laws, policies, plans and programmes aimed at women’s advancement in different spheres. However, there exists a wide gap between the goals enunciated in these various

forms of development measures and related mechanisms on the one hand and the situational reality of the status of women in India, on the other.

The problem essentially is routed in gender disparity in India. Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in parts of the country. Consequently, the access of women to education, health and productive resources is inadequate. Therefore, they remain largely marginalized, poor and socially excluded. There are various issues which poses myriads of challenges towards the vision of Women Empowerment. Literacy rate among women is very less. This is the major cause. In this paper, the author is going to focus on the women empowerment with various aspects.

'Empowerment of Women – Issues & Regulations'

1. Introduction :

Throughout history and in many societies in India, gender inequality was part and parcel of an accepted male-dominated culture. Atrocities and discrimination are the two major problems, which the Indian women face in the present day society. The traditional mentalities of India assume that the place of women is mainly concentrated to the household activities like kitchen work and upbringing of the children.

Women have been considered as the sex object and inferior to the men in different spheres of knowledge. The 'Sati Pratha', 'Pardah System', 'Child Marriage', 'Dowry System', etc. have been some form of atrocities and discriminatory attitude against the women.

Even after fifty seven years of Indian independence, women are still one of the most powerless and marginalized sections of

Indian society. The democratic process in India created the awareness among the women about their plight full condition¹³.

‘An enlightened woman is a source of infinite energy.’

– *Swami Vivekananda*

2. Empowerment of women – Meaning & Concept

Empowerment of women is a process aimed at changing the nature and direction of systematic forces, which marginalize women. A large segment of Indian womanhood still suffers deprivation and discriminatory attitudes. It is necessary to mobilize the vast women power, if the country has to progress in all spheres of development.

Empowerment of women is a long and difficult process which is to be promoted with full public support and this could be successful only when those women living at the lower strata who have been suppressed by the male dominated society taking undue advantage of their lack of education and poverty can rise up to claim their rightful place in their own society.

3. Issues of Women in Indian Society

Women's are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are in front, leading the country, making mile stones and source of inspiration for many. However this is the one face of coin and on the other side of coin is the hard truth of the Indian society. There is systematic discrimination and neglect from early childhood of women's in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence. The fear of sexual violence has been a powerful factor in restricting women's behavior and sense of freedom. The struggle against violence is actually the struggle against the unequal distribution of power – both physical and economic – between

¹³<http://www.volunteeringindia.com/volunteer-women-empowerment.html>

the sexes. It is important to address the root cause for the subordinate status of women in the Indian society. The issues need to be seen in the context of a patriarchal social framework and a value system based on 'son preference', such as the son being responsible for the carrying forward of the family name, support in old age and for performing the last rites. Further, the practice of dowry translates into daughters being considered an economic liability. Women's are not only entitled for survival but also to a life with dignity, grace and equal opportunities so that they can grow to their full potential.¹⁴

There is an urgent need to pay attention to the issues that concern this section of population. The focus should be on poverty reduction, gender justice, health, nutrition, sustained awareness of rights and redressal, eradication of social evils etc.

a. Political Issues

The percentage of women in various levels of political activities in India have risen considerably, however women are still under-represented in governance and decision-making process. Their power is restricted. No doubt the 73rd and 74th constitutional amendment acts have provided access to women in the decision making process at the grass-root level but their representation in the Parliament and state legislatures is woefully poor¹⁵.

b. Economic Issues

Women professionals in India are facing a range of problems. Women have extensive workload with dual responsibility of profession and household and they have to balance household demands with those of their profession. Women do not receive appropriate wages for their labour.

c. Social and Cultural Issues

The socio-cultural attributes in society have left a deep mark on women empowerment in India. Parents depend on sons for

14 Essay on Problems of Women in Modern India, By Anjana Mazumdar

15 <http://palakmathur.in>

support in old age and looked to them as potential builders of family prestige and prosperity whereas daughters are considered to destine for others. Women's in India need and expect equal access to education, health, nutrition, employment and productive resources. In fact they are fighting for their rights to decide their own path for development.

d. Education

The female literacy rate in India is though gradually rising; it's lower than the male. Many girls drop out of school after a few years of education. Factors such as inhibition on education being imparted by male teachers to girls once they reach puberty, is responsible for drop out. Consequences are that early marriage and child birth pronounced in families of lower socio-economic status.

e. Health and Nutrition

The socio-cultural practice of women eating last in the family has eminent effect on her health especially if it is a household in low economic status. Most direct effects of poor health and nutrition among women in Indian society are high mortality rates among young children and women of child bearing age. A women health and nutrition status influence her newborn's birth weight and chance of survival.

f. Crimes against Women

Crimes against women are of various natures. It include crimes involving sexual exploitation for economic gains like prostitution & trafficking, adultery, abduction, rape, wrongful confinement, and murder etc. on the one hand and crimes related to women's property like dishonest misappropriation, criminal breach of trust, domestic violence, dowry extortion and outraging the modesty of women etc. on the other. These crimes are not only injurious and immoral for the women but for the society as a whole.

g. Domestic Violence

In Indian society, it is widely accepted that within the family

the man is the master and women is the inferior and sub-ordinate partner and societal pressure force women to maintain this status quo. Wife beating is the most prevalent form of violence against women in the Indian society and it is viewed as a general problem of domestic discord¹⁶.

h. Female Infanticide and Feticide

People resort to killing baby girls at birth, to avoid an unwanted burden on family resources. Sex selective abortion has been common in the country. It's dangerous to abort the foetus after 18 weeks of pregnancy and quiet harmful for mother too at such a late stage. Various techniques of sex determination and sex pre-selection have been discovered during the last fifteen years, such as sonography, fetoscopy, needling, chorion biopsy and the most popular amniocentesis have increasingly become household names in India.

i. Dowry

Dowry remains the major reason for discrimination and injustice towards women in India. When dowry demands are not met, it precipitates into serious consequence for the young bride. The Dowry Prohibition Act of 1961 marks the first attempt by the Government of India to recognize dowry as a social evil and to curb its practice.

The 1961 Act define dowry and makes the practice of dowry-giving and taking, a punishable offence. However, it is ridiculous to see that even among highly educated sections; the articles of dowry are proudly exhibited in the marriage as a status symbol. The dowry abuse is increasing in India. The most severe is 'bride burning', the burning of women whose dowries were not considered sufficient by their husband or in-laws. Practices of dowry tend to sub-ordinate women in the society.

j. Rape

Rape is the fastest growing crime in India compared to

¹⁶ "Women empowerment in India, still a distant dream", C. J. Nair,

murder, robbery and kidnapping. There are also the countless cases of eve teasing, indecent gazes, pinching, brushes and comments that infringe upon the rights of women, especially in overcrowded spaces and public transport buses and trains. Major cities in the country have become the hub of misdemeanor because of technological reach. Mobile, cyber cafe, car, beach, mall, restaurant, hotel have become popular apparatus for the criminals¹⁷.

There is a need for a drastic change in attitudes and mindsets towards such incidents. Poor investigations, harsh cross examination of victims, senseless adjournment of cases and faulty assessment of evidence and furnishing of evidence by victims in presence of culprits are areas that need reforms.

4. Constitutional and Legal Provision for Women Empowerment

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio-economic, education and political disadvantages faced by them.

Constitutional Provisions for women are as under -

Article 14 - Men and women to have equal rights and opportunities in the political, economic and social spheres.

Article 15(1) - Prohibits discrimination against any citizen on the grounds of religion, race, caste, sex etc.

Article 15(3) - Special provision enabling the State to make affirmative discriminations in favour of women.

Article 16 - Equality of opportunities in matter of public appointments for all citizens.

Article 39(a) - The State shall direct its policy towards

¹⁷ <http://www.Hrw.org>.

securing all citizens men and women, equally, the right to means of livelihood.

Article 39(d) – Equal pay for equal work for both men and women.

Article 42 - The State to make provision for ensuring just and humane conditions of work and maternity relief.

Article 51 (A)(e) – To renounce the practices derogatory to the dignity of women.

Article 243 D(3) - Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayats to be reserved for women and such seats to be allotted by rotation to different constituencies in the Panchayats.

Article 243 (T)(3) - Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in the Municipality.

Legal Framework for women is as under –

a. Factories Act, 1948 :

Under this Act, a woman cannot be forced to work beyond 8 hours and prohibits employment of women except between 6 A.M. and 7 P.M.

b. Maternity Benefit Act, 1961 :

A Woman is entitled 12 weeks maternity leave with full wages.

c. The Dowry Prohibition Act, 1961 :

Under the provisions of this Act demand of dowry either before marriage, during marriage and or after the marriage is an offence. An amendment brought in 1984 to the Dowry Prohibition Act of 1961 made women's subjection to cruelty a cognizable offence. The second amendment brought in 1986 makes the

husband or in-laws punishable, if a woman commits suicide within 7 years of her marriage and it has been proved that she has been subjected to cruelty. Also a new criminal offence of 'Dowry Death' has been incorporated in the Indian Penal Code.

d. The Equal Remuneration Act of 1976 :

This act provides equal wages for equal work: It provides for the payment of equal wages to both men and women workers for the same work or work of similar nature. It also prohibits discrimination against women in the matter of recruitment.

e. The Child Marriage Restrain Act of 1976 :

This act provides the age for marriage of a girl to 18 years from 15 years and that of a boy to 21 years.

f. The Medical Termination of Pregnancy Act of 1971 :

The Act safeguards women from unnecessary and compulsory abortions.

e. Amendments to Criminal Law, 1983 :

Which provides for a punishment of 7 years in ordinary cases and 10 years for custodial rape cases?

f. The National Commission for Women Act, 1990 :

The Commission was set up in January, 1992 to review the Constitutional and legal safeguards for women.

g. Protection of Women from Domestic Violence Act, 2005:

This Act protects women from any act/conduct/omission/commission that harms, injures or potential to harm is to be considered as domestic violence. It protects the women from physical, sexual, emotional, verbal, psychological, economic abuse.

h. Hindu Marriage Act of 1955 :

The amendment in 1976 provides the right for girls to repudiate a child marriage before attaining maturity whether the marriage has been consummated or not.

i. The Immoral Traffic (Prevention) Act of 1956 :

The amendment in 1986 makes the sexual exploitation of

male or female, a cognizable offence. It is being amended to decriminalize the prostitutes and make the laws more stringent against traffickers.

j. Medical Termination Pregnancy Act of 1971 :

This Act legalizes abortion by qualified professional on humanitarian or medical grounds. The maximum punishment may go up to life imprisonment. The Act has further been amended specifying the place and persons authorized to perform abortion and provide for penal actions against the unauthorized persons performing abortions.

k. Indecent Representation of Women (Prohibition) Act of 1986 and the Commission of Sati (Prevention) Act, 1987 :

This Acts have been enacted to protect the dignity of women and prevent violence against them as well as their exploitation.

l. The Protection of Women from Domestic Violence Act, 2005:-

This provides for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family and for matters connected therewith or incidental thereto. It provides for immediate and emergent relief to women in situations of violence of any kind in the home.

5. Government Special initiatives for women

i. National Commission for Women

In January 1992, the Government set-up this statutory body with a specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation to suggest amendments wherever necessary, etc.

ii. The National Plan of Action for the Girl Child (1991-2000)

The plan of Action is to ensure survival, protection and development of the girl child with the ultimate objective of building up a better future for the girl child.

iii. National Policy for the Empowerment of Women, 2001

The Department of Women & Child Development in the Ministry of Human Resource Development has prepared a "National Policy for the Empowerment of Women" in the year 2001. The goal of this policy is to bring about the advancement, development and empowerment of women.

6. Women Empowerment - Reality & Myth

There is still a great divergence between the constitutional position and stark reality of deprivation and degradation. They still have been living in miserable conditions, steeped in poverty, ignorance, superstition and slavery. There still exists a wide gulf between the goals enunciated in the Constitution, legislations, policies, plans, programmes and related mechanisms on the one hand and the situational reality on the status of women in India, on the other.

Women are being brutalized, commoditized, materialized and subjected to inhuman exploitation and discrimination. Although, gender discrimination has been banned by the Constitution and women have been guaranteed political equality with men, yet there is a difference between the constitutional rights and the rights enjoyed in reality by women.

Even after half a century of independence, barring a few exceptions, women have mostly remained outside the domain of power and political authority. Although they constitute about half of the citizen and over the years their participation by way of voting has increased, yet their participation and representation in law making and law implementing bodies are not very satisfactory¹⁸.

7. Suggestions

Only legislation and law enforcement agencies cannot prevent the incident of crime against women. There is need of social awakening and change in the attitude of masses, so that due

18 A Rights-Based Approach To Realizing Gender Equality, Professor Savitri Goonesekere.

respect and equal status is given to women. It's a time when the women need to be given her due. This awakening can be brought by education campaign among youth making them aware of existing social evils and the means to eradicate same.

Mass media can play an active role here as in the present days it has reached every corner of the nation. Various NGOs can hold a responsible position here by assigning them with the task of highlighting socio-economic causes leading to such crimes and by disseminating information about their catastrophic effect on the womanhood and the society at large.

8. Conclusion :

Twenty first century has brought in its trail a new hope for women. Dramatic changes have happened in the role, ambitions and attitude of women in the last few decades of twentieth century. Women have departed from their traditional role of reproducers, mothers and wives only. From a non-entity, they have been able to establish an identity of their own in the modern society.

“To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves.”

– Pandit Jawaharlal Nehru.