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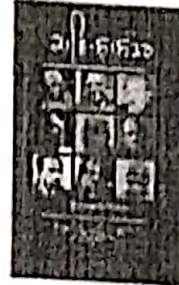
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ਇਸ ਅੰਕ ਦਾ ਮੁੱਲ	100/-	20\$/-, 15£/-
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**Kaavshastar Bank Account**

Name of beneficiary : Amarjit Singh  
 Account No. : 1816000107142368  
 IFSC : PUNB181600

ਪੁਸਤਕ ਲਈ 'ਕਾਵਿ-ਸ਼ਾਸਤਰ' ਦਾ ਇਹ ਅੰਕ ਨੰਬਰ 11, ਕੀਮਤ 100 ਰੁਪਏ, ਸੰਪਾਦਕ ਡਾ. ਅਮਰਜੀਤ ਸਿੰਘ, ਰਾਜ ਸੰਪੂ, ਸਾਬੀ ਈਸਪੁਰੀ, ਮੀਰ ਮਨਦੀਪ ਅਤੇ ਪ੍ਰਕਾਸ਼ਕ 'ਕਾਵਿ-ਸ਼ਾਸਤਰ' ਨੇ ਪ੍ਰਿੰਟਵੈਲ ਅੰਮ੍ਰਿਤਸਰ ਤੋਂ ਛਪਵਾ ਕੇ ਕਿਤਾਬ ਘਰ ਆਰਿਸ ਰਗਰਾਜ ਤੋਂ ਰੀਲੀਜ਼ ਕੀਤਾ।

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ਕਾਨੂੰਨੀ ਸਲਾਹਕਾਰ: ਐਡਵੋਕੇਟ ਰਜਨੀਤ ਸਿੰਘ



## ਉਤਰ-ਨਾਰੀਵਾਦ ਅਤੇ ਸੀਮੋਨ ਦੀ ਦ੍ਰਿਸ਼ਟੀ

- ਡਾ. ਜਸਵੀਰ ਕੌਰ

1980ਵਿਆਂ ਦੇ ਨੇੜੇ-ਤੇੜੇ ਇਹ ਮੰਨ ਲਿਆ ਗਿਆ ਕਿ ਨਾਰੀਵਾਦ ਨੇ ਆਪਣਾ ਮਿੱਥਿਆ ਨਿਸ਼ਾਨਾ ਸਰ ਕਰ ਲਿਆ। ਇਸ ਲਈ ਨਾਰੀਵਾਦ ਦੀ ਹੁਣ ਕੋਈ ਲੋੜ ਨਹੀਂ। ਨਾਰੀਵਾਦ ਦੇ ਇਸ ਅਪਵਾਦ ਵਿੱਚੋਂ ਹੀ ਉਤਰ-ਨਾਰੀਵਾਦ ਦਾ ਜਨਮ ਹੋਇਆ। ਨਾਰੀਵਾਦ ਤੋਂ ਉਤਰ-ਨਾਰੀਵਾਦ ਲਈ ਕੋਈ ਨਿਸ਼ਚਿਤ ਸਮਾਂ ਨਿਰਧਾਰਿਤ ਨਹੀਂ ਕੀਤਾ ਜਾ ਸਕਦਾ। ਸਮੇਂ ਅਨੁਸਾਰ ਹੀ ਨਾਰੀਵਾਦ ਜਾਂ ਉਤਰ-ਨਾਰੀਵਾਦ ਦੇ ਦਾਇਰੇ ਵਿੱਚ ਕੁਝ ਇੱਕ ਚਿੰਤਕਾਂ ਨੂੰ ਰੱਖਣਾ ਵੀ ਉਚਿਤ ਨਹੀਂ ਜਾਪਦਾ।

ਪੱਛਮੀ ਸਮਾਜ ਵਿੱਚ ਔਰਤਾਂ ਨੂੰ ਵਿਸ਼ੇਸ਼ ਮਹੱਤਵ ਦਿੱਤਾ ਗਿਆ, ਪਰ ਉਸ ਨੂੰ ਪੂਰਨ ਮਨੁੱਖਤਾ ਦੇਣ ਦੀ ਬਜਾਏ ਵਸਤੂ ਰੂਪ 'ਚ ਤਬਦੀਲ ਕਰ ਦਿੱਤਾ ਗਿਆ। ਖਾਹਰੀ ਰੂਪ ਵਿੱਚ ਜੋ ਉਸ ਦੀ ਆਜ਼ਾਦੀ ਵਿਖਾਈ ਦਿੰਦੀ ਸੀ, ਪੂੰਜੀਵਾਦੀ ਸਿਸਟਮ ਅਧੀਨ ਉਸ ਦਾ ਸਰੀਰ ਇੱਕ ਵਸਤੂ ਸੀ। ਵਧੇਰੇ ਕਰਕੇ ਉਸ ਦੀ ਬਰਾਬਰੀ ਦੇ ਦਾਅਵੇ ਨੂੰ ਮਰਦ ਦੇ ਮਾਪਦੰਡਾਂ 'ਤੇ ਪਰਖਿਆ ਗਿਆ। ਘਰ, ਫੈਕਟਰੀ, ਦਫ਼ਤਰ, ਮਜ਼ਦੂਰੀ ਹਰ ਥਾਂ ਭਾਵ ਸਨਅਤ ਦੇ ਖੇਤਰ ਵਿੱਚ ਉਸ ਨੂੰ ਮਰਦਾਵੇਂ ਪ੍ਰਬੰਧਾਂ 'ਚ ਢਾਲ ਦੇਣ ਦੀ ਪ੍ਰਕਿਰਿਆ ਸ਼ੁਰੂ ਹੋਈ। ਇਸ ਨਾਲ ਔਰਤ ਦਾ ਸਥਾਨ ਦੁਜੈਲੇ ਪੱਧਰ ਦਾ ਹੋਣ ਲੱਗਾ ਤਾਂ ਨਾਰੀਵਾਦ ਨੇ ਉਸ ਦਾ ਸਥਾਨ ਦੁਜੈਲੇ ਤੋਂ ਬਰਾਬਰਤਾ ਦਾ ਕਰਨ ਲਈ ਹੰਭਲਾ ਮਾਰਿਆ। ਨਾਰੀਵਾਦੀ ਚਿੰਤਨ 'ਚ 'ਔਰਤ' ਕੇਂਦਰ 'ਚ ਸੀ। ਉਤਰ-ਨਾਰੀਵਾਦੀ ਚਿੰਤਨ 'ਚ 'ਔਰਤ ਅਤੇ ਮਰਦ ਸਮਾਨਤਾ' ਕੇਂਦਰ ਵਿੱਚ ਆ ਗਈ। ਨਾਰੀ ਸਾਹਿਤਕਾਰਾਂ ਵੱਲੋਂ ਨਾਰੀਵਾਦ ਅਤੇ ਉਤਰ-ਨਾਰੀਵਾਦ ਦੇ ਫ਼ਰਕ ਨੂੰ ਦਰਸਾਉਂਦਾ ਇੱਕ ਮੈਗਜ਼ੀਨ 1919 ਵਿੱਚ ਕੱਢਿਆ ਗਿਆ ਜਿਸ ਵਿੱਚ ਉਨ੍ਹਾਂ ਦਾ ਕਹਿਣਾ ਸੀ : "ਅਸੀਂ ਲੋਕਾਂ ਵਿੱਚ ਦਿਲਚਸਪੀ ਰੱਖਦੇ ਹਾਂ, ਨਾ ਕਿ ਮਰਦਾਂ ਜਾਂ ਔਰਤਾਂ ਵਿੱਚ। ਉਨ੍ਹਾਂ ਨੇ ਨਾਲ ਹੀ ਕਿਹਾ ਨੈਤਿਕਤਾ, ਸਮਾਜ, ਆਰਥਿਕਤਾ ਅਤੇ ਰਾਜਨੀਤਿਕ ਦਰਜਿਆਂ ਦਾ ਕਿਸੇ ਲਿੰਗ ਵਿਸ਼ੇਸ਼ ਨਾਲ ਕੋਈ ਸੰਬੰਧ ਨਹੀਂ ਹੋਣਾ ਚਾਹੀਦਾ, ਉਨ੍ਹਾਂ ਦਾ ਵਿਚਾਰ ਸੀ ਕਿ ਇਹ ਵਿਚਾਰਧਾਰਾ ਔਰਤਾਂ ਪੱਖੀ ਤਾਂ ਹੋਵੇ, ਪ੍ਰੰਤੂ ਮਰਦ ਵਿਰੋਧੀ ਨਹੀਂ ਹੋਣੀ ਚਾਹੀਦੀ। ਇਸੇ ਨੂੰ ਹੀ ਉਨ੍ਹਾਂ ਉਤਰ-ਨਾਰੀਵਾਦੀ ਪੱਖ ਕਿਹਾ।

ਇਸ ਤੋਂ ਅਸੀਂ ਮਹਿਸੂਸ ਕਰਦੇ ਹਾਂ ਕਿ ਨਾਰੀਵਾਦ ਵਿੱਚ ਹੀ ਉਤਰ-ਨਾਰੀਵਾਦ ਦਾ ਜਨਮ ਹੋਇਆ ਸਨ। ਨਾਰੀਵਾਦ ਹਮੇਸ਼ਾ ਤੋਂ ਹੀ ਇੱਕ ਗੁੰਝਲਦਾਰ ਵਰਤਾਰਾ ਰਿਹਾ ਹੈ। ਕੁਝ ਇੱਕ ਚਿੰਤਕਾਂ

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# BANKING SERVICES IN INDIA AND CONSUMER PROTECTION

Dr. Lal Bahadur Shastri

Department of Management and Commerce, LBS Arya Mahila College, Baranala

The law of consumer protection has grown in India the broad field of consumer protection. The from wrongs for which the remedy under the act lies in ascertaining the importance of the Act lies in protecting the welfare of the society in ascertaining the helplessness of a consumer which he faces against powerful business. The importance of the Act lies in protecting the welfare of the society in ascertaining the helplessness of a consumer which he faces against powerful business. The importance of the Act lies in protecting the welfare of the society in ascertaining the helplessness of a consumer which he faces against powerful business.

One of the laudable features of the Act is that it provides relief to consumers, if they suffer loss or injury due to a deficiency of services. In all developed countries, the concept of services has assumed great importance. A modern society lives and thrives upon services of numerous kinds which have become indispensable for comfortable and orderly existence of human beings.

Services which are included in the definition are banking, financing, insurance, transport, and supply of electrical or other energy, handling or holding of both, entertainment, amusement or the purveying of news or other information.

Banking is specifically mentioned as services under the Consumer Protection Act. There has been a steady growth in the number of complaints filed against banks. Since finance is the life blood of a modern economy therefore banking system is the linchpin of any development strategy. Banking promotes saving by providing a wide variety of financial assets to general public.


## Bank and Banking

Definition of banking may vary from country to country. According to Professor Savaris of authority on banking "Ordinary banking business consists of changing cash for bank deposits and bank deposits for cash, transferring bank deposit from one person or corporation to another, giving bank deposit in exchange for bills of exchange, government bonds and so forth. In modern banking professor Cairncross has defined bank as a financial intermediary or dealer in funds.

Definition of banking has undergone a sea change in several countries due to various changes in the socio-economic and political environment. A raft of changes is taking place which together are hitting the accepted definitions. In ordinary parlance banking is a business transaction of bank.

Banking in India is venerable. Banking during ancient times was synonymous with money lending. The *Manu Smriti* speaks of deposits, pledges loans and interest rate. The indigenous banking had been organized in the Indian form of family. The well developed financial system can be traced from Kautilya (Chanakya) *Arthashastra*. It has been described in hence foremost attention shall be paid to the treasury. During Muslim period bankers played the role of banker and the main credit instrument through which banking and transfer of funds was carried out was through the inland bills of exchange or *Hundis*. Indian bankers lent money, financed the rulers and trade, acted as the trader of the State and also as insurer of goods. The *Jagan Sheth* were the hereditary bankers and they played an important role in the

<sup>1</sup> *Banking Development Authority*, N. K. Gupta, (1971) p. 111  
<sup>2</sup> *Journal of Indian Law Institute*, Vol. 34(1), p. 41 (1972)  
<sup>3</sup> See 2(11) of consumer Protection Act  
<sup>4</sup> *Shri Dhanu*, "Banking Development in India 1947 to 2007", *Uppala, Reviews and Quories*, p. 11  
<sup>5</sup> K. C. Gopala, *Financial Legal Principles International Dimension of Economic and Law*, p. 142, 143, 157  
<sup>6</sup> *The Economic Aspect of India's Economy*, Pt. 2, 1968, p. 115  
<sup>7</sup> *Sampriti Quintessence of Indian Economy*, 15<sup>th</sup> Ed. (1991), p. 1  
<sup>8</sup> *Journal of Indian Law Institute*, Vol. 34(1), p. 41 (1972)

  
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# E-Commerce in India-Assessing the Growth and Current Scenario from Legal Perspective

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## 1. Introduction

Today e-commerce has become an integral part of everyday life. Accessibility to e-commerce platforms is not a privilege but rather a necessity for many people, particularly in the urban areas. There are alternative e-commerce platforms available (instead of the traditional physical platforms) for almost every aspect of our lives, starting from purchasing of everyday household items to online banking. Mail order catalogue shopping has been in existence in the United States since 1980. This was the predecessor of online e-commerce, which started in India post 2000.

Today the number of internet users in the world is close to 1 billion. Out of this, India has a total of 259.14 Million internet and broadband subscribers. This penetration of internet coupled with the increasing confidence of the internet users to purchase online, has led to an enormous growth in the e-commerce space, with an increasing number of customers registering on e-commerce websites and purchasing products through the use of mobile phones. It is not surprising therefore, that India is in a prime position for the growth and development of the e-commerce sector. In particular, e-commerce presents one of the greatest opportunities in the retail sector since it provides a dramatic change from brick and mortar establishments in virtual shops which could operate for a fraction of the cost. According to a report provided by Forrester, social networks play an important role in driving consumers online and getting them to engage with brands. This would gain specific significance in light of facts such as India being ranked as Facebook's second largest audience after the US. However, it should be kept in mind that there still exists a form of 'digital divide' in India where the benefits of internet have not yet percolated in non-urban areas. In this scenario, mobile connections would play a very important role. India has close to 914.92 Million wireless subscribers. Mobile phones have been and will be a key tool in helping users connect in a market where overall internet penetration may be low.

The Indian Government has approved projects for providing broadband connectivity in the local and village level government bodies (i.e. the Gram Panchayats). The Government's plan is to enable broadband connectivity at the rural levels. This is further likely to boost e-commerce in India.

## What is E-Commerce

Though there exists no standard definition for the term e-commerce, it is generally used in the sense of denoting a method of conducting business through electronic means rather than through conventional physical means. Such electronic means include 'click & buy' methods using computers as well as 'm-commerce' which make use of various mobile devices or smart phones. This term takes into account not just the act of purchasing goods and/or services through an online platform but also all other activities which are associated with any transaction, such as:

- 1. Going back to brick and mortar
- 2. e-383014 Leve
- 3. Internet Usage Statistics - The Internet My Future - World Internet Usage Statistics - available at <http://www.internetworldstats.com/stats.htm>
- 4. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 5. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 6. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 7. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 8. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 9. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>
- 10. The Indian Telecom Services Performance Indicators (April - June 2011) - available at <http://www.mca.gov.in>

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## Management by objective: Problem and Prospectus

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### Abstract

HRD is a total system in which its various mechanisms are embedded together to act as an integrated unit. No sub-system can work in isolation. Development means improving the existing capabilities to the human resources in the organization and helping them to acquire new capabilities required for the achievement of the corporate as well as individual goals. These days the importance of Human Resource Management is increasing in a faster rate. It is the part of HRM which deals with training and development of its man force. It includes training and development, opportunities to learn new skills, distributing resources among employees, development activities etc. As you know that development of human resource is giving very important in any organization because the ultimate aim of the organization is to earn profit. To maximize profit, the skills of employees must be enhanced. It believes that individuals in an organization have unlimited potential for growth and development and their potential can be developed and multiplied through appropriate and by providing the right type of climate in the organization, individuals can be helped to give full expression of their potential, contributing to the achievement of goals of the organization and thereby ensuring optimization of human resources.

Implementing these HRD sub-systems helps in developing a climate in the organization where the people collaborate with each other, respect and trust others and work as a team. This, in turn, develops a highly positive and motivated workforce which enables the organization to achieve its goals.

Keywords: HRD Climate, HRD framework, HRD Matrix, Effectiveness, Implementation

### Introduction

The early part of the century saw a concern for improved efficiency through careful design of work. Improving employee productivity and efficiency was the next big thing to hit the business world. Recent years have witnessed an increasing towards the quality of working life, product, and quality, speedy and efficient delivery of work. During this middle part of the century emphasis shifted to the availability of managerial personnel and employee productivity.

The term HRD has become very popular in the recent past. Many organizations have either started new HRD department or have appointed HRD managers or at least have streamlined their personal departments to look after the HRD functions. HRD helps the employees to acquire expertise required to perform all their activities, jobs efficiently and effectively for their own well-being as well as of their organization. HRD, on the other hand is a proactive function, as it prepares people to face, future challenges with confidence. In a broad sense, HRD is the process of increasing knowledge and capabilities of all the people in a given society. In the national context, HRD is a process by which the people in various groups are helped to acquire new competence continuously so as to make them more and more self-reliant and simultaneously develop a sense of pride in our country. The role of HRD in organizations is increasingly assuming wider dimensions. It is aimed at enhancing the skills and knowledge of the personnel and effective utilization of their intellectual, technological and entrepreneurial skills. In other words, HRD emphasizes the need for innovations in developing the inherent potential of the Managers and workers in order to achieve continuous growth in the bottom-line of the companies.

Investment in human beings is another underlying concept of the human resources system. The organization accepts that development of human resources involves investment of time and concern for growth. Everyone in the organization will have to take self-responsibility for growth and optimization of performance. It is the process of enhancing potential of people to perform better in all spheres of life. People's potential can be developed through training and capacity building, access to opportunity and environment, which supports their developments.

Human Resource Development spreads its roots and branches to cover up the entire domain of human capital in the organization. Now, it is an established truth that the human resources in an

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## Impact of Rural Development Programmes on Rural Economy

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### Introduction

Rural development has dependably been an essential issue in all talks relating to financial development, particularly of creating nations, all through the world. In the creating nations and some once in the past socialist states, rural mass include a generous greater part of the populace. More than 3.5 billion individuals live in the Asian and Pacific locale and somewhere in the range of 63% of them in rural regions. Albeit a great many rural individuals have gotten away neediness as a consequence of rural development in numerous Asian nations, a substantial dominant part of rural individuals keep on suffering from tenacious destitution. The financial chasms amongst rural and urban ranges are extending and making colossal weight on the social and monetary texture of numerous creating Asian economies. These components, among numerous others, tend to highlight the significance of rural development. The arrangement creators in the majority of the creating economies perceive this significance and have been actualizing a large group of projects and measures to accomplish rural development goals. While some of these nations have accomplished noteworthy results, others have neglected to make a huge imprint in this issue of constant rural underdevelopment.

**Rural** - Is an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Srivastava (1961).

Rural Development (RD) is a process, which aims at improving the well being and self realization of people living outside the urbanized areas through collective process. According to Agrawal (1987), rural development is a strategy designed to improve the economic and social life of rural poor. Rural development is a national need and has impressive significance in India as a result of the accompanying reasons.

1. Around three-fourth of India's populace live in rural ranges, in this manner rural development is expected to create country as entirety.
2. About portion of the nation's national salary is gotten from horticulture, which is significant control of rural India.
3. Around seventy for each penny of Indian populace gets job through horticulture.
4. Greater part of crude materials for businesses originates from horticulture and rural division.
5. Increment in mechanical populace can be supported just in rural population's inspiration and expanding the obtaining energy to purchase modern products.
6. Growing disparity between the urban elite and the rural poor can lead to political instability.



### Need and Importance of rural development



## An Analysis of Consumer Durables Industry: An Indian Perspective

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### Abstract

India is going to become the fifth largest consumer durables market in the world. India is also one of the largest growing electronics market in the world. By 2025, India would rise from the 12<sup>th</sup> to the 5<sup>th</sup> largest position in the consumer durables market in the world; the market is estimated to reach USD 12.5 billion in 2016.

The sector has been witnessing significant rise in recent years, helped by several supporting elements such as the emerging markets, retail boom, real estate and housing demand, greater disposable income, increased expenditure capacity and an overall increase in the level of affluence of a significant target market. The industry is represented by major international & local players such as LG, BPL, Daikin, Videocon, Voltas, Blue Star, MIRC Electronics, Whirlpool, etc.

With the continuous inflow of disposable income and the advancement of technology, the need for the varied consumer durable goods are increasing even in the country of India. This in turn is leading to a strong competition among the different consumer durable brands available in India. Day by day these goods are becoming cheaper to reach maximum customers. The rural and urban market of consumer durables has been growing at a rate of around 15 % on an average.

**Keywords:** supporting elements, emerging markets, expenditure capacity, strong competition, growing.

### Introduction

The consumer durable sector is expected to double at 14.7 per cent compound annual growth rate (CAGR) to US\$ 12.5 billion in FY15 from US\$ 6.3 billion in FY11. Urban markets account for the major share (65 per cent) of total revenues in the consumer durables sector in the country with the help of continuous growth. Demand in urban markets is expected to increase for non-essential products such as LED TVs, laptops, split ACs and beauty and wellness products. In rural markets, durables like refrigerators as well as consumer electronic goods are likely to witness growing demand in the coming years as the government plans to invest significantly by different schemes in rural electrification.

The Government of India has increased liberalization which has favored foreign direct investments (FDI) in consumer durable sector. Also, policies such as National Electronics Mission and digitization of television and setting up of Electronic Hardware Technology Parks (EHTPs) are expected to boost the growth of this sector.

**Objectives of the study:** (i) To analyze the buying behaviour of consumers towards selected consumer durables during different financial years. (ii) To study the awareness and impact of various brands. (iii) To study the seller's reputation of the selected consumer durables on consumer behavior in terms of sales of different brands.

**Significance of the study:** The study is focused to understand the current market scenario about different brands and also to help the big companies and brands in making an effective promotional strategy by using preference of customers at benefiting place and making loyal customers for durable products. The study will be helpful to analyze the performance of different brands in the form of revenue collection during different financial year and their growth rates which indicate the customer relations with the brand.

**Data Collection, Analysis & Interpretations:** The study is based on secondary data which is collected from internet, journals and also from business articles which was published in different newspapers. Consumer durables revenues have been growing at a healthy pace. The consumer durables market is anticipated to expand at a CAGR of 14.8 per cent to US\$ 12.5 billion in FY15. Also, the demand from rural and semi-urban areas is projected to expand at a CAGR of 25 per cent to US\$ 6.4 billion in FY15 with rural and semi-urban markets likely contributing majority to consumer durables sales.



# STARTUPS: MAKE IN INDIA BOOST UP

\*Mouliha Bansal

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### Abstract

Startup is a self-verification based compliance driven by the passion to find solution and innovation. Startup means an entity incorporated in India not prior to seven years attended to its peers for biotechnology sector, having annual turnover below INR 25 crore in any preceding financial year working towards innovation, development, or improvement of products, process or services driven by technology or intellectual property. To provide funding for startups, government will setup a fund with an initial corpus of INR 2500 crore and total corpus of INR 10000 crore over three years. It will drive sustainable economic growth and generate large scale employment opportunities. Startups also get three years income tax holiday and exemption from capital gains. This paper aims to describe the importance of Startup India scheme and future prospect and examine how tax exemption under this scheme can nurture entrepreneurship skills in India.

Keywords: Capital gains, Incubation, Self-verification, Fund of Funds, Startup India

### 1. Introduction

India is blessed to a nation of youngsters. There are millions of problems in India but billion minds to solve these problems. There is not the lack of ideas but some leaves the idea half way when the others become very involved with the idea. In order to meet the objectives of the initiative Government of India has announced the Startup India Action Plan that addresses all aspects of Startup ecosystem. This program aims to fill gaps in the economy for the growth and development of startups and will aim to boost digital entrepreneurship at the grassroots. The government is expected to allocate around Rs 2000 crore for the initiative. With this Action plan of the Government hopes accelerate spreading of the Startup movement.

- 1.1 From digital technology sector to a wide array of sectors including agriculture, manufacturing, social sector, healthcare, education etc.
- 1.2 From existing tier 1 cities to tier 2 and tier 3 cities including semi-urban and rural areas. The Action plan is divided across the following areas
  - 1.2.1 Simplification and Handholding
  - 1.2.2 Funding Support and Incentives
  - 1.2.3 Industry-Academia Partnership and Incubation.

Startup India is flagship initiative of the Government of India, intended to build a strict ecosystem for nurturing innovation and startups in the country that will derive sustainable economic growth through innovation and design. Startup movement should not be merely guided by money or fame, the purpose is beyond that. This has to quite refreshing to all the participants who are new probably need a day-long session of brainstorming. Startups are driven by the passion to find solution an innovation because an entrepreneur has to lose his sleep to solve the problems of others. Entrepreneurs are not only creative but also adventurous and risk-takers. Startup doesn't mean that a person is dealing with a billion dollar job employing 2000 people. If one can employ five people he is contributing enough to the nation. According to the NASSCOM Startup Report 2014, India is the 4th largest startup ecosystem globally after USA, UK, Israel and Canada. The technology product startup inception rate in India is growing at 14% y-o-y. In 2014, the country had 3100 startup and is expected to see 11500 startups by the year 2020. About 59% of startups in India are in the B2C space, 37% are in the B2B space whereas the remaining 4% are a combination of B2B and B2C. India is expected to see more than 11500 startups by 2020 and is expected to employ over 2.5 lakh people. About 90% of the startup activity in India seems to be happening in top 6 cities of Bangalore (25 percent), Delhi-NCR (24 percent), Mumbai (15 percent), Hyderabad (8

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## Rural Women Entrepreneurs in India: Challenges and Opportunities

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### Abstract

It is a general belief in many cultures that the role of women is to build and maintain the homey affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. Last ten years of Indian economy make it evident that the structure of ownership in different sectors has changed. Many women entered the world of business, of trade commerce and they have become successful entrepreneurs in various business activities. This growth rate of women's participation in economic activities is much lower than the expected rate. Because in India, there are still many social and cultural restrictions on women. Women entrepreneurship development is the instrument of women empowerment. It is very necessary to give keen attention over the empowerment of women in the rural areas. As in India there are around 7 lakh villages and more than of 70% population live in villages. In rural sector 56% male and 33% of the females are in labour force. About 60% of female population in the rural sector are idle and unutilized. So rural women's economic and social development is necessary for overall economic development of society and nation. The present paper addresses challenges faced by women entrepreneurs in rural areas and also explores the opportunities prevailing for rural women entrepreneurs.

**Keywords:** Women Entrepreneur, Rural Area, Economic Development



# To Study & Implementation the Impact of Youth Mentoring

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## ABSTRACT

Youth Mentoring is the process of matching mentors with young people who need or want a caring responsible adult in their lives. It is defined as an on-going relationship between a caring adult and a young person which is required for self-development, professional growth and carrier development of the mentee and mentors both and all this must be placed within a specific institution context. The purpose of this article is to quantitatively review the three major areas of mentoring research (youth, academic, and workplace) to determine the overall effect size associated with mentoring outcomes for students.

## INTRODUCTION

Mentoring is a part of educational training to develop people in the professions and youth mentoring has experienced exponential growth in the UK over the last decade and is typically used to help young people in employment, education and training. There are now more than 3500 programmes running mentoring schemes in on (a large proportion of which are youth mentoring programmes. This mentoring relationship has been described as an invaluable learning activity for beginners as well as experienced practitioners such as teachers, administrator, managers and other professionals. Mentors implement mentoring programmes in

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Wishing you all a very wonderful, exciting, and energizing NEW YEAR 2022.

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\*\*\*\*\*

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### Preliminary studies on the domestication of an indigenous strain of *Pleurotus cystidiosus* collected from the living stem of *Lagerstroemia speciosa*

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#### ABSTRACT

Oyster mushrooms (*Pleurotus* spp.) are popular throughout the world because of their tremendous stability of pileus and stipe, cooking qualities, and longer shelf life. During the present investigations pure culture of *P. cystidiosus* O.K. Mill. was raised through standard tissue culture technique from the fresh young sporophore collected from nature. Subsequently, its spawn was prepared on supplemented wheat grains with different additives and thereafter three locally available lignocellulosic substrates (wheat straw, paddy straw, and sawdust) were used for its cultivation. Among the three substrates used, maximum biological efficiency of 36% was obtained when the mushroom was grown on wheat straw followed by paddy straw (6.3%) and sawdust (2.3%). To enhance the yield of mushroom, wheat straw was further supplemented with rice bran (10%); corn flour (5%), mustard oil seed cake (10%); corn flour (5%), cotton oil seed cake (10%); corn flour (5%) and a mixture of all these four (3:1:1:1) and corn flour (5%). Wheat straw supplemented with rice bran (RB) + mustard oil seed cake (MSC) + cotton oil seed cake (CSC) in the ratio of 3:1:1:1 gave maximum biological efficiency (B.E. 74%) followed by supplementation of wheat straw with rice bran (B.E. 55.15%), mustard oil seed cake (B.E. 50.42%) and cotton oil seed cake (B.E. 48.58%).

**Keywords:** *Coremiopleurotus*, ligno-cellulosic substrate, cultivation, sporophores, biological efficiency.

#### INTRODUCTION

*Pleurotus* (Fr.) P. Kumm. is an important genus of edible mushrooms which are classified under class *Agaricomycetes*, order *Agaricales* and family *Pleurotaceae* (Kirk *et al.*, 2008). Many of its species are cultivated all over the world for a number of associated advantages including nutritional and nutraceutical benefits to the consumers, generation of additional income, recycling of organic residues and employment. The available trend in oyster cultivation is a clear indicator of the fact that the world's production and consumption of *Pleurotus* mushrooms are increasing tremendously. According to Sharma *et al.* (2017), out of the total production of mushrooms, the share of oyster mushroom production is about 16% followed by paddy straw (7%) and milky mushrooms (3%).

Species of the *Pleurotus* possesses acceptable culinary credential being an excellent source of nutritional and nutraceutical constituents (Atri *et al.*, 2012; 2013; 2015). Their sporophores are reported to contain a substantial amount of carbohydrates, proteins, low amount of fats, vitamins and some important minerals (K, Na, P, Fe, and Ca). These mushrooms are reported to be high in potassium to sodium ratio, which makes them an ideal food for patients suffering from hypertension and heart diseases (Dehariya *et al.*, 2013). Vitamins of A and B-group (thiamine, riboflavin, niacin, pantothenic acid, and biotin), C, D, E, and K are commonly present in these mushrooms which primarily accounts for their nutraceutical potential (FAO, 1970; Mattila *et al.*, 1994; Sapers *et al.*, 1999; Caglarirmak, 2007; Furlani and Godoy, 2008; Patil *et al.*, 2010). The quantity of niacin in *Pleurotus* species is reported to be about 10 times more than the vegetables (Patar *et al.*, 2018). 'Pleurotin', a polycyclic aromatic compound, which has been isolated from *Pleurotus* species is reported to have antibacterial properties (Patar *et al.*, 2018). Lovastatin is another medicinally important

constituent of *Pleurotus* species, which finds application in lowering the bad cholesterol and fats and helps in preventing strokes and heart attacks (The Expert Panel, 1998; Mswaka and Magan, 1999; Raghunath *et al.*, 2012; Carrie, 2016). Besides, these mushrooms are also reported to possess immense potential for their utility against diseases like cancer, synthesis of important bioactive chemicals, bioremediation, production of ethanol, and in many other biotechnological applications (Madar and Zusman, 1997; Jonsson *et al.*, 1998; Rajarathnam *et al.*, 1998; Fragoeiro and Magan, 2005). Besides a number of myochemicals are also reported to be produced by edible *Pleurotus* species (Krishnamoorthy and Sankaran, 2014). In India, large quantity of raw materials from agricultural wastes is available, which is quite cheap when compared with international cost. This adds to the prospects of bulk cultivation of oyster mushrooms. Even though in India, the residue straw is commonly used as fodder, yet 50% of the crop residues are still potentially available for the cultivation of edible mushrooms (Pakale, 2004). Further, different substrates used in the cultivation of *Pleurotus* have utility as fertilizers and soil conditioners (Brenneman and Guttman, 1994). In view of the importance and promising future of oyster mushrooms in human food and medicine and its capability to recycle agro wastes, the present investigation was undertaken on the domestication of a locally available wild strain of *P. cystidiosus*. This is the first report on the cultivation of the indigenous strain of *P. cystidiosus* from India.

#### MATERIALS AND METHODS

**The material:** The sporophores of *P. cystidiosus* were collected from the bark of the living stem of *Lagerstroemia speciosa* (L.) Pers. growing along roadsides on the campus of Punjabi University Patiala having an altitude of 350 m. It has a pleurotoid petaloid to involute sporophore with pileus up to 3-

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## Quantification of lovastatin in two wild species of oyster mushrooms from India

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(Submitted on August 11, 2021, Accepted on December 08, 2021)

### ABSTRACT

Lovastatin (C<sub>24</sub>H<sub>38</sub>O<sub>5</sub>) is one of the potentially most drugs for the reduction of blood cholesterol levels. It is reported to competitively inhibit the 3-Hydroxy-3-methyl glutaryl (Co A) (HMG Co A) reductase enzyme which acts as a rate limiting step in the cholesterol biosynthesis. Lovastatin is produced as secondary metabolite by various fungi including *Pleurotus* species. These mushrooms are gaining more importance as compared to other medicinal mushrooms in terms of health promoters and as environmental restorers resulting in spore in their B and D varieties during the past decades. The present study pertains to the quantification of lovastatin from two indigenous strains of *Pleurotus cystidiosus* O.K. Mill and *P. sapidus* Quel. For this purpose 15 days old culture of both the species growing in liquid yeast glucose medium was used. The study with spectrophotometric and High performance liquid chromatography techniques confirmed the synthesis of lovastatin by two fungi.

**Keywords:** Oyster mushroom, Indigenous strains, Lovastatin, Cholesterol, Nutritional importance.

### INTRODUCTION

According to World Health Organization (WHO), an estimated 17.3 million lives are reported to have been lost in the year 2008 and an expected number of 23.6 million people are likely to lose their life by the year 2030, due to cardiovascular diseases (WHO, 2011). One of the major factors associated with cardiovascular disease is hypercholesterolemia (the presence of high levels >200 mg/dl) of cholesterol in the blood (Kelly *et al.*, 2015). One of the nutraceutically important compounds produced by number of fungi including *Pleurotus* species is lovastatin (Samiec *et al.*, 2003). It is an approved drug by the Food and Drug Administration (FDA) and United States Food and Drug Agency which is widely used in the treatment of dyslipidemia (Vagelos, 1991; Vagelos and Galambos, 2004). Lovastatin is reported to inhibit the synthesis of cholesterol in blood by the competitive inhibition of enzyme, 3-hydroxy-3-methyl glutaryl (Co A) (HMG Co-A) reductase in association with higher concentration of lovastatin in comparison to HMG Co-A result in the blockade of production of mevalonate (Raghunath *et al.*, 2012). Hence it inhibits the biosynthesis of cholesterol through the mechanism of competitive inhibition (Tobert, 2003).

Lovastatin is reported to exert multidirectional effect despite of their specific mechanism of action. It helps in stabilization of atherosclerotic plaque, acts as anti-coagulant, anti-inflammatory and immune-modulatory stimulation substance (Kavalipati *et al.*, 2015). According to Bearden *et al.* (2016) lovastatin is reported to help in lessening of Alzheimer's disease levels in animal's cell culture. Ade Kallas *et al.* (2016) and Eckert *et al.* (2005) reported the antitumor capability of lovastatin. This compound is reported to suppress the function of genes involved in cell division, decrease the activity of B and D, cyclins and increase the activity of cell cycle inhibitors because of which it finds application during chemo and radiotherapies in cancer patients (Zeigler *et al.*, 2016; Matusiewicz *et al.*, 2015; Bhargavi *et al.*, 2016). There are number of reports that

revealed the pleiotropic effect of lovastatin on various diseases including osteoporosis, non alcoholic fatty liver, neuro-degeneration and rheumatoid arthritis (Butterfield *et al.*, 2011; Das *et al.*, 2015; Wang *et al.*, 2016; Doumas *et al.*, 2018). Radha and Lakshmanan (2013) also reported the counteractive action of lovastatin in kidney treatment.

The main objective of present study was aimed at the qualitative and quantitative estimation of lovastatin from the local indigenous strains of two edible oyster mushrooms, namely *P. cystidiosus* O.K. Mill and *P. sapidus* Quel. using UV spectrophotometric analysis and high performance liquid chromatography techniques.

### MATERIALS AND METHODS

#### Fungal Strains

The lovastatin producing strains used presently are our own lab cultures of *Pleurotus cystidiosus* and *P. sapidus*. Both the specimens were collected from the wild and raised into pure cultures through tissue culture technique. The stock cultures of both the strains were maintained at -4°C in malt extract agar (MEA) medium. The cultures of *P. sapidus* have been deposited at IMTECH Chandigarh under MTCC No. 10943 and ICAR-Directorate of Mushroom Research, Chambaghat, Solan under accession number DMRP-393 while that of *P. cystidiosus* have been deposited in the ICAR-DMR Culture Bank under accession number DMRP-394. Before use in experiments, the cultures were propagated twice in MEA medium at 28±1°C for 10 days.

#### Standards

Pure lovastatin standard and all HPLC grade chemicals were purchased from HiMedia Laboratories Pvt. Ltd. India. Calibration chart was prepared using standard lovastatin by dissolving it with 1 mL ethanol and made up to a volume of 5 mL using distilled water.

#### Medium and culture conditions

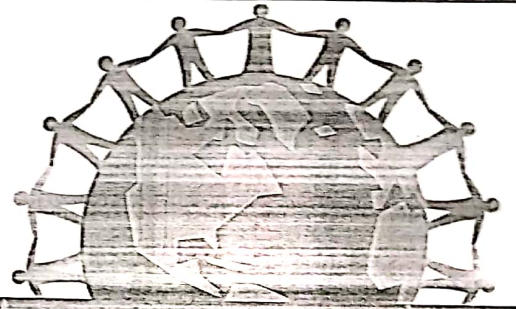
For flask culture, 10 days old cultures of both the strains were inoculated into 150 mL of liquid Yeast Glucose Medium in 250 mL Erlenmeyer flask. Initial pH of the flask cultures was adjusted to 5.5 and then the flasks were incubated at 28±1°C for 15 days.

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Very good work

# SUSTAINABLE DEVELOPMENT IN INDIA - INNOVATIVE PRACTICES



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Exploring A Link Between Scientific Method and Philosophy: Bertrand Russell

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12.	Role of E-Learning for Creating Learner Centric Environment in Higher Education Institution in India Srabani Karak, Bishnupur, West Bengal, India	Library Science	E-83	E
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Abstract

Bertrand Russell, in his *Mysticism* and *logic* argues that philosophy may be said to have been based on science in two ways: first, it may emphasize the most general results of the science; and second, it may study the methods of science and seek to apply the methods with necessary adaptations to its province. Russell endorses the methods of science rather than the results. In order to emphasize the striking similarity between his method and the method of scientists, Russell terms this method *scientific method* in philosophy. Here a question remains to be asked—if there is a methodical similarity between science and philosophy, what makes philosophy different from science? Russell marks two characteristics of philosophy which makes it different from science—first, philosophical propositions must be general, second, philosophical propositions must be a priori. Taken these two characteristics of philosophy together, Russell defines philosophy as the science of the possible. The present paper tries to enquire into this definition of philosophy as the science of the possible.

**Key Words:** Russell, Methods of Science, Scientific Method, Philosophy, General, A Priori, Science of The Possible.

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Introduction

In his *Mysticism* and *logic* Russell argues that philosophy may be said to have been based on science in two ways: it may emphasize the most general results of science and may seek to give greater generality and unity to these results; or philosophy may study the methods of science, and with necessary adaptations to its own particular province it may seek to apply these methods. Russell further writes: "It is not results, but methods, that can be transferred with profit from the special sciences to the sphere of philosophy." Emphasizing the striking similarity between his method and that which is used by the scientists, Russell terms the method as 'the scientific method in philosophy.'<sup>1</sup> But question remains to be asked—if there is a methodical similarity between science and philosophy, then what makes philosophy different from science? Russell marks two differences—first, philosophical propositions must be general, second, philosophical propositions are a priori. Taken these two characteristics of philosophy together, Russell defines philosophy as the science of the possible.<sup>2</sup> The present paper tries to enquire into this definition of philosophy as the science of the possible.

Aim of the Study

Russell observes a methodical similarity between science and philosophy. He terms the method 'scientific', and applies the method in philosophy. However, he remains concerned about the specific problems which are to be kept for philosophy as opposed to the man of science. The two chief characteristics which are laid down by Russell, i.e., philosophical propositions must be general, and also that these must be a priori, made him define philosophy as the science of the possible. The paper therefore delves deeper into understand the Russellian meaning of the definition of philosophy as the science of the possible.

Review of Literature

Literature on Russell's emphasis on the application of the scientific method in philosophy is found to be available in several books written by Russell himself. Besides Russell's books, literature is available in others' works too. The present paper bases its study on two works of Russell, viz., *Mysticism and Logic* (Dover publications, Inc, Mineola, New York, 2004), and *Our Knowledge of the External World* (George Allen & Unwin Ltd., London, 1927). Moreover, Russell's philosophical autobiography *My Philosophical Development* (Routledge, London & New York, 1927) remained a primary source for the study of Russell's scientific method in philosophy. Russell's *Humanistic Inquiry* (1918) also discusses Russell's scientific method in philosophy. Moreover, the present study greatly depends on Slater's book, Elizabeth R. Eames in her book *Bertrand Russell's Theory of Knowledge* (George Braziller, New York, 1969) makes a detailed analysis on Russell's notion of analysis as a method. Moreover, John Ongley and Rosalind Carv in their book *Russell - A Guide for the*

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# WOMEN SENSITIZATION FOR PROMISING SOLUTIONS – A STRATEGY FOR INCLUSIVE GROWTH

An Anthology of Selected Papers Presented at  
One-Day National Seminar 4<sup>th</sup> March, 2017

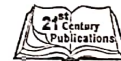
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*Veerpalkaur*  
  
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## EMPOWERMENT OF WOMEN THROUGH COOPERATIVE SOCIETIES "Mai Bhago Istri Shakti Scheme"

Veerpalkaur\*

The cooperatives are the preferred instruments of socio-economic development. Their contribution to the national economy of the country is very significant. Many programmes have been started by these multi-purpose co-operative societies for the welfare of its members. "MAI BHAGO ISTRI SHAKTI SCHEME" was started among them and to provide subsidiary occupation of the nature of cottage industries such as- hosiery, knitting, printing of cloth, production of ready-made garments, leather works, preparation of toys and articles of food such as pickles, condiments, jams, etc. Mostly the member of these societies belong to the lower middle class families in the towns, engage themselves in these occupations during their spare time and the societies arrange to sell their products.

**Keywords:** Co-operative, women empowerment, loan Advancement, Income

### Introduction

India was a man-dominating society. Women were the most drowsing segment of India. Now they have become active participants in all sphere of life. They were only unit of the family organization till now. But now women are becoming not only an outstanding unit of the society but also transform the course of social change in society. The modern society has started concede the individual identity of women. She is believed to have her aspiration, abilities and qualities as a man does have.

The cooperatives are the preferred instruments of socio-economic development and women empowerment. Their contribution to the national economy of the country is very significant. In the emerging environment of capitalistic form of society, cooperatives must succeed to provide opportunities to marginal and deprived section of society for their socio-economic development. Government is also committed to provide policy support for the development of cooperative sector in the country.

The scheme gets its inspiration from the legendary great woman from the history of Punjab who became an inspiring/motivating figure for the great '40 Muktas' of the Sikh History. She is known as a symbol of power and faith.

- The scheme will provide loan at 8%-10% interest per annum to individual or group of women

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### Empowerment of Women Through Cooperative Societies

- This scheme helps to improve their families financial position and also to give them self respect and confidence.
- Primary Agriculture Cooperative Societies (PACS) is a organization which is available in many areas in Punjab and help to provide training and commercial activity to women
- A scheme will be created by Punjab government for providing assistance up to Rs. 25,000/- to women through PACS on the basis of personal guarantee

### Objectives of this Study

- 1) To analysis the role of co-operative societies in women empowerment to make them economically independent and to enhance their self-respect and self-confidence in Mansa district
- 2) To analysis the facilities those are provided by co-operative societies to its members in Mansa district.
- 3) To analysis the schemes, weaknesses and improvements in co-operative societies.

### Mai Bhago Istri Shakti Scheme

The scheme envisages strengthening women especially in rural areas in single/ individual capacity or clusters or groups. The objective of the scheme is to strengthen their activities through training at convenient places. Hassle free credit and assistance. The scheme also envision creation of backward & forward linkages by creating a supply chain for providing raw material to women entrepreneurs with the help of apex/ state level organizations. It will ensure marketing of products made by such self employed women through the network of primary societies as well as the apex/ state organizations like WEAVCO, MARKFED & MILKFED. The scheme also anticipate seeking and taking assistance, grants, subsidies from state and central organizations like KVIC, KVIB as well as MahilaKosh etc.

Cooperative Inspector Incharge of the society along with the secretary of the Society and official of the lady wing (if any) will identify and activate a group of Women. Strength of this group can vary from society to society and initially a group of at least 7-10 women will be activated and these women will be made nominal members of the PACS. If they seek finance from PACS. But PACS will retain the role of a facilitator in all situations. Different income generating activities will be identified at the village level depending upon the area and the activities already being done in that particular Village will be strengthened. The following activities can be undertaken:

Phulkari work, Tailoring, stitching and embroidery, Hosiery and knitting, Vermi compost fertilizers, Beauty Parlor, STD Booths and petty shops, Mushroom growing, Bee keeping, earthen pots, Vadipapad, Pickles, Murrba, sauce and squash making, Dairy & Poultry, Cattle feed making, Poultry feed making, Making of Soft toys, Processing of Fruits and vegetables, Grinding and packing of chilly powder, haldi powder & masala powder, Computer BPO / Call center Training (inbound/outbound calls), Soap making, Notebooks, Copy books, registers etc. making, Uniform making, Bakery, Confectionery, Candle making etc.

Women groups can also provide lunch to Anganwadi children under the central ICDS scheme. Provide meal to school children under the mid day meal scheme. In one society different women

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## Applications of Machine Learning and Deep Learning in Social Networking Platform Facebook: A Review

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### ABSTRACT

*Facebook is taking over the Internet these days. It is the greatest platform to connect people around the globe. It is a great source of advertisement also for international and national companies. Machine Learning and deep learning algorithms are playing a vital role to make Facebook user-friendly. Machine Learning is a subset of Artificial Intelligence and a superset of deep learning. Machine learning learns from past data and provides the results without programming explicitly. These technologies are making Facebook easy to use by providing face recognition, speech recognition, language translators etc. It can determine the user's behavior, the user believes, user's likes and dislikes and user's category and accordingly can take the decision*

*Keywords: Artificial Intelligence, Face recognition, Language Translator.*

### 1. INTRODUCTION

Facebook is the first name that comes into mind when we talk about social media. There are about 2.6 billion monthly active users over the globe on Facebook in the year 2020. Facebook is not even a social network but a global phenomenon. Facebook can guess the people you might be familiar with in real life using "People You May Know". And they are right most of the time. Well, this is achieved by using Machine Learning algorithms that analyze user's profiles, interests, current friends and also friend's friends and various other factors to calculate the people you might potentially know. There are other aspects too on Facebook where machine learning algorithms play a mind goggling role like News Feed, Facial Recognition system, Targeted Advertising on your page, etc.

### 2. MACHINE LEARNING AND DEEP LEARNING

Machine learning is a subset of Artificial Intelligence. It acquires the past data automatically without programming explicitly.

The main goal of artificial intelligence is to read the data and to provide an accurate and desired output. Machine learning learns from past data and provides the results automatically.

Deep Learning is a subpart of machine learning. In deep learning machines can learn without human supervision, drawing from data that is both unstructured and unlabeled. Deep learning utilizes a hierarchical level of artificial neural networks to carry out the process of machine learning. The artificial neural networks are built like the human brain; with neuron nodes connected like a web as in human brain, nerves are connected. The traditional programs were built to analyze data linearly, but the hierarchical function of deep learning systems processes the machines in a nonlinear approach.