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# A REVIEW ON COMPETITOR PRECLICTION OVER BIG DATA THROUGH

### Ganga Patur, Dr.K.E.Balachandrudu

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#### **ABSTRACT**

The intention of this study to forecast competitor in market, so corporation may make decisions that competitor to get their merchandise. Identifying opponents for a single business or a set of businesses is essential for companies. On account of this rapid development and comparative maturity of internet, the information becomes extraordinarily abundant today. Within this study, we forecast and mining competitor information such as discovering similar goods of a particular entity that have precisely very same characteristics as "competitor mining". To become competitor, many companies are interfering with data analytics strategies. Unexpectedly, the folks' opinions on such products and services are scrutinized to denote invaluable information from them. Considerably of research works are attained over processing of opinions or ideas lately due to its principal reason remarks are crucial in advertising exploration. Your decision making strategy while at the provider primarily about analyzing the usage of products/services is overriding by mining the opinions/sentiments of the users. In advertising, it promotes the evaluation of pricing instructions, product design, advancement and positioning and communications strategy, and channels of distribution. In the strategic direction, it provides a foundation for contest identification as well as the evaluation of business essay, demands of rivalry, together with competitive advantage. Big goal of competition identification is always to enhance managerial understanding of competitive risks and opportunities. To maximize consciousness, it is essential to analyze the competitive landscape broadly within the beginning levels of investigation. This will surely encourage managers prevent the possible dangers of a myopic technique of competitive strategy and certainly will restrict the prospect of becoming overvalued. It may reduce a company's vulnerability to competitive blind places.

Key words: Big Data, Products/Services, Strategies.

#### 1. Introduction

The expression Big Data identifies substantial amounts of information, largely unstructured and semistructured, which stems from a great deal of sources. It's not feasible to process this information with conventional tools and approaches. This notion has become quite popular lately, when firms are attempting to understand the client behavior as much as you can and technology advancement is galloping forward. Businesses have realized that many of worth are discovered inside enormous amounts of unstructured information and with reduced prices on storage location have additionally challenges for managing Big Data considerably reduced. Big Data brings several benefits to businesses. It allows greater transparency of data within organizations empowers wider, deeper and more precise insight consequently enhances decision - making also. It gives businesses the chance to create more complicated and complete picture about their customers and so provide more correctly tailored goods and solutions. Anonymization in major numbers is just a trying endeavor which affects the private data together with no personal info. The enormous number of digital info boating us as functional information, client info, private statistics, societal statistics, advertising info, private information, supply chain information, trade data and behavioral info. Both annoying routines in the moment compelling remarkable results onto it research and industry bands are Cloud calculating and big-data. Cloud computing systems flexibly provides massive processing capacity and ability limitation with working with a significant selection of servers empowering customers to ship huge data software

cost-viably devoid of overwhelming base speculation.

#### ARCHITECTURE OF BIG DATA

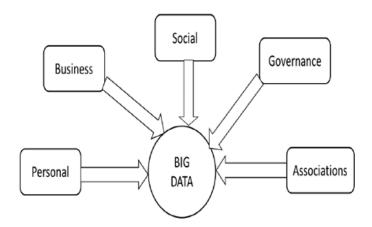


Figure: Architecture of Big Data

This prepare from figure 1.1 suggests that enormous data has broad expansion in the particular person, enterprise, societal, management and concerted link (personal worry, social-individual). Inside this pica bytes of unstructured advice has been produced daily by day plus it needs to really be broke for development in-all of the view. It supplies broke down along with huge info rather than advice regarding this ending consumer. The typical populace of the Web Age has now proven to become cognizant in regards to the company sectors. It's proven to become increasingly difficult to throw items into these along with routine boosting processes are proven to be more obsolete. At the currency related branch, standard direction was changed. Prescient analysis has become brand new dimensions in regards to the operating of securities markets and provides a point by level comprehending about various opportunity portfolios

#### 2.0 LITERATURE REVIEW

Ling Hu et.al [2018] As a result of enormous level of information made by metropolitan surveillance procedures, enormous data-oriented low-complexity automated background subtraction methods come in excellent desire. Inside this paperwe suggest that a publication automated background subtraction algorithm to get city surveillance approaches where the personal computer may mechanically rekindle a graphic whilst the newest history picture when no item is discovered. This system is equally robust and simple in terms of alterations in lighting problems.

#### Huy Huynh et al. [2018]

The purpose of the function was supposed to extract consciousness with all datamining processes more than two million recordings climbing contests throughout the globe. The project's very first stage included data pre processing and cleanup approaches to organize the information. We researched three issues: that facets could foresee the operation and will it be feasible to anticipate healthiness of the rival Subsequent to the very first phase had been finished. This study are not only going to assist stone pitches gain advice it will help athletics activities patrons pick the applicants.

#### YuchunLiu et.al [2019]

With this area of big data climbing slowly, scientists have demonstrated an higher interest from the analysis of instructional occupations and accomplishments. Even though huge academic statistics cause a whole lot of chances to master regarding scholars, so it's still hard to anticipate educational award winners. To successfully work out this issue, we propose a fresh index place created by huge numbers coauthorship community to effortlessly appraise scholars. With this premise we subsequently develop a back propagation Neural Network-based forecast type to foresee receivers of this National Science Fund for Distinguished Young Scholars of China within the area of science fiction.

#### 3.0 METHODOLOGY:

Consumer Relationship Management (CRM) can use information from outside or within a institution allowing much better comprehension of its customers on the set basis or to your own foundation, by producing client personalized documents. An improved knowledge of the buyer's customs, pursuits and demands might grow the transaction. So, steady info regarding your clients' choices and preferences forms the cornerstone of productive CRM. Since organizations become internet (in other words, grow in to e business), the find it difficult to maintain faithfulness in their older customers and also to entice clients remains more crucial, as a competitor's enterprise internet site might be only 1 click away

#### **CUSTOMER LOGDATA:**

Purchaser log info can be really a document that has tremendous sum of facts and by that data origin; lots of info abstractions might be generated. For example page opinions, host periods, along with click-streams. In these abstracts, shared provisions and key words can be utilized as specified in Table. This portion in addition supplies an in depth outline of this web-log document structure used from today's research work.

A log file will be understood to be a document which enrolls the surgeries of the internet server. Log data files returns advice such as for instance the data files which can be asked, sometime of this document ask the individual and also the speaking webpage. Every point of this log document defines one "strike" over the log file from your host plus comprises numerous subjects and also the arrangement of this log utilized for assesses change from host to host. Investigation of log document is Deemed valuable for the next reasons:

The Internet server produces log documents, therefore getting an raw info is Not Too hard and Doesn't require any alterations or added programming attempt, Business's servers may maintain info inside their standard. It makes it possible to get a Institution to Alter applications after, utilize a lot Diverse applications and analyze chronological arrangement having a new program

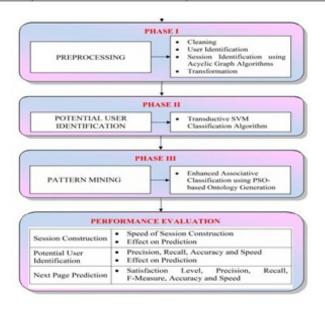
TABLE: IMPORTANT TERMS IN CUSTOMER LOG DATA

S.No.	Terms	Description		
1	User	Users accessing file from the web servers through a browser.		
2	Page View	A page view is an abstract that consist of every file that is displayed on user's browser screen at one point of time. A page view may be associated with a single user action or can be related with several files such as scripts ,frames,and graphics, etc.,		
3	Hit	Every successful file that is sent to the web browser is a hit		
4	Click Stream	It is a sequential series of page view requests.		
5	Server Session or visit	A Server Session or visit happens when a user or robot visits a website.		
6	User Session	A client session is characterized as a lot of page demands made by a solitary client.		
7	Customer Log	These are files that stores into them details regarding all the visits made to a web site or a portal automatically and are maintained in the web server.		

#### TABLE: CUSTOMER LOG FILE FORMAT

S.	Name of		
No.	Field	Description	Example value
1		IP address of the Client who	127.0.0.1
		request for a page on the web server	
2	UserID and	Provides the username and	Voder23 12ert35
	Password	their corresponding password	
		used during the access of a	
		content-secured transaction	
3	Timestamp	The date, time and time zone	[10/Oct/2000:13:55:36 -0700]
		when the server finished	
		processing the request.	

4	Access	Request line from the client.	GET
	Request	It has three parts, the	http/www.yahoo.com/asctab31.zipHT
		METHOD, URL STEM and	TP/1.0
		PROTOCOL used during	
		transmission.	
	Method	Can be GET (requestmade to	GET POST HEAD
		get a program or document)	
		or POST (during	
		transmission indicates the	
		server that data is following)	
		or HEAD (used by link	
		checking programs, not	
		browsers and downloads just	
		the information in the HEAD	
		taginformation)	
	URL	The address of the	/download/windows/asctab31.zip
		web content to	
		beretrieved.	
	Protocol	protocol used during	HTTP/1.0
		Transmission along with the	
		version number	
5	Status	It gives the status of a web	200
		transaction	
6	Bytes	The number of bytes	3784
		Transferrred	
7	Client	The User Agent is whatever	Mozilla/4.7 [en]C-SYMPA (Win95;
	Agent	product the guest used to get	U)
		to this site. It is generally a	
		program, however it could	
		similarly be a web robot, a	
		connection checker, a FTP	
		customer or a disconnected	
		browser	
8	Referral	Refers to the previous page	movies/tamil
		visited by the same user	



#### Figure: Research Framework

These ways are deemed compulsory in the following page forecast approach, since these ways boost the practice of extracting regularities of people' accessibility behavior as routines. Even the regularities of people' accessibility behavior are known patterns and also the routines have been characterized by mixes, structures or orders of their webpage obtained within a semester.

Cleanup is the procedure of getting rid of insignificant or unwanted data out of the internet log statistics document. The cleanup process utilized from the suggested site forecast procedure uses calculations that remove info which don't need some substantial influence on the efficacy of following ways of forecast

#### 4.0 RESULTS

In previous chapter discussed regarding Hadoop framework and its configurations and installation process, now discussing Extracting competitors from unstructured datasets, in this considering hotels, Cameras, Resturents and Recies from all this business showing how to find top most competitor to their business. Below results describes process of competitor mining.

Understanding that your opponents are, and what they're currently providing, will allow you to create your goods, promotion, and solutions stick out. It will enable you to react to rival advertising and advertising and advertising campaigns and to set your costs. It's possible to take advantage of this knowledge to make marketing strategies which take advantage of your opponents' weaknesses and boost your company performance. It is possible even to assess any dangers posed by both the new entrants to opponents that are present and a marketplace. This knowledge can allow you to be about how powerful you're sensible.

#### **HOME:**

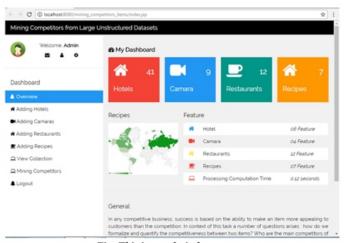


Fig: This is an admin home page

It is home page for all business where organizations can identifies corresponding owns.

**Dataset creation:** 

Adding hotels:

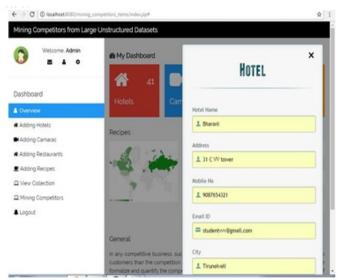


Fig: in this page the hotel information given.

Here, if new hotels can register this information stored into datasets while this they should give proper details. Now in dataset every hotels information is stored this helpful for identifying competitor Why are Enormous Data or Big Data technology so crucial for Businesses to start with or assist companies know and also to extract meaning from entire assortment of information that is from world? Businesses and organizations assembled and stored statistics, which have been part of every trade. This information was mostly used for monitoring or calling the future. Now this information exploding. t is possible to assemble details about each client that your site. o entrepreneurs can collect information about each client s conversation about their merchandise or brand. These resources are treasure for businesses since they could provide a glimpse into client's minds. However this necessitates implementation of new procedures, technologies, and mechanics named Big Data.

The data will be listed, and they conceal valuable info, it has just required to obtain the manner, the way to mine. It's appropriate to use contrast, which can be in recent decades real. Moreover, that is, that when we take into account problems with contamination of the planet, where data have collected in addition to garbage. It is all up to us if we depart the garbage lying gathering from the floor and allow them to pollute the world, or we accept them and recycle them

#### 5.0 CONCLUSION

Big Data has examined by harnessing MapReduce method in Cloud computing style which allowed to execute concurrent and distributed data processing system to overcome the limitations faced from the stand-alone system. In the study, it noticed that utilizing Cloud calculating and MapReduce collectively boosts the rate of processing for big datasets across a bunch of machines. Hence processing a Big Data using MapReduce on Cloud eliminates the restriction faced from the standalone platform because Cloud computing is in-built delivery of computing energy, database storage software, applications, along with other IT resources via a Cloud solutions platform through the net with pay-as-you-go pricing. Thus the performance of information processing has been quite quickly using the luxury supercomputers readily available on Amazon Internet Services using a meager budget. Marketers of distinct brands of products may frequently pursue a specific market segment. Market Segmentation, that's that the way of breaking larger markets to smaller ones needing different marketing mixtures, is an easy method for strengthening and focusing on your endeavor to confine and manage your contest.

You will find however awide selection of strategies a company can employ at an aggressive environment out of price shifting and fresh packing into improving customer care and new product growth

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# Impact of microfinance on women empowerment in rural areas of R.R. Dist in Telangana State

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#### **ABSTRACT**

In this paper the perception of women on empowerment for being in self-help groups. In this study primary data had been collected from women belonging to self-help group in rural areas. A structured questionnaire was used for data collection. The results of this research had revealed that women empowerment had taken place with involvement in self-help groups and accessing loans through microfinance.

**KEYWORDS:** Microfinance, women empowerment, self-help groups, perception, loans for investment.

Women empowerment is about enhancement of women value, self-confidence and respect both in the family and society. When women form groups they have access to various facilities offered by the government. When women bring loans for investment in family business or for agricultural investment their morale increases and they get motivated. When investment is made then accountability and responsibility towards repayment of the loans from the self-help groups also arises. Women Empowerment refers to an increase in the strength of women such spiritual, political, social or economic. The most common explanation of "Women"s Empowerment" is the ability to excise full control over one"s actions. The year 2001 had been declared by the Government of India as "Women"s Empowerment Year" to focus on a vision where women are equal partners like men". Microfinance institutions had become a ray of hope for women empowerment and alleviation of poverty.

Empowerment of poor happens with finance and microfinance had become an important way to perform the same (Karmakar, 2008). From the beginning Indian government had giving importance for microfinance for empowerment of weaker sections through five year plans. In two decades from 1969 to 1980 many banks and branches have been established for making the poor and needy to access the financial resources. Many poor and majority of them are women who have got financial access through self-help group in the recent decades (Ghate, 2008). Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive.

#### **OBJECTIVES OF THE STUDY**

To know the perception of women in self-help groups towards empowerment.

The usage of microfinance by women in self-help groups.

To know the factors related to women empowerment.

#### **REVIEW OF LITERATURE**

Basu and Srivastava (2005) had argued that the rural poor still have very little access to formal finance, and informal lending remains strong. Over the past decade new microfinance approaches designed to deliver finance to the poor have emerged and some have shown promise. Sriram (2010) had mentioned that most of the early microfinance in India happened through donor and philanthropic funds. These funds came in to not-for-profit organizations. Sinha (2005) had explained that microfinance is making a significant contribution to both the savings and borrowings of the poor in the country. The main use of microcredit is for direct investment. While the presence of microfinance has increased the borrowing options for the poorer clients, it seems not (yet) to have significantly affected the terms and conditions of different informal credit providers.

Bi and Pandey (2011) had examined the similarity and difference between commercial banks and microfinance institutions. It is found that microfinance institutions are for alleviation of poverty whereas banks are established for overall well being of the economy. Microfinance institutions look domestic transaction whereas banks deal with global transactions. Imai et al (2010) had mentioned that during 1990s, MFIs became increasingly important in India mainly due to their better access to local knowledge and information at community level and their use of peer group monitoring. Swain and Wallentin (2009) had opined that on average, there is a significant increase in the women empowerment of the SHG members group. The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions (Narang, 2012). Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Geetha and Babu (2016) had mentioned that SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities.

#### RESEARCH METHODOLOGY

In this research judgment sampling had been adopted and sample size is 50. Each of the respondents must be members of self-help group with at least one year of membership in the group. Statistical tools like descriptive statistics, frequency analysis and regression had been used in this study. The measurement scale consists of demographic factors like age and literacy. The items in the questionnaire measured through five-point Likert-type scale which is having numbers from 5 to 1 where "5" means strongly agree and "1" means strongly disagree. Journals, books, internet and magazines have been used for secondary data.

#### **DATAANALYSIS**

The average age of the respondents is 36.8 years and 56 percent of the respondents are literates where SSC is used as benchmark to categorize the whether the respondent is literate or not. All the respondents are females and have mean 2.72 years of membership in self-help groups. Nearly 90 percent of the respondents have availed loans at least once from the microfinance institute through their membership in self-help groups.

**Table 1: Descriptive Statistics** 

	N	Mean	Std. Deviation
Financial Independence	50	4.040	0.570
Social Status	50	3.540	0.503
Decision Making	50	4.460	0.501
Economic Liberty	50	3.800	0.534
Freedom of Movement	50	3.300	0.638
Poverty Reduction	50	3.860	0.700
Valid N (listwise)	50		

(Source: SPSS Output)

According to Table 1 the mean value for financial independence and decision making is more than 4.0 which means ability to access financial resources through self-help groups is making women to become empowered. The mean value of freedom of movement is 3.300 which mean there is still need for freedom of moment because it is less than 4.0. The mean value of economic liberty and poverty reduction are also satisfaction. Overall it can be stated that women empowerment had taken place with microfinance through self-help groups.

Table 2: One-way ANOV Sum of Mean Square Sig. 23.108 0.500 Between Group 5.173 5.173 Financial Within Groups 10.747 0.224 Independence 15.920 49 0.026 0.007 0.007 0.872 Between Group Social Status Within Groups 12.413 .259 12.420 49 Total Between Group 1.590 1.590 7.048 0.211 Decision Within Groups 10.830 Making Total 12.420 49 Between Group 0.587 0.587 2.100 0.154 48 Within Groups 13.413 0.279 Liberty Total 14.000 49 4.253 4.253 0.101 Freedom of Within Groups 15.747 Movement Total 20.000 49 0.020 Between Group 0.020 0.040 0.842 Within Groups 24.000 48 0.500 Reduction

(Source: SPSS Output)

According to Table 2 it can be stated that there is no association with literacy and women empowerment. The literacy factor does not have an impact on perception of women employees towards financial independence, freedom movement, poverty reduction, social status, economic liberty and decision making. Hence it can be stated that being in self-help groups gives empowerment and literacy is not an issue. However literate team leaders are important in the self-help groups for documentation.

#### **DISCUSSION AND CONCLUSION**

Microfinance had become a tool for attaining women empowerment in rural areas. The morale and self confidence of women drastically increases with financial independent and economic liberty. Women have been empowered with strategies implemented by the government through self-help groups. It is easy to disburse and collect loans through self-help groups for

microfinance organizations. There is impressive growth of microfinance businesses in recent years in rural areas of Telangana State. The government is approaching the self-help groups for providing investments into agriculture and other entrepreneurial activities. Most interventions promoting women's empowerment focus on the economic dimension. Economic improvement is supposed to lead automatically to improvements in other dimensions. Micro-finance is a type of banking service that is provided to unemployed or low-income individuals, or groups who otherwise have no other access to financial services.

#### **FUTURE RESEARCH**

Future researchers can study using experimental designed with control groups. The confidence of women from low income groups need to compared with women in low income groups having membership in self-help groups. The effectiveness of team leader on continuance commitment of employees in groups can be studied by future researchers. The microfinance limits need to be compared between urban and rural self-help groups can be compared by researchers in future.

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# Protection of children from sexual offences

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#### **ABSTRACT**

Child Sexual Abuse (CSA) postulates abuse of a child by an adult/older person for sexual stimulation. Time has stood witness to exorbitant statistical increase in CSA all around the world despite adoption of innumerable international legal documents, growing national legal and social concern for the horrendous CSA problem. CSA, be it sexual molestation, incest, rape, commercial sexual exploitation or pornography, is undeniably an underreported harsh truth of the Indian society. Irrespective of gender, social strata or class, children in India face the risk of exposure to various forms of sexual abuse Child Sexual Abuse (CSA) is a pressing human right issue and public health concern. We conducted a systematic review of quantitative and qualitative studies published in the past decade on CSA in India to examine the distribution of the prevalence estimates for both genders, to improve understanding of the determinants and consequences of CSA and identify gaps in the current state of research.

#### 1. INTRODUCTION

#### 1.1 Child sexual abuse in india

The CSA in India is addressed by much legislation to protect children. The Immoral Trafficking Prevention Act is protecting the children from being exploited in commercial sex activities. Section 26 of the JJA is punishing an act of exploiting children for employment of hazardous nature. The Prohibition of Child Marriage Act is punishing an act of executing the marriage of girls and boys below stipulated age. Apart from this, there is a commission working for the child right protection. The noteworthy legislation in this area has come in force in the year 2012 in the form of POCSO. This is for protecting children from the immoral and abusive activities. The situations like family environment, employments may give chance to commit the offence of sexual abuse on children. It is very important to understand the circumstances under which the children are being sexually abused. According to some reports on child abuse, it was found when interacted with people in slums in urban areas that they are executing the marriage of their children at early age. They do so to protect them from sexual abuse. For them if a girl attains puberty, then she is sexually available and hence if they are married as soon as attaining puberty, they are protected from being sexually abused. Smt. M.P.Chandrika, Lecturer, S.C.Nandimath College, Bagalkot, in her paper — Child Sexual Abuse Versus the Protection of children from Sexual offences Bill, 2010 which is published in Law Profile, Vol 2, issue 7, July 2011, speaks of how . sexual abuse of children is a burning problem in India and stress on the situation which is aided by the absence of effective legislation and the silence of the victims. The author speaks about variety of sexual offences in child abuse such as sexual assault, sexual exploitation and sexual grooming. The author also speaks about the effects of CSA and its preventive measures.

It was surprising to see the situation which is among the Naths of Bihar. There prostitution is meant for their family survival. If a family does not have daughter, they purchase her from other state and make them work as a prostitute. On her earnings, her family survives. Some children who are forced by their parents to take up the work to earn for them, get easily sexually abused at the hands of their employer. Children working as labours in hotels or doing household work are more suffered by such abusive

incidences. Besides it the children on the basis of caste and class lines are also abused sexually.

#### 1.2 Analysis of reports of nerb and nhre on child abuse

The abusive activities against children have increased by 3.8% in 2005 in comparison to 2004. M.P was reported highest in rape cases in the year 2005. In cities, Delhi is on top for the crimes against children. The report of NCRB in 2013 shows that over all crimes, crimes against children have been increased by 52.5%. The most under reported crimes against children was incest, is at highest peak and it is being reported widely. The number of reported cases of incest have increased from 346 cases to 489 during 2012-13. That is by 43%. According to the data released by Government during the year 2012-13, the numbers of victims have increased and to worsen the situation it is shocking to see that all victims are between 14-18 yrs of age. Maharashtra is the state, where highest numbers of incest are reported from 2012-13. The second state where more cases were reported is Kerala. The number of rape cases, reported in 2012 was 150 and in 2013, the figure increased to 263. According to report, Ahmadabad reported to be the highest number of cases of child abandonment. In Gujarat the crimes like feticide and child marriage has reduced, where as in north eastern region, still the cases of child marriage are being reported as 12 cases in 2013.

Appropriate action was taken against them. The following data shows the extent of crimes in various facets committed in India. The NCRB Report of 2007 is giving an extensive data on the crimes committed by the juveniles. The keen observation of the data reveals that the children are committing crimes more for monetary benefits. The incidents of theft are reported more in number. The children are indulging in the criminal activities, out of need or to take revenge of something. It is concluded thus from the above figures that the children are more towards committing the economic crimes and crimes against physical body. According to the crime head wise distribution during 2013, the cases of kidnapping and abduction are being accruing to a large extent in India. It has been found out that, there are several laws but it is not being implemented properly.

#### 2. CHILD ABUSE - CONCEPT AND MEANING

It is important to take a brief view on definition of child abuse. Child abuse is generally defined as an act of ill treatment offered to a child. Generally speaking the child is the most delicate gift of god, who has to be nurtured with love and care. The child abuse is indeed a taboo on society. The child is becoming victim of abusive activities not only by strangers but also by the near and dear relatives of the child. The protection of children is at stake in society as well as in family where the children are to be brought up. The reason behind increase in the rate of commission of such activities is the poverty, frustration, illiteracy, mass and media, revenge lack of self-control. Child abuse is the harsh ill treatment offered to the child which renders a child an insecure life. Any activities which takes away child's security, safety and does not provide scope for child's development is termed as abusive activities.

The child abuse can be better understood by its different forms. Physical abuse, mental as well as psychological abuse, sexual abuses are some of the patent forms of child abuse. Neglect is also taken as a form of child abuse. As per the definition given by the centers for disease control and prevention, which is in US, child abuse is an act or series of acts which are committed oromitted by parents of a child, that cause harm or threat of harm to a child. Most abusive activities take place in the social environment too.

The worst form of child abuse is child sexual abuse and in which the worst is Incest. The Indian laws are recognizing this type of abuse of children and giving measures to combat it.

The laws like the immoral traffic (prevention) Act, the J.J Act, the child marriage Act, are meant to control child sexual abuse in India. It is very important to understand the reasons of CSA. It is found that the situations like marriage; trafficking, social gatherings, and child employment are the most of the

areas where the child is abused. The reason behind begetting the children married at early age is to protect them from CSA. The cases of CSA are prominently seen in slum areas and places were the conducive and proper care system for children is lacking.

In some families who are economically backward, they put their daughters at an early age in the prostitution and live on her earnings. The places where young children are used as maids or servants; they are easily sexually abused by their employers. To worsen the situation is when the children are sexually abused by their parents or near relatives. Such type of abuse is called as incest, which hampers the psychological condition of child. Incent leaves a long lasting scar on the child and the view of child towards family and relationship changes from affection oriented to the revenge and hatred oriented. The study conducted by child Rights and you (CRY) revealed the fact, that children who go missing every year are found to be sold, kidnapping or lured to get better life. These children are forced into sex trade every year. The report revealed that approximately 2 million children of the age of 5 to 12 years are into commercial sex trade. The 40 % of the total population of children are in commercial sex trade. Such children are found in metro cities like Mumbai, Kolkata, Delhi, Chennai etc. Most of these are illiterate children. This makes clear that the vulnerability and poverty are the main causes which make the child the victim of sexual abuse. The other causes includes their tender age, lack of understanding, lack of proper schooling, improper care and protection by families. The above situations are apparent for the sexual abuse of children. The recent case is an example of child sexual abuse, where Alan waters and Duncan Grant were sentenced to 6 yrs. imprisonment. They were convicted for sexually abusing boys of tender age at their shelter care system in Mumbai.

It is a need of hour to resolve the issue of CSA by stringent legislation. The other form of child abuse is Neglect. Neglect specifically means as parental neglect. Children suffer a lot of mental trauma and deprivation when the parents do not provide proper care and affection to them. There is a new trend of nuclear family in society. Nuclear family is a curse to society. Where the parents are working and do not provide proper affections to children. Neglect can be formed as negligence or carelessness towards children.

#### 3. PROTECTION OF CHILDREN FROM SEXUAL OFFENCES ACT

#### Salient features

The Act defines a child as any person below eighteen years of age, and regards the best interests and wellbeing of the child as being of paramount importance at every stage, to ensure the healthy physical, emotional, intellectual and social development of the child.

It defines different forms of sexual abuse, including penetrative and non-penetrative assault, as well as sexual harassment and pornography, and deems a sexual assault to be —aggravated under certain circumstances, such as when the abused child is mentally ill or when the abuse is committed by a person in a position of trust or authority vis-à-vis the child, like a family member, police officer, teacher, or doctor.

People who traffic children for sexual purposes are also punishable under the provisions relating to abetment in the Act. The Act prescribes stringent punishment graded as per the gravity of the offence, with a maximum term of rigorous imprisonment for life, and fine.

#### Punishments for Offences covered in the Act

Penetrative Sexual Assault on a child — Not less than seven years which may extend to imprisonment for life, and fine

Aggravated Penetrative Sexual Assault — Not less than ten years which may extend to imprisonment for life, and fine

Sexual Assault i.e. sexual contact without penetration — Not less than three years which may extend to five years, and fine

Aggravated Sexual Assault by a person in authority — Not less than five years which may extend to seven years, and fine

Sexual Harassment of the Child — Three years and fine Use of Child for Pornographic Purposes) — Five years and fine and in the event of subsequent conviction.

#### 4. PROVISIONS RELATED TO CONDUCT OF TRIAL OF REPORTED OFFENCES

The Act provides for the establishment of Special Courts for trial of offences under the Act, keeping the best interest of the child as of paramount importance at every stage of the judicial process.

The Act incorporates child friendly procedures for reporting, recording of evidence, investigation and trial of offences. These include:

Recording the statement of the child at the residence of the child or at the place of his choice, preferably by a woman police officer not below the rank of subinspector.

No child to be detained in the police station in the night for any reason.

Police officer to not be in uniform while recording the statement of the child.

The statement of the child to be recorded as spoken by the child.

Assistance of an interpreter or translator or an expert as per the need of the child.

Assistance of special educator or any person familiar with the manner of communication of the child in case child is disabled

Medical examination of the child to be conducted in the presence of the parent of the child or any other person in whom the child has trust or confidence.

In case the victim is a girl child, the medical examination shall be conducted by a woman doctor.

#### 13. Frequent breaks for the child during trial. Child not to be called repeatedly to testify.

No aggressive questioning or character assassination of the child in-camera trial of cases.

The Act recognizes that the Intent to commit an offence, even when unsuccessful for whatever reason, needs to be penalized.

The attempt to commit an offence under the Act has been made liable for punishment for upto half the punishment prescribed for the commission of the offence.

The Act also provides for punishment for abetment of the offence, which is the same as for the commission of the offence.

The Act makes it mandatory to report commission of an offence and also the recording of complaint and failure to do so would make a person liable for punishment of imprisonment for six months or / and with fine. 18.1t is a Punishable action if Police / Special Juvenile Police Unit fails to report a commission of the offence under this act

For the more heinous offences of Penetrative Sexual Assault, Aggravated Penetrative Sexual Assault, Sexual Assault and Aggravated Sexual Assault, the burden of proof is shifted to the accused. This provision has been made keeping in view the greater vulnerability and innocence of children.

To prevent misuse of the law, punishment has been provided for making false complaint or proving false information with malicious intent. Such punishment has been kept relatively light (six months) to encourage reporting. If false complaint is made against a child, punishment is higher.

The media has been barred from disclosing the identity of the child without the permission of the Special Court. The punishment for breaching this provision by media may be from six months to one year.

For speedy trial, the Act provides for the evidence of the child to be recorded within a period of 30

days. Also, the Special Court is to complete the trial within a period of one year, as far as possible.

To provide for relief and rehabilitation of the child, as soon as the complaint is made to the Special Juvenile Police Unit (SJPU) or local police, these will make immediate arrangements to give the child, care and protection such as admitting the child into shelter home or to the nearest hospital within twenty-four hours of the report. The SJPU or the local police are also required to report the matter to the Child Welfare Committee within 24 hours of recording the complaint, for long term rehabilitation of the child.

The Act casts a duty on the Central and State Governments to spread awareness through media including the television, radio and the print media at regular intervals to make the general public, children as well as their parents and guardians aware of the provisions of this Act.

Where an act or omission constitutes an offence punishable under this Act and also under sections 166A, 354A, 354B, 354C, 354D, 370,370A, 375, 376, 376A, 376C, 376D, 376E or section 509 of the Indian Penal Code (45 of 1860), then, notwithstanding anything contained in any law for the time being in force, the offender found guilty of such offence shall be liable to punishment under this Act or under the Indian Penal Code as provides for punishment which is greater in degree."

The Provisions of this Act is in addition to and not in derogation of any other provisions of any other Law.

# In case of any consistency the provisions of this act will have an overriding effect on any other provisions.

The POCSO Act is only applicable to child survivors and adult offenders. In case two children have sexual relations with each other, or in case a child perpetrates a sexual offence on an adult, the Juvenile Justice (Care and Protection of Children) Act, 2000, will apply. The Protection of Children from Sexual Offences (Amendment) Bill, 2019

#### 5. DUTIES OF THE POLICE AS SPECIFIED IN POSCO RULES 2012

As per Rule 4(1) of the Protection of Children from Sexual Offences Rules 2012 when Police receive information of an offence committed or attempted or likely to be committed it is the duty of the Police Official to provide to the complainant: (i) Name and Designation (ii) Address and Telephone number (iii) Name, Designation and contact details of the officer who supervises him.

As per Rule 4(2) of the Protection of Children from Sexual Offences Rules 2012 when Police receive information of an offence committed or attempted or likely to be committed it is the duty of the Police Official to:

Register an FIR

Provide a copy of the FIR to the complainant

If the Child is in medical emergency arrange for the same immediately without delay

Take the child to the Hospital accompanied by parents or any person the child trusts

Ensure sample collection for forensic examination

Inform the child and his parents about a support person, legal advice and right to be represented by a lawyer

As per Rule 4(3) of the Protection of Children from Sexual Offences Rules 2012 when a child is exploited by a person in the family, shared household or in shelter home and it is found out that the child is without parental support or without home the SJPU or Police will produce the child before the Child Welfare Committee within 24 hours with reasons in writing that the child in in need of cars and protection and request for a detailed assessment by the Child Welfare Committee. After making a detailed assessment and as per Rule 4(7) the Child Welfare Committee will provide a support person to the child.

As per Rule 4(9) of the Protection of Children from Sexual Offences Rules 2012 the Police shall within 24 hours inform the Special Court of the support person provided to the child in writing.

As per Rule 4(11) of the Protection of Children from Sexual Offences Rules 2012 the Police shall inform the parents, support person, guardian as the case may be about the developments of the case arrest of the accused and details of various application filed.

As per Rule 4(12) of the Protection of Children from Sexual Offences Rules 2012 the Police shall inform the parent or support person or guardian the following:

Availability of medical Services

Procedural steps involved in Criminal Prosecution

Availability of victim compensation

Arrest of the offender

Filing of Charge against the offender

Dates of court proceedings

Bail or release of the Offender

Rendering of verdict

Sentence imposed on a an offender

As per Rule 5(3) of the Protection of Children from Sexual Offences Rules 2012 no medical practitioner shall demand any legal or magisterial requisition or other documentation as a prerequisite to rendering medical care.

It is a Punishable action if Police / Special Juvenile Police Unit fails to report a commission of the offence under this act [Section - 21 - (1) Protection of Children from Sexual Offences Act 2012]

If a Police Officer fails to register a case or take cognizance of the offence under Section 326-A, Section 326-B, Section 354,Section 354—B, Section 370,Section 370-A, Section 376,Section 376-A,Section 376-B, Section 376-C,Section 376-D, Section 376-E Indian Penal Code is punishable offence. [Section 166 - A Indian Penal Code] Ministry: Women and Child Development

The Protection of Children from Sexual Offences (Amendment) Bill, 2019 was introduced in Rajya Sabha by the Minister of Women and Child Development, Ms. Smriti Zubin Irani on July 18, 2019. The Bill amends the Protection of Children from Sexual Offences Act, 2012. The Act seeks to protect children from offences such as sexual assault, sexual harassment, and pornography.

Penetrative sexual assault: Under the Act, a person commits —penetrative sexual assault if he: (i) penetrates his penis into the vagina, mouth, urethra or anus of a child, or (ii) makes a child do the same, or (iii) inserts any other object into the child's body, or (iv) applies his mouth to a child's body parts. The punishment for such offence is imprisonment between seven years to life, and a fine. The Bill increases the minimum punishment from seven years to ten years. It further adds that if a person commits penetrative sexual assault on a child below the age of 16 years, he will be punishable with imprisonment between 20 years to life, with a fine.

Aggravated penetrative sexual assault: The Act defines certain actions as —aggravated penetrative sexual assault. These include cases when a police officer, a member of the armed forces, or a public servant commits penetrative sexual assault on a child. It also covers cases where the offender is a relative of the child, or if the assault injures the sexual organs of the child or the child becomes pregnant, among others. The Bill adds two more grounds to the definition of aggravated penetrative sexual assault. These include: (I) assault resulting in death of child, and (ii) assault committed during a natural calamity, or in any similar situations of violence. Currently, the punishment for aggravated penetrative sexual assault is imprisonment between 10 years to life, and a fine. The Bill increases the minimum

punishment from ten years to 20 years, and the maximum punishment to death penalty.

**Aggravated sexual assault:** Under the Act, —sexual assault includes actions where a person touches the vagina, penis, anus or breast of a child with sexual intent without penetration. —Aggravated sexual assault includes cases where the offender is a relative of the child, or if the assault injures the sexual organs of the child, among others. The Bill adds two more offences to the definition of aggravated sexual assault. These include: (I) assault committed during a natural calamity, and (ii) administrating or help in administering any hormone or any chemical substance, to a child for the purpose of attaining early sexual maturity.

**Pornographic purposes:** Under the Act, a person is guilty of using a child for pornographic purposes if he uses a child in any form of media for the purpose of sexual gratification. The Act also penalises persons who use children for pornographic purposes resulting in sexual assault. The Bill defines child pornography as any visual depiction of sexually explicit conduct involving a child including photograph, video, digital or computer generated image indistinguishable from an actual child. In addition, the Bill enhances the punishments for certain offences as shown in Table 1.

**Table 1:** Punishment for offences for using child for pornographic purposes

Offence	POCSO Act, 2012	2019 Bill
Use of child for pornographic purposes	Maximum: 5 years	Minimum: 5 years
Use of child for pornographic purposes resulting in		Minimum: 10 years (in case of child below 16 years: 20 years)
μ	Maximum: life imprisonment	Maximum: life imprisonment
Use of child for pornographic purposes resulting in aggravated penetrative sexual assault		Minimum: 20 years  Maximum: life imprisonment, <i>or</i> death.
Use of child for pornographic		Minimum: Three years
purposes resulting in sexual assault	Maximum: Eight years	Maximum: Five years
Use of child for pornographic purposes resulting in aggravated sexual assault		Minimum: Five years Maximum: Seven years

Note: Punishment for using child for pornographic purposes resulting in any form of sexual assault is in addition to minimum five years for use of child for pornographic purposes.

Sources: Protection of Children from Sexual Offences (Amendment) Bill, 2019; Protection of Children from Sexual Offences Act, 2012; PRS.

**Storage of pornographic material:** The Act penalises storage of pornographic material for commercial purposes with a punishment of up to three years, or a fine, or both. The Bill amends this to provide that the punishment can be imprisonment between three to five years, or a fine, or both. In

addition, the Bill adds two other offences for storage of pornographic material involving children. These include: (I) failing to destroy, or delete, or report pornographic material involving a child, and (ii) transmitting, displaying, distributing such material except for the purpose of reporting it.

# 6. CHANGES REQUIRED FOR CHILD RESCUES 6.1 CHANGES REQUIRED FOR PREVENTION OF CHILD TRAFFICKING

- > Immediate steps should be taken to enforce extra territorial laws and initiate appropriate action to ensure that no offending foreign tourist escapes punishment by leaving the country.
- >Appropriate legislation should be immediately initiated to make in case of sex tourism, extradition and other arrangements. This is necessary to ensure that a person who exploits a child for sexual purposes in another country (the destination country) is prosecuted either in the country of origin or the destination country.
- > There should be a provision for confiscation of seizure of assets and profits and other sanctions against those who commit sexual crimes against children in destination countries. Relevant sharing of data should be there among different countries.

#### 6.2 CHANGES REQUIRED FOR PREVENTION OF CHILD SEXUALABUSE

- > Child sexual abuse is a complex problem. Requiring a complex multidisciplinary, multicomponent approach. Social workers, doctors, lawyers, counsellors, and police should work together to deal with the issue. There are proposed law reform made in the 172 law Commission Report. They need to be immediately passed in the interest of the child. It is
- > Immediate steps should be taken to enforce extra territorial laws and initiate appropriate action to imperative to have a multi disciplinary, comprehensive, coordinated and integrated services for such children.
- > Awarenes regarding various types of sexual abuses must be made known to the Adolescent children.

#### 6.3 CHANGES REQUIRED IN THE PROTECTION OF PROSTITUTES

- > Generally the police resort to Indian Penal Code and Immoral Traffic Prevention Act, 1956 to remove the prostitutes and the children of prostitutes (COP) or the child prostitutes (CP), from the red-light areas. But the forceful rescue of children of Prostitutes and Child Prostitutes in reality is not successful. It is important to take steps for their rehabilitation. The aid of the definition of neglected child under Juvenile Justice Act, 2000 must be taken and the rescued child prostitutes must be kept in Juvenile Homes as a place of safety.
- > The involvement of NGOs, citizens and particularly Women Organizations would be more successful in retrieval of child from prostitution and help in the rehabilitation.
- > A permanent Committee should be constituted by the Ministry of Welfare, Government of India, to review the progress and implementation of schemes for child welfare and rehabilitation. The National Commission for Children must be set up to oversee the implementation of Convention on the Rights of the Child, 1989.
- > Work can also be done in co-ordination with organizations working for elimination of child labor and boards for the juveniles

#### 6.4 SPECIAL STATISTICS ON GIRL CHILD

- 1 out of every 6 girls does not live to see her 15th birthday.
- Of the 12 million girls born in India, 1 million do not see their first birthday.

- Of the 12 million girls born in India, 3 million do not see their fifteenth birthday, and a million of them are unable to survive even their first birthday.
- One-third of these deaths take place at birth.
- Every sixth girl child's death is due to gender discrimination.
- Females are victimised far more than males during childhood.
- 3 lakh more girls than boys die every year
- Female mortality exceeds male mortality in 224 out of 402 districts in India.
- Death rate among girls below the age of 4 years is higher than that of boys. Even if she escapes infanticide or foeticide, a girl child is less likely to receive immunisation, nutrition or medical treatment compared to a male child.

#### **CONCLUSION**

Children are like roses, fragrant yet sensitive. Let us cut down a bit on hurry and take time and patience in order that these roses may not wilt before they bloom. Many childhoods today are lost in loneliness, day care centers or under the supervision of ayahs due to demands of parent's profession and social engagements. By the turn of this century "Child protection Societies" proliferated, and these societies decided to expand their work to include cruelty to children as well as animals. "Child-saving," as it was called then, was part of the great humanitarian reform movement. In addition to movements to protect the rights of labor, women and animals, protection of children from parenta abuse and neglect received stronger social sanctions, and legislation was developed that allowed greater intervention into private homes.

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# Impact of microfinance on women empowerment in rural areas of R.R. Dist in Telangana State

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#### **ABSTRACT**

In this paper the perception of women on empowerment for being in self-help groups. In this study primary data had been collected from women belonging to self-help group in rural areas. A structured questionnaire was used for data collection. The results of this research had revealed that women empowerment had taken place with involvement in self-help groups and accessing loans through microfinance.

KEYWORDS: Microfinance, women empowerment, self-help groups, perception, loans for investment.

#### INTRODUCTION

Women empowerment is about enhancement of women value, self-confidence and respect both in the family and society. When women form groups they have access to various facilities offered by the government. When women bring loans for investment in family business or for agricultural investment their morale increases and they get motivated. When investment is made then accountability and responsibility towards repayment of the loans from the self-help groups also arises. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women"s Empowerment" is the ability to excise full control over one"s actions. The year 2001 had been declared by the Government of India as "Women"s Empowerment Year" to focus on a vision where women are equal partners like men". Microfinance institutions had become a ray of hope for women empowerment and alleviation of poverty. Empowerment of poor happens with finance and microfinance had become an important way to perform the same (Karmakar, 2008). From the beginning Indian government had giving importance for microfinance for empowerment of weaker sections through five year plans. In two decades from 1969 to 1980 many banks and branches have been established for making the poor and needy to access the financial resources. Many poor and majority of them are women who have got financial access through self-help group in the recent decades (Ghate, 2008). Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive.

#### **OBJECTIVES OF THE STUDY**

To know the perception of women in self-help groups towards empowerment.

The usage of microfinance by women in self-help groups.

To know the factors related to women empowerment.

#### **REVIEW OF LITERATURE**

Basu and Srivastava (2005) had argued that the rural poor still have very little access to formal finance, and informal lending remains strong. Over the past decade new microfinance approaches designed to deliver finance to the poor have emerged and some have shown promise. Sriram (2010) had mentioned that most of the early microfinance in India happened through donor and philanthropic funds. These funds came in to not-for-profit organizations. Sinha (2005) had explained that microfinance is making a significant contribution to both the savings and borrowings of the poor in the country. The main use of microcredit is for direct investment. While the presence of microfinance has increased the borrowing options for the poorer clients, it seems not (yet) to have significantly affected the terms and conditions of different informal credit providers.

Bi and Pandey (2011) had examined the similarity and difference between commercial banks and microfinance institutions. It is found that microfinance institutions are for alleviation of poverty whereas banks are established for overall well being of the economy. Microfinance institutions look domestic transaction whereas banks deal with global transactions. Imai et al (2010) had mentioned that during 1990s, MFIs became increasingly important in India mainly due to their better access to local knowledge and information at community level and their use of peer group monitoring. Swain and Wallentin (2009) had opined that on average, there is a significant increase in the women empowerment of the SHG members group.

The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions (Narang, 2012). Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Geetha and Babu (2016) had mentioned that SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities.

#### RESEARCH METHODOLOGY

In this research judgment sampling had been adopted and sample size is 50. Each of the respondents must be members of self-help group with at least one year of membership in the group. Statistical tools like descriptive statistics, frequency analysis and regression had been used in this study. The measurement scale consists of demographic factors like age and literacy. The items in the questionnaire measured through five-point Likert-type scale which is having numbers from 5 to 1 where "5" means strongly agree and "1" means strongly disagree. Journals, books, internet and magazines have been used for secondary data.

#### **DATAANALYSIS**

The average age of the respondents is 36.8 years and 56 percent of the respondents are literates where SSC is used as benchmark to categorize the whether the respondent is literate or not. All the respondents are females and have mean 2.72 years of membership in self-help groups. Nearly 90 percent of the respondents have availed loans at least once from the microfinance institute through their membership in self-help groups.

**Table 1:** Descriptive Statistics

	N	Mean	Std. Deviation
Financial Independence	50	4.040	0.570
Social Status	50	3.540	0.503
Decision Making	50	4.460	0.501
Economic Liberty	50	3.800	0.534
Freedom of Movement	50	3.300	0.638
Poverty Reduction	50	3.860	0.700
Valid N (listwise)	50		

(Source: SPSS Output)

According to Table 1 the mean value for financial independence and decision making is more than 4.0 which means ability to access financial resources through self-help groups is making women to become empowered. The mean value of freedom of movement is 3.300 which mean there is still need for freedom of moment because it is less than 4.0. The mean value of economic liberty and poverty reduction are also satisfaction. Overall it can be stated that women empowerment had taken place with microfinance through self-help groups.

**Table 2:** One-way ANOVA

		Sum of	df	Mean Square	F	Sig.
	_	Squares				
Financial	Between Groups	5.173	1	5.173	23.108	0.500
Independence	Within Groups	10.747	48	0.224		
independence	Total	15.920	49			
	Between Groups	0.007	1	0.007	0.026	0.872
Social Status	Within Groups	12.413	48	.259		
	Total	12.420	49			
Decision	Between Groups	1.590	1	1.590	7.048	0.211
	Within Groups	10.830	48	0.226		
Making	Total	12.420	49			
Economic	Between Groups	0.587	1	0.587	2.100	0.154
	Within Groups	13.413	48	0.279		
Liberty	Total	14.000	49			
Freedom of	Between Groups	4.253	1	4.253	12.966	0.101
Movement	Within Groups	15.747	48	0.328		
Movement	Total	20.000	49			
Description	Between Groups	0.020	1	0.020	0.040	0.842
Poverty Reduction	Within Groups	24.000	48	0.500		
Reduction	Total	24.020	49			

(Source: SPSS Output)

According to Table 2 it can be stated that there is no association with literacy and women empowerment. The literacy factor does not have an impact on perception of women employees towards financial independence, freedom movement, poverty reduction, social status, economic liberty and decision making. Hence it can be stated that being in self-help groups gives women empowerment and literacy is not an issue. However literate team leaders are important in the self-help groups for documentation.

#### **DISCUSSION AND CONCLUSION**

Microfinance had become a tool for attaining women empowerment in rural areas. The morale and self confidence of women drastically increases with financial independent and economic liberty. Women have been empowered with strategies implemented by the government through self-help groups. It is easy to disburse and collect loans through self-help groups for microfinance organizations. There is impressive growth of microfinance businesses in recent years in rural areas of Telangana State. The government is approaching the self-help groups for providing investments into agriculture and other entrepreneurial activities. Most interventions promoting women's empowerment focus on the economic dimension. Economic improvement is supposed to lead automatically to improvements in other dimensions. Micro-finance is a type of banking service that is provided to unemployed or low-income individuals, or groups who otherwise have no other access to financial services.

#### **FUTURE RESEARCH**

Future researchers can study using experimental designed with control groups. The confidence of women from low income groups need to compared with women in low income groups having membership in self-help groups. The effectiveness of team leader on continuance commitment of employees in groups can be studied by future researchers. The microfinance limits need to be compared between urban and rural self-help groups can be compared by researchers in future.

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# A REVIEW ON COMPETITOR PRECLICTION OVER BIG DATA THROUGH MACHINE LEARNING

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#### **ABSTRACT**

The intention of this study to forecast competitor in market, so corporation may make decisions that competitor to get their merchandise. Identifying opponents for a single business or a set of businesses is essential for companies. On account of this rapid development and comparative maturity of internet, the information becomes extraordinarily abundant today. Within this study, we forecast and mining competitor information such as discovering similar goods of a particular entity that have precisely very same characteristics as "competitor mining". To become competitor, many companies are interfering with data analytics strategies. Unexpectedly, the folks' opinions on such products and services are scrutinized to denote invaluable information from them. Considerably of research works are attained over processing of opinions or ideas lately due to its principal reason remarks are crucial in advertising exploration. Your decision making strategy while at the provider primarily about analyzing the usage of products/services is overriding by mining the opinions/sentiments of the users. In advertising, it promotes the evaluation of pricing instructions, product design, advancement and positioning and communications strategy, and channels of distribution. In the strategic direction, it provides a foundation for contest identification as well as the evaluation of business essay, demands of rivalry, together with competitive advantage. Big goal of competition identification is always to enhance managerial understanding of competitive risks and opportunities. To maximize consciousness, it is essential to analyze the competitive landscape broadly within the beginning levels of investigation. This will surely encourage managers prevent the possible dangers of a myopic technique of competitive strategy and certainly will restrict the prospect of becoming overvalued. It may reduce a company's *vulnerability to competitive blind places.* 

Key words: Big Data, Products/Services, Strategies

#### 1.0 INTRODUCTION

The expression Big Data identifies substantial amounts of information, largely unstructured and semistructured, which stems from a great deal of sources. It's not feasible to process this information with conventional tools and approaches. This notion has become quite popular lately, when firms are attempting to understand the client behavior as much as you can and technology advancement is galloping forward. Businesses have realized that many of worth are discovered inside enormous amounts of unstructured information and with reduced prices on storage location have additionally challenges for managing Big Data considerably reduced. Big Data brings several benefits to businesses. It allows greater transparency of data within organizations empowers wider, deeper and more precise insight consequently enhances decision - making also. It gives businesses the chance to create more complicated and complete picture about their customers and so provide more correctly tailored goods and solutions. Anonymization in major numbers is just a trying endeavor which affects the private data together with no personal info. The enormous number of digital info boating us as functional information, client info, private statistics, societal statistics, advertising info, private information, supply chain information, trade data and behavioral info . Both annoying routines in the moment compelling remarkable results onto it research and industry bands are Cloud calculating and big-data. Cloud computing systems flexibly provides massive processing capacity and ability limitation with working with a significant selection of servers empowering customers to ship huge data software costviably devoid of overwhelming base speculation

#### ARCHITECTURE OF BIG DATA

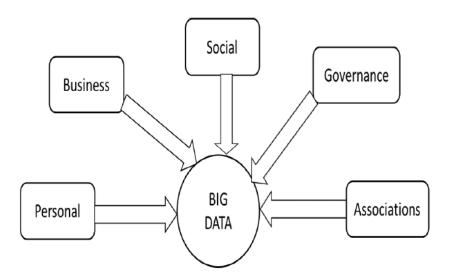


Figure: Architecture of Big Data

This prepare from figure 1.1 suggests that enormous data has broad expansion in the particular person, enterprise, societal, management and concerted link (personal worry, social-individual). Inside this pica bytes of unstructured advice has been produced daily by day plus it needs to really be broke for development in-all of the view. It supplies broke down along with huge info rather than advice regarding this ending consumer. The typical populace of the Web Age has now proven to become cognizant in regards to the company sectors. It's proven to become increasingly difficult to throw items into these along with routine boosting processes are proven to be more obsolete. At the currency related branch, standard direction was changed. Prescient analysis has become brand new dimensions in regards to the operating of securities markets and provides a point by level comprehending about various opportunity portfolios

#### 2.0 LITERATURE REVIEW

Ling Hu et.al [2018] As a result of enormous level of information made by metropolitan surveillance procedures, enormous data-oriented low-complexity automated background subtraction methods come in excellent desire. Inside this paperwe suggest that a publication automated background subtraction algorithm to get city surveillance approaches where the personal computer may mechanically rekindle a graphic whilst the newest history picture when no item is discovered. This system is equally robust and simple in terms of alterations in lighting problems.

**Huy Huynh et al. [2018]** The purpose of the function was supposed to extract consciousness with all datamining processes more than two million recordings climbing contests throughout the globe. The project's very first stage included data pre processing and cleanup approaches to organize the information. We researched three issues: that facets could foresee the operation and will it be feasible to anticipate healthiness of the rival Subsequent to the very first phase had been finished. This study are not only going to assist stone pitches gain advice it will help athletics activities patrons pick the applicants.

YuchunLiu et.al [2019] With this area of big data climbing slowly, scientists have demonstrated an higher interest from the analysis of instructional occupations and accomplishments. Even though huge

academic statistics cause a whole lot of chances to master regarding scholars, so it's still hard to anticipate educational award winners. To successfully work out this issue, we propose a fresh index place created by huge numbers coauthorship community to effortlessly appraise scholars. With this premise we subsequently develop a back propagation Neural Network-based forecast type to foresee receivers of this National Science Fund for Distinguished Young Scholars of China within the area of science fiction

#### 3.0 METHODOLOGY:

Consumer Relationship Management (CRM) can use information from outside or within a institution allowing much better comprehension of its customers on the set basis or to your own foundation, by producing client personalized documents. An improved knowledge of the buyer's customs, pursuits and demands might grow the transaction. So, steady info regarding your clients' choices and preferences forms the cornerstone of productive CRM. Since organizations become internet (in other words, grow in to e business), the find it difficult to maintain faithfulness in their older customers and also to entice clients remains more crucial, as a competitor's enterprise internet site might be only 1 click away

#### **CUSTOMER LOGDATA:**

Purchaser log info can be really a document that has tremendous sum of facts and by that data origin; lots of info abstractions might be generated. For example page opinions, host periods, along with click-streams. In these abstracts, shared provisions and key words can be utilized as specified in Table. This portion in addition supplies an in depth outline of this web-log document structure used from today's research work.

A log file will be understood to be a document which enrolls the surgeries of the internet server. Log data files returns advice such as for instance the data files which can be asked, sometime of this document ask the individual and also the speaking webpage. Every point of this log document defines one "strike" over the log file from your host plus comprises numerous subjects and also the arrangement of this log utilized for assesses change from host to host. Investigation of log document is Deemed valuable for the next reasons:

The Internet server produces log documents, therefore getting an raw info is Not Too hard and Doesn't require any alterations or added programming attempt, Business's servers may maintain info inside their standard. It makes it possible to get a Institution to Alter applications after, utilize a lot Diverse applications and analyze chronological arrangement having a new program

**TABLE: IMPORTANT TERMS IN CUSTOMER LOG DATA** 

S.No.	Terms	Description
1	User	Users accessing file from the web servers through a browser.
2	Page View	A page view is an abstract that consist of every file that is displayed on user's browser screen at one point of time. A page view may be associated with a single user action or can be related with several files such as scripts ,frames,and graphics, etc.,
3	Hit	Every successful file that is sent to the web browser is a hit
4	Click Stream	It is a sequential series of page view requests.
5	Server Session or visit	A Server Session or visit happens when a user or robot visits a website.
6	User Session	A client session is characterized as a lot of page demands made by a solitary client.
7	Customer Log	These are files that stores into them details regarding all the visits made to a web site or a portal automatically and are maintained in the web server.

### **TABLE:** CUSTOMER LOG FILE FORMAT

S.	Name of		
No.	Field	Description	Example value
1	IP Address	IP address of the Client who	127.0.0.1
		request for a page on the web	
		server	
2	UserID and	Provides the username and	Voder23 12ert35
	Password	their corresponding password	
		used during the access of a	
		content-secured transaction	
3	Timestamp	The date, time and time zone	[10/Oct/2000:13:55:36 -0700]
		when the server finished	
		processing the request.	

4	Access	Request line from the client.	GET
	Request	It has three parts, the	http/www.yahoo.com/asctab31.zipHT
		METHOD, URL STEM and	TP/1.0
		PROTOCOL used during	
		transmission.	
	Method	Can be GET (requestmade to	GET POST HEAD
		get a program or document)	
		or POST (during	
		transmission indicates the	
		server that data is following)	
		or HEAD (used by link	
		checking programs, not	
		browsers and downloads just	l I
		the information in the HEAD	
	URL	taginformation) The address of the	/decombroad/sociondecom/socioh21 ain
	UKL	The address of the web content to	/download/windows/asctab31.zip
		beretrieved.	
$\vdash$	Protocol	protocol used during	HTTP/1.0
	riotocoi	protocor used during	1111171.0
		Transmission along with the	
		version number	
5	Status	It gives the status of a web	200
		transaction	
6	Bytes	The number of bytes	3784
	614	Transferrred	14 5 10 CID (D. C.)
7	Client		Mozilla/4.7 [en]C-SYMPA (Win95;
	Agent	product the guest used to get	U)
		to this site. It is generally a	
		program, however it could similarly be a web robot, a	
		connection checker, a FTP customer or a disconnected	
		browser	
$\sqsubseteq$		Diowsei	
8	Referral	Refers to the previous page	movies/tamil
		visited by the same user	

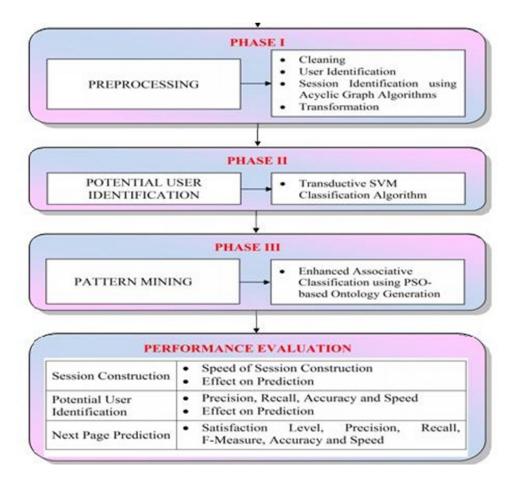


Figure: Research Framework

These ways are deemed compulsory in the following page forecast approach, since these ways boost the practice of extracting regularities of people' accessibility behavior as routines. Even the regularities of people' accessibility behavior are known patterns and also the routines have been characterized by mixes, structures or orders of their webpage obtained within a semester.

Cleanup is the procedure of getting rid of insignificant or unwanted data out of the internet log statistics document. The cleanup process utilized from the suggested site forecast procedure uses calculations that remove info which don't need some substantial influence on the efficacy of following ways of forecast

#### 4.0 RESULTS

In previous chapter discussed regarding Hadoop framework and its configurations and installation process, now discussing Extracting competitors from unstructured datasets, in this considering hotels, Cameras, Resturents and Recies from all this business showing how to find top most competitor to their business. Below results describes process of competitor mining.

Understanding that your opponents are, and what they're currently providing, will allow you to create your goods, promotion, and solutions stick out. It will enable you to react to rival advertising and advertising and advertising campaigns and to set your costs. It's possible to take advantage of this knowledge to make marketing strategies which take advantage of your opponents' weaknesses and boost your company performance. It is possible even to assess any dangers posed by both the new entrants to opponents that are present and a marketplace. This knowledge can allow you to be about how powerful you're sensible.

#### **HOME:**

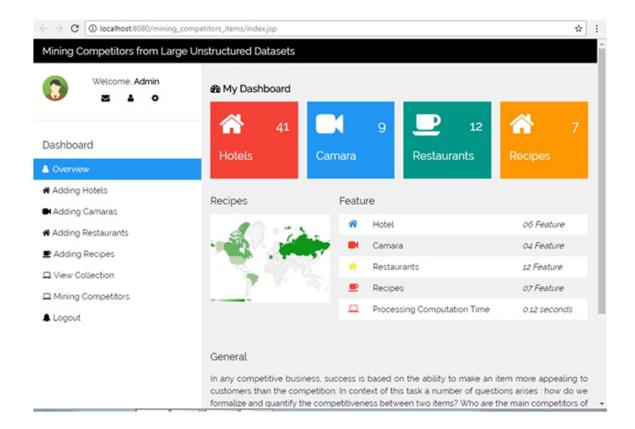
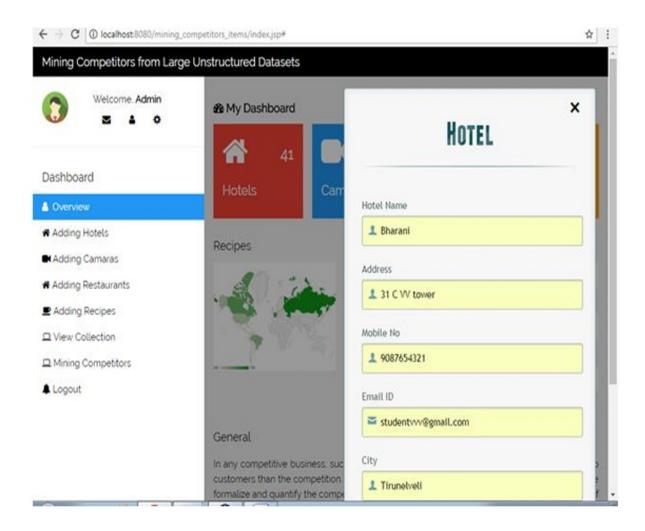


Fig: This is an admin home page

It is home page for all business where organizations can identifies corresponding owns.

**Dataset creation:** 

**Adding hotels:** 



**Fig:** in this page the hotel information given.

Here, if new hotels can register this information stored into datasets while this they should give proper details. Now in dataset every hotels information is stored this helpful for identifying competitor

Why are Enormous Data or Big Data technology so crucial for Businesses to start with or assist companies know and also to extract meaning from entire assortment of information that is from world? Businesses and organizations assembled and stored statistics, which have been part of every trade. This information was mostly used for monitoring or calling the future. Now this information exploding. t is possible to assemble details about each client that visits your site. o entrepreneurs can collect information about each client s conversation about their merchandise or brand. These resources are treasure for businesses since they could provide a glimpse into client's minds. However this necessitates implementation of new procedures, technologies, and mechanics named Big Data.

The data will be listed, and they conceal valuable info, it has just required to obtain the manner, the way to mine. It's appropriate to use contrast, which can be in recent decades real. Moreover, that is, that when we take into account problems with contamination of the planet, where data have collected in addition to garbage. It is all up to us if we depart the garbage lying gathering from the floor and allow them to pollute the world, or we accept them and recycle them

#### 5.0 CONCLUSION

Big Data has examined by harnessing MapReduce method in Cloud computing style which allowed to

execute concurrent and distributed data processing system to overcome the limitations faced from the stand-alone system. In the study, it noticed that utilizing Cloud calculating and MapReduce collectively boosts the rate of processing for big datasets across a bunch of machines. Hence processing a Big Data using MapReduce on Cloud eliminates the restriction faced from the standalone platform because Cloud computing is in-built delivery of computing energy, database storage software, applications, along with other IT resources via a Cloud solutions platform through the net with pay-as-you-go pricing. Thus the performance of information processing has been quite quickly using the luxury supercomputers readily available on Amazon Internet Services using a meager budget.

Marketers of distinct brands of products may frequently pursue a specific market segment. Market Segmentation, that's that the way of breaking larger markets to smaller ones needing different marketing mixtures, is an easy method for strengthening and focusing on your endeavor to confine and manage your contest. You will find howevera wide selection of strategies a company can employ at an aggressive environment out of price shifting and fresh packing into improving customer care and new product growth

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