

A STUDY ON ONLINE BANKING FRAUDS IN INDIA AND IT'S PREVENTION AND CONTROL

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ABSTRACT

The recent advancement in technology has changed the way banking activities are carried out. Internet Banking is making more popular nowadays and we are witnessing a rise in the number of online transactions in terms of number as well as value. But more online transactions have also given rise to more online banking frauds. Through this research paper, we make an attempt to understand the various types of online banking frauds in place, the measures resorted to by the Reserve Bank of India and other agencies to curb these frauds and our own recommendations and suggestions for instilling more confidence in the minds of customers to have a greater number of online users who can avail online services at the comfort of their house.

Keywords : Technology Advancement, Online Banking, Online Fraud.

Introduction

The recent advancements in the field of technology have propelled the organisations to adapt the latest technology so that they are not termed as 'outdated' and they are able to provide a greater degree of comfort and convenience to their customers. The Indian Banks have not lagged far behind, they have kept pace with the rapidly changing technology and have come up with new and innovative products to their customers like ATMS, debit cards, credit cards, internet banking, mobile banking to name a few.

These new and innovative products have benefitted the customers of the bank immensely, the funds can be transferred conveniently, safely and quickly to people not only residing in different parts of the country but the different parts of globe as well. The customers with the help of improved technology can open bank accounts, deposit money in their accounts, withdraw money and procure loans just at the click of a button. Gone are the days of customers physically visiting the premises of the banks for transacting with the banks.

The online banking transactions have provided a strong impetus to the growth and development of e-commerce in India. The volume and number of online transactions are increasing with every passing month and year.

As we all aware that technology is not full proof and there some flaws which are exploited by cyber criminals or hackers and have looted

people of their hard-earned money. A large sum of money is siphoned off by these people from the bank accounts of the people in a matter of seconds and when they realise it, it is a bit too late.

The Reserve Bank of India and other authorities are coming with new rules and regulations, trying to design a strong framework for minimising the incidence of online banking thefts and frauds.

Review of Literature

(A) Ali L, Ali F, Surendran P and Thomas B (2017) , The Effects of Cyber Threats on Customer's Behaviour in e-Banking Services, International Journal of e-Education, e-Business, e-Management and e-Learning (7), (1), (pp 70-78) concluded that customers should be made aware about the threats related to breach of securities in case of online transactions and also emphasised on the need to educate the online users about the tactics adopted by online hackers to commit online fraud.

(B) Manisha M, More M, Jadhav P and NalawadeK (2015) ,Online Banking and Cyber Attacks: The Current Scenario, International Journal of Advanced Research in Computer Science and Software Engineering (5) (12) opined that cybercrimes are on a continuous rise in India and also stressed on the need for stricter enforcement of rules and regulations .

(C) Kaur G (2017),Threats to the rights of consumers in e-banking in India : An Overview, SSRN stated that there should be

strong coordination between technical experts and legal experts for minimising online frauds and providing a safer environment for increasing e-commerce transactions.

Objectives

- (1) To study the prominent types of online banking frauds
- (2) To understand the measures initiated by the RBI and other agencies to curb online banking frauds
- (3) To suggest measures for having safer online banking transactions so as to have more number of online users.

Methodology

The entire research is based on secondary data collected from relevant materials available with agencies like Reserve Bank of India, websites, research publications and newspapers.

Discussions

I. Various types of online banking frauds.

The most common form of cybercrime in India is the online banking fraud. As there is a constant rise in the number of people using smartphones and internet for banking transactions, there is also a rise in the number of online crimes as cyber criminals use all tricks of trade to get access to the personal information of the user.

The most common and prominent types of online banking frauds are

(A) **Phishing** :- It is a type of fraud in which the fraudster tries to get access to login credentials or sensitive account information of the user. Under this fraud, the fraudster will claim to be an entity and send phishing emails comprising of fraudulent links and attachments capable of extracting sensitive account information of the bank customer. It is supposed to be a far simpler trick of committing online fraud as people nowadays are more attracted to social networking sites and generally are responsive to mails, messages and text messages.

The data released by the cybersecurity agency of Maharashtra shows that the Anti Phishing Unit received 2633 complaints in relation to banking frauds between April 2019 to March 2021. The legal experts of the state are of the opinion that the actual number of phishing

attacks are for more than those being made available on the agency's site.

(B) **Spoofing** :- It is a type of cyberfraud in which, the scamster will misguide the bank customer, the customer will mistake the scamster to be a trusted source and provide their confidential account details. The attacks of spoofing can be through websites, email, ip addresses, text messages and caller ids.

A recent case of spoofing is doing rounds in media where a bank official of nationalised bank in Pune fell prey and was deceived resulting in a loss to the tune of Rs. 9.94 lakhs. The scamster tricked the bank employee by calling him over the phone as the director of the private company having an account with bank and requested him for a fund transfer to other bank account by sending a so-called official mail from a fake id. The email id was very similar to the original email which deceived the bank employee and thus he transferred the amount. This incident took place on July2, 2021 and the FIR has been launched at the Deccan Police Station

(C) **Identity Theft** :- Identity theft is a crime in which the fraudster make use of personal information of some other person including their name , account number , card number without their sanction with a motive to commit crimes and frauds. This type of frauds are extremely difficult to resolve because in most cases the aggrieved party have no idea that their personal information is being misused.

As per the recent report of NortonLife Lock in 2021, when it surveyed more than 10,000 adults including 1,000 from India, approximately 45 percent of Indian customers have experienced Identity Theft till date out of which around 14 percent fell victim to this only during the last year.

(D) **Trojans Virus** :- Trojan virus is said to be a highly destructive program competent enough to even put the online banking passwords at severe risk. Trojan is a very cost effective and highly sophisticated software which enters the computer system easily when one visits a site already infected with trojan or when downloads an attachment having presence of trojan . The trojan will provide complete information to its creator as it can secretly record and store sensitive account information, password etc. The creator of

trojan can easily commit online frauds as he has easy access to all the relevant information. Zeus and SpyEye are said to be the most dominating of all trojan programs.

Table 1:-**Banking Frauds in India**

Particulars	FY 2020 (in terms of value)	FY 2019 (in terms of value)
Bank Frauds of Rs. 1,00,000 and more	1.85 lakh crore	71,500 crore

Source :- RBI Annual Report

The above table clearly indicates about the increase in the value of banking frauds in terms of number of frauds during one year, the number of online fraud increased by around 28%

II. Measures taken by the Reserve Bank of India and other authorities in relation to online banking fraud.

The Reserve Bank of India has been issuing guidelines to all the entities involved in Internet Banking to minimise the incidences of online frauds and creation of strong security controls making it extremely difficult for the scammers to overcome.

As per the Reserve Bank of India's latest instructions (2020-2021), all Regulated Entities involved in Internet Banking in India are required to adopt the following set of measures

(1) The entities are expected to do a self-risk evaluation of their internet banking website and also adopt additional security layers like adaptive authentication and a very strong CAPTCHA code. It is also necessary to provide the option of virtual keyboard for the users of Internet Banking facilities.

(2) The online session should end automatically if the user remains inactive/unresponsive for a period of time

(3) The creation and delivery of password for Internet Banking should be through a highly secured route. The validity of the password should only be for a limited period from its creation. On first login, if the regulated entity has forwarded the password to the user and it should be changed by the user.

(4) The appearance of the website should be similar at all times more so when the user is trying to access internet banking through external links.

The Reserve Bank of India has also started its campaign of Jankar Baniye ,Satark Rehiye

whereby they rope in Bollywood celebrities and cricketers as their actors for Advertisement and through these advertisements they attempt to make aware about the rights of the banking customers and also tries to educate the customer whenever they are transacting electronically.

The Information Technology Act, 2000 was passed in July, 2000 . This Act has been specially designed for Cyber Crime related matters and matters related to E-Commerce. The concept of Cyber Crime has been defined by the Act and also it imposes penalties for different types of crimes. Crimes of hacking, identity theft are all within the purview of this Act.

Limitations

The entire research paper is written relying on secondary data collected from websites and newspapers, thus there is no first-hand information.

Suggestions/ Recommendations

With the ever increasing online banking frauds with the increase in the number of internet banking users and the volume of online transactions, we hereby list of a few measures which will provide security to the people while entering into a transaction online and also instil confidence in the people who do not prefer online banking because of safety issues.

(1) Entering into online banking transactions with the help of one's own device like laptop or cell phone is advisable rather than using devices belonging to other person or organisation as it will make the task of the fraudster more difficult of getting access to one's private accounting information and password.

(2) Refrain from replying to e mail and messages from unknown sources as they may be tools of aiding the scamster in getting access to your highly confidential bank information.

(3) One has to remain alert and always borne in mind that no bank will every call us and demand our card information, account number, One Time Password or any such information. Hence, if someone calls asking for these details, no information should be given.

(4) The password for one's internet banking should be unique and must not be resembling your name or date of birth in any

way as this will make it difficult for the hackers to crack one's password and have access to internet banking. It is also strongly advocated that password should be changed in short intervals of time.

(5) One must always install anti-virus software on their devices to stop the entry of malicious programs.

(6) The loss of card whether debit or credit should be immediately and promptly reported to the bank officials for necessary action at their end and also for preventing any possibility of crime.

(7) When one enters into an e-commerce transaction, one also needs to be sure about the website that one is using, one should always make it a point to check that the address of the website begins with https

Conclusion

The incidences of online frauds are on the rise but the most important thing is educating and making the people aware about the steps that they need to follow for safe online transactions. If a customer becomes a victim of online fraud, he should immediately get in touch with his bank so that the bank can initiate prompt early actions. Internet Banking has many advantages like convenience, simplicity, time saving but it also has a few risks like that of online frauds. If we make a risk benefit analysis of Internet Banking transactions, in our opinion the benefits are more as compared to risk and more people should use Internet Banking as it has many advantages, the only thing that one has to do is be a little vigilant while entering into an internet banking transaction.

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A STUDY ON THE IMPACT OF DEMOGRAPHIC FEATURES ON USAGE FREQUENCY OF PAY PER CLICK METHOD AMONG CUSTOMERS IN MUMBAI REGION

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ABSTRACT

Online advertising is one of the most widely used methods of advertising. There has been a huge surge in Online advertising expenditure as well as the audience that it has captured. Owing to the increasing popularity of the search engine, advertisers are using the services of the Search engine platforms such as Pay Per Click to display their product information. When a search engine visitor searches for any product, the sponsored advertisements will feature highest in the search results and when visitors click on these sponsored links, the advertiser is charged for the same. The objective of this research is to understand the effectiveness of Pay Per Click method among various customer segments in Mumbai. The effectiveness of a Pay Per Click method has been ascertained using the factor - Frequency of Usage and whether the use of Pay Per Click method varied across people from different gender and age groups. This study also aims to understand whether Preference of this method for watching Ads while shopping online changed depending on the product category. The knowledge of which age group or gender shows greater usage of Pay Per Click may help advertisers to customize advertising content as per the demographics of target audience and or work on the segments that have less usage of this method. Moreover, learning which product categories score highest in terms of Pay Per Click advertisement viewership.

Keywords: Pay Per Click method, Usage, Frequency of Use, Demographic Segments

1. Introduction

Several sites claim that Pay Per Click advertising came into existence around 1996 (Jansen & Mullen, 2008), and since then this medium has grown exponentially according to the **Adobe Digital Index Report 2020**. Whenever an internet surfer visits a search engine or an E-Commerce site and types the product or service in the search bar, based on the match of keywords of the advertiser to the search words typed by customer, the list of results will appear on the page. The results which appear on the top or most prominently are the sponsored or Paid links. If the site visitor finds the sponsored link relevant, he/she would click on the link to know more. Thus, Pay Per Click manages to increase prominence of the advertisement, attract attention of the website visitors and develop their interest to know more about the products. For an advertiser to use or invest into Pay Per Click advertising, it is imperative to understand the effectiveness of this medium. According to (Kotler, 1984) certain parameters need to be established in order to gauge the effectiveness of any advertising method. This study uses parameters such as Usage frequency & Preference towards Pay Per Click method among consumers in Mumbai region. In order

to understand the usage of Pay Per Click more specifically, the study compares the usage of various various demographic segments age wise, gender wise and product category wise.

2. Review of Literature

For the purpose of this research various books, research papers and e-sources have been used. An overview of the literature is presented herewith.

1. Factors which determine the effectiveness of Pay Per Click advertising

Keng & Lin. (2006), in their research explored different parameters for evaluating the effectiveness of the Pay Per Click method of online advertising. The researchers narrowed down on specific criteria such as; Perception of users towards the advertisement, Usage Frequency of the advertising method, User's preference towards the advertising platform, etc. On lines of the research work conducted by Keng & Lin. (2006); Wu et al. (2008), further investigated the factors that determine the effectiveness of the Pay Per Click. The set of attributes that were crucial for the success of Pay Per Click according to Wu et al. (2008) were - Customer's purchase intention, the popularity of the product being advertised, etc. Both these researches can be combined for the

purpose of making the current research more extensive and the questionnaire can imbibe more factors for evaluating the effectiveness of the Pay Per Click method.

2. Usage frequency and preference among customers using Pay Per Click method (Karjaluoto and Leinonen, 2009). in their study have taken the views of Tellis, (2009) further in terms of measuring effectiveness of Pay Per Click advertising, web traffic attracted and frequency of usage can be enough as a parameter. Taking this study further, Johansson. (2012), implied that Pay Per Click led to higher efficiency among advertisements and thus led to better return on investment. Moreover, descriptive results showed that use of Pay Per Click played a role in enhancing the awareness and preference about the brands and feature such as targeting based on geographic and demographic made the Pay Per Click mode even more productive.

Research gap

The research conducted so far helps understand parameters to be used to assess popularity of Pay Per Click method in a global context. There is a lack of information about popularity of Pay Per Click among consumers in Mumbai and the consumer preference towards Pay Per Click. It is also not known through available research whether there is any variation in usage of Pay Per Click method among different demographic segments.

3. Objectives

1. To ascertain the frequency of usage of Pay Per Click advertising by consumers in Mumbai region.

a) To evaluate whether there is any significant difference in usage frequency of Pay Per Click across different level of age groups

b) To estimate whether there is any significant difference in usage frequency of Pay Per Click based on gender

2. To understand the sector wise change in frequency in use of Pay Per Click

4. Research Methodology

4.1 Research Design

The focus of the study is to understand the popularity of Pay Per Click in Mumbai region age, gender and product category wise. A questionnaire prepared through the Google Forms application and sent to 178 people and 152 responded. Data has also been collated from Books, Journals, websites, Industry reports and excerpts from the Interviews by business analysts.

4.2 Hypothesis:

Hypothesis -1

H_0 - Age of the customer has no significant relation with usage frequency of Pay Per Click

H_1 - Age of the customer has a significant relation with usage frequency of Pay Per Click

Hypothesis 2

H_0 - Preference for Pay Per Click method and Product Category are independent

H_1 - Usage frequency for Pay Per Click method and Product Category are dependent

4.3 Sampling Design

The sampling technique used for this research is Stratified Random Sampling so as to get data proportionately from every demographic segment which comprises of Internet Users from the Mumbai city. The sample size for the study is 152 respondents.

4.4 Limitations: a) Respondents below 15 years of age have not been included in this study with the assumption that they may not be able to comprehend the questions correctly. b) It is based on the opinion on a limited number of consumers in the geographical range of Churchgate to Malad.

5. Hypothesis testing, Data analysis & Interpretation

Hypothesis 1

The respondents across four age categories were asked about their usage frequency of Pay Per Click Ads before making online purchases. The frequency was observed on these parameters:

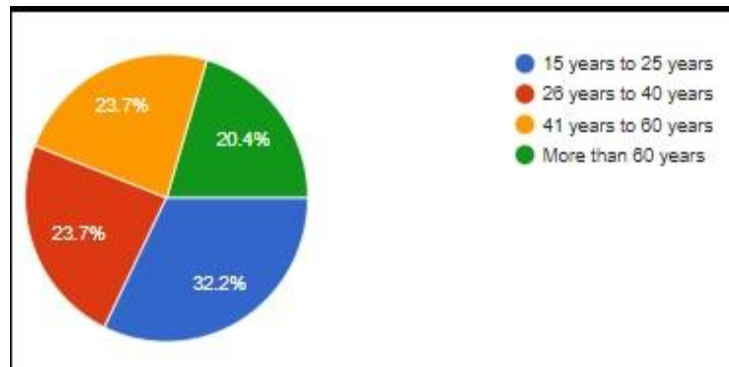


Figure 1: Self compiled

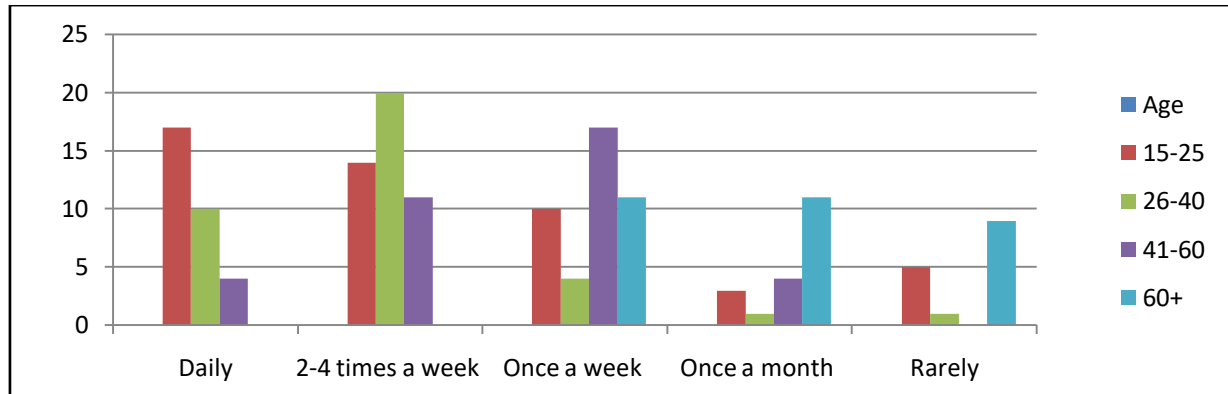


Figure 2 Self compiled from collated data

To evaluate the difference in usage frequency of Pay Per Click across different levels of age groups the Kruskal Wallis Test was used.

Ranks			
	Age of Respondent	N	Mean Rank
Usage Frequency of Using Pay Per Click	15 years to 25 years	50	90.44
	26 years to 40 years	35	99.09
	41 years to 60 years	36	74.46
	More than 60 years	31	30.89
	Total	152	

Kruskal-Wallis H Test Statistics	
	Usage Frequency of Using Pay Per Click
Kruskal-Wallis H	50.535
df	3
Asymp. Sig.	<.001

Table 1: Source: Self compiled

A. Kruskal Wallis Test
 B. Grouping Variable: Age of Respondent

Pairwise Comparisons of Age of Respodent					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig. ^a
More than 60 years-41 years to 60 years	43.571	10.467	4.163	<.001	.000
More than 60 years-15 years to 25 years	59.553	9.765	6.098	<.001	.000
More than 60 years-26 years to 40 years	68.199	10.536	6.473	<.001	.000
41 years to 60 years-15 years to 25 years	15.982	9.337	1.712	.087	.522
41 years to 60 years-26 years to 40 years	24.627	10.140	2.429	.015	.091
15 years to 25 years-26 years to 40 years	-8.646	9.415	-.918	.358	1.000

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .050.

a. Significance values have been adjusted by the Bonferroni correction for multiple tests.

Table 2: Source: Self compiled

The Kruskal Wallis test revealed the significant differences in usage frequency of Pay Per Click, $H(3, N=152) = 50.54, p < .001$. Frequency of Usage of Pay Per Click is lower in age group of more than 60 years ($Md=2.00$) in comparison to other three age groups i.e. 15 years to 25 years ($Md=4$), 26 years to 40 years ($Md=4.00$) and 41 years to 60 years ($Md=3$). A post hoc test was conducted to test pairwise comparison. Age group more than 60 year was significantly different to age group 15 years to 25 years ($p = .000$) and 26 years to 40 years ($p = .000$); 41 years to 60 years ($p = .000$). Thus, H_1 is accepted.

Hypothesis 2

The purpose was to find whether the difference in Usage frequency of Pay Per Click differs depending upon the Product category a respondent is looking for. There were ten categories namely, Food & beverages, Healthcare & medical utilities, Fashion, cosmetics & Apparel, Real Estate & Construction, Sports, Fitness & wellness, Entertainment, Tourism & Hospitality, Education and Plumbing, Electrician, Salon & Spa services against which the usage frequency was measured. The parameters to measure usage frequency were Daily, 2-4 times a week, once a week, once a month and Rarely. The Friedman Test was applied for the same.

<i>Descriptive Statistics</i>				
	N	Percentiles		
		25th	50th (Median)	75th
Food & Beverages	152	6.00	8.00	9.00
Grocery	152	7.00	8.00	9.00
Healthcare and Medical utilities	152	7.00	8.00	10.00
Fashion, Cosmetics & Apparel	152	5.00	7.00	8.00
Real Estate & Construction	152	2.00	4.00	6.00
Sports, Fitness & wellness	152	4.00	5.00	7.00
Entertainment	152	4.00	5.00	7.00
Tourism & Hospitality	152	3.00	4.00	5.00
Education	152	2.00	3.00	5.00
Plumbing, Electrician, Salon & Spa services	152	1.00	1.00	2.75

Table 3: Source: SPSS Analysis

<i>Ranks</i>	
	Mean Rank
Food & Beverages	7.32
Grocery	7.84
Healthcare and Medical utilities	7.78
Fashion, Cosmetics & Apparel	6.48
Real Estate & Construction	4.22
Sports, Fitness & wellness	5.47
Entertainment	5.60
Tourism & Hospitality	4.32
Education	3.64
Plumbing, Electrician, Salon & Spa services	2.31

Table 4 Source: Self Compiled

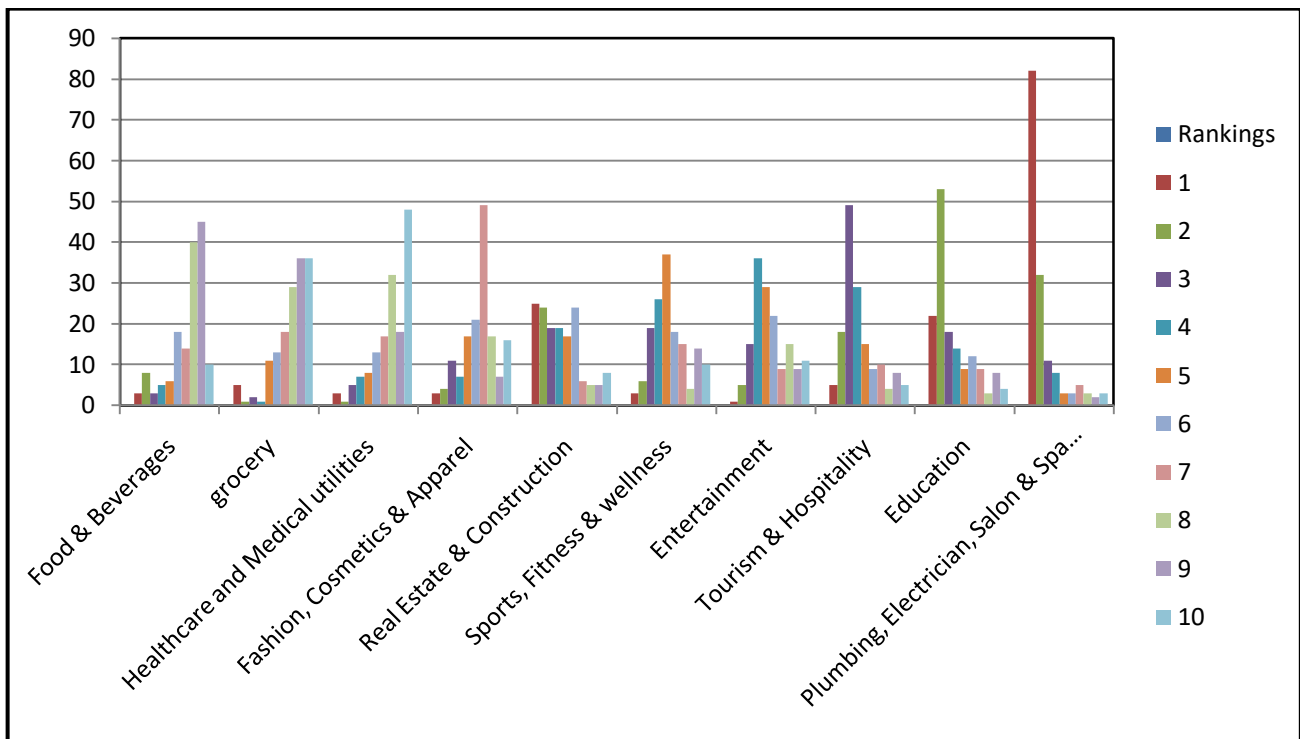


Figure 3 -Self compiled – Usage of frequency of Pay Per Click Method as per Product Category – Rank 1 denotes least frequent and 10 denotes- highest frequency.

A Friedman test revealed the significant difference in preference ranking of respondents across the product categories $\chi^2(9, n = 152) = 524.456, p < .001$. The medians indicated that Food & Beverages, Grocery and Healthcare and Medical utilities each were highest in terms of respondents preference for..... ($Md = 8$), followed by Fashion, Cosmetics & Apparel ($Md = 5$). Hence H_1 is accepted.

6. Conclusion

It has been proven that the usage of frequency of Pay Per Click varies depending on the age of the consumers. The age groups between 15 to 25 years and 26 to 40 years show maximum usage of Pay Per Click. They use this mode when shopping online. This difference may be attributed to factors such as tech savviness of consumers, exposure to technology and also the extent to which age supports adaptability to new technology.

The usage frequency of respondents watching Ads on Search engine while shopping varies across different product categories. Food & Beverages, Grocery and Healthcare and Medical utilities each were highest in terms of respondent’s preference. This result points to the fact that usage is higher for product

categories that are higher on priority for customers. Thus, frequency of usage of Pay Per Click method varies as per the preference for product categories.

7. Recommendations

The study can be fruitful to advertisers as it shows the variation in Usage frequency of Pay Per Click method based on Age and Product category being shopped for. The age groups that have higher frequency of usage can be targeted and advertising content can be developed specifically for these age groups instead of creating generalized advertising and diluting the popularity. Also this study is a revelation for the companies who display their Ads on the Search Engine. The product categories for which Ads are frequently watched by customers while shopping through Search engines can increase their advertising expenditure on Pay Per Click. Whereas, the marketers of those product categories which show a lower frequency in Ad viewership can reduce their use of Pay Per Click method and use their advertising expenditure on other feasible mediums, especially in case where the budget is limited.

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CONTEMPORARY SOCIAL PERCEPTION OF COLOUR PINK

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ABSTRACT

Colours are reflection of light; they play a very crucial role in determining the aesthetic value of an object. These reflections are often connected to emotions. Pink is a soft, calm color generally associated with Love and Kindness and is defined as a Sign of Hope and empathy. The colors are never gender related but evidently Pink is the most stereotyped color of all., The fashion color psychology behind pink in the last 300 years approximately, has been linked to feminism, forming debilitating stereotypes. The paper studies the historical reasons behind the origins of such typecasts starting from Madame de Pompadour's reflection, followed by Marie Antoinette, The marketing theory of Pink Pound. The findings of the paper suggest that Pink's perception is in a changing stage and contemporarily carries several and contrary perceptions simultaneously. Pink today does not associate within a definite gender group instead carries a soft gender-fluid power.

Keywords: Pink, Colour, Gender-fluid, Fashion stereotypes, Contemporary, Social, Perception

Introduction

Colours are used as a means of communicating a precise message. It mirrors human psychology and social perception. "Colour is a power which directly influences the soul", said Wassily Kandinsky capturing in few simple words the impact of colours on humans. Color psychology determines human behaviour and their colour preferences (Ganesan, 2020). Since the late 18th century, Pink is a light red hue which shows love, romance and calmness. It is Associated with qualities that are often thought of as feminine, such as softness, kindness, nurturance, and compassion. (Cherry, 2020). In contemporary times, almost everyone will agree that pink conjures several perceptions. Particularly discussing the Colour as an advantage, marketers have used the same to a great extent, by setting varied perceptions about this colour. In this paper we have attempted to trace the key perceptions of pink since the mid eighteenth century and analysed what it stands for through historical and popular cultural literature review. A survey was conducted to understand the viewpoint of common people in a representative manner. The starting point of the analysis is our belief that fashion is a key evidence contributor to cultural and social history and it provides materialistic evidence for both past and present. Supporting the hypothesis that today, pink as colour denotes several social perceptions simultaneously and is not limited to one. The colour has a strong feminine

perception, but almost equally it contributes towards reducing the gender divide. A gender divide not just limited to men and women but also the queer community.

Historical perceptions of Pink

¹Origins of colour can be traced back to ancient painting or textiles, with evidence of explorations of color pigments but there is no consensus of opinion on its origin. This paper traces back the history of pink to the time when feminization of pink colour began.



¹ Figure 1, Portrait of Madame de Pompadour (1771). Retrieved September 22, 2021

Sèvres, or *Manufacture nationale de Sèvres* was a French porcelain manufactory established at Vincennes in 1738 under the patronage of Louis XV and Madame de Pompadour (D'Amato, 2016, p.216). Madame de Pompadour, loved the colour pink, inspired by her appreciation Sevres created and named its exquisite new shade of pink, Rose Pompadour, after her. One of the most famous paintings of Francois Boucher, a large canvas dating to 1756 (Figure 1), manifest's Madame de Pompadour, in a confection-like ensemble, at the height of her feminine power. Pompadour's dress and accessories are exquisitely trimmed with pink silk, bows and accessories (Majer, 2021).

French fashion has influenced world fashion almost singularly up until the Second World War. When its dominance was challenged by American and British Fashion, it is notable that until the colour was strongly patronized by Madame de Pompadour, both men and women - wore faint, powdery variants as a symbol of luxury and class. (Cerini, 2018) .

By the end of eighteenth century, with French Marie Antoinette pouffed image, the colour was associated with frivolous or childlike womanhood and there has not been any significant going back from this established norm, up until the late twentieth century. When the term "pink pound" or "pink dollar" was coined in 1984 as a contemporary marketing theory, capturing the purchase ability of the previously marginalised and newly risen Queer or LGBT community, with greater focus on 'gay' men ("Courting the Pink Pound: Men Only and the Queer Consumer," 2009, pp.122-148). This is also the time when contemporary fashion history captures the de-feminization of Men's fashion with the popularity of pioneering works, termed as 'Buffalo style' of one the first fashion stylist, Ray Petri, when men's fashion began to re-explore stylization and decorative elements. In modern times, in select product and design segments, such as kids clothing and toys, the historical reference to French fashion is evident, when we observe that soft pastel shades of Pink are often perceived as a feminine colour, forming associations with early childhood. Using this normative knowledge of colour pink, 'girl toys' are usually colored pink and purple, while

"boys toys' ' are often red, yellow, green, or blue. The gender divide finally started to reduce with simultaneous adoption of traditional men's garments such as pants in the women's everyday attire. Forming an interesting repertoire of unisex designs and detailing. The pink also started gaining acceptance as a unisex colour and started a slow penetration into the men's fashion market but without losing its connection with feminine power.

Current Perspectives for pink

Today Pink is capable of evoking a larger range of responses. Some of the key perspectives are as below-

- Pink, following French history, has got a strong association based upon gender and is usually related to women, and also symbolizes many female facilities like, pink auto, pink metro and even pink public washroom. tracing back to the late eighteenth century
- Following the same eighteenth century French context, it still is negatively associated- when it can seem to be weak, vulnerable and silly. It is also linked to shallowness and not seeing reality (Braam, 2020).
- Pink's queer connection is still as valid as 1980's, which gives it a gender neutral and inclusive ability. Today, many retailers are selling new looks and variety in gender-neutral clothing, which is reminiscent of the nineteenth century asexual style of dressing.
- Since the late twentieth century, the marketing world has aggressively pushed the feminine perception of pink into the girls and infant girls category. Gaining great successes for pop cultural brands such as Disney, but also creating a retail hurdle of not giving consumers any freedom to choose colour as per their own beliefs and perceptions. Creating long term and deep debilitating gender divides in the society. With almost all Disney characters presented as princesses in pink and purple until 2017, when with the movie 'Frozen' finally the barrier was broken and the princesses found themselves in blues.
- Pink has also become a symbolic issue of contention amongst parents opting for

gender-neutral parenting methods but they are also unable to come to a consensus on what is gender-neutral. Is it adopting colors traditionally associated with the opposite gender or colourless. Both the perspectives do not give the consumer enough options that can delight them as well stay true to their ethical value system.

- The colour is also considered as a simple non-threatening colour which seeks appreciation, respect and admiration and hence is well-established in the semi-formal men's shirts category. Expressing the contemporary soft Masculine power, that is more tolerant and does not hesitate in exploring the man's feminine nature. Associating strongly with new-age fathers and husbands willingly sharing power with their wives.
- Just as colour-coded clothing based on gender has changed over time, it seems that we are again about to shift the narrative of what boys and girls, and men and women should wear. (museum t. a.). Adult's category, when compared to the kid's category, is far more exploratory in terms of colour and slowly the gender divide is falling through. The same has been illustrated in the literature review and the survey findings as well for the paper. Recently, in 2020 many celebrities were seen wearing colour Pink suits and clothing for vote (election day) internationally, this has given the population a wide acceptance to wear pink around and it represents the "unapologetically voice to the issues that matter most to them and step into their collective power," pink was represented as the power of their voice which shows the strength of women for voting and standing together for the right things. The hot pink supports the emotions which were running so high and hopes were visible, it seems almost unpatriotic to go neutral. Internationally, male celebrities like Kanye West, Brad Pitt, Drake and more have rocked this colour in their music albums to the red carpet. And, as Kanye West said, it's truly the superior hue. (tonic, 2016). In India, Bollywood male celebrities have proven that pink is accepted in the masculine spectrum, by wearing it in many public platforms, for example, John Abraham, Ranbir Kapoor, Ranveer Singh etc. have dressed up in shirts, suits and hoodies in shades of pink. (Bhowmik, 2018)
- In a study conducted on 'The role of spectral energy of source and background color in the pleasantness of object colors' it was found that women prefer warmer colors and men prefer Cooler colors (Helson & Lansford, 1970). On the basis of the survey conducted it can be concluded that it is just about a human's personal preference to choose a color, there is no bias towards any gender. In a plethora of studies conducted over years, the results have always varied and the preferences have been found to be ambiguous. In a more recent 2011 experiment that altered the hue of a set of fictitious logos, the researchers discovered that, "multivariate tests show significant differences for familiarity and likability, though we find no multivariate differences for gender or most/least liked colors" (Labrecque et. al., 2011). Both of these studies took into account factors like saturation, shape, size, and lighting, which is an important and influential set of characteristics that were excluded from previous studies (Vatral, 2018).

Findings

A survey was conducted amongst 96 respondents in India. The data was collected and counted in Microsoft Excel. The method of selecting the respondents was through Random sampling, in which both male and females participated in the survey. The unstructured questionnaire was designed in order to get a clear understanding of the perception of people in India. The survey was conducted online. On surveying it was found that the respondents who participated in the interview were between the age group of 18-56 years, out of which 40 were male and 56 were female. On questioning about the choices of colours, 100% of the respondents preferred experimenting with colours and there was no particular colour which they did not like. On particularly questioning about the colour Pink, 62.5% of the respondents preferred colour Pink, whereas 37.5% had generally not experimented with

this colour, indicating that pink for Men was a critical choice to make. On checking their agreement towards the notion of 'Blue for Boys and Pink for Girls' 66.7% of the respondents agreed to the same whereas the rest 66.3% disagreed, this indicates that the notion is somewhere pre conceived in the mindset of the people with no logic behind the same. Positivity towards a choice of wearing pink color was expressed by the respondents, whereas 33.3% of the respondents were not sure about the same but they did not express any negative attitude as well, only 18.7% expressed a strong disagreement. The findings clearly indicate that the colour is acceptable but highly dominated with the preconceived notions as heard or set in the society, but the choice of the colour for people is more of a personal preference.

Results and scope for future discussions

Human beings are able to perceive numerous shades of colours. Categorising colour preferences or associations on the basis of Gender is a recent century trend. This stereotype is in turn associated with undesirable features such as society and public acceptance. Today, Pink does not associate

within a definite gender group and carries a gender-fluid power, breaking the old gender norms and stereotypes. People are feeling confident and comfortable in wearing anything they like or any colour despite their gender.

As presented through historical, pop cultural and grass root survey evidence and findings in the paper. Pink in contemporary times carries several symbolic and cultural perceptions, they key perceptions that will be relevant to future are: a) pink denotes the feminine nature; b) it expresses emotions of romance and hope; c) it associates with innocence and childhood; d) It also stands for queer community, who use the colour to freely and fluidly express themselves; e) Pink also associates with a more tolerant and tender masculine power.

Pink, in future can be a strong element that can become a visual tool to bridge the gender-divide, by accepting it as a non-binary hue that mostly stands for optimism, tolerance and romances. The world in general is in need to balance its aggressive way of life with the very emotions that Pink stands for. It will be interesting to review in future to evaluate the evidence from contemporary fashion in respect to this viewpoint.

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A STUDY ON: BENEFITS AND CHALLENGES FACED BY TRAVEL AGENCIES WHILE ADOPTING DIFFERENT METHODS OF CASHLESS TRANSACTIONS.

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ABSTRACT

In a system of cashless economy, there is no hard cash in circulation. There occurs an economic system in a cashless nation wherein all the financial transactions are carried out in a digital format instead of using currency notes. People will have the cards or any other payment devices, say, mobile apps which will be used to carry out the transactions in an economy which is said to be a cashless one. There are many examples of cashless transaction which includes Credit cards, Debit cards, Mobile wallet, POS, Net banking, Mobile banking, etc. there is a method of a small amount of cash or very low cash flow in a cashless society, this means, and transactions will be made digitally by using debit cards, Electronic Fund Transfers, ATMs, and Net banking, Mobile Payments.

Keywords: Cashless economy, Demonetization, Digital India, Digital Payment Methods.

Introduction:

"Cash is King" is a very common phrase among all. But until when is the question which arises in minds of everyone? There is a report submitted by Federal Reserve Board in 2019, that still for small-value purchases the use of cash is made, and almost all payments under \$10 dollars consisting of 50% of overall expenses and 42% of payments representing less than \$25 dollars. These days, many of the retail transactions have now turned their ways and have become digital & thereby their economies are moving towards being the cashless one's. Now the bills are being paid by the consumers by card swipe or by phone tapping instead of paying it by cash. The Cashless economies run on plastic money or digital money with minimum cash. Cashless economies ideally are like a natural evolution of our collective marketplace, but the question arises whether, is a cashless economy beneficial or not? There are several worthwhile and ingenious advantages of going cashless. The end of criminal activities linked with the transactions based on cash which may include robberies or risk of loss or damage to the currency, etc. The change of the economy from currency based to the cashless can mitigate a considerable segment of these types of risks and the costs allied with. Going cashless is also worthwhile for travel agencies as it relieves huge burden of managing cash on daily basis, & another benefit is that all the transactions gets processed promptly without cash utilization, and it also eradicates issues related to

accounting, if any, which may be a human error, which is possible more in case of use of cash. Safety of owners i.e. Travel Agents or their Employees is also certain by not putting them at risk of robbery. The vital benefits of cashless India are reduced cost of printing currency notes, reduced burden of tax avoidance and money laundering, etc.

Objectives of the Study:

- To study the concept of Cashless Society & different cashless payment methods adopted by travel agencies in Ulhasnagar
- To study Benefits received by travel agencies of Ulhasnagar for going cashless.
- To understand the Challenges faced by travel agencies of Ulhasnagar for going Cashless.

Review of Literature:

- **Karamjeet Kaur and Dr Ashutosh Pathak** (2016) in their research paper titled "E-Payment System on E-Commerce in India" have explained the cashless transactions consisting of different methods, functions of these different methods and how these different cashless mode of payments work? The usage of e-commerce payment systems is affected by the number of factors.
- **Sachin Kumar** (2011), In his article titled "India riding the ATM wave" explained that; with the rising number of ATMs in the country cash withdrawn through ATM has also increased by three times. Apart from only providing basic functions of withdrawing money, ATMs are

now offering many different services which comprises of money transfer, bill payments, cash deposit, etc.

- **Ashok Kumar Deborah , Rose Shylla Passah**; in their research paper on “Cashless Economy and Digitalization of Tourism & Hospitality Practices in India”(SSRN-id3308586) have explained the demonetization prospects, impact, & challenges on Cashless Economy with specific relevance to Tourism Sector
- **Deepika Kumari (2016)** in her research on “Cashless Transaction: Methods, Applications and Challenges” has explained that Indian Government, with the application of demonetization policy, is trying to familiarize its citizens for cashless transaction with the help of different methods of literature. The study made covered by her is on different methods, benefits and challenges of cashless transaction.
- **Dr. Hitesh Kapoor (2016)**, has given explanation in his research paper entitled “Consumer satisfaction and E-Banking” on the factors that have increased the consumer satisfaction in relevance to E-banking. A big impact on customer satisfaction related to E-banking services is shown through the dimensions of Service quality.

Different Methods of Cashless Transactions: Online Fund Transfer – NEFT/RTGS:-

NEFT or RTGS are the two popular ways of cashless transactions using which we can transfer funds online. Only internet banking facility is required to transfer money for online and as compared to cheque or DD, this method is relatively faster.

Cheque/DD:-

One of the traditional cashless payment mechanisms is cheque which is well known all. DD is also a conventional method of way of cashless transaction which is very safe in receiving payment from someone and as it is signed by the banker, the chances of its default is nil. But the only disadvantage in both these methods is that you have to visit the bank branch & its clearance also is also not immediate.

Net Banking:-

To execute online banking transactions, for e.g., funds transfer, FD/RD A/c opening, closure of account, etc. are the services associated with Net banking & it is also named as E-banking or virtual banking which is provided to the customers on a 24*7 basis.

UPI Apps:-

In this type of payment method, where the financial transactions are done through smart phone through which the money can be sent and received through a virtual payment address and you do not even have to enter your bank details.

Gift Cards/Vouchers:-

You can buy it from a bank or a merchant and it is a readymade card which is pre-loaded with a fix amount of cash through which one can buy any product from a particular seller by using this card/vouchers.

Benefits:

- By using cashless payment methods, the travel agencies can get their amount instantly. They do not have to wait for their booking amount.
- As it is not in the form of cash, there is no risk of theft as directly the payment is transferred in the bank accounts.
- The agents will be able to offer better customer service as the amount is also paid immediately which will motivate them to provide good services on time.
- These cashless methods are now a days have become so convenient to use for the users and that is why they are known as user friendly that the people belonging to the old age also are now able to use it conveniently without anyone's help.
- The payments are also secured as it directly goes to the concerned person's bank account.
- Sometimes, there is even no need to maintain the records on paper as everything is maintained digitally, only if everything is maintained at one place.
- These days it is a good method to compete, because those who do not provide payment services in cashless modes, may get out from the race of competition, as it is the

need of today’s world & demand of every customer.

- Every transaction is transparent as the accounts are directly linked with bank accounts, pan card & aadhar card.

Cashless Challenges:

Many challenges have been faced while introducing the cashless payment system in India not only by the Economy but also by the Travel Agencies while adopting these different methods. They are as follows:

- Sometimes hidden cost becomes the biggest challenge as it becomes costly for the party bearing it.
- Sometimes, extra charges are also involved beyond a certain amount of transactions due to which, both the parties prefers to deal in cash instead of making it costly for them.
- As the accounts are directly linked, the tax payments are also clearly assessed due to which black money is curbed, but most of the parties do not prefer it because of this is reason.
- As mentioned above, even if a person maintains many accounts, all the accounts are linked with each other through aadhar card due to which all the transactions of a person are easily traceable.
- Sometimes poor internet connection becomes a challenge, due to which a person is left with no other choice but has to make payment in cash.
- As these days cyber frauds are increasing, many people are avoiding using cashless method of payments.
- Many customers of old age or who does not want to reveal their transactions, still prefers to make payments in cash.

Research Methodology:

The current study is based on the primary as well as secondary data. Primary data was collected through the structured questionnaire which was filled by the travel agencies of Ulhasnagar. The sample size selected for data collection was 50 travel agencies & the methodology was simple random sampling. Secondary data was collected from various websites, online published journals and articles.

Hypothesis:

1) **H₀**= There is no significant association between cashless methods provided by Travel Agencies & benefits received by them.

H₁= There is a significant association between cashless methods provided by Travel Agencies & benefits received by them.

2) **H₀**= There is no significant association between cashless methods provided by Travel Agencies & challenges involved in using them.

H₂= There is a significant association between cashless methods provided by Travel Agencies & challenges involved in using them.

Data Analysis & Interpretation:

1) Cashless Payment Methods used by Travel Agencies & Benefits associated with it.

Test static/ x2	Df	p- value	Level of significance
38.34	10	0.00	0.05

Source: Primary Data

Interpretation:

From the above analysis, it is concluded that a p-value of 0.00 which is quite lesser than the 0.05 level of significance. Hence, we reject the null hypothesis and accept the alternate hypothesis. This means that there is a significant association between cashless methods provided by Travel Agencies & benefits received by them.

2) Cashless Payment Methods used by Travel Agencies & Challenges associated with it.

Test static/ x2	Df	p- value	Level of significance
51.59436	14	0.00	0.05

Source: Primary Data

Interpretation:

From the above analysis, it is concluded that a p-value of 0.00 which is less than the 0.05 level of significance. Hence, we reject the null hypothesis and accept the alternate hypothesis. This means that there is a significant association between cashless methods provided by Travel Agencies & challenges involved in using them.

Suggestions

From the above analysis following suggestions can be made:

- a) Cashless Payments have many benefits involved, so few travel agencies which have still not started giving cashless payment services should think of switching to it, because this can be a good method to compete also & it also reduces the risk of theft along with increase in chances of instant & secured payments along with many other benefits.
- b) But from the above analysis, it is also concluded that cashless payments also involve many challenges such as poor internet sometimes & risk of cyber frauds sometimes also. So to support, these service firms Govt should take some necessary steps in increasing the internet connectivity in the areas facing these issues & also making the cyber laws more stringent to avoid the risk of cyber frauds & increase the faith in cashless payments.
- c) As per the questionnaire filled by the Travel Agencies, it was also proved that few cashless payment methods also involved some hidden cost or extra charges & thereby making it more costlier one. So steps should also be taken to make it free of extra costs thereby making it more popular

among people who avoid using this mode of payment as it is more popular among the people belonging to the age groups of 18-24 & 25-32.

- d) The government should also take promotional measures to motivate the Travel Agencies in using cashless payments as a mode of accepting payments from customers as the results of questionnaire also proved that almost 48% of the respondents agreed that their profits has increased after providing cashless payments as a mode of transactions to their customers.

Conclusion

The country is moving hastily towards cashless economy after demonetization. To see more growth in cashless payments in the near future, some issues are there which need to be conquered. Awareness Programs need to be conducted by Government with support of various companies and Banks which will boost the confidence of people while using them which will not only provide convenience to people but also the Travel Agencies. With this the Travel Agencies in particular & Government & society at large will soon transform into a cashless one.

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CONTEXTUALISING DALIT STRUGGLE FOR EQUAL RIGHTS IN THE AGE OF ARTIFICIAL INTELLIGENCE FROM HISTORICAL PERSPECTIVE

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ABSTRACT

When the machine is taking the place of man for doing almost everything in the age of Artificial Intelligence, does the age-old question of equal rights matter? An attempt is made to make a brief survey of modern history of equal rights in the Dalit context to locate the question of equal rights in the age of fiber technology.

Keywords: Dalit, Ambedkar, Equal Rights, AI.

Introduction

All men are born equal is the foundational social value of the modern civilized society which in popular terminology is known as civil society. How civilized our society is known by how seriously we uphold the principle of equality. This is the age of Artificial Intelligence where man lends his power of choosing to the machine. By doing data analysis, it is the machine that decides what a man has to choose for eating, for speaking, for clothing, for doing all jobs. In the 21st century, the nature of wealth is gradually changing from a land-based economy to a digital economy. The contemporary society is rapidly changing from owning physical assets to digital. In the highly digitalized world, when the society will be controlled by the class of people who own data and machine technology to analyze it and not the people who own the land, would it mean new classes of ownership emerge? And would it mean new kinds of socio-economic differences emerge? Would it also mean the old feudal orders make a way to newly emerging data dictators or data democrats? One thing is certain particularly in the Indian context that Indian society is rapidly changing from a feudalistic land owned economy to a digitalized economy, unlike America without going through a proper phase of industrialization in terms of economy of heavy machines. India by making a long jump to the digitalized economic world is creating a new chapter in economic history. Its integration with the global economy puts Indian society face to face with other societies to take a position to challenge its societal inadequacies hitherto couldn't do due to feudalistic economic setup. Here comes the importance of

the principle of social equality to translate economic challenges into potential opportunities. With opportunities on their side provided by the digital marketing world, the Dalit race after acquiring e-technological skills could position strongly on equal footing with others in the socio-economic cultural world.

Why equal rights?

In Indian society, the Dalit race like any other marginalized community is one of the major classes of producing goods and services. However, it faced age-long misery and working in adverse economic situations. It has been restricted to be a mute spectator for ages though it played at different historical times the role of producer and creator of wealth in the agricultural-based economy. In the traditional land-based agricultural economy, though the Dalit race is involved in production activities, the Dalits largely remained to be landless agricultural labourers as they are deprived of owning the land. Since their share of land-owning is minuscule, their economic growth remained negligible. It is the modern education introduced by Lord Macaulay that changed their fate and the modern Constitution architected by Ambedkar that shaped their destiny to better their socio-economic life. Thomas Babington Macaulay (1800-1859) was influenced by the democratic revolutions witnessed by England and other western countries. He was influenced by the 18th century American Declaration of Independence (1776) and the French Revolution (1789). Lord Macaulay spent in India just four years that was from 1834 to 1838. He spread the message of racial equality and racial justice by involving in the activities of changing the

Indian system of education and judiciary by opening the doors to all races and communities including the Dalits. Before Macaulay came to India the system of education and judiciary was based on *Smriti* and *Shariyat*. Hindus followed *Smriti* laws which didn't allow education to not only Dalits and also to Shudras like Other Backward Castes and also Adivasi. Muslims followed *Shariyat* laws which meant only for Muslims. Since the majority Indian population was non-Muslim, they didn't get any rights and protections under *Shariyat* laws. That is to say, the *Smriti* laws of Brahmins and *Shariyat* laws of Muslims kept the vast majority of Indians away from the opportunities to get an education. Before Macaulay came to India as the first law member of the council of Governor-General in 1834, the British government was following *Smriti* and *Shariyat* laws for Hindu and Muslim Indians respectively. In other words, before Macaulay, Dalit, Shudra and Adivasi were not benefitted from British rule and the biggest beneficiaries were Brahman, Kshatriya, Vaishya and Muslims. The Dalits, Adivasi and Shudra populous debarred from the right to education and equality even under British rule till Macaulay changed Indian laws.

Lord Macaulay prepared Indian Penal Code in 1835 that made all Indians equal before the law. By this law Dalits, Adivasi, Shudra communities have become equal to all other Indians. Lord Macaulay also prepared the famous and historical 'Minute on Indian Education' in 1835 and education available to all. By this law, all Indians including Dalits, Adivasi and Shudra have got the right to education. Macaulay laws replaced Manu laws. As a result of Macaulay's equal rights revolution, Jotiba Phule and Ambedkar got the right to education which was hitherto denied to their communities. Lord Macaulay is therefore called the 'Father of Egalitarian Revolution' in modern Indian history.

Phule and struggle for equal rights

Jotirao Govindrao Phule, popularly known as Mahatma Phule, was born in Pune, Maharashtra on 11 April 1827 and died on 28 November 1890. He belonged to the first generation Backward Shudra, who got benefitted from Lord Macaulay Laws. He was

influenced by Thomas Paine's book 'Rights of Man'. Phule attended Scottish Christian Missionary High School and completed his schooling in English medium in 1847. He educated his wife Savitribai Phule by teaching her reading and writing. Jotirao and Savitribai were involved in establishing schools for girls and also schools for Dalit and Shudra communities. Savitribai Phule is popularly known as the first woman teacher of modern India. Her birthday on 3rd January is celebrated by her followers as women teachers day. Mahatma Phule founded *Satyashodak Samaj* on 24 September 1873 to bring racial equality and justice to Dalit and Shudra races in Indian society. Phule was known as Shadow Christian to his close followers of his time as he was influenced by western ethics.

Phule wrote about 16 books, among them the most important one is *Gulamgiri*, originally written in Marathi in 1873. *Gulamgiri* means slavery. In his book *Gulamgiri*, Phule thanked Christian missionaries and the British rulers for making Dalits and Shudras realize their worth as human beings. He felt that British rule tried to restore dignity to the lives of Dalit and Shudras by providing them with modern education. He dedicated his book to the people in the US who are working to end slavery. He testified before the education commission hearing in 1882 urged the British government to open more schools for Dalit and Shudras. He advocated for compulsory primary education. Special incentives like scholarships to students belonging to these communities.

Ambedkar and struggle for equal rights

Babasaheb Bhim Rao Ambedkar regarded Mahatma Phule as his master. Like Phule, Ambedkar too got English education and studied in the best foreign universities in America and England and the masterstroke of Macaulay laws is making Ambedkar the chief architect of the constitution of India. Ambedkar ensured that the spirit of Macaulay laws continue throughout the body of the constitution of India as it upholds equal rights to all citizens including Dalits.

Ambedkar stressed the importance of education and individual freedom. He established many educational institutions for Dalits and other

marginalized communities. Ambedkar formed *Akhil Bharatiya Dalit Federation* which in English called the All India Scheduled Caste Federation on 18 July 1942 in Nagpur as a political party. Ambedkar authored and released the 'MANIFESTO OF AKHILA BHARATIYA DALIT FEDERATION' in Marathi on 7 October 1951 aimed to contest the first general elections after the departure of the British. It was written in Marathi and English. In the Marathi manifesto, he used the word Dalit and in the English manifesto, he used the word Scheduled Castes to refer to his people. The Dalit manifesto was written by Ambedkar when he had already written the Constitution of India. On the cover page of the Dalit manifesto written in Marathi, it is clearly stated that Dalit Classes Federation is an All-India Political Party of the Dalit classes, established by the Dalit classes. Ambedkar's Dalit manifesto is the foundational statement for the Dalit political struggle for equal rights. Ambedkar, though founded the Dalit Federation only for Dalits, it aimed to work for all marginalized communities like Shudra and Adivasi particularly in the matter of education and services. He emphasized higher education to these races. The principles of the Dalit Federation were indeed meant for all Indians. Explaining the character of the *Akhil Bharatiya Dalit Federation*, Ambedkar in the Dalit manifesto states, "It may be that it is not open to all, nonetheless it is out to serve all and co-operate with all who prove worthy of co-operation."¹

The very first principle of Dalit Federation states, "It will treat all Indians not only as being equal before the law but as being entitled to equality and will accordingly foster equality where it does not exist and uphold it where it is denied."² Ambedkar tried to position Dalits as equal citizens of the Indian state and equal humans in Indian society by declaring the principle of equality before the law as the first principle of *Akhil Bharatiya Dalit Federation*. Equality before the law was first introduced in India as a law of the government by Lord Macaulay. Ambedkar continued the legacy of Macaulay by making the principle of equality as the Constitutional law and also his party's principle. The Dalit manifesto also states, "It will uphold the right of every Indian to equality

of opportunity subject to the provision that those who have had none in the past shall have priority over those who had. It will insist on the State maintenance of liberty, equality and fraternity and will strive for redemption from oppression and exploitation of man by man, of a class by class and of a nation by nation."³ By emphasizing on equality of opportunity with the rider to give preference to those who have had no opportunities in the past, Ambedkar expressed his concern for providing educational and job opportunities to Dalit, Shudra and Adivasi races. His party principles were indeed harmonized with the principles of the constitution of India particularly in the matters of empowering Dalits by providing equal rights.

In his Dalit Manifesto, Ambedkar looked at the positive side of British rule and credited the legacy of the British for introducing in India common law, common judicial system and common administration.⁴ However he found many socio-economic problems the British couldn't solve. The legacy of the British has its debit side as Ambedkar found that the failure of British rule to bring change in the archaic social system called varna or caste system. The British rule also failed to provide quality education, and opportunities in government jobs both in civil and military services which had resulted into complete neglect of Dalit, Adivasi and Backward Shudras that made India an under developed nation.⁵

Ambedkar declared in the Dalit manifesto states that the Dalit federation would fight for not only Dalits and also for Shudra (OBC) and Adivasi. "(Dalit Federation) will fight for the raising of the Backward Classes, the Dalits and the Tribal people both in the matter of Education and Services... The sort of Education which the Dalit Federation has in mind concerning these classes is not primary education, not even Secondary Education. What it has in mind is advanced education of such high order, both in this country and outside, which will enable these classes to fit themselves for taking hold of administration. Similarly, in the matter of services, the Dalit Federation will insist on the reservation."⁶ The Dalit manifesto of Ambedkar was firmly of opinion that the only solution to remove the cause of enmity between Dalits and non-Dalits,

Dalits should be given opportunities for higher education and higher services.⁷ He was of the view that only higher education could raise the level of Dalits, Adivasi and Shudras to higher classes.⁸ Though the manifesto is of Dalit Federation, it argued for higher education to Dalit, Adivasi, and Shudra, particularly Backward Shudra to make them socially equal to higher classes. Ambedkar draws his strength for sustaining the struggle for equal rights not only from political platforms like the Dalit Federation which he formulated and also from the philosophy of the Buddha. Three principles constitute the nucleus of Ambedkar's vision of equal rights which are Liberty, Equality and Fraternity. But he emphatically say that he found the roots of his social philosophy in the Dhamma of the Buddha and not from French revolution.⁹

Equal Rights in the Age of AI

The world is entering from the age of Apes to the age of Apps. The Apps with Artificial Intelligence controls and challenges the decision-making capacity of humans. Once human's ability to choose is replaced by the decision-making capacity of software machines, even democracy will be in peril. Data owners using fiber machine technology such as coding could manipulate the democratic process. The history of equal rights particularly in India is the history of making the state responsible for human empowerment and the nation's development. If human's common sense becomes redundant and Artificial Intelligence becomes the authority to decide the truth, the role of the state will be nominal and the question of equal rights becomes the question of no rights. Under these circumstances what would be the significance of principles like liberty, equality and fraternity which formed the foundation of struggle for equal racial rights throughout modern Indian history?

New inventions in the digital world can't be stopped. But at the same, there is a need for fruitful conversation in the civilized world

between the dominant and marginalized on methodology to transform the new technological opportunities into social realities to make the world a socially and economically better place for all races and communities. As for as Indian society is concerned, the availability of new opportunities in the field of the virtual world to the Dalit, Adivasi and Backward Shudra communities will help India to become technologically relevant at the global level and socially dynamic at the local level. As the English language provided a new vista, the same way computer literacy would provide the Indian masses with the new vision to live with dignity. This is the only way the lives of Dalits, Adivasi and Backward classes can be made relevant in the world of a globalised economy and Artificial Intelligence.

Conclusion

Human history has progressed through many stages. From the hunter-gathering stage, it entered agricultural and then industrialization. Now it is witnessing fiber technological revolution. Indian history has witnessed modern democracy and political freedom merely about 60 years back like the history of many post-colonial societies. India, without passing through the stage of industrialized society is entering into the digital world carrying with the bondage of feudal values like casteism, racial inequality, and gender discrimination. The vast majority of Indians are still underprivileged and leading the life of lack of quality education and health. Unless the technological revolution aids India to overcome the feudal societal framework, equal rights would be a distant dream for millions of Dalit, Adivasi and Shudra Indians. They have to bear the burden of economically poverty-stricken and socially undignified life just because of no mistake of their own but because of the mere accident of their birth in the marginalized communities. The history of equal rights, therefore, teaches that man's worth shouldn't be based on birth.

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WHY ENCOURAGING STUDENT START-UPS IS A PROMISING PATH AHEAD!**S. Pawar¹ and R. Mahabal²**¹PTVA's Institute of Management and PTVAIM's Centre of Entrepreneurship & Innovation
Faculty Co-ordinator,²PTVAIM's Centre of Entrepreneurship and Innovation.**ABSTRACT**

Pandemic has pushed global economy many steps back, India is no exception to it. However, overall economic growth doesn't get hampered by one or two problems however big those problems may be, if the country is taking strategically correct steps to build the economy over the period of time. The problems can create temporary setbacks however, the economy will bounce back relatively faster, regardless of whether it is a developing economy like India with large number of complex socio-economic problems or an advanced first world country.

*For India; its huge market, policies like 'Make in India', 'Start-up India', 'Stand-up India', increased government expenditure in building infrastructure, better ease-of-doing business and healthier international relations are some of the correct policy steps which are leading the country to self-reliance. Country is developing the positive start-up and entrepreneurship culture where problems are considered as **opportunities**. This is apparent from the fact that while many companies were struggling to survive, twenty-six Indian start-ups got the 'unicorn' status during eight months of 2021. A big boost to entrepreneurship in the country has come from structured efforts taken by the government to build entrepreneurial culture on educational campuses. Programs that start from basic entrepreneurial sensitization leading upto incubation of student businesses on campus has been undertaken on a large scale throughout the country. While this project is in a relatively nascent stage, one can already see its effects in changing campus culture. This illustrative case study explores a story of a boy who took advantages of small opportunities created at educational campus in the form of training-based business plan competition and the student-based incubation centre and became a start-up founder who has created jobs for over 20 people within the time span of two and half years, has started doing import substitution alongside pursuing his graduation and post-graduation. His good networking capabilities, useful 'idea', passion, risk taking appetite, perseverance and self-confidence helped him achieve so much despite many hurdles.*

Key words: Innovation, entrepreneurship, passion, perseverance, opportunity identification, start-up.

Introduction:

India stands today at a tipping point of a situation which is both its strength and challenge. Census data of 2011 suggests that India's youth population (age group of 15-24yrs) stands at 19.1% and projection data suggests that it will have reached 34.33% by 2020. Literacy rates among youth is also steadily increasing. (1) While a large young population is blessing, the youth is largely found to be under skilled and under employed. Promotion of skill development and entrepreneurial training at higher education campuses is one of the many positive steps that the government has taken to address this problem. This case explains at length the story of Mr. Ravi Ravariya a young under graduate student who decided to plunge in entrepreneurship based on the positive experience he had while participating in a business plan competition held at his college and how over the years, he has been able to build a very successful start-up. This case aims to present one example on how entrepreneurial culture on campus and diligent implementation

of entrepreneurial promotional activities, pre-incubation programs and incubation program that focuses on students can help build a thriving eco-system which at a larger scale can address some of the problems faced by the country and provide a productive solution for them.

Overview of the situation

The case speaks about how curiosity of young students if encouraged, can result into innovation and entrepreneurship. It narrates the story of a youth who became a start-up founder at very young age. The case takes readers through his journey as a start-up founder right from his curious ventures, his challenges and setbacks, his admission at student-based incubator established by his own educational trust to his setting up of his start-up:RCube Recycling Pvt. Ltd. The case highlights significance of innovation and entrepreneurship promotional activities at educational campuses in nurturing 'job creators' at campus as well as passion, patience and perseverance as essential qualities of every successful businessman.

Analysis

From a curious enquiry to innovation

Ravi belongs to a family of entrepreneurs, his father was in the business of importing printer cartridges and selling in Indian markets. While Ravi had an entrepreneurial background, his aim was to do his masters abroad and settle out of India. However, a small accident, a curious whim to be a part of business plan competition held at college and a sharp mind set, took Ravi's story on a different path. In the 2nd year of his under-graduation program, Ravi was at his father's workshop fiddling with the printer cartridges stored there. He dropped one by mistake and it broke. It was quite likely that his father would scold him and hence Ravi tried to fix the broken cartridge. What could have been a problem turned out to be a blessing. He discovered that he was able to fix the broken cartridge. He also identified 6 components which were a part of it. Some further research suggested that of these 6 components only 3 were largely recycled, the rest only added to heaps of unrecycled e-waste that was going into landfills, leading to soil pollution and many environmental hazards. Ravi set upon a curious journey to see if this problem could be resolved.

Role of on-campus activities nurturing innovation and entrepreneurship

In the same year, Centre of Entrepreneurship and Innovation (COEI), which was then an e-cell of Parle Tilak Vidyalaya Association's Institute of Management (PTVAIM) launched its flag-ship event – Wings2Vision: a training-based business plan competition for students of all colleges of parent trust PTVA. Ravi decided to grab the opportunity and participated in the competition and decided to work on the idea of whether the empty printer cartridge can be fully recycled and prevented from going to land fill. The competition was unique as it comprised of exhaustive entrepreneurial training elements. The one-to-one counselling and three days Entrepreneurship Development Programme organized by COEI helped Ravi in understanding how to explore the idea and understand its commercial feasibility. He optimized all the training and developed and presented a well-researched basic business basic model canvas in 2 selection rounds that were held as part of the competition. These

presentations were done in prescribed format and time limit in front of renowned industry stalwarts and domain experts. In the competition and training that stretched over a period of one and a half months, Ravi secured second prize which comprised of access to the COEI's incubation program and seed fund of Rs. 75,000/-.

Facing challenges of converting innovation into a start-up

Ravi faced a series of challenges of different types. His first challenge was at home. Ravi's family was of the opinion that he should focus on his studies and complete his graduation. Ravi was successful in convincing them to allow him to pursue his business idea and use his prize money for the same but only partially. His family agreed to this scheme on the condition that they would give him time frame of 2 months in which he should make decisive progress, else he would have to abandon his idea. His second challenge was of zero domain expertise. Though Ravi had preliminary training of developing a business model canvas, he was from commerce background and hence had no understanding of either plastics or their recycling. He lacked the knowledge of different components of cartridge, its uses, types of plastic and its uses as well as existing system of cartridge recycling. He worked relentlessly for next two months, spoke to many people, and did lots of experiments on the cartridges. He even spoke to many cartridge recyclers and convinced some to sell empty cartridges to him and experimented on those. He found out that the traditionally implemented recycling process was a jumbled mix of organized and unorganized sector, lack of awareness and interest in environment protection norms and poor profitability in recycling process. He started working towards his idea of finding out different ways through which each component will be reused and prevented from going to landfill. Along with learning accounting he started learning how to convert plastic parts in plastic granules, how to recover left over tonner powder from the cartridge, process it and reuse it. He could overcome all the challenges and converted his idea into range of marketable products. In this while Ravi was a part of COEI's pre-incubation program where

he got access to experts who could guide him in terms of domain expertise and other knowledge critical to establish successful proof of concept. Ravi managed to successfully launch his pilot. His family was more supportive this time and allowed him time of 1 more year in which he would be completing his graduation to also simultaneously convert his proof of concept to an early-stage start-up. Ravi joined the incubation programme in 2018-19. He took decisive steps such as formation & registration of his own company RCube Recycling Pvt Ltd. Ravi's conviction, progress, and the support, that he was getting from his college and incubation centre, convinced his family to let him continue with the business and in the due course of time, his family too gave him financial support and access to his father's clients. Ravi was successful yet again in transforming his proof of concept into an early-stage start-up. The 3rd challenge that Ravi faced at this time was that no one in the market was ready to believe the words of a freshly graduated boy. His very young age and lack of experience did not inspire lots of people to consider his proposition seriously and like every tenacious and creative entrepreneur, Ravi found a way to generate this confidence, at times with the help of his father, at times with help from COEI contacts, but he managed to meet, present to and convince many people and ultimately convert many of them to loyal clients. He started working in a small rental place at Andheri, Mumbai and eventually shifted his unit to Virar and expanded it from 500 sq.ft. workshop space to more than 3000 sq.ft workshop space.

Ravi's Business Model

Ravi's business model is B2B. In 2016, due to amendment in the E-waste Management rules all the e-waste producing individuals or corporates or institutions or government bodies were mandated to discard e-waste through the formal and organized government recognized recycling system. Ravi's research suggested the reach and length of the problem: Printer cartridge waste segment contributes about 12% of total electronic waste. In 2019, it was estimated to generate about 6.4 billion kgs of printer cartridge waste alone. (2) In India, there are 312 registered e-waste recyclers. Recyclers avoid recycling printer cartridge waste due to

uneconomical traditional recycling process. Today, India is dependent on other nations specifically China for its printing consumables. As per the traditional & prevalent recycling process, toner residue recycling required incineration which the recycler had to pay for. Therefore, most recyclers would divert their revenue earned from recycling metal and plastic components of a cartridge into incineration process thus leading to no profit no loss in most cases. Ravi's solution was ingenious. He innovated a process that could recycle 100% of printer cartridge waste without any use for the incineration process. In the traditional process, 85%-90% of components would lead to recovery, and the remaining 10%-15% was disposed of using the incineration process. Ravi's process enabled him to develop products from the waste discarded cartridges. Ravi's recycling process enables creation of up to 78 types of products which are in turn re-used without harming the environment.

India was dependent on China for printer consumables; however, these refurbished products were the perfect alternative to these imported products in terms of quality and price. The refurbished products were able to support the Indian cartridge consumable market during the COVID 19 induced pandemic when importing those from China was a problem. As per Ravi's model he paid recyclers to collect waste from them, this payment was necessarily more than what they received after traditional recycling process. He then recycled and refurbished the cartridge waste components, and these recycled components were then sold to individual business which required plastic granules etc as a part of their production process. This seemingly simple operation made recycling a profitable proposition. Additionally, it's a business that works on a large scale and has further scope for massive scalability. The business will provide 'Economies of Scale' as well as 'Economies of Scope' with a wide range of refurbished products. Ravi supplemented his strong product line with many other key factors which led to development of a stronger business proposition.

While importers use to pay in advance to the suppliers in China, blocking the free cash reserve RCube Recycling provided credit period of 30 days depending on the goodwill and reputation of the customer in the market. This freed up people's free cash reserve.

Many new importers faced problem of receiving defective products from China, making huge losses on particular consignment. Understanding the problem of importers, Ravi wisely decided to create a system where these importers were allowed to inspect the product quality first and take delivery from R-cube. This system reduced importers risk of getting defective product up to a greater extent.

Ravi noticed that importers are facing some other problems like –

Compulsion to buy in bulk while bringing products from other nations to bring down the logistics cost.

Due to heavy dependance on 'import' as the only source of supply, importers at times lost the opportunity for taking advantage of sudden increase in demand for the product.

Ravi supplied the material 'on-demand' & took advantage of the short-term business opportunities. Plus, the whole global movement on ban on Chinese goods which started in the pandemic period was greatly helpful to Ravi.

From May 2018 to December 2020, Ravi's team recycled 646,000 kgs of printer cartridge waste & diverted 335,700 kgs of plastic, 180,700 kgs of metals, and 129,000 kgs of refurbished products from going into landfills. Since commencing the operations in May 2018, RCube Recycling has grown by 37.75% in terms of revenue and 104.18% in terms of net profit in 2019. After the Indian market was hit by pandemic and complete country was under lockdown, Ravi's team connected with the intermediaries in the other domestic markets to grow customer base. After the lockdown was lifted and operations were given green signal to operate while ensuring proper safety measures, the business grew at triple pace. RCube was able to go from being a local solution provider to international solution provider. Ravi realized that e-waste management especially of printer cartridges was a challenge for small neighboring countries like Bhutan, Nepal and Sri Lanka and

hence he was able to establish necessary links to help them solve their problem the RCube way! Today Ravi is connected with above mentioned countries as well as Nigeria and Canada and is developing his network there.

In 2020, Ravi's revenue increased by 57.56% whereas the net profit increased by 307.5%. Necessary investments made on machinery and capital goods were paid off in the year 2020. Ravi's business grew large enough that he required larger processing space and hence shifted his operation to Virar; Palghar District. In times where people were losing their jobs, Ravi provided employment to 20 people and internships to many of his peers.

Recommendations

This case stands as a classic example of how student entrepreneurs are just as capable if not more of building a great enterprise. In fact, there are many benefits of encouraging young students to start-up viz. they have energy and passion. They have a higher risk-taking appetite. Students being in learning eco-system already and having a relatively blank slate in terms of industry experience are able to absorb new ideas and concepts faster and have the time-based bandwidth to implement the same. In most cases especially in urban spaces, parents don't have large monetary expectations from their children while they are still in schools and colleges. This gives them the required freedom to develop something new. Students in higher education are required to do many projects and assignments in their coursework. Enterprise building process; whether successful or otherwise, becomes ready material for them to create good projects based on hands-on approach. Today positive government policies in alignment with structured approach provided in educational campuses have shown to increase the possible success rate of start-ups. This becomes a big boost to individual lives of the students, serves as a model for their peers and ultimately helps in nation building.

Conclusion

Entrepreneurial culture on campus, its promotion and structured access to students is a win-win. Cases like Ravi help us to realise the scope of personal, social and national

contribution that entrepreneurial activities can lead to in terms of fruitfully engaging young people and solving to a certain extent; problems such as unemployment and under employment in youth. Ravi's enterprise stands today not just as a classic case of import substitution but the scope that entire plastic waste recycling process and industry world

over has. A boy with great potential who once had a dream of flying and settling abroad has due to timely intervention and entrepreneurial training become a successful job creator and has opened doors to a new industry that anyway puts him on a global scale but with India as its centre point.

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ROLE OF NETWORKING, MENTORING AND RESEARCH PRODUCTIVITY IN CAREER ADVANCEMENT OF ACADEMICIANS IN HIGHER EDUCATION INSTITUTIONS ACROSS MUMBAI

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ABSTRACT

Career in higher education is no less demanding or challenging in today's time when there is so much reforms and interventions in the form of New Education Policy, affiliations, accreditations etc. A faculty who purely enters this profession with the intention and passion of being a teacher or an academician in few years is expected to posse's multiple skills other than teaching which is to begin with is being administrator, mentor, counsellor, researcher etc. Existing or surviving in this profession is no more a significant issue of discussion but what it takes for an academician in higher education to advance or progress in their career is definitely a matter of concern. Over the years several studies conducted on career success or career advancement of academicians have definitely highlighted the important role of networking in career advancement of faculties. Building professional contacts, associations, connections for professional advantage is integral part of academic networking. The second factor is having good mentors in this profession who can help, guide, motivate the faculty towards the steps that they need to undertake for their career progression. Lastly, the aspect of productivity in research which is accomplished through undertaking quality research projects and publications for not only enhancing scores in API's but engaging in research to improve one's own productivity and efficiency. This study collected data from approx. 200 academicians teaching in degree colleges in Mumbai and also through brief literature review first developed a theoretical model to establish the relationship between Networking, Mentoring, Research Productivity and Career Advancement. Further the impact of Career Advancement on Staying Intentions was also evaluated. The tool used for analysis is IBM AMOS and SPSS using which theoretical model was tested through Confirmatory Factor Analysis and Structural Equation Modelling.

Keywords: *Networking, Mentoring, Research Productivity, Career Advancement, Staying Intentions*

1. Introduction

The massive growth of Indian Higher Education system over the year in terms of its diversity, number of institutions, growing student population etc. brings lots of challenges which is enrollment ratio, student teacher ratio, research quality, infrastructure, industry collaboration (Sharma & Sharma, 2015). Sirswal (2016) in his study further said that it is important for institutions, universities and policy makers to pay attention towards growth and advancement of most critical aspect of higher education which is faculty and stated that building competency, capability and capacity to retain human capital of this profession is matter of concern for future of this sector. Tilak (2015) studies career advancement of faculties in India from perspective of UGC CAS and highlighted enablers and barriers in implementation of CAS towards faculty promotion. Further, Ahmad (2017) also in his study on challenges and opportunities of higher education stated the importance of quality research and innovation as an important contributor towards growth and advancement of this sector in times ahead.

Wolff and Moser (2009) in their longitudinal study highlighted the factors of networking which contributes towards career success of an employee, they studied the relationship of networking and career success through six subscales. Kumar (2001) in her descriptive study highlighted the impact of mentoring on growth and success of employees in their career, she used parameters like goal evaluation and consultation with roles and responsibilities of both mentor and mentee in attaining the career goals of mentee. Abramo, Andrea, Angelo and Murgia (2017) in their study evaluated dimensions of high and low research productivity through study of different variables, they highlighted skills, knowledge and competencies which differentiated superior and quality research over mediocre and its effect on progression of an employee in their vocation. Delina Putri and Handoyo (2020) further confirmed the association between career advancement and staying intentions of employees through both qualitative as well as quantitative data analysis.

While there has been lot of separate research work highlighting the association of

networking with career growth , mentoring with career progression and research with career advancement but there has been no study in past which studies all these five variables together which are networking, mentoring, research productivity, career advancement and staying intentions hence this study tries to bridge the gap through of earlier research through evaluation and analysis of the theoretical model and testing the hypothesis through structural equation modelling.

2. Literature Review And Hypothesis Formulation

1. Mentoring (MT) and Career Advancement(CA)

Baugh and Sullivan (2005) through their study ascertained positive relation between mentoring and career advancement of individual employees, they evaluated both subjective as well objective career success and used qualitative study to establish the relationship. Jyoti and Sharma (2015) through their quantitative study found that aspects of structure and culture in mentorship is also a significant factor towards career growth. Hence it is hypothesized that,

H₁: Mentoring (MT) has a positive impact on Career Advancement (CA)

2. Networking (NT) and Career Advancement(CA)

Wolff and Moser (2009) studied the aspect of networking through both internal and external professional contacts. They also evaluated both

objective as well as subjective aspect of career growth. They further said that it is more important to maintain professional networks and not only to build the same. Hence it is hypothesized that,

H₂: Perceived employability (PE) has a positive impact on Proactive personality (PP)

3. Research Productivity (RP) and Career Advancement(CA)

Abramo, Andrea, Angelo and Murgia (2017) studied the high and low levels of research productivity and its importance in career progression of employees. Jung (2014) said that different levels of research productivity is expected at different stages of an employee’s career lifecycle and it has a positive impact on career advancement of employees in their profession. . Hence it is hypothesized that,

H₃: Proactive personality (PP) has a positive impact on Career Adaptability(CAD)

4. Career Advancement (CA) and Staying Intentions (SI)

Hedge, Jerry and W.Rineer (2017) in their career pathway model from both employer as well as employee perspective established strong association between objective and subjective career advancement and intention to stay within the organization. Hence it is hypothesized that,

H₄: Career Self Efficacy (CSE) has a positive impact on Career adaptability (CAD)

Research Model

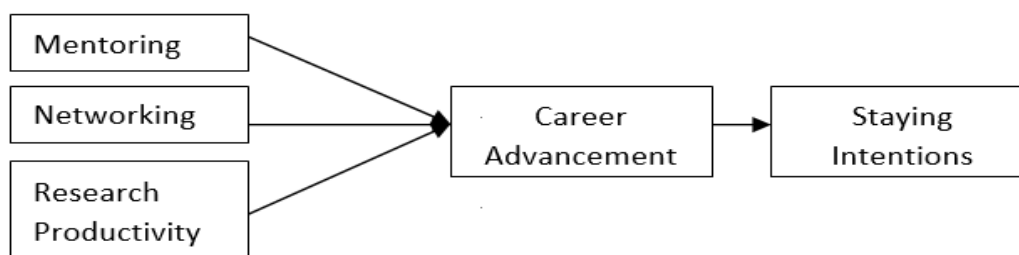


Fig. 1: Proposed Research Model

3. Data Collection

Primary data from 200 faculties teaching in degree colleges across Mumbai was collected

using a five point based Likert rating scale and following is the demographic profile of the respondents

Variable	Category	Number	%
Gender	Male	107	53.5
	Female	93	46.5
Age	Up to 30	64	32
	31-40	42	21
	41-50	53	26.5
	50& Above	41	20.5
Experience	Up to 5	70	35
	6-15	59	29.5
	16-25	44	22
	Above 25	27	13.5

Table 2: Demographic Description

4. Data Analysis

Confirmatory factor analysis with the help of inferences helps the researcher to understand the relation between the constructs and the variables. This involves statistically establishing the model fit by using several tests. It uses Chi square test which states whether there is difference between the actual and expected values. Further it uses indices like Comparative Fit Index (CFI), Normed Fit Index (NFI), Incremental Fit Index etc. to establish the model fit. Further to test several regression equations simultaneously structured equation model is used for analysis.

5. Data Testing And Results

1. Confirmatory Factor Analysis (CFA)

As highlighted in table below the chi-square/df value is 1.270 which is less than 5, P value is 0.052 which is slightly above 0.05, Goodness of Fit Index is 0.910 which is above 0.90, Adjusted Goodness of Fit Index is 0.881 which is below 0.90, Normed Fit Index is 0.920 which is greater than 0.90, Comparative Fit Index is 0.982 which is greater than 0.90, RMR is 0.058 which is less than 0.08 and RMSEA is 0.037 which is less than 0.08. Since almost all the values are as per prescribed standards, good model fit, reliability and validity is established

Indices	Saturated model	Suggested value
Chi-square value	203.167	
Chi-square value /df	1.270	< 5.00 (Hair et al., 1998)
P value	0.052	> 0.05 (Hair et al., 1998)
GFI	0.910	> 0.90 (Hu and Bentler, 1999)
AGFI	0.881	> 0.90 (Hair et al. 2006)
NFI	0.920	> 0.90 (Hu and Bentler, 1999)
CFI	0.982	> 0.90 (Daire et al., 2008)
RMR	0.058	< 0.08 (Hair et al. 2006)
RMSEA	0.037	< 0.08 (Hair et al. 2006)

Table3: CFA results

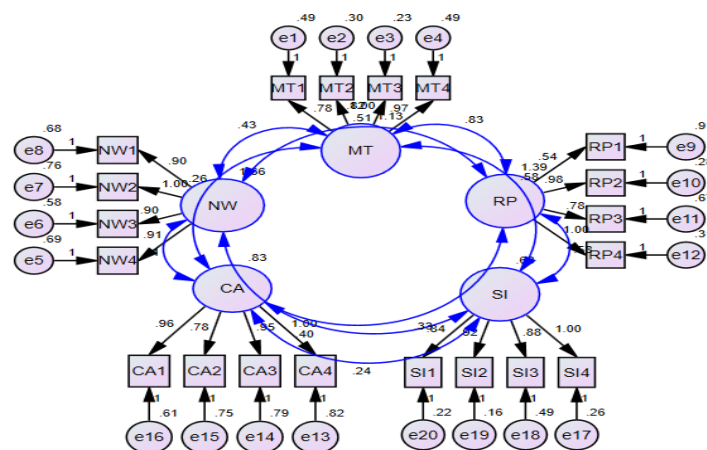


Fig. 2: Measurement Model

Factor and items	Factor loading	Critical ratio	@	Average Variance Extracted	Construct Reliability
Mentoring (MT)			0.901	0.704	0.904
MT1	0.763	13.694			
MT2	0.848	16.609			
MT3	0.911	Fixed			
MT4	0.827	15.846			
Networking (NW)			0.893	0.677	0.893
NW1	0.814	12.958			
NW2	0.828	Fixed			
NW3	0.834	13.382			
NW4	0.815	12.996			
Research Productivity (RP)			0.863	0.629	0.867
RP1	0.555	8.533			
RP2	0.911	18.354			
RP3	0.747	13.097			
RP4	0.905	Fixed			
Career Advancement(CA)			0.800	0.487	0.791
CA1	0.747	8.440			
CA2	0.634	7.518			
CA3	0.699	8.107			
CA4	0.708	Fixed			
Staying Intentions			0.887	0.677	0.893
SI1	0.826	14.116			
SI2	0.884	15.599			
SI3	0.720	11.534			
SI4	0.851	Fixed			

Table4: Measurement Model (CFA)

From the above table it can be inferred that all the factor loadings are above 0.6 hence for analysis further all these are used (Netemeyer, Bearden, & Sharma, 2003). Since factor loading is above 0.6 (Field, 2013), AVE values

are above 0.5 and Cronbach alpha is above 0.8 both construct reliability and convergent validity is therefore established (Fornell & Larcker, 1981)

Factors	AVE	Squared Interconstruct Correlation (SIC)				
		MT	NW	RP	CA	SI
MT	0.704	0.839*				
NW	0.677	0.315	0.823*			
RP	0.629	0.664	0.339	0.793*		
CA	0.487	0.267	0.094	0.303	0.698*	
SI	0.677	0.660	0.372	0.593	0.323	0.823*

Table 5: Discriminant Validity Test

NOTE: The values in * indicate the square root of Average Variance Extracted (AVE) while others indicate correlation coefficients
From above table looking at AVE and SIC values good discriminant validity is also established for model.

2. Structural Equation Model Analysis

The Variables used in structural equation model are:

I. Observed, endogenous variables

1. Career Advancement
2. Staying Intentions

3. Observed, exogenous variables

1. Mentoring
2. Networking
3. Research Productivity

II. Unobserved, exogenous variables

1. e1: Career Advancement
2. e2: Staying Intentions

Hence the number of variable in the SEM is

- Number of variables in model : 7
- Number of observed variables : 5
- Number of unobserved variables : 2
- Number of exogenous variables : 3
- Number of endogenous variables : 2

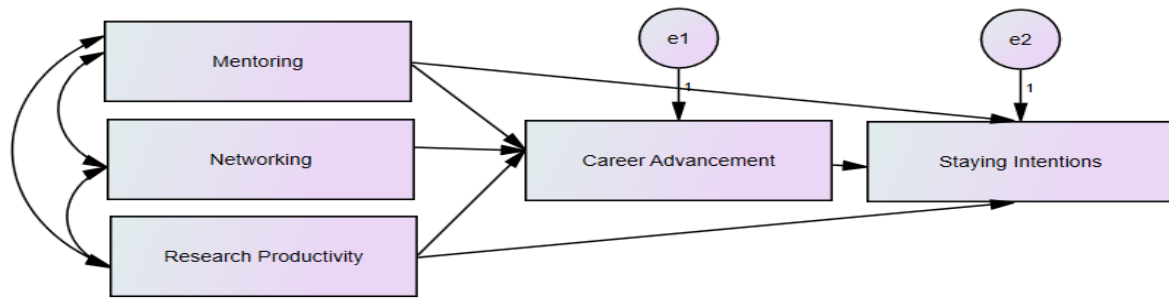


Figure3: Structural Equation Model (SEM)

Variables	Unstandardized co-efficient (B)	S.E of B	Standardised co-efficient (Beta)	t value	P value	Hypothesis
CA<--- MT	0.122	0.082	0.129	1.492	0.007	Accepted
CA<--- NW	0.003	0.054	0.004	0.060	0.005	Accepted
CA<---RP	0.154	0.078	0.170	1.974	0.002	Accepted
SI<---CA	0.103	0.048	0.122	2.154	0.005	Accepted
Goodness of fit indices: P=0.007, CMIN/DF=7.194 ; CFI= 0.973; GFI=0.986 ; AGFI=0.790 ; NFI=0.970 ; IFI=0.974 ; TLI=0.727 ; RMSEA=0.076						

Table 6: Variables in the Structural Equation Model Analysis

Note: * denotes significant at 1% level**

6. Discussion

The findings of our research confirms the findings of Baugh and Sullivan (2005) which states that mentoring is a significant predictor of career growth. It is further ascertained that an experienced mentor helps to clarify achieve goals of mentees, ensures positivity and enhancement of productivity. Our study also agrees with Jyoti and Sharma (2015) who identified the traits of an effective mentor and laid down steps for mentees to find a good career mentor and then establish a fruitful professional relationship between mentor and mentee. Further, when it comes to the second factor which is networking our findings have agreed with study of Wolff and Moser (2009) who conducted a detailed study on positive impact of networking on career growth and success of employees. When it comes to third variable of study which is research productivity the findings of our research agrees with Abramo, Andrea, Angelo and Murgia (2017) and also with Jung (2014) who have stated that in academics after teaching engaging in quality research projects and publications is an integral aspect of faculty success. In fact, out of all the three factors research is considered to be the most important determinant of career

advancement. Finally, our finding of positive impact of career advancement on staying intentions differs from findings of Munir, Omar, Aburumman, Nik Mat and Almhairat (2020) who have evaluated quantitatively the negative association between staying intentions and career advancement of employees.

7. Implications And Recommendations

The findings of this study has implication on individual faculties as well as management of degree colleges since motivating and ensuring career satisfaction, advancement and success is an integral part of human capital management. Motivation of academicians towards achieving their career goals through financial as well as non-financial mode is part of human resource management of colleges which is proved to be significant factor towards aspects of loyalty, commitment, satisfaction and staying intentions. Motivating faculties towards enhancing their quality especially on research aspect should be an area of focus for higher educational institutions. When an academician begins their journey in academic career first and foremost making them aware of what are their Key Result Areas right from the beginning the definitely the task of immediate

supervisor. Next aspect is when institution identifies and ensures the level and extent of resources it needs to extend to its faculties for enhancing their research output. Management should ensure adequate support is available, accessible and is disbursed to all the faculties equally irrespective of their seniority in organization and there is no biasness towards the same. Faculty research policy, procedures and effective implementation of these policies through programs is definitely part of quality enhancement initiative of higher education institution. Arranging national and international conferences at institution level, motivating faculties to publish their original level in these conferences, pushing them to attend such conferences and share their ideas with researchers which will also enhance their professional network and collaboration is one of the aspect of enhancing research productivity. Faculties should be made aware about these polices and expectations of institutions towards research and policies should be framed which should be more objective and should have less bottle necks since quality research is outlook of both faculty

as well as institution. Through brief literature review at the beginning of this study it was found that research is definitely the key criteria for academic promotions in many universities in developed nations. After research the next crucial dimension found from the study is definitely networking, through good professional networks it becomes easy for academicians to know about vacancies, conferences, FDP's, symposiums etc. which they can attend. Finally, when it comes to mentoring which can be official as well as unofficial, it can be institutions which might assign buddy to newly joined employees to orient them towards key aspects of attainment of their API's. These mentors who will be senior employees of the institution can guide new employees towards identifying their short term and long term career goals in academics and strategies which they should form and implement to achieve the same. Faculties can also have informal or unofficial mentors who might be in different institution but can be expert in academics and will be able to guide them towards their career progression.

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TO FORGET OR NOT TO FORGET – A LEGAL JOURNEY OF “RIGHT TO BE FORGOTTEN” IN EUROPEAN UNION AND INDIA

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ABSTRACT

The advancement of technology and search engines has resulted in the breach of sensitive personal data on various websites. Right to privacy includes an inherent feature to be forgotten to ensure no person suffers the haunting and severe emotional trauma on the resurfacing of any controversial information again. The Data Privacy authority or National courts have been somewhat protective of such right to be forgotten. The delinking or erasure right is evolving with time. This paper analyses the juxtaposition between privacy and regulation while analyzing the need for the right to be forgotten in the Indian context. India's lack of a data regulator results in a cumbersome process to enforce the right to be forgotten. The analysis is carried out in the backdrop of the evolution of this right to be forgotten in the EU General Data Protection Framework (GDPR) and the subsequent decisions passed in the EU jurisdiction while clarifying the stated position.

Key Words: Privacy, Data Privacy, Right to be Forgotten, Right to Erasure

Introduction

The anonymity rule is no longer assured in cyberspace, and the provision of personal data on the websites requires an equally opposite obligation of protection. The privacy that needs to be ensured in the brick-and-mortar world is similarly required in cyberspace as well. In 2014, Google Inc and Google Spain were faced with a challenging query on whether a right to be forgotten exists. This right is fundamental for Cyberspace regulation of individual rights. This paper highlights the EU jurisprudence of “Right to be Forgotten” as enunciated under the GDPR vis-à-vis the various decisions of the Indian courts, which follows case-to-case discretionary policy.

Article 17 of the General Data Protection Regulation (Codified at Art. 17 of Regulation (EU) 2016/679) was incorporated to provide the right to be forgotten or the right to erasure to ensure the removal of personal data of the user which presently exists with the user. This right of removal/ forgotten emanated from the ruling of Court in Google Spain and Google (2014) as ruled by the Court of Justice. The philosophy is based on the inherent recognition that the individual should be protected from confrontation by others using the data from the past. It further stems from the part that the previous or relatively old data is not relevant for a recent decision about that person. Historically speaking, the right was recognized in the physical world, especially in the criminal law sphere in the United States, in

the form of expungement. (Lahny, 2010) It uses various factors such as the nature of the crime, the extent of expungement, rehabilitation reasons, and access to criminal records. The same was observed in G.D. v. Bernard Kenny. (2007) The grounds for the expungement of criminal records ensured that the minor offender gets a second chance at life without being confronted with his past criminal records. It is similar to the right to be forgotten or right to erasure in the online context where the data user can petition the data controller for removal/delinking of the link concerning the request made.

It thus becomes important to consider the right to be forgotten, the ruling held by the Grand Chamber. The Grand Chamber, in its opinion, provided for the right to erasure, but it came to this conclusion based on applicability to search engines, Google subsidiary in Spain, and removal of personal link as a necessary privacy pillar. Firstly, the court stated that the directive should apply to search engines as they come under the ambit of “data controllers” who process people's personal data. This constant, systematic, and automatic exploration of the internet for “processing of data” in search of information makes the search engines liable. Further, it was held that they constitute the term “controllers” under the ambit of Directives as search engines “determine the purposes and means of data processing”. (EPIC, 2016)

Second, The Court held that individuals certainly have a right to be forgotten which can

be enforced by requesting for removal of links from search engines based on a request made. This delinking was considered a positive move in granting further privacy, which the individuals sought in case of links that contained personal information and were present on the search engines. (Directive, 1995) Article 6 provides that in the event the data is “adequate, relevant and not excessive in relation to the purposes for which they are collected,” it is “accurate and, where necessary, kept up to date,” and “kept in a form which permits identification of data subjects for no longer than necessary.” Thus, the court suggested that there should be an equilibrium that should be struck between the interest and the data subject's fundamental rights. Therefore, a corollary comes forth that there is no requirement of a prejudicial link to the data subject's right. Further, this right to be forgotten would overrule the general economic interest of search engines and the general public right to information. This right will, of course, have a different life if the subject is a public figure, and thus, it needs to be balanced on a case-to-case basis along with the sensitivity of such private data, which needs to be protected.

Thirdly, The Court went into the jurisdiction aspect wherein they examined the scope. Since Google Inc has a subsidiary office in Spain, a member state, the directives will be directly applicable as they would constitute an “establishment” under the directive. It is to be noted that even though Google Inc (parent company) was established in a non-member State, the directive was held to be applied due to its subsidiary's presence. The argument raised by Google was that data was not processed in Spain, and the service of advertisement space for profit purposes was the sole intention of the company. However, the court ruled that Google has an obligation to remove the links to pages on third-party websites even in the eventuality when the information published by such third-party websites is entirely lawful.

Google and Google Spain settled right to be forgotten as a fundamental aspect of privacy, and thus came the EU GDPR norms, which conformed to such standards. However, gaping holes were left, which were decided by the

court in 2019 in the case of *Google v. CNIL* (2019) and *GC and Others v. CNIL and Google* (2019). In *Google v CNIL* (2019) the court dealt with the question of the territoriality of the right to be forgotten, and in *GC and Others v. CNIL and Google* (2019) the court dealt with the question of processing of data which is sensitive in nature and interferes with the enjoyment of data subjects right to privacy. In *GC and Others v. CNIL and Google* (2019), the court consisted of four applicants who independently requested Google to delink various URLs to several third-party websites that possessed their sensitive data. The search results in questions were a satirical photo collage of an erstwhile politician, an article associating a person as PRO of the Church of Scientology, and an article containing details wherein a person guilty of sexual assault was being judicially investigated and the details with respect to his criminal trial of sexual assault on the children. The request so made was rejected by the French Data Protection Authority (CNIL); similarly, it was stayed by the Council of State, and the matter was referred to the court for the prohibition of the processing of sensitive data in the context of search engines and dereferencing of such data. The court opined that these applications need to be examined based on a test which fulfills “in the light of all circumstances of the case” as to the right of existence of data on data subject to be removed from the search results on the basis of his name search. The court made these grounds as guidelines that can be used to examine such applications. These grounds are provided as below: -

- “The nature and seriousness of the offence in question”
- “The progress and the outcome of the proceedings”
- “The time elapsed”
- “The part played by the data subject in public life and his past conduct”
- “The public's interest at the time of the request”
- “The content and form of the publication” and
- “The consequences of publication for the data subject”

Thus, on sufficing these grounds, the individual will be allowed his petition to

dereference/ delist the link from the index of search engine and thus becomes invisible to the public at large based on the individual's name. However, the data will still exist in the original source while only the URL Link will be removed from the website. The Court in *Google v. CNIL (2019)*, the French Data Protection Authority (CNIL) had served formal notice to Google since it was not delinking or erasing the search results globally, i.e., from all domain names under its use for search engine purposes. Google had rejected this request and limited only to the European Countries and even suggested using Geo-blocking to prevent abuse, thus opening a wide gap for VPN services to circumvent this right to be forgotten.

The French Authority considered this not an appropriate and sufficient response to their notice and fined Google a penalty. Council of State stayed the proceeding and referred the case to the court as territoriality rule of the right to be forgotten. The court observed that the right could exist in three territorial limits: national, EU-wide, and global. Thus, the delinking/dereferencing part needs to be ascertained in different territories. The court ruled in favor of Google as it is not required under the EU law to remove the links on a global level on its search engines, as this right is conferred based on Directive and GDPR, and its claim only exists in the Member States. Thus, it clarifies that the search engine operators are required to remove links of all versions in the EU domain names when the delinking request is put in the EU. Court also discretely upheld the geo-blocking technique to further the cause of the right to be forgotten as internet users in the EU can try finding such data on search engine versions outside the Member States. Further, the court, although denying the global application of GDPR's right to be forgotten, asked national courts and the Data Authorities to issue orders for global delinking in cases as it may deem fit.

In the backdrop of the analysis of the right to be forgotten in the European Union, the section below traces the evolution of this right in the Indian context.

The Right to be Forgotten – Indian Legal Framework

The recent petition filed by the Indian reality TV star and actor Ashutosh Kaushik before the Delhi High Court seeking his right to be forgotten has once again highlighted the need for a privacy regime in India. Ashutosh Kaushik, through his petition, has requested the court to issue an appropriate writ for removing his photographs, videos, and articles from the online platforms as the same were “engendering a detrimental effect on his life and personal liberty.” (*Ashutosh Kaushik v UOI, 2021*)

The current legal framework for recognizing the privacy of sensitive personal data in India can be found in the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011. While the “Right to be Forgotten” is not explicitly stated in these rules, Rule 4 mentions that a body corporate should formulate a policy regarding the privacy of the data subject; the disclosure of the personal information, which also comprises sensitive personal data; (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011) and other rules like Rule 5 centered around the collection of such information. (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011). Besides the above rules formulated under the Information Technology Act, 2000, in 2017, the privacy landscape witnessed a watershed moment in the form of the judgment of *Justice K.S. Puttuswamy v. Union of India (2017)*. This judgment not only clarified but also unequivocally pronounced the right to privacy that exists for every individual and is part of the matrix of basic inalienable and fundamental rights.

As far as the “Right to be Forgotten” is concerned, the same has been the subject matter of deliberation in several Indian cases. Some of the cases dealing with the enforcement of this right have been discussed below.

In the case of *Jorawer Singh Mundy v. Union of India (2013)*, the petitioner, a person of Indian origin, requested the court to direct Google India, Google LLC, and India Kanoon to redact a judgment in which he was acquitted from the charges under the Narcotics Drugs

and Psychotropic Substances Act, 1985. The petitioner claimed that the availability of the judgment on the stated search engines was causing hindrance in the background verification process carried out by potential employers, thereby having a lasting detrimental effect on his professional life. The court, while inclining towards the fundamental right to privacy, directed the respondent to redact the judgment to enable the petitioner to exercise his right to be forgotten.

In *Sri Vasunathan v. The Registrar General* (2016), the petitioner, to safeguard her privacy requested the Karnataka High Court to remove her name from the order passed by the court. The request was made because the petitioner's daughter feared that if her name appeared in the court orders while anyone was searching her name using internet-based search engines like Google and Yahoo, it would impede her marital relationship and standing in society. The court acknowledged the request of the petitioner's daughter as it was in tandem with the right to be forgotten, which is a well-recognized and enforceable right in western countries, and directed the registry to omit the name of the petitioner's daughter from the causetitle and the body of the order.

“The Right to be Forgotten” and “the Right to be Left Alone” have also been upheld by the Court in *Zulfiqar Ahman Khan v. Quintillion Business Media Private Limited and Others* (2018). In this case, the court granted an interim injunction while directing the respondent not to reproduce the articles containing specific allegations against the petitioner as a part of the #MeToo Movement. The court stated that the “Right to be Forgotten” and “the Right to be Left Alone” are intrinsic components of the right to privacy and restrained the respondent from publishing the allegations made out against the respondent as a part of the #MeToo Movement originally.

In *Subhranshu Rout v. State of Orissa* (2020), the court refused bail to a rape accused who had uploaded the video of the heinous crime on the social media platform. The court held that the objectionable photos and videos uploaded by the accused on a fake social media account violated her privacy. The court added that the victim can seek appropriate court orders for the removal of the offensive content.

In the instant case, the court discussed several Indian and international precedents to highlight the application of the right to be forgotten. The court observed that “there is a widespread and seemingly consensual convergence towards an adoption and enshrinement of the right to get deleted or forgotten but hardly any effort has been undertaken in India till recently, towards adoption of such a right, despite such an issue has inexorably posed in the technology dominated world.”

Further, the court observed in case the right to be forgotten is not recognized in India, it can have severe ramifications as any accused can take the liberty to “surreptitiously outrage the modesty of the women” by misappropriating the liberty guaranteed by cyberspace to blackmail the women as in the instant case.

However, privacy concerns soliciting the right to erasure or redaction of personally identifiable information from the public domain have not always been upheld by the Courts in India. In *Karthick Theodore v. The Registrar General, Madras High Court, Chennai and Others* (2021), the petitioner who was acquitted from the charge of rape reached out to the court for orders seeking erasure or redaction of the information relating to his criminal case from the public domain. It was the case of the petitioner that despite being acquitted of the criminal charges levied against him, his case details appear when his name is searched on Google, a widely used search engine that has impacted his reputation in society.

In this case, the court acknowledged that the moment an accused is acquitted from the charges levied against him, his identity as an accused is wiped out but at the same time refrained from passing orders for erasing or redacting his court records available in public domain and more specifically on the search engines. The court stated that passing any such order would entail “opening of flood gates.” As an alternative approach, it deemed fit to wait for the passing of the Personal Data Protection Bill and Rules to be formulated thereunder.

Conclusion

While the court did not grant the relief as sought by the petitioners in this case of *Karthick Theodore v. The Registrar General*,

Madras High Court, Chennai and Others (2021), it did highlight the policy issue of giving impetus to the right to be forgotten or erasure of court records of the accused who is duly acquitted in a criminal proceeding to safeguard his fundamental right to privacy.

The epistemological analysis of India's take on the right to be forgotten involves excessive discretionary use and lack of standard policy use. This begs the question of when can we keep the provision of the personal data protection bill, 2018 provision Section 27, in abeyance. The Data Privacy Bill, 2018 recognizes the "right to be forgotten" as an explicit right. Section 27 of the proposed bill

inducts this right under the Chapter VI of the Bill, which enunciates the rights of the Data Principal.

Further, India has a vast population, and digital users should learn from European jurisdictions to curb any loopholes and nip them in their buds. The use of discretionary powers by the court is welcomed to protect the rights of citizens till any formal framework comes forth. The latest challenge before Delhi High Court in the writ petition filed by the reality tv star and celebrity Ashutosh Kaushik may push this Boulder to lead a path of more clarity, uniformity, and predictability

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A STUDY OF STUDENT'S PERCEPTION TOWARDS AUTONOMOUS COLLEGES IN THE FIELD OF COMMERCE IN MUMBAI

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1.1 Introduction

Since independence, Higher Education in India has been continuously undergoing change and Autonomy to Institutions has been a result of measures taken by the Government to achieve excellence and innovation in education. The academicians always claimed that the quality expansion of higher education institutions is restricted due to interventions by multiple regulating Agencies in the country and hence growth is seen only in numbers. As a result, to facilitate new programs with Innovative Curriculum, Teaching Tools and Methods of Evaluation, UGC started granting status of Autonomy. Nevertheless, many institutions have not yet applied for Autonomy. There are multiple reasons for the same as there are lot of stakeholders involved in Higher Education like Students, Management, Teachers, Parents, Industry along with Government Bodies.

It is necessary to study the Perception of students towards autonomous colleges and whether they are aware about the difference between Autonomous and Non-Autonomous Colleges. This paper is an attempt to find out the criterion of choosing Higher Education Institution and to study the perception of students about quality of education delivered by such Autonomous Colleges.

1.2 Review of Literature

The significant objective behind introducing Autonomy is to enable Educational Institutes to offer outcome-based education. Each institution can offer programs based on the need of local students and demand of surrounding industry. Hence some literature on Outcome Based education was also referred by the Author.

McCombs, B. L. & Whistler, J. S. (1997), in their Book strongly emphasised that the best way to involve learner in the process of teaching and learning so that he gets evolved as per expected outcomes is a learner centric

learning. **Illeris, K. (2009)** brought out a very nice problem in the life of graduates that when they start working in real life, they find it difficult to apply theories learnt in classroom to real situations. This challenge can be tackled by stimulating such situations while they learn. **Sahney, S., Banwet, D.K. and Karunes, S. (2004)** also opined that the higher education system needs to modify curriculum according to the market-related situations which will enable institutions to deliver good quality graduates to match with the demand of Industry.

Chaudhary Aanyaa (March 2019) conducted doctoral study Higher Education Institutions in India focusing on assessment of understanding and application of Outcome Based Education in Higher Education Institutes in India and Measuring Training Impact. The research is first of its type in Indian context and as such every finding of the study is new. The study found that there was a low level of understanding of OBE among the administrators and faculties of HEIs in India leading to inadequate application of the concept in the education system of HEIs. The study found that members of faculty of Private Universities showed better level of both understanding and application of OBE in comparison to Public Universities and Affiliated Colleges.

In order to implement outcome-based education, it is globally accepted that Institutions should be given academic freedom. There institutional autonomy comes into the picture.

Fr. Varghese P. Palamattam (May 1992) conducted study of Autonomous Colleges in Tamil Nadu. He concluded that conferring of autonomy to colleges is a right step in the organisation of higher education in India and facility should be made available to maximum colleges. The College should create cohesive atmosphere and should willingly apply for the

status of Autonomy. If at all there are any hesitations from any stakeholders, then it should be cleared and an environment of faith should be created.

Prasanth Kumar Barik (2013) conducted Doctoral Research on Management of Autonomous colleges in Odisha with special focus on Innovation and Change and concluded that in the aspects of Tools of Teaching and Learning, Curriculum, Infrastructure facilities including Library Facilities and co-curricular activities and the Examination System, the degree of satisfaction is higher in case of students of autonomous colleges, than that of Students of Non-Autonomous Colleges. The Quality of Teachers were found better in Autonomous Colleges as perceived by the parents of such students

Hence the Author would like to study the perception of Students who appeared for XIIth examination in March 2021 towards Autonomy and whether they are aware about the difference that status of Autonomy makes to college.

1.3 Theoretical Framework

1.3.1 Meaning

Maharashtra Public Universities Act, 2016 defines Autonomy and Autonomous College as under:

“Autonomous college”, “autonomous institution” or “autonomous department” means a college, institution or department to which autonomy is granted and is designated to be so by the Statutes; “college” means a college affiliated to the university, situated in the university area or jurisdiction;

“autonomy” means a privilege of the university conferred by the Statutes to permit a college, institution or a university department to conduct academic programmes and examinations, develop syllabus for the respective subjects and issue certificates of passing the examinations;

From the definition, it is clear that the affiliation with Parent University continues even after it is granted a status of Autonomy. Hence the freedom is given to design curriculum of existing programs, mode of examination and evaluation and to introduce innovative programs to cater the need of industry. Nevertheless, as far as India is concerned, the experiments and experiences in connection with autonomous colleges have been different in different states.

1.3.2 Number of Autonomous Colleges at National Level, Maharashtra and Mumbai

As on 31st March 2021, there are total 827 Autonomous Colleges in India, out of which 117 colleges are from the state of Maharashtra, which is the second highest in number as far as number of autonomous colleges are concerned. In Maharashtra, 43 Autonomous Colleges are affiliated to University of Mumbai which is almost 36% of Autonomous colleges in Maharashtra. At national level, 79.19% of students are found joining Under-Graduate Programs, which is seen from the figure given below. Hence the opinion of students who are going to join Under-graduate programs really matters.

Number of students joining Autonomous and Non-Autonomous Colleges with reference to total students.

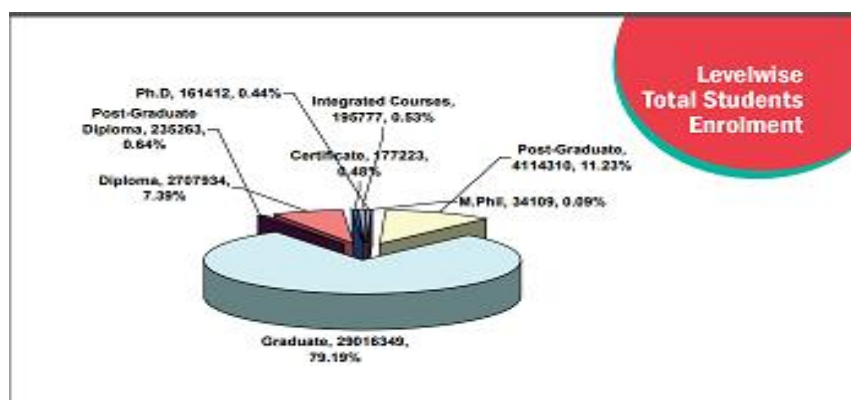


Figure 1

Source: Higher Education All India & States Profile 2017-18

1.3.3 Scenario in Mumbai

Mumbai is a Commercial Capital of India. 87 % of the Gross Domestic Product of the state of Maharashtra is contributed by metropolitan area of Mumbai as per the report published by the state. The city hosts lot of eminent Institutions like Bombay and National Stock Exchange, Reserve Bank of India and head offices many multinational and Indian Companies. Service Industry and Diamond Industry contributes major part of revenue of the city.

Hence there is demand for Commerce and Finance Graduates in Mumbai. It's a real challenge for colleges in Mumbai to provide Quality Graduates who are employable in the Service Industries of Mumbai. They have to build their brand by working smart in the area of Research, collaborations, Consultancies, extension activities and placements. Hence Autonomy plays an important role in higher education institutes of Mumbai.

1.4 Objectives

- i. To check awareness amongst students regarding Autonomy
- ii. To find out students' perception towards Autonomous Colleges
- iii. To study the criterion of choosing Institution for Higher Education in the field of Commerce after XIIth
- iv. To investigate whether decision of pursuing professional courses affect the choice of college

1.5 Research Methodology

1.5.1 Research Design: The present study is focused on understanding students preferences to select the college for Higher Education in Commerce, to know whether they are aware about Autonomy and what is their perception towards quality delivered by the Autonomous Colleges. Hence a Questionnaire in Google Form was sent to the 120 students who appeared for the XIIth Examination in May 2021, of which 102 students responded.

1.5.2 Hypothesis

Hypothesis 1

Ho – There is no significant agreement in ranking the criteria to select the college for pursuing Undergraduate Programs

H1- There is a significant agreement in ranking the criteria to select the college for pursuing Undergraduate Programs

Hypothesis 2

H0 – Decision of pursuing professional courses along with Graduation and preference to choose Autonomous college are independent.

H1 – Decision of pursuing professional courses along with Graduation and preference to choose Autonomous college are dependent.

1.5.3 Sampling Design: The Population of the study consists all commerce students of Junior Colleges of Mumbai who appeared for HSC examination in May 2021 that is approximately TWO Lakh. As it was not feasible to approach all of them for the purpose of this study, the samples were selected randomly from the FIVE colleges of Western Suburbs of Mumbai.

1.5.4 Limitations: The study is restricted to students of Commerce. The colleges of Andheri Parle are selected to collect samples. Due to Pandemic conditions samples were selected on the basis of availability under Convenient Sampling Method.

1.6 Hypothesis Testing, Data Analysis & Interpretation

Hypothesis 1

The Respondents were asked to rank in the order of preference, following Seven Criterion to select the college for under graduation program:

- i. Reputation of College
- ii. Infrastructure of College
- iii. Commuting to College
- iv. Curriculum
- v. Profile of the students from that College
- vi. Status of Autonomy
- vii. Fees

Since it was a ranked data, Friedman Test was applied and found the following results:

F(t)	168.7542017
Critical value	12.59158724

Table 1

Source: Self compiled

Friedman rank sum test		
Test Result		
Friedman chi-squared	df	p-value
173.3421	6	0.0000

Table 2

Source: Self compiled

Since Chi square value 168.75 is greater than critical value 12.59 and p-value is less than 0.05, null hypothesis is rejected. It is accepted that there is a significant agreement in ranking criteria to select the college for pursuing undergraduate programs. Since sum of ranks for Reputation is the least, it is the most important criterion for the students while selecting college for undergraduate program

Criterion	Reputation	Infrastructure	Commuting	Curriculum	College_Profile	Autonomy	FEES
Sum of Ranks	189	376	494	409	364	469	552

Table 3

Source: Self compiled

The Graph indicates the number students ranking a particular criterion in order of 1 to 7.

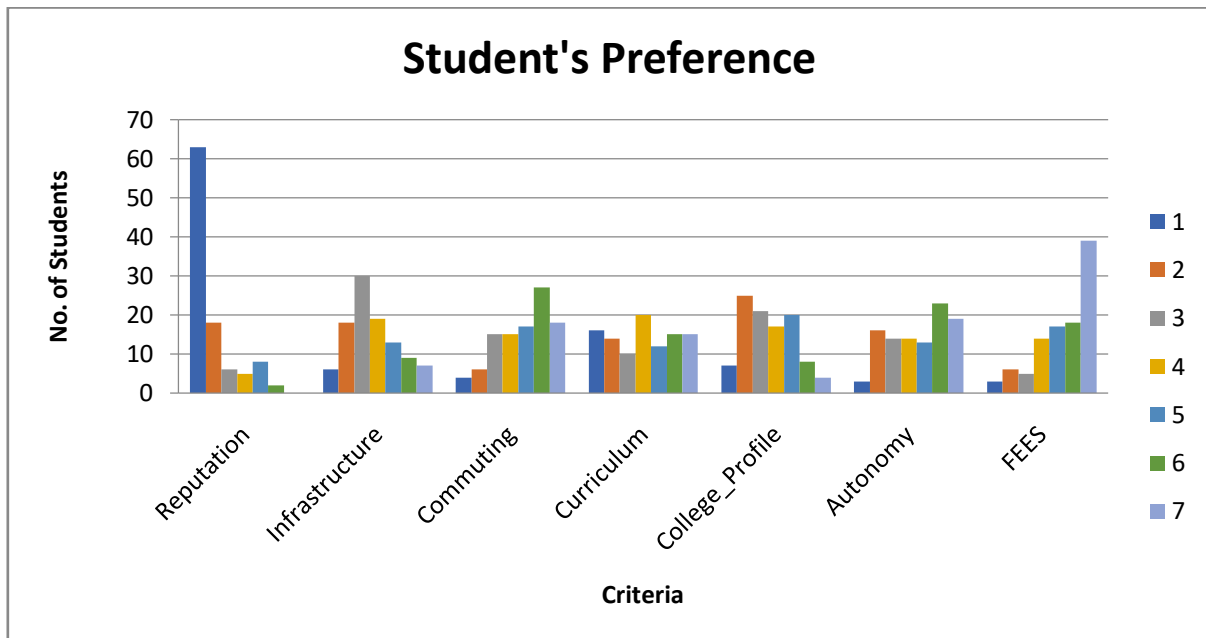


Figure 2

Source: Self Compiled

Criterion\Rank no	1	2	3	4	5	6	7	Total No of Students
Reputation	63	18	6	5	8	2	0	102
Infrastructure	6	18	30	19	13	9	7	102
Commuting	4	6	15	15	17	27	18	102
Curriculum	16	14	10	20	12	15	15	102
College Profile	7	25	21	17	20	8	4	102
Autonomy	3	16	14	14	13	23	19	102
FEES	3	6	5	14	17	18	39	102

Table 4

Source: Self compiled

The data shows that 63 students ranked Reputation of College as 1st choice. It can be inferred from the data that students give more importance to reputation of college and profile of the students of that college rather than its status of Autonomy or even the curriculum.

Hypothesis 2

The Chi-square Test was applied to test the second Hypothesis.

Since Chi-square statistic (4.458791) is less than critical value (5.99146), null is accepted. This means the preference of students to join

Autonomous college does not depend upon their decision of pursuing professional Courses along with Graduation.

Following Table shows that those who were planning to pursue professional courses alongwith BCom(62 Respondents), almost 50 % selected Autonomous College for under graduation program and the rest were neutral about it. So, the general perception of teachers that those who want to pursue professional courses along with graduation do not prefer Autonomous College is false.

Preference of Colleges	Professional Course along with Graduation			Total
	Yes	No	Not decided	
Autonomous College	30	3	8	41
Neutral about Autonomous and Non-Autonomous College	32	9	20	61
	62	12	28	102

Table 5

Source : Self compiled

Analysis of Responses:

- a. Out of 102 students, 57.8% were females and 42.2% were males.
- b. 95.1% of the respondents were residing in Mumbai.

- c. Out of 102 respondents, 46.1 % wanted to pursue B. Com Program. Under Any other, they mentioned BSC Finance and CA CS Graphic Designing etc.

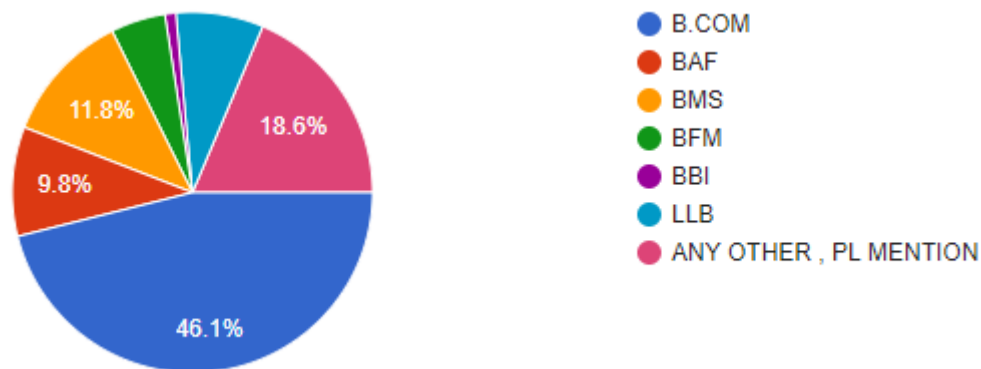


Figure 3

Source: Self Compiled

d. The Researcher wanted to know how many students had decided with the program to be pursued and college is optional vis a vis how many were firm with the college to be joined and Program is optional. Out of 102, 56 students that is 54.90 % of the students were firm about Program to be joined and college was optional whereas other 46% of the students were keen on selecting college and any

program in that college will do for them. Majority of the students were found keen on selection of Under Graduation Program rather than preference to particular college. This indicates that clarity of students regarding the career to be pursued in future.

e. When asked about difference between Autonomous College and Non-Autonomous College, 88.2% of the students responded that

they were aware about the difference between Autonomous and Non-Autonomous College.

f. When asked for the preference of Autonomous, Non-Autonomous College, 59.8 % of the students responded that they were neutral about it. 40.2 % of the students selected Autonomous College. But none of the respondents selected Non-Autonomous College.

g. 60.8 % of the students responded that they were planning to pursue professional courses

along with Graduation where as 11.8% of the students had not planned and 27.5% were undecided about it.

h. 45.1 % of the students had not decided about pursuing professional courses after Graduation, 39.2% had planned to pursue it after graduation whereas 15.7 % had not planned about it.

i. In order to find their perception about Autonomous Colleges, following Statements were given and the respondents were given choice to say YES/No.

Statement	No of Students answering YES	No of Students answering NO
Autonomous Colleges offer upgraded and updated syllabus	98	04
Autonomous Colleges use innovative methods of evaluation	92	10
The Degree of Autonomous Colleges is having more value in Employment Market	86	16
The updated syllabus of Programs in Autonomous College makes studying professional courses easier?	92	10
The Degree of Autonomous Colleges is having more value when you apply for Post-Graduation Courses in reputed Institutes	84	18
Programs of Autonomous Colleges provides more knowledge than programs of Non-Autonomous College	80	22

Table 6

Source: Self compiled

It is clear from the above data that majority of the students believe that the Autonomous Colleges deliver better quality than the Non-Autonomous Colleges. 92 students agree that updated syllabus makes studying professional courses easier. This supports the alternate hypothesis accepted in the test.

1.7 Conclusion

It can be concluded from all the above inferences that:

The students are aware about difference between Autonomous College and Non-Autonomous College. Moreover, they also agree that Autonomous Colleges offer upgraded and Updated syllabus, innovative methods of Evaluation. They do believe that the degree of Autonomous Colleges is having more value in job market as well as while going for Post-Graduation Programs in reputed institutes. Hence, they prefer to join

autonomous colleges to pursue undergraduate program irrespective of the fact that they plan to pursue any other professional course along with Graduation. This is a motivational response for Autonomous Colleges to offer better quality innovative programs. Also, those Institutions which hesitate to apply for Autonomy can take bolder steps to sustain in the competition, by taking first baby step of applying for autonomy.

1.8 Future Scope & Recommendation

This study is conducted for Commerce Students. Similar study can be conducted for ARTs and SCIENCE students as well. Also, this study was restricted to perception of students of colleges from Western Suburbs. The scope can be widened and perception of students of colleges from other suburbs of Mumbai as well as that of students from colleges outside of Mumbai, can be studied.

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SOCIAL REENGINEERING-RABINDRANATH TAGORE'S SELECT WORKS RECONSTRUCTED THROUGH THE FEMINIST PRISM

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ABSTRACT

Rabindranath Tagore has been hailed as an epoch-making writer who has socio-cultural issues at the heart of his oeuvre. Given his immense contribution in creating a world view of inclusion and social cohesion, in the contemporary scenario of multifarious discord and dissonance, his writings have emerged as reservoir of harmony and assonance. The present paper aims to negotiate the issue of identity from the feminist prism and locate Tagore's trajectory within the feminist historiography. This will be achieved by exploring his eclectic collection like "A Broken Nest", "The Wife's Letter", "House Number 7", "Musalmami", "Punishment", "Devotee", "Chokher Bali", "Gora" and so on which locate women in the early 19th and 20th century Bengal, giving the miniature representation of India, and through these female protagonists, Tagore was offering a contour to the prospective roles that women could play in the larger fabric of society which was reeling under the hegemonic patriarchal structures. Identity crisis, alienation, insecurity, drive to express one's inclination towards social reconstruction are some of the areas of exploration. This paper will thus examine these issues through the select works of Rabindranath Tagore and would attempt to work out the androgynous model which Tagore sought to present, insinuating a comprehensive gender approach.

Keywords: *Feminism, hegemonic, patriarchal structure, identity, alienation, androgynous*

Rabindranath Tagore's expression is a depiction of his evolution as a writer and the vision that is projected, betrays itself into the anchorages of India's civilisational glory yet makes fresh space for itself in tune with the changing dynamics of time. The present study especially focuses on prominent women characters and tries to assay their roles in the existing societal structure creating greater roles for women who would invariably carve a niche for themselves. The paper will thus investigate Tagore's feminist ideology through some of his select works across the genres of novels, essays, poems and short stories.

In the 19th century, propelled by the Bengal Renaissance and the Religious Reformation, coupled with interaction with western society at large, Bengal was undergoing an enormous social change which was gradually finding its echoes in the other parts of the country. A major device of this social reengineering emanated through the creative pieces replete with tropes of transformation and reformation. Tagore was one such luminary whose female protagonists always reflected this nuanced yet pronounced social change, which was hinting at a metamorphosis at the macroscopic level.

In an attempt to peep into Tagore's standpoint with reference to his female characters, in their essay, "Rabindranath Tagore: Universality & Tradition", P C Hogan and Lalita Pandit,

observe in "The Home and the World" that "Bimala's journey from the home to the world, from the domestic to the national, is clearly offered as a cautionary tale: she represents the primal, protean force of woman waiting to be unleashed upon the world, as she herself recognizes: "When, like the river, we women keep to our banks, we give nourishment with all that we have: when we overflow them we destroy with all that we are" (p.119) According to them, Tagore seems to hint at a forceful merging of Bimala's growing devotion to the national movement with her expanding autonomy and sexual awakening plainly cautioning the reader against the dangerous excesses of both.

However, Nandini Sen in her essay, "Women and Gender in Short Stories by Rabindranath Tagore, An Anthropological Introspection on Kinship and Family", observes, "The freedom of women in the West struck Tagore as a strength in Western society. The women in Tagore's writing were innovative and revolutionary, and they were key protagonists in the feminist liberation of Indian women". (Sen, 2016, p.95)

It is of urgency to mention here that when a literary work is viewed through a feminist perspective, there is a tendency to evaluate it through a western feminist lens, nonetheless, Tagore's works draw on an inclusive model

despite a few critics attributing his feminist concerns with the facets of motherhood. In the light of this aspect, it is significant to examine Tagore's works in the Indian socio-cultural context and situate the concerns of his perspectives which transcend binaries. This is in sync with several critics who avow that Tagore lived much ahead of his age which is represented through portrayal of his woman characters not merely adhering to the existing patriarchal mores.

In her discussion at the online session at CII-IWN titled "Women: Then and Now", Chitra Banerjee Divakaruni exhorts the readers to view Tagore's works with women characters having a different representation. This further manoeuvre the core of the paper towards the more humane and inclusive aspects of Tagore's work.

In a talk at the Central University, Odisha, Prof. Malashri Lal said "Tagore preferred the performative aspect of gender to the normative or traditional one. Tagore has variously shown his unceasing reverence of women in his writings.... western feminist theoretical schema - the feminine, the feminist, and the female – cannot be implemented to the works of Tagore because he took every gender as an 'ardhanarishwara' (androgynous), i.e., an amalgam of masculine and feminine traits." (Central University of Orissa, 2016).

The above statement of Prof. Lal is a telling exposition on Tagore's feminist line of thinking wherein she comprehensively captures the essence of his writings against the backdrop of our India's cultural milieu. Therefore, to understand Tagore's idea of the feminine, we need to thoroughly investigate as to how Tagore subtly expressed something which remained said and unsaid, while portraying his characters.

Dr. Subhash Chandra in his review of the book "Tagore and the Feminine: A Journey in Translations" by Malashri Lal avows, "The use of 'Feminine,' in the title seems problematic at a first glance because it denotes 'delicacy, prettiness' and positions her as an object of the male gaze. It might, therefore, be argued that Tagore's depiction of woman or the feminine is regressive, but this misreading is the result of using the prism of Western feminist discourse". (Chandra, 2015)

Furthermore, Dr. Subhash Chandra asserts, "Tagore's view of the feminine encompasses all the nuances of Western feminism and more, because he took into consideration the Indian cultural context in which 'mother' is a venerated icon, motherhood is celebrated and the nation is configured as 'mother,' but at the same time woman's right to gender equality is also asserted". (Chandra, 2015)

In the essay, *Women's Place in the World* Tagore stated:

The future Eve will lure away the future Adam from the wilderness of a masculine dispensation and mingle her talents with those of her partner in a joint creation of a paradise of their own'. This assertion clearly shows Tagore's recognition of gender equality and gender justice, though simultaneously he also felt that women's role and responsibilities were basically attached to domesticity. (Das, 663-4)

In contrast to the censure by a few critics who positioned Tagore in the ambit of representing Tagore's affiliation towards the assumed feminine ideal of motherhood, several female protagonists project a striking opposition to the ideal of motherhood. To look at the aspect of biological descent, the female characters exhibited a much different perspective and not keen on bearing children. Charu (*A Broken Nest*), Mrinal and Bindu (*The Wife's Letter*), Anila (*House Number 7*), Kamala (*Musalmani*) and Chandara (*Punishment*) did not bear children, and did not represent a lifestyle circle around biological reproduction alone.

Gauri Shankar Jha in his book titled, *Current Perspectives in Indian English Literature* observes that Tagore depicts "...inner workings and the criss-cross movements of this section of society with his poetic imagination and psychological insights... His vast range comprises crooked women like Harimohini and Nabinkali, ideal women like Anandmoyi and sweet young like Suchitra and Kamala." (Jha, 179)

These remarkable exploration of multifarious characters among the section of women themselves make Tagore a visionary author whose entire endeavour veered towards generating an awareness which cut asunder the shackles of all kinds of bigotry and parochial tendencies.

In a striking story titled *Devotee*, the protagonist Boshtomi had a child but, having lost him in an accident, devotes her life entirely to her philosophical and religious pursuits. As she leaves her home, she too negates the possibility of any form of biological descent. Indeed, it would appear that Tagore chose to construct these characters as childless and did not consider motherhood as an only available alternative. Indeed, Tagore's construction of these characters hinted towards these women who could be seen performing beyond the charted role of patriarchy.

Keeping in mind the time in which Tagore was writing which was wrestling with a rigid yet a period of a society which was attempting to break free from its inflexibility, Tagore's women protagonists bring these points justifiably to the fore. Charu (*A Broken Nest*), Mrinal (*The Wife's Letter*) and Anila (*House Number 7*) were married to men who seemed suitable, yet suffered due to the insensitivity and neglect of their husbands. It was rebellious on their parts when these characters eventually broke free of their kinship ties through marital alliance. Although these characters were intellectually sharp, intelligent and highly sensitive, Tagore brought forth the element of their financial dependence. On being neglected by her husband, Charu turns to the company of her husband's younger brother who brings out the creative side in her personality and gives wings to her dreams, she ultimately returns to the rules and regulations of kinship after Amol's retreat.

In a remarkable display of courage, Mrinal and Anila left their marital homes when they discovered opposing ideological and ethical failures in their family life. Bindu (*The Wife's Letter*) and Kamala (*Musalmani*) were unfortunate to find unsuitable matches in their marriages. Bindu was married to a person who was grappling with insanity which naturally had a bearing on Bindu's life. Her reaction to what life had imposed upon her prompted her to find an escape through death which seemed a kind of protest to the existing norms. In the case of Kamala, the protagonist of *Musalmani*, who was kidnapped before she reached her marital home chose an entirely different fate. Kamala chose the life of a dacoit. Thus, these

women subverted the existing patriarchal ideals by going against the set patterns of society.

There are characters like Mrinmoyeein *Samapti* who do not perpetuate the societal norms laid down for married women. Contesting social norms, she abstains from making any adjustment post marriage. Fearing the loss of her autonomy, she attempts to run from her house, twice. This highlights Tagore's bold notions of weaving characters who can at least make an attempt to challenge the expectations of society.

Nirupama in *Dowry* relates the predicaments of countless hapless and wretched girls whose fathers fail to come to terms to the overbearing demands of dowry of the in-laws. But Nirupama's sense of self-esteem gets a severe provocation as her father brings money by selling his house. Nirupama shatters reticence and raises her voice of protest.

Through the portrayal of Haimanti in *Haimanti*, Tagore takes us through the traditional Indian concept of an arranged marriage through the life of the lead protagonist. His scathing castigation of duplicity and dubiousness of the 19th and 20th century middle class society that curbed Haimanti's free spirit exemplifies Tagore's vision of gender equity.

The central character Binodini of *Chokher Bali*, Tagore rejects the stringent strictures of society through the exploration of sexuality and sensuality of widows of Bengal. Binodini repudiates to accept her fate and seeks what she feels she deserves. Binodini rejects to live a life of a lonely widow and is unwilling to forego her sexual and emotional desires. Towards the end of the story, Binodini retreats to living in women's shelters and works towards bringing about as much change as she can to improve the lot of women.

The novel *Gora* exemplifies the tropes of feminism by presenting women like Anandamoyi and Sucharita as they are in the process of negotiating their identities in a society that is male-dominated. On the one hand there is Anandamoyi who typifies a traditional Indian woman and on the other in the character of Sucharita, we find someone who eschews the standard patriarchal norms and attempts to give wings to her aspirations which is an indication of Tagore's depiction of

women as they would should be in the modern society.

The story of Suman in *Tyaag* revolves around a Kayastha, orphan girl belonging to the underprivileged section, reveals her true identity to her husband after their marriage as she didn't want the marriage to be based on a lie. She displayed extraordinary courage despite her uncle's prohibition. Her husband, however, chooses their love over the difference in their caste and accepts her.

Sati Chatterjee in a talk titled, *Tagore No Feminist, His Women Are*, has also referred to some of the determined women like Malati in *An Ordinary Girl* and *Chitrangada*, the warrior-princess who chose to voice their opinions. However, she cites a different perspective when she cites an April 1933 letter which Tagore had written to Ramananda Chattopadhyay. Tagore in that letter, as Chatterjee highlights, opined that the West had witnessed a structure in the society which assumed distressing contours as women started acquiring financial independence by stepping out of the domestic walls.

However, in her talk, she brings forth how Tagore was sensitive to the dysfunctional societal make up which was the resultant of deep inequalities. The vulnerable location of women in such societies is very well reflected in his stories titled "Galpaguchchha". It also gives a different angle by bringing to light the repression of women when other women become complicit in their oppression.

An exploration of complex yet liberated women who are on the path of self-discovery is also undertaken by Chatterjee in her critical discussion. Nandini from *Raktakarabi* and Labanya in *Shesher Kabita* exemplify postmodern women. Damini in *Chaturangastand* as exemplary instance as her love was not reciprocated and surprisingly, she viewed it as an inseparable treasure of her life.

However, it is problematic to weigh the statement which Chatterjee passed, given the time Tagore lived and the plethora of complex female protagonists he created. He was rather advocating a social-cultural order which allows a creative free play of women as well as men.

As Dr. Subhash Chandra observes:

"Some of his poems, Bibasana (Woman unclothed), Staun (Breast), Chumban (The

kiss) and Deher Milan (Bodily union) present an acute and candid understanding of male desire in relation to the female body, which might easily be misconstrued as commodification of woman. However, a close reading brings out the 'will' and 'power' of the woman who is in control of her sexuality, and who wants mutuality (read it as equality); this invests value in the feminine, undermining the binary of masculine/feminine". (Chandra, 2015) Throughout there are many more such examples, of his raising a voice against men and for women through writing in this effective and powerful manner.

Tagore as an educationist fought for a feminization whereby boys would not be mere agents of aggression and as he did not advocate any violent feminism, he also constantly criticised patriarchy by stressing that both men and women are equal and should be treated with respect. Rather some critics point out that his women are superior to men not on the basis of the stereotypes that they are goddesses but on the basis of the fact that they are in the modern situations of life able to show more resilience, power and mastery and to overcome the complexities of life.

Virginia Woolf in her celebrated essay, *A Room of One's Own*, writes, "The history of men's opposition to women's emancipation is more interesting perhaps than the story of that emancipation itself." (Woolf, 1923, p.55) In India's context, Tagore's work is replete with such instances and also brings forth the dimension of women's complicity in perpetuating patriarchy. Women is not restricted in the role of a woman or a wife alone but needs to exhort that she is a human being first. Education thus becomes a key to liberate women and Tagore too believed in education which would allow one to be in harmony with all beings.

One can add meaning to life and experience freedom when one is not bound by the artificial shackles created for ulterior motives. Unity and humanism would then translate into action and women too would question this suppression by placing themselves as equal individuals capable of achieving greater feats in life.

Tagore believes that freedom and creativity make life meaningful and some women should remove the limitations of their lives and join

freedom, humanism, and unity and then develop their creativity in categories of technology and sciences. He believed women, like any other man, should have legal property

rights and should consider for herself some property and defend herself rights against other people so that she is treated equally in society.

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