



	TOPICS
Unit-1	family and society <ul style="list-style-type: none">• Concept of family, community and society• Development of family dynamics and its effects• Human Values and Gender Justice• human right
Unit-2	Health, Hygiene and Personal Hygiene <ul style="list-style-type: none">• Health, Education-Definition of need and area• Healthy Lifestyle - Diet and Nutrition• Clean drinking water, diseases caused by clean water, cleanliness• HIV/AIDS Drugs and other dangerous substances• Home Medicine, First Aid, National Health Program Yoga is a tool for a healthy lifestyle
Unit-3	Youth and Crime <ul style="list-style-type: none">• Sociological and Psychological Factors influencing Youth Crime• Peer Mentoring in preventing crimes• Awareness about Anti-Ragging• Cyber Crime and Prevention• Juvenile Justice
Unit-4	Use of Electronic resources <ul style="list-style-type: none">• Digitalization, Online information• Digital locker, Banking System - profit and loss• Use of mobile and other apps-profit and loss• Financial literacy
Unit-5	Schemes <ul style="list-style-type: none">• Various public welfare schemes of the government, self-employment-oriented schemes, various grant schemes• Role of financial and allied service providers• Entrepreneur- Definition, Meaning and Characteristics and Problems• Soil testing, grain storage and weed control



UNIT 1

Family, a group of persons united by the ties of marriage, blood, or adoption, constituting a single household and interacting with each other in their respective social positions, usually those of spouses, parents, children, and siblings. The family group should be distinguished from a household, which may include boarders and roomers sharing a common residence. It should also be differentiated from a kindred (which also concerns blood lines), because a kindred may be divided into several households. Frequently the family is not differentiated from the marriage pair, but the essence of the family group is the parent-child relationship, which may be absent from many marriage pairs.

At its most basic, then, a family consists of an adult and his or her offspring. Most commonly, it consists of two married adults, usually a man and a woman (almost always from different lineages and not related by blood) along with their offspring, usually living in a private and separate dwelling. This type of unit, more specifically known as a nuclear family, is believed to be the oldest of the various types of families in existence. Sometimes the family includes not only the parents and their unmarried children living at home but also children that have married, their spouses, and their offspring, and possibly elderly dependents as well; such an arrangement is called an extended family.

Socioeconomic aspects of the family

At its best, the family performs various valuable functions for its members. Perhaps most important of all, it provides for emotional and psychological security, particularly through the warmth, love, and companionship that living together generates between spouses and in turn between them and their children. The family also provides a valuable social and political function by institutionalizing procreation and by providing guidelines for the regulation of sexual conduct. The family additionally provides such other socially beneficial functions as the rearing and socialization of children, along with such humanitarian activities as caring for its members when they are sick or disabled. On the economic side, the family provides food, shelter, clothing, and physical security for its members, some of whom may be too young or too old to provide for the basic necessities



of life themselves. Finally, on the social side, the family may serve to promote order and stability within society as a whole.

Historically, in most cultures, the family was patriarchal, or male-dominated. Perhaps the most striking example of the male-dominated family is the description of the family given in the Hebrew Bible (or Old Testament), where the male heads of the clans were allowed to have several wives as well as concubines. As a general rule, women had a rather low status. In Roman times the family was still patriarchal, but polygamy was not practiced, and in general the status of women was somewhat improved over that suggested in the Hebrew Bible, although they still were not allowed to manage their own affairs. The Roman family was an extended one. The family as it existed in medieval Europe was male-dominated and extended.

In the West, industrialization and the accompanying urbanization spawned—and continue to spawn—many changes in family structure by causing a sharp change in life and occupational styles. Many people, particularly unmarried youths, left farms and went to urban centres to become industrial workers. This process led to the dissolution of many extended families.

The modern family that emerged after the Industrial Revolution is different from the earlier model. For instance, patriarchal rule began to give way to greater equality between the sexes. Similarly, family roles once considered exclusively male or female broke down. Caring for the home and children, once the exclusive duty of the female, is often a shared activity, as, increasingly, is the earning of wages and the pursuit of public life, once the exclusive domain of the male. The structure of the family is also changing in that some couples choose not to marry legally and instead elect to have their children out of wedlock; many of these informal relationships tend to be of short duration, and this—as well as the rise in levels of divorce—has led to a rapid increase in the number of one-parent households.



HUMAN VALUES

It is the process of finding out what is valuable to me by investigating within myself. Exploration = Observing Outside Self-Exploration = Observing Inside Purpose of Self-Exploration:

- It is a process of dialogue between ‘what you are’ and ‘what you really want to be’.
- It is a process of self evolution through self-investigation.
- It is a process of knowing oneself and through that, knowing the entire existence.
- It is a process of recognizing one’s relationship with every unit in existence and fulfilling it.
- It is a process of knowing human conduct, human character and living accordingly.
- It is a process of being in harmony with oneself and in harmony with entire existence.
- It is a process of identifying our innateness(Svatva) and moving towards SelfOrganization(Swantantrata) and Self-Expression(Swarajya)

Exploring Happiness and Prosperity:

Happiness: Happiness may be defined as being in harmony/ synergy in the states/ situations that we live in. Happiness is being in a state of liking. Unhappiness is a lack of this synergy or harmony. To be in a state of disliking is unhappiness. Happy situations comprise of feelings such as trust, respect, confidence etc. All these feelings carry an element of harmony in them. Hence they make us feel relaxed and happy. On the other hand, feelings like failure, disrespect, lack of confidence, doubt etc. lack the element of harmony and hence make us unhappy.

Prosperity: It is the feeling of having more physical facilities than required. Prosperity creates a desire to share what one possesses. However, since the need for physical facilities is limitless, the feeling of prosperity cannot be assured. Wealth: Wealth is a physical thing. It means having money, or having a lot of physical facilities, or having both. Prosperity Vs Wealth: Wealth means possessing more number of physical things while Prosperity is a feeling of possessing more than required physical facilities.



Following are the possibilities: • A person may not possess required physical facilities, so he may not feel prosperous.

- A person may accumulate more and more wealth but still he may be deprived of the feeling of prosperity

- A person may have required wealth and feel prosperous. Prevailing notions of Happiness and Prosperity: In the modern world, the desire for physical facilities has become unlimited. The physical facilities are no longer seen as objects fulfilling bodily needs but as a means of maximizing happiness. This unlimited desire for physical facilities has become anti-ecological and anti-people endangering human survival itself. The false notions of happiness and Prosperity have affected human living at all four levels: At the level of Individual: Problems of depression, psychological disorders, suicides, stress, insecurity, psycho-somatic diseases, loneliness etc. At the level of family: Breaking of Joint families, mistrust, conflict between older and younger generations, insecurity in relationships, divorce, dowry tortures, family feuds, wasteful expenditures in family functions etc.

Gender Equality

- ♣ The view that both men and women should receive equal treatment and not be discriminated against based on their gender.

- ♣ Also known as sex equality , gender equalitarianism, sexual equality or equality of the genders.

- ♣ The process of being fair to women and men.

- ♣ Requires equal enjoyment by women and men of socially valued- goods, opportunities, resources and rewards.

- ♣ It doesn't mean men and women being the same.

Illiteracy is one of the factors responsible for gender inequality. According to 2011 census of India., the literacy level in India is 74.04% in which the male literacy level is 82.14% and female literacy level is only 65.46%. Child Marriage Children specially the girls are married at a very young age. This proves fatal for their overall development and have a



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

negative impact on their health, too. Social evils like dowry system, sati system, are also responsible for the low status of women. Discrimination against the girl child The girl child is not treated properly in the family. People still prefer the birth of a boy rather than a girl. The girl child is basically trained for household work only. Even today, female infanticide is a common social evil.

Lack of employment equality The current global labor force participation rate for women is close to 49%. For men, it's 75%. That's a difference of 26 percentage points, with some regions facing a gap of more than 50 percentage points. Job segregation One of the causes for gender inequality within employment is the division of jobs. In most societies, there's an inherent belief that men are simply better equipped to handle certain jobs. Most of the time, those are the jobs that pay the best. This discrimination results in lower income for women. Lack of legal protections In many countries, there's also a lack of legal protections against harassment in the workplace, at school, and in public. These places become unsafe and without protection, women frequently have to make decisions that compromise and limit their goals.

Lack of bodily autonomy According to the WHO, over 200 million women who don't want to get pregnant are not using contraception. There are various reasons for this such as a lack of options, limited access, and cultural/religious opposition. On a global scale, about 40% of pregnancies are not planned and while 50% of them do end in abortion, 38% result in births. These mothers often become financially dependent on another person or the state, losing their freedom. Poor medical care women receive lower-quality medical care than men. This is linked to other gender inequality reasons such as a lack of education and job opportunities, which results in more women being in poverty. They are less likely to be able to afford good healthcare.



UNIT 2

What is personal hygiene?

Good personal hygiene is about keeping your body clean. It also helps to protect you from getting infections such as gastroenteritis, colds and flu and COVID-19.

Washing your hands with soap removes germs that can make you ill. Having good personal hygiene will also help prevent you from spreading diseases to other people. Personal hygiene includes :cleaning your body every day

washing your hands with soap and water after going to the toilet brushing and flossing your teeth twice a day covering your mouth and nose with a tissue (or your sleeve) when sneezing or coughing washing your hands after handling pets and other animals. Why is personal hygiene important? Good personal hygiene is vital because it helps stop you from getting sick. It also helps stop you from spreading germs and infectious diseases. The germs that cause many diseases can be passed on by touching other people or other body fluids on your hands handling contaminated food coming into contact with dirty surfaces or objects. Conditions that you can develop if you have poor personal hygiene include: COVID-19 and other infectious diseases diarrhea ,especially gastroenteritis respiratory infections, including colds and flu scabies staph infections tinea or athlete's foot tooth decay= trachoma, an eye infection which can lead to blindness threadworms and other worms

As the proverb goes, cleanliness is next to godliness; maintaining cleanliness and hygiene is a good habit that we must nurture in our children from an early age. They may feel that washing their hands or taking a bath is a humongous task. But if taught at the right age about the significance of cleanliness and hygiene, they will grow up to be responsible individuals. Let us make our children realize the value of maintaining proper hygiene through this essay on cleanliness and hygiene in English.

How can substance use affect a person with HIV?

Substance use can harm the health of a person with HIV in several ways.



Drugs and alcohol can weaken the immune system.

HIV damages the immune system, making it harder for the body to fight infections and certain cancers. Drug or alcohol use can further damage the immune system and cause HIV infection to worsen.

Drugs and alcohol can damage the liver and cause liver disease.

One of the main functions of the liver is to remove harmful substances (toxins) from the blood. Toxins are produced when the liver breaks down the chemicals in drugs or alcohol.

Drug and alcohol use can damage the liver, making it work harder to remove toxins from the body. The buildup of toxins can weaken the body and lead to liver disease.

Some recreational drugs can interact with HIV medicines.

[Drug interactions](#) between HIV medicines and recreational drugs can increase the risk of dangerous side effects. For example, overdoses due to interactions between some HIV medicines and drugs, such as ecstasy (MDMA) or GHB, have been reported.

Drug and alcohol use can make it hard to take HIV medicines every day.

People with HIV take a combination of HIV medicines (called an HIV [treatment regimen](#)) every day to stay healthy. Drug or alcohol use can make it hard to focus and stick to a daily HIV treatment regimen. Skipping HIV medicines allows HIV to multiply and damage the immune system.

National Health Programmes

Yoga is a trend that has been flourishing over the years; rather, it has become a trendsetter in maintaining physical and mental well-being. Each Yogic activity is a key to improving flexibility, strength, balance, and harmony.

Yoga Portal is a platform to help people embrace, practice, and enjoy yoga daily. It is a perfect gateway to search for the best Yoga resources, Common Yoga Protocol training videos, Yoga Research, Yoga Centres, and the latest Yoga events to participate in.

Yoga is a discipline based on an extremely subtle science, which focuses on bringing harmony between mind and body. It is an art and science for a healthy living. Yoga leads to perfect harmony between mind and body, man and nature, individual consciousness and



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

universal consciousness. It helps to build up a psycho-physiological health, emotional harmony and also manage daily stress and its consequences. Yoga is also useful in conditions where stress is believed to play a role. Yogic practices such as Yogasanas, Pranayama, Dhyana (meditation), cleansing and relaxation practices are known to help modulate the physiological response to stress factors. Against this backdrop, the Ayush Ministry have put together guidelines for physical and psychological well-being.

The COVID-19 pandemic has created a global health crisis posing an unprecedented public health emergency. The number of deaths and people being infected is increasing daily throughout the globe. This situation is far more severe because of potentially devastating situations due to several social and economic factors. Effective management to address this infection is still evolving and attempts are being made to integrate traditional interventions along with the standard of care.

This guideline document is for Naturopathic practitioners to provide Yoga therapy, naturopathy treatments, nutrition, diet and lifestyle approaches to improve the immunity of the people. Research has shown a heterogeneity of susceptibility to infections during flu outbreaks. Psychologic stress, physical activity and fitness, nutrition, sleep, comorbid conditions and lifestyle play a vital role in shaping the immune response. Naturopathy is a system of lifestyle medicine that works by modulating those factors that improve the body's innate healing properties i.e. immunity.

relic



UNIT 3

Youth crime has become a major issue of concern worldwide because most youths have been indulging in crimes at very high rates. This has raised the need to take some steps in an effort to either minimize or avoid the involvement of youths in criminal activities. Youth crime also referred to as juvenile delinquency entails some abnormality in the youths' behaviour in regard to societal or even legal expectations.

There are many factors that are considered to facilitate indulgence in crime by the youths for instance poor up bringing, poverty and unemployment, lack of education and peer pressure among others. This research paper will look into the various aspects that are associated with youth crime for example the causes, the delinquent behaviours involved, and the preventive measures undertaken to handle the delinquencies.

Causes of Youth Crime

There is no distinct factor that can be pin pointed as the root cause of youth crime. This is because youths engage in criminal activities as a result of the different situations that they face in life. The situations could be as a result of either social, economic, cultural or even family problems.

Different economic, social and cultural conditions in different countries causes the difference in the causes although some common causes can be drawn since all hail from family relationships, the social environment and the economic situation surrounding the youths.

The relationships that exist in the families of the youths could facilitate the indulgence in criminal activities for example when the parents are involved in crime, when there is poor parental guidance and supervision, in case of neglect and isolation or harsh treatment by parents hence the development of defiant behaviour, where there exist family conflicts and the youths feel overburdened, ineffective or lack of communication between the parents



and the children hence lack of forum for discussing the problems that the youths could be having, disrespect and irresponsible behaviour among family members that may make the youths take it as a normality, family break-ups and violence among others.

An economic condition on the other hand entails aspects like the political situations surrounding the youths, poverty and unemployment among other aspects (Western, Lynch and Oquiltie 45). The political situation in a nation may also lead to indulgence in crime by the youths for example in instances where there is political instability, the youths may tend to look for means through which to secure a better future hence engaging in criminal activities in search of a livelihood.

Lack of employment opportunities for the youths is also a major contributing factor towards delinquency. Some of the youths have got education but lack employment chances making them hopeless and susceptible to anything that may come their way, crime being one of them as they try to survive and establish a source of living.

Poverty and inequality also contributes to criminal activities. This is because no one is ready to accept living in poor conditions especially where others have better living conditions. As the youths tend to move away from the poverty situations they find themselves engaging in criminal ventures in an effort to make life favourable and comfortable.

The social conditions that may facilitate the indulgence in criminal activities by the youths include inequalities in terms of services provision and power sharing, poor or lack of leadership in the societies hence loss of focus among the youths, discrimination among the youths, peer pressure and influence of the media for instance where the media portrays violence and crime to be prestigious making the youths to emulate people involved in crime among others. It is therefore evident that to prevent crime, the above named causes should be dealt with from the roots (McCord et al 25).



Consequences of Youth Crime

There are numerous consequences that are associated with youth crime. The crimes affect not only those undertaking it but also the society at large. This is because of the uncertainty linked with the criminal activities which leads to tension and anxiety among the society members as they don't know what may happen to them.

The crime may also be dangerous to the youths themselves for instance the abuse of drugs and other substances may lead to deterioration of their health, they may also be physically injured in the event of perpetrating the criminal activities and more so, they may get themselves behind bars facing legal sentences once they are convicted for the crimes committed hence suffering from lack of freedom and harsh treatment (Elliot, Huizinga, and Menard 29).

Preventive Measures to Be Taken In Regard to Youth Crime

Since the problem of youth crime is real and in existence, there is need to establish some measures aimed at reducing or avoiding the chances of engaging in crimes by the youths. A good approach is however the identification of the root causes of the crimes and dealing with them appropriately.

The measures include reduction of inequality and poverty levels among communities. This could be achieved through aspects like effective taxation that ensures that the well-up people are able to support the less fortunate through the taxes hence reducing the inequality. Poverty can also be reduced through provision of employment opportunities and increasing the minimum earnings.

This will in the long run reduce the chances of the youths' indulgence in crime as they will be involved in more productive activities in the economy. Reduction of the availability of



drugs and other substances is also a recommended step as it reduces the number of youths who can access them hence avoiding their abuse.

Awareness on Anti-ragging

The Supreme Court defined ragging in the Vishwa Jagriti matter (1999) as, "Any disorderly conduct whether by words spoken or written or by an act which has the effect of teasing, treating or handling with rudeness any other student, indulging in rowdy or undisciplined activities which causes or is likely to cause annoyance, hardship or psychological harm or to raise fear or apprehension thereof in a fresher or a junior student or asking the students to do any act or perform something which such student will not in the ordinary course and which has the effect of causing or generating a sense of shame or embarrassment so as to adversely affect the physique or psyche of a fresher or a junior student." (Raghavan Committee Report, 2007, para. 3.19).

Other organisations/bodies working in this field have also attempted to define ragging, the variety of definitions being reflective of differences in perspective and interpretation. In 2007, the Committee of Consultants to Raghavan Committee considered ragging "neither a means of familiarization nor an introduction with freshers, but a form of psychopathic behaviour and a reflection of deviant personalities. Further, ragging reproduces the entrenched power configurations prevalent in civil society" (Raghavan Committee Report, 2007).

Ragging is a disturbing reality in the higher education system of our country. Despite the fact that over the years ragging has claimed hundreds of innocent lives and has ruined the careers of thousands of bright students, the practice is still perceived by many as a way of 'familiarization' and an 'initiation into the real world' for young college-going students.

- To prevent ragging in the campus of the institution the anti-ragging awareness committee is constituted chaired by the Principal and teaching staff as its members.
- In anti-ragging awareness committee the student representatives of various semesters also taken as members to inform about any ragging issues and to give suggestions for its prevention.



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

- When the fresh students join the Institution, the awareness meeting is conducted by the Police officials to all fresher students and senior students to understand the consequences of ragging and need of its prevention.
- The helpline numbers are displayed in the Institution to inform about any ragging complaint.
- The class teachers are the members of anti-ragging committee conduct the counseling sessions to fresher students and senior students to prevent ragging in the campus.
- The anti-ragging committee implements the charter of anti-ragging guidelines of government and AICTE.

Cybercrime

Any offenses committed against individuals or groups of individuals to harm the reputation or cause physical or mental trauma through electronic means can be defined as Cybercrime. Electronic means can include but are not limited to, the use of modern telecommunication networks such as the Internet (networks including chat rooms, emails, notice boards and groups) and mobile phones (Bluetooth/SMS/MMS).

There are many privacy concerns surrounding cybercrime when sensitive information is intercepted and leaked to the public, legally or otherwise. Some of that information may include data about military deployments, internal government communications, and even private data about high-value individuals. Cybercrime is not confined to individuals alone. Internationally, both governmental and non-state actors engage in cybercrimes, including espionage, financial theft, and other cross-border crimes. Cybercrimes crossing international borders and involving the actions of at least one nation-state is sometimes referred to as cyberwarfare.

In 2018, a study by Center for Strategic and International Studies (CSIS), in partnership with McAfee, a leading CYBER SECURITY firm concludes that close to \$600 billion, nearly one percent of global GDP, is lost to cybercrime each year.



Laws against Cybercrime in India

Ever since the introduction of cyber laws in India, the Information Technology Act (IT Act) 2000 covers different types of crimes under cyber law in India. The following types of cybercrimes are covered under the IT Act 2000.

- **Identity theft** – Identity theft is defined as theft of personnel information of an individual to avail financial services or steal the financial assets themselves.
- **Cyberterrorism** – Cyberterrorism is committed with the purpose of causing grievous harm or extortion of any kind subjected towards a person, groups of individuals, or governments.
- **Cyberbullying** – Cyberbullying is the act of intimidating, harassment, defaming, or any other form of mental degradation through the use of electronic means or modes such as social media.
- **Hacking** – Access of information through fraudulent or unethical means is known as hacking. This is the most common form of cybercrime known to the general public.
- **Defamation** – While every individual has his or her right to speech on internet platforms as well, but if their statements cross a line and harm the reputation of any individual or organization, then they can be charged with the Defamation Law.
- **Trade Secrets** – Internet organization spends a lot of their time and money in developing software, applications, and tools and relies on Cyber Laws to protect their data and trade secrets against theft; doing which is a punishable offense.
- **Freedom of Speech** – When it comes to the internet, there is a very thin line between freedom of speech and being a cyber-offender. As freedom of speech enables individuals to speak their mind, cyber law refrains obscenity and crassness over the web.
- **Harassment and Stalking** – Harassment and stalking are prohibited over internet platforms as well. Cyber laws protect the victims and prosecute the offender against this offense.

IT Act, 2000 went through amendments under the IPC 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 cyber security laws.

Salient Features of the Juvenile Justice Act 2015

Here are the key features of the Juvenile Justice Act 2015:



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

-
- Redefines a juvenile as a person below 18 years of age, in congruence with CRC. The earlier law defined a juvenile as a person below 16 years.
 - Provides for offender and victim rehabilitation through individual care and reintegration. It aims for correction, not mere punishment of juvenile offenders.
 - Mandates setting up of Child Welfare Committees for producing of children before it within 24 hours of apprehension.
 - Provides for setting up of Juvenile Justice Boards. This focuses on speedy trial and individual care and rehabilitation of juvenile offenders.
 - Includes provision for adoption of children, both in and out of marriage. It regulates inter-country adoptions.
 - Stipulates setting up of Special Homes for rehabilitation of juvenile offenders between 16-18 years of age.
 - Specifies 14 fast-track courts for expeditious disposal of cases related to children. This includes cases of missing children and child victims of abuse.
 - Includes provision for a Central Adoption Resource Authority. This works to issue a no-objection certificate for inter-country adoption.
 - For every district, at least one institution is to be set up for giving "shelter care" to juveniles in crisis.
 - Lays down stricter punishments for offences against children. This includes child labour, using children for begging, and sexual offences against children.



UNIT 4

Digital Locker is one of the key initiatives under the Digital India initiative. This initiative is aimed at eliminating the usage of physical documents and enable sharing of e-documents across government agencies via a mechanism to verify the “authenticity” of the documents online. Digital Locker is a service launched by the Indian government in February 2015. This service offers a safe and exclusive personal electronic storage space for resident citizens of India to store documents.

About Digital Locker

- DigiLocker is a key initiative under Digital India, the Indian Government’s flagship program aimed at transforming India into a digitally empowered society and knowledge economy.
- Digital Locker is a system to provide citizens with real-time access to dematerialised documents issued by various Government and Private Agencies.
- The Digital Locker shall provide citizens with a shareable private space on a public cloud and make all documents/certificates available on this cloud itself.
- This digital space can be utilized for storing personal documents such as university certificates, PAN cards, voter IDs, the URIs of the e-documents issued by various departments.
- The objective of the service is to decrease the use of physical documents and also to offer authenticity to e-documents.
- It shall also provide secure access to documents issued by the government.
- It also aims to deflate the expenses on the administrative front of the various governmental departments.

Objectives of Digital Locker

Given below are the key objectives with which the Digital Locker was introduced by the Government of India:

- To Enable digital empowerment among the citizens of the country
-



-
- To minimize the physical usage of documents and enable the feature of e-signing by making documents available electronically
 - Digital Locker will increase the authenticity of documents by online upload and reduce the existence of fake documents
 - Web portals and mobile applications shall be made available for easy access
 - Reduce the administrative overhead of Government departments and agencies
 - With the availability of documents online on the cloud, residents can easily access the documents anytime and anywhere
 - Make sharing of documents easy
 - Ensure privacy and authorized access to residents' data

The main components of the Digital Locker Ecosystem are:

1. **Citizens** – An individual who uses the Digital Locker service based on the Aadhaar number.
2. **Issuers** – Any public or private sector entity/organisation/department issuing digitally signed e-documents to individuals/entities and making them available within a repository for access through a digital locker of their choice. The issuer is also responsible to revoke/invalidate their own documents.
3. **Requestors** – An entity/organisation/department requesting secure access with user consent to specific e-documents stored across the ecosystem to provide paperless service to end users.

Assessing the Effectiveness of the CM Helpline in Addressing Public Grievances

A robust public complaint/ grievance redress mechanism has emerged as a sine qua non of good governance in recent times- a means of "strengthening public administration, improving public relations, and enhancing accountability and transparency" (World Bank). Madhya Pradesh is one of the forerunners among the Indian states which has, as part of its commitment towards the goal of good governance, has taken a great leap forward in setting up a robust, contemporary and comprehensive public grievance redress system including the CM Helpline, Samadhan Online and the M.P. Samadhan Portal (in addition to the traditional public grievance redress mechanism). The CM Helpline launched in 2014 is a platform where anybody can register his/ her grievances on any issue through two channels- namely by calling 181 and the CMH portal. The CM Helpline particularly through the Helpline 181 since its inception in 2014 has been



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

extensively used by citizens across all the 51 districts in the state to register their grievances against the administration.

The CM Helpline has been assessed to the extent feasible on the basis of the principles laid down by the World Bank with respect to grievance redress mechanisms (GRMs) as well as the parameters laid down by it for assessing adequacy of a GRM. In addition, to the extent feasible and depending on the unique context of the CM Helpline, we have adapted the OECD framework (globally accepted as a standard) for evaluation/assessment of the same, namely the OECD criteria of relevance, efficiency, effectiveness, impact and sustainability. In addition, the CM Helpline has also been assessed in the light of the recommendations offered by the Department Related Parliamentary Standing Committee on Personnel, Public Grievances, Law

The CM Helpline receives grievances (complaints and demands) of the citizens of the state across all the districts primarily through calls received on the toll free helpline number - 181 (also through the portal) which are registered and a registration number allotted. The CM Helpline is managed by a professional, specialized CM Helpline Call Centre. The complaint is routed by the Call Centre to the concerned Level 1 (L1) officer of the department to which the complaint pertains who has to respond to the case within 7 days. On the case being resolved, the citizen would be contacted by the CM Helpline Call Centre to gauge their satisfaction with the complaint resolution. If the citizen is satisfied, the complaint would be 'satisfactory closed'. If the 7 days time limit is not adhered to, the case would be escalated to a senior officer in the district, referred to as L2 Officer who will also have 7 days for the disposal of the case who will again assign it to the officer concerned for resolution and which on resolution, will then again be assigned to the Helpline for assessing satisfaction of the citizen.

A mobile payment is the transfer or payment of funds typically to a person, merchant or business for bills, goods and services, using a mobile device to execute and confirm the payment. The payment tool can be a digital (virtual or e-) wallet, mobile browser, or SIM toolkit / mobile menu.

Mobile payment is one of the many **mobile financial services (MFS)** available today and is seen as a gateway to other mobile financial services such as, mobile banking, insurance, **credit/lending and investment products**. More recently consumers are adopting crypto currency for payments, trading, savings and investing.



A mobile payment can be person to person (P2P) or consumer to consumer (C2C) transaction as well as consumer to business (C2B), business to consumer (B2C) or business to business (B2B) transaction. A P2P payment can be referred to as a **mobile money transfer (MMT)** while more commercial C2B, B2C and B2B transactions could be more strictly defined as mobile payments.

With **proximity payments** the customer's mobile phone and the merchant's physical POS or mobile POS are in the same location. The merchant POS location may be attended (in-store) or unattended (self-check-out, vending machine, unmanned store). Both parties communicate and transact using a proximity mobile payment technology such as near field communication (NFC) wallet, QR barcode or Bluetooth low energy (BLE)

Remote payments are made over a fixed or mobile (internet) telecommunication network irrespective of the customer's location. Remote payments can support bill payments and merchants that don't have physical POS such as a street vendor but also online merchants that don't have a physical presence or sell digital products and services.

Electronic money or e-money is a digital alternative to (fiat) cash (essentially pre-paid money) stored electronically on cards, devices or online systems which can be used to make cashless payments to individuals and businesses. Examples of e-money included funds stored in a mobile money account, a prepaid card or an online account like Paypal or Revolut. **Safaricom's M-PESA, Orange Money**, MTN Mobile Money (MoMo) are just some examples of mobile money and e-money solutions. Safaricom's M-PESA in Kenya alone serves over 30 million customers and in 2021 it was announced that half of Kenya's GDP is now transacted on the M-PESA platform.

Mobile banking services on the other hand are linked to a formal bank account with customers using their official bank's mobile application on their smartphone, mobile browser or a linked (credit/debit card) digital wallet on their phone to access it banking services.



UNIT 5

Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM) (Old Age Protection)

- Voluntary and contributory pension schemes
- Monthly contribution ranges from Rs.55 to Rs.200 depending upon the entry age of the beneficiary.
- Under this schemes, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.
- Unorganised Workers (working as street vendors, agriculture related work, construction site workers, workers in industries of leather, handloom, mid-day meal, rickshaw or auto wheelers, rag picking, carpenters, fisherman's etc.
- Age group of 18-40 years
- Monthly income is below Rs.15000 and not a member of EPFO/ESIC/NPS (Govt. funded).
 - After attaining the age of 60 yrs, beneficiaries are entitled to receive monthly assured pension of Rs.3000/-.
 - On death of the beneficiary, spouse is eligible for 50% monthly pension.
 - If husband and wife, both joins the scheme, they are eligible for Rs. 6000/- monthly pension jointly.

National Pension Scheme for Traders and The Self-employed Persons (NPS)

- Voluntary and contributory pension schemes
 - Monthly contribution ranges from Rs.55 to Rs.200 depending upon the entry age of the beneficiary.
 - Under this schemes, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.
 - Should be an Indian Citizen
-



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

-
- Shopkeepers or owners who have petty or small shops, restaurants, hotels, real estate brokers etc.
 - Age of 18-40 years
 - Not covered in EPFO/ESIC/PM-SYM
 - Annual turnover not more than 1.5 Crore in rupees
 - Under the schemes, beneficiaries are entitled to receive monthly assured pension of Rs.3000/- after attaining the age of 60 years.

National Safai Karmcharis Finance and Development Corporation (NSKFDC)

- Should be an Indian Citizen
 - People involved as Safai karmacharis and manual scavengers
- Scheme provides financial assistance to the Safai Karmcharis, Manual Scavengers and their dependants through SCAs/RRBs/Nationalized Banks for any viable income generating schemes including sanitation related activities and for education in India and Abroad.

Pradhan Mantri Kisan Mandhan Yojana

- Should be an Indian Citizen
- For Small and Marginal Farmers
- Entry Age between 18 to 40 years
- Cultivable land up to 2 hectares as per land records of the concerned State/UT

Assured pension of Rs. 3000/- month



Voluntary and Contributory Pension Scheme

Matching Contribution by the Government of India.

Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

- Those living in scheduled caste and scheduled tribe households.
- Families with no male member aged 16 to 59 years.
- Beggars and those surviving on alms
- Health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization free of cost.

Entrepreneurship

Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses.

In economics, entrepreneurship connected with land, labour, natural resources and capital can generate a profit. The entrepreneurial vision is defined by discovery and risk-taking and is an indispensable part of a nation's capacity to succeed in an ever-changing and more competitive global marketplace.

The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to make profits. The best example of entrepreneurship is the starting of a new business venture. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention.



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

It can be classified into small or home business to multinational companies. In economics, the profits that an entrepreneur makes is with a combination of land, natural resources, labor and capital.

In a nutshell, anyone who has the will and determination to start a new company and deals with all the risks that go with it can become an Entrepreneur.

Small Business Entrepreneurship-

These businesses are a hairdresser, grocery store, travel agent, consultant, carpenter, plumber, electrician, etc. These people run or own their own business and hire family members or local employee. For them, the profit would be able to feed their family and not making 100 million business or taking over an industry. They fund their business by taking small business loans or loans from friends and family.

Scalable Startup Entrepreneurship-

This start-up entrepreneur starts a business knowing that their vision can change the world. They attract investors who think and encourage people who think out of the box. The research focuses on a scalable business and experimental models, so, they hire the best and the brightest employees. They require more venture capital to fuel and back their project or business.

Large Company Entrepreneurship-

These huge companies have defined life-cycle. Most of these companies grow and sustain by offering new and innovative products that revolve around their main products. The change in technology, customer preferences, new competition, etc., build pressure for large companies to create an innovative product and sell it to the new set of customers in the new market. To cope with the rapid technological changes, the existing organisations either buy innovation enterprises or attempt to construct the product internally.

Social Entrepreneurship-



This type of entrepreneurship focuses on producing product and services that resolve social needs and problems. Their only motto and goal is to work for society and not make any profits.

Characteristics of Entrepreneurship

Not all entrepreneurs are successful; there are definite characteristics that make entrepreneurship successful. A few of them are mentioned below:

- **Ability to take a risk-** Starting any new venture involves a considerable amount of failure risk. Therefore, an entrepreneur needs to be courageous and able to evaluate and take risks, which is an essential part of being an entrepreneur.
 - **Innovation-** It should be highly innovative to generate new ideas, start a company and earn profits out of it. Change can be the launching of a new product that is new to the market or a process that does the same thing but in a more efficient and economical way.
 - **Visionary and Leadership quality-** To be successful, the entrepreneur should have a clear vision of his new venture. However, to turn the idea into reality, a lot of resources and employees are required. Here, leadership quality is paramount because leaders impart and guide their employees towards the right path of success.
 - **Open-Minded-** In a business, every circumstance can be an opportunity and used for the benefit of a company. For example, Paytm recognised the gravity of demonetization and acknowledged the need for online transactions would be more, so it utilised the situation and expanded massively during this time.
 - **Flexible-** An entrepreneur should be flexible and open to change according to the situation. To be on the top, a businessperson should be equipped to embrace change in a product and service, as and when needed.
 - **Know your Product-** A company owner should know the product offerings and also be aware of the latest trend in the market. It is essential to know if the available product or service meets the demands of the current market, or whether it is time to tweak it a little. Being able to be accountable and then alter as needed is a vital part of entrepreneurship.
 - **Creation of Employment-** Entrepreneurship generates employment. It provides an entry-level job, required for gaining experience and training for unskilled workers.
 - **Innovation-** It is the hub of innovation that provides new product ventures, market, technology and quality of goods, etc., and increase the standard of living of people.
-



- **Impact on Society and Community Development-** A society becomes greater if the employment base is large and diversified. It brings about changes in society and promotes facilities like higher expenditure on education, better sanitation, fewer slums, a higher level of homeownership. Therefore, entrepreneurship assists the organisation towards a more stable and high quality of community life.
- **Increase Standard of Living-** Entrepreneurship helps to improve the standard of living of a person by increasing the income. The standard of living means, increase in the consumption of various goods and services by a household for a particular period.
- **Supports research and development-** New products and services need to be researched and tested before launching in the market. Therefore, an entrepreneur also dispenses finance for research and development with research institutions and universities. This promotes research, general construction, and development in the economy.

Soil Testing

It is the farmland analysis for multiple parameters like chemical content, toxicity, pH level, salinity, earth-dwelling biota, etc. Such tests also provide information on chemical contamination, humic or organic content, electric conductivity, cation exchange capacity, and other physical and chemical properties.

The analysis type depends on the explored components or properties of the field ground that may beneficially or adversely impact crop development. The most frequently-used types analyze and measure:

- mineral content,
- pH level,
- **soil moisture**,
- salinity,
- pesticides and chemical contamination,
- structure and texture, etc.



Soil Nutrient Testing

Valuable information on nutrients content allows accurate fertilization to support plant needs within **precision agriculture** implementations. This is why the chemical test for soil nutrients is the most common.

Primarily, soil tests report on the content of nitrogen (N), phosphorus (P), and potassium (K), which are the most important nutrients for crops. Secondary nutrients to examine are calcium (Ca), sulfur (S), and magnesium (Mg). An extended test also includes minor elements like iron (Fe), manganese (Mg), boron (B), molybdenum (Mo), and others.

To test soil nutrient content, a sample is added to an extractant solution and mixed (typically by shaking). Then, the liquid content is filtered and analyzed for chemical elements' presence and concentrations (converted to dry matter). The obtained number is the soil-test index .

Soil Acidity Test (pH)

Proper pH in the field is essential for plant productivity, and either too high or too low pH will adversely affect crop growth. Testing pH of soil, one calculates its hydrogen ions. pH values may range from 0 to 14. The neutral value is 7, lower levels are for acidity, and higher than 7 mean alkalinities. Acidic or alkaline fields are treated correspondingly. For example, pH can be raised with lime, and an accurate pH test helps determine its required quantity.

Testing Soil For Pesticides and Contaminations

Pesticides help control any non-beneficial organisms that destroy crops. Chemicals effectively suppress weeds, manage **crop diseases**, or **combat pests**. At the same time, such substances poison non-target organisms and pollute nature. Highly aggressive substances leach into groundwater, remain in the land for many years, and harm humans and animals, accumulating in food.

Physical Soil Testing For Texture And Structure

Apart from the chemical content, agricultural soil testing also analyzes the soil type and its physical properties like texture, structure, and moisture.

The main components are clay, sand, and silt, and their proportions define the ground texture and its ability to retain nutrients with moisture. For example, sandy fields dry faster than clay ones, so a soil texture test helps in **precision irrigation** and **fertigation** planning.



WEED CONTROL METHODS

Managing weeds in ornamental plant production, whether in field soil, greenhouses, or outdoor containers, can be difficult but is essential to successful production. Weeds not only compete with the crop for plant nutrients and sunlight but are also unsightly and do not meet clean nursery quality standards. In addition, ornamental plants infested with certain noxious weeds cannot be sold because of quarantine regulations. Because of the high value of ornamental crops and the limited number of herbicides available, growers often resort to costly [hand-weeding](#). However, many of the strategies used in vegetable row crops or tree crops can be adapted for use in field-grown trees and cut flower production. For example, planting in rows allows the field to be more easily cultivated by hand or mechanically. The use of drip irrigation in tree or shrub production greatly reduces excessively wet areas, thus reducing the germination and growth of weeds.

Whether ornamentals are grown in containers, fields, or greenhouses, there are some control practices common to many methods of production that can reduce the impact of weeds on the crop as listed below in no particular order.

Mowing

Mowing is used to prevent rampant growth of the weeds, reduce the formation of seed, and reduce the spread of weed seed into cultivated areas. Properly timed mowing can also suppress some perennial weeds such as established johnsongrass. However, repeated mowing over a period of time (seasons or years) without any other means of weed control tends to favor the establishment of low-growing perennial grasses, which are very competitive for water and nutrients. Also, species that have flower heads below the level of the blade are not effectively controlled. If performed after seed set, mowing can spread weed seed and exacerbate weed problems.



Flaming

Flaming can be used before planting or on weeds between crop rows. To avoid injuring the crop, direct the flame at young weeds between the rows or use shields. Broadleaf weeds are controlled more effectively than grasses by flaming, and young weeds are better controlled than older ones. Because of the cost of fuel, the time required to pass over the beds, potential injury to workers, and fire hazard, flaming is not a widely used method of weed control for field-grown flowers or nurseries.

Hand-removal

Hand-hoeing or hand-pulling of weeds is always a part of crop management because cultivation does not remove all of the weeds. In some crops there may not be any other method of control. By removing the few remaining weeds in the crop, not only will there be less competition, but fewer weed seeds will be produced.

Mulches

Various kinds of bark, composted yardwaste, and other organic material can be used to help suppress annual weeds by covering the soil surface and preventing weed seed germination and establishment. Only 2 to 3 inches of fine organic mulch (finished yardwaste) may be required to totally eliminate light on the soil and suppress the growth of weeds. An advantage of the fine mulches is that after the crop is harvested, the mulch can be worked into the soil to improve drainage, soil structure, and water-holding capacity of the soil. A disadvantage of fine mulch is that weed seeds that fall on it will germinate and grow.

Coarse wood chips or bark may require 3 to 6 inches of material to eliminate light. Synthetic materials (geotextiles, landscape fabrics) made of polypropylene or polyester can also be used as mulches but because of cost, they generally are used only with perennial



renaissance

college of commerce & management

Class:- B.Com/BBA- III Year

Subject: - NSS

shrubs or trees or under containers. Because they last several years, they can be left on for the life of the tree or shrub, or they can be removed and reused. Dark plastic mulches can be used for weed control when using drip or furrow irrigation.

Soil Solarization

Heating soil to high temperatures can kill many weed seeds. **Solarization** is done by covering bare, moist soil with clear plastic during periods of high solar radiation and temperature. In California's interior valleys, this is generally during June to August. Before placing the plastic on the site to be treated, cultivate or closely mow any established plants and remove the clippings, then smooth the soil surface and irrigate the area well. Place clear polyethylene that is ultraviolet (UV) resistant over the area and extend it about 2 feet beyond the infested area on all sides and pull it tightly so it is close to the soil. The plastic must be left in place and maintained intact for 4 to 6 weeks for control of weeds. Many annual weeds can be controlled using this method. Weeds not well controlled include clovers, field bindweed, and purple and yellow nutsedge.

renaissance