

**A Study Of Digital Safety Of Women In India**

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**Abstract:**

In today's world, women are working shoulder to shoulder with men, they are slowly breaking the proverbial glass ceiling and the Information Technology revolution has greatly helped in the process, however, it has also resulted in the traditional threats to the safety of women getting modified along with the time and they have now taken the ugly form of solicitation of photos, videos, unregulated call timing, digitally created financial frauds and so on, as we grapple to provide internet access to everyone, these threats have also meant that some section of the female population is hesitant to join the digital revolution, another section of women seem to have accepted the digital format of harassment as the "new normal" and yet another section of women are actively seen fighting resisting such attempts. In this paper for this study purpose, The researchers selected the 124 females and collecting the responses through a structured questionnaire method. Also from this study researcher conclude that the online fraud and harassment is increasing significantly during this pandemic situation and women's need to take safety precautions to make safe from this digital harassments. This paper intends to further explore the current situation about the digital safety of women and their views about the issues.

**Keywords:** Online violence, online harassment, online bullying, trolling, cyber-stalking, defamation

## 1. INTRODUCTION

We now live in a virtual society and offline violence has extended to online, which makes it easier for people to commit violence without consequences. Women are the main targets of online violence, especially women with voices, like female journalists and politicians. Online harassment can include online bullying, trolling, cyber-stalking, defamation and hate speech, public shaming, and identity theft and hacking, amongst other offenses. Such incidents have created fear among girls and women. They don't feel safe in their own country, in rural areas the condition is worst, where women are burned and killed by in-laws, or tortured for dowry. Moreover, female infanticide is still in practice in remote areas of India.

Men are also harassed online, but when women are the target, online harassment quickly descends into sexualized hate or threats. Online gender-based violence is an overt expression of the deeply rooted gender inequalities in our society. We need public awareness. Even when they talk to friends, many of them say online violence is no big deal. People need to understand that this is real; that it's real violence with real impacts. And sometimes it moves from online to offline. Some women even leave the online platform [after being harassed]. When journalists have to self-censor themselves, the fundamental right to freedom of information is under attack. Online violence is a public health issue and the effects are very detrimental. It results in physical, sexual, psychological, or economic harm, and erodes self-esteem.

Online harassment is simply defined as the use of the internet to threaten, harass, or embarrass an individual or group. It can come in different forms and many of the other topics we discuss here such as cyber-bullying, cyber-stalking, and doxing fall under the umbrella of harassment.

No doubt technology has a lot of benefits but it also has a negative side. It has given birth to cyber-bullying. Nowadays, cyber-bullying has become very common. They take place on social media and other information websites.

Cyberbullying can take place in different forms, which include several acts. It may involve sending threatening and vulgar messages, posting private and sensitive information publicly.

## 2. LITERATURE REVIEW

A **2017** study by Pew Research Centre found that 21 percent of women aged 18 to 29 had experienced online harassment. The figure for men was less than half of that at nine percent. More than half of women in the same age group had received explicit images that were not requested.

An alarming **2017**, study by Thorn, an organization that defends children from sexual abuse revealed that 45% of sextortion perpetrators followed through on their threats and in the same study 40% of the victims met the perpetrators online.

Sextortion can cause serious harm to the victim with one in four seeking help from a medical or mental health professional.

A survey was conducted in **2018** survey 502 Australian women aged between 18-55 by Ipsos MORI for Amnesty International and the findings were that 30% of the total women suffer harassment and 47% of the girls experienced online abuse between age 18 to 24. Also, 42% of women responding to the survey who experienced online abuse were misogynist in nature and more than 1 among 10 people experienced abused or harassment online.

As per a survey of women in India, women are losing confidence in police observed by Delhi Governments Women and Child Development Department reported and says that around 80% of women in Delhi have fear of safety.

In **2019**, a study found that males are more likely to be targeted when motivation pertains to financial need; at the same time, victims in sextortion for sexual gratification crimes are almost always female.

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According to Wiley publication **2020** on doxing:

*While both women and men experience doxing, women, especially minority group women, are more likely to have their private information posted online and receive greater amounts of unwanted, vitriolic messages.*

Doxing (sometimes spelled "doxing") involves someone making your information public. There are many variations on doxing and many reasons why someone might be doxed, including intimidating, harass, or extort them. Shared information might include phone numbers, email addresses, home addresses, Social Security numbers, sensitive photos, and information regarding family members or employees, and much more.

### **3. OBJECTIVES OF THE STUDY**

1. To study the online fraud /harassment of women and suggest safety majors prevent the fraud.
2. To study the digital safety majors for women.

### **4. HYPOTHESIS OF THE STUDY**

Ho: There is no statistically significant relationship between the type of harassment and women's digital safety.

Against

H1: There is a statistically significant relationship between the type of harassment and women's digital safety.

### **5. RESEARCH METHODOLOGY**

#### **5.1 Primary data**

The researchers collected the primary data by using the structured questionnaire method and collected the information of selected women by using the convenience sampling method.

#### **5.2 Research design**

The researchers used the descriptive research design for the study purpose because in this study researcher is describing the behavior or opinion of women regarding digital safety.

#### **5.3 Sampling and sample size determination**

The researchers selected the 124 women's by using the non-parametric sampling techniques i.e. Convenience sampling method

### **6. INTRODUCTION OF DIGITAL SAFETY**

India is the rapidly developing economy of the world it has seen plenty of changes from self-dependency to open its entryway worldwide.

The current strides of the Indian government indicated a positive outcome in the growth of GDP. The era of LPG during the 1990s observed the passage of technology development in India and individuals started using PC's and computer, overwhelmed each area and now we can see the virtual world that exist and anything can occur in it from joining the world to start a war, if not to care of its legitimacy but in a developing country like India the process digital soundness has been moderate and got a tremendous push to go computerized when demonetization on shook everybody on 8<sup>th</sup> November 2016.

As indicated by the most recent economic survey 2015-16 the Indian economy will keep growing more than 7% in 2016-2017. Although there have been different activity taken by the Prime Minister of India Mr. Narendra Modi for Example.- Digital India.

The administration of India accentuated continuous cashless transaction during cash crunch as it will make exchanges smoother and transparent and dispenses with the presence of parallel economy, which poses risk to the peace of the nation and helped in their financial inclusion plan and has seen that demonetization has made the accounts opened under Pradhan Mantri Jan Dhan Yojana.

Financial inclusion is a quantitative term and financial literacy is more about quality. Financial literacy focuses on the understanding one ought to need, how to utilize and deal with money effectively and lessen the risk to save money from ecological changes.

At this stage, Digital mindfulness has picked up significance and individuals are additionally ready to take in the new modes accessible for them to deal with their money in a cashless way.

From that time online payment methods have helped individuals to survive the cash crunch and they confronted and have additionally turned into the main impetus for digital and financial literacy.

Due to COVID 19 pandemic, the momentum of digitization during the year 2019 has accelerated for retail payments and settlement. Due to all this, internet penetration was seen on a rise, so the technology service providers saw a jump in digital transformation due to the pandemic outbreak.

**As per the Survey of Women,** Women are losing confidence in the police. Delhi government's Women and Child Development Department reported that around 80% of women in Delhi have fear of safety.

According to the research observed by Trans Union, Post lockdown it observed that there was a 29% decrease in digital frauds in India because businesses started reviving and started their operations physically. (01) (Digital fraud in business)

Supporting that India's GDP has registered a historic low with the steepest quarterly contraction of 23.9% in Q1, possibly worst among the G20 nations. During the COVID-19 pandemic era, it was not possible to eliminate cash usage in its entirety. So, a great section of merchants and MSME's embraced digital payments. All this needed regulatory support and was duly supported by the Government of India, RBI, and Information Technology Act,2000 in cybersecurity and cybercrimes. (01) (Digital fraud in business)

A Google Report published says that digital dependency during lockdown has increased widely According to the report, "always-on search" has become an established habit for Indian consumers as they sit at the center of an endless stream of information. While they may be holding back on any kind of discretionary spending at the moment, they are certainly more active online than ever before, discovering services and products that could satiate their exploratory instincts. It reveals how dependence on digital is increasing, time spent on smartphones in week 3 of COVID-19 disruption inched towards 4.5 hours per day, online video accounts for more than 70% of India's total data usage. (Digital dependence growing during lockdown) (2)

This has also led to a rise in frauds with especially women and old people to a large extent. For women especially government has launched a 'Digital Shakti Program' on digital literacy and online safety which seeks to promote digital literacy for women to prevent problems and teach them how to handle them.

According to the digital transaction contracted in April 2020 for the primary time in a few months. In terms of esteem, digital exchanges had been contracting reliably since October 2019 and amid the early months of COVID-19 i.e., April-May 2020, this compression got to be especially extreme. The speedy bounce back in volume from there on reflects the developing inclination for advanced exchanges indeed for little esteem basic retail installment in an something else abating economy. Financially progressed states like Maharashtra and Delhi, which account for a better share of add up to advanced exchanges, saw a noteworthy drop in Quick Instalment Benefit (IMPS) exchanges volume amid 2020-21, as against the all-India normal decay of 9.6 percent. Unified payment interface (UPI) volume, on the other hand, saw a solid rise of 57.3 percent amid the same period, with states within the north-east announcing development in an abundance of 140 percent. But Uttar Pradesh and Haryana, all the states, counting those with a decrease in IMPS volume, saw development in UPI exchanges volume. This highlights the client inclination of UPI over IMPS amid the widespread on account of its ease of utilization and operability, particularly for little esteem exchanges.

During all these major incidents happening in the economy, the DBT (Direct Benefit Transfer) was running some part of the economy well, but the negative factor was the frauds happening in DBT. The transparency it was expected to be applied could not be seen due to frauds and mainly the illiterate people and people living in rural areas are vulnerable to be defrauded. And also, Aadhar based linkage errors and spotted in the system without checked who owns that particular account. (Direct benefit transfer) (3)

(Similarly, in the year 1995 dotcom bubble burst due to fad-based (speculative) investing done in internet-based companies and finally, it got crashed and affected millions of users due to high trust in techno companies.)

The presence of lockdown during COVID 19 a research conducted by Economic Times the data consumption hiked to 30%. (hike in data consumption by economic times) (4)

Women are more susceptible to be cheated and feel unsafe on social media, which includes abuse, stolen media accounts. Various social media platforms were used negatively against women, #MeToo movement was observed online since 2017 and which supported women to come forward and speak about sexual harassment and sexual assault that happened with them. Women and young girls are the most frequent victims of sexual harassment and experience post-traumatic stress disorder.

Women mainly get affected by the online transfer system due to a lack of knowledge, awareness. By downloading fraud apps and accepting calls and providing sensitive information to the unknown person. It happens also in various matrimonial sites by giving false hopes to women and defrauding them by confiscating huge money from them as theft. (women being duped by a male case) (5)

The Economic Survey of 2010-11, for the first time, propounded the transition to a complete DBT mode with more unconditional cash transfer schemes. In the Union Budget 2011-12, the government declared a task force led by entrepreneur Nandan Nilekani to explore ways and means to implement DBT, particularly for subsidies.

These digital harassments especially for women and old people are increasing day by day and giving shape to various crimes. Daily cases are seen on cyber-stalking, online impersonation, catfishing, swatting, trolling, etc digitally. (DBT frauds) (6)

So, women are affected financially, physically, and mentally.

According to a recent survey conducted by KeptHR Social media-related harassment in the form of cyber-stalking, chat, and misuse of photos are on the rise in Indian workplaces.

In this, the survey reported that the companies were compliant with the Act, and out of the total population of the survey 12% said that their employers were partly compliant, 2% reported compliance to Vishakha Act which was introduced by Supreme Court in 2013, to protect women at workplaces and 9% reported non-compliance. While 77.5% of respondents also said that the sexual harassment policies of the company were generally neutral, while 22.5% said it only applied to women.

(social media related harassments in workplaces) (7)

In the financial year 2017, according to livemint survey, various companies were analyzed based on harassment being physically happened besides digital fraud, so women are harassed in one or the other way. (Harassment at workplaces) (8)

According to a study conducted by statistica in 2019, the horizontal bar graph shows the cyberstalking and bullying incidents and, in the state, Tamil Nadu experiences the lowest number of such incidences while Uttar Pradesh also reported a high number of such incidences followed by Maharashtra being on the top. (Cyberstalking of women by the leading state in 2019)

Due to COVID-19, it engaged girls to bother them digitally. According to National Commission for Women (NCW) data, 54 cybercrime complaints were received online in April in comparison to 37 complaints - received online and by post -- in March, and 21 complaints in February. The panel is

taking complaints online due to the lockdown. (Study conducted by statistics published by Sandhya Keleery on statistica) (9)

In the study conducted in 2019 by statistica, 2.2 thousand cases of cybercrimes related to sexual harassment were reported across India. As compared to the year data of 2016- 2019 there was a stark jump in the number of such crimes.

As per the study conducted by the wire.in it was observed that 29% of India's internet users are women, among them, 28% of women don't use or don't own mobile phones. The gender gap between men and women in this is 114 million. (Study conducted by statistica in cybercrime reported in India) (11)

A study by the Indian Democracy project found that various private sector and government-led initiatives train women to use specific applications like YouTube and PayTM. This can yield positive results in the short run by allowing women to access information and have greater control over their finances even when they are unable to, or are not allowed to venture out.

## 7. DATA ANALYSIS AND INTERPRETATION

Descriptive Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Age Group	124	1.3710	.65603	.05891
Highest Education	124	1.9677	.17740	.01593
Profession	124	1.5161	.84087	.07551
How Frequently do you have to attend lectures?	78	1.1538	.58280	.06599
Do you use Internet Banking	124	2.6774	1.32240	.11876
Do you use Mobile Banking	124	2.4194	1.30725	.11739
How Frequently do you use E-Wallet(s)?	124	2.6935	1.40370	.12606
16. Have you ever faced sexual harassment while interacting online?	124	4.5161	.87869	.07891
Have you reported such cases to appropriate authorities?	36	1.5000	.50709	.08452
Has appropriate action been taken by the authority?	18	1.4444	.51131	.12052
Are you satisfied with the action taken?	10	1.2000	.42164	.13333
Have you encountered online financial fraud?	124	4.3871	.87150	.07826
Have you reported such cases to appropriate authorities?	50	1.4800	.50467	.07137
Has appropriate action been taken by the authority?	26	1.4615	.50839	.09970
Are you satisfied with the action taken?	14	1.4286	.51355	.13725

From the demographic and primary analysis of data, the researcher came to know the following findings. The maximum age group of people is between 18-25 around 72.6%. From this, we can conclude that most of the women are in the age group of 18-25 used digital platforms most for online transactions and learning. The other women are from age groups 26-40 and 41-60 around 17.75 and 9.7% respectively, who voted for the digital safety of women concerning sexual, financial aspects in online learning & internet-based financial transactions.

It is observed that most women are graduate and post-graduate, 50% women are graduate, and 46.8% women postgraduate

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Researcher have observed that 62.9% of women are a student and 29% are a private employee  
In this researcher observed that most women attend online lectures daily and some women attend weekly and occasionally

In this chart researcher have observed that 35.5% of people use the internet frequently, 19.4% of people use internet banking always, 14.5% of women never used the internet and 12.9% of women rarely used the internet

It is observed that women don't use mobile banking too much 37.1% of women use mobile banking frequently, 27.4% of women use mobile banking always, 12.9% of women use it occasionally. Therefore 11.3% of women rarely and never used mobile banking. These also show that many people don't know how to use mobile banking.

In this researchers have observed that women are not aware of E-wallet, only 21% of women use E-wallet, 35.5% of women are frequent users of E-wallet whereas 19% women never used E-wallet, 16% who occasionally use E-wallet and 8.1% women rarely use E-wallet.

This analysis shows that women are more aware of google pay rather than any other wallet like we can see phone pe and Paytm

This data shows that many women never faced sexual harassment and 16.1% of women rarely faced sexual harassment.

It can be seen from the data that the majority of women face unsolicited personal messages in chat and also face the problem of unsolicited calls during the day.

From the responses, the researcher can observe that 50% of women report the case to appropriate authorities and 50% of women do not report the case.

The researcher can see that more than 50% of authority has taken the action and 44.4% and see that 80% people are satisfied with the action and 20% of women are not satisfied with the action

It can be seen from the data that most of the women have the fear of misuse of such incident, 33.3% of women have the fear of disrepute whereas 22.2% didn't report because of family/ peer pressure.

In this researcher can observe that 59.7% of women didn't face online fraud, 24.2% rarely faced financial fraud, and 11.3% of women occasionally faced online fraud.

The researcher can see that the maximum nature of fraud is called pretending as a bank employee, 32% asking for OTP and 7% fraud while doing online shopping. Also can see that 52% of women reported the appropriate authority and 48% of women never reported the authority. The researcher can see that 53.8% of authority has taken the action and the ratio is approximately equal and 57.1% of women are satisfied with the action being taken and 42.9% of women are not satisfied with the action. In the data, the researcher can see that 63.6% of the people do not file the complaint because they are afraid of the complexity involved in reporting.

### 8. HYPOTHESIS TESTING

Ho: There is no statistically significant relationship between the type of harassment and women's digital safety.

Against

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### P-Value table

Sr. No	Type of Harassments	P-Value
1	Unsolicited personal message in the chatbox	0.00000000
2	Message in the chatbox referring to you publicly	0.00000035
3	Unsolicited calls during the day	0.28187140
4	Late-night call (Between 11 p.m. and 5 a.m.)	0.06017940
5	Forced to attend a video call	0.00000000
6	The person calling on video call was not inappropriate clothes	0.27576019
7	The person calling on video call was not inappropriate pose or situation	0.00340404
8	Use of foul/suggestive language	0.00001837

### Interpretation

In the above table of p-value, If the p-value is less than the smallest level of significance i.e. 0.05 then the researcher can reject the null hypothesis  $H_0$  and may accept the alternative hypothesis  $H_1$ . Here, the researcher noticed that the p values of 0.00000000, 0.00000035, 0.00000000, 0.00340404, and 0.00001837 are less than the 0.05 so that researcher can reject the null hypothesis and accept the alternative hypothesis  $H_1$  for the parameters Unsolicited personal message in the chatbox, Message in the chatbox referring to you publicly, Forced to attend video calls, Person calling on video call was not inappropriate pose or situation and Use of foul/suggestive language respectively. For these parameters, the researcher can conclude that there is a statistically significant relationship between the type of harassment and women's digital safety.

### 9. FINDINGS OF THE STUDY

1. Women are more likely than men to fear for their safety due to image-based abuse.
2. Women (39%) were more likely than men (30%) to be victimized by an intimate partner or ex-partner.
3. More than 3 in 5 (62%) of those who said they had experienced online abuse or harassment said they had experienced lower self-esteem or loss of self-confidence as a result.
4. A similar proportion (59%) said they had experienced stress, anxiety, or panic attacks after experiencing online abuse or harassment.
5. 62% said they had not been able to sleep well as a result of online abuse or harassment.
6. About half (49%) said online abuse or harassment had meant that they had been unable to concentrate for long periods.
7. Two-fifths (40%) of women who said that they had experienced abuse or harassment on a social media platform either ceased or decreased their use of the platforms.
8. Some women are also restricting what they post about: 27% of those with an experience of online abuse or harassment said they had stopped posting content that expressed their opinion on certain issues, and 23% said they stopped sharing content that expressed their opinion on certain issues.

These studies were carried out by different organizations with varied objectives in mind.

It was observed that women are harassed in every other way be it sexual abuse at the workplace or local places or online harassment.



## 10. CONCLUSION:

While the digital economy allows opportunities for 'Flexi-work' and diminishes the reliance on physical workspaces, digital literacy must not aid in reinforcing the traditionally gendered segregation of private and public. Women in India are still very vulnerable to online exploitation by various means, They are harassed by various means including but not restricted to unsolicited calls, inappropriately dressed counterparts, solicitations, fake promises of marriages, etc. However, of late it can be said there is a lot of awareness about various legal provisions which the women use to report crimes/attempt to exploit against them in the cyber world. The Covid-19 pandemic has accentuated the problems as new concepts like work from home, video conferencing, meetings on various platforms at odd hours have become the new normal. However, there is a lot to be desired in terms of digital inclusion as a lot of them are still avoiding the internet for transactions. There are enough legal provisions to take care of any attempts to harass/defraud women but the problem is the hesitancy on the part of women, in some cases, it can be said that they feel normalized with the requests of males in an unsolicited manner and take it as a part of the normal, we need to encourage the participation of women in the digital world as work from home could provide the opportunity to finally participate in the formal economy and earn their rightful place as equals to men.

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