



2.3.1

Problem Solving Learning

2016-2021

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Case lets

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Participative learning

Case and Caselet studies

As a part of the curriculum in BBA and MBA course, the concepts are explained on the basis of Caselet and Case studies. Over all the years of studies in these classes, the faculty discuss selected cases and caselet with students. Some of the cases and caselets discussed are:

Sr. No.	Title of caselets
1	Employee Focus in Shoppers' Stop
2	Outlook Magazine - Innovations for Growth
3	ICICI One Source - Improving Service Quality
4	Life Insurance Corporation - Restructuring for Growth
5	Monster Inc. - Strategic Growth in India
6	Max New York Life - The 3P Strategy
7	Kotak Securities - Transition to Wealth Management
8	ICICI Credit Cards - Improving Customer Service
9	Bharat Equipments
10	MG Manufacturing Ltd.-Hiring Salespeople



Some examples are:

Bharat Equipments

Bharat Equipments was established in 1988 to market office equipment in the entire country. They carried the entire product line manufactured at their Hissar manufacturing Plant.

The company manufactured equipments with latest technology. They never compromised on quality.

The company had a sales force of more than 100 sales representatives who were responsible for promoting the sales in their respective territories.

With a view to keeping the sales force sufficiently motivated, the company compensated the salesmen on the basis of **salary-cum-commission**.

The salaries varied according to the length of service, experience and performance of non-selling functions.

The commission, on the other hand, was calculated on the basis of the percentage of the quota achieved. Thus, if a person achieved 130 per cent of the quota fixed, his commissions worked out to 30 per cent of his salaries for the year.

But in case a person failed to accomplish his target, he was not entitled to any commission.

The quota in case of a new territory was fixed at 10,00,000 per annum and in subsequent years it was raised by 10 per cent of the quota achieved.

Mr. Khanna had joined the company in 1990 immediately after his graduation. After an initial training period of three months, he was allotted the newly created territory of South Delhi. During the period 1990-2000, Kapur was consistently successful in achieving the sales quota fixed for the year.

In 2000, Mr. Tiwari, a young man of 21, joined the company and after 3 months of training in Faridabad, was given the new territory of Faridabad. During the year 2001, Mr. Tiwari, who was employed on an initial salary of 5000/- per month, received a pay packet of 1,0000/- which consisted of his salary (5000/-) and a commission of 5000/- (since he achieved a sales target of 200 per cent).

Mr. Khanna's emoluments for the same year, however, worked out to 9500/- only, since he was just able to achieve the target fixed for the year.

Mr. Khanna (on entering the room): Sir, I am sorry to say that it is no longer possible for me to continue with this company any further where

Branch Manager: (interrupting him) Hold on, Kapur, calm down. Have a seat.

Mr. Khanna: (sitting on the chair) Sir, how can you expect me to keep calm, if I find that after 10 years of my service in this company I am no better than a youngster, who has joined only a year ago?

Branch Manager: Oh, you are referring to Mr. Tiwari's performance this year.

Mr. Khanna: Sir, don't tell me that his performance was better than mine. Anyway, I don't care since I have decided to quit the company. I am sure if you were in my position you would not have accepted a pay packet of 9500/- against Arora's pay packet of 1,0000/-.

Branch Manager: I fully appreciate your viewpoint but I am helpless. You know the fixation of quotas is done at the head office and I have no say whatsoever.

Mr. Khanna: Sir, I am sure you will agree that the present system of quotas fixation is absurd. Just look at me. When I joined the company I was given a target of 10,00,000 but today I am supposed to achieve a target of 60,00,000 from the same territory despite the growing competition in the industry.

Branch Manager: You are right, but

Mr. Khanna: (interrupting him) Sir, let's cut it short. All I wanted to say was that it would no longer be possible for me to continue in this company: In fact I have already got two offers (taking out some papers from his pocket).

Branch Manager: Hang on. How about seeing the Zonal Manager, who is coming to Delhi tomorrow? I shall definitely put a word for you.

Mr. Khanna: I won't mind, but I must repeat that I am determined to quit unless I get more than Arora and I am assured that the system of quota fixation would be changed to avoid such situations in the future.

Questions

1. Critically evaluate the present system of quota fixation. Suggest a suitable method.
2. As the Zonal Manager, how would you handle the situation?



MG Manufacturing Ltd.-Hiring Salespeople

“Why two out of five salespeople have resigned within six months of joining the company”? asked marketing director to the sales manager, Rajendra Singh, of MG Manufacturing. “I think, there is something wrong with our staffing process”. Responded Rajendra Singh, without knowing the real reasons for the turnover of salespeople.

MG Manufacturing started manufacturing and marketing consumer durables like fan and water purifiers for household consumers and commercial firms in 1993. The sales and marketing office was located in Mumbai.

MG Manufacturing was a newly established company and for its first year of operations, the company decided to recruit five salespersons to cover major metros and cities of Maharashtra.

The staffing process included the sales manager deciding the job qualifications of salespersons based on what he learnt in the MBA programmes. The administration manager was asked to place the advertisement in the local newspaper.

The resumes of applicants were forwarded to Rajendra Singh, who screened the same and sent interview calls to about ten applicants. The interviews were conducted by Rajendra Singh and the Marketing Director and the selected candidates were given the appointment letters.

Some of the candidates had a problem of finding suitable residence, but the company policy did not provide any considerations for the same. Rajendra Singh conducted one week training program and generally guided the new salesperson who reported to him directly.

There was a delay in the receipt of the fans from the factory, located at Baroda in Gujrat. During the period of three months, Rajendra Singh was asked to conduct market surveys and look after advertising function of the entire group.

He asked the salespersons to collect market information on various other products like water purifiers, power tillers and so on in which the group was interested to diversify. During this period, two salespersons suddenly stopped coming to work, after collecting their salaries of the previous working month.

Questions-

1. What improvements do you suggest in the staffing process followed by the company?
2. Was Rajendra Singh right in getting market surveys done by the new salesperson?





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Case Study

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As part of course curriculum, in **Master in Business Management**, the students are taught through case studies the various concepts of management. Some of the case studies dealt in class are listed below and their brief description is attached.

Sr. No.	List of cases
1	Vandana Luthra Curls & Curves (VLCC)
2	Cox and Kings - Service with a Difference
3	Kotak Mahindra Bank (KMB)
4	Carrefour - Setting Global Service Standards
5	Airtel - Technology and Customer Service
6	Subway's Marketing Strategy in India
7	India Post - Moving Beyond Mail Services
8	Godrej Appliances Branded Repair Service - 'Smart Care'
9	FedEx India - Managing People
10	BSNL - A Service Transformation
11	INOX Multiplexes
12	Beauty Care by Marico - Kaya Skin Clinics
13	Innovations in Indian Banking Sector
14	Indian Hotel Industry - Launch of 'indiOne'
15	Employees Empowerment in Automobile Industry with reference to Maruti Udyog
16	Why Perfect Foods Failed despite Appropriate RBV
17	Everest Tractors Ltd and Value Chain Analysis
18	Corporate Level Strategy of Perfect Pharma Ltd
19	Nirma Success story
20	Sugar free brand Journey
21	Success Strategy of Tupperware in India
22	Alpine Wire Industry and Balance Score Card
23	Microsoft and Its Failure in China
24	Devox India Limited
25	NATIONAL ELECTRICAL ENGINEERS LIMITED: SALES CONTEST FOR SALES STAFF MOTIVATION
26	RQL LIMITED: BUDGETING AND COST CONTROL SYSTEMS

The Slimmest Watch in the Universe

B.G. Dwarakanath (fondly called BGD) is a long-time Tata veteran, having worked for three decades with the Titan Company. He is a restless horologist, technologist and expert photographer with an earthy sense of humour.

In 1997, BGD and his colleague Subramanya Bhat decided to meet Xerxes Desai, the legendary managing director of Titan. They wanted to discuss an audacious project with him, one that no other Indian company had ever undertaken before.

They walked into Desai's sixth-floor corner office at the Titan headquarters in Bangalore. BGD wasted no time in putting forward his proposal.

'We would like to manufacture the slimmest watch movement in the world,' BGD told Xerxes Desai, 'a movement as slim as a credit card. Just 1.15 mm thin, including the battery. A movement which is robust, and can be mass manufactured for use in beautiful, ultra-slim wristwatches. First time, anywhere in the world.'

A movement is the engine inside every watch that keeps it moving and tells the time accurately. Both Desai and BGD knew that slim movements were extremely rare because they were so challenging to design and manufacture.

Even the few ultra-slim European and Japanese movements which existed then were produced in very small quantities. The few were very expensive, and in some cases their reliability was in question, and therefore they were virtually museum pieces.

BGD looked at Desai expectantly. 'Sir, this will be a real breakthrough for us, something that is world-class and beyond.' He saw that Desai was looking at something that is world-class and beyond.' He saw that Desai was looking at him carefully. His eyes had widened; there was absolute silence. Finally, Desai spoke, in his polished, soft Oxford accent. 'Go ahead.'

BGD and Bhat rushed out of Desai's room. Their hearts were jumping with joy. Their leader was willing to take this risk, invest in something that had never been done before. While they had indeed designed a slim watch movement a few years earlier, which had also won an award in 1996, the proposed ultra-slim 1.15 mm movement would be in another league altogether.

A project team was quickly constituted, including technologists, manufacturing experts and designers. BGD insisted that the team should have the best minds and not people who could be spared for a project which was in the domain of wishful thinking. 'I want each of you to be part of this huge success story,' he told team members. They were excited, but also apprehensive. Most importantly, they were eager and restless.

This was the beginning of the search for many answers. The first big question was: How does one develop such a slim movement with high time-telling accuracy? This would require a step motor with high torque, yet low electric power consumption.

The team resolved this challenge by working with Audemar, a Swiss company, and then married the step motor to an in-house developed circuit board which was equally thin. Later, the step motor was quickly indigenized by the team with even better performance.

Then, it was important to ensure a long battery life. No one wants to change a watch battery often. To ensure this, the entire internal mechanism had to draw very little current. All parts had to be miniaturized with strict tolerances. Here, again, the technical team worked relentlessly in their laboratories. Eventually, what they achieved was marvellous. The electric power required to light up a 40 watt light bulb for just one hour can power this ultra-slim watch for more than fifty years! By the year 2000, a working movement was ready.

The initial proposal was to sell this ultra-slim movement to Swiss watchmakers, but the Swiss refused outright to buy an Indian watch movement. BGD recalls how a Swiss representative of the famous brand Raymond Weil once told him at the Basel global watch fair that an Indian movement would dilute their strong brand image so the Swiss would never consider using it.

BGD came out of that meeting crestfallen but determined. He had great pride in what his team had developed in India and so did his boss, Xerxes Desai. Once they were back in India, Desai decided that if the Swiss were unwilling to buy the movement, Titan would use it to launch its own branded ultra-slim watch.

Once again, this was a bold decision because there was no consumer research. Once again, this was a bold decision because there was no consumer research that Indians had any need for ultra-slim watches on their wrists. But that is what courageous marketers do. When they have a breakthrough product, they don't rely on research. Instead, they work to create desire and demand for it.

However, Desai also quickly jolted the team into the reality of what this decision meant. 'Our ultra-slim watch has to be made for Indian consumers to wear every day. So it has to be water resistant,' he told the team, 'otherwise it cannot survive Indian conditions.

This is essential.' Once again, BGD and his team went into a huddle. Here was a new challenge. How could such a slim movement and a watch with such thin surfaces be made water-resistant? This would require the watch to be housed in an external case which had very thin walls but was extremely strong and robust.

Here again, BGD, along with his colleague B.V. Nagaraj, approached Swiss manufacturers who were most experienced in the world of watches. Once again, the Swiss said 'no' and shut the door on them. Swiss factories were unwilling to accept this challenge or help Titan.

Would this now spell the end of the project? Of course not—because the Titan team was unwilling to give up on their cherished dream. BGD recalls that the team came together and decided that if the Swiss would not help, they would do it themselves, back home in India, in their own beloved Titan watch factory at Hosur in Tamil Nadu.

We will open the eyes of the world to what we can do by ourselves, the team determined. When that sort of spirit comes alive, all impediments melt away. And the challenges did melt away.

After several iterations, the external case and a watch with the required water resistance up to a depth of 30 metres was created by Titan. The team decided to use a sapphire crystal on the watch rather than glass, which would get shattered if it were to be ground to such slim dimensions.

And then, the team used the technique of all-round fitting on the back cover of the watch so that it could be easily opened for servicing and battery replacement.

Vinay Kamath's excellent book on Titan contains many more interesting details of this challenging product development journey. Meanwhile, Michael Foley, the lead appearance parts designer on the project, was working closely with Xerxes Desai to finalize the aesthetics of the watch. 'I was excited by the prospect of creating a watch that was virtually invisible,' says Michael. He adds, 'We wanted the watch to celebrate the ultra-slim movement inside, to feel as thin as an edge, and not really a surface.'

To celebrate this beautiful design philosophy, the unique watch was named the 'Titan Edge'. What a perfect name. Not just a watch which looked like the thin edge of something but a horological marvel which was at the cutting edge of technological excellence. technological excellence.

The entire watch, including the internal movement and external case, was just 3.5 mm thin, and feather-light at just around 14 grams in weight. The slimmest commercially available watch in the universe, and perhaps amongst the lightest watches too.

It was priced affordably as well because Titan had manufactured this product at a fraction of what it would have cost to make in Switzerland. The Titan Edge was launched in Bangalore in May 2002. In the launch advertising, the watch was shown sideways to emphasize its slimness. Since then, many new designs have been introduced. The Edge has been a huge and enduring success in India and several other countries.

Most recently, a ceramic version of the Edge has been launched, which is the slimmest ceramic watch in the world. The Edge has also been recognized as one of the finest product innovations to come out of post-Independence India.

That's why lakhs of Indians wear the Titan Edge with pride. Not merely because it is so sleek and beautiful, but also because it is a technological marvel made in India, which the entire world envies today. BGD, the man who had been rebuffed repeatedly by the Swiss earlier, recalls that he wore the Titan Edge to the Basel watch fair in a subsequent year.

There, he met the grand old man of Swiss watches, Nicolas Hayek Sr, chairman of the Swatch Group, on the sidelines of a media event. He showed Hayek the Titan Edge with pride. Hayek was struck by the slimness of the watch; he held BGD's hands for a long time and kept peering at the watch. He had it photographed. And then, he turned around to BGD, and said, 'Amazing!' BGD attributes the outstanding success of the Edge to the wonderful team that came together for this project. And to the leadership of Titan, which ensured that the team worked freely, without any fear of failure.

An Indian company of the Tata Group, Titan, had delivered what seemed impossible through their sheer tenacity. This was truly 'Make in India' at its very best. Technology, design, belief and persistence had come together to create a product which is today ranked among the most iconic watches in the world. When we believe, we make it happen.


TITAN
be more



EDGE
THE SLIMMEST WATCH IN THE UNIVERSE



reddot design award
winter 2013
for Best Product Design.



**CASE - DEVOX (INDIA) LIMITED : A LESS
EXPENSIVE BUT COMPLAINING
CUSTOMER. (Objections Handling, The Selling Process, Qualities of
Salesman)**

OBJECTIVES

The specific objectives of this case are to:

- Identify the reasons for a conflict in a sales situation both from the point of view of a customer and the organisation
- Identify the bridging factors in resolving a conflict.
- Learn the negotiation process by observing that each situation is a unique situation.

INTRODUCTION

In this case an attempt has been made to describe a sales interaction between a sales person and a complaining customer.

SALES INTERACTION

Sunday, around 11.40 a.m., the showroom of Devox sports shoes and sports wear in a posh market of a metro city. Mr. Oberoi walks towards it from the parking lot with a box of Devox shoes along with his wife. Mr. Oberoi is sporting a brick red T-shirt outside of a pair of khaki long shorts and sandals. Mrs. Oberoi is wearing a light blue plain salwar suit. She has a shopping bag on her and a small money bag. Mr. Oberoi enters the shop first as Mrs. Oberoi decides to stay on for a while to do some window shopping.

Mr. Oberoi is an HRD executive with a multinational company. On his entering the shop, he is greeted by Rahul, the young sales executive trainee who is on a visit to this showroom from the headquarters.

Rahul: Good morning sir! May I help you.

Mr. Oberoi: Oh, yes. Well, I had taken this pair last Sunday. I have just worn it

twice. I have a feeling that they are from a "seconds" lot. (Tries to hand over the box, but Rahul has his hands behind the back).

- Rahul: Sir, we don't have "seconds" stock in this showroom.
- Mr. Oberoi: (Opening the box of shoes) It did strike me here itself but I was more keen on the colour; may be, therefore, I overlooked it. (Pointing at the toes of the shoes) There is a difference between the two shoes here. The strips are not aligned identically. It seems to be a manufacturing defect.
- Rahul: (Looking at the shoes but still with his hands behind the back) Sir, this is the way they are designed. It is not a manufacturing defect.
- Mr. Oberoi: (Getting closer to Rahul and trying to hand over the pair to him to have a look himself from his side) This can't be design. It is an alignment defect and it looks a "second" pair.
- Rahul: (Still not taking the pair) Sir, I can show you other pairs also. They are all made the same way. (He asks one of the shop assistants to get a couple of more pairs of the same make, and moves on to attend to other customers. When he returns after about six minutes, he finds Mr. Oberoi trying a different colour pair) See, I said that they were all made the same way. It is design, not a manufacturing defect.
- Mr. Oberoi: Then, I have a feeling that this showroom is selling defective pieces. They are not fresh stocks.
- Rahul: I told you. As a policy, we do not keep "seconds" pairs in company's showroom. In fact, we don't have much of "seconds" stock because our production line is most modern.
- Mr. Oberoi: (Picking up his pair of shoes) Any way I want to return them. I don't want to wear a defective pair.
- Rahul: Sorry sir. We can't take it back. We don't have a policy of accepting sold goods back.
- Mr. Oberoi: , *What !* (Raising his voice) First you are not accepting that this is a defective pair. And, then, you are telling me A; I can't return A. What kind of shop you are?
- Rahul (Looking grim but speaking steadily) Sir, I told you that they are not defective. Secondly, you have already used them. How can I take them back?
- [At this moment, Mr. Sharma, the showroom manager, coming from behind the shop notices them and walks up to Mr. Oberoi.]
- Mr. Sharma: May I help you, gentlemen.
- Rahul: He is Mr. ... (trying to introduce Mr. Oberoi).

Mr. Oberoi: (Interrupting Rahul) I'm Oberoi. I bought this pair (showing him the shoes) last week from your showroom. I find that there is something wrong with the design at the toes. In fact, a couple of my friends pointed it out.

Mr. Sharma: You had not seen it at the time of buying them? Mr. Oberoi: I had noticed it but didn't bother much.

Mr. Sharma: Why?

Mr. Oberoi: May be I was more busy deciding the colour.

Mr. Sharma: Well, Mr. Oberoi, this is no design or manufacturing defect. On the contrary, this is the way they are made to look. You can see that all of them (pointing at the pairs lying on the floor) are having the same pattern.

Mr. Oberoi: But, they look old. And, I don't want to wear some thing, which can be taken as "seconds". Mr. Sharma: Mr. Oberoi, we don't have a policy of.. -

Mr. Oberoi: (Interrupting him) Then, I am leaving them here (drops them at the floor). Please do whatever you want to do with them.

Mr. Sharma: (Looking down at the pair for a while) Do you have the receipt?

Mr. Oberoi: (Searching for a while in his wallet and the box of shoes) Let me check with my wife (and turns to look for her; she is coming towards them only) You have the receipt for these shoes?

Mrs. Oberoi: No, I don't think you gave it to me (and starts looking into her money bag). No. Mr. Oberoi: I don't know. May be I have left it at home.

Mr. Sharma: Please give us a moment (and asks Rahul to accompany him to his chamber on the backside of the showroom).

Mrs. Oberoi: What are they saying? (asking Mr. Oberoi)

Mr. Oberoi: They don't have a policy to take the sold goods back.

Mrs. Oberoi: I told you; they won't take them back.

Mr. Oberoi: Is it? They will have to take them back; you will see.

[In the meanwhile, Rahul emerges from behind the shop and approaches Mr. Oberoi].

Rahul: See, we will have to check with our head office regarding ". You may find out after two days. Mr. Oberoi: I can't come on week days.

Rahul: Then, on next Sunday?

Mr. Oberoi: But, I don't have just this to do on every Sunday.

Rahul: Then, you can find out over phone (and gets him a card of the showroom with phone number from the counter).

Mr. Oberoi: (Instead of taking the card, he takes out his own business card from the wallet and gives it to him) Why don't you inform me?

Rahul: (Taking the card) Sure, we will, but, in case we are not able to get through to you, you could also try.

Mr. Oberoi: (Reluctantly) O.K. (take the card and turns to exit).

Rahul: (Picking up his pair from the floor) You may keep them with you in the meanwhile. Mr. Oberoi: (Moving back towards him) What will I do with them?

Rahul: Sir, unless and until I hear from my head office, I can't accept them back. Secondly, in absence of any receipt, they might just get misplaced.

Mr. Oberoi: (Looking hard at him and thinking for a while) O.K: But do let me know soon. Rahul: (Packing the pair back in its box and handing it over to him) Sure.

POST SALES CONSULTATION

On the advice of Mr. Sharma, next day, Rahul speaks to Mr. Khare General Manager (Sales) at the headquarters. Mr. Khare asks him to fax the details. Rahul sends the following communication:



Dear Sir,

One customer, Mr. Sunil Oberoi, wants to return a pair of shoes, which he had bought from this showroom a week back. He says that there is a manufacturing defect, which shows in the design. In fact, he is accusing us of selling "seconds" from this shop. Mr. Sharma and I told him about our policies and tried to make him see the point; but, all in vain. Finally, to prevent him from making an ugly scene, we promised that we would let him know our decision after consulting the head office. I have also been successful in convincing him to take the pair back with him. But he will certainly want to get an answer from us within a couple of days.

Please
advice.

The following day being Tuesday, Rahul left the station as he was on tour. On Wednesday morning, Mr. Sharma found the following message from Mr. Khare on the fax machine:

"If he is a Rs.4,500-rupee customer, don't ask any questions, take the shoes back, give a new pair, and salute him. But if he is a Rs.1,250-rupee customer, then tell him clearly that it is not possible.

Please remember that customer is king; but, kings are also big & small and rich & poor."

DISCUSSION QUESTIONS

1. What do you think is the real reason why Mr. Oberoi wants to return the pair of shoes?
 2. Was Rahul able to handle Mr. Oberoi's complaint competently?
 3. What do you think of Mr. Khare's fax? Would you like to advise Rahul differently?
-



How to Motivate your Sales Force: The Accenture Way

What motivates a sales force? It's an age-old question, of course. But these days, it's arguably more important than ever, as organizations in many industries and different parts of the world face critical talent shortages that could impede their plans for growth. During a time of worker scarcity, a better understanding of basic human needs and of the methods that can sustain high levels of motivation among a company's sales staff is important for two reasons. First, organizations need to motivate and engage their best workers to increase the chances those workers will stick around.

Second, when a large percentage of a workforce is nearing retirement or being lured to different jobs, companies want to motivate those who remain to perform at the highest productivity levels possible. In both cases, it's a big challenge.

Based on Accenture research and on our client experience around the globe, we believe that when it comes to successful motivational approaches and incentive compensation strategies, sales executives must "go back to go forward."

That is, they must rediscover some of the basic and deeper truths about what factors – besides financial compensation – motivate their sales professionals, and then use those insights to design a more comprehensive approach to incentive management.

Creating a culture of trust; leveraging the power of peer recognition; and focusing on the enablers and tools that help salespeople reach their potential in an increasingly complex business environment – these are all critical parts of the overall picture of motivating a sales force more effectively. By gaining a deeper knowledge of human motivation, sales executives can put in place a more holistic approach – one that integrates people, process, technology and compensation strategies – to encourage and reward the behaviors that help produce high performance.

What's more, gaining insights into what really makes a sales force tick has benefits that go well beyond the sales organization, since many of the lessons also apply to workforces in general. Not all workers, of course, have motivations and incentives as tied to the very definition of their jobs as salespeople do. But today, those managing all types of workforces

are beginning to understand what chief sales officers have known for years: When it comes to motivating people toward great performance, it's not just about the paycheck. In other words, something more is going on. The question is, what?

More work, less to show for it If your sales professionals feel as if they're working harder today but have less to show for it, they may be right.

The most recent results from an annual sales performance optimization survey conducted by CSO Insights point to some troubling trends. For example, after two consecutive years of improvement, the percentage of salespeople making their quotas declined in this year's survey to just 57 percent.

The reasons for this decline become clearer upon closer analysis of the findings. For example, the average selling cycle is getting longer. Last year, nearly 14 percent of the firms surveyed reported an average sell cycle of one month or less; this year, that number dropped to just over 7 percent. The number of calls necessary to close a deal has also jumped: About 46 percent of firms said that a typical sales cycle requires six or more calls, up from 35 percent four years ago. And conversion rates—moving from the initial call to

the presentation stage, and then converting proposals to sales—are trending down again.

What do these long sell cycles and declining conversion rates mean? First, they underscore the challenges and complexities of today's sales environment. As David Joyner, executive vice president of sales and account management for pharmaceutical services company Caremark, puts it: "The demands from customers and the pressure from competitors continue to rise, and that results in a marketplace that has higher expectations and more demands. To effectively sell solutions, and not just boxes, a salesperson needs to have more knowledge across a broader spectrum of products and services." That leads to what Joyner describes as "a situation where you have to know more and sell harder, but where you may be less effective in your overall success rates."

A second implication of declining success rates is that traditional approaches to incentive management are no longer adequate to the task. Dion Joannou, North America president of communications giant Nortel Networks, notes that "it's important that a company's leadership work harder at really understanding people. I spend a fair amount of time thinking about the things, beyond just compensation, that are going to motivate my sales team."

Based on the results of Nortel sales team employee satisfaction surveys, for example, Joannou has divided the motivational dimension of his sales force into two categories.

The first is what he calls "table stakes...the things you need to do just to get people fairly satisfied. Then, on top of that, another set of factors has to be in place if you intend to increase their motivation."

According to Joannou, the latter category "may not immediately sound anything like factors that appear in traditional motivation studies. They include things like sales enablement and tools, reducing quote cycle times, getting better documentation, and developing a product that is differentiated and therefore easier to sell. Those are some of the things that actually motivate salespeople – even more than sales compensation incentives."

Joannou recalls a recent sales meeting attended by the head of the company's supply chain management function. That executive listened carefully to the concerns expressed by the sales force about a number of supply chain issues that were sometimes interfering with selling to and servicing customers. "One of the most motivational things our salespeople heard that day was when the supply chain guy stood up and said, 'I understand your issues, and I'm going to fix them.' In some ways, that was received far better than any type

of sales compensation or special bonus we could have put on the table that day."

Universal Needs

How can one best understand the factors that influence the motivation of a sales force?

One way is to return to the work of Abraham Maslow, a pioneering American psychologist who introduced, in the 1940s, a hierarchical understanding of basic or innate human needs.

Generally depicted as a pyramid, the original version of Maslow's hierarchy set forth five levels of needs. The bottom four levels proceed through basic physiological needs, a need for safety, for belonging and for esteem. Finally, at the top of the hierarchy sits "self actualization, "something Maslow called a "growth need"-striving to live up to one's potential.

Central to the application of Maslow's hierarchy are two principles – first, that people are motivated to satisfy the lowest level of unmet need, and second, that a satisfied need cannot serve as a source of motivation. For example, a starving person can be motivated by the prospect of attaining food; a well-fed one cannot.

Maslow's hierarchy is based on the principle that human beings share a set of universal needs regardless of their culture and experiences. However, to apply that hierarchy to a business setting, Maslow's general principles must be expressed in terms more relevant to a particular workforce. The figure below provides that reinterpretation for a sales force, and shows four levels of motivational need.

Compensation

Looking at the reconstructed figure, one can see fairly quickly why financial compensation alone is not sufficient to explain the motivations at work in a sales workforce. Financial compensation – though not, strictly speaking, a physiological need – is analogous to the lowest tier of needs in Maslow's hierarchy. It is basic and important, but it touches upon

only one dimension of motivation, and a comparatively low-level one at that.

Caremark's Joyner sees it this way: "Salespersons in general have more needs than simply getting a paycheck. That is part of the reward, certainly, but once you have a fair compensation plan in place, then the real work of employee motivation begins." In other words, the carrot-and-stick approach – dangling financial rewards in front of a sales force – does not work very well once a person has reached an adequate income level and is motivated primarily by higher needs.

Trust

Above physiological needs on Maslow's hierarchy is the human need for safety and security.

In a sales context, this need can also be understood as one involving the level of trust a sales force has in how it is treated and compensated.

Trust is a difficult thing to establish within a sales organization when it comes to the complex and ever-changing calculation of commissions. The story of Canadian telecommunications company Telus Corp. is instructive in this context. Telus was suffering from the effects of inconsistent and manually intensive incentive management processes, dependent on multiple data sources that have little or nothing in the way of audit trails

and traceability. As a consequence, the company's salespeople were very skeptical about how their compensation was determined: Without reliable, detailed reporting on commission payments, the compensation system was a "black box" as far as the sales force was concerned.

When trust is absent, sales professionals generally respond by creating their own individualized shadow accounting processes – most often an automated spreadsheet or other tool they use to verify the accuracy of their paychecks and incentive payouts. While it might seem that no harm is done with such a process, in fact it can be a drain on performance and productivity. Estimates of productive selling time lost to shadow accounting activities can range from one-half day to two days per month per salesperson.

As Nortel's Joannou notes, "Decreasing the amount of time a salesperson spends on non-sales activities is critically important to raising overall productivity. Every minute spent by a salesperson verifying compensation data is one less minute available to meet with customers and close deals."

What can be done? In Telus's case, the company adopted a holistic enterprise incentive management solution driven by next-generation technologies to improve the level of trust, and to more closely align sales force behavior with not only the company's sales strategy but also its overall corporate strategy. When Telus implemented its new incentive management system, the trust level in its sales force grew.

Two years after the system's deployment, the average time spent by salespeople on shadow accounting activities dropped from 40 hours per month to 5 hours per month. The company's sales team recouped 17,730 days of additional selling time during the first year of deployment and 52,500 days the second year.

Productivity also improved. Telus saw its total annual sales transactions grow from 1,328 to 16,656 for two years after the implementation of its enterprise incentive management system. In total, the company achieved a 103 percent return on investment by the end of the first year of deployment and an astounding 3,316 percent ROI by the second year.

Esteem and a Sense of Belonging

Moving further up the modified Maslow hierarchy, we come to two principles that are closely linked in terms of motivating a sales force: the need to belong and feel a part of a group, and the need to be held in esteem and receive recognition.

One important aspect of belonging and esteem is the respect accorded to individuals by senior management. But recognition from a peer group is also critical to motivating the sales force.

Joannou describes it this way: "There are two things that Nortel has never stopped or changed, even through challenging economic times. One is our annual sales conference, where we bring our sales team together, both to interact with each other in a forum setting, but also to do peer recognition. You get the sales team up there on stage and you reward them in front of their peers. That is hugely important to them."

The second thing Nortel has never changed is what Joannou and his team call their "circle of excellence." With this program, he continues, "we take the top 10 percent of our sales force and treat them to an all-expenses-paid trip to a nice location. One reason we've never cut that program, despite all of the cost pressures, is because it motivates your best performers to do even better because they want to be a member of this elite group."

In planning social or peer motivation programs, companies must bear in mind that such programs should be keyed to the transactional speed of the business. When a sales force is selling business solutions and not just products, the sales cycle is generally longer.

The shorter sales cycle for transactional sales, on the other hand, means that sales results must be posted at least once a month, and perhaps even more frequently. The posting itself becomes part of the reward, as it is a form of public peer recognition. Those results generate financial rewards as well, cycling back into the more basic elements of compensation-based motivation.

Creativity is often the key to devising meaningful recognition programs that have an impact on individual performance and the bottom line. At one company we have worked with, the top 10 percent of the sales force is rewarded with the authorization to hire an administrative assistant. It is an interesting case of the "rich getting richer," since these top

performers can then leverage the additional help to generate even better sales. And the turnover rate for that level of the sales force is not just low; it is zero percent.

Fulfillment of Potential

At the highest level of Maslow's motivational hierarchy is what he called "self actualization," which we have expressed more simply as the fulfillment of potential.

People have an instinctual need to make the most of their unique abilities, and they advance toward that goal by having the conditions in place – which often means acquiring new knowledge and skills – that enable them to take on ever-greater challenges.

Understood in this context, it becomes clearer why such a high percentage of salespeople around the world appear so unmotivated and disengaged from their work and seem to lack a commitment to their organizations. The complexity of the business environment often means there are deep structural obstacles preventing salespeople from living up to their potential.

In a sales environment, the rapid expansion of the basic catalog of products and services, the changing technical environment, and the need to sell in new ways to new customers place such a burden on the sales force that their existing knowledge simply may be inadequate to the task. Psychologists tell us that in response to this condition – known as cognitive overload – people often retreat back into modes of performance that make them more comfortable. And that can be deadly to an organization that needs its sales force to meet new challenges by performing in new ways.

More sophisticated tools can help here. For example, the Accenture Sales Workbench is a comprehensive, technology-based tool that delivers a sales force-centric, role-based supportive environment that provides the knowledge, content, legacy applications, productivity tools, learning, collaboration and expert network capabilities that enable salespeople to take their performance to higher levels. The supportive environment created

by the tool can also be tied to an enterprise wide performance management capability that links differentiated individual performance to higher workforce performance and, ultimately, to high performance for the organization as a whole. A similar kind of sales workbench has been used effectively by a major US medical products distributor to increase the types and numbers of products it sells to physicians.

Although the company offered more than 30,000 medical products, it found that most of its customers were consistently ordering from just a small percentage of the total catalog.

To help its sales force succeed, the company rolled out an application on a Tablet PC that is now used by its field sales force. One of the functions of the new application is what the company calls a "condition calculator." It uses data mining techniques – similar to the methods used by Amazon.com to link one customer's purchase patterns to those of other customers – to suggest additional products the physician may need based on what other

doctors have purchased, on that doctor's own past buying preferences, and on known ways that multiple products can help serve patients better. As a result of using this new tool, the company has seen dramatic improvement in its sales performance, including a 400 percent increase in cross-selling.

These sales tools, along with improved training, put workers in a position where they have a better chance of overcoming cognitive overload-and, more important, a better chance of fulfilling their potential.

Going Back to Go Forward

In the face of complex performance environments and looming worker scarcity, sales executives must return to the basics of human motivation to understand why financial incentives alone cannot hope to move the behaviors of the sales organization in a direction that can support business growth. When compensation is approximately equal among the sales forces of competing companies, those with a better chance of achieving high

performance will be the ones that recognize the importance of such things as peer recognition and a trusting relationship between salespeople and management.

Companies must also be better attuned to the challenges of the complex marketplace and of cognitive overload; the two often combine to impede the ability of the sales force to achieve its potential. It is vital to both personal and corporate success that critical workforces are given the tools they need to succeed in a more complicated marketplace. Technology is a key enabler here. Advanced solutions now provide real-time performance support for

sales personnel at the time of need, and also provide links to companywide performance management systems.

By understanding how an integrated and holistic approach to motivation works – the importance of trust, of self-esteem, of social recognition, of improved chances to fulfill one's potential – traditional incentive compensation management strategies can be rethought and implemented in ways that improve the performance of the sales force and help the entire company achieve high performance.

Questions

1. Analyze the ways in which Accenture motivates its sales force. Do you think they are adequate?
2. Examine the role played by trust and self-esteem in motivation.



NATIONAL ELECTRICAL ENGINEERS LIMITED: SALES CONTEST FOR SALES STAFF MOTIVATION

Structure

Objectives
Introduction
The Company's Profile
Competition
The Customer and Price
Promotion
Field Sales Force
Company's Performance
The Proposal
Discussion Questions

OBJECTIVES

The objectives of this case are as follows:

- What is a sales contest and how is it different from a compensation plan?
 - What are the sales objectives in a sales contest?
 - How do sales-contest fulfill individual needs for achievement, recognition and esteem?
 - What is a role of contest in developing team spirit, morale and belongingness?
 - What are the issues in sales contests that need managerial attention? What could be the formats, themes and prizes in a contest?
 - What should be the duration of a contest and how should it be promoted to the participants?
 - What are the short and long-run effects of contest on sales and morale of the sales force?
 - What are the standard objectives to a sales contest? How valid are these objections.
-

INTRODUCTION

Mr Ramesh Chauhan General Manager of National Electrical Engineers Limited (NEEL) Jaipur recommended a sales-contest to improve declining sales performance. This was his response to first- quarter results that saw sales fall substantially below quota. Mr Chauhan believed that a sales contest would, among other things, provide the incentive to get sales up to or beyond territorial quotas.

THE COMPANY

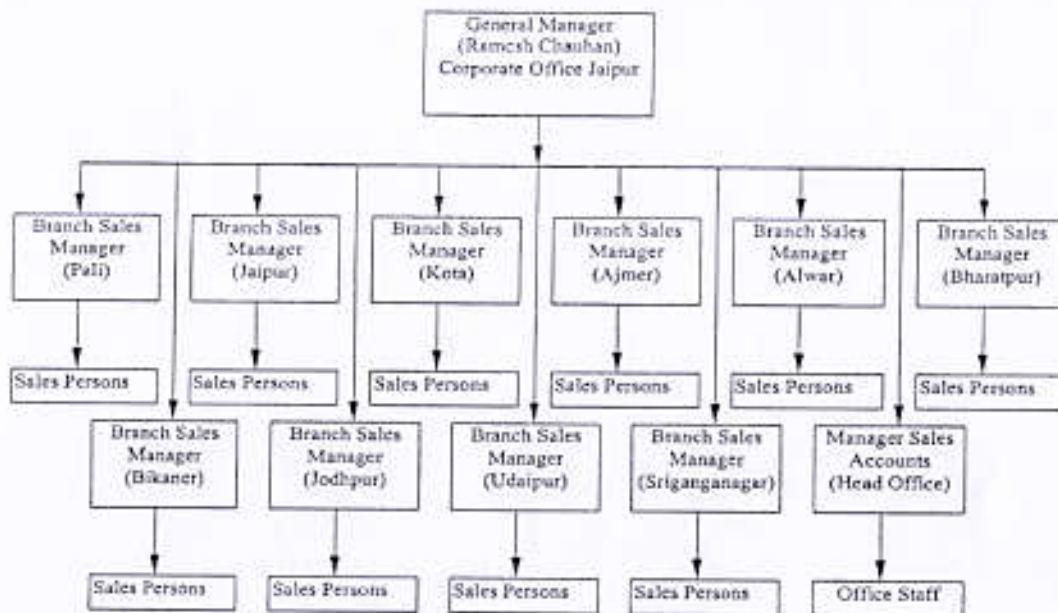
NEEL was a distribution company operating within the State of Rajasthan since 1954. It distributes a complete line of electrical motors, water pumps, electrical hardware, switchgear, cables, parts and accessories. NEEL represent as an authorized reseller for well known brands in the market.

The company operated with ten branch outlets located at Jaipur, Ajmer, Jodhpur, Bikaner, Udaipur, Aiiwar, Sriganganagar, Bharatpur, Kota and Pali. The corporate head office of the company is located at Jaipur.

NEEL had adopted a geographical organizational setup where in each branch had a geographical area market for its operations. The sales department of NEEL is shown in Exhibit - 1.

Neel has long been recognized as a progressive distribution channel partner by all reputed manufacturers of electrical goods. It is treated as the quickest and most efficient way to enter the markets in Rajasthan.

NEEL has built a reputation of being a professional distributor. Every year it is approached by many new entrants to the electrical goods' markets to represent their products in Rajasthan.



*Exhibit-1: Sales Department of National Electrical
Engineering Limited*

COMPETITION

There are no other distributors comparable to NEEL in Rajasthan excepting the leading manufacturers, like Kirloskars, Batliboi, Jyoti, etc. who have their own distribution setups. Even these setups do not have the penetration as that of NEEL and are forced to use NEEL as one of their distributors to reach deep into the markets.

THE CUSTOMER AND PRICING

From an ordinary household to large industries - that is the profile of customers for NEEL. Due to a variety in product-lines, fanners, small electrical mechanics, service and maintenance contractors, all are customers of NEEL.

NEEL is trusted for genuine goods in a market that is saddled with fakes and counterfeits.

NEEL abides by the price-lists and pricing policies of the principals it represents. There are no allegations of any overpricing by NEEL in the market.

The customers however find the goods purchased from NEEL as more expensive than what are available in the market. This happens because NEEL spaces resort to price-cutting or selling spurious or substandard products, a trend widely prevalent in the market.

Customers seem to know this. They seem to reconcile to the idea of firm and "higher than market" prices of NEEL for its reliability and service.

PROMOTION

NEEL space advertise in the mass media. Its name was mentioned as a point of supply in the advertisements inserted by the principals that NEEL was representing. NEEL was mentioned in wall- writings, hoardings and press-advertisements. This was the usual media-mix adopted by the principals.



FIELD SALES FORCE

Neel employed sixty field-sales personnel at the end of year 1996 - 97. These included ten branch managers, each heading a branch of NEEL.

Depending on the sales potential and territory assigned to a branch. Sales personnel were allocated to a branch. The number of such personnel varied from two for a small branch like Bikaner or Bharatpur to ten persons for a large branch like Jaipur.

The sales force's compensation plan consisted of a base salary and bonus. The bonus was based upon the territorial quota, which was set by the general manager, in consultation with the branch sales manager.

Exhibit - 2 gives the sales budgets followed by NEEL. NEEL receives a gross operating margin of about 18% on its turnover. It expects to make about 10% of its turnover as net profits.

Exhibit - 2 Sales Expenses Budgets

	1995-96		1996-97		1997-98
	Budget	Actual	Budget	Actual	Budget
<i>Sales</i>	550.00	542.00	650.00	648.00	735.00
<i>Sales Compensation</i>	16.50	17.40	19.50	19.10	22.00
<i>Sales Bonuses</i>	5.50	4.90	6.50	6.15	7.00
<i>Fringe Benefits</i>	2.75	2.63	3.25	3.15	3.50
<i>Travel Expenses</i>	8.25	8.42	9.75	10.10	10.50
<i>Sales Administration</i>	11.00	11.15	13.00	14.00	14.00
<i>Total Selling Expenses</i>	44.00	44.50	52.00	52.50	57.00
<i>Net Profits</i>	55.00	53.06	65.00	64.14	75.50

COMPANY'S PERFORMANCE

A look at Exhibit - 2 indicates that NEEL has been able to achieve its sales targets and kept the sales expenses within budgets to a fairly large extent. This has happened in spite of an increase in the sales targets by about 15 percent.

The first quarter (April - June) sales have usually been on the lower side when compared to the annual sales. The company has budgeted an increase in sales of 13% during 1997-98, its previous year. Exhibit - 3 shows the branch performance during the first quarter of 1996-97 as well as 1997-98. The overall growth in April - June 1997 over the same period in the previous year has been only 9% and this shortfall is the cause of worry for Mr Ramesh Chauhan.

Exhibit - 3 Branch Performance at NEEL

Branch (Year Established)	Branch Sales (Rs. Lacs)		
	April - June 1996	April 1996 - March 1997	April - June 1997
Jaipur (1954)	32.65	182.00	35.35
Ajmer (1960)	13.35	61.40	13.00
Jodhpur (1958)	20.15	96.50	20.48
Bikaner (1968)	2.40	11.20	1.84
Udaipur (1961)	6.00	31.40	8.16
Sriganganagar (1969)	6.13	28.65	6.58
Alwar (1972)	15.52	83.20	16.48
Bhatatpur (1978)	1.85	10.75	2.24
Kota (1963)	17.55	113.50	21.82
Pali (1993)	5.90	29.49	6.05
Total	121.50	648.00	132.00

The Proposal

Mr Chauhan proposed a sales contest which would, in his opinion, motivate sales personnel to achieve their quotas

The details of the contest were as under:

- (A) The duration of the contest would be a quarter, that is, 13 weeks, beginning October 1997.
- (B) There would be monthly sales volume quota for each salesperson determined by the general manager and respective branch manager.
- (C) Each of the ten branches would also have a branch sales volume quota for the quarter.
- (D) A cash bonus of Rs. 1000 each month would go to the salesperson exceeding his quota by the greatest percentage. Mr. Chauhan wanted to use total sales volume instead of percentage but settled for the percentage eventually.
- (E) Each sales person who achieves the quarter-quota would get a bonus of Rs. 2000.

- (F) A cash bonus of Rs. 3000 would be paid to the sales person exceeding his/her quarterly sales quota by the greatest percentage. Bonus of Rs. 2000, Rs. 1000 and Rs. 500 would go to sales persons in second, third and fourth places respectively.
- (G) In the competition amongst branches, the branch exceeding its quota by greatest percentage would receive Rs. 6000 as prize that would be shared equally among the salespersons associated with that branch. Second, third and fourth places in the inter-branch competition would receive Rs. 4000, Rs. 2000 and Rs. 1000 respectively.
- (H) All salespersons, who achieve their quotas and those who are to receive bonuses at the end of the quarter, would be invited for a grand award function at Hotel Rajputana Sheraton, Jaipur, a leading 5- star hotel. The awards would be handed out by Mr Naresh, the Executive Director of NEEL.

When Mr Chauhan formally proposed his plan for a sales contest, many objections were raised. All these objections are related to usual objections in sales contests like, disappointment and frustrate salespersons who would not win, disruption in normal pace of work, over aggressiveness amongst some people, the, likely fall in sales during the quarter succeeding the contest-quarter and so on.

Mr Chauhan felt that a contest would correct the poor sales performance, raise and kindle a competitive spirit amongst the sales force, give them an opportunity to get their achievements recognized, and raise the morale of the entire sales force.

In spite of a disagreement, Mr Chauhan scheduled a meeting of his staff and branch managers to discuss the feasibility/viability of conducting a sales contest.

Discussion Questions

1. Should National Electrical Engineers Ltd. go ahead with a sales contest to motivate its sales personnel to better sales performance? Why or Why not?
2. What is the purpose of organising a contest amongst branches? Should individual performance based contests be run concurrently with group-performance based contests? Why or why not?
3. Could you suggest some other proposal to motivate sales personnel to achieve their sales quotas? Give your reasons with details of the proposal, as to how would it be better than the sales contest?



RQL LIMITED: BUDGETING AND COST CONTROL SYSTEMS (Sales Budget)

Structure

Objectives
Introduction
Company Background
Domestic Competition
Budgetary Process at RQL
Marketing Costs
Sales and Distribution Costs
Developmental Costs
Cost Control Exercise at RQL
Market Scenario
Issues before the Company
Discussion Questions

OBJECTIVES

After going through the case, the students will be able to :

- a) Appreciate the dilemmas and difficulties in sales budgeting and cost control
- b) Get and exposure to planning a sales budget and cost control system.

INTRODUCTION

The case on RQL Ltd. is a disguised case on 'Budgetary and Cost Control'. Mr. Dhanpat the CFO of RQL is brooding over the ways and means of reducing and controlling expenses of the company. The company which till last year was increasing the Budgetary allocation for marketing costs by an average of 15% per year, now wants to freeze the allocation for this year at the last year's level, hence the headache for CFO.

The names of some of the organizations and the data has been altered for purposes of confidentiality.

COMPANY BACKGROUND

RQL came into being in 1961, when its founder Mr. Suresh Sharma, at that time a non-resident Indian working in England, nursed a vision. A vision to pioneer the manufacture of superior quality electronic products in the country. The vision became a reality with the setting up of a factory for the manufacture of Black & White televisions in an industrially obscure place, Palghat, in Kerala. Thus a tradition of firsts emerged, along with a commitment of quality.

Today, with over 35 years of experience, RQL has solidly established its position in the Consumer Electronics Industry. Its spectacular growth is reflected in its modern and comprehensive manufacturing infrastructure that harnesses the power of superior technology to mass-produce quality products.

Today Company is divided into three divisions

1. Color Televisions
2. Home Appliances
3. Refrigeration

Rs.1300 cr. CTV division deals in different models of CTV's. Rs.200 cr. Home Appliances division deals in washing machines and Rs.290 cr. Refrigeration division in refrigerators. The

EXHIBIT NO. 1.

COLOUR TV :

MODEL'S AVAILABLE	SIZE (INCHES)
KTR	14"
KSR	14"
LCR	14"
LVR	20"
LXR	20"
FTR/FWR	20"
FPR	21"
FDR	21"
FNR	21"
FXR	21"
FQR	21"
BXR	25"
BQR	25"
NQR53QD3	29"
NQR53QB3	29"

WASHING MACHINES

MODELS	TYPE
BS 50	Semi automatic
BS 40	Semi automatic
BL 40	Semi automatic
BS-35	Semi automatic
DX-30	Semi automatic

REFRIGERATORS

MODEL	CAPACITY
3504	350 litres
3503	350 litres
3102	310 litres
2503	250 litres
2502	250 litres
1852	185 litres

company manufactures 16 models of CTV's; 5 models of washing machines and 6 models of Refrigerators (Details of models are given in Exhibit - 1). Over the years such a large range has been necessitated by the ever-increasing competition and to cater to the specific needs of different consumer segments.

DOMESTIC COMPETITION

The market for both consumer electronics and white goods has become crowded in the past two years with the launch of several transnational brands such as Samsung, Akahi, Thomson, LG, Panasonic, Whirlpool, GE and Electrolux, Added to this is the competition from home players like Videocon and Onida, In such a scenario RQL will have to match the financial strengths and marketing clout of it's domestic and transnational counterparts. Moreover RQL has to cut costs as its net profit margins are being hammered. For instance, RQL's net margins dropped from 7.33% in 1994-95 to 3.72% in 1996-97 for its color TVs' division (see exhibit - 2 for last year performance).

EXHIBIT NO.2

RQL'S 1996-97 PERFORMANCE

(Rupees Crores)

	Ctv Division	Home Appliances	Refrigerator Divn.
Total Income	1290.60.	198.21	288.82
Net Profits	48.46	6.21	5.18
Reserves & Surplus	271.34	25.19	89.43
Debt	380.09	75.81	121.1
NET MARGIN	3.72%	3.13 %	1.79%

Not surprisingly, RQL spent whole of 1996-97 trying to slash its costs. For starter RQL introduces the Japanese management technique kanban, which enables a company to control inventory levels. Despite such cost cutting exercises, RQL has found it extremely tough to improve its profitability levels: as exemplified by its falling net margins. Now another area, which the company is looking at with hope, is the reduction in the costs of its marketing set up. The company thus is trying to tighten the screws on the budgetary process and wants to strictly control the expenses.

BUDGETARY PROCESS AT RQL

RQL works on profit-center basis whereby every division, every region and every branch is a profit center for the company and has to justify its existence in terms of expenses and earnings. RQL has divided the whole country into four regions. It has 20 branches across the country and nearly 3000 dealers. (exhibit - 3 gives list of branches)

EXHIBIT NO.3

RQL'S Distribution Set-up

REGION	CORRESPONDING BRANCHES	TOTAL NO OF DEALERS
Eastern Region (Calcutta.)	Calcutta, Patna, Bhubhaneswar, Guwahati	461
Western Region (Mumbai)	Mumbai, Pune, Ahmedabad, Nagpur, Panaji, Indore	992
Northern Region (Delhi)	Delhi, Chandigarh, Jaipur, Kamal, Lucknow, Ghaziabad	857
Southern Region (Bangalore)	Chennai, Cochin, Hyderabad, Bangalore	685

The distribution channel, being used by the company typically involves : factory, Central marketing organization (CMO), regional warehouse, distributors, dealer and customer - in the following order.

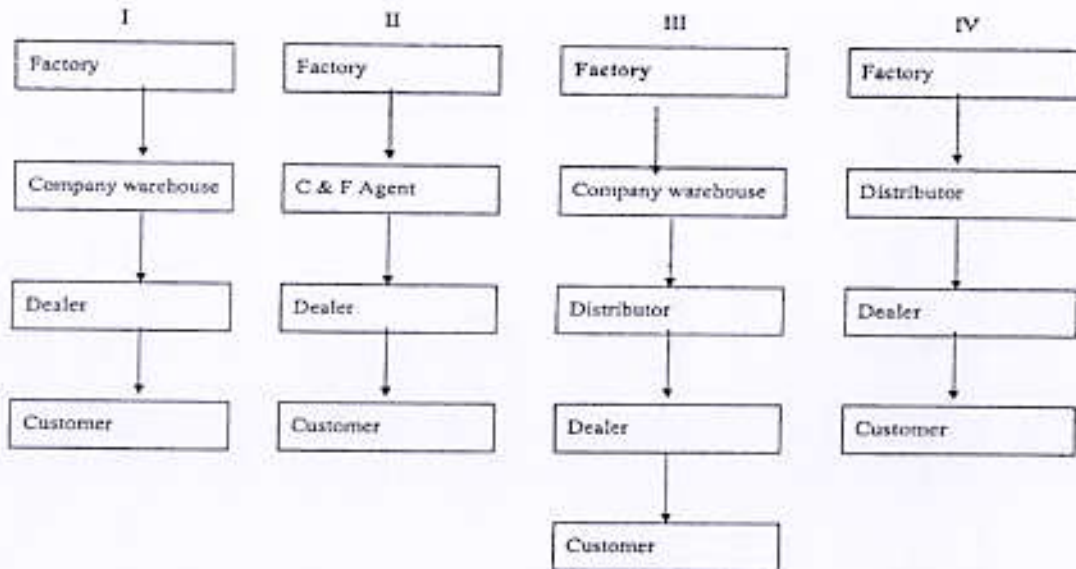
Factory -* Central Marketing Organization (C.M.O) -a Regional Office -3 Distributor -4 Dealer -a Customer

The distribution channels of most of RQL's competitors are slightly different. The distribution channels typically used by them are shown in Exhibit 4. Most of the RQL's competitors use one of these channels or a combination of them.



EXHIBIT 4

Distribution channels being used by the competitors of RQL Ltd.



Since RQL operates on a profit center basis, therefore, each entity in its distribution channel passes the material onto the next element of the channel, for a price after keeping some margin for itself. These transfer prices for all the products are enumerated in Exhibit 5.

EXHIBIT NO.5

STOCK TRANSFER

PRICES

Amount in Rupees

Products	Cost to CMO	Cost to Regional Office	Cost to Distributor	Cost to Dealers	Selling Price
COLOUR TVs					
14"	8450	8765	9230	9670	10125
20"	12500	13290	13886	14215	14798
21"	15517	16140	16787	17315	18077
25"	19500	20075	21090	22712	24224
29"	21815	24215	26112	27897	30989
MASHING MACHINE (ALL MODELS)	6500	7150	7300	7570	8100

REFRIGERATORS					
3504/3503	31200	33720	35215	34914	36970-
3102	21716	23215	24846	26117	27825
2503/2502	16987	18795	20053	21817	23678
1852	13987	15053	15917	16817	17985

Now the budgeting at RQL starts with preparation of budget proposals in all the branches and regions. These proposals enumerate the branch-wise/region-wise sales targets, expenditures and expected profits. The budget proposals are then sent to the head office, which is entrusted with the task of preparing overall budget. Thereafter begins the budgeting exercise at the head office, which starts with fixing the sales targets (in numbers) for all the branches, for the next financial year. These targets may or may not be the same as projected by the regions, in their budget proposals. This is followed by determining stock transfer prices among various constituents of the distribution channel. Thus the company arrives at the budgeted total contribution margins which would be earned by both CMO and the regions.

For example if the company's target for 29" LTV's is 2 lacs sets and contribution from each set is Rs.2,400 for the CMQ. Then the budgeted contribution for CMO from the model would be Rs.48 Cr. Similarly total contribution would be calculated after finding budgeted contribution from each model of CTVs, Washing machines and Refrigerators. Likewise budgeted contributions for regions are calculated.

The budgeting exercise then is divided into two parts:

- 1). CMO: Wherein corporate level budgeting for expenses is done
- 2). Regions: Wherein budgeting for regional expenses is done.

This way the budgets for CMO & regions are prepared at the corporate office. These budgets provide for fixed as well as variable costs, which can be incurred by the CMO and regions. The constituents of fixed costs are the normal establishment costs, maintenance, salaries of permanent staff etc. and the prime variable costs are

- 1). marketing costs
- 2). sale and distribution
- 3). developmental costs

MARKETING COSTS

These costs are incurred at two levels at RQL i.e. corporate and regional levels. At the corporate level, it is primarily the corporate training, renovation and advertising costs. The advertisements are placed across the nation on a variety of media (TV, Print., Hoardings etc.). Some other costs incurred by the C.M.O. are on account of rebates, which are given to the regional offices for promotional purposes.

At the regional level these costs are incurred on account of local advertising, local promotional schemes, gifts and giveaways etc.. These costs are incurred entirely at the discretion of regional marketing heads but within the budgets given by the corporate office. Further, the branches have their own marketing costs which might be used for advertising in vernacular press and other promotional schemes.

SALES AND DISTRIBUTION COSTS

The costs incurred in this category are primarily trade discounts, transportation, insurance and merchandising etc.

DEVELOPMENTAL COSTS

The costs under this head are generally costs towards marketing research, manpower training and new- markets' development.

Other costs incurred by regional offices are service expenses and travelling expenses of the staff.

In order to keep track of the expenses, RQL has implemented a control mechanism so that actual expenditure does not go haywire vis-a-vis budgeted provisions.

COST CONTROL EXERCISE AT RQL:

RQL has put in place a control mechanism to monitor its costs. As per this system the yearly budgets are broken down to month-wise budgets. And every branch is required to send to the regional office, the reports on monthly basis where in the actual expenses are compared to, the budgeted provisions (format of the report is shown in exhibit - 6). The regional office in turn sends the collated results to the head office.

EXHIBIT NO. 6

Monthly Performance Report Format

Particulars	Budgeted	Actual	Variance	Remarks
1. Sales				
a) CTV				
b) Washing Machines				
c) Refrigerator				
2. Expenses				
a) Marketing				
b) Sales and Distribution				
c) Developmental Costs				
d) Others				
3. Profit				

In the whole process, the erring branches or regions are questioned in case of excessive costs are incurred or if targets are not achieved or any other type of variance is noticed.

The company believes that this control system keeps the marketing team on its toes, which the company feels is necessary to check the rising competition in the market place.

The company now plans to tighten its cost control system further, because the company believes

that key to the survival in the competitive environment is reduced cost and increased sales-volumes. Although the sales of the company are increasing but it is showing downward slide on profitability and market share fronts. Therefore the company has started feeling the heat of the competition.

THE MARKET SCENARIO

Competition is here to stay, The consumer durable industry is under severe attack from multinational competition and it is likely that things will get only worse in the coming years. Using their deep pockets and strong marketing muscle, new multinational entrants into the market like Akai, Sony, Samsung, Daewoo & LG etc. have increased their share of color TV market to about 26% in the last two years.

Situation for RQL is no better in case of the washing machines and refrigerators markets.

In refrigerators market all the big names of the industry are here: Godrej, Electrolux, Whirlpool, LG, Samsung, etc. in addition to competing with these giants, RQL has further limited its market by choosing to be only in the frost free segment. The total demand for Refrigerators is 1.8 mn per annum of which around 6% constitutes the frost free refrigerators' demand.

In the washing machines' market, the main players are Godrej, Whirlpool, Videocon, RQL, LG, Onida and Voltas. Here RQL has products in the semi-automatic segment. Total annual demand for washing machines is 0.75 mn of which 95% constitutes the semi-automatic machines demand.

Despite all this RQL has been able to increase its sales primarily because the demand for consumer durables is increasing at about 20% per annum and RQL is still a strong brand in almost all the products it has launched. This can be seen from the fact that RQL is number one in CTV market with 24% market share. It has 45% of market share in the frost-free refrigerators and it has 15% share in the semiautomatic washing machines market. But this is not the time for RQL to be complacent as the multinationals are eating into market shares of all the Indian players including RQL.

Under the onslaught of the multinationals, profit margins of all the Indian companies including RQL are on the decline on account of the extra effort each has had to put in for marketing, while not raising prices. In case of RQL'S CTV division the profit came down to 3.72% in 1996-97 from 7.33% in 1994-95. This year is expected to be worse keeping in view the fact that in order to counter competition from foreign brands in the domestic market, the company has been incurring higher selling expenses in the form of dealer discounts and advertising leading to drop in margin. This trend if not arrested will lead to the end of a leader, hence the emphasis cost cutting in the company.

ISSUES BEFORE THE COMPANY

Although RQL has a strict expenditure control system but the company is unable to understand from its control exercise, whether or not the system is getting the required results in terms of market share, brand image, availability of the material in the market, visibility of its products in the market etc. The company is also unable to figure out whether the budgeted costs are doing justice to all the regions and the brands it has in its stable.

Mr. Dhanpat, who is now preparing the budget for the year 1997-98, wants his budget to be fair to all quarters. The issues he has to address are :

- a) Freeing the marketing expenses at the last year's level while increasing the sales by at least 15% in each region.
- b) Properly distributing the expenditure budget among the four regions and products.
- c) Best possible distribution of costs under various heads viz. marketing costs, sales and distribution costs, developmental costs, etc.
- d) The helping tools that Mr. Dhanpat has at his disposal are :
 - 1). Last year's budget (exhibit - 7)
 - 2). Last year's actual performance - figures (exhibit - 8)
 - 3). Budget proposals of the four regions (exhibit - 9) for next year.

EXHIBIT NO.7

Budget for the year 1996-97

Particulars	Eastern Region	Western Region	Northern Region	Southern Region	Total	CMO
I. Sales						
a) CTVs	27000	37000	33500	31000	128500	91100
b) Washing machines	3500	6500	5500	4500	20000	14130
c) Refrigerators	2500	12000	8000	5000	27500	16150
Total Sales	33000	55500	47000	40500	176000	121380
Transfer Price	22960	37560	32670	28190	121380	97100
Contribution	10040	17940	14330	12310	54620	24280
Marketing Expenses	2060	3850	3250	2520	11680	6500
Sales & Distribution	1500	2700	2150	1850	8200	3600
Developmental costs	515	2120	940	600	4175	3250
Other Costs	1050	1800	1500	1250	5600	3650
Fixed Costs	2010	3600	2900	2550	11060	6250
Net Contribution	2905	3870	3590	3540	13950	1030



EXHIBIT NO.8

Actual performance for the year 1996-97

Particulars	Eastern Region	Western Region	Northern Region	Southern Region	Total	CMO
I. Sales						
d) CTVs	26183	37667	34209	31001	129060	91687
e) Washing machines	3192	6571	5509	4549	19821	14747
f) Refrigerators	2235	12896	8722	5029	28882	16457
Total Sales	31610	57134	48440	40579	17763	122891
Transfer Price	21465	39873	33211	28342	122891	98762
Contribution	10145	17261	15229	12237	54872	24129
Marketing Expenses	2032	4029	3629	2817	12507	6523
Sales & Distribution	1729	2862	2563	2129	9283	3960
Developmental costs	627	1653	826	478	3584	3243
Other Costs	1362	1962	1772	1356	6462	3721
Fixed Costs	2092	3722	3102	2563	11479	6343
Net Contribution	2303	3033	3337	2894	11567	339

EXHIBIT NO 9

Budget proposals for the year 1996-97

Particulars	Eastern Region	Western Region	Northern Region	Southern Region	CMO
I. Sales					
g)CTVs	28800	41000	37600	34100	105450
h) Washing machines	3250	7200	6050	5000	17100
I) Refrigerators	2400	14100	9550	5500	18950
Total Sales	34450	62300	53200	4460	141500
Transfer Price	23395	43475	36470	31150	113720
Contribution	11055	18825	16730	13450	27780
Marketing Expenses	2350	4650	4150	3140	7370
Sales & Distribution	1895	3290	2950	2450	4475
Developmental costs	595	1800	950	550	3665
Other Costs	1470	2100	1800	1560	4150
Fixed Costs	2150	3750	3310	2820	6977
Net Contribution	2595	3235	3570	2930	1143

Discussion Questions

1. How can Mr. Dhanpat design a better budgeting and cost control system that would: -
 - i) Enable RQL to tap market opportunities at the optimal cost.
 - ii) Empower the marketing and sales teams to function effectively.
 - iii) Provide timely and adequate information to the top management on the budget and cost studies on a regular basis.
2. How should such a system be monitored?



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Ability and Skill Enhancement

2016-2021

SSR : 1st Cycle of Accreditation

RNB GLOBAL UNIVERSITY

RNB Global City, Ganganagar Road,

Bikaner, Rajasthan 334601

Ability and Skill Enhancement

Eversince the inception of the University, emphasis is being laid on overall development of the students. In this context, the university has introduced a program of ability and Skill development across all the schools and all the semesters. In this program the major issues addressed makes the students self confident in all walks of life. The details of the programme are listed below:

Course Name: Ability & Skill Enhancement I

Course Outline - Final Assessment – Written Paper

Unit I: Ice Breaking Session & Recap of Language Skills

Ice Breaking Session, Phrase, Clause, Sentence, Word Classes (Parts of Speech).

Unit II: Recap of Language Skills

Tenses (Present, Past Future), Modals, Articles (a, an, the).

Unit III: Reading Skills & Fluency Building

Reading Process, Importance & Types of Reading, Techniques of Reading, and Strategies to Improve Reading Abilities, Comprehension, Reading Aloud, Reading News.

Unit IV: Writing Skills

Generating ideas/gathering data, organizing ideas, Note taking, Outlining, drafting, Editing, and Proof Reading, Story Writing (through pictures/videos), Dialogue Writing, Email Writing.

Unit V: Listening & Speaking Skills

Types and Essentials of good listening, Listening Process, Barriers to Listening and Strategies to improve Listening, Listening to Inspirational Movies/Clips, Listening News Techniques of Effective Speaking, Introducing Oneself and others, Extempore, Situational Conversations (Practicing Short Dialogues).

Course Name: Ability and Skill Enhancement - II

Course Outline - Final Assessment – Debate/Group Discussion

Unit I: Phonetics

Phonetic symbols and the International Phonetic Alphabets (IPA), The Description and Classification of Vowels (Monophthongs& Diphthong) Consonants, Phonetic Transcription & Phonology, Syllable, Stress & Intonations, and Reading aloud, recording audio clips.

Unit II: Vocabulary Building

Idioms and Phrases, Words Often Confused, One word Substitution, Word Formation: Prefix & Suffix.

Unit III: Ethics & Etiquettes

What are ethics, what are values, difference between ethics and morals, Business ethics, workplace ethics, what are virtues for e.g. civic virtues, etc. Human ethics and values- 5 core human values are: right conduct, living in peace, speaking the truth, loving and care, and helping others. Etiquette awareness, Importance of First Impression, Personal Appearance & Professional presence, Personal Branding, Dressing Etiquette, Dining Etiquette.

Unit IV: Reading & Writing Skills

Reading Comprehension, News Reading, Picture Description, Paragraph Writing, News Writing.

Unit V: Listening & Speaking Skills

Public Speaking, Debate, Inspirational Movie Screening, Skit Performance.

Course Name: Ability & Skill Enhancement III

Objectives

- To sensitize students to the nuances of the four basic communication skills – Listening, Speaking, Reading and Writing.
- To enable students to convert the conceptual understanding of communication into everyday practice. Besides making English Learning an interesting activity, the curriculum aims to develop and enhance creativity of the students.

Course Outline - Final Assessment – Preparing a documentary

Unit I: Book & Movie Reviews

What is Book Review, Purpose & Importance of Book Review, Types of Book Review, Elements & Steps of Writing Book Review, What is Movie Review, Purpose & Importance of Movie Review, Types of Movie Review, and Elements & Steps of Writing Movie Review.

Unit II: LSWR Skills

Reading Comprehension, Rewriting Mythology/Folklore, Debate, News Analysis, Role Plays.

Unit III: Emotional Intelligence& Handling Emotions

What is emotional intelligence, E.Q. Tests, performing under pressure, how to take right decisions under pressure keeping balance in difficult emotional situations. The science of emotional intelligence, characteristics of emotional intelligence, Emotions handling- identifying good and bad emotions, how to control emotions, how to manage negative emotions keeping balance of mental stability, stress and distress.

Unit IV: Group Discussion Skills

What is GD, Types of Group Discussions, Do's & Don'ts, Participation, Thinking, Structuring, Group Behaviour, Leadership Skills, Interpersonal Skills, Persuasive Skills, Conceptualization Skills.

Unit V: Documentary Making

What is documentary, aims & objectives, documentary for social cause. Documentary/Movie Screening & Reviews, preparing a documentary, Narration



Course Name: Ability & Skill Enhancement - IV

Objective

To make the students competent in appearing for interviews.

Course Outline - Final Assessment – Mock Interviews & PI Kit Submission

Unit I: Tele – Etiquettes

Receiving Calls, Placing a call, Ending Calls, Transferring calls, Taking Message/ Voice Mails, Placing call on hold, Handling Complaints.

Unit II : Confidence Building & Brain Storming

How to build confidence by positive thinking, identifying negative thoughts, how to control negative thoughts entering our mind, identifying personal talents, and its ways to improve, how to develop good habits and having principles and follow them at all times.

Need to learn new things, ideas and skills, what is brain storming, why do we need it, what are the different ways of brain storming through logics and reasoning, Brain Storming Session.

Unit III : PI Kit

What is resume, Format of Resume, Formatting, Resume Preparation, Covering Letter, PI Kit.

Unit IV : Interview Skills

Mastering the art of giving interviews in - selection or placement interviews, web /video conferencing, Mock Interview, HR Expert Mock Interview, Telephonic Interviews.

Unit V: Internship Preparation: Company Specific Research and Presentation

Identifying domain specific industries, researching the industry, Industry analysis, Presentation on specific industry/company.

Course Name: Ability and Skill Enhancement V

Course Outline – Final Assessment - Interview with an Entrepreneur /Leader

Unit I: Leadership

What is leadership? Traits of Leadership, Identifying leaders and traits of Leadership, Movie/Story/ Interviews of leaders: Identify leadership qualities, Debate/ Discussion/ Presentations on leaders.

Unit II: Entrepreneurship

What is Entrepreneurship, Traits of Successful Entrepreneurs, Movie/ Story/Interviews of Entrepreneurs: Identify Entrepreneurial qualities, Debate/ Discussion/Presentation on Entrepreneurs.

Unit III: Organisational Skills & Employability Skills

What are organizational skills, how to develop them, the skills needed to become a successful entrepreneur/administrator, good communication, ambition, courage, hardwork, planning, accountability. Organizational skills can be developed by discipline making a system, rules, delegation of power at workplace, etc.

How to enhance employability; skills, why do we need them, different workplaces, having different needs, different skills, how to recognize different work skills.

Unit IV: Decision making

The process of decision making, its steps, what are its basics, what are the basics of

organizational decision making process, entrepreneurial decision making, how to make a right decision at right time, dilemma.

Unit V: Interview Skills

Conducting Interviews with Leaders/ Entrepreneurs, Preparing Questions, Interviewing the fellow person, do's & don'ts while taking interview.

Course Name: Ability and Skill Enhancement - VI

Objectives

This three year syllabus is a journey that aims to explore the dynamics and techniques of effective interpersonal communication.

Course Outline – Final Assessment – Report/Presentation

Unit I : Verbal Reasoning & English Aptitude

Logical Sequence of Words, Verbal Analogy, Classification, Blood Relation Test, Syllogism, Reading Comprehension

Unit II : Winning Attitude

Attitude is the most important thing for success, how to develop a winning attitude, what is it, when we need it, what is mindset, how to have a winning and positive mindset, how to win in difficult situations, Positive thinking, passion, dedication, confidence, well preparation, focus, hard work, planning, never give up, etc - some traits that help in developing winning attitude.

Unit III: Understanding the News

Reading Current News, Comparing & Analysing the news, Write an editorial, News Vocabulary, Presentation on any major news (political/social/sports/economics).

Unit IV: Be a Journalist

Chat Show, Panel Discussion, Parliamentary debate, News Inspired Theatrical Performance.

Unit V : Report

Preparing a report on major National/International News – Insights/ review of major news papers and news channels.

Course Name: Ability & Skill Enhancement VII

Course Code: 16001800

Course Outline:

Unit I: Self-Management

Self-Introduction–Expressing Confidently, SWOT Analysis Identifying One's Strengths And Weakness, Managing Self – Emotions, Ego, Pride.

Unit II: Personality Development

Personality Analysis, Swami Vivekananda's Concept of Personality Development- Physical Self, Energy Self, Intellectual Self, Mental Self, Blissful Self. The Personality

Attribute of Taking Bold Decisions, The concept of success and failure: What is success?

- Hurdles in achieving success - Overcoming hurdles - Factors responsible for success – What is failure - Causes of failure.

Unit III: Self-Esteem

HIGH or POSTIVE SELF ESTEEM -Advantages - Do's and Don'ts to develop positive self-esteem – Low self- esteem - Symptoms - Personality having low self-esteem - Positive and

negative self esteem

Unit IV : Creativity

Out of box thinking, Lateral Thinking

Unit V: Soft Skills

Demanded by Every Employer , Change in Today's Workplace: Soft Skills as a Competitive Weapon, Classification of Soft Skills, Mock Presentations. GD and PI

BBA LLB VII Sem

Course Name: Ability and Skill Enhancement VIII

Course Code: 16001900

Course Outline:

Unit I : Goal setting Based on principle of SMART

Unit II: Stress Management Introduction to Stress, Causes of Stress, Impact Stress, Managing Stress

Unit III : Social Skills and Conflict Management Skills Component of Social Skills, effective ways of dealing with people, Types of conflict (intrapersonal, intra group and inter group conflicts), Basic concepts, cues, signals, symbols and secrets of body language, Effective conflict management techniques

Unit IV: Group Communication and Team Building Importance of groups in organization, Interactions in group, Group Decision Taking, Team Building, Interaction with the Team, How to build a good team? Meetings- Guidelines for Planning a Meeting, Before the Meeting, On the Day of the Meeting, Guidelines for Attending a Meeting - For the Chairperson, For Attendees, For Presenters.

Unit V : Effective Presentations Enhancing presentations with slides and other Audio-visual aids - Art of Delivering the presentation -Preparation & introduction, Evaluation / feedback, Summarization / Conclusion- Handling Questions . Mock Presentations. GD and PI





A Report on

Impact of Covid 19 on health of human beings

Prepared for

ASE End Semester Examination (2020)

Submitted To

Mrs. Manjoo Saraswat

Assistant Professor (SOCM)

Submitted By

AJAY YADAV

(BBA – 6th)



Acknowledgement

This report would not have been possible without the assistance and participation of many people. We sincerely appreciate and acknowledge their contribution. But in particular we would extend our gratitude to RNB Global University for providing us such platforms where we can get chance to enhance our personal skills. We are thankful to the Ability and Skill Enhancement instructor Mrs. Manjoo Saraswat for the constant guidance and encouragement.

We are grateful to all those people who helped in making the report and for their kind cooperation and encouragement which help me in completion of this project.



AJAY YADAV

BBA 6 Semester

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Abstract

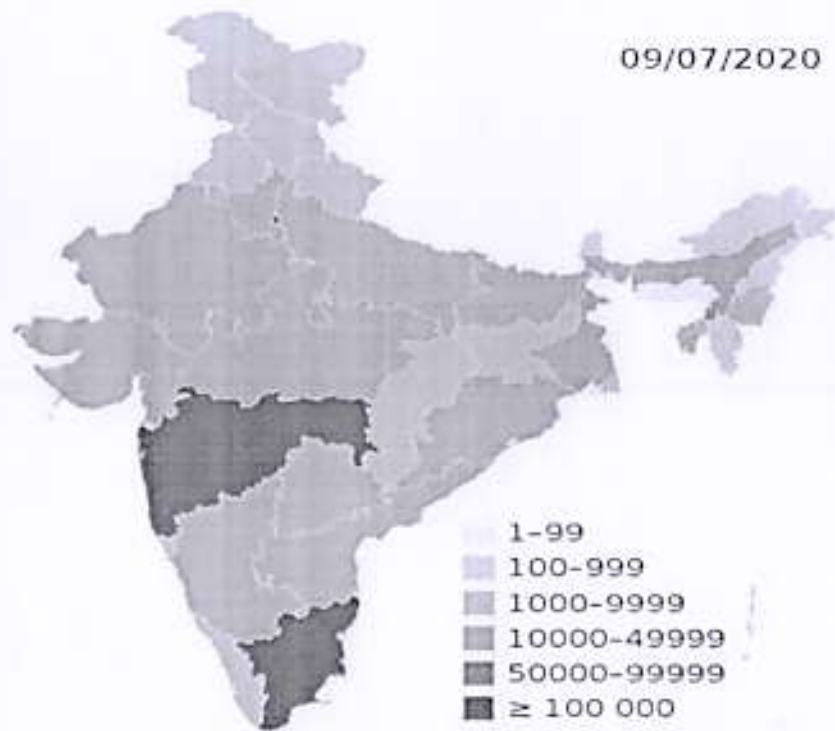
There was a fury of the pandemic because of novel coronavirus (2019nCoV/SARS-CoV-2) that happened in Wuhan, Hubei province, in China in December 2019. Since then, many model predictions on the COVID-19 pandemic in Wuhan and other parts of China have been reported. The first incident of coronavirus disease 2019 (COVID-19) in India was reported on 30 January 2020, which was a student from Wuhan.

Today the entire world is undergoing through a tough times. A virus named Covid19 has taken the entire world into its grip and as a result people's life and global impact. Covid-19 is a one of the giant disaster in the year 2020. No any country is left from the trap of Covid-19. It is impacting the global economy devastatingly whose outcome is totally uncertain and unpredictable. The purpose of this report is to study that how Covid-19 will impact on Indian in different specially in Lockdown in India .which are the negative and positive impact of the lockdown during the COVID-19 pandemic.



Introduction

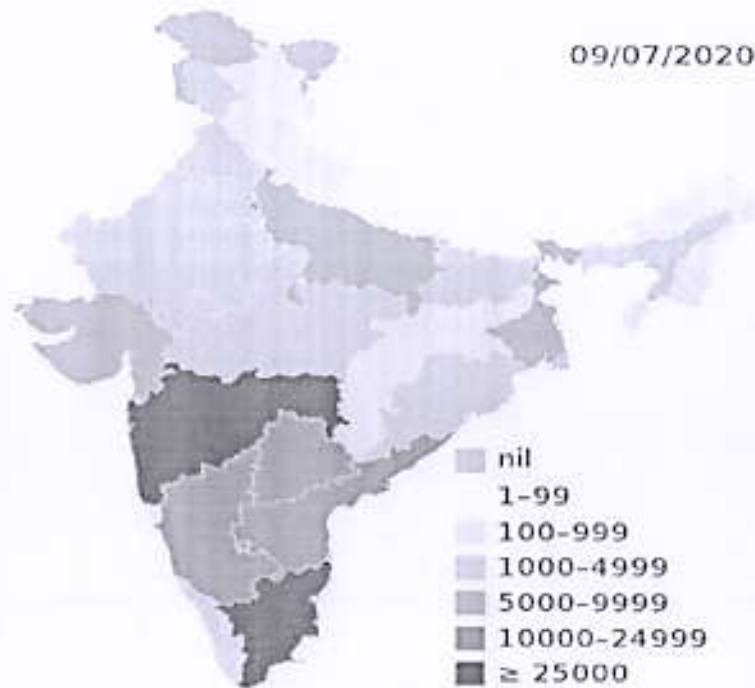
Map of confirmed cases



Map of confirmed cases (as of 11 July 2020)

The COVID-19 pandemic in India is part of the worldwide pandemic of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first case of COVID-19 in India, which originated from China, was reported on 30 January 2020. As of 10 July 2020, the Ministry of Health and Family Welfare (MoHFW) has confirmed a total of 793,802 cases, 495,512 recoveries (including 1 migration) and 21,604 deaths in the country. India currently has the largest number of confirmed cases in Asia, and has the third highest number of confirmed cases in the world after United States and Brazil[9] with the number of total confirmed cases breaching the 100,000 mark on 19 May and 200,000 on 3 June. India's case fatality rate is relatively lower at 2.80%, against the global 4.7%, as of 6 July. Six cities account for around half of all reported cases in the country – Mumbai, Delhi, Ahmedabad, Chennai, Pune and Kolkata. As of 24 May 2020, Lakshadweep is the only region which has not reported a case. On 10 June, India's recoveries exceeded active cases for the first time reducing 49% of total infections followed by recovery rate crossing 60% till early July. Although, active have continued to increase persistently.

Map of active cases

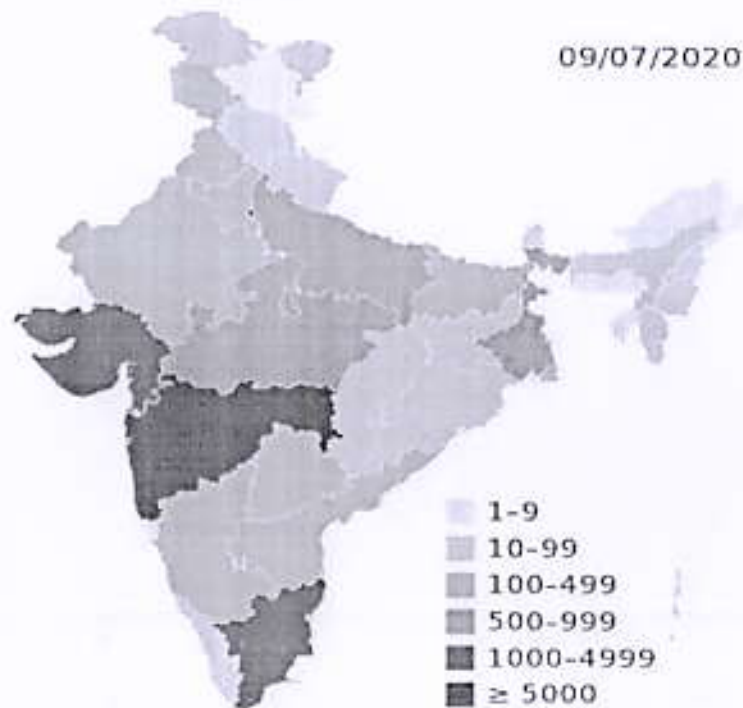


Map of active cases (as of 11 July 2020)

On 22 March, India observed a 14-hour voluntary public curfew at the instance of the prime minister Narendra Modi. It was followed by mandatory lockdowns in COVID-19 hotspots and all major cities. Further, on 24 March, the Prime Minister ordered a nationwide lockdown for 21 days, affecting the entire 1.3 billion population of India. On 14 April, the PM extended the nationwide lockdown till 3 May which was followed by two-week extensions starting 3 and 17 May with substantial relaxations. Beginning 1 June the Government has started unlocking the country (barring containment zones) in three unlock phases.



Map of confirmed deaths



Map of deaths due to the pandemic (as of 11 July 2020)

The United Nations (UN) and the World Health Organization (WHO) have praised India's response to the pandemic as 'Comprehensive and robust,' terming the Lockdown restrictions as aggressive but vital for containing the spread and building necessary healthcare infrastructure. The Oxford COVID-19 Government Response Tracker (OxCGRT) noted the government's swift and stringent actions, emergency policy making, emergency investment in healthcare, fiscal stimulus, investment in vaccine and drug R&D. It gave India a score of 100 for its strict response. Michael Ryan, chief executive director of the WHO's health emergencies programme noted that India had tremendous capacity to deal with the outbreak owing to its vast experience in eradicating smallpox and polio. In June, India was ranked 56th of 200 countries in COVID 19 safety assessment report by Deep Knowledge Group. Though, other commentators have also raised concerns about the economic fallout arising as a result of the pandemic and preventive restrictions. The lockdown was justified by the government and other agencies for being preemptive to prevent India from entering a higher stage which could make handling very difficult and cause even more losses thereafter.

What is the 2019 coronavirus?

In early 2020, a new virus began generating headlines all over the world because of the unprecedented speed of its transmission.

Its origins have been traced to a food market in Wuhan, China, in December 2019. From there, it's reached countries as distant as the United States and the Philippines.

The virus (officially named SARS-CoV-2) has been responsible for millions of infections globally, causing hundreds of thousands of deaths. The United States is the country most affected.

The disease caused by an infection with SARS-CoV-2 is called COVID-19, which stands for coronavirus disease 2019.

In spite of the global panic in the news about this virus, you're unlikely to contract SARS-CoV-2 unless you've been in contact with someone who has a SARS-CoV-2 infection.

What are the symptoms?

Doctors are learning new things about this virus every day. So far, we know that COVID-19 may not initially cause any symptoms for some people.

You may carry the virus for 2 days or up to 2 weeks, before you notice symptoms.

Some common symptoms that have been specifically linked to COVID-19 include:

- shortness of breath
- a cough that gets more severe over time
- a low-grade fever that gradually increases in temperature & fatigue

Less common symptoms include:

- chills
- repeated shaking with chills
- sore throat
- headache
- muscle aches and pains
- loss of taste
- loss of smell

These symptoms may become more severe in some people. Call emergency medical services if you or someone you care for have any of the following symptoms:

- trouble breathing
- blue lips or face
- persistent pain or pressure in the chest
- confusion
- excessive drowsiness

COVID-19 versus the flu

We're still learning about whether the 2019 coronavirus is more or less deadly than the seasonal flu. This is difficult to determine because the number of total cases, including mild cases in people who don't seek treatment or get tested, is unknown.

However, early evidence suggests that this coronavirus causes more deaths than the seasonal flu.

An estimated 0.04 to 0.2 percent of people who developed the flu during the 2019–2020 flu season in the United States died as of April 4, 2020.

This is compared to about 6 percent of those with a confirmed case of COVID19 in the United States.

Here are some common symptoms of the flu:

- cough
- runny or stuffy nose
- sneezing
- sore throat
- fever
- headache
- fatigue



- chills
- body aches

What causes coronaviruses?

Coronaviruses are zoonotic. This means they first develop in animals before being transmitted to humans.

For the virus to be transmitted from animals to humans, a person has to come into close contact with an animal that carries the infection.

Once the virus develops in people, coronaviruses can be transmitted from person to person through respiratory droplets. This is a technical name for the wet stuff that moves through the air when you cough, sneeze, or talk.

The viral material hangs out in these droplets and can be breathed into the respiratory tract (your windpipe and lungs), where the virus can then lead to an infection.

It's possible that you could acquire SARS-CoV-2 if you touch your mouth, nose, or eyes after touching a surface or object that has the virus on it. However, this is not thought to be the main way that the virus spreads.

The 2019 coronavirus hasn't been definitively linked to a specific animal.

Researchers believe that the virus may have been passed from bats to another animal — either snakes or pangolins — and then transmitted to humans.

This transmission likely occurred in the open food market in Wuhan, China.

Who's at increased risk?

You're at high risk for contracting SARS-CoV-2 if you come into contact with someone who's carrying it, especially if you've been exposed to their saliva or been near them when they've coughed, sneezed, or talked.

Without taking proper preventive measures, you're also at high risk if you:

- live with someone who has contracted the virus
- are providing home care for someone who has contracted the virus
- have an intimate partner who has contracted the virus

Older adults and people with certain health conditions have a higher risk for severe complications if they contract the virus. These health conditions includes:

- serious heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies
- kidney disease
- chronic obstructive pulmonary disease (COPD)
- obesity, which occurs in people with a body mass index (BMI) of 30 or higher
- sickle cell disease
- a weakened immune system from a solid organ transplant or type 2 diabetes

Pregnant women have a higher risk of complications from other viral infections, but it's not yet known if this is the case with COVID-19.

That the pregnant people seem to have the same risk of contracting the virus as adults who aren't pregnant. However, the CDC also notes that those who are pregnant are at greater risk of getting sick from respiratory viruses compared to those who aren't pregnant.

Transmitting the virus from mother to child during pregnancy isn't likely, but the newborn is able to contract the virus after birth.

How are coronaviruses diagnosed?

COVID-19 can be diagnosed similarly to other conditions caused by viral infections: using a blood, saliva, or tissue sample. However, most tests use a cotton swab to retrieve a sample from the inside of your nostrils.

The CDC, some state health departments, and some commercial companies conduct tests.

On April 21, 2020, the Food and Drug Administration (FDA) approved the use of the first COVID-19 home testing kit.

Using the cotton swab provided, people will be able to collect a nasal sample and mail it to a designated laboratory for testing.

The emergency-use authorization specifies that the test kit is authorized for use by people whom healthcare professionals have identified as having suspected COVID-19.

Talk to your doctor right away if you think you have COVID-19 or you notice symptoms.

Your doctor will advise you on whether you should:

- stay home and monitor your symptoms
- come into the doctor's office to be evaluated
- go to the hospital for more urgent care

What treatments are available?

There's currently no treatment specifically approved for COVID-19, and no cure for an infection, although treatments and vaccines are currently under study.

Instead, treatment focuses on managing symptoms as the virus runs its course.

Seek medical help if you think you have COVID-19. Your doctor will recommend treatment for any symptoms or complications that develop and let you know if you need to seek emergency treatment.

Other coronaviruses like SARS and MERS are also treated by managing symptoms. In some cases, experimental treatments have been tested to see how effective they are.

Examples of therapies used for these illnesses include:

- antiviral or retroviral medications
- breathing support, such as mechanical ventilation
- steroids to reduce lung swelling
- blood plasma transfusions

What are the possible complications from COVID-19?

The most serious complication of COVID-19 is a type of pneumonia that's been called 2019 novel coronavirus-infected pneumonia (NCIP).

Results from a 138 people admitted into hospitals in Wuhan, China, with NCIP found that 26 percent of those admitted had severe cases and needed to be treated in the intensive care unit (ICU).

About 4.3 percent of the people who were admitted to the ICU died from this type of pneumonia.

It should be noted that people who were admitted to the ICU were on average older and had more underlying health conditions than people who didn't go to the ICU.

So far, NCIP is the only complication specifically linked to the 2019 coronavirus. Researchers have seen the following complications in people who have developed COVID-19:

- acute respiratory distress syndrome (ARDS)
- irregular heart rate (arrhythmia)
- cardiovascular shock
- severe muscle pain (myalgia)
- fatigue
- heart damage or heart attack
- multisystem inflammatory syndrome in children (MIS-C), also known as pediatric multisystem inflammatory syndrome (PMIS)

How can you prevent coronaviruses?

The best way to prevent the transmission of infection is to avoid or limit contact with people who are showing symptoms of COVID-19 or any respiratory infection.

The next best thing you can do is practice good hygiene and physical distancing to prevent bacteria and viruses from being transmitted.

Should you wear a mask?

If you're out in a public setting where it's difficult to follow physical distancing guidelines, the recommends that you wear a cloth face mask that covers your mouth and nose. When worn correctly, and by large percentages of the public, these masks can help to slow the transmission of SARS-CoV-2.

That's because they can block the respiratory droplets of people who may be asymptomatic or people who have the virus but have gone undiagnosed.

Respiratory droplets get into the air when you:

- exhale
- talk
- cough
- sneeze

The CDC provides for making a mask with Cloth masks are preferred for the general public since other types of masks should be reserved for healthcare workers.

It's critical to keep the mask clean. Wash it after each time you use it. Avoid touching the front of it with your hands. Also, try to avoid touching your mouth, nose, and eyes when you remove it.

This prevents you from possibly transferring the virus from a mask to your hands and from your hands to your face.

Keep in mind that wearing a mask isn't a replacement for other preventive measures, such as frequent handwashing and practicing physical distancing. All of them are important.

Certain people shouldn't wear face masks, including:

- children under 2 years old
- people who have trouble breathing
- people who are unable to remove their own masks

Effects of COVID-19 pandemic in daily life

COVID-19 (Coronavirus) has affected day to day life and is slowing down the global economy. This pandemic has affected thousands of peoples, who are either sick or are being killed due to the spread of this disease. The most common symptoms of this viral infection are fever, cold, cough, bone pain and breathing problems, and ultimately leading to pneumonia. This, being a new viral disease affecting humans for the first time, vaccines are not yet available. Thus, the emphasis is on taking extensive precautions such as extensive hygiene protocol (e.g., regularly washing of hands, avoidance of face to face interaction etc.), social distancing, and wearing of masks, and so on. This virus is spreading exponentially region wise. Countries are banning gatherings of people to the spread and break the exponential curve.^{1, 2} Many countries are locking their population and enforcing strict quarantine to control the spread of the havoc of this highly communicable disease.

COVID-19 has rapidly affected our day to day life, businesses, disrupted the world trade and movements. Identification of the disease at an early stage is vital to control the spread of the virus because it very rapidly spreads from person to person. Most of the countries have slowed down their manufacturing of the products.^{3, 4} The various industries and sectors are affected by the cause of this disease; these include the pharmaceuticals industry, solar power sector, tourism, Information and electronics industry. This virus creates significant knock-on effects on the daily life of citizens, as well as about the global economy.

Presently the impacts of COVID-19 in daily life are extensive and have far reaching consequences. These can be divided into various categories:

A) *Healthcare*

- o • Challenges in the diagnosis, quarantine and treatment of suspected or confirmed cases
 - o • High burden of the functioning of the existing medical system
 - o • Patients with other disease and health problems are getting neglected
 - o • Overload on doctors and other healthcare professionals, who are at a very high risk
 - o • Overloading of medical shops
 - o • Requirement for high protection
 - o • Disruption of medical supply chain

B) *Economic*

- o • Slowing of the manufacturing of essential goods
- o • Disrupt the supply chain of products
- o • Losses in national and international business
- o • Poor cash flow in the market
- o • Significant slowing down in the revenue growth

C) *Social*

- o • Service sector is not being able to provide their proper service
- o • Cancellation or postponement of large-scale sports and tournaments
- o • Avoiding the national and international travelling and cancellation of services
- o • Disruption of celebration of cultural, religious and festive events
- o • Undue stress among the population
- o • Social distancing with our peers and family members
- o • Closure of the hotels, restaurants and religious places
- o • Closure of places for entertainment such as movie and play theatres, sports clubs, gymnasiums, swimming pools, and so on.
- o • Postponement of examinations

This COVID-19 has affected the sources of supply and effects the global economy. There are restrictions of travelling from one country to another country. During travelling, numbers of cases are identified positive when tested, especially when they are taking international visits.⁵ All governments, health organisations and other authorities are continuously focussing on identifying the cases affected by the COVID19. Healthcare professional face lot of difficulties in maintaining the quality of healthcare in these days.

How does coronavirus affect the body?

Coronaviruses typically affect the respiratory system, causing symptoms such as coughing and shortness of breath. Some people, including older adults, are at risk of severe illness from these viruses. Coronaviruses are present in many species of animals, such as camels and bats. Mutations of the virus can infect humans.

Previous outbreaks of diseases that coronaviruses have caused in humans have been severe. They typically spread rapidly and can cause death in some people.

One example is severe acute respiratory syndrome (SARS), which caused a pandemic in 2002. There were around 8,439 cases and 812 deaths as a result of the virus.

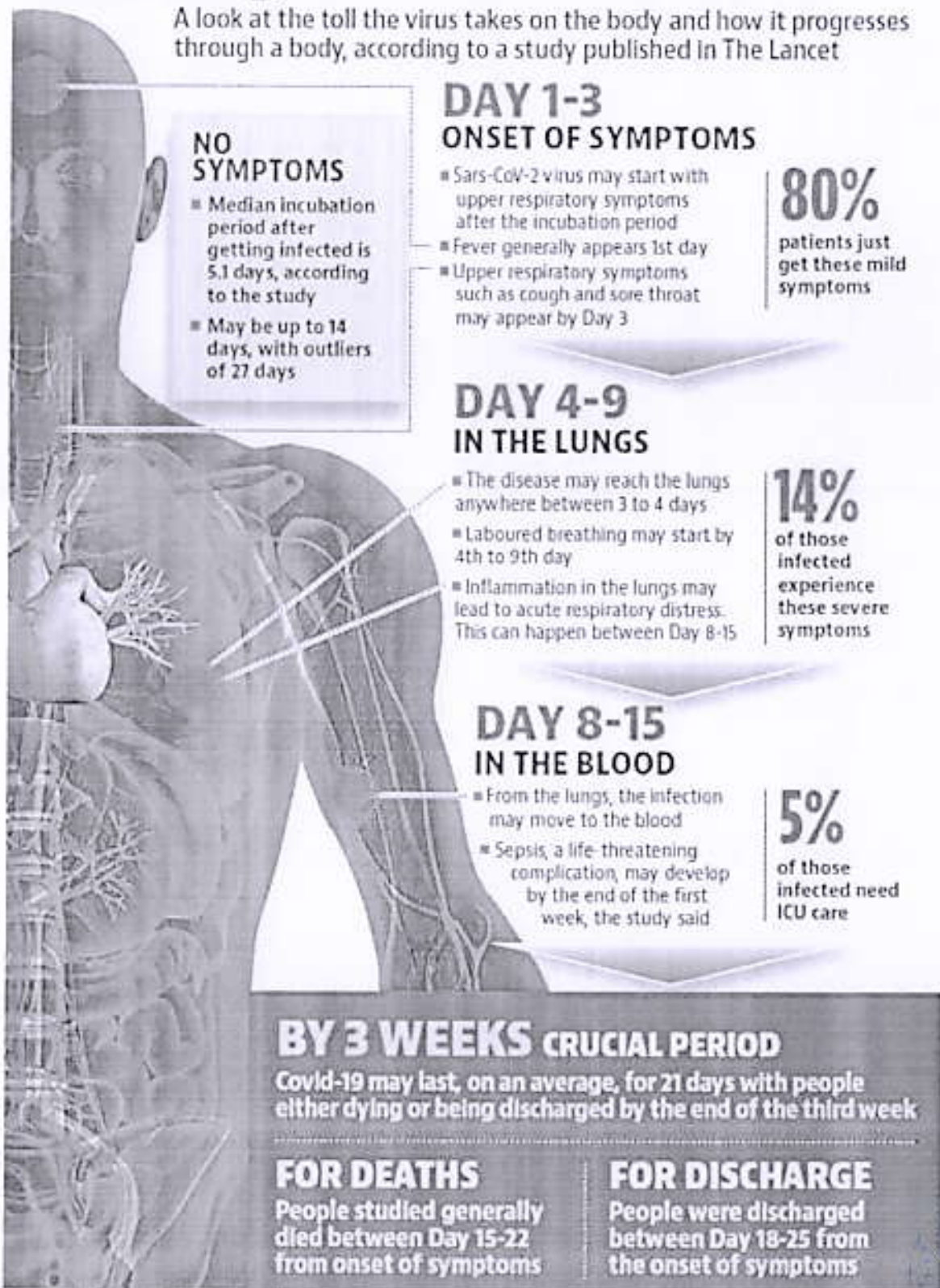
The outbreak of the disease known as COVID-19 is the result of the novel coronavirus, now renamed SARS-CoV-2, that has spread rapidly across many parts of the world.

As of March 25, 2020, there were around 424,048 cases of COVID-19 and 18,946 deaths.

This article will discuss how coronaviruses affect the body, possible complications, and treatments.

Tracking corona in humans

A look at the toll the virus takes on the body and how it progresses through a body, according to a study published in The Lancet



SOURCE: A retrospective study on clinical course and risk factors for mortality in 191 adult patients



How coronavirus affects lungs differently from the flu

According to new research, the novel coronavirus may affect the lungs way more severely than the seasonal flu virus. This is because the coronavirus can attack the inner lining of blood vessels. The researchers compared the lungs of people who died due to COVID-19, to those who died due to flu. While both the viruses belong to the same category and infect the lungs causing multiple clots, the extent of damage to the lungs differs.

The findings of the study were published in the journal – The New England Journal of Medicine. The study found that since the coronavirus damages the capillaries' inner lining, it disrupts the movement of carbon dioxide, produced by the lungs after oxygen goes in, which causes shortness of breath, one of the most common and initial symptoms of COVID-19.

The study also surprisingly found the growth of new blood vessels in the lungs of COVID-19 patients. "Patients with COVID-19 showed widespread blood clotting as well as new vessel growth – the latter likely a result of the body's response to the virus," said the researchers. While the lungs of both coronavirus and flu victims did show some common features, the distinctive features related to blood vessels damage were seen largely in COVID-19 patients.

The coronavirus has caused some unusual symptoms and results in various age groups – COVID toes, Kawasaki disease, inflammatory disorders, liver failure, and death due to blood clots have been some common observations noticed weeks or months after the coronavirus pandemic began.

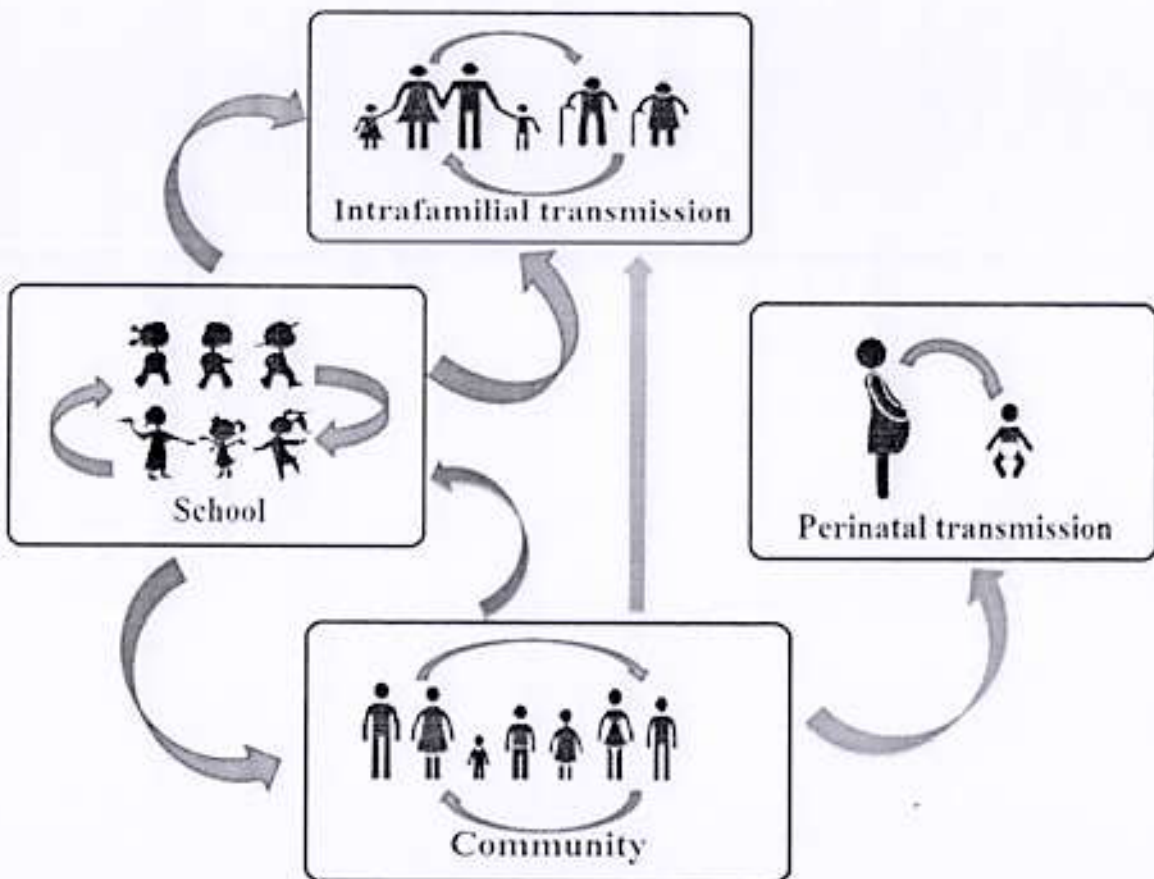
COVID-19 and global health

The relationship between human health and disease is neither a new concept, nor a new subject. The emergence COVID-19 in China at the end of 2019 has caused a large global outbreak and is a major public health issue. This virus is highly infectious and can be transmitted through droplets and close contact.

The human to the human spreading of the virus occurs due to close contact with an infected person exposed to coughing, sneezing, respiratory droplets or aerosols . These aerosols can penetrate the human body (respiratory system) via inhalation through nose or mouth . The clinical spectrum for individuals with COVID-19 infection ranges from mild or non-specific signs and symptoms of acute respiratory illness such as fever, cough, fatigue, shortness of breath, to severe pneumonia with respiratory failure and septic shock, which are very similar to other coronavirus diseases .

The presenting features of COVID-19 disease in adults are pronounced. It is a matter of great importance to clarify the correlation between COVID-19 and immune-rheumatologic patients. Taking into consideration the quick and frantic spread of the epidemic, health of rheumatic patients is a matter of prime concern. COVID-19 being a respiratory disease, damage of the tissues of Lungs is quite obvious, but there is report that other organs and tissues may also be affected. Since viral shedding in plasma or serum is common in respiratory tract infections, there is a possibility of transmission of coronaviruses through the transfusion of labile blood products. COVID-19 is a major public health

concern for the world's population and is a leading cause of hospitalization and death, particularly for middle and old age people in the affected countries.



Conclusion

In such a historical moment, one would expect to place national unity above all and to relegate stigmatization as well as religious/ethnic/caste/class-based polarization to the backstage. But nothing is less certain. As migrants go home, they face attacks and are ostracized by fear of infection. The immediate concern is for the poor and the minorities, who as we have seen, will be the first to suffer from this crisis. For them, the consequences of the lockdown will be dramatic.

Today the entire world is undergoing through a tough times. A virus named Covid19 has taken the entire world into its grip and as a result people's life and global impact. Covid-19 is a one of the giant disaster in the year 2020. No any country is left from the trap of Covid-19. It is impacting the global economy devastatingly whose outcome is totally uncertain and unpredictable.

Given the large diversity of situations on the Indian subcontinent, regional public responses seem more adequate to circumvent the impact.

Not everything about the novel coronavirus pandemic is bad

Like every other pandemic, this too shall pass, but not without exacting its toll. In the meantime, self-isolation during this extended period of lockdown can become a tinsel bit more bearable when we manage to focus on the positive impacts the COVID-19 pandemic has brought to India and the rest of the world!

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A Report
On
Start Up India a boost for young Entrepreneur
For
ASE End Semester Examination (2020)



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B.Tech (CSE)- 6th

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Abstract

India is the second largest populous country in the world with 1.2 billion population strength. To cover up this large population there exist large potentiality of job market in India. But According to the latest Asia Pacific Human Development Report, India is facing severe scarcity of job market; growth in unemployment among young graduates and it will last for next 35 years. According to Labor Ministry data, around 1 million people enter the workforce in India every month. To eradicate this scarcity of job market, ours Honorable

Prime Minister Dr. Narendra Modi, announced on 15th August 2015, "Start Up India, Stand Up India" to promote Bank Financing for start ups and offer incentives to boost entrepreneurship and job creation.

Startup India is about challenging conventions and spurs a revolution of unique and emphatic business models. It is the precursor to India taking Centre stage in the new world order. The study concluded that making capital more accessible and cheaper, easier patent filing, giving research and development credits, and easier entry and exits are critical to the success of Startup India.

Keywords: Unemployment, Start up India, Work Force, Bank Financing, Entrepreneurship



INTRODUCTION

Startup is the most widespread term in present era. It has great impact on economy of the country. People who have innovative idea are starting their startups with minimum resources. Skills are the only way to create our economy healthy while starting a new business setup. Entrepreneurs seek help. These helps can be further divided into three categories: Technical help, Financial help and Managerial help. Institutions like MPFC, SIDBI, MSME are there to help startups, some of the private supports are known as Angel Investors, Venture Capitalists. In India on 26th January 2015 Hon'ble Prime Minister Shri Narendra Modi has enthusiastically announced "Startup India-Startup India" under this scheme Government of India wishes to arouse Entrepreneurs to become Startup and help existing startups. The implementation part of this scheme is taken care by Department of Industrial Planning and Promotion (DIPP). According to DIPP, the definition of Startup would be Innovative and carry technology along with website, mobile application etc. The objective of this scheme is to implement the action plan based on three important pillars to enable funding support, make the process easy and develop Academic-Industry Partnership like Incubation. Startup India Hub supports the Startup in terms of Managerial and Financial whereas Incubation centres provide Technological as well as Managerial supports. A corpus fund of Rs. 10,000 crore has been created for financial support. Tax exemption on capital gains, waived till 3 years of setup. The eligibility criteria for startup would be five years of incorporation, financial turnover should not exceed Rs. 25 crore and it should be driven by Technology or Intellectual property toward Innovation for commercialization of new products, services.

Conceptual Framework

To study entrepreneurship is an important in contributing the growth and creative transformation in our society. Moreover it provides wings to an innovator to make the society fly high leaving the poverty back and to create employments others. Each year every new 2 venture offers promise of wealth and prosperity to the entrepreneur who can take intrinsic risk. New business is always responsible to bring growth in economy and improves the living standard of the community. Several innovations have changed our lives from Radio to television to mobile. In the medical sciences, manufacturing, we experienced the technological transformation which is known that Innovation brings prosperity as a whole.

Financial Institutions encourage entrepreneurs to face the financial challenges and meet up entrepreneurial activities. A bigger perspective of entrepreneurship and its drivers is important to the constant development of our economy. It is only through the reading of new ventures and their founders that we will discover the drive to start a company and realize the entrepreneurial process, the funding of these ventures, the hurdle entrepreneurs deal, and the policies and institutions that persuade better entrepreneurial movement. The Ewing Marion Kauffman Foundation has committed major resources toward this effort at an educational level, working with

economists and others who study this key facts. In addition to helping research on the topic, we have sponsored fresh efforts to collect data on entrepreneurial action. These efforts have proven successful. There has been bigger concentration to entrepreneurship among academics in latest years. The power of the work in this literature testifies to the increasing awareness in this work among academics from a diversity of perspectives. Finance for entrepreneurial startup is a change in creative and innovative minds of today. The term "Startup" is extensively debatable, nevertheless most definitions are similar to what the U.S. Small Business Administration explains as a "business that is typically technology oriented and has high growth potential".

This research is a descriptive study, which will throw light on the financial policies of Indian Government as well as finance policies private bodies which can be availed by new entrepreneur for establishing their startup or business.

Before 1991, Indian business was based more on political connection rather than the market competition. This was the period when people were unwilling to take risks and they looked for employment stability. During this era India had very few success stories and the capital was also limited.

The Indian government liberalized the economy in 1991 this not only changed the competitive landscape but family business faced competition from the global players which had the upper hand in technology, finance and better manage resources. This liberalization cultivated many small scale businesses to large scale enterprises. This was the outcome of efficient capital allocation, strong execution and a customer orientation.

In present scenario, India is facing problem of job hunting due to the growing population. It is estimated that over the next 35 years India will suffer from a severe shortage of jobs. According to the Asia-Pacific Human Development Report, India has employed less than half of the labors seeking for jobs in the labor market since 1991 to 2013. Another insight, by United Nations Development Program (UNDP) the same period 1991 to 2013 the size of working age population increased by 300 million.

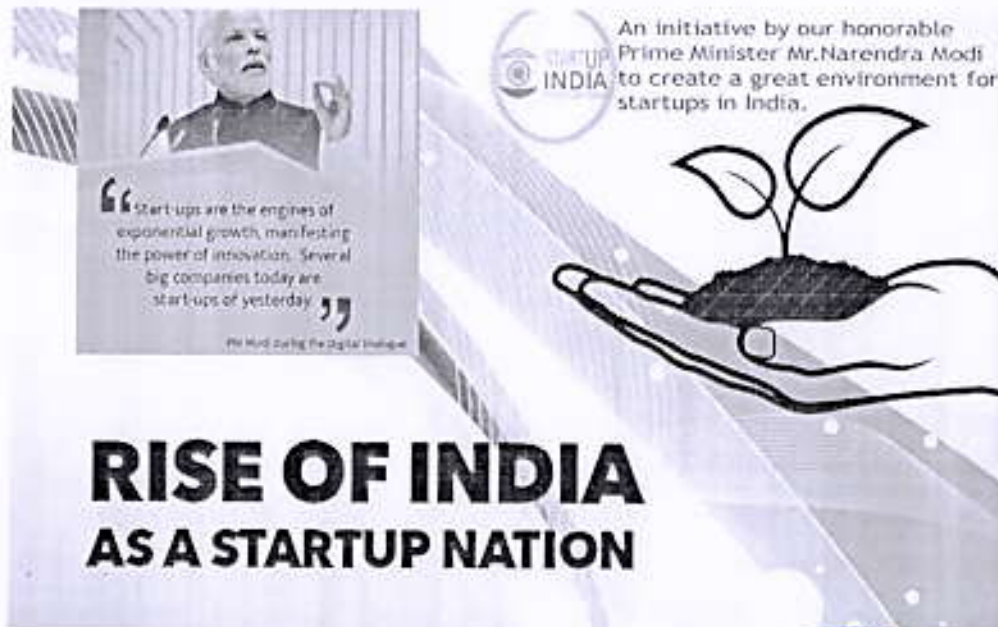
According to N.R Bhanumurthy professor of economics at the national institute of Public Finance and Policy the reason for creation of fewer jobs between 1991-2013 was mainly because of the nature of growth the Indian economy experienced.

The crisis of unemployment and poor economic growth can be resolved by entrepreneurship, self employment and enterprise development. But people who opt for these three solutions have to face several challenges and such new business enterprises have a high rate of failure. The failure is caused due to lack of capital, price rises, and disadvantages due to small size terms of scale economies.



This issue has been understood and taken seriously by the Mr. Narendra Modi government. For strengthening the country's economy and for generating employment Indian government has launched a scheme nationally called as "Start-up India". By this scheme, government can generate employment; promote new idea, innovation and creativity of entrepreneur by providing them financial back up.

According to the definition of the entrepreneur, they are first generation businessmen who have dream and hopes of start-up without any kind of business background. This inexperience becomes the main reason for the failure of entrepreneur in their early stage as they lack managerial skill, technical support and finances. For managerial skill and technical support education and knowledge plays a vital role. Whereas financial assistance is offered by the family and friends as they encourage the young entrepreneur to take their business to new heights. Sometime the saving and money laundered by family and friend is not enough. So in this case money lender is being preferred a lot because of easy availability, low documentation process and personal references. But for availing this finance, the entrepreneur mortgages the property and bears the high rate of interest charged by the money lender. Due to which an unorganized financial market is being promoted by them.



An initiative by our honorable Prime Minister Mr. Narendra Modi to create a great environment for startups in India.

“Start-ups are the engines of exponential growth, manifesting the power of innovation. Several big companies today are start-ups of yesterday.”

Mr. Narendra Modi

**RISE OF INDIA
AS A STARTUP NATION**

STARTUP INDIA



Defining Entrepreneur

The term entrepreneur or entrepreneurship is defined in a variety of ways. Yet no consensus has been arrived on the precise skills and abilities that make a person a successful entrepreneur. The concept varies from country to country as well as from period to period and the level of economic development thoughts and perceptions. A review of research done in different disciplines over the years would improve our understanding of the concept of entrepreneur.

The word entrepreneur is derived from the French verb *entreprendre* which means to undertake. In the early 16th century, the Frenchmen who organized and led military expeditions were referred to as entrepreneurs. Around 1700 A.D., the term was used for architects and contractors of public works. The term entrepreneur was applied to business initially by French economist, **Cantillon** in the 18th century to designate a dealer who purchases the means of production for combining them into marketable products.

The New **Encyclopedia Britannica** considers an entrepreneur as an individual who bears the risk of operating a business in the face of uncertainty about the future conditions. According to **Francis A. Walter**, the true entrepreneur is one who is endowed with more than average capacities in the task of organizing and coordinating the various other factors of production.

An entrepreneur is a person who only provides capital without taking active part in the leading role in enterprise, described **Adam Smith** Entrepreneur was regarded as a social parasite by **Marx**. **Bernard Belidor** applied entrepreneurship to the function of buying labour and material at uncertain prices and selling the resultant product at contracted price.

Joseph A Schumpeter recognized a person who introduces innovation changes as an entrepreneur. He treated entrepreneur as an integral part of economic growth. An entrepreneur is described as a change agent by **Frank Young**.

Noah Webster thinks entrepreneur is one who assumes the responsibility of the risk and management of business.

An entrepreneur is one who always searches for change, respond to it and exploit it as an opportunity. Innovation is the specific tool of entrepreneur, the means by which they exploit change as an opportunity for a different business or service. -**Peter F Drucker**.

Arthur Dewing conceptualized the function of entrepreneur as one that promotes ideas into business.

Entrepreneur is described by **Clarence H. Denton** as a person who makes decisions under alternative courses of action.

Robert D. Hisrich says — The person who is going to establish a successful new venture must also be a visionary leader - a person who dreams great dreams.

Brad Feld – Founder of TechStars, Investor, Author – Startup Communities “An entrepreneur is someone who creates a new company from scratch.”

Caleb Wojcik - Blogger with ThinkTraffic.net and Pocketchanged.com An entrepreneur is a starter, not just a dreamer.

Entrepreneur and Entrepreneurship

Entrepreneur in India

India can be an entrepreneurial nation because of these reasons freedom of speech , high caliber human capital, functioning of capital market and easy availability of venture capital, the rebellious young generation, easy entry of global competitors in India, lack of legacy, technologies, unique market structure with consumers needs and their purchasing powers, excellent institutions their infrastructures and dedication towards Entrepreneurship, science and technical education. The main focus of this study was on Entrepreneurship and its growth in Independent India.

Problem faced by women entrepreneurs, entrepreneurship advances and with small business. Government must reduce administrative burden through which more doors can welcome entrepreneurship.

Before 1991 Bureaucratic control and hurdles for new establishing firms has been removed through economic reform in 1991. Government of India has support in this direction with largely focused on banking & finance industry to manufacturing sector. In 2006, Government of India established the ministry of Micro, Small and Medium Enterprises whose aim is to provide financial infrastructural resources, training and tax benefits related supports. Cultural shifts, disparity, foreign influence, lack of success stories, social entrepreneurship and funding. Despite many challenges, the entrepreneurial opportunities in India are substantial.

Startups and Entrepreneurs

Startup are new venture this startup generally create employment and after growth opputunity by introducing innovation as well as replicable models. Startups have the potential to achieve scale growth with exclusive cashflow with the right kind of person.

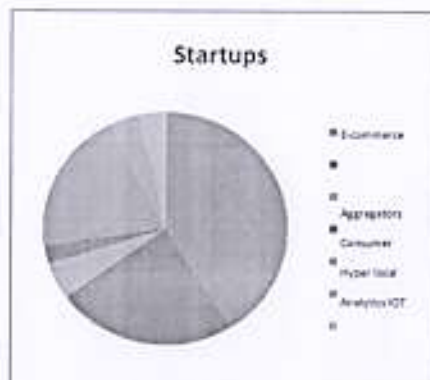
In the last five years, India approved the tremendous growth of technology based startups success stories. India has vast Industry market of micro and small enterprises across different sectos, small technology companies achieve great success to solve customers problem by providing innovation idea. During last financial year (2015-16) "98473 companies were incorporated in India" According to a recent study by Nasscom, "India has around 4400 startups that employ around 85000 employees with a total funding around \$6.5 Billion till 2015".

Technology and traditional startup ecosystem has shown their quick growth in Indian market.

- a. Linking Skills to Entrepreneurship & a Startup Economy Finding adequately skilled labour is an often mentioned challenge for startups today.

The lack of appropriate skills is a result of mismatched education at three levels:

- At school where education methods focuses on rote learning, rather than creative thinking and analytical ability
- In vocational training, where curricula and technology used is often out of date and not adapted to modern industry or startups.
- At universities, which produces many graduates not fit for employment. This results in a young workforce unequipped with the right skills to join modern industry, and a large cost for the private sector on training or retraining new employees.



incubator in academic institutions previous government has setup Innovation policy and programmes sectoral and state innovation council under National Innovation Council.

Startup India aims to create a strong eco-system for promoting sustainable economic growth, large scale employment opening, innovation and design. To accomplish the aim of this movement government has come up with an Action Plan which will accelerate this movement. This movement will include digital/ technology sector, agriculture, manufacturing, social sector, healthcare, education etc.

They have further divided this action plan as the existing 1 cities to tier 2 and tier 3 cities including semi- urban and rural areas. The purpose is to generate a single point of contact for the entire startup ecosystem so that young startup can get access to fund, knowledge, guidance and they can reach to their full potential. "The startup India Hub" will be a prime stakeholder in this ecosystem.

This ecosystem will include and promote the involvement of central and state government, Indian and foreign Venture Capitalist, universities, angel networks, banks, incubators, legal partners, consultants, universities and R&D institutions and so on.

This "The Startup India Hub" will be a mentor, guide, friend, advisor for the new startup so that they can be natured properly. This research will also analyze the Corpus funds and Credit Guarantee Funds under the Startup finance scheme. A start-up is a business entity "which did not exist before during a given time period (new), which starts hiring at least one paid employee during the given time period (active), and which is neither a subsidiary nor a branch of an existing firm

(independent)".



What is Start up?

A startup is a juvenile, energetic company built on know-how and innovation in which the founders try to capitalize on initiating a product or service for which they think there is a demand of it.

Currently, due to the personality and complexity involved in the Indian start, the precise definition of 'startup' is not present.

Assuming the various standards related to any business, such as their level of level of living, the amount and level of the amount received, the amount of income generated, the operating area etc. Some conceptual definitions are available in public areas. This information has been received to find a place for readers.

The Department of Industrial Policy and Promotion (DIPP) is also operating around a clear definition for startups and is usual to make it open in due course. A startup is a young company

that is developing and growing, is in the first stage of operation and usually has a small group of individuals or individuals. It can be an entrepreneurial venture or a new business, a partnership designed to look for a repetitive and scalable business model or temporary business organization. This unknown business model searches for disrupting existing markets or making new ones. It is a dynamic company based on early life, technology and innovation, in which the founders have tried to keep an eye on developing a product or service for which they have a demand or demand.

A startup company is define as an establishment. If-

- For three years or less.
- At a funding stage of Series B or less.
- An entrepreneurial enterprise / partnership or a temporary operate organization.
- In the development, production or distribution of new products, processes or services; New and existing for more than five years, revenue of about 25 crores has not been made by the division or reconstruction , establishment through division or reconstruction.

Startups are fresh businesses. New types of new opportunities that provide growth and employment opportunities are generally considered new, dynamic, and scalable. These are big challenges for startup, cash flow and finding the right people and increasing their abilities. However, using current survey they focus on early learning techniques. Therefore, focus is on introducing India in the beginning, focusing on new companies, small companies which primarily use technology to solve customer problems. Startups usually require other support apart from finance, which include special technical services such as capacity building, management advice, better business plans and networking and accounting or legal advice. Non-financial or other support is a way to reduce the risk of financial aid. According to the NASCOM report on digital startup, India now has about 110 incubators and accelerators in India. Incubators work with entrepreneurs to create a business around a concept, create a prototype and develop skills such as understanding and understanding the market. Incubator programs can run for more than a year.

Startup India Policy

Development of New Startups government has intiated with 30 Startups in India, Standup India The Prime Minister announced the initiation of "Start-up India" and "Stand-up India" during the speech of Independence Day on August 15, 2015. The government will encourage bank financing for start-ups and offer monetary motivation to increase entrepreneurship and employment creation. This proposal is expected to offer improved support for entrepreneurship and assist in setting up of a system of start-ups in the country.

Further, the Ministry of Finance announced the need to introduce new schemes for newly created and entrepreneurial sectors; To include the accessible parts of the country; Encourage new activities in terms of new products and processes. The Budget Speech 2014- 15 promised to generate a technology hub system ,A programme to assist forward and Backward linkages within several value sequence and Setting up incubation and acceleration centers at district level.

The "Startup India" action plan was launched by the Hounorable Prime Minister starting of 2016 . Different ministries have properly incorporated the startup mission and have enabled ease of doing business to in support of the articulated visualization of making it easier for the entrepreneurs to perform business effortless.

Definition of startup notified by Government of India

Currently there is no definitive definition of "Startup" in Indian context and "Startup". Consider the various elements, such as the amount of funds available to any business related to their life cycle, the amount of funds and levels, the amount of revenue, operating room, etc., as some conceptual definitions in the public domain. They are found below and explained to provide an indicator to understand the readers' space. Department of Industrial Policy and Promotion (DIPP) working on a clear definition of Startup as it is required by the public.

A startup is a juvenile, energetic company built on know-how and innovation in which the founders try to capitalize on initiating a product or service for which they think there is a demand of it.

Honourable Prime Minister Mr. Narendra Modi has reconstructed the definition of finance by the word "Startup" to defeat the problem of unorganized financial market.

A Start-up is a unit (Private Limited Company or Registered Partnership Firm or Limited Liability Partnership) shall be considered a "Startup" – It should follow in these guidelines.

- Upto 5 years from the date of its incorporation/ registration, and - Its turnover for any of the fiscal years has not exceeded INR 25 crore, and
- Is working on renewal, expansion, distribution or commercialization of new products, processes or services operated by technology or intellectual property.
- The unit should not be formed by the construction or reorganization of existing trade.
- A proprietorship or a public limited company is not entitled as startup. A one person company, being a private limited company is allowed to be recognized as a 'startup'.

Department of Industrial Policy and Promotion (DIPP) has created frequently asked questions on the Start-up India Programme with aim to address common queries, ranging from definition of Startup, to the procedure for listing, papers required, process etc to gain tax and IPR benefits, establishment of Inter-Ministerial Board etc. Online Portal and Mobile Application for Registration are two

Dedicated online portal for the Startups was launched by Government in April. The portal includes information on various benefits under the Startup India program. New and existing institutions will now be able to apply for start-up registration by filing an online application. Once registered, the program will be able to apply for various benefits and plans declared under the program.

NASSCOM supports the registration of startup :

- NASSCOM Warehouses helps in collaboration with State Governments will be a acknowledged agency to give a letter of support for innovative startups, as mandatory for listing under the startup India.
- Tax benefits: In the current finance policy, the Finance Ministry has given the following tax benefits according to the Startup India Action Plan.
 - Long term capital gains: If you invest more than 24 months in unlisted companies, there will be no tax on long-term capital gains. The time taken in the last 36 months has been reduced.
 - Income tax exemption for three consecutive years, including "limited liability partnership" engaged in a legitimate business. A startup can apply for a tax rebate on or after the registration. Approval is required from the Inter Common Board to be eligible for profit.
- Enabling IPR Protection
 - IP Assistance -
 - i. Intellectual property and related rights have been provided in the Indian Patent Office for understanding and assistance regarding patent, design and trademark protection, various procedures and requirements.
 - IP facilitation -
 - a. Scheme for facilitation of IPR filing for Start-ups Scheme for facilitating "Startups Intellectual Property Protection (SIPP)" been launched on a pilot basis for one year¹⁷. In this scheme, Startups concerned in filing a patent, trade mark or design can look for the support for filing from list of patents, trademark & design facilitators, and operating expense for these services will be bear by the Government for eligible startups. For

startups to be qualified for this facilitation, a sanction from the Interministerial board is required.

b. Expedited test of Patent request- According to the Startup India Action Plan, the Indian Patent Office has notified the Patent Amendment Rules, 2016, in which any IPR applicant has been given a quick examination of IP applications for the first time. This is expected to run into the timelines of estimation on a need basis.

- Relaxation in Public Procurement standard – In the MSME Manufacturing and Services Sector, the MSME Ministry has suggested to create a level playing field for startup, that they have suggested prior experience or pre-business mandatory requirements under the Public Purchase Policy. Technical and quality requirements.
- Initiation of Grand Innovation Challenge - With the purpose to find low cost solutions to the India's key growth challenges and desires, the NITI Aayog has launched the Grand Innovation Challenge. In Phase I, The government is looking for the inputs from the citizens from the challenges of the citizens, which need immediate attention for the development of society. In Phase II, based on the inputs received, The government will list the issues and give priority to them and will look for new solutions from the public on the following questions. The Government will accept and provide development of the proposed measures.
- Self-Certification for compliance with Labor Laws – With the aim of making it easier to run their business smoothly, the Ministry of Labor and Employment has issued a notification in which the burden of avoiding the necessary regulatory approval for youth can be avoided, which must be obeyed by various labor laws. According to this notification, startup can now certify itself for compatibility with various labor laws. It suggests that allow any rebate on physical checks required by law to be established for their establishment.
- Release of environmental clearance for white category industries - The Ministry of Environment and Forests has re-classified the industries on the basis of pollution index in four categories of red, orange, green and white. White has been given a new category for non-polluting industries, in which it is not necessary to obtain environmental recognition and consent.

Present Scenario of Startups in India

Startup funding in India Funding based on age of company Family and friends Angel/Seed funds/VC/PE VC/PE/ Banks Public market/PE Early stage Growth stage Average Age of a firm (In years) 1 year family and friends, 3 years angle/seed funds/vc/PE, 5 years VC/PE/Banks, 8 years public market and PE.

Venture capital invests in both stages of company based on the following criteria: Early stage: Includes first or second round of institutional investments into companies:



- Average of less than five years old
- Not a part of big corporate
- Investment amount 22

According to a latest study by Nasscom, India has about 4400 startups that occupy around 85,000 employees. Total financial support till 2015 in startups is estimated to be Rs. 650 crore. This excludes funding in startups incorporated before 2010, such as Flipkart, Practo, Zomato Quickr, and Inmobi, which, if taken in account, will additional increase the investment figure. Both environmental and traditional startups are growing rapidly in the environment or ecosystem. A new startup policies has been developed by the ministries and this policies go beyond economic and non-economic assistance for network with a collaborative platform. It also include the relation of Public, Nonprofit, Private and the Academic Sector. Government understands the need for improving the business environment including fast approvals and other government services. Enabling implementation of new projects Draft or File. Good amount of new initiatives have been announced by the government which consist efforts to develop the business environment, give direct support for startups, provide skill set for entrepreneurship.

Furthermore, several state governments are adopting or drafting new policies and programmes developing startups and entrepreneurship. For example, Karnataka, Gujarat, Kerala, Rajasthan have announced levy incentives for startups whereas Telangana is preparing new policies, while Karnataka is the first state to present a startup policy. Likewise, Kerala has effectively supported incubation drives for startups counting Kochi's Startup town and Thiruvananthapuram's Technopark. Rajasthan financed incubator Startup Oasis as well as the Rajasthan Venture Capital Fund, and Odisha has announced the Odisha Youth Innovation Fund to give confidence among 27 young entrepreneur and develop entrepreneur. Where the government is adoptting new policies includes Bankruptcy- An provisional Report of the Bankruptcy Law Reform Committee consider it to make exit easier. For example by protecting investors and workers in case of bankruptcy by ensuring salary spending that are due, whereas, not making it compulsory for companies to continue in company only to keep away from unemployment, and revise sections of Companies Act 2013 to make insolvency method quicker.

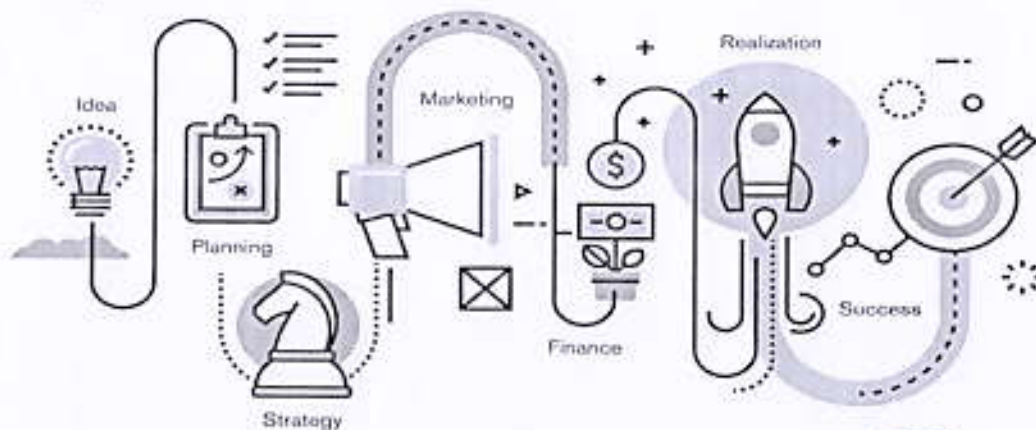
In Income Tax, several startups include companies overseas to help from their more open-minded duty policies. The money bill(2015) now does not care for such companies as overseas and makes it mandatory for such companies to pay returns like Indian companies (new section 285A) For Listing related relaxation Securities Exchange and Exchange Board of India (SEBI) has tranquil rules for 29 startups to register in Indian stock market, and for investor who can sell their holdings of such startups.



Stages of the startup lifecycle

- Discovery- Find potential scale product / service idea for a large target market
- Validation -The product or service openly hits the market, looking for the first customer willing to pay for it.
- Maintenance Increasing profit and facing troubles derived from the worldwide dimension that the company has achieved.
- Sale or Renewal The choice is to sell the startup to a huge or obtain giant resources that the brand will need to grow continuously.
- Efficiency The entrepreneur begins to name his business model and looks for conduct to raise client base.
- Scale Pushing the expansion of the business aggressively while rising its capability to nurture in a sustainable style.


 INNODEV
 INNOVATION & DEVELOPMENT



Startup ecosystem



India is the third leading startup ecosystem across the world, with three- four startups originating every day. The Hub will work as a nodal stage and will allow users to tie with ecosystem investors, access free knowledge resources, equipment & templates on HR, legal, book-keeping & regulatory issues and forums for discussion. More than fifty relevant Govt programs has also been aggregated by The Hub. In the next phase, the platform will also aggregate schemes available across various state governments. To provide a better customer friendly experience, a smart intelligence platform have been provided along with Chatbots to automatically assemble, revise information and reply to queries. The promotional event of the Hub was accelerate by a symposium on „Navigating the Startup Landscape’ with a representative from each of the key elements of ecosystem like startup, accelerator, shareholder, incubator, and mentor communities. "The discussion was followed by an address by Shri Ramesh Abhishek Secretary, Department of Industrial Policy and Promotion with a presentation on a range of initiatives taken up under the Startup India Initiative."

Smt. Nirmala Sitharaman mentioned about the need of gathering whole ecosystem on one platform that Startup India Virtual Hub is an attempt to develop a marketplace where all the investors can interact, exchange information, and allow each other to raise. It will streamline the lifecycle of existing and potential startups, helping to access them the right resources at the accurate point. She also encouraged all entrepreneurs in India to make use of this gateway and all enabling investors and supporters to contribute to the policy as much as possible. The Minister also mentioned a new drive, wherein a Startup exchange program amongst the SAARC nations would be structured. In the final comments, Joint Secretary Shri Rajiv Aggarwal requested every participants cum stakeholders of the ecosystem to register themselves on the Hub.

India is currently making a fundamental change in the start-up friendly policy and in the business environment friendly environment. To do this, it is necessary to create opportunities for a large number of youth to create employment opportunities for India as well as for employment opportunities for India. In order to pursue this challenge, the Indian Industry Association (CII) has stressed on building a strong early ecosystem in the country with national and state governments and industry and other stakeholders.

The theme of this year's Startup Conclave was the development of the start-up eco system in India, which inspires the Prime Minister's speech from India's 69th Independence Day and Startup India, which progresses in the campaign of India. In the startup ecosystem, accelerating non-financial assistance, including entrepreneur, various types of financial and non-financial assistance such as loan finance, equity investment and subsidies, and incubation, acceleration, consulting and technical experts. It includes government policies and programs that are initially related to academic and other organizations, and platforms interact with each other in different ways or support startups. Indian startup ecosystem evolution has evolved to more than a startup environment in India.

In 1982 when the National Science and Technology Entrepreneurship Development Board (NSTEDB) came into existence, there was no background of promoting entrepreneurship and no ecosystem to talk about.

After the liberalization of the economy, in 1995 and 1996, and as an IT professional, India has got many experience and expertise with the maximum young people going to America and Europe.

Innovation & Invention

Idea is the source of entrepreneurs. Thoughts can be fair or wild. In any case, they need to be filtered and the niche in which the business has the ability to generate its nutrients (Sahay, 2011). Although new to mankind as new, despite its apparent importance, he does not have enough interest in scholars. Economists see direct changes during technology and economic development. If the economist settled while distributing the source of innovative resources and its financial results, this process was more neglected. In recent years the role of research, economic and social change, especially on social science and discipline (Fagerberg, 2003). Management Guru's fundamental principles of competitive advantage over innovation. The World Bank has spread through social development-based knowledge. Overall, the role of innovation (Rao, 2007). Various authors have define innovation and innovation in a variety of ways.

According to Drucker, the new venture is that the entrepreneur has created a new wealthy resource or has provided current resources with an increased capacity to earn money. In the developed countries of the West, the firm is at the forefront of new and innovative, but developing countries find it difficult to compete in the field of technology. The innovation is a new product or service that the customer wants and is a new way to do things like search and commercialization, is a new knowledge that can be related to a technical or market. Often new products or services are known as innovations, if its price is low, its properties have improved or now there are new properties that have never been before, which shows new technology or market knowledge. An innovation, ideas should be converted into a product or service (Selvanayakam, 2007). The innovation is the development process. This application has an idea translation (Ghosh,2000).



Fig- Conceptualization of Invention and Innovation

Inventions and new initiatives New conclusions "Concepts concepts in the form of an idea, a study or objective that one person or another has adopted an entity." These lectures emphasize the "renewal" magnitude and "productivity" magnitude by Schumpeter. Putting the views of Schumpeter and Rogers, Pastakia (1998) together it describes the characteristics of innovation as follows:

- a. There is a new and important way of doing things in new ventures.
- b. It is essentially related to cost, effort or better productivity or saving time.
- c. An idea can be considered as innovation by a custom or product developer or external supervisor.

d. The concept of innovation affects people.

Schumpeter (1939) recognized in three types of creative activities - searching, innovation and copying. Accordingly, the search is a new product or process or a new idea. Innovative research is the process of creating a product or service. This is a commercial exploitation of discovery. Copy is a innovation by such a firm (Manimala, 1992; Selvanayakam, 2007). In this way, there can be a scientific discovery. The newcomer has identified five major types of innovation by his econo operator. Introduction of a new product or service (or current improvements); Introduction to the new method of production process; New market development; Exploitation of new sources of supply or semi-manufactured goods; Reconstruction of an industry's work Schumpeter (1939). The innovative concept of Invention Creation of something new Results in new knowledge Innovation Transformation of an idea into useful Results in new products, serices or process 32 the shampoos is quite extensive because any new thing or new things in it contain old things. The modern concept of innovation is the process, which is the initial stage known as Invention (Glaister, 1989).

It is noticed in India Innovation Survey' which is mutually conducted by Confederation of Indian Industry (CII) and Boston Consulting Group (BCG), that most Indian companies have a strategic focus. As high as 89% respondents, explained the importance of innovation over last ten years. A 39% of the respondents felt that innovation today has become critical to their organization and as high as 91% said innovation was amongst the top three strategic priorities. Gupta explained that creativity in India particularly in science and technology is grossly underestimated. While dealing "the Information and Library Network's (INFLIBNET) National Online Union Catalogue (which secures database of Indian doctorate research studies)" found No significant work is available to create innovation and innovative entrepreneurship and to create entrepreneurship and to take initiative for education system.

According to Rathod (2010), Foreign researchers have influenced new operating systems and company performance. Extensive research works include entrepreneurship, incubator, interdisciplinary fundamentals of innovative internationalization. Rathod has also found that other researchers have discovered research work and strategic human resource management (SHRM) China is considered to be important for innovation and entrepreneurship, which is to coordinate between entrepreneurship and innovation.

Types Of Startup

Small Business Startups

It is a actuality that the huge majority of startups are at present the alike previous small businesses. Storefronts, plumber, electricians, tour agents, carpenters, consultants etc are a few of the types of startups that lies in this kind. It is a truth that these kind of startups suffers to dominate the attention of the famous media but the reality is that the owners work as hard as any other startups. The best thing about these startups is that they mainly employ local talents and thus add to the local financial system. The intention of these startups are to make sufficient money to nourish their families. Small business entrepreneurs hardly ever build it to the media cover but they do participate a important responsibility in the financial growth of the nation.

Lifestyle Startups

We are now seeing a rising quantity of startup who are brighten the line between zeal and occupation. For example, people, who are obsessive about sketching, are initiation cartoon begin companies as it gives them the ideal chance to do what they do top. People who have few plane of know-how in sky jumping are now contributing sky jumping tution or guidance as well; this is a further type of lifestyle startup. Lifestyle Startup is all about pursuing ones zeal and discover a way to make cash throughout.

Buyable Startups

Mobile-based or cost-based web-based application developed and went down greatly and it is known that a new breed called Purchase has given startup company to start the growth of the new breed. The choice of these startup companies is not finding anything but they are trying to raise your starting funding to the conventional activities capitalist crowdfunding Conection Search. However, in return for profit, this type of startup is usually 34 sold to some third parties. This type of startup is getting traction and it is likely to become more popular in the next few years.

Social Startups

Like other types of startup, social initiatives are not motivated by profit, but they run because of a powerful reason. Since social entrepreneurs are struggling for some reason, this does not mean that they have given adverse reactions to success or profitability. Like traditional startup companies, most social startups are making the world a better place, however, there are some social initiatives that are in the form of wealth building.

Scalable Startups

Despite a very minor startups, scalable startups are very different from the start of small business. Compared to small business startup, scalable startup targets are high, they believe that Facebook, Twitter, Skype and their likes scalable startup revolve around a simple but powerful concept and they always seek financial investors.





Fundraising questions

- How much funding should I raise?
- When should I raise money? At what stage should I not?
- What heads and stage should I raise money for?
- What are the relevant sources of finance for me and how should I prioritize? What are the pros and cons of each type?
- How much equity should I give? At what terms?
- How should I value my company?
- How should I give equity when I am unable to value my company?
- How many investors would I have to reach to find one?



- How long will this process take ?

Sources of Funds

Bootstrapping -

A method of transforming human capital into financial. occasionally it is fine to try to find out start-up companies by yourself, without any third party funding, which is called bootstrapping "to pull oneself up by one's bootstraps". Bootstrapping implies that the entrepreneur has definite earnings in the starting, which is only probable if the start-up doesn't need a big investment and if no financial investment given by third parties. The benefit of this approach is that entrepreneurs have complete control of their startup. While on conventional methods of financing the start-ups was like if the start-up project founders don't have their own monetary sources and couldn't separately raise the start-up without outside money they generally rotate to the usual financing sources such as loans from bank, 3F's (I.e. Friends, Family and Fools), beginning investments known as seed capital, angel investors and venture capitalist.

Bank loans

Loans from bank is most traditional way to get finance but due to complex procedures and their criteria of lending loan which is dependent on their credit history and property of the person. Usually startups are founded by young people who are mostly first generation entrepreneur, in many cases they don't own any property thus it hard to get finance. A study on correlation between bank loan and startup's sustainability was conducted in 2003 by Astebro and Bernhardt's and result found negatively correlated this is because of increasing many of the startup companies that get the other type of investments . A comparative research was conducted on High tech startups and other kind of startups which is getting bank loan easier and harder over 9,715 companies were examine in the period 2007-2009 it possits that high-tech start-ups are not likely to apply bank loan and it is very hard for them in comparison of other industries.

3F - Friends, Family and Family Relatives

Before moving towards external official funding sources entrepreneurs should make an effort to collect the initial capital from those who are nearest and well-known to them such as friends and family. This is the "primary line" of investors and it is usually called "Fools" because they have invested into the startup without considering the fact that a large number of startups fails in their early stage which is off three year period. However, before turning to big and more powerful investors, it is essential that the startup receive initial money. This shows that the entrepreneur have faith in his idea and so do the family, friends and relatives. Possible risks of such a financing are disagreements that may happen in the relations if the idea fails.

Seed finance

Seed funds are also known as primary investments that help startup in escalating their business. Early funds helps startup companies in their growth and development of their products since startups is busy in rapid change in technology. A very famous way to receive seed fund by reaching those investors who wants to invest in pontential startup ideas of a successful business. In the early stage fundaraising is done by entrepreneurs before commencing any business from friends and family. All the expenses while doing product development , proof of concept or market research or to bear administrative expenses to starting the startup are provided in seed finance. The startup's objective in this phase is to test the market, start the feasibility of the business idea, and calculate interest and attract the investors.

Angel Investors

Business angels are investors who help out the entrepreneurs to apprehend their ideas. In addition, angels helps in sharing their expertise, experience and finance not only with startups but also with established entreprises that already have a set-up but are momentarily in monetary crisis. The utmost worth of angels is the so-called "smart funding" that includes offering skills, knowledge and market contacts, whereas most general reasons for giving funds are gaining profit, cheering entrepreneurship, trade activity and creating new worth. The Angel Investors will be registered with Stock Exchange Board of India or listed Bank or supposed rekrown Institution like Indian Institute of Teachnology or Indian Institute of Management or Department of Science & Technlogy or Government of Madhya Pradesh permitted Incubators. Early stage funding is provided by Angel Investors to entrepreneurs or startups.

Venture Capitalist

Venture Capital investments or risk capital investments can come from persons, groups, companies or funds that invest in startups to help in their development. Venture Capital Investments are not like as bank loans because after financing Venture funds hunt for a equivalent part of the possession in the startup , whereas bank funds for interest for pre define period. Venture Capitalist are not affected by startup's in and out flow cash and it doesn't make any costs, while bank loans are constantly time bound and in the entire repayment duration they trouble the business cash flow.It also known as risk capital fund according to Croatian legislation.

Finance Sources

- By Term

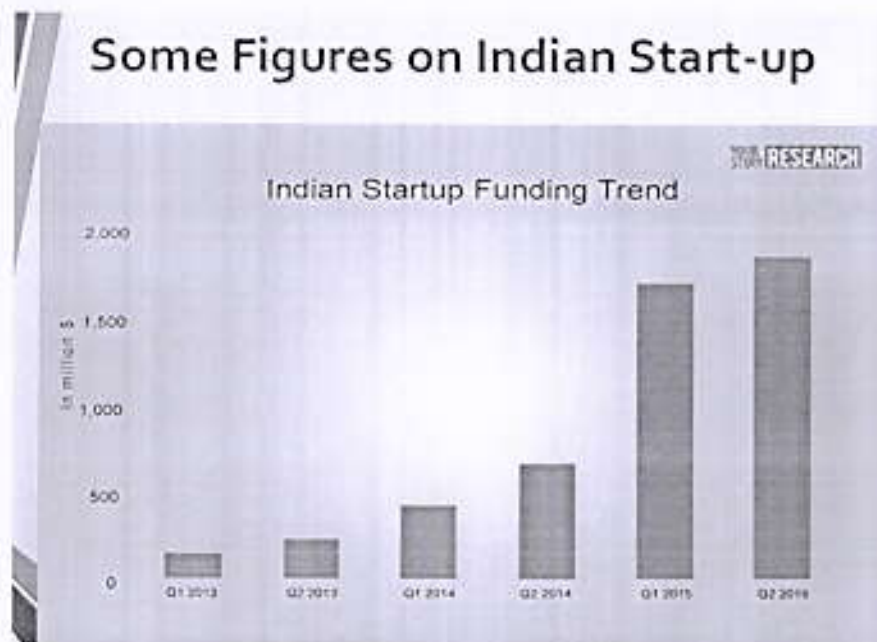
1. Long Term (> 3 years)

- VC & Angel Funds, Friends & Family Equity, Long term Loans, Media Barter

2. Mid Term (1-3 years)

- Personal, Short term Loan, Incubators, Angels, Bootstrapping

3. Short Term (<1 year) • Credit cards, Factoring, Barter, Customer Advances



Startups that are changing the face of
in
Virtual Reality India

1) Kailash Katkar, Quick Heal

Born in a small village at Rahimatpur in Maharashtra, Kailash Katkar worked his way to the top to be chairman and CEO of INR 200 Cr business. He is the man behind Quickheal technologies Pvt Ltd.



He started with a job at local radio and calculator repair shop and later went ahead in 1990 to start his own calculator repair business. In 1993 he started a new venture, CAT computer services where around that time his younger brother Sanjay developed a basic model of antivirus software which helped in solving the biggest problem of computer maintenance at that time. Later in 2007 it was renamed as Quick Heal Technologies. He achieved all this without any formal education.



2) Karsanbhai Patel – Man behind NIRMA

Karsanbhai Patel used to make detergent powder in the backyard of his house in Ahmedabad and then carry out door to door selling . He gave a money back guarantee with every pack that was sold. Karsanbhai Patel managed to offer his detergent powder for Rs. 3 per kg when the cheapest detergent at that time, detergent was Rs.13 per kg.



It was in 1969 that Dr. Karsanbhai Patel started Nirma and went on to create a whole new segment in the Indian domestic detergent market. The company that was started in 1969 with just one man, who used to deliver his product from one house to the other, today employs around

14 thousand people and has a turnover of more than \$500 million. In 2004 Nirma's annual sales were as high as 800000 tonnes.



3) Sachin Bansal, Flipkart

Sachin Bansal started Flipkart in 2007 from a one-room apartment in Bangalore along with his schoolmate Binny Bansal. The store started by selling books online and later expanded to categories



such as apparel and electronics.

Now valued at over US\$17 billion, Flipkart is amongst the top 10 ecommerce companies in the world. Earlier an employee at Amazon India, Sachin is now amongst the wealthiest internet millionaires in India.

- Key Investors: Tiger Global, Accel Partners, Naspers, DST Global, Iconiq Capital, Greenoaks Capital, Steadview Capital, GIC, Investment Authority, Morgan Stanley, Sofina, T. Rowe Price Associates, etc.
- Industry: Ecommerce.

4) Kunal Bahl, Snapdeal

After being denied extension of his work visa in the US, Kunal Bahl, a former employee at Microsoft, returned to India in 2008.

- Along with his schoolmate Rohit Bansal, Kunal experimented with various businesses over the course of four years before setting up Snapdeal as a discount coupons and daily deals site.
- Seeing the success of Flipkart in India, Kunal pivoted Snapdeal to conventional ecommerce in 2012 and business picked up from there.



5) Vijay Shekhar Sharma, Paytm

Born in a small town near Delhi, Vijay Shekhar Sharma was the first amongst his immediate family to graduate from a tech school and then travel overseas for a job.

- Vijay launched One97 as a telecoms software company in the early 2000s and later pivoted it to Paytm, an online marketplace in 2009.
- Paytm is now widely used for payments and mobile credit topups.
- The company last year raised about US\$700 million in capital from Ant Financial, the affiliate e-payments division of Chinese ecommerce powerhouse Alibaba.





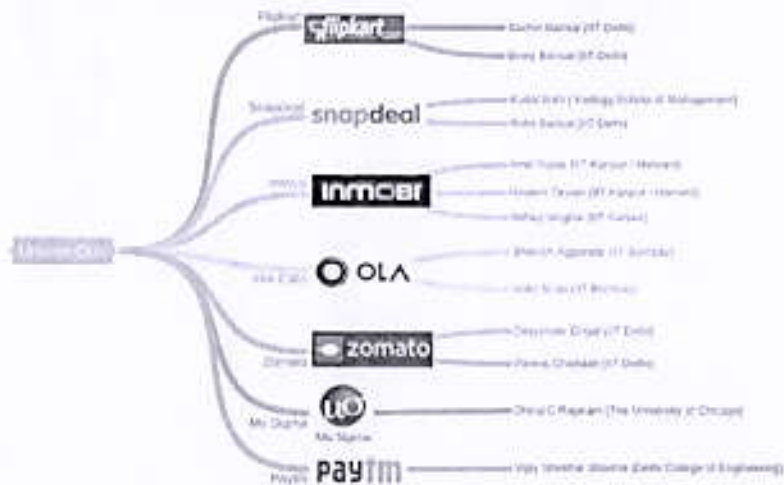
6) Ritesh Aggarwal, OyoRooms

- Ritesh Aggarwal, CEO of Oyo Rooms, a budget rooms aggregator portal.
- Ironically, Ritesh was thrown out of rented place in New Delhi when he couldn't pay the rent. He slept the night in the stairway.
- Ritesh had come to Delhi to study in college. But after just three days he realized that formal education is not something he wants to waste his time on. He dropped out and started a bed-and-breakfast chain called Oravel Stays, which later pivoted to become OyoRooms.
- When his parents got to know their son had dropped out, they became angry. "My mother said who will give a daughter to my son for marriage now," says Ritesh.
- At 21 years of age, Ritesh Aggarwal is India's youngest millionaire entrepreneur, having created budget hotel startup OyoRooms.





The Indian Unicorns

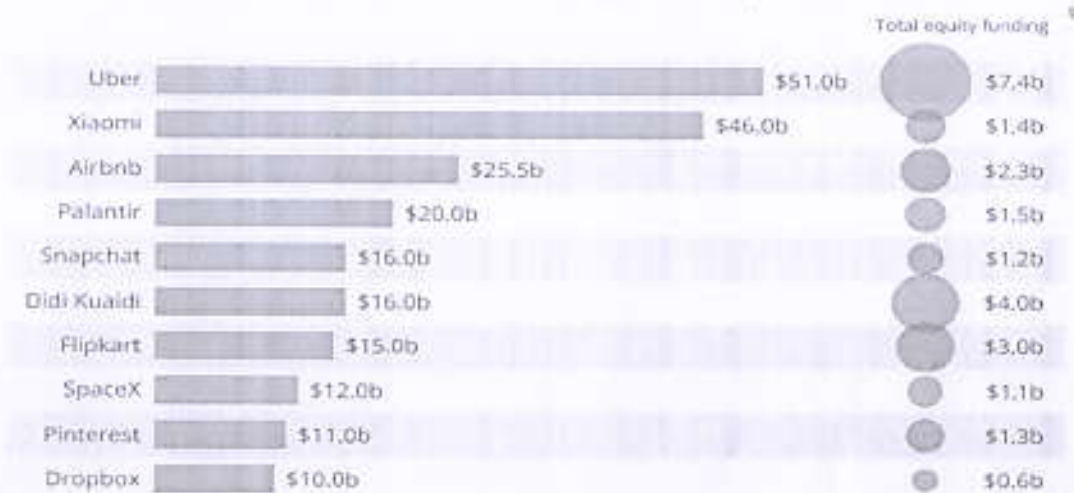



Worlds Top10 startups



The World's Most Valuable Startups

Valuation of the 10 most valuable venture-backed private companies*




 * as of October 2015.
 Source: The Wall Street Journal

statista

Analysis

One of the eligibility criteria states that "The product or service should be a new one or a significantly improved version of existing services or products."

Let's take the example of start-ups who are engaged in creating and developing online marketplaces like Flipkart and Amazon. So a new start-up engaged in the same field may not be eligible unless its product is significantly improved than what existing players provide.

Another eligibility criteria states that the start-up should get a recommendation letter from the recognized incubator cell or be recognized by the GoI or should be funded by recognized funds. Now this will be quite a task for start-ups.

In my estimation, going by these criteria, roughly 60% of existing start-ups could be rendered ineligible for the Start-up India plan.



Conclusion

Startup India is a flagship initiative of the Government of India, intended to build a strong eco-system for nurturing innovation and Startups in the country that will drive sustainable economic growth and generate large scale employment opportunities. The Government through this initiative aims to empower Startups to grow through innovation and design. In order to meet the objectives of the initiative, Government of India is announcing this Action Plan that addresses all aspects of the Startup ecosystem.

- This is a most effective campaign which will create more job opportunities to the Indian youths.
- This scheme will directly help people in opening their own successful entrepreneurship.
- It will help our country to show the talent of youths through their innovative businesses all across the world.



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Report
On
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Initiatives**

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Pooja

B.Sc 6 Semester



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ABSTRACT

Global warming and climate change refer to an increase in average global temperatures. Natural events and human activities are believed to be contributing to an increase in average global temperatures. This is caused primarily by increases in "greenhouse" gases such as Carbon Dioxide (CO_2). It is being clear that human activities have caused most of the century's warming by releasing heat-trapping gases-called greenhouse gases into the atmosphere. In the present study, an attempt has been made to develop an empirical model and study the empirical aspects of the global climate change by applying the mass energy concept to the earth atmosphere system, assuming that the atmosphere is in hydrostatic balance. Further, we assumed that the earth atmosphere system behaves as a black body. The presence of the gas in the atmosphere keeps some of the radiant energy received by the earth from being returned to space, thus producing the so-called greenhouse effect. The results of the study pointed out that the global temperature changes due to mass increase as a whole of the earth atmosphere system for the period 1900-2050. These changes in global warming are due to temperature increases from 0.053°C to 0.84°C . The predicted changes are in good agreement with the observed global warming (IPCC, 1990). The temperature changes due to doubling of CO_2 are only 0.02°C by 2050. The global warming due to temperature changes may be attributed to increase in mass as a whole including greenhouse gases (CO_2 , water vapor, particulate and other CFC's) and human activity.

1. INTRODUCTION

Global warming is just one aspect of climate change. "Global warming" refers to the rise in global temperatures due mainly to the increasing concentrations of greenhouse gases in the atmosphere. "Climate change" refers to the increasing changes in the measures of climate over a long period.

Global warming is the increase of average world temperatures as a result of what is known as the greenhouse effect. Certain gases in the atmosphere act like glass in a greenhouse, allowing sunlight through to heat the earth's surface but trapping the heat as it radiates back into space. As the greenhouse gases build up in the atmosphere the Earth gets hotter. This process is leading to a rapid change in climate, also known as climate change.

One of the main greenhouse gases is carbon dioxide (CO_2). As trees grow they take in CO_2 from the air. When the wood dies the CO_2 is returned to the air. Forest clearance and wood burning (such as happens in tropical rain forests) is increasing the latter half of the process, adding to the CO_2 in the atmosphere.

Climate is 'the general weather in one place over a long period of time'. So it's not what the weather are like today, it is the average weather conditions over decades.

The earth's climate has seen many changes in its 4.55 billion years. For example, 18,000 years ago most of Britain was covered in ice and glaciers. Although changes to the earth's climate are natural, current changes are a result of increasing human populations and activities.

When talking about climate change in relation to human activities climate change can be said to mean

"the build-up of man-made gases in the atmosphere that trap the sun's heat, causing changes in weather patterns around the world".

2. WHAT IS GLOBAL WARMING?

Global warming is a term used for the observed century-scale rise in the average temperature of the Earth's climate system and its related effects. Scientists are more than 95% certain that nearly all of global warming is caused by increasing concentration green house gases (GHGs) and other human caused emissions.

Within the earth's atmosphere, accumulating greenhouse gases like water vapor, carbon, methane, nitrous oxide and ozone are the gases within the atmosphere that absorb and emit heat radiation. Increasing or decreasing amounts of greenhouse gases within the atmosphere act to either hold in or release more of the heat from the sun.

Our atmosphere is getting hotter, more turbulent, and more unpredictable because of the "boiling and churning" effect caused by the heat-trapping greenhouse gases within the upper layers of our atmosphere. With each increase of carbon, methane, or other greenhouse gas levels in the atmosphere, our local weather and global climate is further agitated, heated, and "boiled."

Global warming is gauged by the increase in the average global temperature of the Earth. Along with our currently increasing average global temperature, some parts of the Earth may actually get colder while other parts get warmer—hence the idea of average global temperature. Greenhouse gas-caused atmospheric heating and agitation also increase the unpredictability of the weather and climate, and dramatically increase the severity, scale, and frequency of storms, droughts, wildfires, and extreme temperatures.

Global warming can reach levels of irreversibility, and increasing levels of global warming can eventually reach an extinction level where humanity and all life on earth will end. Irreversible global warming is defined as a continuum of increasing temperature that causes the global climate to rapidly change until those higher temperatures becomes irreversible on practical human time scales. The eventual temperature range associated with triggering and marking the beginning of the irreversible global warming processes is an increase in average global temperature of 2.2°-4° Celsius (4°-7.2° Fahrenheit) above preindustrial levels.

Extinction level global warming is defined as temperatures exceeding preindustrial levels by 56° Celsius (9-10.8° Fahrenheit) or the extinction of all planetary life, or the eventual loss of our atmosphere. If our atmosphere is also lost, this is referred to as runaway global warming. The result would be similar to what is thought to have happened to Venus 4 billion years ago, resulting in a carbon-rich atmosphere and minimum surface temperatures of 462 °C.

2.1 EFFECTS OF GLOBAL WARMING

Each year, scientists learn more about the consequences global warming and many agree that environmental, economic, and health consequences are likely to occur if current trends continue. Here's just a smattering of what we can look forward to:

- Melting glaciers, early snowmelt, and severe droughts will cause more dramatic water shortages and increase the risk of wildfires in the American West.
- Rising sea levels will lead to coastal flooding on the Eastern Seaboard, especially in Florida, and in other areas such as the Gulf of Mexico.
- Forests, farms, and cities will face troublesome new pests, heat waves, heavy downpours, and increased flooding. All those factors will damage or destroy agriculture and fisheries.
- Disruption of habitats such as coral reefs and Alpine meadows could drive many plant and animal species to extinction.
- Allergies, asthma, and infectious disease outbreaks will become more common due to increased growth of pollen-producing ragweed, higher levels of air pollution, and the spread of conditions favorable to pathogens and mosquitoes.

2.2 CAUSES OF GLOBAL WARMING

- Fossil fuels: - The massive use of fossil fuels is obviously the first source of global warming, as burning coal, oil and gas produces carbon dioxide - the most important greenhouse gas in the atmosphere - as well as nitrous oxide.
- Deforestation: The exploitation of forests has a major role in climate change. Trees help regulate the climate by absorbing CO₂ from the atmosphere. When they are cut down, this positive effect is lost and the carbon stored in the trees is released into the atmosphere.
- Intensive Farming:- Another cause of global warming is intensive farming, not only with the ever-increasing livestock, but also with plant protection products and fertilizers. In fact, cattle

and sheep produce large amounts of methane when digesting their food; while fertilizers produce nitrous oxide emissions.

- **Waste Disposal:-** Waste management methods like landfills and incineration emit greenhouse and toxic gases - including methane - that are released into the atmosphere, soil and waterways, contributing to the increase of the greenhouse effect.
- **Mining :-** Modern life is highly dependent on the mining and metallurgical industry. Metals and minerals are the raw materials used in the construction, transportation and manufacturing of goods. From extraction to delivery, this market accounts for 5% of all greenhouse gas emissions.
- **Over consumption:-** Finally, overconsumption also plays a major role in climate change. In fact, it is responsible for the overexploitation of natural resources and emissions from international freight transport, which both contributes to global warming.

3. GREENHOUSE GASES:

A greenhouse gas is a gas that absorbs and emits radiant energy within the thermal infrared range. Greenhouse gases cause the greenhouse effect on planets. The primary greenhouse gases in Earth's atmosphere are water vapor, carbon dioxide, methane, nitrous oxide and ozone. Without greenhouse gases, the average temperature of Earth's surface would be about -18°C (0°F), rather than the present average of 15°C (59°F). The atmospheres of Venus, Mars and Titan also contain greenhouse gases.

- **Carbon dioxide (CO_2):**

Carbon dioxide enters the atmosphere through burning through fossil fuels (coal, natural gas and oil), solid waste, trees and other biological materials and also a result of certain chemical reactions (manufacture of cement). Carbon dioxide is removed from the atmosphere when it is absorbed by plants as a part of the biological carbon cycle. □ **Methane (CH_4)**

Methane is emitted during the production and transport of coal, natural gas, and oil. Methane emissions also result from livestock and other agricultural practices and decay of organic waste in municipal solid waste landfills

- **Nitrous oxide (N_2O):**

Nitrous oxide is emitted during agricultural and industrial activities, combustion of fossil fuels and solid waste, as well as during treatment of wastewater.

- **Fluorinated gas**



Hydrofluorocarbon, perfluorocarbons, sulfur hexafluoride, and nitrogen trifluoride are synthetic, powerful greenhouse gases that are emitted from a variety of industrial processes. Fluorinated gases are sometimes used as substitutes for stratospheric ozone-depleting substances (e.g., chlorofluorocarbons, hydrochlorofluorocarbons, and halons). These gases are typically emitted in smaller quantities, but because they are potent greenhouse gases, they are sometimes referred to as High Global Warming Potential gases ("High GWP gases").

3.1 EACH GAS'S EFFECT ON CLIMATE CHANGE DEPENDS ON THREE MAIN FACTORS:

- How much is in the atmosphere?

Concentration or abundance is the amount of particular gas in the air. Larger emission of greenhouse gas leads to higher concentration in the atmosphere. Greenhouse gases are measured in the parts per million, parts per billion, and even parts per trillion. One part per million is equivalent to one drop of water diluted into about 13 gallons of liquid.

- How long do they stay in the atmosphere?

Each of these gases can remain in the atmosphere for different amounts of time, ranging from few years to thousand years. All of these gases remain in the atmosphere long enough to become well mixed, meaning that the amount that is measured in atmosphere is roughly the same all over the world, regardless of the source of emissions.

- How strongly do they impact the atmosphere?

Some gases are more effective than others at making planet warmer and, "thickening the Earth's blanket".

For each Greenhouse gas Global warming potential (GWP) has been calculated to reflect how long it remains in the atmosphere, on average and how strongly it absorbs energy. Gases with higher GWP absorb more energy, per pound, than gases with lower GWP and thus contribute more to warming earth.



4. THE CONCEPT OF CLIMATE CHANGE AND THE EFFECTIVENESS OF THE UNITED NATIONS FRAMEWORK CONVENTION ON CLIMATE CHANGE IN ADDRESSING THE ISSUE

4.1 Climate Change

Climate change is any change in climate which is attributed directly or indirectly to human activity and that alters the composition of the global atmosphere (United Nations 1992). Climate change is caused by the increment of greenhouse gases in the atmosphere through the burning of fossil fuels and land use (United Nations 1992). This causes increased radiation of infrared rays back to the earth hence temperature increases through the greenhouse gas effect.

Climate change leads to increments in the intensity and frequency of droughts, floods and storms. These in turn constrain economic development and decrease agricultural productivity especially in developing countries due to existent multiple stresses and low adaptive capacity.

4.2 Climate Change Impacts

Climate change worldwide is affecting biophysical and social systems. The spatial extent and intensity of these effects vary geographically from one place to another depending on the location in the global atmospheric systems, regional settings, land cover, land use patterns, topography and weather patterns. These effects have become a major concern for most countries of the world due to their long term implications and adverse effects on development activities with developing and underdeveloped nations being the most affected Indigenous people are most vulnerable to impacts of climate change due to their high reliance on climate sensitive natural resources, inhabitation of fragile ecosystems and social, economic plus political marginalization.

Global warming is now unequivocal as it is already evident from observation of increases in global average air and ocean temperatures, widespread melting of snow and ice and rising global average sea levels. Global temperatures have risen by 1 degree centigrade since 1850 while glaciers and ice sheets are melting across the globe as temperature records are shattered at alarming rates. The seas are rising and droughts, heat waves, floods and storms are becoming more intense and frequent. More so, IPCC observes that the global average surface temperature is likely to rise by 1.8 to 4 degrees centigrade by the year 2100 while the sea level rise may rise by 30 to 60 centimeter's. These projected global mean temperature rises have even been revised upwards by some quarters to 2-7 degrees centigrade with an increase of 5 degrees centigrade seeming most likely given the current emission trajectories.

Climate variability will increase almost everywhere with Northern latitudes experiencing more rainfall and the subtropics experiencing less.

The poor isolated rural communities in the global south, tropics and poles of which are disproportionately poor are the ones hit hardest. The impacts are also exacerbated by the degradation of existing ecosystems such that areas already facing deforestation, desertification and other

environmental problems tend to suffer more from the effects of global warming. The impacts of climate change are magnified by socioeconomic problems because poor rural people have low awareness about climate change, live in poor housing conditions and have ill health which makes them more vulnerable. Their little financial capital and political influence make it difficult for them to invest in disaster preparedness or recover from one. This low adaptive capacity therefore means climate change will widen and deepen the divide between the rich and the poor and erode the health and education advances for the very vulnerable a situation that is already happening in Latin America.

In the arctic region climate change has caused temperature increases that are twice the global average, decrease in sea ice extent and thickness and extreme weather event are now more frequent. These changes have affected several aspects of Inuit food systems such as fishing and hunting which provide essential nutritional intake in their diet leading to health problems, food insecurity and other negative impacts.

Climate change will also lead to increased biophysical vulnerability hence more intensity of extreme weather events of which is already happening. It will also affect the availability of natural resources of which indigenous people are highly dependent hence increasing their vulnerability. Floods will on the other hand lead to contamination of drinking water hence hygiene related diseases. This will put people and livestock at risk as they are forced to use these waters amidst acute scarcity.

Climate change is expected to act as a disturbance event that will favor pest species. Some sleeper weeds will find the emergent environmental conditions more favorable while existing weed species will extend their range and colonize new areas. Climate change will favor invasive species by acting as disturbance events that will stress the existing species and create opportunities for more tolerant species that will replace the native ones. Such tolerant species could be pests and weeds that are highly tolerant and easily dispersible making them excellent opportunistic colonizers of disturbed areas. Some of these weeds that now occur in small pockets or limited distributions may become much more prolific in their distribution and reproductive success as the habitat and climatic conditions become more favorable.

5. THE UNITED NATIONS FRAMEWORK CONVENTION ON CLIMATE CHANGE

The United Nations Framework Convention on Climate Change (UNFCCC) is an international environmental treaty (also known as a multilateral environmental agreement) that was opened for signature at the Earth Summit held in Rio de Janeiro in 1992 and came into force in 1994.

The ultimate objective of the Convention is to "stabilize greenhouse gas concentrations in the atmosphere at a level that will prevent dangerous human interference with the climate system." It states that "such a level should be achieved within a time-frame sufficient to allow ecosystems to adapt naturally to climate change, to ensure that food production is not threatened, and to enable economic development to proceed in a sustainable manner." 194 countries signed the UNFCCC showing near universal agreement that there is a problem and that action is required against climate change.

The treaty itself is not legally binding as it does not set mandatory limits on greenhouse gas emissions for individual countries and doesn't contain any enforcement mechanisms.

One of the initial tasks of the treaty was to establish national greenhouse gas inventories of emissions and removals for industrialized countries. With a few exceptions, these were used as the 1990 "base year" levels. Developing countries are also encouraged to produce inventories. Developed countries must regularly submit greenhouse gas inventories to the UNFCCC.

Countries ratifying the treaty agree to take climate change into account in such matters as agriculture, industry, energy, natural resources, and activities involving sea coasts. They agree to develop national programmes to slow climate change.

The Convention encourages all Parties to take action on two prongs. One of these is mitigation which involves taking action to prevent and limit further climate change by developing, gathering and sharing information on greenhouse gas emissions, national policies and best practices. Secondly we have adaptation which involves taking action to protect and adapt to the impacts of climate change by launching national strategies including the provision of financial and technological support to developing countries and cooperating in preparing for adaptation to the climate change impacts.

The parties to the convention meet each year in the Conferences of the Parties (COP) to assess progress in dealing with climate change. The Conference of the Parties (COP) is the "supreme body" of the Convention, that is, its highest decision-making authority. It is an association of all the countries that are Parties to the Convention. The COP is responsible for keeping international efforts to address climate change on track.

It reviews the implementation of the Convention and examines the commitments of Parties in light of the Convention's objective, new scientific findings and experience gained in implementing climate change policies. A key task for the COP is to review the national communications and emission inventories submitted by Parties.

Based on this information, the COP assesses the effects of the measures taken by Parties and the progress made in achieving the ultimate objective of the Convention. The COP meets every year, unless the Parties decide otherwise. The COP meets in Bonn, the seat of the secretariat, unless a Party offers to host the session. Just as the COP Presidency rotates among the five recognized UN regions - that is, Africa, Asia, Latin America and the Caribbean, Central and Eastern Europe and Western Europe and Others - there is a tendency for the venue of the COP to also shift among these groups.

The Convention established two permanent subsidiary bodies: the Subsidiary Body for Scientific and Technological Advice (SBSTA) and the Subsidiary Body for Implementation (SBI). These bodies give advice to the COP and each has a specific mandate. They are both open to participation by any Party and governments often send representatives who are experts in the fields of the respective bodies.

Firstly we have the Subsidiary Body for Scientific and Technological Advice (SBSTA). The Subsidiary Body for Scientific and Technological Advice (SBSTA) was created to provide UNFCCC's Conference of the Parties with advice on scientific, technological and methodological matters. Two key areas are promoting the development and transfer of environmentally friendly technologies, and conducting technical work to improve the guidelines for preparing national communications and emission inventories.

In addition, the SBSTA plays an important role as the link between the scientific information provided by expert sources such as the IPCC on the one hand, and the policy-oriented needs of the COP on the other. The SBSTA works closely with the IPCC, sometimes requesting specific information or reports from it, and also collaborates with other relevant international organizations that share the common objective of sustainable development.

Secondly we have the Subsidiary Body for Implementation (SBI). The SBI gives advice to the COP on all matters concerning the implementation of the Convention. A particularly important task in this respect is to examine the information in the national communications and emission inventories submitted by Parties in order to assess the Convention's overall effectiveness.

6. ACHIEVEMENTS OF THE UNFCCC IN ADDRESSING CLIMATE CHANGE

The UNFCCC has enabled a broader cooperation that may have positive implications for climate change mitigation in future. With the largest membership of any multilateral treaty, the UNFCCC has undoubtedly been very successful in securing near universal endorsement channeling participation through a formalized and more transparent regime and negotiation process. The fact that virtually the entire international community has become engaged in multilateral process of deliberation affords the outcomes a unique legitimacy.

The UNFCCC has triggered comprehensive processes through which to address broader questions of a future climate regime. Although parties have yet to agree on many aspects of the United Nations climate regime. The United Nations negotiating under the UNFCCC has helped raise the political profile of climate change and its mitigation. By now even heads of governments are well aware of the importance of the issue and are getting involved in the international negotiations.

Through it's more than two decades of evolution the UNFCCC has been able to build up an institutional memory, for example the vast documentation data base, and professional routines. These would take years to develop through another setting or forum.

The UNFCCC differentiated institutional framework is unique in the domain of multilateral environmental agreements and is still growing as exemplified by the Cancun agreements. While the multiplicity of institutions is by no means a value in itself, it reflects the multifaceted nature of the issue at hand along with the technical expertise that the United Nations system has been able to establish.

The UNFCCC Kyoto protocol has led to the creation of a carbon market especially the clean development mechanism. Such a market for mitigation would not have been possible without the protocols quantified emissions limitation and reduction objectives and the comparatively advanced compliance regime.

Leaving aside the concerns about the environmental integrity of certain mitigation projects and high transaction costs, the clean development mechanism regime has far exceeded the initial expectations in

terms of investments it has attracted. This has helped deploy climate friendly technologies bringing about greater involvement by the private sector and identifying a number of pathways for mitigation. Capacity building efforts under the UNFCCC have contributed to disseminating knowledge about the challenges of global warming and the possible solutions worldwide. By virtue of its universal participation, institutional underpinnings and annual summits. The United Nations climate regime under the UNFCCC has effectively launched the issue of climate change onto the political agenda of all member of the international community.

The UNFCCC allows for contestation which gives it an aspect of flexibility and dynamism.

This gives it the ability to adapt to changing situations and advances in scientific understanding a salient requirement for any international environmental agreement. This also provides for an avenue for open discussion of the agreement and often disputed scientific findings.

The UNFCCC model is thus a process of ongoing design and redesign rather a one stop shop agreement. This creates adaptability and better interactions between contracting parties.

The UNFCCC also allows for participation and access to information. Increased participation comes in form of allowing NGOs and IGOs attendance and participation in meetings. The UNFCCC therefore promotes and enhances the active engagement of all stakeholders in its work and processes. This is especially enabled through effective and open communication.

The UNFCCC by allowing for the introduction of protocols to the convention through its framework has led to a number of initiatives that are important in dealing with climate change. These also enable its operationalization.

An example of such initiatives is the Global Environmental Facility. This facility serves as an operating entity of the UNFCCC financial mechanism. GEF has been supporting the national capacity self-assessment process at the national level among other functions. This is aimed at providing countries with an opportunity to articulate their own capacity needs for implementing the UNFCCC, other Rio conventions and even non Rio conventions such as those dealing with chemical pollution. The UNFCCC thus also provides an avenue for funding of mitigation and adaptation activities at national, regional and global levels.

The UNFCCC supports implementation of the technology transfer framework which assists countries in their actions geared towards environmentally sound technologies. The UNFCCC provides and maintains necessary conditions for effective and efficient implementation of the climate change initiatives such as the Kyoto protocol. This includes high quality support to intergovernmental processes in the context of the convention and such initiatives.

7. RESULTS ON THE TWELVE THEMES OF THE CLIMATE ACTION SUMMIT

1. Plans for a carbon neutral world: The Summit reinforced on a global stage the critical need for countries to define and implement more ambitious national climate plans (NDCs) and longterm strategies (LTS) consistent with the objective of net zero emissions by 2050.

At the Summit, more than 70 countries committed to deliver more ambitious NDCs in 2020 and 75 countries pledged to deliver 2050 net zero emissions strategy by 2020. The 47 Least Developed

Countries (LDCs) set out a vision to reach net zero GHG emissions by 2050 in the context of resources being available to do so.

Members of the Alliance of Small Islands States (AOSIS) collectively committed to carbon neutrality net zero GHG emissions by 2050 and more ambitious NDCs by 2020, in the context of the necessary means of implementation being available.

2. Climate Finance: The Summit confirmed finance as key for the transition to net zero emissions climate resilient economies. Public and private financial flows need to align with the objectives of the Paris Agreement and be accessible to actors on the ground, especially in developing countries.

At the Summit governments and the private sector, including businesses worth a combined USD 2.3 trillion and asset owners controlling assets worth over USD 2 trillion made encouraging pledges to decarbonize investment portfolios and systematically include environmental impacts in investment decision-making.

3. Powering the Future from coal to green: The Summit squarely put the issue of ending the building of new coal-fired plants beyond 2020 at the center of discussions on the necessary decarbonization of economies.

At the Summit, many countries pledged to limit the use of coal, or phase it out altogether. The Summit provided a platform to develop and organize a collective support system to help provide developing countries with the option of exiting coal. Finally, the Summit showcased the health benefits of a carbon neutral world and provided solutions to enhance air quality and develop resilient health systems.

4. Unlocking the Potential of nature in climate action: The Summit delivered new initiatives that demonstrated that nature-based solutions are a realistic and economically viable option for climate action, providing over 30% of mitigation potential and offering scalable solutions to increase resilience and adaptation.

An initial commitment from a coalition of 19 food and agribusiness companies on eliminating deforestation, preserving biodiversity, restoring high value natural ecosystems and encouraging regenerative agriculture. In addition, more than 20 countries committed to conservation, reforestation and restoration of ecosystems including through the planting of over 17 billion trees.

5. Towards a resilient future: Climate risks cannot be ignored and must be integrated very early on in decision making systems, long-term planning and into investment decision making and business planning.

At the Summit, more than 110 countries and 85 international organizations and private sector entities committed to “enhanced” action on resilience and adaptation. Resilience initiatives presented at the Summit will provide support to integrate climate risk in decision making processes and strengthen the market for private and public sector investment in climate resilient infrastructure.

6. Small Island Developing States (SDS): The Summit delivered new measures which provide concrete support and access to finance to SIDS to deliver on their ambitious climate action commitments.

At the Summit, Small Island Developing States committed to produce more ambitious NDCs by 2020, in the context of the necessary means of implementation being available and reach as much as 100 percent renewable energy by 2030.

7. Live, Work and Move Green: The Summit delivered potentially far-reaching new measures that highlight the critical role of sub-national actors and especially cities to secure our climate future and successfully implement national climate plans. The Summit also demonstrated that investing in sustainable cities yields enormous social and economic benefits for all.

At the Summit, countries and local leaders announced they will work together to decarbonize their building sector by 2050, develop sustainable transport systems, build the resilience of the urban poor and scale up access to finance for sustainable urban infrastructure projects.

8. Cutting GHG emissions now with cooling and energy efficient: The Summit delivered extensive new measures that recognize the need to increase energy efficiency and support climate friendly cooling solutions to ensure that populations can live, work and breathe while dramatically reducing greenhouse gas emissions.

At the Summit, a coalition was launched to provide support, both technical and financial to help countries transitioning to efficient and climate-friendly cooling; 15 countries committed to stronger policy action to put the world on a path of three percent annual efficiency improvement and a platform was launched to declutter and streamline support to accelerate climate investments starting with energy transition investments.

9. Adapting now: make people safer: As impacts of climate change – like cyclones, droughts, floods and storms – already cost thousands of lives and threaten livelihoods particularly in developing countries, the Summit proposed solutions to act now to respond to immediate climate impacts and to support the most vulnerable members of society and to advance initiatives that will make people safer. At the Summit, initiatives were presented to provide insurance for the most vulnerable, assistance for smallholder farmers to adapt to climate change, as well as support to prevent disasters.

10. Least Developed Countries (LDCs): The Summit delivered announcements that recognize that while LDCs are particularly impacted by climate change they are ready to commit to more ambitious climate action.

At the Summit, the LDCs committed to net zero GHG emissions by 2050 in the context of resources being available to do so, as well as to deliver climate-resilient development pathways and secure full access to sufficient and affordable renewable energy for all by 2030.

11. People -Centered Action Now: The Summit delivered new multi-stakeholder initiatives that recognized that the risks and benefits of climate action must be shared, and that transitioning to a net

zero GHG emissions economy should leave no one behind and prevent people from being disadvantaged by necessary climate actions.

At the Summit, many countries committed to design and implement just transition plans, include women and girls in climate solutions and to improve air quality for all, to produce short and long-term improvements of peoples' every-day lives.

12. The economy moving from grey to green: The Summit delivered new partnerships and concrete measures that exemplify how transition toward zero net GHG emissions by 2050 is possible, even in the highest emitting industries.

At the Summit, a leadership group committed to guide the world's heaviest GHG emitting industries toward net zero emissions by 2050 and to ensure heavy industries and mobility companies can find a workable pathway to deliver on the Paris Agreement.

The shipping industry's main actors pledged to fully decarbonizes their value chain by 2050.

8. PRIORITY AREAS FOR ACTION IN 2020

- **Securing commitments of the main emitters to increase ambition of their NDCs by 2020** with the view of cutting CO₂ emissions by at least 45 percent by 2030 in line with the global objective of net zero CO₂ emissions by 2050 and the achievement of the Sustainable Development Goals
- **Reaching net zero CO₂ emissions by 2050.** At the Summit more than 75 countries committed to coming forward in 2020 with 2050 net zero emissions strategies or pledged to reach carbon neutrality by 2050 or before. Such plans are critical for setting the context for short- and medium-term action consistent with the 1.5°C goal and provide an opportunity to maximize the synergies with other SDGs. All countries should come forward with them next year.
- **Deepening the ambition of NDCs with sectors that were not fully part of the picture in 2015** such as Nature- Based Solutions, cutting hydro fluorocarbons (HFC) emissions (cooling); and sub-national action. Initiatives and new type of collaboration triggered by the Summit offer a tool box for countries to enhance their ambition through concrete objectives and measures. Countries should therefore feel encouraged to include actions in the above-mentioned sectors in their NDC if they have not done so already.
- **Addressing the social dimension of climate change:** ensuring that the policies and measures under NDCs design a just transition for those whose jobs and livelihoods will be impacted by the transition towards a carbon neutral world.

- **Curtailing current coal capacity and ensuring no more new coal power plants are built after 2020.** The use of coal is the single largest barrier to limiting global temperature increase to no more than 1.5°C and is a central issue to the necessary decarbonization of economies and ensuring peoples' health. It will be important to organize a collective support system to help developing countries to find viable alternatives to coal.
- **Accelerating the transition to 100% renewable energy** not only through the phasing-out of coal but also with a focus on the urgent needs: the improvement of energy efficiency; the expansion of renewable energy for electrification; and the deep decarbonization of the transport sector.

□

Accelerating the shift of the financial flows, keep pushing on carbon pricing and ensure access to sustainable finance. The financing of the transition to net zero GHG climate resilient economies is still too limited and unfit for purpose. Further work will need to be done over the coming months to improve accessibility as well as the overall quantum of public and private finance, to ensure that financial flows are aligned with the goals of the Paris Agreement and make sure that fossil fuels, not people, are taxed.

- **Stepping-up support for people affected by climate change and making the shift towards a resilient future.** The Summit highlighted strong initiatives that will make billions of people safer and support more resilient investment. They are examples to guide the way for a climate resilient future that puts adaptation and sustainability at the center of decision-making and take immediate action now to protect people, economies and the environment.
- Delivering on commitments made at the Summit to SIDS and LDCs.** For AOSIS, this means receiving the support needed to produce new more ambitious NDCs by 2020 and have access to 100 percent renewable energy by 2030 and find a resolution to the issue of debt swaps. For LDCs, this entails to have access to finance for investments in infrastructure and the necessary support to produce plans to 2050 net zero strategies.



9. CONCLUSION

Climate change worldwide continues to negatively affect ecological and socioeconomic systems. The phenomena have many impacts including reduction in agricultural yields, water scarcity, health problems and the resultant escalation of poverty levels. It has continued to negatively affect ecological systems through interference with natural balances, shifting of ecological zones and an increased threat of species extinction.

The UNFCCC is the United Nations framework charged with the role of stabilizing greenhouse gas concentrations in the atmosphere to a level that will prevent human interference with the climate system within a time frame sufficient enough to allow ecosystems to adapt naturally to climate change hence ensuring the food production is not threatened and to allow economic development continues in a sustainable manner.

The UNFCCC has succeeded in enabling broader cooperation, awareness and participation in addressing the climate change issue. It has led to important initiatives such as creation of a carbon market. It has also enabled wide dissemination of information on climate change and created an avenue for financial and technological support in addressing the issue.

The UNFCCC however continues to have many shortcomings. The framework has not been able to live up to its mandate of addressing climate change. The process of addressing climate change has been marked by leggedness, wide disagreements and noncompliance. It has not been to mobilize the adequate financial and legal requirements to address the climate change problems. Many of its negotiation processes have failed to reach meaningful agreements while it initiatives such as the Kyoto protocol have greatly failed to deliver. This therefore continues to beg for answers to the questions as to if more can be expected from its regime or if an alternative is needed.





A STUDY REPORT
ON
PROVISIONS AND MEASURES OF CYBER SECURITY IN
INDIA

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EXECUTIVE SUMMARY

Cyber Security plays an important role in the field of information technology .Securing the information have become one of the biggest challenges in the present day. Whenever we think about the cyber security the first thing that comes to our mind is 'cyber crimes' which are increasing immensely day by day. Various Governments and companies are taking many measures in order to prevent these cybercrimes. Besides various measures cyber security is still a very big concern to many. This paper mainly focuses on challenges faced by cyber security on the latest technologies .It also focuses on latest about the cyber security techniques, ethics and the trends changing the face of cyber security.



CHAPTER I – INTRODUCTION

1.1 Introduction

Today man is able to send and receive any form of data may be an e-mail or an audio or video just by the click of a button but did he ever think how securely his data is being transmitted or sent to the other person safely without any leakage of information?? The answer lies in cyber security. Today Internet is the fastest growing infrastructure in everyday life. In today's technical environment many latest technologies are changing the face of the mankind. But due to these emerging technologies we are unable to safeguard our private information in a very effective way and hence these days' cybercrimes are increasing day by day. Today more than 60 percent of total commercial transactions are done online, so this field required a high quality of security for transparent and best transactions. Hence cyber security has become a latest issue. The scope of cyber security is not just limited to securing the information in IT industry but also to various other fields like cyber space etc. Even the latest technologies like cloud computing, mobile computing, E-commerce, net banking etc. also needs high level of security. Since these technologies hold some important information regarding a person their security has become a must thing. Enhancing cyber security and protecting critical information infrastructures are essential to each nation's security and economic wellbeing. Making the Internet safer (and protecting Internet users) has become integral to the development of new services as well as governmental policy. The fight against cybercrime needs a comprehensive and a safer approach. Given that technical measures alone cannot prevent any crime, it is critical that law enforcement agencies are allowed to investigate and prosecute cybercrime effectively. Today many nations and governments are imposing strict laws on cyber securities in order to prevent the loss of some important information. Every individual must also be trained on this cyber security and save themselves from these increasing cyber crimes.



According to EY's latest Global Information Security Survey (GISS) 2018-19 – India edition, one of the highest number of cyber threats have been detected in India, and the country ranks second in terms of targeted attacks. Although Banking and Telecom are the most attacked sectors but Manufacturing, Healthcare, and Retail have also faced a significant number of cyber attacks.



1.2 What is Cyber Security?

Privacy and security of the data will always be top security measures that any organization takes care. We are presently living in a world where all the information is maintained in a digital or a cyber form. Social networking sites provide a space where users feel safe as they interact with friends and family. In the case of home users, cyber-criminals would continue to target social media sites to steal personal data. Not only social networking but also during bank transactions a person must take all the required security measures.

According to the survey of U.S. technology and healthcare executives nationwide, Silicon Valley Bank found that companies believe cyber attacks are a serious threat to both their data and their business continuity.

- 98% of companies are maintaining or increasing their cyber security resources and of those, half are increasing resources devoted to online attacks this year
- The majority of companies are preparing for when, not if, cyber attacks occur
- Only one-third are completely confident in the security of their information and even less confident about the security measures of their business partners.

There will be new attacks on Android operating system based devices, but it will not be on massive scale. The fact tablets share the same operating system as smart phones means they will be soon targeted by the same malware as those platforms. The number of malware specimens for Macs would continue to grow, though much less than in the case of PCs. Windows 8 will allow users to develop applications for virtually any device (PCs, tablets and smart phones) running Windows 8, so it will be possible to develop malicious applications like those for Android, hence these are some of the predicted trends in cyber security.

- **Cyber Security** is protecting cyber space including critical information infrastructure from attack, damage, misuse and economic espionage.
- **Cyber Space:** A global domain within the information environment consisting of the interdependent network of information technology infrastructures, including the Internet, telecommunications networks, computer systems, and embedded processors and controllers.



- **Critical Information Infrastructure:** According to Section 70(1) of the Information Technology Act, CII is defined as a "computer resource, the incapacitation or destruction of which, shall have debilitating impact on national security, economy, public health or safety".
- **Cyber Attack:** It is a malicious and deliberate attempt by an individual or organization to breach the information system of another individual or organization.

1.3 Trends Changing Cyber Security

Here mentioned below are some of the trends that are having a huge impact on cyber security.

Web servers: The threat of attacks on web applications to extract data or to distribute malicious code persists. Cyber criminals distribute their malicious code via legitimate web servers they've compromised. But data-stealing attacks, many of which get the attention of media, are also a big threat. Now, we need a greater emphasis on protecting web servers and web applications. Web servers are especially the best platform for these cyber criminals to steal the data. Hence one must always use a safer browser especially during important transactions in order not to fall as a prey for these crimes.

Cloud computing and its services: These days all small, medium and large companies are slowly adopting cloud services. In other words the world is slowly moving towards the clouds. This latest trend presents a big challenge for cyber security, as traffic can go around traditional points of inspection. Additionally, as the number of applications available in the cloud grows, policy controls for web applications and cloud services will also need to evolve in order to prevent the loss of valuable information. Though cloud services are developing their own models still a lot of issues are being brought up about their security. Cloud may provide immense opportunities but it should always be noted that as the cloud evolves so as its security concerns increase.

APT's and targeted attacks APT (Advanced Persistent Threat) is a whole new level of cyber crime ware. For years network security capabilities such as web filtering or IPS have played a key part in identifying such targeted attacks (mostly after the initial compromise). As attackers grow

bolder and employ more vague techniques, network security must integrate with other security services in order to detect attacks.

Hence one must improve our security techniques in order to prevent more threats coming in the future.

Mobile Networks Today we are able to connect to anyone in any part of the world. But for these mobile networks security is a very big concern. These days firewalls and other security measures are becoming porous as people are using devices such as tablets, phones, PC's etc all of which again require extra securities apart from those present in the applications used. We must always think about the security issues of these mobile networks. Further mobile networks are highly prone to these cyber crimes a lot of care must be taken in case of their security issues.

IPv6: New internet protocol IPv6 is the new Internet protocol which is replacing IPv4 (the older version), which has been a backbone of our networks in general and the Internet at large. Protecting IPv6 is not just a question of porting IPv4 capabilities. While IPv6 is a wholesale replacement in making more IP addresses available, there are some very fundamental changes to the protocol which need to be considered in security policy. Hence it is always better to switch to IPv6 as soon as possible in order to reduce the risks regarding cyber crime.

1.4 Motives behind Cyber Attacks

- To seek commercial gain by hacking banks and financial institutions.
- To attack critical assets of a nation.
- To penetrate into both corporate and military data servers to obtain plans and intelligence.
- To hack sites to virally communicate a message for some specific campaign related to politics and society.

1.5 Types of Cyber Attacks

A cybercrime is a crime involving computers and networks. This includes a wide range of activities, from illegally downloading music files to stealing money from online bank accounts. Cyber criminals are not always financially motivated. Cybercrimes include non-monetary offenses as well. It can include frauds such as job related frauds, matrimonial frauds; stealing and misusing sensitive

personal information (Aadhaar details, credit/debit card details, bank account credentials, etc.); defamation of an individual on social media; distribution of computer viruses etc. Cybercrimes can also lead to physical or sexual abuse.

- **Malware**, short for malicious software refers to any kind of software that is designed to cause damage to a single computer, server, or computer network. Ransomware, Spy ware, Worms, viruses, and Trojans are all varieties of malware.
- **Phishing**: It is the method of trying to gather personal information using deceptive e-mails and websites.
- **Denial of Service attacks**: A Denial-of-Service (DoS) attack is an attack meant to shut down a machine or network, making it inaccessible to its intended users. DoS attacks accomplish this by flooding the target with traffic, or sending it information that triggers a crash.
- **Man-in-the-middle (MitM) attacks**, also known as eavesdropping attacks, occur when attackers insert themselves into a two-party transaction. Once the attackers interrupt the traffic, they can filter and steal data.
- **SQL Injection**:
 - SQL (pronounced "sequel") stands for Structured Query Language, a programming language used to communicate with databases.
 - Many of the servers that store critical data for websites and services use SQL to manage the data in their databases.
 - A SQL injection attack specifically targets such kind of servers, using malicious code to get the server to divulge information it normally wouldn't.
- **Cross-Site Scripting (XSS)**:
 - Similar to an SQL injection attack, this attack also involves injecting malicious code into a website, but in this case the website itself is not being attacked.
 - Instead the malicious code the attacker has injected, only runs in the user's browser when they visit the attacked website, and it goes after the visitor directly, not the website.
- **Social engineering** is an attack that relies on human interaction to trick users into breaking security procedures in order to gain sensitive information that is typically protected.

1.6 Components of Cyber Security

- **Application Security**: It encompasses measures or counter-measures that are taken during an application's development process to protect it from threats that can come through flaws in the app design, development, deployment, upgrade or maintenance.
- **Information security**: It is related to the protection of information from an unauthorized access to avoid identity theft and to protect privacy.
- **Network Security**: It includes activities to protect the usability, reliability, integrity and safety of the network.
- **Disaster Recovery Planning**: It is a process that includes performing risk assessment, establishing priorities, developing recovery strategies in case of an attack.

1.7 Need for Cyber Security

Advanced technologies have changed the modern way of life. The internet provides us with many benefits. Be it communicating with friends, searching for information, doing banking transactions, availing online services, finding job, finding life partner or even running entire businesses. The internet touches almost all aspects of our lives. However, it also makes us vulnerable to a wide range of threats. New and powerful cyber-attacks are striking the internet regularly. A minor lapse in managing our digital lives can open the door to cyber criminals. Cyber criminals can steal our money or damage our reputation. According to a study by a leading industry research organization, 90% of all cyber attacks are caused by human negligence. Therefore, cyber security awareness is important for everyone today. We must be vigilant while making use of technology to reduce the risk of cyber threats.

- **For Individuals:** Photos, videos and other personal information shared by an individual on social networking sites can be inappropriately used by others, leading to serious and even life-threatening incidents.
- **For Business Organizations:** Companies have a lot of data and information on their systems. A cyber attack may lead to loss of competitive information (such as patents or original work), loss of employees/customers private data resulting into complete loss of public trust on the integrity of the organization.

For Government: A local, state or central government maintains huge amount of confidential data related to country (geographical, military strategic assets etc.) and citizens. Unauthorized access to the data can lead to serious threats on a country.

1.8 International Mechanisms:

- The **International Telecommunication Union (ITU)** is a specialized agency within the United Nations which plays a leading role in the standardization and development of telecommunications and cyber security issues.
- **Budapest Convention on Cybercrime:** It is an international treaty that seeks to address Internet and computer crime (cybercrime) by harmonizing national laws, improving investigative techniques, and increasing cooperation among nations. It came into force on 1 July 2004. **India is not a signatory to this convention.**



- **Internet Governance Forum (IGF):** It brings together all stakeholders i.e. government, private sector and civil society on the Internet governance debate. It was first convened in October–November 2006.
- **Internet Corporation for Assigned Names and Numbers (ICANN):** It is a non-profit organization responsible for coordinating the maintenance and procedures of several databases related to the namespaces and numerical spaces of the Internet, ensuring the network's stable and secure operation. It has its headquarters in Los Angeles, U.S.A.

1.9 Cyber Security - Challenges & Solutions

Like any other space in life, technology has its own benefits and challenges. While it enhances a man's life in almost all the aspects whether its health care, transport, communication, smart cities etc. There are various challenges which we have to overcome to not turn technology into our own enemy.



Cyber security poses bigger threat than any other spectrum of technology. Cyber criminals have already started abusing technology controlled devices for propelling cyber-crimes such as frauds and thefts. With technology protocols, still being developed and evolving at a gradual pace, it is very difficult to avoid such cyber-attacks. IoT plays a dramatic role in shaping the future of technology in India. With IoT now becoming backbone of various ventures, firms, organization and even basic ways of living, it is worrying that India has no dedicated law for IoT and some kind of guidance can be referred from the Information Technology Act, 2000 (IT Act, 2000). The Digital India initiative is driving our country towards a digitized life where the existence will highly depend on elements like cloud computing, 5G in telecom, e-Commerce etc. it is imperative to keep a check on loose ends.

Few challenges that the technology space faces in cyber security are the following:

- **Digital Data Threat:** Growing online transactions generate bigger incentives for cybercriminals. Besides, establishments looking to mine data—for instance, customer information, results of product surveys, and generic market information—create treasured intellectual property that is in itself an attractive target.

- **Supply Chain Inter-connection:** The supply chains are increasingly interconnected. Companies are urging vendors and customers to join their networks. This makes a company's security wall thin.
- **Hacking:** This action is penetrating into someone's system in unauthorized fashion to steal or destroy data, which has grown hundred folds in the past few years. The availability of information online makes it easier for even non-technical people to perform hacking.
- **Phishing:** The easiest to execute and can produce the results with very little effort. It is the act of sending out Fake emails, text messages and create websites to look like they're from authentic companies.

Increased use of mobile technology and internet by people.

- Proliferation of Internet of Things (IoT) and lack of proper security infrastructure in some devices.
- Cyberspace has inherent vulnerabilities that cannot be removed.
- Internet technology makes it relatively easy to misdirect attribution to other parties.
- It is generally seen that attack technology outpaces defence technology.
- Lack of awareness on Cyber security.
- Lack of Cyber security specialists.
- Increased use of cyberspace by terrorists.
- Lack of adequate human resource to tackle the challenge (Auditors, Experts, Skill development in IT)
- Infrastructure and Research and Development to secure Cyber Space
- Budgetary allocations to tackle the Cyber threats
- Threat emerging from servers hosted outside India
- Challenge posed by imported electronics/IT products
- Upcoming technology viz. Cloud Computing, Big data, Internet of Things(IoT) etc.
- Balance between Cyber Security and Right to Privacy
- Expanding role and implementation of Information Technology across all sectors in the country
- Growth in volume and complexity of Information Technology ecosystem in the country
- Growth in volume of transactions and sensitive data exchange
- Rapidly changing security and threat landscape
- Difficulty in tracing origin of attack
- Need for reducing cyber security risk exposure of IT infrastructure and ecosystem in the country □ Responsibility to ensure that proper processes, technology, governance structure and compliance to laws and regulatory requirements are followed in a borderless environment
- Defending borderless environment poses challenges which are dynamic in nature

These challenges can be under surveillance and methodical steps can be taken to avoid such malpractices. To solve data theft problem, online space must regulate the use of data and clearly indicate when information will be shared provided by the users. The user can then choose to opt out, leaving personal information restricted to the space for which it was deliberated. When software online contains bugs or viruses, it is fairly easy for cyber criminals to gain personal information. Large technology firms should collaborate and create solutions that to increase security for their customers. Security controls need to move outward, beginning at the application level

where such frauds can be caught easily. When there are no unified monitoring methods, firms become vulnerable. However, when every network has monitoring that detects changes, data can be protected.

With cloud hovering our lives with all our data it is imperative to protect our cloud space. With growing technology, the growth of cybercrime is evident but measure taken early and effectively can avoid cyber mishaps both big and small.

1.10 Major Cyber Security Cases In India

WannaCry: It was a ransomware attack that spread rapidly in May, 2017. The ransomware locked users' devices and prevented them from accessing data and software until a certain ransom was paid to the criminals. Top five cities in India (Kolkata, Delhi, Bhubaneswar, Pune and Mumbai) got impacted due to it.

Mirai Botnet: Mirai is malware that infects smart devices that run on ARC processors, turning them into a network of remotely controlled bots or zombies. This network of bots, called a botnet, is often used to launch Distributed Denial of Service (DDoS) attacks. In September 2016, Mirai malware launched a DDoS attack on the website of a well-known security expert.



Cyberattacks in India of Late

JULY 2016

UNION BANK OF INDIA HEIST

Through a phishing email sent to an employee, hackers accessed the credentials to execute a fund transfer, swindling Union Bank of India of \$171 million, Prompt action helped the bank recover almost the entire money

MAY 2017

WANNACRY RANSOMWARE

The global ransomware attack took its toll in India with several thousands computers getting locked down by ransom-seeking hackers. The attack also impacted systems belonging to the Andhra Pradesh police and state utilities of West Bengal

MAY 2017

DATA THEFT AT ZOMATO

The food tech company discovered that data, including names, email IDs and hashed passwords, of 17 million users was stolen by an 'ethical' hacker-who demanded the company must acknowledge its security vulnerabilities-and put up for sale on the Dark Web

JUNE 2017

PETYA RANSOMWARE

The ransomware attack made its impact felt across the world, including India, where container handling functions at a terminal operated by the Danish firm AP Moller-Maersk at Mumbai's Jawaharlal Nehru Port Trust got affected

[SOURCE: CYBER SECURITY REPORT BY NITI AAYOG, 2017]





FIGURE 1 - MAJOR CYBER SECURITY CASES IN INDIA



CHAPTER II - BODY

2.1 Role of Government Departments/Organisations

- **NCSC:** National Cyber Security Coordinator, in the National Security Council Secretariat (NSCS) – PMO, is a recently created post with prime responsibility of coordinating cyber security matters at the national level.
- **MHA:** Ministry of Home Affairs, through Intelligence and Law Enforcement Agencies under its purview, has the responsibility of coordinating with different department and agencies for national security matters, including cybersecurity, and acts as nodal agency for internal security matters, intelligence, cyber forensics, investigation, etc.
- **MEA:** Ministry of External Affairs articulates Indian position on cybersecurity matters in international fora and conferences, including bilateral and multilateral dialogues. Cyber diplomacy is a key area for every nation in view of cyberspace being viewed as global commons.
- **MoD:** Ministry of Defence is the nodal ministry for all wings of defence forces in India. MoD, IDS (DIARA), formed under the aegis of Headquarters, Integrated Defence Staff, is the nodal triServices agency at the national level to effectively deal with all aspects of Information Assurance and operations. It has also formed the Defence CERT where primary function is to coordinate the activities of services/MoD CERTs.
DoT: Department of Telecommunications (DoT) will co-ordinate with all Internet Service Providers (ISPs) and other service providers with respect to cyber security incidents and response actions as deemed necessary by CERT-In, National Technical Research Organisation (NTRO), MoD, Intelligence Bureau and other Government Agencies. DoT will provide guidelines regarding roles and responsibilities of Private Service Providers and ensure that these Service Providers install GIS based system to track the critical optical fibre networks and arrangements of alternate routing in case of physical attacks on these networks.

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2.2 Role Of Social Media On Cyber Security

As we become more social in an increasingly connected world, companies must find new ways to protect personal information. Social media plays a huge role in cyber security and will contribute a lot to personal cyber threats. Social media adoption among personnel is skyrocketing and so is the threat of attack. Since social media or social networking sites are almost used by most of them every day it has become a huge platform for the cyber criminals for hacking private information and stealing valuable data.

In a world where we're quick to give up our personal information, companies have to ensure they're just as quick in identifying threats, responding in real time, and avoiding a breach of any kind. Since people are easily attracted by these social media the hackers use them as a bait to get the information and the data they require. Hence people must take appropriate measures especially in dealing with social media in order to prevent the loss of their information. The ability of individuals to share information with an audience of millions is at the heart of the particular challenge that social media presents to businesses. In addition to giving anyone the power to disseminate commercially sensitive information, social media also gives the same power to spread false information, which can be just being as damaging. The rapid spread of false information through social media is among the emerging risks identified in Global Risks 2013 report. Though social media can be used for cyber crimes these companies cannot afford to stop using social media as it plays an important role in publicity of a company. Instead, they must have solutions that will notify them of the threat in order to fix it before any real damage is done. However companies should understand this and recognise the importance of analysing the information especially in social conversations and provide appropriate security solutions in order to stay away from risks. One must handle social media by using certain policies and right technologies.

2.3 Cyber Security Techniques

Access control and password security

The concept of user name and password has been fundamental way of protecting our information. This may be one of the first measures regarding cyber security.

Authentication of data

The documents that we receive must always be authenticated before downloading that is it should be checked if it has originated from a trusted and a reliable source and that they are not altered. Authenticating of these documents is usually done by the anti virus software present in the devices. Thus a good anti virus software is also essential to protect the devices from viruses.

Anti-virus software

Antivirus software is a computer program that detects, prevents, and takes action to disarm or remove malicious software programs, such as viruses and worms. Most antivirus programs include an autoupdate feature that enables the program to download profiles of new viruses so that it can check for the new viruses as soon as they are discovered. An anti virus software is a must and basic necessity for every system.

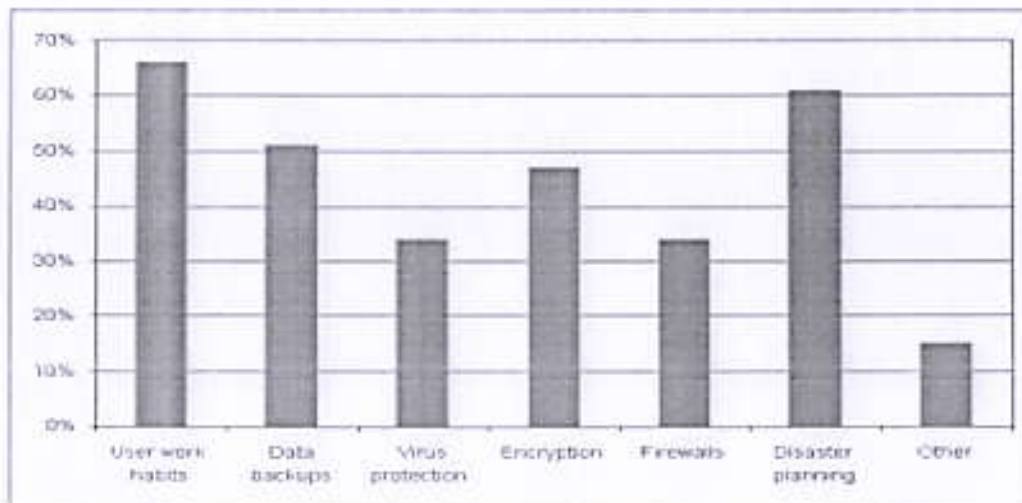


FIGURE 2 - TECHNIQUES ON CYBER SECURITY

2.4 Cyber Security Policies & Initiatives By Indian Govt

Cyber security requires a coherent conceptualization, clear vision of purpose and objectives and a time bound plan of action. Formulation of a national approach involves using elements of national power including political, economic, military and technological capabilities during peace and war to achieve national objectives.

The Government has adopted an integrated; multi pronged strategy covering aspects such as technical, administrative, legal and people steps to protect the cyber space

The major initiatives taken by the Government are as under:



National Cyber Security Policy, 2013 (NCSP-2013)

The Government of India had formulated a National Cyber Security Policy whose stated mission is "to protect information and information infrastructure in cyber space, build capabilities to prevent and respond to cyber threats, reduce vulnerabilities and minimize damage from cyber incidents through a combination of institutional structures, people, processes, technology and cooperation". It seeks to do so by creating a secure cyber ecosystem and an assurance framework, encouraging open standards, strengthening the regulatory framework, vulnerability management, promotion of research and development in cyber security and enhancing our technical skill sets and human resources.

In support of the National Cyber Security Policy, key cyber security projects, viz., **National Cyber Coordination Centre (NCCC)** and **Botnet Cleaning & Malware Analysis Centre**, have been

identified for implementation with a view to securing the cyber space in the country and creating a secure cyber ecosystem⁷.

Cyber Crisis Management Plan (CCMP)

Department of Electronics & IT (DeitY) formulated a Cyber Crisis Management Plan (CCMP) for Countering Cyber-attacks and Cyber-terrorism.. The purpose of the CCMP is to establish the strategic framework and actions to prepare for, respond to and begin to coordinate recovery from a cyber incident. It is updated periodically to take into account changing scenario of cyber threat landscape. The 2015 version of CCMP has been released and has been circulated to all the key Central Government Ministries/Departments/ States/UTs and other critical sector organizations including Telecommunication service providers⁸.

Information Technology Act, 2000

The IT Act, 2000 addresses all aspects related to cyber space in a comprehensive manner with adequate compliance and deterrent provisions. There are number of provisions in the Information Technology Act, 2000 which deal with various aspects of actions in the cyber space. Section 43, Section 43A and

Section 72A of the Information Technology Act, 2000 provides a legal framework for protection of Privacy and Security of data in digital form. Section 70 provides for declaration of any computer resource which directly or indirectly affects the facility of Critical Information Infrastructure, to be a protected system. Section 70A provides for establishment of a National Critical Information Infrastructure Protection Centre (NCIIPC) as a national nodal agency in respect of Critical Information Infrastructure Protection. Section 65, 66, 66A, 66B, 66C, 66D, 66E, 66F, 67, 67A and 67B contain provisions for deterrent punishment against host of cyber related offences.

In addition, Section 70B and Section 69B of the IT Act provide for seeking information and collection of data/information related to cyber incidents. These provisions help in security

incidents prevention and prediction. Section 84 A allows for prescription of suitable modes or methods of encryption for promotion of secure e-commerce and e-governance in the country. Separate rules for cyber cafes help in regulating the malicious activities that can be carried out in cyber cafes and provide a mechanism to prevent and deal with instances of cyber crime in an effective manner⁹.

Indian Computer Emergency Response Team (CERT-In)

CERT-In is a functional organisation with the objective of securing Indian cyber space. CERT-In creates awareness on security issues through dissemination of information on its website and operates 24x 7 incidence response Help Desk. CERT-In provides Incident Prevention and Response services as well as Security Quality Management Services.

CERT-In has been designated under Section 70B of the Information Technology (Amendment) Act, 2008 to serve as the national agency to perform the following functions in the area of cyber security:

- Collection, analysis and dissemination of information on cyber incidents
- Forecast and alerts of cyber security incidents
- Emergency measures for handling cyber security incidents
- Coordination of cyber incident response activities
- Issue guidelines, advisories, vulnerability notes and whitepapers relating to information security practices, procedures, prevention, response and reporting of cyber incidents
- Such other functions relating to cyber security as may be prescribed

Cyber Appellate Tribunal (CAT)

In accordance with the provision contained under Section 48(1) of the IT Act 2000, the Cyber Regulations Appellate Tribunal (CRAT) has been established in October, 2006. As per the IT Act, any person aggrieved by an order made by the Controller of Certifying Authorities or by an Adjudicating Officer under the Act can prefer an appeal before the Cyber Appellate Tribunal (CAT). This Tribunal is headed by a Chairperson who is appointed by the Central Government by notification as provided under Section 49 of the IT Act 2000¹¹.

Security Awareness, Skill Development and Training

Activities to train the judiciary utilizing the Cyber Crime investigation training Labs set up in the states of Northeast were continued and more than 200 judges and judicial officers in the states of Assam and Meghalaya were trained with regard to Cyber crime forensic and legal aspects.

So far the projects have been initiated for (i) establishment of cyber security training facility for Uttarakhand Police, (ii) Setting up of National Digital Crime Resource and Training Centre at SVP

National Police Academy, Hyderabad, (iii) Enhancement of cyber forensic training lab for advanced training and capacity building in North East states, (iv) Creation of mass cyber security awareness through training and campaign mechanism in North East states and (v) Conducting Cyber crime awareness workshops for law enforcement agencies.

CERT-In is regularly conducting trainings / workshops to train officials of Government, critical sector, public/industry sectors, financial & banking sector and ISPs on various contemporary.

International Collaboration

Security Co-operation is in progress between US-CERT and CERT-In for cyber security incident resolution, information exchange and capacity building. CERT-In is collaborating with overseas CERTs such as US-CERT, JP-CERT and Korean-CERT for incident response and resolution. CERT-In in association with Ministry of External Affairs is working to collaborate bi-laterally and Multi-laterally for enhancing cooperation in the area of Cyber Security. Memorandum of Understandings (MoUs) are in place with Product and Security vendors for vulnerability remediation.

Digital India

In tune with the dynamic nature of Information Technology, continuous efforts are required to be made to prevent and recover from cyber attacks. The Government of India under the flagship programme of "Digital India" has a vision of providing digital infrastructure as a utility to every citizen in safe and secure cyberspace. **Digital Locker** system has been implemented, which envisages provision of private space on a public cloud to each citizen where he/she can keep public records and can even exchange it for availing various services. Digital Locker implements secure authentication mechanism to prevent leakage of data through Cyber attacks. Further, **eSign** framework enables citizens to digitally sign a document online using Aadhaar authentication

In the attempt of creating a 'cyber-secure nation' for businesses and individuals, the government of India is reportedly set to unveil its cybersecurity strategy policy in January 2020 to achieve the target of a \$5 trillion economy.

Speaking at a SKOCH event Rajesh Pant, the National Cybersecurity Coordinator confirmed saying,

"India's cybersecurity strategy policy, which will be released in the coming year will enable the government to secure the whole nation. The government's vision of a \$5 trillion economy will be helped to a great extent by this effort."

He also added that the most important requirement for securing the internet is to have effective coordination between government officials who are overseeing the aspect of securing the whole

nation. Proper formation of critical infrastructure and a seamless partnership between the public and the private are the two key aspects to a cybersecurity framework. :

To create such a stringent framework, the country requires a huge budget. Ajeet Bajpai, the Director General of the National Critical Information Infrastructure Protection Centre said, "Considering the size and scale of our nation, we need approximately ₹25,000 crore budgets for the same. Also, there is a need to emphasise on the need to make cybersecurity a mandatory subject in the universities for high-decibel awareness."

With the increasing amount of breaches emerging across the country along with government websites getting hacked, the necessity of creating a secure framework for all government organisations has never been more crucial.

CERT-In

Under Section 70B of the IT (Amendment) Act 2008, the government constituted CERT-In, which the website of the Ministry of Electronics and Information Technology refers to as the 'Indian Computer Emergency Response Team'. CERT-In is a national nodal agency responding to computer security incidents as and when they occur. The Ministry of Electronics and Information Technology specifies the functions of the agency as follows:

- a. collection, analysis and dissemination of information on cybersecurity incidents;
- b. forecast and alerts of cybersecurity incidents;
- c. emergency measures for handling cybersecurity incidents;
- d. coordination of cybersecurity incident response activities; and
- e. issuance of guidelines, advisories, vulnerability notes and white papers relating to information security practices, procedures, prevention, response to and reporting of cybersecurity incidents.

Cyber Surakshit Bharat

Aiming at strengthening the cybersecurity ecosystem in India — in line with the government's vision for a 'Digital India', The Ministry of Electronics and Information Technology (MeitY) has launched Cyber Surakshit Bharat initiative. This program was in association with the National e-Governance Division (NeGD).

Digitisation has rapidly transformed the governance system, and therefore the requirement of good governance is crucial. With such initiative, there would be a rise of awareness about cybercrime and building capacity for securing the CISOs and the frontline IT staff across all government departments. Apart from awareness, this first public-private partnership also includes a series of workshops to make people cognizant about the best practices, and help the officials with cybersecurity health tool kits to tackle cyber threats.

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National Critical Information Infrastructure Protection Centre

NCIIPC is a central government establishment, formed to protect critical information of our country, which has an enormous impact on national security, economic growth, or public healthcare. This was amended as per the provisions of section 70A of the Information Technology (IT) Act, 2000. This organisation readily conducts cybersecurity exercises to keep a check of the cybersecurity posture and preparedness of the Government and the critical sectors.

NCIIPC has broadly identified the following as 'Critical Sectors':-

- Power & Energy
- Transport
- Banking, Financial Services & Insurance
- Government
- Telecom
- Strategic & Public Enterprises

Appointment of Chief Information Security Officers

With the rapid digitalisation of the world, the requirement for adopting stringent measures is becoming the need of the hour. Even the smallest breach in the governmental system can cause severe wreckage, which in turn can bring down the Government to a standstill. It is therefore imperative, that every government organisation is headed by a skilled security leader, also known as Chief Information Security Officers (CISOs) — who can identify and document the security requirements that arise with each technical innovation. The government of India has also recently issued a written guideline for the CISOs of government organisation, highlighting the best practices for securing applications, infrastructure, and compliance.

Website Audit

Amid the increasing number of government website hacking, email phishing, data theft, and privacy breach cases, the Indian government has planned to conduct an audit on all the government websites and applications. Under this initiative, approximately 90 security auditing organisations have been empanelled by the government for auditing the best practices of information security.

Crisis Management Plan

Another major initiative by the central government is the formulation and implementation of a crisis management plan by all the government departments and the above mentioned critical sectors. This initiative is aimed at establishing a strategic framework for employees and leaders to prepare for a breach incident. It also ensures to manage the cyber interruptions of critical

functions in every critical sector of the government. It assists organisations to put in place the correct mechanisms behind the desk to effectively deal with cybersecurity crisis. If properly implemented this can also be able to pinpoint responsibilities and accountabilities right down to individual level.

Training & Mock Drills

The government organisation have also started organising and conducting cybersecurity mock drills to assess the cybersecurity posture of organisations. According to MeitY, 44 such drills have already been conducted by CERT-In this year. Also, reports have mentioned that around 265 organisations from varied states and sectors have participated in these drills. The major sectors coming up for such initiatives are finance, defense, power, and telecom. Regular workshops and training programs are also been organised for network or system administrators and CISOs to prepare them towards cyber-attacks. About 19 such pieces of training with 515 participants have already been conducted as of October 2019.

Malware Protection

The central government has also launched Cyber Swachhta Kendra, which is a cleaning bot used for malware analysis and detecting malicious programs. It also comes with free tools to remove or omit them. Along with the Cyber Swachhta initiative the government has also set up a department to generate situational awareness about existing and potential cybersecurity threats — National Cyber Coordination Centre (NCCC).

Personal Data Protection Bill

Lastly, however, the most important one for Indian citizen, is the approval of Personal Data Protection (PDP) Bill by the union government in order to protect Indian users from global breaches, which focuses on data localisation. The bill implies the storage and processing of any critical information related to individuals only in India. It strictly states that the sensitive personal data of the individual requires to be stored locally, however, it can be processed abroad subjected under certain conditions. The bill also aims at making social media companies more accountable and push them to solve issues related to the spread of offensive content.

In addition to the above major initiatives, the Government has also taken the following specific measures to deal with cyber threat :

- i). **National Policies on IT, Telecom and Electronics:** 'Triad Policies' came out in 2011 and lay down requirements for addressing cyber security concerns across respective domains.
- ii). **Draft IoT (Internet of Things) policy:** Released by DeitY in October 2014 to solicit inputs from the industry and others on cyber security concerns in the IoT ecosystem.

- iii). The Government has set up **National Critical Information Infrastructure Protection Centre (NCIIPC)** to protect the critical information infrastructure in the country.
- iv). All government websites are to be hosted on infrastructure of National Informatics Centre (NIC), ERNET India or any other secure infrastructure service provider in the country.
- v). All Central Government Ministries / Departments and State / Union Territory Governments have been advised to conduct **security auditing** of entire Information Technology infrastructure. All the new government websites and applications are to be audited with respect to cyber security prior to their hosting. CERT-In provides necessary expertise to audit IT infrastructure of critical and other ICT sectors.
- vi). Indian Computer Emergency Response (CERT-In) has empanelled a total no. of 51 security auditors to carry out security audit of the IT infrastructure of Government, Public and Private sector organizations.
- vii). All major websites are being monitored regularly to detect malicious activities.
- viii). Close watch is kept to scan malicious activities on the important networks in the Government, Public and Service Providers.
- ix). The Government has circulated cyber security policies and guidelines for implementation by all Ministries/Departments.
- x). Sectoral CERTs have been functioning in critical sectors such as Defence, Finance and Power for catering to critical domains. They are equipped to handle and respond to domain specific threats emerging from the cyber systems.
- xi). Steps have been taken up for development of cyber forensics tools, setting up of infrastructure for investigation and training of the users, particularly police and judicial officers in use of tools to collect and analyze the digital evidence and present them in Courts.
- xii). India has been recognized as 'Certificate Issuing Nation' in the area of cyber security testing under the Common Criteria Recognition Arrangement (CCRA). Under this arrangement, the certificates issued by India will be recognized internationally. This recognition will help country to setup chain of test centres for testing of IT products with respect to cyber security.
- xiii). **Cyber Crime Cells** have been set up in States and Union Territories for reporting and investigation of Cyber Crime cases.
- xiv). The Government has set up cyber forensic training and investigation labs in the States of Kerala, Assam, Mizoram, Nagaland, Arunachal Pradesh, Tripura, Meghalaya, Manipur and Jammu & Kashmir for training of Law Enforcement and Judiciary in these States.
- xv). In collaboration with Data Security Council of India (DSCI), NASSCOM, **Cyber Forensic Labs** have been set up at Mumbai, Bengaluru, Pune and Kolkata for awareness creation and training programmes on Cyber Crime investigation. The National Law School, Bengaluru and NALSAR

University of Law, Hyderabad are also engaged in conducting several awareness and training programmes on Cyber Laws and Cyber Crimes for Judicial Officers.

xvi). More than 26000 Police Officers and 600 judicial officers have so far been trained in the Training Labs established by the Government.

xvii). The Government of India has notified its **Email Policy** for all government officials both at Centre and State level.

xx). CERT-In and Centre for Development of Advanced Computing (CDAC) are involved in providing basic and advanced training to Law Enforcement Agencies, Forensic labs and judiciary on the procedures and methodology of collecting, analysing and presenting digital evidence.

xxi). CERT-In also conducts training programmes regularly to Chief Information Security Officers, System Administrators, Network Administrators of different organizations in Public and Private Sector in relevant areas of Cyber security such as vulnerability assessment, advanced Cyber threat detection and mitigation, mobile security and latest cyber security technologies to build capacity at organization level leading to Cyber Intelligence skills

xxii). Government has also taken steps to put in place a *Framework for Enhancing Cyber Security*, which envisages a multi-layered approach for ensuring defence-in-depth with clear demarcation of responsibilities among the stakeholder organizations in the country.

2.5 Cyber Regulations Appellate Tribunal (CRAT)

Under Section 48(1) of the IT Act 2000, the Ministry of Electronics and Information Technology established CRAT in October 2006. The IT (Amendment) Act 2008 renamed the tribunal Cyber Appellate Tribunal (CAT). Pursuant to the IT Act, any person aggrieved by an order made by the Controller of Certifying Authorities, or by an adjudicating officer under this Act, may prefer an appeal before the CAT. The CAT is headed by a chairperson who is appointed by the central government by notification, as provided under Section 49 of the IT Act 2000.

Before the IT (Amendment) Act 2008, the chairperson was known as the presiding officer. Provisions have been made in the amended Act for CAT to comprise of a chairperson and such a number of other members as the central government may notify or appoint.⁸

Definitions

The legislation does not contain a definition of 'personal data'. The IT Rules do define personal information as any information that relates to a natural person that, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such a person.

Further, the IT Rules define 'sensitive personal data or information' as personal information consisting of information relating to:

- Passwords;
- Financial information, such as bank account, credit card, debit card or other payment instrument details;
- Physical, physiological and mental health conditions;
- Sexual orientation;
- Medical records and history;
- Biometric information;
- Any details relating to the above clauses as provided to a body corporate for the provision of services; or
- Any information received under the above clauses by a body corporate for processing, or that has been stored or processed under lawful contract or otherwise.

Provided that any information is freely available or accessible in the public domain, or furnished under the Right to Information Act 2005 or any other law for the time being in force, it shall not be regarded as sensitive personal data or information for the purposes of these rules.

The Data Privacy Bill 2017 contains more specific definitions of the above terms, and also defines concepts not found in the current legislation, such as 'processing', 'data controller' and 'data processor'.

The draft Personal Data Protection Bill 2018, defines 'sensitive personal data' as personal data revealing, related to or constituting passwords; financial data; health data; official identifier; sex life; sexual orientation; biometric data; genetic data; transgender status; intersex status; caste or tribe; religious or political belief or affiliation; or any other category of data specified by the Authority under Section 22 where the Authority is the data protection authority envisaged by the bill, and Section 22 empowers this authority to specify further categories of sensitive personal data as it deems necessary to do so. The draft Personal Data Protection Bill 2018 also defines 'personal data' as 'data about or relating to a natural person who is directly or indirectly identifiable, having regard to any characteristic, trait, attribute or any other feature of the

identity of such natural person, or any combination of such features, or any combination of such features with any other information.' Unlike the IT Act and Rules, the draft Personal Data Protection Bill 2018 also contains definitions for 'processing', 'data fiduciary', 'data processor', 'data principal' and, crucially, 'consent'.

2.6 INFORMATION TECHNOLOGY ACT

Information Technology Act, 2000

When the emphasis was on the need for cyber law or cybersecurity laws, then, it was imperative to implement an IT law in India. Thus, the Information Technology Act, 2000[1], or also known as the Indian Cyber Act or the Internet Law came to force in India. Since the enactment, the Indian Internet Laws were drafted to bring in view all the electronic records and online/electronic activities to legal recognition. The IT Act also addresses the important issues of security, which are critical to the success of electronic transactions. The Internet Laws in India not only validates digital signatures but also provides for how authentication of the documents, which has been accepted and generated by using the digital signatures, can be done.

As IT Act is a cybersecurity law introduced to secure cyberspace, the Information Technology Law was amended under;

- the Indian Penal Code
- the Indian Evidence Act
- the Banker's Book Evidence Act
- the Reserve Bank of India

The prime focus of cyber law in India is to prevent:

- computer crime
- forgery of electronic data & record in e-commerce
- electronic transaction

IT Act, 2000 went through amendments[2] in the year 2008. These were made in light of the laws on cybercrime - IT Act, 2000 by way of the IT Act, 2008. They were enforced at the beginning of

2009 to strengthen the cybersecurity laws. Modifications in the Information Technology Act, 2008 included the change in the definition of some terms such as communication devices. The amendment for the definition of communication device was to include:

- the current use
- to validate the digital signature
- to make the IP address owner accountable
- impose liability for data breaches

The Information Technology (Amendment) Act 2008

The IT Act contains provisions for the protection of electronic data. The IT Act penalises 'cyber contraventions' (Section 43(a)–(h)), which attract civil prosecution, and 'cyber offences' (Sections 63– 74), which attract criminal action.

The IT Act was originally passed to provide legal recognition for e-commerce and sanctions for computer misuse. However, it had no express provisions regarding data security. Breaches of data security could result in the prosecution of individuals who hacked into the system, under Sections 43 and 66 of the IT Act, but the Act did not provide other remedies such as, for instance, taking action against the organisation holding the data. Accordingly, the IT (Amendment) Act 2008 was passed, which, inter alia, incorporated two new sections into the IT Act, Section 43A and Section 72A, to provide a remedy to persons who have suffered or are likely to suffer a loss on account of their personal data not having been adequately protected.

Under various sections of the IT Act, the government routinely gives notice of sets of Information Technology Rules to broaden its scope. These IT Rules focus on and regulate specific areas of collection, transfer and processing of data, and include, most recently, the following:

- a. the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules,³ which require entities holding users' sensitive personal information to maintain certain specified security standards;
- b. the Information Technology (Intermediaries Guidelines) Rules,⁴ which prohibit content of a specific nature on the internet, and an intermediary, such as a website host, is required to block such content;



- c. the Information Technology (Guidelines for Cyber Cafe) Rules,⁵ which require cybercafés to register with a registration agency and maintain a log of users' identities and their internet usage; and
- d. the Information Technology (Electronic Service Delivery) Rules,⁶ which allow the government to specify that certain services, such as applications, certificates and licences, be delivered electronically.

The IT Rules are statutory law, and the four sets specified above were notified on 11 April 2011 under Section 43A of the IT Act.

Penalties for non-compliance are specified by Sections 43 and 72 of the IT Act.

In addition to the legislation described above, data protection may also sometimes occur through the enforcement of property rights based on the Copyright Act (1957). Further, other legislation such as the Code of Criminal Procedure (1973), the Indian Telegraph Act 1885, the Companies Act (1956), the Competition Act (2002) and, in cases of unfair trade practices, the Consumer Protection Act (1986), would also be relevant. Finally, citizens may also make use of the common law right to privacy, at least in theory – there is no significant, recent jurisprudence on this.

A Data (Privacy and Protection) Bill 2017 (the Data Privacy Bill 2017) was introduced in Parliament in July 2017 by a private member. Apart from intending to make the right to privacy a statutory right and streamlining the data protection regime in India, it seeks the establishment of a Data Privacy and Protection Authority for the regulation and adjudication of privacy-related disputes. It is yet to be enacted into law. Additionally, the draft Personal Data Protection Bill 2018, referred to above, may also be introduced into law later this year.

Section 43 deals with penalties and compensation for damage to computer, computer system etc. This section is the first major and significant legislative step in India to combat the issue of data theft. The IT industry has for long been clamouring for a legislation in India to address the crime of data theft, just like physical theft or larceny of goods and commodities. This Section addresses the civil offence of theft of data. If any person without permission of the owner or any other person who is in charge of a computer, accesses or downloads, copies or extracts any data or introduces any computer contaminant like virus or damages or disrupts any computer or denies access to a computer to an authorised user or tampers etc...he shall be liable to pay damages to the person so affected. Earlier in the ITA -2000 the maximum damages under this head was Rs.1 crore, which (the ceiling) was since removed in the ITAA 2008.

Section 66 Computer related offences are dealt with under this Section. Data theft stated in Section 43 is referred to in this Section. Whereas it was a plain and simple civil offence with the remedy of compensation and damages only, in that Section, here it is the same act but with a

criminal intention thus making it a criminal offence. The act of data theft or the offence stated in Section 43 if done dishonestly or fraudulently becomes a punishable offence under this Section and attracts imprisonment upto three years or a fine of five lakh rupees or both. Earlier hacking was defined in Sec 66 and it was an offence.

2.7 E-Records Maintenance Policy of Banks

Computerisation started in most of the banks in India from end 80's in a small way in the form of standalone systems called Advanced Ledger Posting Machines (Separate PC for every counter/activity) which then led to the era of Total Branch Automation or Computerisation in early or mid 90's. TBA or TBC as it was popularly called, marked the beginning of a networked environment on a Local Area Network under a client-server architecture when records used to be maintained in electronic manner in hard-disks and external media like tapes etc for backup purposes.

Ever since passing of the ITA and according of recognition to electronic records, it has become mandatory on the part of banks to maintain proper computerized system for electronic records. Conventionally, all legacy systems in the banks always do have a record maintenance policy often with

RBI's and their individual Board approval stipulating the period of preservation for all sorts of records, ledgers, vouchers, register, letters, documents etc.

Thanks to computerisation and introduction of computerized data maintenance and often computergenerated vouchers also, most of the banks became responsive to the computerized environment and quite a few have started the process of formulating their own Electronic Records Maintenance Policy.

Indian Banks' Association took the initiative in bringing out a book on Banks' e-Records Maintenance Policy to serve as a model for use and adoption in banks suiting the individual bank's technological setup. Hence banks should ensure that e-records maintenance policy with details of e-records, their nature, their upkeep, the technological requirements, off-site backup, retrieval systems, access control and access privileges initiatives should be in place, if not already done already.

On the legal compliance side especially after the Rules were passed in April 2011, on the "Reasonable

Security Practices and Procedures" as part of ITAA 2008 Section 43A, banks should strive well to prove that they have all the security policies in place like compliance with ISO 27001 standards etc and e-records are maintained. Besides, the certificate to be given as an annexure to e-evidences as stipulated in the BBE Act also emphasizes this point of maintenance of e-records in a proper ensuring proper backup, ensuring against tamper ability, always ensuring confidentiality, integrity, availability and Non Repudiation.

This policy should not be confused with the Information Technology Business Continuity and Disaster Recovery Plan or Policy nor the Data Warehousing Initiatives. Focus on all these three policies (BCDRP, DWH and E-records Maintenance Policy) are individually different, serving different purposes, using different technologies and maybe coming under different administrative controls too at the managerial level.

2.8 How to Prevent Cyber Crime?

The following processes and tools are fairly easy to introduce, even for the smallest businesses. Combined, these will give you a **basic level security** against the most common IT risks.

Use strong passwords

Strong passwords are vital to good online security. Make your password difficult to guess by:

- using a combination of capital and lower-case letters, numbers and symbols
- making it between eight and 12 characters long
- avoiding the use of personal data
- changing it regularly
- never using it for multiple accounts
- using two factor authentication

Create a **password policy** for your business to help staff follow security best practice. Look into different technology solutions to enforce your password policy, eg scheduled password reset.

Control access

Make sure that individuals can only access data and services for which they are authorised. For example, you can:

- control physical access to premises and computers network
- restrict access to unauthorised users
- limit access to data or services through application controls
- restrict what can be copied from the system and saved to storage devices
- limit sending and receiving of certain types of email attachments

Modern operating systems and network software will help you to achieve most of this, but you will need to manage the registration of users and user authentication systems - eg passwords.

Put up a firewall

Firewalls are effectively gatekeepers between your computer and the Internet, and one of the major barriers to prevent the spread of cyber threats such as viruses and malware. Make sure that you set up your firewall devices properly, and check them regularly to ensure they have the latest software/firmware updates installed, or they may not be fully effective.

Use security software

You should use security software, such as anti-spyware, anti-malware and anti-virus programs, to help detect and remove malicious code if it slips into your network.

Update programs and systems regularly

Updates contain vital security upgrades that help protect against known bugs and vulnerabilities. Make sure that you keep your software and devices up-to-date to avoid falling prey to criminals.

Monitor for intrusion

You can use intrusion detectors to monitor system and unusual network activity. If a detection system suspects a potential security breach, it can generate an alarm, such as an email alert, based upon the type of activity it has identified.

Raise awareness

Your employees have a responsibility to help keep your business secure. Make sure that they understand their role and any relevant policies and procedures, and provide them with regular cyber security awareness and training.

No doubt that the cybersecurity laws or cyber laws in India provide protection from cybercrime. However, prevention is always better than cure. Therefore, one should take the following steps for preventing a cybercrime:

Unsolicited text message - We all get text messages from an unknown number. One should be cautious and try to avoid responding to text messages or automated voice messages from an unknown number. **Downloads on the mobile phone** - Download everything on the mobile phone from a trustworthy source only.

Rating and feedback - Always check for the seller's rating and feedback of customers for the seller. Be sure that you are checking current feedbacks. Also, beware of feedbacks that are 100% seller favoring or have an entry on the same date.



Personal Information Request - Everyone must have received a call or mail. In which, the person on the other side asks for personal information. This includes your card CVV or an mail containing an attachment, which requires you to click on embedded links. Be sure to never respond to such emails or calls.



CHAPTER III – DISCUSSION

3.1 Table- Types of Attacks in Detail

Sl. No.	Type of Cyber	Definition	Mechanism in which it is carried out	How it can be prevented/tackled	
				Legal Measures as per Sections Relevant in Information Technology Act, 2000 and Amendments	Technical and other Measures
1	Cyber Stalking	Stealthily following a person, tracking his internet chats.	By using electronic communication, such as e-mail instant messaging(IM), messages posted to a Website or a discussion group.	Section 43, 66, (Compensation and punishment of three years with fine)	Not disclosing personal information on internet, chat, IM and interacting over electronic media with known people only. Taking up the matter with concerned Service Providers in stopping cyber stalking activities.
2	Intellectual Property Crime	Source Code Tampering etc.	Accessing source code or such type of material and stealing or manipulating the code etc.	Section 43, 65, 66 (Compensation and punishment of three years with fine)	Strong authentication and technical measures for prevention of data leakage
3	Salami Attack (Theft of data or manipulating banking account)	Deducting small amounts from an account Without coming in to notice to make big amount	By means of unauthorized access to source code of software application and databases	Section 43, 66 (Compensation And punishment of three years)	Strong authentication Measures for accessing the data and securing the IT infrastructure involved
4	E-Mail Bombing	Flooding an E-mail box with innumerable number of E-mails to disable to notice important message at times.	Bulk email generation to target specific email account by using automated tools	Section 43, 66 (Compensation And punishment of three years)	Implementing anti-Spam filters
5	Phishing	Bank Financial Frauds in Electronic Banking	Using social engineering techniques to commit identity theft	Section 43, 66, 66C (Compensation and punishment of three years with fine)	Immediate take-down of phishing websites. Strong authentication mechanisms for financial and electronic banking. User awareness on phishing attacks. Keeping the computer systems secure being used for transacting with the financial

6	Personal Data Theft	Stealing personal data	Compromising online personal data, email accounts and computer systems	Section 43, 43A, 72A (Compensation and punishment of three years with fine)	Safeguarding the online data and personal computer systems
7	Identity Theft	Stealing Cyberspace identity information of individual	Hacking the personal identity information or employing phishing techniques	Section 43 (Compensation and punishment of three years with fine)	Safeguarding of personal identity information, securing the personal computer systems, awareness on preventing identity theft and adopting safe internet practices
8	Spoofing	Stealing Credentials using, friendly and familiar GUI's	Using tools and other manipulative techniques	Section 43, 66 (Compensation and punishment of three years with fine)	Safeguarding the credentials and implementing anti-spoofing measures
9	Data Theft	Stealing Data	Hacking of computer systems and using Malicious methods	Section Provisions under 43, 43A, 65, 66 and 72(Compensation and punishment of three years with fine)	Securing the computer systems, implementing data leak prevention measures and creating user awareness
10	Worms Trojan Horses, Virus etc,	Different Hacking mechanisms	Different methods to install and propagate malicious code	Section 43, 66 (Compensation and punishment of three years with fine)	Securing computer systems, installing anti-malware systems and creating user awareness.
11	Sabotage of Computer	Taking control of computer with the help of malware.	Compromising the computer systems	Section 43; 66 (Compensation and punishment of three years with fine)	Securing computer systems and deploying anti-malware solution
12	DOS,DDOS Denial of Service	Flooding a computer with Denial of Service Attacks, DDOS is Distributed DOS attack	Generating flood traffic from thousands and Millions of compromised computers using automated tools and techniques.	Section 43, 66, 66F (Compensation (up to life imprisonment under 66F)	Implementing DOS, DDOS prevention systems
13	Web Defacing	Web Pages Defacing	Compromising the websites and adding or manipulating the web pages with some messages	Section 43, 66 (Compensation and punishment of three years with fine)	Securing the websites and the IT infrastructure used for hosting and Maintaining the websites

14	Spam and spoofing	Unsolicited E-mails	Sending unsolicited emails through Manual and automated techniques	Section 43, 66A, 66D (Compensation and punishment of three years with fine)	Deploying the anti-spam and anti-spoofing solution at email gateways
15	Publishing or transmitting obscene material	Publishing Obscene in Electronic Form	Publishing or transmitting the obscene content over electronic media like websites, social networking sites etc.	Section 67 (Punishment of three years with fine)	Taking down of obscene materials over electronic media
16	Pornography	Publishing or transmitting material containing sexually explicit act	Publishing pornographic material over electronic media like websites, social networking sites etc.	Section 67A (Punishment of five years with fine)	Taking down of pornographic material publishing websites/web-pages, online media etc.
17	Child Pornography	Publishing Obscene in Electronic Form involving children	Publishing pornographic material involving children over electronic media like websites, etc.	Section 67B (Punishment of five years with fine)	Taking down of pornographic material publishing websites/web-pages, online media etc.
18	Video Voyeurism and violation of privacy	Transmitting Private/ Personal s on internet and mobiles	Transmitting Private/Personal Videos on Internet and mobiles	Section 66E (Punishment of three years with fine)	Taking down of such content as available over internet and transmitted through mobiles.
19	Offensive messages	Communication of offensive messages through computer/ phone	Sending or Publishing the offensive messages over electronic media like email, websites and social media	Section 66A (Punishment of three years with fine)	Taking down of offensive messages from electronic media and creating user awareness on safe internet practices
20	Hacking of Protected Systems	Protection of Information Infrastructure	Hacking the computer systems by using various methods	Section 70 (Punishment of ten years with fine)	Securing the computer systems and related infrastructure, creating user Awareness and training of system administrators

FIGURE 3 - TABLE – CYBER ATTACKS IN DETAIL

3.2 Do's and Don'ts – Social Media Platform



BE CAREFUL WHILE USING
Social Media Platforms

The increased usage of internet services and smartphones has made social networking one of the most popular online activities. Social media enables users to connect, communicate and share information, photographs or videos with anyone across the globe. Some of the popular social media platforms are Facebook, Twitter, Instagram, YouTube, LinkedIn, WhatsApp, Snapchat, Tinder, Hike, WeChat, Tumblr etc.

The penetration of social media is continuously increasing worldwide. The tremendous growth in use of social media platforms/ social networking platforms has provided a fertile ground to cyber criminals to engage in illegal activities.



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BE CAREFUL WHILE USING
Social Media Platforms

Here are some of important steps you should take to protect yourself and your information while using social media platforms:

- 1) Do not accept friend requests from strangers on social networking sites.
- 2) Do not trust online users unless you know and can trust them in real life.
- 3) Do not share your personal information such as address, phone number, date of birth etc. on social media. Identity thieves can easily access and use this information.
- 4) Do not share your sensitive personal photographs and videos on social media.





- 1) Share your photos and videos only with your trusted friends by selecting right privacy settings on social media.
- 2) Immediately inform the social media service provider, if you notice that a fake account has been created by using your personal information.
- 3) Always use a strong password by using alphabets in upper case and lower case, numbers and special characters for your social media accounts.
- 4) Do not share your vacations, travel plans etc. on social media.
- 5) Do not allow social networking sites to scan your email account to look for your friends and send spam mails to them without your consent or knowledge.
- 6) Always keep location services turned off on your devices unless necessary.



- 11) Do not announce your vacations, travel plans etc. on social media. Criminals can use it as an opportunity for theft etc.
- 12) When chatting with someone online and you feel suspicious about your chat partner, try asking some unrelated scientific or mathematical questions. If it does not answer or acknowledge the question, it may mean that you are chatting with an automated computer bot.
- 13) Do not use public computer/ cyber cafe to access social networking websites, it may be infected/ installed with a key logger application which will capture your keystrokes including the login credentials.



- 14) Many social networking sites prompt you to download third-party applications that help you manage their pages. Do not download/verified third-party applications without doing research about its safety.
- 15) Do not hesitate to report, if someone is posting offensive and abusive content on social media.
- 16) Do not share or forward unverified posts/news on social media forums. These may contain fake news or contain sensitive information which may mislead people.

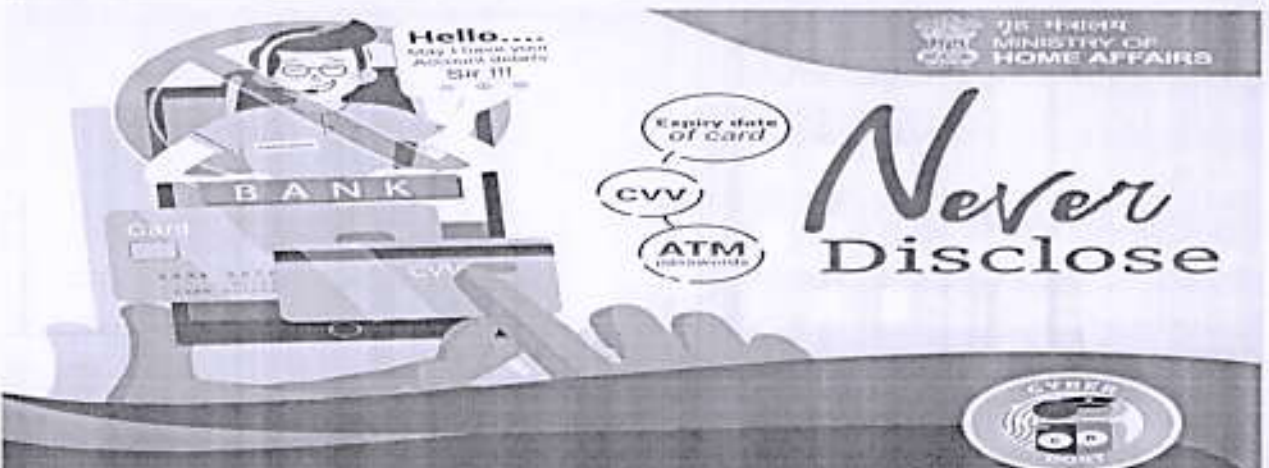




Be Cautious...


With the growth of information and communication technology, the structure and nature of financial services delivery has also changed. Online banking or internet banking has emerged as a new and convenient way for using financial services like funds transfer, viewing account statement, bill payment, use of e-wallets etc.


An upsurge in the use of devices connected with the internet and the convenience of online financial services has increased the risk of our hard-earned money being duped by cybercriminals of our hard-earned money.




Following tips may be adhered for safe online transactions:

1. Never disclose your net banking password, One Time Password (OTP), ATM or phone banking PIN, CVV number, expiry date to anyone, even if they claim to be from your bank. Also, never respond to mails asking for above details which seem to have received from your bank.
2. No bank or its employees will ever call or email you requesting for your net banking password, One Time Password (OTP), ATM or phone banking PIN, CVV number, etc. Such cases should be immediately reported to your bank.
3. Always use strong passwords and prefer separate ID/password combinations for different accounts to prevent anyone from guessing them.
4. Periodically change passwords of your online banking accounts.


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 CYBER
 SECURITY

5. To make passwords strong, use alphabets in upper case and lower case, numbers and special characters. Do not use passwords such as Jan@2018, admin@123, password@123, your date of birth etc.
6. Always use virtual keyboards while logging into online banking services. This is specially adhered in-case you need to access not banking facility from a public computer/ cyber cafe or a shared computer.
7. Do not make financial transaction over shared public computers or while using public Wi-Fi networks. These computers might have key loggers installed which are designed to capture input from keyboards and could enable fraudsters to steal your username and password.
8. Always remember to log off from your online banking portal/ website after completing an online transaction with your credit/ debit card.
9. Always delete the browsing data of your web browser (Internet Explorer, Chrome, Firefox etc.) after completing your online banking activity.


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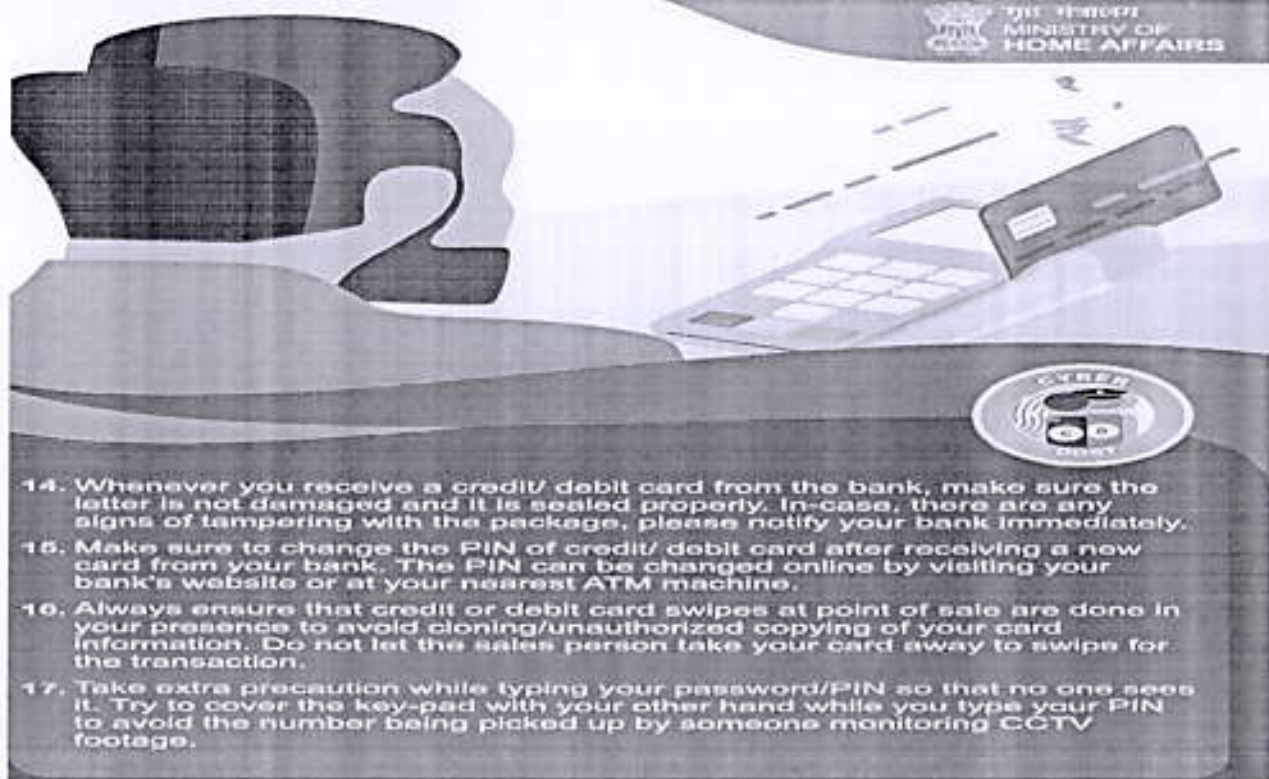
10. Always be sure about the correct address of the bank website and look for the "lock" icon on the browser's status bar while visiting your bank's website or conducting an online transaction. Always be sure "https" appears in the website's address bar before making an online transaction. The "s" stands for "secure" and indicates that the communication with the webpage is encrypted.

11. Login and view your bank account activity regularly to make sure that there are no unexpected transactions. Report any discrepancies in your account to your bank immediately.

12. Keep your bank's customer care number handy so that you can report any suspicious or unauthorized transactions on your account immediately.

13. It is easy for cyber criminals to send convincing emails which appear to be from your bank. Don't click on the links provided in such emails even if they look genuine. They could lead you to malicious websites.





14. Whenever you receive a credit/ debit card from the bank, make sure the letter is not damaged and it is sealed properly. In-case, there are any signs of tampering with the package, please notify your bank immediately.

15. Make sure to change the PIN of credit/ debit card after receiving a new card from your bank. The PIN can be changed online by visiting your bank's website or at your nearest ATM machine.

16. Always ensure that credit or debit card swipes at point of sale are done in your presence to avoid cloning/unauthorized copying of your card information. Do not let the sales person take your card away to swipe for the transaction.

17. Take extra precaution while typing your password/PIN so that no one sees it. Try to cover the key-pad with your other hand while you type your PIN to avoid the number being picked up by someone monitoring CCTV footage.



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EXITE

ATM

NOTIFICATION

CYBER
DOBT

18. Register your personal phone number with your bank and subscribe to mobile notifications. These notifications will alert you quickly of any suspicious transaction and the unsuccessful login attempts to your net-banking account.
19. Always review transaction alert received on your registered mobile number and ensure that your transaction is billed according to your purchase.
20. Keep an eye on the people around you while transacting at an ATM. Make sure that no one is standing too close to you while you transact at an ATM.
21. It is necessary that you keep your PIN secret and close your transaction completely before walking away from the ATM machine. If there is anything suspicious, cancel your transaction and walk away immediately.

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MINISTRY OF HOME AFFAIRS

CYBER
DOBT

22. Enable international transaction option on your credit card only when you are travelling abroad. Always ensure to disable international transaction option on your card upon return to your country.
23. Fraudsters may call your family members posing as hospital staff and may request for money transfer saying that you have met an accident and you are in urgent need of money. This could be a scam. Before entertaining any such request, contact your family member to confirm their whereabouts and check authenticity of the phone call.
24. Check for latest updates of your Smartphones operating system if you are using your mobile phone for online banking. Do install an antivirus as well and keep it up-to date by enabling the automatic update feature.
25. Always ignore an advertisement if it claims that you can earn money with little or no work or you can make money on an investment with little or no risk. It could be a scam. These offers seem, too good to be true, and you may end up losing money.



26. Always use familiar websites for online shopping rather than shopping by searching products on search engines. Search results can be misleading and may lead to malicious websites.
27. Avoid using third-party extensions, plugins or add-ons for your web browser as it may secretly track your activity and steal your personal details.
28. Always verify and install authentic e-wallet apps directly from the app store on your smartphone. Do not follow links shared over email, SMS or social media to install e-wallet apps.
29. Do not save your card or bank account details in your e-wallet as it increases the risk of theft or fraudulent transactions in case of a security breach.
30. Always type the information in online forms and not use the auto-fill option on your web-browser to fill your online forms they may store your personal information such as card number, CVV number, bank account number etc.

FIGURE 5 - DO'S AND DON'TS IN ONLINE FINANCIAL SERVICES

CHAPTER IV - DATA ANALYSIS

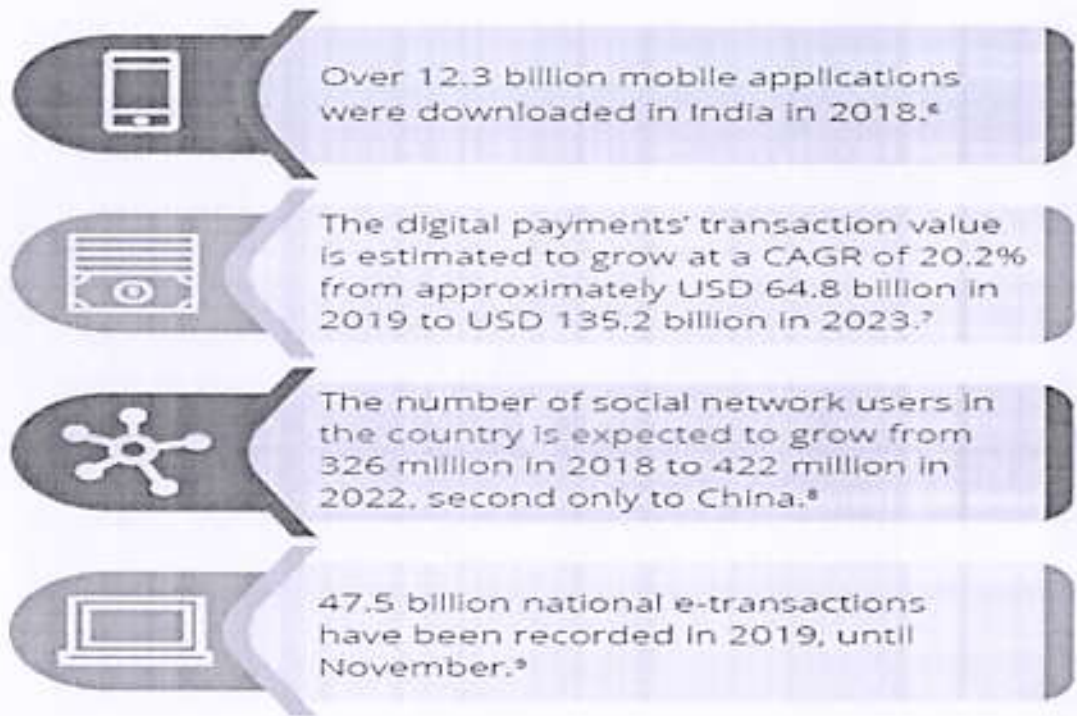
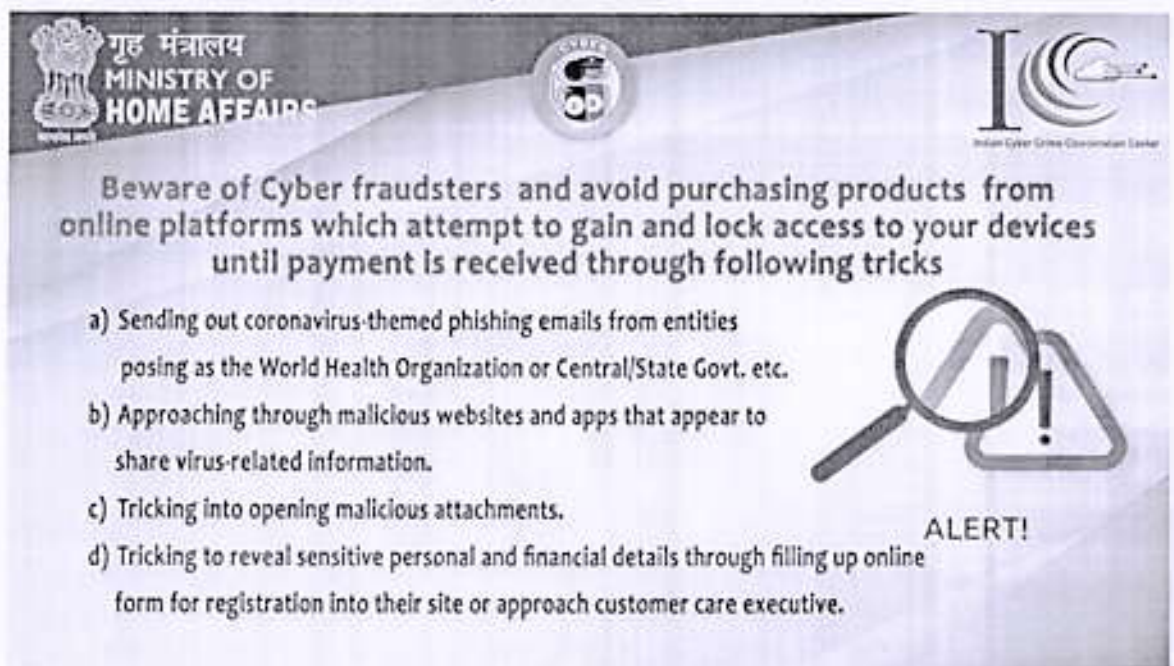


FIGURE 6 – SECONDARY DATA BASED ON RELATED PROJECTS



FIGURE 7 – 10 STEPS TO CYBER SECURITY





The advertisement features the logos of the Ministry of Home Affairs (MHA) and the Indian Cyber Crime Coordination Centre (I4C) at the top. The central text reads: "Beware of Cyber fraudsters and avoid purchasing products from online platforms which attempt to gain and lock access to your devices until payment is received through following tricks". Below this, a list of four tactics is provided: a) Sending out coronavirus-themed phishing emails from entities posing as the World Health Organization or Central/State Govt. etc.; b) Approaching through malicious websites and apps that appear to share virus-related information; c) Tricking into opening malicious attachments; d) Tricking to reveal sensitive personal and financial details through filling up online form for registration into their site or approach customer care executive. To the right of the list is an illustration of a magnifying glass over a warning sign with an exclamation mark, and the word "ALERT!" is written below it.

FIGURE 8 – ADVERTISEMENT BY MHA

CHAPTER V - CONCLUSION AND RECOMMENDATION

Cyber Security is a multi-dimensional concept, a complex issue straddling many disciplines and fields. Nations have to take appropriate steps in their respective jurisdictions to create necessary laws, promote the implementation of reasonable security practices, incident management, and information sharing mechanisms, and continuously educate both corporate and home users about cyber-security. It, therefore, calls for a strategic and holistic approach requiring multi-dimensional and multi-layered initiatives and responses at national and global level.

To sum up, though a crime-free society is Utopian and exists only in dreamland, it should be constant endeavour of rules to keep the crimes lowest. Especially in a society that is dependent more and more on technology, crime based on electronic offences are bound to increase and the law makers have to go the extra mile compared to the fraudsters, to keep them at bay. Technology is always a double-edged sword and can be used for both the purposes – good or bad. Steganography, Trojan Horse, Scavenging (and even DoS or DDoS) are all technologies and per se not crimes, but falling into the wrong hands with a criminal intent who are out to capitalize them or misuse them, they come into the gamut of cyber crime and become punishable offences. Hence, it should be the persistent efforts of rulers and law makers to ensure that technology grows in a healthy manner and is used for legal and ethical business growth and not for committing crimes.

It should be the duty of the three stake holders viz

- a. The rulers, regulators, law makers and investigators · b. Internet or Network Service Providers or banks and other intermediaries and 20
c. the users to take care of information security playing their respective role within the permitted parameters and ensuring compliance with the law of the land.

- Real-time intelligence is required for preventing and containing cyber attacks.
- Periodical 'Backup of Data' is a solution to ransomware.
- Using Artificial Intelligence (AI) for predicting and accurately identifying attacks.
- Using the knowledge gained from actual attacks that have already taken place in building effective and pragmatic defence.
- Increased awareness about cyber threats for which digital literacy is required first.
- India needs to secure its computing environment and IoT with current tools, patches, updates and best known methods in a timely manner.

The need of the hour for Indian government is to develop core skills in cyber security, data integrity and data security fields while also setting stringent cyber security standards to protect banks and financial institutions.

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- <https://www.convergenceindia.org/blog/cyber-security-challenges-solutions.aspx>
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- https://niti.gov.in/sites/default/files/2019-07/CyberSecurityConclaveAtVigyanBhavanDelhi_1.pdf
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Centre for Leadership Development (CLD)

The University adopts courses for Centre for Leadership Development to enhance various skills required by the students of MBA and BBA-LLB, BA-LLB and B.Tech courses. The details are listed below:

Course Name: Professional Development (CLD-1)

Course Code: 16010400

Objectives

- To acquaint the students with fundamentals of communication and help acquire some of the necessary skills to handle day-to-day professional responsibilities, such as - making speeches, controlling one-to-one communication, enriching group activities and processes
- Ability to communicate effectively with co-workers, employers, clients, customers and friends

Course Outline

Unit I: Self-Management Self-Introduction–Expressing Confidently, SWOT Analysis Identifying One’s Strengths and Weakness Impromptu speech – tackling hesitation, shyness and nervousness in speaking

Unit II: Formal Communication Extempore - Speech of Introduction, Speech of Thanks, Occasional Speech. Greeting Components, The Protocol of Shaking Hands, Introductions, Introductory Scenarios, Addressing Individuals.

Unit III: Interview and Group Discussion Skills Different types of Interview format- answering questions- offering information- mock interviews-body language (paralinguistic features)- articulation of sounds- intonation. Topic Based group discussion, Case based group discussion

Unit IV: Workplace Communication Email Etiquette - Email Message, Netiquette Guidelines Office Etiquette Greetings, Punctuality, Space, Time, Play the Host, Posture, Credit and Compliments, Speak well of your co-workers. Get the first impression well, Greet others & introduce yourself, Body language- speak well, Dressing sense- appeals to others. Effective Presentations- Enhancing presentations with slides and other Audio-visual aids - Art of Delivering the presentation.

Unit V: Soft Skills Stress Management, Team building, Time Management



Course Name: Centre for Leadership Development

Course Code: 99002600

Course Outline

Unit I: Company Specific Research and presentation Industry analysis and report writing

Unit II: Industry and Competitive Analysis Prepare a presentation on an industry/organization : why study this industry, life cycle stage ,industry driving forces ,porter's five force model, competitor comparisons (Revenues and profits, market share, product or service characteristics, critical success factors(CSF), Degree of diversification)

Unit III: Group Discussion Skills Leadership Skills, Interpersonal Skills, Persuasive Skills, Problem Solving Skills, Conceptualization Skills

Unit IV: Placement preparation • Mock Interview • HR Expert Mock Interview

Unit V: Team Building and Leadership Goal setting based on principle of SMART Stress Management: Introduction to Stress, Causes of Stress, Impact Management Stress, Managing Stress Conflict Management: Introduction to Conflict, Causes of Conflict, Management Managing Conflict Time Management: Time as a Resource, Identify Important Time Management Wasters, Individual Time Management Styles, Techniques for better Time Management.

Practical Exercises

- Monitoring the mentor mentee relationship
- Further guidance as per the placements and movement of candidates there of
- Management workshops organized, planned and conducted by the senior batch
- Final Counselling's and Interactions with the senior batch

Course Name: Centre for Leadership Development

Course Code: 99002900

Objectives

1. To learn the etiquette requirements for office, telephone, and Internet business interaction scenarios.
2. To enhance competitiveness by preparing them for internships.
3. To prepare students for placements.

Course Outline

Unit I: Internship report preparation, presentation & Viva

Unit II: Organizing a Summit-HR/MM/Finance Topic selection, Planning, Organizing and conducting a one day summit for each domain

Unit III: Industry related Project- Incubation Centre Conduct a desk research to developing a list of local, national and international companies

Unit IV: Pre-placement preparation

- SWOT Analysis of Self o Understanding oneself and one's value

- Updating CV and PI kit
- Attitude Building
- GD (General and Domain)
- Case Analysis
- FAQs Domain related questions
- Interview Techniques-Telephonic , PI, Skype, Stress, Psychological
- Prepare Placement Brochure
- Finalize Placement Brochure
- Reconcile Company Data Bank
- Mock Interview (General and Domain)
- HR Expert Mock Interview

Unit V: Leadership qualities and traits. Developing leadership skills, Raising awareness of group and people skills. Developing empowering style of leadership Identify Leaders at different levels from industry, contact them in person, prepare their profiles by interviews and observations and present it to the class Write reviews on articles / books written by or on leaders from various fields and debate and discuss the same in the class (Bring out the leadership traits, styles and strengths) e.g. Mahatma Gandhi, APJ Abdul Kalam, Jack Welch, Steve Jobs, JRD Tata, Ratan Tata, Baba Amte, etc,

Practical Exercises

- Mock Interviews/Skype interviews
- Group discussions
- Summit and Seminars which may be Industry specific/ company specific/ general
- Creating the Mentor – Mentee relationship with domain faculty
- Coordination of the placement process by the seniors with assistance from the immediate juniors
- Closely monitoring teamwork, leadership and management qualities.



Course Name: Judicial Competence (CLD-3) (BA LLB Sem IX)

Course Code: 16010600

Objectives

1. To acquaint the students with legal vocabulary, legal terms and legal maxims will help them to understand legal concept better and also give them ability to write in a legal context.
2. To demonstrate the skills, need to develop professionally.

Course Outline

Unit I: Common Errors in English

Errors in use of parts of speech, correct usages with regard to tenses, Subject verb concord. General errors in Sentence Constructions- Modals, Articles and Determiners, Active and Passive Voice, Direct and Indirect Speech, Antonyms and Synonyms, Phrasal Verbs and Idioms, Co-ordination & Subordination.

Unit II: Vocabulary building

Words often confused/ Homonyms & Homophones, Foreign words used in law, Legal terms, Antonyms and Synonyms

Unit III: Legal Essays

- 1) New pattern of legal education, 2) India and Parliamentary Ethics, 3) Election Reforms
- 4) Parliamentary System in India, 5) Fundamental Duties, any other contemporary topic

Unit IV: Presentation Skills

Preparing a brief and discussion of a famous legal case in groups .

Unit V: General Studies, Read newspaper daily, Watch News and Edutainment Channels, Use the internet for general knowledge, Follow online GK and Current Affairs groups.

B. Tech. VII Sem

Course Name: Professional Development (CLD)

Course Code: 19012100

Objectives

- To acquaint the students with fundamentals of communication and help acquire some of the necessary skills to handle day-to-day professional responsibilities, such as - making speeches, controlling one-to-one communication, enriching group activities and processes.
- To enable students to communicate effectively with co-workers, employers, clients, customers and friends.

Course Outline

Unit I: Self-Management Self-Introduction–Expressing Confidently, SWOT Analysis Identifying One’s Strengths and Weakness Impromptu speech (welcome, thank you, introducing others) – tackling hesitation, shyness and nervousness in speaking.

Unit II: Workplace Communication Email Etiquette - Email Message, Netiquette Guidelines Letter Writing- Job application, introduction, reference, thank you, follow up, appreciation letter. Effective Presentations- Enhancing presentations with slides and other Audio-visual aids - Art of Delivering the presentation.

Unit III: Interview and Group Discussion Skills Different types of Interview format- answering questions- offering information- mock interviews-body language (paralinguistic features)- articulation of sounds- intonation. Topic Based group discussion, Case based group discussion.

Unit IV: Public Speaking a. Prepared speech (topics are given in advance; students get 10 minutes to prepare the speech and 5 minutes to deliver. b. Extempore speech (students deliver speeches spontaneously for 5 minutes each on a given topic) c. Story telling (Student narrates a fictional or real-life story for 5 minutes each)

Unit V: English Language Proficiency Test English proficiency test in the language lab

MBA II Sem

Course Name: Skill Enhancement & Digital Footprints

Course Code: 11018500

Course Outline - Final Assessment – Preparing a documentary

Unit I: Phonetics Phonetic symbols and the International Phonetic Alphabets (IPA), The Description and Classification of Vowels (Monophthongs & Diphthong) Consonants, Phonetic Transcription & Phonology, Syllable, Stress & Intonations, Reading aloud, recording audio clips.

Unit II: Vocabulary Building Idioms and Phrases Words Often Confused, One Word Substitutes, Word Formation: Prefixes, Bases and Suffixes.

Unit III: Digital Footprints, Social Media & Personal Branding Introduction to Social Media, Target audience and influencers, networking through Social Networks, LinkedIn - Joining LinkedIn, Keywords for LinkedIn Profiles, Completing an Individual Profile, Headline and Picture, Summary, Experience, Contact Information, Skills and recommendations, Optional sections & managing profiles. Blogging- Types of blogs—diary, opinion, news/updates, reviews/advice, other, Reasons to blog—money, platform, express/share/be heard, Blog names, Good blog writing - Ideas. Preparing Blog account, Voice, spicing up your posts, Mixing it up—images/video/audio/cited sources, Professionalism.

Unit IV: Conducting Workshops Workshop: Definition, Importance, Concept, Planning & Execution, Conducting a Workshop. Unit V: Documentary Making What is documentary, aims & objectives, documentary for social cause, Documentary/Movie Screening & Reviews, preparing a documentary, Narration.



**SUPERSTITION IS A RELIGION OF FEEBLE
MINDS: IN SPECIAL CONTEXT OF FAKE
DHARMA GURUS**

Ability and Skill Enhancement

Submitted for partial fulfilment of

Bachelor of Business Administration (BBA) (Batch- 2018-21)



RNB GLOBAL UNIVERSITY

BIKANER



Submitted to:

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The enormous learning from this project would be impossible to remove forever.

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EXECUTIVE SUMMARY

A 'superstition' is a belief or practice typically resulting from ignorance, a misunderstanding of science or causality, a belief in fate or magic, perceived supernatural influence, or fear of that which is unknown. In the history of years and decades, we have gone through many deadly cases which are result of nothing but mere superstition. As much as we do agree with the problem and the cause of problem (superstition), we have made a greater emphasis on a different aspect of the same topic. We have a different understanding of what others define a superstition. According to us, the main problem is not the section of people believing in superstition or the fake dharma gurus promoting it, the problem is we people are not able to draw a line between a potential fact unknown to us and the barren hypothesis narrated by a person disguised as a dharma guru. If we talk numbers and facts, there are a number of such facts which sophisticated, rich people termed superstition turned out rightfully justified by today scientists. In this project we have talked about all such examples and our own hypothesis (not proven) to reason for such happenings, and provided suggestions for what one is supposed to do when he/she encounters one. However, fake dharma gurus have majorly contributed to the crime rate of the country but the question is, are they ones to solely bear the liability or is there another face to the story?



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CHAPTER 1

INTRODUCTION TO THE RELIGION OF SUPERSTITION

Superstition, belief, half-belief, or practice for which there appears to be no rational substance. Those who use the term imply that they have certain knowledge or superior evidence for their own scientific, philosophical, or religious convictions.

An ambiguous word, it probably cannot be used except subjectively. With this qualification in mind, superstitions may be classified roughly as religious, cultural, and personal.

Every religious system tends to accumulate superstitions as peripheral beliefs—a Christian, for example, may believe that in time of trouble he will be guided by the Bible if he opens it at random and reads the text that first strikes his eye. Often one person's religion is another one's superstition: the Roman emperor Constantine referred to some non-Christian practices as superstition; the Roman historian Tacitus called Christianity a pernicious superstition; Roman Catholic veneration of relics, images, and the saints is dismissed as superstitious by many Protestants; Christians regard many Hindu practices as superstitious; and adherents of all "higher" religions may consider Australian Aboriginal peoples' relation to their totem superstitious. Finally, all religious beliefs and practices may seem superstitious to the person without religion.



Superstitions that belong to a cultural tradition (in some cases inseparable from religious superstition) are enormous in their variety. Many persons, in nearly all times, have held, seriously or half-seriously, irrational beliefs concerning methods of warding off ill or bringing good, foretelling the future, and healing or preventing sickness or accident. A few specific folk traditions, such as belief in the evil eye or in the efficacy of amulets, have been found in most periods of history and in most parts of the world. Others may be limited to one country, region, or village, to one family, or to one social or vocational group.

Finally, people develop personal superstitions: a schoolboy writes a good examination paper with a certain pen, and from then on that pen is lucky; a horseplayer may be convinced that grey horses run well for him.

Superstition has been deeply influential in history. Even in so-called modern times, in a day when objective evidence is highly valued, there are few people who would not, if pressed, admit to cherishing secretly one or two irrational beliefs or superstitions.

Origin of Superstitions

The man started to believe in superstitions when he got a feeling that humans are at the mercy of natural elements. Similarly, some superstitions were also created because of social values. As a result, people worship forces of nature for a long time.

The Greeks and Pagans used to worship elements of nature in the form of Gods and Goddesses. Same is the case with Indian tradition. People continue to worship the sun, moon, stars, planets, plants and more believing these things have the power to influence our lives.



You might have heard 'it is because of the impact of some evil star' and more when a disease overtakes or disaster strikes. Even the people in the West have been believing in them. You will find instances in Shakespeare's plays where he includes things like omens, witches and more.

In fact, ever since a long time till date, people still consider the number 13 to be unlucky. Similarly, salt spilling over the dinner table is also an ill-omen. In India, people consider the black cat crossing the way to be unlucky. Similar is the case of an owl hooting or a dog wailing.

India and Superstitions

India has a long history of superstitions. There are many superstitions which people in this country follow. When someone sneezes during the time of departure, people consider it unlucky.

Similarly, when you hear long mewing of a cat, people consider it a bad omen.

Alternatively, offering curd before the start of any journey is auspicious. A group which follows superstitions a lot are students appearing for an examination.

Weeks before exams, the visit to temples starts to grow. Some of the students also get a taveez with a lucky stone to help them out. Further, some students place their stationery for the exam in the prayer room.

Most common superstitions include not cutting nails at night, not using the broom after sunset, not opening the scissors without cutting anything, not looking at oneself in a broken mirror and many more.



Even some political leaders in India believe in superstitions. For instance, they wait for an auspicious day to file their nomination or take an oath. In other words, even in the highest places, people do follow superstitions.

However, there is no need to paint everything black and white. Superstitions can be both dangerous and sometimes rational. Which is why I am presenting the work and beliefs of great scientists/ researchers.

Superstitions are different for different countries and society. For example, Simmons and Schindler (2002) demonstrate that, in China prices ending with the digit 8 are very common because there is a local belief that number 8 brings luck, prosperity and happiness.

Another definition given by Womack, 1992 is "unusual, repetitive, rigid behaviour that is perceived to have a positive effect by the actor, where as in reality there is no causal link between the behaviour and the outcome of an event." Superstitious rituals differ from a normal routine in that the person gives the action a special magical significance.

There are different theories about the development of superstitious behaviour, given by researchers. But, first reasoning derived by classic work of Skinner (1948, 1953), who discovered that superstitious behaviour can arise through conditioning. Skinner (1948) put pigeons in the so-called Skinner box and gave food at irregular intervals. Hence, it was left to chance as to what kind of behaviour was being reinforced. The results were astonishing. The pigeons kept doing what they did at the moment when the food was administered. For example, a pigeon that had just turned its head



continued turning its head; and a pigeon that happened to walk around continued walking around. The behaviour was difficult to unlearn because the reinforcement (i.e., food) was administered at irregular intervals. Skinner (1948) labelled this curious behaviour superstition, arguing that "the bird behaves as if there were a causal relation between its behaviour and the presentation of food" (p. 171). In a later article (Skinner, 1953), he suggested that seeing a causal relationship between behaviour and the "consequences" also could explain the occurrence and maintenance of superstition in humans.

A second, explanation may be derived from Langer and colleagues' (Langer, 1975, 1977; Langer & Roth, 1975) work on illusion of control. Langer stated that, in general, people are inclined to see themselves as a cause, even in situations in which they are not influencing the situation. This explanation holds that people carry out superstitious behaviours in order to influence situations in which, in reality, they have no control. According to Langer, this is especially true in situations in which chances as well as skill play a role. In competitive sports, there is always a mixture of chance as well as skill that determines the outcome of a match. Therefore, in these situations, people will probably be more prone to the illusion of control and superstition.

Research also suggests that people are motivated to rely on superstitious beliefs when their control over an event is undetermined or threatened. Case and colleagues (2004) conducted a series of studies investigating the relationship between the use of superstitious strategies and perceived control. The consistent finding across these studies was that as the likelihood of failure increased, so did use of superstitious beliefs. Case et al concluded that the more salient feature is, the more people use superstitious strategies to explain the failed outcome.



There are certain studies that regard superstition as an attitude (Sanko, 2005). These authors point out tripartite nature of attitude: like attitude superstition could also be decomposed into its affective, cognitive and behavioural component. The affective component would include diverse emotional states towards objects of superstition such as fear, anxiety, anger, joy, surprise, rapture, etc. The cognitive component would comprise understanding, categorization and anticipating outcomes of events, as well as planning a strategy of how to behave. The behavioural component would consist of different rituals and symbolic activities people perform in order to protect themselves and their loved ones from potentially hazardous incidents, preventing these incidents or facilitating wish fulfilments.

When we look at the progression that normal mental development takes, as individuals mature, we see a gradual trend towards greater accuracy, as well as a greater dependency upon logical principles (Markovitz & Vachon, 1989). However, there is one great mystery in our journey of cognitive development which violates an otherwise stable pattern of growth, and that is the advent and application of magical thinking. Magical thinking is a method of thinking, in which one believes that their thoughts words or actions will be able to influence reality in a way that fails to be supported by scientific evidence or causal reasoning. We typically see it employed in the form of superstitions and magical thinking.

Research has suggested that magical thinking developed in children from a very young age and is the primarily mode of thinking about the world for at least the early stages of development (Piaget 1928). Then as children mature and become more cognitively advanced either magical thinking is usurped by more formal logical structure or becomes dormant as more logical methods to thinking are developed.



According to psychoanalytic theory, superstition is a form of magical thinking that is characteristic of the anal stage in Freud's psychosexual stages theory. During that stage (from 18 months to 3 ½ years), the child learns to control his sphincters and suddenly becomes conscious that his mind is powerful: thanks to his willpower, the child can either retain or reject his faeces and as a result, satisfy or disappoint his mother. At this stage of his development, the child feels his mind is very powerful. In adulthood, superstition might reappear in periods of distress through regression as a defence mechanism (Piaget, 1974). The unconscious benefit of this regression is the illusion of an overpowered mind that can control the world.

According to Malinowski (1948), superstitions are used to fight anxiety and distress by filling the psychological gap caused by uncertainty. Superstitious thoughts or behaviours are used as a substitution to instrumental acts that people would have liked to achieve in order to influence the situation. In highly uncertain and uncontrollable situations, such instrumental acts do not exist and the best thing to do is precisely do nothing, because nothing can be done to control the situation. Modern societies are characterised by their orientation toward action. Our culture enhances the value of actions more than the value of inactions and we have a tendency to think that every problem has a solution as long as we dedicate enough efforts in that situation. Thus, it is very difficult for modern men to remain passive in the face of a stressful situation, because passivity goes against the core values of the society in which we live. Superstitious rituals bring emotional reassurance because they allow us to feel active rather than passive, and because they protect this fundamental need in modern culture: orientation toward action.



In a research paper by C. Sica, C. Novara, E. Sanavio (2002) entitled "Culture and psychopathology: superstition and obsessive-compulsive cognitions and symptoms in a nonclinical Italian sample", concluded that superstitious behaviour may be a predisposing factor for general instead of specific psychopathology, but that cultural factors may moderate the relation between superstitious behaviour and psychopathology.

In research paper entitled as "It is about believing: superstition and religiosity" by Benno Torgler (2003) the results indicate that socio-demographic and socio-economic variables matter. The results also indicate that there is a certain concurrence between churches and superstitious beliefs. In most of the cases we observe a negative correlation between superstition and attendance of church and other religious activities. Closeness to the churches goes in line with lower superstition. On the other hand, a generally higher perceived religiosity increases superstition. Furthermore there is the tendency that people without a religious denomination have the lowest belief in superstition. Finally, the results indicate that there is a strong variety in superstition among countries.

The research paper "The psychological benefits of superstitious rituals in topsport: A study among top sportspersons" by Michaela C. Scippers and Paul A.M. Van Lange (2006), examining the circumstances under which top-class sportspersons are especially committed to enacting rituals prior to a game (ritual commitment). Consistent with the hypotheses, findings revealed that ritual commitment is greater when (a) uncertainty is high rather than low; and (b) importance of the game is high rather than low. Complementary analyses revealed that the state of psychological tension mediated both effect of importance and uncertainty on ritual commitment.



Moreover, players with an external locus of control exhibited greater levels of ritual commitment than did players with an internal locus of control.

Eva Delacroix and Valarie Guillard (2008) in their research paper "Understanding, defining and measuring the trait of superstition" noticed that a superstitious person doesn't want to think within the bounds of reason. They found that superstition relies on a mistaken causal link between two independent facts. It was an exploratory qualitative study allowed us to define superstition as "beliefs and/or practices that have no religious nor scientific foundations and which lead people to think that certain facts (external events or one's own actions), or objects can bring good or bad luck, or be signs announcing positive or negative consequences."

Barbara Stoberock, Lysann Damisch and Thomas Mussweiler, University of Cologne (2010) decided to research the effect of superstitions after watching athletes, including famous athletes, perform meaningless behavior or rituals as part of their athletic routine. They found that it brings positive effect on them by improving their self-confidence. The research was published in "Association of Psychological Science" in as Keep your fingers crossed! How Superstition Improves Performance.

In research paper by Jeffrey M. Rudsky, Ashleigh Edwards (2010) entitled as "Malinowski goes to college: factors influencing student's use of ritual and superstition" found that college students rated the likelihood of their using charms or rituals for various scenarios involving academic, artistic, and athletic performances. Reports of use of ritual increased as the stakes of the event increased and decreased with perceived expertise or level of preparation. Additional findings included participant's reporting frequent use of ritual while denying any causal effectiveness.



Kevin R. Abbott and Thomas N. Sherratt of Dept. of Biology of Carleton University in research paper "The evolution of superstition through optimal use of incomplete information"(2011), concluded that while superstitions appear maladaptive, they may be the inevitable result of an adaptive causal learning mechanism that simultaneously reduces the risk of two types of errors: the error of failing to exploit an existing causal relationship and the error of trying to exploit a non-existent causal relationship. Furthermore, we find that both the total number of learning trials available, and the nature of the individual's uncertainty affect the probability of superstition, but that the nature of these effects depends on the individual's prior beliefs.

John C. Mowen and Brad Carlson, (2003) studied on "Exploring the antecedents and consumer behavior consequences of the trait of superstition" one of the interesting findings was that the antecedents of superstition include a lower need for learning among older adults, higher levels of sports interest, a belief in fate, and a decreased belief in heaven and hell. In addition the result suggested that the consequences of superstition might include beliefs in astrology, magic, psychokinesis, and existence of fictitious creatures.

There are several researches in the field of psychology, which study the positive and negative causes and effects of superstition on people. There are several theories proposed by different researchers about the development of superstition. Through this review of researches we can understand how superstitious grows in our behaviour affect us at cognitive level and conative level.



CHAPTER 2

'FAKE DHARMA GURUS'

Although we do not appreciate the argument solely against 'Dharma Gurus', since the fake gurus of every culture every religion is promoting their own beliefs in the form of superstition. But since we are here to explain the topic in special context of fake dharma gurus, we do accept the fact that in India, a significant rate of crime is committed by these people disguised as dharma gurus. But the question is, how are they able to do something at such a big scale without even been suspected or restricted?

Supporters! Yes, these people are supported by their followers blindly. Even sometimes when the followers are themselves the victim or their loved ones are. Why are these people doing it then? This is an obvious pop up question. To this, these people are made to believe that this is the right thing to do by some superstitious talk promoted by the fake dharma gurus. For instance, we have come across cases like a Baba raped a girl with the consent of her own parents and they agreed because he made them believe that she was a sin to their family and whatever her parents are trying to achieve (a boy for instance) can only be achieved if baba raped her sins out of her body and their family. Things like these perhaps does sound really disgusting and ridiculous for someone with a little or more rational perspective to this world.

India is home to many superstitions – from relatively innocuous ones to practices which are dangerous. Those who fight against such superstitious practices often do so at the risk of their lives.



The recent floods that devastated Kerala saw a rather ugly side of human nature emerge. While the state was reeling under the distress that the floods had caused, a few on social media, including RSS ideologue and director of RBI, S Guru Murthy, linked the Kerala floods to the Supreme Court ruling allowing women to enter into the Sabarimala temple. While some claimed that the floods were a manifestation of Lord Ayyappa's wrath, others blamed it on the fact that Malayalis ate beef.

Indians are superstitious people, and this often transcends economic and educational barriers. While some superstitious beliefs are harmless, others are downright dangerous. According to the National Crime Records Bureau (NCRB), around 52 people have been sacrificed to appease a god since 2014. Around 156 have sacrificed for witchcraft purposes in 2014, 135 in 2015 and 134 people in 2016.

It has been five years since rationalist and anti-superstition crusader Dr Narendra Dabholkar was shot dead in Pune. Since then, India has seen more such deaths – rationalist and left-winged politician Govind Pansare from Maharashtra; Professor MM Kalburgi, Vice-Chancellor of Kannada University in Dharwad, and Gauri Lankesh, journalist and activist have all lost their lives. Like Dr Dabholkar, these rationalist thinkers were also fighting against archaic and harmful religious practices and superstition that is prevalent in India.

However, undeterred by the fate that these crusaders have met with, some organisations are carrying on the fight against superstition:

Maharashtra Andhashraddha Nirमoolan Samiti: After Dr Narendra Dabholkar was murdered in 2013, his son Hamid took over the reins of the organisation, which has since grown in strength from 220 branches in Maharashtra in 2013 to 320 branches in Maharashtra, Karnataka and Goa. The organisation was successful in bringing about



India's first anti-superstition law, the Maharashtra Prevention and Eradication of Human Sacrifice and other Inhuman, Evil and Aghori Practices and Black Magic Act, 2013. After decades of fighting for it, the Law was finally promulgated on 26 August 2013, four days after Dabholkar's death. MANS is also fighting to ban the Sanatan Sanstha, the radical right-winged group reportedly behind Dabholkar's murder.

Founded by Dr Dabholkar, MANS has been vocal against a number of religious and superstitious practices, including the immersion of Ganesha idols during Ganesh Chaturthi festival and the 'miracles' that various god-men claim to perform. The organisation also protested against the canonisation of Mother Teresa in 2016, based on miracles that she had reportedly performed after her death. MANS had written a letter to the Pope stating that the word 'miracle' should not be used and the focus should be on the good deeds she had done, instead.

Tarksheel society: Based in Punjab, Tarksheel Society has undertaken campaigns to expose miracles, charlatans and godmen. The Society has even announced an award of Rs 5 lakhs to any yogi, god man, saint, psychic, fortune teller or telepathist who can perform miracles such as walking on water, regrowing an amputated leg, leaving the body and materialising in another place, moving or bending an object with psychokinetic power, reading the serial number of a currency note, etc. Members of the society also perform various nukkad nataks (street theatre) to create awareness about fake godmen, miracles and superstitious practices.

Human Rationalistic Association: The Godhra based association of rationalists has gone a step further by announcing a cash award of Rs 1 crore to anyone who thinks they have superpowers and is willing to perform a miracle. So far, only one person has accepted the challenge. Back in 2003, Rashmikant Shah from Ahmedabad took



part in the challenge but was unable to perform a miracle. The Association has been active since 1965 and the prize money earlier was Rs 1,00,000.

Akhila Karnataka Vicharavadi Sangha: When Professor AS Nataraj, who hails from a family of priests and used to practise as an astrologer, realised that astrology does not determine one's fate, he decided to dedicate his time towards dispelling superstitions and promoting a more rationalistic and scientific approach towards life. Prof Nataraj founded the Akhila Karnataka Vicharavadi Sangha, through which he set up a Rs 1 crore challenge, where astrologers are given a test horoscope along with a set of 10 questions. For the astrologer to win the challenge, he should be able to answer at least 80 per cent of the questions correctly. Despite increasing the prize money from the earlier Rs 10 lakhs to Rs 1 crore, no one has taken up the challenge so far and the prize money remains unclaimed.

Indian Rationalist Association: The voluntary organisation, founded by Sir Raghunath Purushottam Paranjpye in 1949, has taken on claims such as milk-drinking statues, the Monkey Man of Delhi, superstitions which are associated with the eclipse and godmen who claim feats such as walking on coals or producing ash from thin air. The current President of IRA is Sanal Edamaruku, journalist and rationalist Joseph Edamaruku's son.

In 2012, Sanal was charged by a group of Catholics for debunking a claimed miracle at Our Lady of Velankanni Church in Mumbai, where the crucifix was allegedly dripping water. Edamaruku proved that far from being a miracle, it was the capillary action caused by a blocked drain that led to the water dripping. The Catholic Secular Forum filed a complaint against Edamaruku under Section 295A of the Indian Penal Code for deliberate and malicious intention of hurting religious sentiments. The



Archbishop of Mumbai asked Edamaruku to apologise if he wanted the charges dropped, Fearing indefinite jail time, Edamaruku was forced to leave India and relocate to Finland.

Bharat Jan Vigyan Jatha (BJVJ): In the Khicha village of Sanand in Ahmedabad, villagers stood under the scorching sun for 12 hours as a religious head had told them that the community deity was angry as they had not kept to their promises of offerings. When the Bharat Jan Vigyan Jatha (BJVJ) an NGO which works towards promoting rational and scientific thinking, got to know about it, they did a survey and found out that there were atleast 15 cases of heat stroke and diarrhea that day, as per a report in the Indian Express. Jayant Pandya, the Gujarat chapter chairman of BJVJ then got the village sarpanch and the religious head to issue a public apology.

Bharat Jan Vigyan Jatha works with rural communities and state governments to fight against superstitious beliefs and promote rationalistic and scientific thinking among people. The organisation has also exposed fake babas, faith healers and has held campaigns against animal sacrifice.

Federation of Indian Rationalist Associations: The FIRA is an umbrella body of around 83 atheist, secularist, scientific and rationalistic organisations across India.

The Federation is involved in promoting scientific and critical thinking and tolerance and dispelling myths and superstitious beliefs, pseudoscience and child marriage.

In order to support the above argument made by us, we are presenting some real life cases of such fake dharma gurus of India.



Asaram Bapu (Asumal Sirumalani)

The 76-year-old white-bearded man was arrested in 2013 after a teenage devotee accused him of raping her at a religious event. Another female follower later also accused him of rape. He has been in jail since 2013 on charges of rape and criminal intimidation. Yet Asaram continues to have thousands of supporters flock to court when he appears for hearings.

Several local newspapers have reported on the mysterious killings of three witnesses in the criminal cases he faces.

Radhe Maa (Sukhwinder Kaur)

A Punjab resident, Sukhwinder Kaur later changed her name to Radhe Maa and moved to Mumbai. She hosts regular religious events at her Radhe Maa Bhawan located in Boriwali. The Punjab and Haryana high court recently issued a notice against a police official asking why contempt proceedings should not be initiated against him for failing to act on a complaint against Kaur.

A Phagwara-based man had lodged a complaint against her, seeking registration of a case in 2015 for allegedly hurting religious sentiments, threatening and other offences under the IPC.

Last year, Mumbai resident Niki Gupta filed a complaint, accusing Kaur of instigating her in-laws against her for dowry.

Sachchidanand Giri (Sachin Datta)

He is called 'Builder Baba' by many. Sachin Dutta alias Sachidanand Giri had been declared a proclaimed offender in a case registered with the Economic Offence Wing (EOW) of the Delhi Police and was later arrested from his house in Lucknow. In



2015, a case of fraud had been registered at Sector 58, Noida against Dutta and seven others for allegedly mortgaging sold flats in an Indirapuram housing society to obtain bank loans. The case was subsequently transferred to the Indirapuram police station and the accused declared a proclaimed offender.

Gurmeet Singh

Dera Sacha Sauda chief Gurmeet Singh, known as the guru of bling for the bejeweled costumes he wears in self-produced films, was recently sentenced to 20 years' jail after being convicted of raping two female followers. Hundreds of his followers went on the rampage when he was convicted, attacking train stations, buses and television vans.

Secret tunnels, including one which linked the jailed sect chief plush residence with female disciples' hostel, an empty box of AK-47 cartridges, an illegal firecracker factory were among the detections made during a search at his sect headquarters

Swami Omji (Vinodanand Jha)

In November 2008, an FIR was registered against Vinodanand Jha aka Swami Omji on a complaint by his younger brother Pramodh Jha, who accused him of breaking the lock of his bicycle shop in Lodhi Colony along with three men and stealing 11 bicycles, expensive spare parts, sale deed of the house and important documents. The self-proclaimed godman also faces charges under the Arms Act, Terrorist and Disruptive Activities (Prevention) Act in other matters.



Nirmal Baba (Nirmaljeet Singh)

Nirmaljeet Singh Narula, better known as Nirmal Baba, has appeared on television as part of his show, 'Third Eye of Nirmal Baba'. This Jharkhand-raised self-styled godman shot to fame through the controversy surrounding the donations and the charging of admission fees (Rs. 2,000 per person) to his 'darbar' sessions. He is estimated to be worth hundreds of crores and has a huge following despite dispensing advice bordering on the absurd. He even has an app on Facebook called 'Live Darshan 24/7'. A polarising figure, Nirmal Baba has ardent devotees and vocal doubters.

Ichchadhari Bhimanand (Shivmurti Dwivedi)

Shivmurti Dwivedi was arrested in 2010 for allegedly running a sex racket. Dwivedi, alias Ichchadhari Sant Swami Bhimanand Ji Maharaj Chitrakoot, was booked under Maharashtra Control of Organised Crime Act. "He has political ambitions. He did not want to join politics now but was gaining ground steadily. He wanted to use his followers as his vote bank," a senior police officer had said after his arrest.

Swami Aseemanand

Right-wing activist Swami Aseemanand was recently acquitted along with six others in the 2007 Ajmer blast case by a special court. Judge Dinesh Gupta let off Swami Aseemanand and six others giving them "benefit of doubt".

Narayan Sai

Asaram's son Narayan Sai is in jail for allegedly raping a Surat-based woman disciple of his father between 2002 and 2005. She was allegedly raped when she was living at



Asaram's ashram in Surat. Sai, 40, is also accused of having physical relations with eight other girls.

Rampal

In November 2014, five bodies were discovered by the police after they stormed the ashram of a self-styled godman, Rampal, in Haryana's Hisar. Another of the man's followers died in hospital. The police were seeking Rampal's arrest after he refused court orders to appear to answer charges including conspiracy to murder, inciting mobs and contempt of court.

Rampal considers himself an incarnation of the 15th-century poet Kabir.

The ashram was guarded by hundreds of followers for several days. Police fired water cannon and lathi-charged the supporters who were armed with stones, petrol bombs among other weapons.

Some followers later came out of the ashram, saying they had been held at the ashram against their will.

Acharya Kushmuni

Acharya Kushmuni Swarup is national spokesperson Akhil Bhartiya Dandi Sanyasi Prabudh Samiti. After the list of fake babas, Kushmuni alleged most of the people in the akhada had criminal cases against them. He has in the past called for fake babas to be reprimanded.

Brahaspati Giri

Giri allegedly tried to gain control of temples of Alkhnath Trust in Uttar Pradesh.

The other two babas on the list are Om Namah Shivay Baba and Malkhan Singh.



CHAPTER -3

THE MISCONCEPTION

A misconception is highly incorporated among the young sophisticated people which is that that every religious saying is a superstition. Well, it's not! Let's first understand what superstition is. According to google, superstition is irrational beliefs shared by religious or cultural old mans. The question is, who decides what's rational or what's irrational? We mean there is no measure to it as in the numbers. Like we can say 2 is rational and under root negative 2 is irrational. Now can we use that kind of theorem here?

Frankly speaking, we live in a world where scientists are not yet able to discover the true existence of the universe or what matter actually is made up of and when is it all going back to the way it was before humans or perhaps not. Epitomizing it when we as humans can't answer the question to our own existence then who we are to differentiate something as rational and another thing as irrational?

Well, we have made up our own theory of it. When somebody cannot understand a concept he tries to defy the concept itself. Similarly in this case, when somebody doesn't understand the logic behind a saying or belief he terms it as a superstition. And to be clear, we don't intend to defend the superstition or even argue it we are just trying to talk possibilities.

We have divided beliefs considered as superstition in two major categories –

- A) The one's intending harm to others (including deaths or crimes as severe as rape, Robbery).



B) The one's not intending any harm to anybody.

We do believe that there is no harm in atleast evaluating the possibility of the superstition of category B to be true, before simply trying to look sophisticated and totally defying it. However, we suggest that any superstition of category A must be defied immediately after being brought to mind and the person involved with it must be reported.

India and Indians believe in so many superstitions that after a point it is not at all funny. 'Kaali billi rasta kaat gai' to 'nimbu mirchi totka', there are so many weird superstitions that Indians have. I am not defending them or going against them, but simply sharing the possible reasoning that might just make us understand the origin of them all. Some may not have any logic but some surprisingly sound scientifically right. Yes, we do believe them but remember that every coin has two sides. There is no harm in keeping our minds open and giving a chance to the explanations for everything. So let's give these 'totkas' a chance.

The number of superstitions in India are simply enormous. There is a story, a mythical belief related to almost everything that we see or feel around us.

Since birth, we are instructed by our parents and grandparents to do (or not do) certain things in a specific manner or on specific days. We grow up listening to these superstitious instructions that get embedded in our brains and eventually, we do the same to the next generation without actually understanding the reason behind them. While most of these superstitions are simply senseless and originate out of people's blind beliefs, there are some that carry a scientific reason backing them up.



The Lemon-Chilli Combo For Good Health & Protection Against Evil

The superstition is that if someone puts up a bundle of a lemon and a few chillies in front of their homes, shops or vehicles, it prevents them from contracting "*buri nazar*". The science behind this belief is that the cotton thread that pieces through the lemon and the chillies absorbs the citrus and some of the other nutrients from the combo. The fragrance that then disperses into the atmosphere with the help of wind prevents insects from entering the homes/shops.

Eating Curd & Sugar Before Stepping Out Brings Good Luck

Remember when your grandmother made you eat a spoonful of curd and sugar before an important exam and said that it will bring you good luck?

Scientifically speaking, curd is one of the most effective ways to prevent your stomach from heating especially during warm summer days in India. The addition of sugar is to give an instant boost of glucose to the body which breaks down into energy quickly. Essentially, good health would allow you to work more efficiently, in turn bringing you prosperity and "good luck".

Ghosts Reside In Peepal Trees At Night

Defamed, insulted and slandered for supernatural beliefs, the OG peepal trees are said to have scary ghosts residing in them at night, waiting for someone to munch on. It is therefore told that one should not stand, sit or sleep under the tree after sunset.

The logical reason behind this lies in your Class 3 biology book. Although Peepal is known to produce oxygen at night as well, it is nothing compared to the amount of carbon dioxide it releases after sunset. If a person sleeps under a massive peepal tree



at night the CO₂ inhaled by him will cause him to feel suffocated, thereby giving the illusion of being “possessed by a ghost”.

Throwing Coins In Water Brings Good Luck

Every once in a while, we come across a water body, a fountain, a lake or even a river in which people can be seen throwing a few coins. They close their eyes, make a wish in their heart and toss the currency with the hopes of their dreams coming true and their fortunes changing.

Back in the day, the currencies were made up of copper, a natural purifier of water that can kill microorganisms like molds, fungi, algae and bacteria and protect those who drink that water from harmful diseases, therefore bringing “good luck” in the form of good health. However, these days, neither are coins made from pure copper, nor do we drink directly from the river. So save your coins and buy yourself a nice water-purifier.

Chewing Tulsi Is Disrespectful To Lord Vishnu

We have often been told to directly swallow leaves of the tulsi plant and never chew on them. Superstitiously speaking, chewing on the plant leaves is disrespectful to Tulsi, the wife of Lord Vishnu.

Scientifically, while tulsi leaves have a lot of benefits for a person’s respiratory system, chewing them releases a substance called arsenic that results in tooth decay.

Black Cat Crossing Paths

It is considered a bad omen when a black cat crosses our path. This belief is not just in India but in the west as well. The origin of this superstition has come from the



Egyptians who were of the belief that black cats were evil creatures and that they bring bad luck. In India, black colour is mostly associated with Lord Shani. It is said that if a black cat crosses your path, then you should let somebody else pass before you do. It does sound extremely selfish but as per the myth, this way, the first person will have all the bad luck and you won't

Not To Sleep Facing The North

Most probably our elders knew about the relation between Earth's magnetic field and the human body's field. They made this rule of sleeping with our heads in the South direction to avoid harmful effects related to blood pressure and other diseases that asymmetry with the Earth's magnetic field would create. However, yet again, sadly, it has boiled down to a superstition that if we sleep with our head in the North, we will die. May I say "LOL (Laugh Out Loud)"!

Broken Mirrors

It is said that in earlier times, mirrors used to be very expensive but brittle. To avoid such negligence, people of the ancient Rome spread the rumour that breaking mirrors will bring you 7 years of bad luck. The logic behind the number 7 is that as per Roman beliefs, it takes 7 years for a life to renew itself. So, the image of a person, who is not of sound health, will break the mirror and after 7 years, his life will renew itself and he'll be in good health. A smart way of saving mirrors for sure!

Twitching Eyes

This one has a different meaning in different cultures. The scientific reason is that this twitching is caused due to alcohol, stress, allergies, strain or just dry eyes.



Nazar Utaarna

Putting a little dot of kohl on a child's neck or on the forehead is something you get to see often. This is called 'nazar utaarna'. This is just to ward off all negative vibes coming towards the kid. The logic here is that a spot like that will make the kid look "ugly" and therefore no one will think ill of the child.

Adding One Rupee To A Gift Sum

Whenever we hand over a sum of money to anyone as a gift we often put in a coin of Rs 1 to it and the wedding 'lifafah' always has a coin stuck to it. Ever wondered why and by what logic is it auspicious? The main reason to add that extra coin is to make the entire sum an odd number which becomes indivisible, and therefore it is good for the person or the newly married couple. If the number is even by that logic, then the sum will end in a zero which means 'the end'.

No Stepping Out During Eclipse

The sole reason why we are asked not to step out during eclipse is that it can cause retinal burns. Nothing Else!

No Cooking Until Shraadh

We do this so often but never realised the true meaning of it. It has nothing to do with inauspiciousness but has a simple logical reasoning. Superstition says this is to prevent the burning of the soul of the deceased. However, logically it may have been started with the consideration of the family members who are broken and need to mourn the deceased!



Bathe After Attending A Funeral Ceremony

It has nothing to do with the departed soul, it is a reasoning which came much later. The logic here is that since our ancestors did not have a vaccination for many diseases earlier, and that includes hepatitis, smallpox and other deadly and contagious diseases, it was best to come home and have a thorough bath. The place where so many people visit, not to sound cold but a dead body is left exposed, you never know what infections might be lurking around... therefore the logic.

Do Not Sweep After Sunset

In many regions, it is said that Goddess Lakshmi will walk out of your house if you sweep after sunset. Now the reason here is that the goddess generally pays a visit after sunset so, if you sweep your place after sunset, she won't come in.

No Cutting Of Nails After sunset

Nail clippers have sharp edges, as in the blades and if the light is not adequate then you are bound to hurt yourself. In the old days when electricity was not there in India, individuals had to do it in the day time. That logic turned to a superstition that people still believe in and back it with weird explanations. Here it is all about mind vs heart. What do you believe?

Limiting Women From Doing Certain Things During Periods

Now this one has had many going daggers with their debates. For those who don't know the first sanitary pad was invented in the year 1896, while painkillers were not available before the 20th century. In India, there are so many places still do not have access to either. So the logic here was that before we had access to both, these 5 days were extremely painful and stressful for women and it was all about giving them rest.



Probably women did not work during those days because of discomfort, which slowly became a ritual and was later on degraded to the form of a superstition. This whole reasoning of "impurity" etc is nonsensical for the logical Indian. Please always question the practice you are following and not just go after it blindly.

Crush Head Of A Snake After Killing It

According to superstition, if you do not crush the head of a snake after killing it, its kin might find an image in its eyes and seek revenge. Now the actual reason is that a snake can bite even with a detached head. Therefore you have to crush the head to completely neutralise it. This is for most cold-blooded organisms (a chapter we had in school on). Even if some of its organs stop working it will stay alive for hours and die a slow and painful death. Just like cockroaches. You will give the snake a less painful death by crushing it not the opposite.

Plastering Floor With Cow Dung Is Auspicious

Auspicious... a debate I would like to skirt on over here as it regarding "gau mata", but the science here is that cow dung guards against insects and reptiles which are repelled by the pungent smell of cow dung. Since in the old days, our ancestors did not have repellents and disinfectants like we have today, they used cow dung as one.



CHAPTER – 4

CONCLUSION

To conclude, superstition can be harmful and no intention of this project report is to defend superstition, however, there are some superstitions and not only in Indian culture or religion but all around the world and these beliefs should be given a chance to prove how they can be scientifically proved for the people who are capable of believing in things that are only proven facts.

We also want to put emphasis on the matter that what someone is supposed to do when he/she encounters something like that. We suggest that if anyone encounter people who have beliefs that others consider as superstition in neighbourhood, office, school, college or any place, they should not mock or ridicule it but try to investigate whether or not there is a possibility of that belief to be true. However, under circumstances which include people with terrifying beliefs or beliefs that can be harmful to others like sacrifice, cast mockery, etc. one should totally try to escape these people and circumstances.

It is unfair to claim something particular for promotion of unfair activities, and exclaiming the people believing in them as feeble as what we don't know might be something of real value and well understood to them. Which is why we suggest to interrogate without judging.



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“Beti Phadayo Beti Bachao”
Is a way to women empowerment.

Ability and Skill Enhancement

Submitted for partial fulfilment of Bachelor of Business
Administration (BBA)

(Batch-2018-21)



RNB GLOBAL UNIVERSITY
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Executive Summary

Mahatma Gandhi, has rightfully defined empowerment of women, as a situation "when women, whom we call abala become sabala, i.e all those who are helpless will become powerful."

Women empowerment is central to the human development. But, it is a matter of utter irony that in reality women hardly get any opportunity to display their own individual ideas as they are considered as vulnerable section of society, who are often sidelined from taking any important decision.

Gender differences, customs, traditions, social attitudes etc., are mainly responsible for the inequality between men and women. Women in traditional patriarchal society have always been considered as weak. Unless women are educated and involved in the process of empowerment, the goal of equality cannot be achieved.

The Indian Constitution gives equal political rights to both men and women, but the representation of women in Parliament and State Legislatures is very less. However, the scenario has changed of late, as modern women has become very conscious of their rights, and empowering the women as a whole has become a new motto.

In India, girl children were often killed before they were born or were abandoned immediately after birth because of socio-economic reasons.

The fall in child sex ratio in the country therefore became a major indicator of women disempowerment. Considering the wide variations in the ratio and showing concern for the girl child, the Narendra Modi-led

Government initiated Beti Bachao, Beti Padhao (BBBP) scheme in Haryana, which had the poorest sex ratio in India.

This scheme was the newly formed government's fourth major scheme after 'Jan Dhan Yojana', 'Swachh Bharat Abhiyan' and 'Make in India' campaign. The campaign was initiated in 100 critical districts in the country to deal with the issue of declining sex ratio, sensitising people about the safety and education of the girl child, prevention of female foeticide and facilitating women empowerment.



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INTRODUCTION

WOMEN EMPOWERMENT:

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

Women empowerment is a multi-dimensional concept, which encompasses various facets of women liberation.

The issue of gender justice and women empowerment has been a concern in many nations and in many an arena for some centuries.

Though there has been formal removal of institutionalized discrimination, yet the mindset and the attitude ingrained in the subconscious have not been erased. Women still face all kinds of indignity and prejudice.

Women empowerment is essentially the process of upliftment of the social, economic and political position of women and it involves the building up of a society wherein women can live without the fear oppression, exploitation and discrimination that go with being a woman in a traditionally male-dominated society.

Although women constitute half of the population and is an active agent of social change, yet they are still being subjugated and suffer from fewer rights and lower social status.

The widespread discrimination and exploitation upon women evoke the need of empowerment of women and education can be used as an effective tool for achieving it. India's population is more than 1.34 billion and women section is close to half (>48%) having sex ratio 943 per 1000 man and child sex ratio 919 per 1000 as per census data.

It is important to realize that if potential of such a large percentage of human capital is untapped, it will hinder development of the nation from social and economic standpoint.

However women are discouraged in various ways to put forward their ideas and participate in critical decision making processes.

According to 2013 UNDP report on human development indicators, all South Asian countries except Afghanistan were ranked better for woman than India. It predicts that an Indian girl child aged 1-5 years is 75% more likely to die than the boy child.



Various schemes, programs, protection laws since independence has helped us to move in the right direction but the momentum is sluggish as women still face all kinds of indignity and prejudice. It is seen that lack of education among girls leads them to make bad decisions or rely on others which greatly influence the quality of life they are leading.

Pillars of woman Empowerment

Woman empowerment is absolutely essential as they face various problems like gender discrimination, female infanticide, dowry, child marriage and various other atrocities like rape, murder, public humiliation, and domestic violence etc.

They are deprived of decision making power, freedom of movement, exposure to media, proper access to education and employment.

The foundation of woman empowerment need to be strong in order to stand tall supported by four main pillars of Empowerment.

They are:

- a) Social Empowerment through Education
- b) Economic Empowerment through flexible employment opportunities
- c) Political Empowerment by encouraging their representation in decision making bodies
- d) Legal Empowerment to safeguard their interest

Need of Education for Social Empowerment

women is an essential apparatus of development not only of the women but also for her entire family and thereby a nation. Pandit Jawaharlal Nehru said, "To awaken the people, it is women who must be awoken; once she is on the move, the family moves, the village moves and the nation moves." Education empowers women more effectively which would help to abolish gender inequality, develop their potentials, increase social and economic return, improve their quality of life, produce educated and healthy children and reduce fertility and mortality rates.

Education is key to empowering women's participation in decision making in democracy, dynamic transformation of society and shaping the destiny of the future generations. Hence education can be used as powerful tool to help the women to understand the constitutional



directives and legislative provisions for reducing women's exploitation and negligence upon them, to reduce the gender gap in literacy levels, to create awareness about the existing social problems and to fight for fulfilment of the basic amenities and welfare of the community as a whole.

Moreover, education helps to enable women to exercise their rights on equal footing with men and participate in national development.

Education is henceforth can be considered as the milestone for women empowerment because it enables them to respond to the challenges and to confront their traditional role and change their life

Need of Economic Empowerment

According to International Labour Organization (ILO) report, while women represent 50% of the world adult population and a third of the official labour force, they perform two-third of all working hours and receive only one tenth of income⁷. In India, women form 48% of the population, but they are 29% of the workforce and only 26% have access to formal credit.

Mostly woman work in unorganized sectors and are discriminated. Majority of woman are employed in agricultural work. Even though, there is no dearth of well-educated and well qualified woman, they are not able to utilize numerous employment opportunities due to lack of flexible timings, maternity leave, provision of child care/creches at workplace . As per world poverty clock, India is ranked second as of May 2018 in the poverty index.⁹

If India need to meet its sustainable development goal of escaping poverty by 2030, women education and empowerment needs further impetus.

Moreover, marriage needs to hang around till the right age and until certain degree of education is received. Educated married women will provide a stable family environment and may contribute financially if they get economic independence to make their children flourish.

Need of political Empowerment In India

Political participation is not quiet impressive when compared with men. Though, women's political participation at present is quiet encouraging as compared to the older times, but in



India, women who have decision making powers hail invariably from urban and elite groups. Even today women representation in the Parliament is far from being satisfactory.

It is high time that The Women's Reservation Bill which 33% of seats for Indian women at legislature, be passed soon in the Parliament.

Moreover, when women will hold higher position in public offices, they will prioritize public goods that are of concern to women, including water, infrastructure, sanitation, roads, education and health.

With the presence of female political leaders in the political arena, the female citizens will garner courage of engaging themselves more in civic discussion, and also women are more likely to report crimes committed against them.

It will further boost the adolescent girl children career aspirations and educational attainment as well. International Labour Organization (ILO) report, However it is utter irony that woman participation is discouraged through gender discrimination, family responsibilities and social norms.

This need to be addressed through structural changes in social and political framework which will give way to increasing woman participation for development of the country at a faster rate.

Need of Legal Empowerment Woman

women face different types of threats like Domestic violence, Sexual harassment at workplace, Rape, murder, abortion for unwanted girl child etc.

The Government of India has enacted specific laws to safeguard the interests of women and uplift their status in society.

Some of the notable legislations are as follows:

- a) The Hindu Succession Act, 1956 which provides women the right to parental property.
- b) The Dowry Prohibition Act, 1961 which declares the taking of dowry an unlawful activity.
- c) Equal Remuneration Act, 1976 which provides the payment of equal remuneration with men for equal value of work.



- d) The Criminal Law Amendment Act, 1983 which prohibits various types of crimes against women.
- e) The Indecent Representation of Women (Prohibition) Act, 1986 which prohibits the vulgar presentation of women in the media.
- f) Pre-Natal Diagnostic Techniques Act 1994 for prevention of misuse of technique for sex determination before birth
- g) The protection of women from Domestic Violence Act, 2005 protects women from domestic violence committed against them.
- h) The Sexual Harassment of Women at Workplace Act, 2013. These legal provisions would help women to gain socio-political empowerment.



Government Scheme for Empowerment of Women

“Beti Phadayo Beti Bachao”



Background of the issue:

In many parts of India, the birth of a girl child is not welcomed. Right from her arrival, she faces discrimination, humiliation, and oppression at every stage of life.

When it comes to healthcare, education and growth opportunities, she is neglected because of her gender. Some manage to survive and foster new paths to follow.

Most, however, surrender hopelessly to the sad fate assigned to them. In a country rife with gender inequalities and an underlying nature of patriarchy, girl children often find themselves at the short end of the stick. Discrimination against girls is rampant and due to the fear of abuse and exploitation, they are kept at home and not sent to school. Sex-selective abortion or female foeticide has led to a sharp drop in the ratio of girls born in contrast to boy infants in some states in India.

The issue of girl child rights and protection in India is a very serious concern. Being home to more than one third of the 10 million child brides in the world, India has one of the highest numbers of girls forced into marriage before the legal age of 18.

Ultrasound technology has made it possible for pregnant women and their families to learn the gender of a foetus early in a pregnancy.

Discrimination against girl infants, for several reasons, has combined with the technology to result in a rise in abortions of foetuses identified as female during ultrasonic testing. Therefore, it felt necessary for the Government of India to initiate a campaign against female foeticide and to promote girl child rights.

The Census (2011) data showed a significant declining trend in the Child Sex Ratio (CSR), calculated as number of girls for every 1000 boys between age group of 0-6 years, with an all time low of 918. The decline in CSR has been unabated since 1961. A skewed CSR indicates that number of girls is getting disproportionately less in comparison to the boys. It reflects both pre- birth discrimination manifested through gender biased sex selection, and post birth discrimination against girls.

The decline is widespread across the country and has expanded to rural as well as tribal areas. Though the CSR is influenced by number of factors such as under-registration of girls,



differential infant & child mortality, strong socio-cultural and religious biases, preference for sons & discrimination towards daughters, it is in large measure determined by Sex Ratio at Birth (SRB).

SRB is defined as number of girls born per 1000 boys. The SRB for the period 2010-12 was 908 as per SRS Statistical Report-2012, which is quite low as against the internationally observed normal SRB of 952 clearly pointing out to lesser number of girls born than the boys in India.

A low SRB is directly linked to easy availability and affordability of diagnostic tools leading to increasing Sex Selective Elimination (SSE). The sharp decline as pointed by Census 2011 data is a call for urgent action, as it highlights that the girl child is increasingly being excluded from life itself.

Coordinated & convergent efforts are needed to ensure survival, protection and education of the girl child.

The Government has announced Beti Bachao, Beti Padhao (BBBP) Scheme to address the issue of decline in CSR through a mass campaign across the country, and focussed intervention & Multi-Sectoral Action in 100 gender critical districts.

About the Scheme:

India stands 108th amongst 149 countries on the World Economic Forum's Global Gender Gap Index 2018, lowest amongst the BRICS economies. India's child sex ratio (CSR) has shown a sharp, consistent decline – with CSR falling from 976 in 1961 to an all-time low of 918 in 2011. Further, while educational outcomes for women have improved, these have not been accompanied by greater participation of women in the labour force, which actually worsened from 34% in 2004-05 to 27% in 2011-12.

In this scenario, the Government of India introduced a flagship initiative namely Beti Bachao, Beti Padhao.

The 'Beti Bachao Beti Padhao' Scheme is a programme run by the central government to ensure the survival, protection and education of the girl child.

This scheme is not just benefiting for the girl children but also for the entire society. The Government has spent more than Rs.150 crore to extend the security reforms under BBBP. In



the present day world, the entire society is undergoing a severe need to change the approach towards women and the girl child. Following the same ideals, various pilot schemes are also introduced to maintain healthy sex ratio, availability on equal facilities to all the sectors.

It is a tri-ministerial effort of the following ministries:

1. Ministry of Women and Child Development:

Promote registration of pregnancies in the first trimester in Anganwadi Centres (AWCs); Undertake Training of stakeholders; Community Mobilization & Sensitization; Involvement of Gender Champions; Reward & recognition of institutions & frontline workers.

2. Ministry of Health and Family Welfare:

Monitor implementation of Pre-Conception and Pre-Natal Diagnostic Techniques (PCP&DT) Act, 1994; Increased institutional deliveries; Registration of births; Strengthening PNDT Cells; Setting up Monitoring Committees.

3. Ministry of Human Resource:

Universal enrolment of girls; Decreased drop-out rate; Girl Child-friendly standards in schools; Strict implementation of Right to Education (RTE); Construction of Functional Toilets for girls.

The present Government of India under the leadership of Prime Minister Narendra Modi have launched the programs of "Beti Bachao, Beti Padhao" Under this scheme the government focuses on low sex ratio in different areas in nearly 100 district .

When women are educated and aware, it leads to women empowerment. It was launched with initial funding of Rs. 100 crores at Panipat, Haryana on 22 January 2015.

Components used to create Awareness about the scheme:

1. Media Campaign: A Nation-wide campaign using social media as a tool was launched for celebrating Girl Child and enabling girl's education. The campaign is being carried through an integrated 360° media approach. The main focus has been laid on sensitizing the population about women's development and saving girl child.



2. Multi-Sectoral intervention: Under the Scheme, the multi-sectoral action plan is taken up in selected districts to measure the outcomes of plans being implemented to improve the CSR. A total of 405 districts are being covered under Multi-Sectoral Intervention. Under it, a 100% Centrally Sponsored Scheme grant is provided directly to the District Magistrate/District Collector for the implementation of BBBP.

Target Audience of Beti Bachao Beti Padhao

It is certain that Beti Bachao Beti Padhao is an initiative which targets the entire country. However, to simplify the reach, three classifications have been made regarding the target audience for BBBP:

1. **Primary Groups:** Including young and married couples, pregnant mothers and parents
2. **Secondary Groups:** Including the youth of the country, doctors, in-laws, private hospitals, nursing homes, diagnostic centres
3. **Tertiary Groups:** Including general people of the country, frontline workers, officials, religious leaders, voluntary organisations, media and women SHGs

Eligibility for the Scheme

In order to be eligible for the Beti Bachao Beti Padhao scheme, following conditions are to be fulfilled:

- A family with a girl child below the age of 10 years
- There should be a Sukanya Samridhi Account (SSA) in any bank, opened in the name of the girl child
- The Girl child should be an Indian.
- NRIs are not eligible for this scheme

Beti Bachao Beti Padhao (BBBP) - Documents Required

Here is a list of documents required to apply for Beti Bachao Beti Padhao:

- Birth Certificate issued by the hospital or a recognized government body
- Proof of Identity of the Parents- Aadhaar Card, Ration Card, etc.



- Proof of Address- Passport, Driving license, Utility bills like water, telephone, electricity etc
- Passport size photograph

Objectives of 'Beti Bachao Beti Padhao' Scheme:

The overall theme of the Beti Bachao Beti Padhao Yojana scheme is to push the Indian society towards offering girl-child a better and safe environment to grow in. Therefore, each objective has been planned to revolve around the central them in mind only.

- To address the issue of the declining trend of Child Sex Ratio (CSR)
- To promote the development of a holistic environment for girl empowerment
- To promote girl education without any discrimination
- To prevent gender-biased sex selective elimination of girl-child and to prevent sex-selective abortion
- To put a stop on child marriage and dowry practices
- To ensure survival and protection of the girl child and eradicate evils like female foeticide and female infanticide
- To focus on Gender Critical Districts and improve their CSR.
- To celebrate the birth of girl-child and appreciate her contribution in our lives
- To break the gender Stereotypes of Indian society

Different Strategies undertaken by BBBP

- Focusing largely on the Districts which are Gender Critical to ensure intensive actions are taken accordingly
- Prioritizing cities with low Child Sex Ratio for integrated action
- Forwarding and discussing the issue of declining Child Sex Ratio in public discourse, conferences, debates with an aim of rapid awareness and improvement
- Implementing innovative and intriguing techniques for the flourishing of Beti Bachao Beti Padhao as per the local requirement and sensibility



- Motivating communities to participate and work towards their own development subjecting to the birth and growth of a girl child
- Initiating communication campaigns to promote the development and education of the girl child
- Challenging the existing gender stereotypes and evil social norms against the girl child
- Training the local governing bodies and groups to work as catalysts for social change and improvement

Targets of 'Beti Bachao Beti Padhao' Scheme:

- Improve the Sex Ratio at Birth (SRB) in selected gender critical districts by 2 points in a year.
- Reduce Gender gap in Under Five Child Mortality Rate from 7 points in 2014 to 1.5 points per year
- Increase Institutional Deliveries by at least 1.5 % increase per year
- Increase enrolment of girls in secondary education to 82 percent by 2018-19.
- Provide a functional toilet for girls in every school in selected districts.
- Improve the Nutrition status of girls – by reducing the number of underweight and anemic girls under 5 years of age.
- Ensure universalization of ICDS and improve girls' attendance
- Mobilize communities to improve CSR funding and promote Girl's education.

Making it a movement:

1. To increase the appeal of the scheme, Olympics 2016 bronze medallist **Sakshi Malik** was made the brand ambassador for the BBBP scheme on 26 August 2016.
2. Another trending initiative on Twitter with hashtag **#SelfieWithDaughter** was also promoted on social media in June 2015. It began when the Sarpanch of Bibipur, Sunil Jaglan from Jind in Haryana took a selfie with his daughter Nandini.



3. The Mansa district in Punjab also launched 'Udaan – Sapneya Di Duniya De Rubaru' (Udaan- Live your Dream For One Day)' scheme to inspire its girls to be educated. It is a unique initiative in which girls belonging to classes VI-XII are given an opportunity to spend one day with a professional they aspire to be — doctor, police official, engineer, IAS officers, among others.

4. A YouTube channel on BBBP has been launched for all to access relevant videos on the issue of declining child sex ratio. Videos are being uploaded continuously and shared through this platform for generating awareness and for easy access and dissemination.

Further, to engage with the nation, **Beti Bachao Beti Padhao** Group has been launched on MyGov platform in order to seek active participation, engagement and whole hearted support in making this initiative of the Government a grand success. We urge you to subscribe to this group and enrich it with your valuable suggestions, feedback and comments.

Innovations under BBBP scheme

To make this scheme a grand success and push the cause in a true manner at ground level, District Administrations have rolled out many Innovative Activities. Some of them are given below-

1. **Daughter's club** (Hoshangabad, Madhya Pradesh) To create a club of parents who have daughters in every ward/village

2. **Utkarsh** (Una, Himachal Pradesh)- To issue Deputy Commissioner (DC) Cards to the families of girls

3. **Honouring Panchayats with High Sex Ratio** (Kapurthala, Punjab)

4. **Bitiya Aur Birwa** (Rewa, Madhya Pradesh)- To reward mothers for delivering baby girls

5. **Celebration of Beti Janam** (Upper Siang, Arunachal Pradesh)- To celebrate, appreciate and value the birth of girls

6. **Lunch With Laadli** (Jhunjhunu, Rajasthan)- To promote personality development and healthy habits to improve the nutritional and educational status of girls



7. **FootGal** (Churachandpur, Manipur)- To generate awareness by encouraging girls to participate in sports

8. **'No' to Child Marriage** (Thiruvannamalai, Tamil Nadu)- To promote ending child marriage through a mascot, 'Nandhini'

9. **Badhai Sandesh for Kanya Janmotsava** (Lakhisarai, Bihar)- To promote and value the birth of girls to create an overall change in the mindset of the community

10. **Bal Mitra Police** (Gwalior, Madhya Pradesh)- To empower girls with legal knowledge

11. **Adolescent Girls Club** (Nagaland)- To generate awareness on menstrual hygiene, child sexual abuse, and teenage pregnancy among adolescent girls.

12. **Women's Parliament** (Y.S.R. Kadappa, Andhra Pradesh)- To sensitize adolescent girls and women to build a gender-sensitive society.

Operational Coverage

The scheme was carried in three phases. In the first phase, 100 districts were identified based on the low Child Sex Ratio as per Census 2011 data.

The criteria for the selection of districts were:-

- Districts below the national average (There were 87 such districts in 23 states)
- Districts above the national average but with a declining trend (8 districts in 8 states)
- Districts above the national average but with an increasing trend (5 districts in 5 states)

Then in the second phase, the scheme was further expanded to 61 additional districts which were having CSR below 918.

Finally, on 8 March 2018, The scheme was rolled out to cover the whole Nation. BBBP was extended to become a **pan-India scheme**. Now it covers all the 640 districts of the country (as per census 2011). (In 2019, there are a total of 731 districts)



Presently, all States and UTs except West Bengal have constituted the State Task Force as per the guidelines of the BBBP scheme. This special task force is headed by the Chief Secretary of the state.

Beti Bachao Beti Padhao- Regional Campaigns & Initiatives

Under the scheme, several states have operationalised multi-sectoral District Action Plans such as Capacity-building programmes and training sessions. These training sessions equip the district level officials and frontline workers for further action.

Some of the local initiative taken in support of the BBBP are as follows:

In the region of Pithoragarh district-

- Broadly, two task forces have been created in the name of District Force and Block Force. These forces, together, are working significantly and organising clear road maps for development in terms of Child Sex Ratio
- Awareness generating activities and plans have been carried out for wider reach
- Signature Campaigns, Street Plays, Oath Ceremony are some of the modes taken by the groups to make as many people aware about Beti Bachao Beti Padhao as possible

In the region of Punjab-

- Several initiatives have been spread out in the region to encourage girls and inspire to pursue their education

National Media Campaign-

- To celebrate the birth of Girl Child and enable progressive reforms for education, a nation-wide campaign was launched
- The campaign aimed at ensuring the birth of girl child, availability of proper education and health related reforms
- Ensuring the presence of an equal platform without gender discrimination to become empowered citizens of the country
- 360 degree media approach to create awareness about the issues across the nation



How to Apply for the Scheme?

Follow the given steps to get enrolled under the Beti Bachao Beti Padhao benefits:

- Visit the bank or post office wherever the scheme is available
- Obtain and Fill the application form for BBBP/SSA
- The form is to be filled manually and attached with all the required documents
- Submit the documents to the same bank/post office. The account must be opened in the name of the girl child.

Popular schemes under Save Girl Educate Girl Child

Apart from the various campaigns, awareness programmes and creation of improvised reforms, there are several schemes under Beti Bachao Beti Padhao each of which focuses on the upliftment, empowerment and welfare of women & girl child.

To achieve the overarching objectives of the scheme, various sub-schemes have been rolled out under the BBBP scheme. Some of the major schemes are given below-

1. Sukanya Samriddhi Yojana

A small deposit scheme for the girl child launched as a part of the 'Beti Bachao Beti Padhao' campaign. One of the reasons why this scheme has become popular is due to its tax benefit.

It comes with a maximum tax benefit of Rs 1.5 lakh under section 80C of the Income-tax Act. Further, the interest accrued and maturity amount are exempt from tax.

2. Ladli scheme

Ladli Yojna is a scheme launched by the Government of NCT of Delhi in the year 2008. With Ladli Yojna, the Delhi Government aims to empower a girl child by enhancing their social status and self-reliance through proper education, economic security and protection against discrimination and deprivation.

Under Ladli Yojna, a girl child born in last 1 year receives INR 11,000 (if born in a hospital/nursing home of Delhi) or INR 10,000 (if born at home). In addition to the financial



assistance received within the birth year, the girl children receive other financial benefits as well with the commencement of their education.

3.Kanyashree Prakalpa Yojana

Department of Women Development and Social Welfare, Government of West Bengal (DWD&SW) has designed the Kanyashree Prakalpa - a conditional cash transfer scheme with the aim of improving the status and well being of the girl child in West Bengal by incentivizing schooling of all teenage girls and delaying their marriages until the age of 18, the legal age of marriage.

Kanyashree Prakalpa is a West Bengal Government sponsored scheme which will be implemented henceforth in all districts of the State.

Target Beneficiary

- 1.All girl children within the age of 13 to 19 years from families with annual income up to Rs 120000/-
- 2.Girls regularly attending institutions for education or vocational/sports training
- 3.Girls of Child Care Institutes registered under J.J. Act within the age of 18-19 years
- 4.For the one-time grant, girls who are completing 18 years on or after 1st April 2013
- 5.Approximately 18 Lakhs girl students for annual scholarship each year
- 6.Approximately 3.5 Lakhs girls for one time grant each year

4.Balika Samridhi Yojana

The Balika Samridhi Yojana will cover girl children in families below the poverty line (BPL) as defined by the Government of India, in rural and urban areas, who are born on or after 15 August, 1997. Keep reading to know more about the scheme.

This scheme works for the welfare of the girls with the following objectives:

- Bring positive change in the attitude of the family, society or community towards the mother and the girl child
- Protecting and Improving the enrollment as well as retention of the girls in school
- Rightly raising the girl child till she reaches the legal age for marriage



- Helping the girls and motivating them to take up income generating activities for her own welfare

5.Ladli Laxmi Yojana

It was launched by the Government of Madhya Pradesh in 2007. The objective of this scheme is to bring a change in the negative approach of the society towards the birth of a girl child. Additionally, the key initiative was to improve the sex ratio, educational as well as the health status of the girl children. After an overall success of the scheme, other states also adopted and implemented the same for the upliftment of girl child.

Features of the scheme

- The scheme focuses on empowerment of girls and initiates to provide them financial assistance
- All the girls registered under this scheme will be advantaged with educational expenses so that her family becomes able to send her to school. However, the girls who drop out from the school will not be able to get the benefits from this scheme
- The Government provides Rs. 1 Lakh to applicant's family for her marriage
- Girls who are married before the age of 18 will not be benefited under the Ladli Laxmi Yojana

6.Dhanalakshmi scheme

The Dhanalakshmi scheme mainly focuses to minimise female infanticide cases in India by means of providing an insurance cover. The scheme also supports education for girl child and offers alluring insurance schemes to prevent early marriage.

In a bid to reduce the amount of female infanticide cases in the country, offer insurance and an education incentive, the government along with the Women and Child Development Organization in India launched the Dhanalakshmi scheme.

Benefits of Dhanalakshmi Scheme

- All girl children born after November 8, 2008, and registered in the scheme and under the government were given an initial cash incentive of Rs.5,000.



- For girl babies between 6 weeks to 24 months, an immunization cash incentive totally to Rs.1,250 was given. This covered the cost that parents would have to bear to immunize their child in the backward states of India.
- The scheme covered the education costs of the girl child, from enrollment to retention in school till grade 8. For enrollment in school, parents were given a cash incentive of Rs.1,000.
- From class 1 to class 5, a cash incentive of Rs.500 each year was given to the parents. For the secondary school education of the girl child, parents were given a cash incentive of Rs.750 every year. A total of Rs.5,750 was given as a cash incentive to educate the girl child till 8th standard.



Achievements

Due to the effective implementation of this noble scheme, the foremost change that the nation saw was that the issue of unbalanced gender development got the national limelight, The issue was not only put to centre-stage but it also got the much-needed attention that it deserves.

During the last 6 years the Sex Ratio at Birth (SRB) has improved by 16 points from 918 in 2014-15 to 934 in 2019-20. Gross Enrolment Ratio of girls in the schools at secondary level has improved from 77.45 to 81.32.

Beti Bachao Beti Padhao: Achievements so far

During the last 6 years since its inception, the BBBP scheme has been aiming at changing the mindset of the public to acknowledge the rights of the girl child. The scheme has resulted in increased awareness and sensitization of the masses regarding prevalence of gender bias and role of community in eradicating it. It has raised concerns around the issue of declining CSR in India. As a result of collective consciousness of the people supporting the campaign, BBBP has found its place in public discourse.

Progress in terms of monitorable targets:

1. Sex Ratio at Birth:

- Promising trends of improvement in Sex Ratio at Birth (SRB) have been observed at National level. SRB has improved by 16 points from 918 (2014-15) to 934 (2019-20), as per the HMIS data of MoH&FW.
- Out of 640 districts covered under BBBP 422 districts have shown improvement in SRB from 2014-15 to 2018-2019.
- Some Districts which had very low SRB in 2014-15 have shown huge improvement after implementation of the Scheme such as Mau (Uttar Pradesh) from 694 (2014-15) to 951 (2019-20), Karnal (Haryana) from 758 (2014-15) to 898 (2019-20), Mahendergarh (Haryana) from 791 (2014-15) to 919 (2019-20), Rewari (Haryana) from 803 (2014-15) to 924 (2019-20), and Patiala (Punjab) from 847 (2014-15) to 933 (2019-20),



2. Health :

- Percentage of 1st Trimester ANC Registration has shown an improving trend from 61% in 2014-15 to 71% in 2019-20 (As per HMIS, MoH&FW).
- Percentage of Institutional Deliveries has shown an improving trend from 87% in 2014-15 to 94% in 2019-20 (As per HMIS, MoH&FW).

3. Education:

- Gross Enrolment Ratio of girls in the schools at secondary level has improved from 77.45 (2014-15) to 81.32 (2018-19-provisional figures) as per UDISE-data.
- Percentage of schools with functional separate toilets for girls has shown improvement from 92.1% in 2014-15 to 95.1% in 2018-19 (2018-19 provisional figure, as per UDISE-data)

Attitudinal change:

- The BBBP scheme has been able to bring the focus on important issue of female infanticide, lack of education amongst girls and deprivation of their rights on a life cycle continuum.
- The scheme has successfully engaged with Community to defy the age old biases against the girl child and introduce innovative practices to celebrate the girl child.
- The BBBP logo has been much appreciated and accepted by people. People are using the BBBP logo on their own volition at various places such as school buses, building, stationeries, transport vehicles etc. to affirm their commitment to the cause. Logo has also been mentioned in popular Indian festivals i.e. Lohri, Kalash Yatra, Rakhi, Ganesh Chaturdashi pandal, festival of flowers etc.
- The frontline government employees have been successfully collaborating at the level of community for observing the son centric rituals while celebrating the birth of girl child i.e. Kuwapoojan, Thalibajana etc. Now mothers and girl child are being felicitated at community level and in hospitals by Administration to establish the relevance of the girl child.
- Beti Janmotsav is one of the key programme celebrated in each district.



As per the overall report analysis from 'NAVDISHA', Annual Report of 2018-19 for 'Beti Bachao and Beti Padhao' as well as central government statistical data on the BBBP scheme states that, there has been improving trends in sex ratio of girl child is visible in 104 BBBP Districts out of 119 Districts have reported progress in first trimester registration.

146 Districts have reported improvement in Institutional deliveries. As per Unified District Information System for Education (U-DISE) 2015-16 stated that girls enrolment in secondary education is 80.97% against 76% in 2013-14.

Now the revised target of has been proposed to 82% for 2018-19. Budget Allocations has been Rs 50 Cr for the year 2014-15 was, Rs 75 Cr for 2015-16, Rs 43 Cr for 2016-17, lastly Rs 200 Cr. for 2017-18.

WCD ministry's recent data shows that due to the execution of the scheme, there has been a 13-point improvement in the sex ratio from 918 in 2014-15 to 931 in 2018-19.

Progress status of 161 districts	
Sex Ratio at Birth (SRB)	Improving trend in SRB is visible in 104 BBBP districts out of 161 districts (with 1 district showing stable trend)
Status of first - trimester ANC registration	119 Districts have reported progress in first trimester registration against the reported ANC registrations (with 13 districts showing stable trend).
Status of Institutional deliveries	Institutional deliveries against the total reported deliveries have improved in 146 districts in comparison to the previous year (with stable trend seen in 60 districts).

Disclaimer: As per the HMIS data received from MoH&FW. Figures are statistically rounded off.

(Note: Except West Bengal which is not implementing BBBP)



Haryana, Uttarakhand, Delhi, Rajasthan and Uttar Pradesh were also felicitated for their remarkable efforts in improving the Sex Ratio at Birth (SRB).

Recently, **Rajouri** District administration of Jammu has also started an awareness campaign under the central government's flagship scheme BETI BACHAO, BETI PADHAO to empower women who belong from remote and far-flung areas of the district. The campaign aims at encouraging women to acquire skills and become independent. The scheme has been now extended to Jammu and Kashmir also after the scrapping of Article 370.

25 Handicraft centers have been set up by the central government in areas like **Manjakote, Dharhal, Thanna, Mandi, Nowshera, Sunderbani, Kotranka and Budhal** for training women.



SUCCESS STORIES

Maya Vishwakarma

Popularly known as the 'padwoman of India', Maya Vishwakarma calls herself the 'standing example' of the dire repercussions caused to the girls and women of India, by the taboo and stigma around menstruation.

Born to a family of agricultural labourers in a village in Narsinghpur district of Madhya Pradesh, Maya did not have access to sanitary napkins until she was 26. This caused her to face many health issues later in life, thus triggering her ambition to remedy the situation.

Eventually, at the age of 36, she quit her job and started the Sukarma Foundation in 2016, to create awareness around menstruation, promote the importance of using sanitary napkins and busting the stigma and myths around it.

In addition to this, the foundation also manufactures affordable sanitary napkins which are given to the women in the remotest areas of the country.

Dr. Rukmini Rao

In the midst of a country stricken with a 21-month-long Emergency, Dr Rukmini Rao was among the few who rose to make their voices heard. Her trigger, she says, was an inability to stomach the injustice routinely reported in the daily news.

Her group, Saheli, was established in 1981 to help women facing domestic violence, through social, economic and legal support.

One issue which particularly infuriated her was the rising numbers of dowry deaths.

These legislations include a law on domestic violence and a law against the pornographic display of women.

Speaking about the body of her work, she added, "We have been mostly working with women, but even men require such awareness to have a true impact on society. We are trying to achieve that. At the end of the day, all I am is an ordinary person, who took the leap of change. And, anyone can do that!"



Chetna Sinha

Almost 200 kilometres from Pune, the town of Mhaswad in Satara district of Maharashtra has a unique bank that provides loans as low as Rs 15 to rural women!

The Mann Deshi Bank, established by Mumbai-based Chetna Sinha in 1997, provides financial aid to rural women, making them truly empowered. So far, the bank and its eight branches have empowered more than 3,00,000 women through 140 field facilitators.

Speaking to The Better India, Chetna says she realised that social empowerment of rural women was predominantly tied to the economic opportunities they get. This bank is her effort to bridge that gap.

With the support of village women, she started the bank with a share capital of Rs 600,000.

From micro-credit plans ranging from loans for five years to one day or providing loans as low as ₹5,000 to offering women the flexibility to pay on a daily basis, the bank created its own successful model to engage these women. The bank also provides a daily loan facility, with the EMI repayment amount as low as Rs 15. The bank claims that over 15,000 transactions of this kind take place on a regular basis.

Sandhya Menon

The country was reverberating with the #MeToo movement. One of its prominent voices is Sandhya Menon, an activist and freelance journalist who opened up about senior journalists who she accused of physically and verbally abusing her.

This encouraged a sea of similar responses for women across the country who shared their harrowing stories of sexual assault, thus breaking the dam of silence.

According to Sandhya, this enabled society to build a holistic picture with the larger narrative of violation coming together. Speaking to The Better India, about her experience, she said, "I was triggered to speak up after I saw that someone as big as Nana Patekar being called out by Tanushree Dutta for assault. I pitched in because for ten years I hadn't been able to resolve the way the two of my cases were mishandled- one by me and another by the organisation."

The movement has had its own share of misuse as well. But Sandhya is confident that a proper legislative change will bring about much-needed changes.



RECENT UPDATES

ON

“Beti Phadayo Beti Bachao”

Finance Minister Nirmala Sitharaman, while presenting the 2020-21 Budget, said the scheme had yielded positive results. The gross enrolment ratio of girls across all levels of education is now higher than boys, she added. At the elementary level, it is 94.32 per cent for girls, against 89.28 per cent for boys. Similar trends in gross enrolment ratio are also observed at the secondary and higher secondary levels.

The Centre has spent Rs 393 crore since 2014 for advertising the Beti Bachao Beti Padhao scheme that aims to improve child sex ratio, the Ministry of Women and Child Development told Rajya Sabha.

According to data provided by Women and Child Development Minister Smriti Irani in the Upper House in reply to a query, Rs 96.71 lakh has been spent till September 17 in the financial year 2020-21 on advertisement or media advocacy of the Beti Bachao Beti Padhao scheme.

In 2019-20 fiscal, Rs 23.67 crore has been spent for the purpose. The government spent Rs 18.91 crore in 2014-15, Rs 24.54 crore in 2015-16, Rs 29.79 crore in 2016-17 and Rs 135.71 crore in 2017-18 and Rs 160 crore in 2018-19, according to the data.



CONCLUSION AND FINDINGS

CONCLUSIONS:

Given that the Indian mindset was falling off the charts in the sphere of gender development, the BBBP scheme was a much-needed intervention for sustainable development. It not only brought out the concept of a whole-round approach to the development of girl children, but it also focused on addressing the concerns of equitable gender growth.

The scheme further allows the local administration to come out with innovative and flexible mode of execution under it, which is a very healthy way of encouraging participative management in a democracy.

Results and ground-reality show that there has been a significant change in the behavioral attitude of people towards the girl child now. However, the quantitative improvement has been not so appealing.

But if Indian society continues to maintain the same vigor towards imparting girl-child the better environment to live in, it will surely become a land of balanced gender growth.

**“Women are the pearls of the ocean, carrying both the grace and might,
Just give them a space to grow, and witness the play of brightest light.”**



Critical review of implementation

There are three clear lacunae in implementation which have been highlighted through a series of audit reports by the Comptroller and Auditor General (C&AG):

- (i) inefficient allocation and release of funds at State level;
- (ii) insufficient monitoring and oversight of community-level activities by district-level task forces and
- (iii) excessive expenditure on communication-related activities, vis-

Inefficient allocation and release of funds

Over the 2014-15 to 2017-18 period, a total sum of INR 368 crores was allocated to the BBBP scheme, of which INR 291 crores was released. It should be noted that more than half of this cumulative sum, i.e. about INR 200 crores was allocated, and INR 162.4 was released in 2017-18 itself, i.e. in a single year.

This increased allocation and release of funds from the Centre came following a report by the C&AG which criticized the scheme's implementation noting that less than 20% of the total funds released by the Centre had actually been spent at State level in 2016-17

2.Implementation challenges – cases of Haryana and Punjab

The scheme is being implemented with an inter-disciplinary approach. At the national level, the responsibility is shared by the Ministry for Women and Child Development (MoWCD); the Ministry of Health and Family Welfare (MoHFW), and the Ministry of Human Resource Development (MoHRD).

At the State level, the respective departments are responsible for co-ordination and implementation of the scheme. District Collectors are meant to lead and coordinate actions of all departments for implementation of BBBP at the district level. Most importantly, a task force is mandatory to monitor the scheme's progress at all three levels – national, state and district.

The C&AG reports for Haryana and Punjab noted several challenges with the implementation of BBBP, ranging from underutilisation of available funds, to lackadaisical implementation and failure of monitoring mechanisms, particularly at State and district level. These are summarised in the table below.



3. Unbalanced expenditure patterns

A review of the component-wise distribution of expenditure for 2017-18, as well as planned expenditure profile for 2018-19 and 2019-20 suggests that a majority of the expenditure, i.e. about 43% on average, is allocated for media campaigns at the national level, with another 4% for campaigns at district level.

Another 27% of expenditure is allocated for community-level activities at district level including community outreach, and providing awareness kits to Anganwadi centres. However, only a small proportion, i.e. about 5% each, is allocated for education and health-related interventions. Further, another 5% is allocated for training and capacity building at the district level, with training at the central level receiving only 1%.

This profile of expenditure planned for the next three years is highly skewed towards just one pillar of the BBBP scheme, and makes little provision for strengthening long term, measurable outcomes related to education and health envisaged under the scheme.



Recommendations to strengthen BBBP implementation

Taken together, the implementation challenges outlined above are symptomatic of systemic constraints at the State and District levels, including inadequately trained capacity, and a lack of comprehension of specific activities which need to be undertaken at community level. Further, the focus of the scheme itself needs to be reviewed – so as to attain better balance between the two pillars of the scheme. Most importantly, the national, state and district level task forces must assume the overall responsibility for scheme's implementation at each level, and be held accountable for successes and failures

Five key recommendations to achieve these objectives are as follows:

- (i) increase planned expenditure allocation for education and health related interventions;
- (ii) ensure district level task forces are headed by local female frontline workers;
- (iii) ensure that on- ground implementation personnel are adequately trained in community outreach activities;
- (iv) incentivise public private partnerships for executing community level activities;
- (v) necessitate greater use of mobile technology for monitoring and documentation.

1. Increase planned expenditure allocation for education and health related interventions.

While it is certainly essential to undertake media campaigns and community outreach activities for changing societal attitudes, these activities need to be balanced with the remaining objectives of the scheme, particularly of increasing female school enrolment and attendance, ensuring improvement in girls' nutrition status, and enhancing girls' access to improved sanitation facilities.

Therefore, there is a need to increase allocations for education and health related interventions, as opposed to solely focussing on awareness related activities.



Further, state task forces should be empowered to plan expenditures in consultation with district task forces, responding to local needs.

2. District level task forces should be headed by local female frontline workers

The BBBP scheme has always been envisioned as a community driven scheme. In order to truly achieve this objective, as well as to create strong, identifiable female role models at the local level, it is essential that the district level task forces in charge of scheme implementation be headed senior female frontline workers.

In particular, women members of the Panchayat, Anganwadi workers, female health workers, and female school teachers involved in the execution of the BBBP can be suitable candidates for heading the district task forces.

3. Ensure that on-ground implementation personnel are adequately trained in community outreach activities

The National Task Force should work closely with the National Skill Development Council (NSDC), as well as with respective State level skill development councils to ensure that the personnel in the State level and district level task forces, as well as frontline workers are adequately trained.

The NSDC should be directed to start short-term training programmes targeted at government officials for the execution of community outreach, mobilisation, and awareness activities falling under the BBBP scheme. In particular, these training modules should ensure that members of the State and district task forces are able to fully comprehend the BBBP implementation guidelines issued by the MoWCD, and can undertake the detailed documentation and monitoring work in compliance with scheme guidelines.

4. Incentivise public private partnerships for executing community level activities

Private sector entities, such as local non-governmental organisations (NGOs) should be on-boarded as long-term partners for the execution of community outreach activities. Local NGOs which have a long-term presence and ties in the community, and therefore hold the community's trust can become invaluable partners for implementation.



Further, regular consultations can be held between the private sector partner and district task force to agree upon monthly outreach, education and health activities which need to be executed at community level.

5.Necessitate greater use of mobile technology for monitoring and documentation

In order to ensure accountability and improvement in services, it is important to monitor and document all activities conducted at the district, block and gram panchayat levels. Mobile technology should be harnessed for this as it enables increased transparency, and reduces scope for data manipulation.

Frontline workers should capture project progress through pictures and geotag, as well as timestamp them. Once the pictures and data on implementation are captured, they can be uploaded to a central server which generates an analysis of progress on the field through a live dashboard. The data on the central dashboard can then be audited by internal and external evaluators.

It is therefore essential to build capacities of ground-level implementation officials so that they are comfortable with using specialized mobile based applications for real time monitoring of project progress.



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