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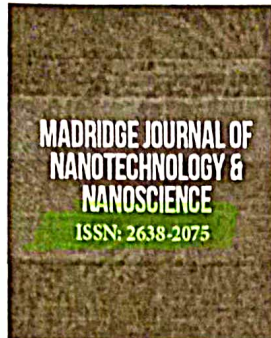
Criteria 3- Research, Innovations and Extension

Key Indicator 3.3- Research Publication and Awards

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2018-19			
Sl.No.	Name of the Title	Name of the Faculty	Department
01	Structural, Thermal and Chemical Properties of Co-Cr Fe ₂ O ₄ Nanocomposite Synthesized by Combustion Method	Harihar CA	Physics
02	Organic forming and Economic Development	Ramesh N. G.	Economics
03	E-Governance Development	Ramesh N. G.	Economics
04	Digital India and Economic Development	Ramesh N. G.	Economics
05	Rural Dovelopment and Economic Development	Ramesh N. G.	Economics
06	Consumer Aptitude on Swaraj Tractor	Ramesh N. G.	Economics
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Research Article

Structural, Thermal and Chemical Properties of Co-Cr Fe₂O₄ Nanocomposite Synthesized by Combustion Method

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Abstract

Co-Cr Fe₂O₄ Nanocomposite were synthesized by solution combustion method and synthesized powder were characterized by X-Ray diffraction (XRD), Fourier transform infrared spectroscopy (FT-IR) and Thermal Properties (DSC). The XRD results confirm the cubic spinel structure of the ferrites and crystalline size (D) found the range of 40-50 nm. The FTIR measurement between 400 - 4000 cm⁻¹ confirm the absorption bands in the Spectrum. Further, Thermogravimetric analysis and differential scanning calorimetry were used to investigate the phase transition and melting point of the prepared samples respectively. Agglomeration of particles was observed in the scanning electron microscopy (SEM) images. The results underline the effect of preparation conditions on the morphology, crystallite size, and thermal properties of nano ferrites.

Keywords: Nanocomposite, XRD, FTIR, DSC, SEM.

Introduction

In the last few years, ferrites have been the emerging focus of recent scientific research and technological there has been growing research on the investigations of ferrite nanostructures. During the past decades, Ferrites have proved to be good in microwave applications because of their low cost, high resistivity and low eddy current losses [1] microwave absorption materials have received remarkable attention due to their unique electronic and magnetic properties and their potential application in various fields, especially in electromagnetic interference shielding and radar systems. Nanocrystalline ferrite materials are attracting an increasing interest nowadays. Owing to the small characteristic size of their nanostructure, they exhibit novel properties which differ from those of materials with micron-sized features. Recently Nickel nanoferrite, an important member of ferrite family, has attracted major research interest due to its applications in technological devices such as circulators, isolators, gyrators, phase shifters, filters, and switches and substrates for microwave integrated circuits [2,3]. Various works present the preparation of ferrites using a conventional ceramic powder preparation process, which involves a solid state reaction. This technique has disadvantages, such as formation of strongly bonded agglomerates, non-homogeneities, such as, undesirable phases, abnormal grain growth, poor reproducibility and imprecise control of the cation stoichiometry and ratios. The combustion synthesis technique has proved to be a novel, extremely facile, time-saving and energy-efficient route for the synthesis of ultra-fine powders. The combustion method presents some advantages compared to other methods: reagents are very simple compounds, special equipment is not required and dopants can be easily introduced into the final product. In the present work, Nickel nanoferrites were prepared by solution combustion method and dielectric & a.c. conductivity studies on the as prepared Co-Cr Fe₂O₄ nanoparticles have been undertaken over a wide frequency range (100Hz-5MHz) at room temperature [4].

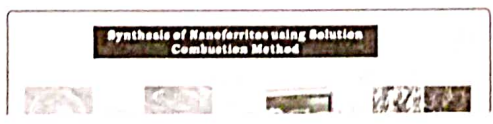
Experimental

The Co-Cr Fe₂O₄ nanoferrite powder has been prepared by solution combustion method using stoichiometric composition of Co-Cr nitrate as oxidizer and urea as a fuel. The aqueous solution containing redox mixture was taken in a Pyrex dish and heated in a muffle furnace maintained at 500 ± 10 °C. The mixture finally yields porous and voluminous powder (Figure 1).

The X-ray diffractograms of the synthesized samples were recorded using Panalytical X-Pert Pro MPD instrument. The samples were scanned in the 2θ range of 10-70°, with a scanning speed and step size of 5°/min and 0.02°, respectively. Fourier transform infrared (FTIR) spectra of the samples were recorded in transmission mode using Thermo Nicolet, Avatar 370, FTIR spectrophotometer having a resolution 4 cm⁻¹ in the wave number range 400-4000 cm⁻¹. Samples were mixed with KBr powder for FTIR measurements. Background correction was made using a blank KBr pellet as a reference.

The morphology of the synthesized samples were analyzed using Field emission scanning electron microscopy (FE-SEM) attached with Energy Dispersive X-ray (EDX) analysis (ZEISS). This microscope is equipped with a field emission gun, operating at an accelerating voltage variable from 0.5 to 30 kV, with a resolution of 2 nm.

Thermo gravimetric analysis (TGA) of the sample was carried out by Perkin Elmer Thermal Analysis system with nitrogen as flushing gas. The temperature range scanned was 25 °C - 700 °C at a predetermined rate of 20 °C/min.



Structural, Thermal and Chemical Properties of Co-Cr Fe₂O₄ Nanocomposite Synthesized by Combustion Method

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Abstract

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Organic Farming and Economic Development

“Special Reference paddy Production”

Ramesh N G

Assistant Professor Department of Economics
RTES College Ranebennur

Abstract

Positive use and impact on land and soil. Better long term sustainability more humane treatment at animals. Better and safer working conditions for farm workers. An advantage at organic food produces from coal farmers. The right soil cultivation at the right time crop rotation Green manures and legumes mulching on the soil surface. Produces nitrification food feed for animal human and high quality crops 10 self at a good price.

Keywords: cannot use chemical and chemical fertilizer.

I. INTRODUCTION

Paddy is one at the Sector that were seriously affected by the Tsunami, practical action under its Rebuilding livelihood affected by T tsunami Paddy is one of the sectors that were seriously affected by the Tsunami. Practical action under its *Rebuilding livelihood affected* by Tsunami programmer plans to help farmers to restore their livelihoods and provided diverse production and marketing options.

A few years ago, Practical Action embarked on a study to capture the knowledge and traditional practices on seed and plant material use and water management in community in 3 districts in Sri Lanka. The findings were applied to a pilot project which was initiated with a farmer community in the well away Divisional Secretariat Division of the Moneragala district.

The aim of the project was to demonstrate the possibility of maximizing benefits while preserving the environment by combining traditional and modern farming practices. Prior to the project this particular farming community was also engaged in high chemical-input paddy cultivation. Through this project, the farmers benefited from training and Capacity building on farming, integrated pest management, and marketing using traditional rice varieties. They were also able to access appropriate technology options on rain water harvesting and micro irrigation techniques to enhance their cultivation practices. Than in merely adopting now methods

II. FINDINGS

- Large number of the respondents has taken facilities by the government they are not use subsidies for the farming purpose.
- We can get two types advantages. That through organic farming can adopt for the farming purpose also and also for self employment.
- Large number of the respondents says that the land gives fewer yields for the continuous production in the land.
- Maximum number of the respondents says that for the continuous production in the land. The fertility of the land is increases.
- In the above summery have fond the different types of paddies. That is paddies helps for health and small paddy .and large paddy for the different consumption purpose
- From the above summery we found that many numbers of farmers are exporting the paddy for the foreign counters and remaining respondents are not exporting for foreign counters.
- Most of the respondents adopt organic farming for purpose of better quality of the paddy and some of the respondents are using reducing cost of production and some of them for production of health and environment and some of them profit.

III. SUGGESTION

- The government which is providing subsidies to the farmer should be increased and they should give as per the need and requirement of this land and farming.
- Farmer should adopt the organic farming because this yields, more profit and also it helps to protect our health and increases the production.
- By producing step by step we can increase the production otherwise the fertility of the soil will be lose.
- Better to grow the paddy with own water sources' because the others farming water will affect the fertility of the growth of paddy.
- This paddy can be growing in all the types of soils and yield some productivity.
- It is better to produce through organic farming instead of modern farming.

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IV. CONCLUSION

This paddy production through organic forming yields more gains more production, and later it goes on increasing from one year to another, this organic forming suited for both small and large growing farmers, because we can get profit through this forming and less loss in this forming and fertility of the soil is very good. So it yields more profit and also it is help for the health so I conclude that it is suitable for the both the large and small farmers.

Finally I say that we can adopt organic forming for more yield, by using step by step, if we adopt largely it directly affected to the food inflation.

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E-GOVERNANCE DEVELOPMENT

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Abstract: Poor public service delivery is a major symptom of poor governmental performance in India at all levels. The problem is probably more acute at the subnational level because day-today and basic services – such as health care, education, water and sanitation – are more the responsibility of subnational tiers, while, at the same time, these tiers of government have been disadvantaged with respect to fiscal and administrative capacity.

Keywords: Poor public service delivery, E-governance

1. INTRODUCTION

Increases in patronage politics and rent-seeking over time have also resulted in a decline in the quality of public expenditure. Seeing this situation in terms of the functioning of accountability mechanisms, whether of elected officials to citizens or of other government employees to elected officials, a major problem is lack of good information flows both within government and across government boundaries to citizens. IT has a dual role to play in the case of governance and administrative reforms aimed at increasing efficiency and effectiveness. First, the use of IT for improving internal government processes is important, through its potential to increase the efficiency of these processes. For example, the costs can be lowered, and accuracy improved, of data entry for tasks such as the preparation of electoral rolls and lists of welfare eligibility.

Second, and perhaps more importantly (because it can hasten the first change), transparency, accountability and responsiveness can all be enhanced by using IT to alter the citizen-government interface. This second avenue is particularly relevant in rural areas, where government is both extremely important and also stretched very thin: effective access to government services can be difficult and costly for the average rural citizen. There are now many examples of IT use in governance in India, and we will discuss some of them briefly, especially in the context of their impacts on expenditure quality and service delivery. Before we do so, we discuss a conceptual framework (Pritchett and Woolcock, 2004) in which to consider the examples.

Pritchett and Woolcock begin by identifying two dimensions of variation for public services: transaction intensity and degree of discretion. They further distinguish between policies (when the service is non-transaction-intensive and discretionary), programs (transaction-intensive and non-discretionary problems) and practices (transaction-intensive and discretionary services). They argue that practices are the most challenging category from the perspective of governance.

Shah (2006) adduces three types of benefits of IT within this conceptual framework: reducing discretion (converting practices to programs), reducing transaction costs, and improving incentives by improving information and transparency (the core of improved accountability). One of Shah's case studies is the computerization of the railway reservation system. Given the size and reach of the Indian Railways, this has rightly been perceived as one of the most successful government implementations of IT in India. Shah discusses how the use of IT achieved all three benefits, reducing the discretion of individual reservation clerks, cutting transaction costs, and increasing transparency (reducing information control by any individual) and thereby improving incentives for reservation clerks. A key feature of Shah's analysis is his identification of the stages of implementation: it began in 1985, and proceeded from branch-level databases to a unified national database, with electronic remote access by consumers (in other words, an IT-based citizen-government interface) via the Internet coming much later. In fact, the vast majority of ticket purchasers still do so by queuing up at reservation counters. As Shah observes, opportunities for discretion and corruption remain, but they have been substantially reduced.

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2. PLANNING

Examining the railway reservation example more closely, one can note that reducing discretion is a benefit when the discretion is misused: this is therefore a subset of improving incentives. Incentives are improved, and inappropriate discretion curbed, when digital information systems increase transparency and access by service users. Report cards that rank various e-governance initiatives (e.g., Kochhar and Dhanjal, 2004, 2005) use an array of evaluation criteria, including “ease of use,” “speed of delivery,” “low incidence of errors,” “reduction in corruption,” “staff behavior” and “staff competence.” With some minor oversimplification, one can argue that these lists can also be reduced to the two fundamental criteria of reducing transaction costs and improving incentives. Going back to the Pritchett and Woolcock (2004) classification in the context of the railway reservation example, one can further argue that the key characteristic for citizen-facing public services is transaction-intensity, while discretion is a much more malleable characteristic.

To summarize, citizen-facing public service delivery that is also transaction-intensive suffers from two potential problems. First, the transaction costs are often quite high, relatively uniformly across users, and independent of the effort of service providers (government officials). In the language of economics, the production technology is inefficient. If IT can be implemented to reduce these transaction costs, by making access to information easier, or executing procedures (e.g., applications for documents and certificates, or making payments) more efficiently, this is a straightforward welfare gain. If service providers are not hurt (losing income or jobs) by the IT, they should not be opposed to such implementation

CONCLUSION

India’s recent national e-governance plan raises several potential red flags. By focusing on a broad, ambitious set of public services, delivered through a vast new, decentralized infrastructure (100,000 common service centers), it may both overpromise and focus on the wrong initial areas for improvement. As long as state and local expenditure management systems are not upgraded, through the implementation of IT systems, training and reorganization where necessary, it will be difficult to deliver the kinds of services that are envisaged. It is also not clear to what extent national control will override decisions that might be best made at the state and local level, in terms of local infrastructure and service delivery: this is a trade-off with standardization and inter-operability that has to be recognized. Of course, the front-end citizen-government interface is important for engaging ordinary people in the functioning of government, but the less glamorous, less politically popular back-end should not be neglected either. And with respect to the back-end, there are two layers as well – one which provides the infrastructure for IT-based service delivery, but also, another deeper layer, which provides basic tracking of expenditure and outcomes. This tracking can be integrated into a “dashboard” for guiding better policy-making and expenditure management.

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DIGITAL INDIA AND ECONOMIC DEVELOPMENT

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ABSTRACT

Information technology (IT) is an example of a general purpose technology that has the potential to play an important role in economic growth, as well as other dimensions of economic and social development. This paper reviews several interrelated aspects of the role of information technology in the evolution of India's economy. It considers the unexpected success of India's software export sector and the spillovers of this success into various IT enabled services, attempts to make IT and its benefits available to India's rural masses, e-commerce for the country's growing middle class, the use and impacts of IT in India's manufacturing sector, and various forms of e-governance, including internal systems as well as citizen interfaces. The paper concludes with an overall assessment of these different facets of IT in the context of the Indian economy.

Keywords: IT, Spillovers, E-commerce

1. INTRODUCTION

Introduction In his foreword to the NASSCOM-McKinsey Report (2002) over a decade ago, India's Minister for Communications and Information Technology called for a joint industry government effort to "ensure that the Indian IT sector remains a dominant player in the global market and that we emerge as one of the leading countries of the new millennium". The first of these goals pertains specifically to India's information technology (IT) industry, which has done quite well in the ensuing decade. The second stated goal is much broader, much deeper, and much harder to achieve, seeming to imply that IT can be the cornerstone of India's development. Does it make sense to pin so much hope on India's IT industry? What contribution can it make to India's overall economic development? Can it help change the country, reduce poverty, change people's lives for the better? Or will the benefits be restricted to an educated elite with access to jobs and power? This paper offers a conceptual overview of the possible roles of IT in

development, and the different dimensions in which IT impacts, or might impact India's economy.

IT may have a special role to play in growth and development simply because of empirical characteristics that apply at the current time. In particular, the recent and continuing rapid innovation in IT make it a dynamic sector that is an attractive candidate as a contributor to growth for that reason alone, much as the automobile industry was targeted by the Japanese after World War II. On the other hand, there may be features of IT that make it attractive from a theoretical perspective on economic growth. For example, IT may be one of the sectors in which countries such as India have, or can develop, a comparative advantage. Even if this is so, IT is likely to share this characteristic with several other sectors. A somewhat more special characteristic of IT may be that it is a 'general purpose technology' (GPT, Bresnahan and Trajtenberg, 1995), distinguished by pervasiveness, technological dynamism and innovational complementarities. In this case, IT is one of a special few technologies: other examples of GPTs include steam and electricity (both advances in power delivery systems) and synthetic materials. Finally, IT may be unique in its impact on growth. In this view, IT has a special role in the process of innovation, because it affects the rate at which potential new ideas are converted into additions to the usable stock of knowledge in ways that nothing else can. The formalization of this special role is based on the model of recombinant growth (Weitzman, 1998).

2. PLANNING

The static theory of international trade is based on comparative advantage, determined by relative factor endowments and/or technology differences. In the former case, a country will export goods which use more intensively the factors of production in which it has relative abundance. In the case of software, the life cycle of development and use includes analysis and specification of requirements, design, coding, testing, installation, maintenance and support. Many of these activities, particularly coding and testing, involve relatively routine IT skills that India's workforce has in large absolute numbers (though small relative to the total population). Hence, attributing India's software export boom at least partly to standard comparative advantage seems reasonable.

Static comparative advantage theory explains patterns of trade, but not growth. For that one can turn to theories of endogenous growth. The ingredients of these models typically include differentiated capital inputs, monopolistic competition, and production of new inputs through R&D, and ultimately economy-wide increasing returns that allow sustained growth to occur. Hence these models shift away from the exclusive focus on capital accumulation that characterized the neoclassical growth model (as well as the core of Indian post-independence

economic policy). The work of Grossman and Helpman (1991) and Rivera-Batiz and Romer (1991a, b) incorporate international trade and the evolution of comparative advantage into endogenous growth models. In these analyses, the economy is typically divided into manufacturing, R&D and traditional sectors, so the IT sector does not necessarily fit neatly into any single model category.

For example, design and development of software have characteristics of R&D, while IT-enabled services are more like manufacturing in their use of established techniques for production. The general message of these models, however, is that externalities associated with monopolistic competition may give policy a role in influencing the evolution of comparative advantage in a direction that increases economic growth.

General models of endogenous growth emphasize the importance of R&D in general (for adding to the stock of knowledge, which in turn raises productivity of physical inputs), rather than IT per se. The concept of GPTs provides a somewhat special role for IT, as an example of a GPT. GPTs have three key characteristics: pervasiveness, technological dynamism and innovational complementarities.³ Helpman and Trajtenberg (1998a, 1998b) model GPT-led growth, in which sustained growth comes from the periodic, exogenous introduction of new GPTs. Mechanisms that would give endogenous growth are ruled out, but otherwise, the framework, consisting of endogenous R&D, monopolistic competition and the introduction of new intermediate inputs as the implementation channels for growth, is similar to endogenous growth models. In these models, any GPT has similar abstract effects.

One can say a little more about how well IT fits the characteristics of GPTs. Pervasiveness seems to be potentially a natural property of IT. In the Indian context, doubts about achieving pervasiveness are centered on issues of cost and access. Table 1, however, illustrates the important positive trends that support pervasiveness. The complementarities of GPTs are vertical complementarities, because GPTs spur innovation and lower manufacturing costs in downstream sectors, with positive feedback effects to the GPT itself.⁴ There are also horizontal complementarities, since the downstream sectors may face a coordination problem in expanding sufficiently to encourage the improvement of the GPT (thus creating positive feedback). Note that international trade with a more advanced country may be one way to overcome some of these externality problems.

The general importance of complementarities (aside from being one feature of GPTs) in understanding growth processes has been described in most detail by Matsuyama (1995; see also Ciccone and Matsuyama, 1996). Matsuyama makes three useful observations. The first is the identification of the differing roles played by horizontal and vertical complementarities, such as


was discussed in the previous paragraph. The second is the difference between technological complementarities, emphasized by writers such as Kremer (1993) and Milgrom, Qian and Roberts (1991) and the demand-based complementarities and pecuniary externalities that drive models such as those of Matsuyama. The third point is the difference between the effects of history and of expectations in affecting equilibrium outcomes and growth. Either or both may work against development and growth, by preventing coordinated movement out of a 'bad' equilibrium.

CONCLUSION

The possibilities for interactivity with digital IT-based educational materials illustrate the advantages of digital IT over older technologies based only on recording and duplication. Interactivity also implies personalization, in that an individual can select the precise content that he or she wishes to see. This feature also distinguishes IT-based content from what was available through previous technologies. Finally, the sheer volume of information that is accessible through IT is much greater than before: this also allows new kinds of services to be provided at a cost that is affordable to larger segments of the population.

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process enabling every person to engage himself in a productive and socially useful occupation and earn an income that would meet at least the basic needs." He holds the view that the use of natural resources is possible only through the application of science and technology. Further, proper application of science and technology results in the fulfillment of basic social needs. G. Parthasarathy refers to four 'routes' in the context of integrated rural development: (i) the institutional route of Gunnar Myrdal, (ii) the 'New Economics' route, (iii) the Neo-Marxian route and (iv) the Gandhian route. V.K.R.V. Rao defines integrated rural development as "the optimum utilization of the natural and human resources of a given rural area for the enrichment of the quality of life of the population." The concept of integrated rural development addresses itself to various rural problems like widespread poverty, unemployment, illiteracy, exploitation, inequitable distribution of land, poor health conditions etc. It signifies that various facets of rural development are integrally connected.

Conclusion

It is a holistic concept rather than a sequential one. K. Om Prakash and G. Satyanarayan rightly observe that integrated rural development embraces all the activities of enrichment and betterment of the overall quality of rural life through appropriate development of man power, resources, infrastructural facilities and provisions of minimum needs and livelihood. It has far-reaching socio-economic and political implications for the life of the ruralites.

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Make in India and Economic Development

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Abstract: Smart city is an initiative launched by the Government of India to encourage national, as well as multi-national companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014. India emerged, after initiation of the programmed in 2015, as the top destination globally for foreign direct investment(FDI), surpassing the United States of America as well as the People's Republic of China. In 2015, India received US\$63 billion in FDI.

Keywords: - FDI, People's Republic of China

1. INTRODUCTION

The first question is what is meant by a 'smart city'. The answer is, there is no universally accepted definition of a smart city. It means different things to different people. The conceptualization of Smart City, therefore, varies from city to city and country to country, depending on the level of development, willingness to change and reform, resources and aspirations of the city residents. A smart city would have a different connotation in India than, say, Europe. Even in India, there is no one way of defining a smart city.)

Some definitional boundaries are required to guide cities in the Mission. In the imagination of any city dweller in India, the picture of a smart city contains a wish list of infrastructure and services that describes his or her level of aspiration. To provide for the aspirations and needs of the citizens, urban planners ideally aim at developing the entire urban eco-system, which is represented by the four pillars of comprehensive development-institutional, physical, social and economic infrastructure. This can be a long term goal and cities can work towards developing such comprehensive infrastructure incrementally, adding on layers of 'smartness'

2. PLANNING:

A 'smart city' is an urban region that is highly advanced in terms of overall infrastructure, sustainable real estate, communications and market viability. It is a city where information technology is the principal infrastructure and the basis for providing essential services to residents. The first question is what is meant by a 'smart city'. The answer is, there is no universally accepted definition of a smart city. It means different things to different people. The conceptualization of Smart City, therefore, varies from city to city and country to country, depending on the level of development, willingness to change and reform, resources and aspirations of the city residents.

2.1 Features of Smart Cities:-

- Competitiveness refers to a city's ability to create employment opportunities, attract investments, experts, professionals and people. The ease of being able to do business and the quality of life it offers determines its competitiveness.
- Sustainability includes social sustainability, environmental sustainability and financial sustainability.
- Quality of life includes safety and security, inclusiveness, entertainment, ease of seeking and obtaining public service, cost efficient healthcare, quality education, transparency, accountability and opportunities for participation in governance.

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3. SMART CITY MISSION

- In the approach to the Smart Cities Mission, the objective is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions.
- The Smart Cities Mission is meant to set examples that can be replicated both within and outside the Smart City, catalyzing the creation of similar Smart Cities in various regions and parts of country.

4. IMPLEMENTATION

The implementation of the Mission at the City level will be done by a Special Purpose Vehicle (SPV) created for the purpose. The SPV will plan, appraise, approve, release funds, implement, manage, operate, monitor and evaluate the Smart City development projects. Each Smart City will have a SPV which will be headed by a full time CEO and have nominees of Central Government, State Government and ULB on its Board.

CONCLUSION

To speed up growth for a slowing economy and create a consuming class of city dwellers, the role of a municipal body is crucial. Since the smart city initiative is cutting out aggressive state spending, municipalities have to generate funds from private investors and take capacity building measure to initiate big projects. Before jumping in to the deep end with urbanizing 100 small towns that have met the "smart city" criteria, the government should consider whether its financing model is feasible. And simultaneously mayors and commissioners should be trained to design new projects and tap into local resources. Otherwise, the smart city Mission will turn into an unattractive proposition right from the municipal level, which is its core. In this era of digitization; it is interesting to see the nation's leader envision such a future. On paper, the initiative seems to be an ideal plan for the poverty stricken economy, but given the high levels of bureaucracy it will be interesting to see how it plays out. The move is very much in the right direction, execution, however, will be key.

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Any time buy and sell

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Abstract: E-commerce can be interpreted to include business-to-business (B2B) transactions, or even internal processes. E-commerce (electronic commerce or EC) is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business, business-to-consumer, consumer-to-consumer or consumer-to-business. The terms e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used in reference to transactional processes for online shopping.

Keywords: -B2B,C2C, B2C,Electronic Data Interchange

1. INTRODUCTION

The major customers are electronically linked to a Reliance-controlled Internet-based market exchange. Using leased lines, customers can process orders, and Reliance can communicate dispatching details, better manage inventory, carry out invoicing, and provide customer support. Using this system, Reliance reduced receivables from 310 days to 90 days.

General cost improvements came from an overall tightening and acceleration of processing within the company, and between the firm and its customers. The speed of order delivery greatly improved, and inventories were reduced. A shift by customers from leased lines to the Internet will provide further cost savings. Turning to retail, or B2C e-commerce, a key statistic is that India has only about 150 million Internet users, of whom 75-80 percent is active or regular users.

Urban Internet users prefer communication and social networking, while entertainment (e.g., music, photos and videos) is the primary driver of Internet use in rural India. Content sites such as Yahoo! are popular in India, and Google offers multiple Indian languages for its search engine. Given issues of inadequate systems of payment and delivery, rural Internet users in India are more likely to be part of the attention economy, paying for access to content through their attention to advertising.

Online services have played an important role in Indian e-commerce. Of the US\$ 2.5 billion Indian market for e-commerce in 2009, 75 percent was in travel and mobility services (airline and railway tickets, hotel bookings and mobile phone recharges, for example). Indian sites are also used extensively by foreigners, for gift giving (e.g., flowers and sweets), or for travel-related services. In terms of pure e-tailing (excluding travel services as does the US Department of Commerce), the market size in India is still well under US\$ 1 billion. Growth projections for Indian e-commerce are quite optimistic; with annual growth rates of 30 to 60 percent being forecast, but the basis for these projections is not always clear.

Much of the outcome of these projections depends on the evolution of Indian retailing in general, as well as the overall growth rate of the economy. A slowing down from GDP growth rates above 8 percent to around 6 percent will inevitably impact growth in consumer spending.

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Manufacturing

Compared to many other developing countries, India's manufacturing sector has played an unusual role in the national growth experience. In 1950-51, the first year for which comparable data is available, manufacturing was approximately 9% of GDP. By 1979-80, this ratio had risen close to 15%, but thereafter has hardly increased. The highest share of manufacturing in any year was in 1996-97, at 16.6%: after then the figure has hovered on either side of 16%, even in the years when India's GDP grew at over 9% annually.¹⁹ In this context, the new National Manufacturing Policy's (NMP, 2012) explicit goal of increasing manufacturing's share to 25% by 2022 is extremely ambitious.

Panagariya (2008), comments on the situation of Indian manufacturing: "In contrast to other countries that have successfully transitioned from the primarily rural and agricultural structure to the modern one, rapid growth in India has not been accompanied by a commensurate increase in well-paid formal sector jobs. In large part, this has been due to a stagnant share of industry and manufacturing, especially unskilled-labor-intensive manufacturing, in the GDP. This pattern of growth has meant that the movement of the workforce out of agriculture and into the organized sector has been slow. Modernization of the economy requires the expansion of employment opportunities in the organized sector." (Panagariya, 2008, p. 309).

The services sector in India is well recognized to have been successful in generating GDP growth as well as employment. This includes software and ITES, as well as a wide range of other services. The implicit argument in statements such as Panagariya's is that the services sector by itself cannot provide the sustained growth in output or employment that will be needed in the long term.²⁰ There are also problems with the nature of the manufacturing sector itself: for example, Kochhar et al. (2006) suggest that India's manufacturing sector was more diversified, more skill-intensive, and less (unskilled) labor-intensive than average, compared to countries at similar levels of development. This skill bias was accentuated in the 1980s and 1990s, according to their empirical analysis, and would not be conducive to the kind of pattern of growth discussed by Panagariya.


Panagariya goes on to argue that, "India must walk on two legs as it transitions to a modern economy: traditional industry, especially unskilled-labor-intensive manufacturing, and modern services such as software and telecommunications. Each leg needs to be strengthened through a set of policy initiatives." (Panagariya, 2008, p. 287) His own policy recommendations include somewhat separate discussions for each of his two "legs" of the Indian economy.

For labor-intensive industry, he emphasizes labor law reform, bankruptcy reform and privatization, while software and telecommunications require attention to education and urban infrastructure. However, an important potential linkage exists between these two parts or "legs" of the economy, namely, the use of IT in domestic manufacturing as a potential avenue to spur productivity and employment growth in that sector.

Chandra and Sastry (2002) summarized the findings of the 2001 National Manufacturing Survey (NMS). The focus of this survey was on the organized manufacturing sector, representing less than 1% of the country's firms at the time, but employing 19% of its industrial workers and contributing almost 75% of gross value added. Chandra and Sastry were quite critical of Indian manufacturing management.

CONCLUSION

IT use increased the demand for both types of workers. This result can be interpreted in the following manner. Even if IT leads to the substitution of capital and skilled workers for unskilled workers (as is theoretically plausible), the positive output effects of increased efficiency on the demand for unskilled workers outweigh any negative substitution effect. This result strongly reinforces the case made in the NMCC-NASSCOM report for focused policy attention on promoting the use of IT in Indian industry. While broad systemic reform is needed if India's manufacturing sector is to have any hope of meeting the NMP goals, attention to IT investment and diffusion of knowledge of possibilities in this area may be a relatively low hanging fruit for policy-makers

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Salient Features of Swarnajayanti Gram Swarozgar Yojana – A Study

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Abstract

This paper studies Swarnajayanti Gram Swarozgar Yojana (SGSY), The period of high growth era has been financially less inclusive. The high rates of overall economic growth have not rally trickled down to the marginalized section. On August 15, 2014, Modi announced his new mission of PradhanMantri Jan Dhan Yojana (PMJDY) as a unique scheme of financial inclusion. The main objective of the scheme is to make banking facilities available to all households in India. So, when we are talking of financial inclusion, a serious effort should be initiated to correct the policy distortions. However, the term financial inclusion is perceived in different ways under different contexts. There is a view that only access to credit is treated as financial inclusion whereas the other view includes all the services extended by the financial institutions. There is substantial evidence that financial inclusion promotes growth. In country like India, inclusive financial development can play a crucial role in moving households out of poverty – indirectly by stimulating growth and directly by providing savings and credit services to the poor. The inclusive financial system is an important component for economic and social progress on the development agenda. The Government of India has also been embracing financial inclusion as an important development priority. However, a significant percentage of households in India are still found to be financially excluded. The purpose of this piece is to focus on the persistence of financial exclusion which is a serious obstacle to economic and social development in India. It calls for an inclusive growth with financial inclusion. national level anti-poverty program of government of India with regard to poverty eradication and Financial inclusion. SGSY(Swarnajayanthi Gram Swarozgar Yojana) is being implemented since April 1999 as a major anti-poverty scheme for the rural poor, by organizing them into Self Help Groups (SHGs), providing them with skill development training and helping them to get credit linkage with financial institutions and providing infrastructure and marketing support for the products produced by them. Government of India and the State Government are sharing the costs in the ratio of 75:25. There is no denying the fact that Okay; we are the fastest growing economy in the world outstripping China. What is the reality? India now faces a serious challenge of dealing with financial exclusion despite statistically being the world's fastest growing economy. The main argument of this piece is that India, despite of the current hype about its economic growth, face rather economic problems at present especially with respect to the financial inclusion. The benefits of growth are

unequally and regressively distributed. *Key words: Financial Inclusion, Financial Exclusion, Inclusive Growth.*

Introduction

The SGSY fund is used to provide subsidy for the Revolving fund and Economic assistance to Self Help Groups. Part of the Scheme component is also utilised for formation of groups and conduct of training for their basic orientation and skill upgradation. Upto 20% of the total allocation can also be spent on putting up of Infrastructure required for promotion of activities of SHGs. The SHGs, after the first grading, are provided with a revolving fund of Rs.50,000 for first linkages (bank loan of Rs.50,000 and Rs.10,000 as subsidy) Rs.1.00 lakhs for second linkages and Rs.1.5 lakhs for third and subsequent linkages. After the second grading, the successful groups are provided with economic assistance, the maximum eligible subsidy being 50% of the project cost with a ceiling of Rs.1.25 lakhs. We first look at the notion of “financial exclusion”. The term “financial exclusion” has a broad range of both implicit and explicit definitions. The term was first coined in 1993 by geographers who were concerned about limited physical access to banking services as a result of bank branch closures (Leyshon and Thrift, 1993). The term financial exclusion has been used in a broader sense to refer to people who have constrained access to mainstream financial services (Kempson and Whyley, 1999). Quite a large number of critics have also added their thoughts of how financial exclusion should be defined. These include both academics (for example, Anderloni, 2003; Anderloni and Carluccio, 2006; Carbo et al, 2004; Devlin, 2005; Gloukoviezoff, 2004; Kempson et al, 2000; Sinclair, 2001); and policy makers (Treasury Committee, 2006a, 2006b; HM Treasury, 2004). The Pradhan Mantri Jan Dhan Yojana scheme has been hailed as a huge success, having already covered almost 100 percent of households. In fact, PMJDY has entered the Guinness Records for opening the highest number of bank accounts in the shortest time anywhere in the world. The Prime Minister Narendra Modi deserves praise for the speed at which these accounts have been opened — and the scheme has already found its place in the global records. However, the twin issues that come up repeatedly are those of account duplication and account dormancy. The account duplication and dormancy have seriously affected the JDY’s mission. The growing number of account duplication, dormancy and unclaimed saving accounts call for a sweep change in the policy towards financial inclusion. Moreover, a single panacea for financial inclusion such as opening ‘no-frill accounts’ is unlikely to deliver desired outcomes. Research carried out and discourses held among experts in European Commission (2008), leads to the following definition: “Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong”. Thus, Financial Exclusion in short means “No Savings, No Insurance, No access to money advice, No affordable credit, No Bank account and No assets”. It is, however, important to acknowledge that financial exclusion is not an absolute concept (excluded or not) but a relative one, rather like poverty, with degrees of exclusion (European Commission,