

PORTFOLIO MANAGEMENT ON NIFTY BANK COMPANIES DURING COVID 19 FOR RETAIL INVESTORS

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ABSTRACT

Portfolio management is concerned with rational investment decisions. Portfolio management will allow the investors to diversify their investments to reduce the risk of investing in single stocks. The study analyses the performance of nifty bank stocks during the Covid 19 period. In India the retail investors are not ready to invest in the equity shares due to the risk about it, the portfolio manager can use effectively to minimize the risk with better returns. . The study analyses the performance of nifty bank stocks during the Covid 19 period, for the study Sharpe single index model used to construct the optimal portfolio. The paper could guide the retail investors in finding the suitable portfolio

Keywords: Nifty pharma, Portfolio management, Retail investors, Stock selection, Portfolio construction, Sharpe single index model.

1. Introduction

Portfolio management is all about developing the best combination of securities that will give maximum return with a minimum risk level. A portfolio can be a combination of different assets classes; the success factor behind every portfolio is the best use of diversification to reduce the risk concerned with the investment. The portfolio management required expert knowledge to identify the securities, allocation of securities, and revision the portfolio. In India, we have many professional consultancies offering portfolio management services. . Kevin S (2008) defined a "portfolio management process as an integrated set of steps undertaken consistently to create and maintain an appropriate combination of assets to meet clients' stated goals".

The risk management in portfolios is the biggest concern of the investors; the portfolios have to be structured based upon the need of the investors. The goals of the investors should be considered and allocate the securities based upon. The portfolio management will help the investors in terms of finding the best allocation of the securities in consultation with his goals. The rapid growth of the securities markets has widened the opportunities for retail investors In terms of finding the best avenues for their investments.

The Covid 19 period has affected both positively and negatively towards the securities markets some industries were able to manage the Covid adversities. In India, our banking industries considered as one of the largest

service sector, which has contributed well towards our country's GDP. Most of the retail investors and mutual funds companies considered the banking sector as a Secured industry which possibility of risk was lesser compared to others. The banking industry of our country has shown significant growth in the past years and expected to grow further. The Covid pandemic allows the investors to buy the securities at a reasonable price, retail investors who are looking for long-term investments this is the right time to buy because the Covid pandemic has created a bearish market. Considering these assumptions this study will try to identify an Optimum portfolio from the Nifty Bank index that will give you optimal return with minimum risk for the retail investors.

1.1.Statement of the Problem

The most of the retail investors are finding difficulty in choosing the right portfolios for the investments. The investment in Covid19 period is vital for the countries growth. The study attempts to find an optimal portfolio from the Nifty bank companies for the investments for the retail investors

1.2.Research Objectives

This study proposes the following objectives:

1. To study the effect of the Covid period on banking companies listed under the Nifty Bank index
2. To find out the best performing Banking companies during the Covid period

3. To construct an optimal portfolio from companies listed under the Nifty Bank index

1.3 Research methodology

The study uses secondary data sources collected from the NSE database for one year ranging from 01-03-2020 to 31-03-2021

The study used Sharpe single index model to construct the Portfolio

1.4 Review of Literatures

Poornima & P Ramesh, (2019) Constructed optimal portfolio from Nifty stocks using Sharpe single index model. Fifty companies listed under the Nifty been considered for the study, found that most of the securities considered for the study have generated a positive return out of the fifty companies selected ten companies have included in the final portfolio. In India, capital markets are still in the developing stage and have higher future opportunities to grow; investing in Indian securities considered as the right option for retail investors. Valarmathi & Kowsalya, (2020) the study based on technical analysis of

NSE towards IT Stocks with reference towards the Indian stock market. Five IT companies have been considered for the analysis and found that after the recession the IT Companies provided short-term investment gain to their investors. The study concludes that short-term investors can rely upon technical analysis for investment decisions. Dr Kavitha Lal & Dr S.R. Subba Rao, (2019) The study used different sectoral indexes under Nifty to construct the optimal portfolio, the study used Sharpe single index model for the study and found that Sharpe single index model has simplified the process of constructing the portfolios, out of 11 industries considered for the study five industries have included in the final portfolio. Ravichandra, (2021) the study used nifty 50 stocks to construct an optimal portfolio and found that Sharpe single index model used effectively in the determination of fitting of the securities in the portfolio. The paper is a symbolization solution for regular investors to develop an ideal portfolio for retail investors.

2.1 Analysis and interpretation

2.2 Table 1. Ranking of securities based on mean return and beta

COMPANY	MEAN RETURN	BETA	RF	RI -RF	RI-RF/BETA	RANK
Punjab National Bank (PNB)	0.17	0.61	0.046	0.1265	0.21	1
HDFC Bank	0.17	0.83	0.046	0.1201	0.14	2
Kotak Mahindra Bank	0.15	0.82	0.046	0.1035	0.13	3
ICICI Bank	0.16	1.16	0.046	0.1173	0.10	4
AU Small Finance Bank Ltd.	0.11	0.68	0.046	0.0618	0.09	5
State Bank of India (SBI)	0.10	0.93	0.046	0.0585	0.06	6
Axis Bank	0.08	1.28	0.046	0.0369	0.03	7
Federal Bank	0.07	1.12	0.046	0.0242	0.02	8
IndusInd Bank	0.00	1.37	0.046	-0.0434	-0.03	9
IDFC First Bank Ltd	-0.01	0.90	0.046	-0.0546	-0.06	10
RBL Bank	-0.09	1.10	0.046	-0.1398	-0.13	11
Bandhan Bank	-0.18	1.18	0.046	-0.2278	-0.19	12

Table 1. Ranked the securities listed under nifty bank index based upon their mean return, risk-free rate, and beta. The excess return to beta ratio measures the additional return on securities per unit of the systematic risk we are

taking. According to the calculations, The Punjab national banks ranks first, HDFC bank ranked second, Kotak Mahindra bank ranked third and Bandhan bank ranked the last.

Table 2 - portfolio construction using Sharpe single index Model

RAN K	COMPANY	MEAN RETUR N	RI- RF/BETA	(RI- RF)BI/σ ei2	Σ(Ri- Rf)βi /σ 2ei	σ ² m N Σi = 1(Ri - Rf) βi/ σ ² ei	1+ σ ² m N Σi = 1βi ²	C*
1	Punjab National Bank (PNB)	0.17	0.209	1.709	2.679	0.803	1.470	0.546
2	HDFC Bank	0.17	0.144	3.617	20.930	3.218	1.890	1.703
3	Kotak Mahindra Bank	0.15	0.126	2.261	15.361	1.970	1.871	1.853
4	ICICI Bank	0.16	0.102	4.75	7.226	8.122	2.710	2.997
5	AU Small Finance Bank Ltd.	0.11	0.090	1.14	2.988	0.682	1.598	0.427
6	State Bank of India (SBI)	0.10	0.063	1.866	1.866	2.061	2.104	0.979
7	Axis Bank	0.08	0.029	1.443	1.443	3.028	3.099	0.977
8	Federal Bank	0.07	0.022	0.97	0.970	1.572	2.621	0.600
9	IndusInd Bank	0.00	-0.032	-24.5	-24.546	24.515	-49.061	24.515
10	IDFC First Bank Ltd	-0.01	-0.061	13.1	13.100	-13.161	26.261	-13.161
11	RBL Bank	-0.09	-0.127	2.476	2.476	-2.603	5.080	-2.603
12	Bandhan Bank	-0.18	-0.193	1.848	1.848	-2.041	3.889	-2.041

Table 2 depicts the Ci of the sample companies. The Ci values are increasing from 0.546 to 2.997 after that it is decreasing so 2.997 considered as the cut-off point. The securities coming under the cut-off values considered for portfolio construction. Therefore, securities like Punjab national bank

(0.546), HDFC Bank (1.703) Kotak Mahindra Bank (1.853), and ICICI Bank (2.997) have been included in the final portfolio. Once the securities identified, the next step is to identify the weightage of these securities to be included in the portfolio and the return generated from these securities.

Table 3- Proportion and return on portfolio

SCRIP NAME	PROPORTION	RETURN ON PORTFOLIO
Punjab National Bank (PNB)	11	1.62
HDFC Bank	30	3.84
Kotak Mahindra Bank	17	2.03
ICICI Bank	42	9.73
	Return of portfolio	17.24 %

Fig 1 – Proportion of investment

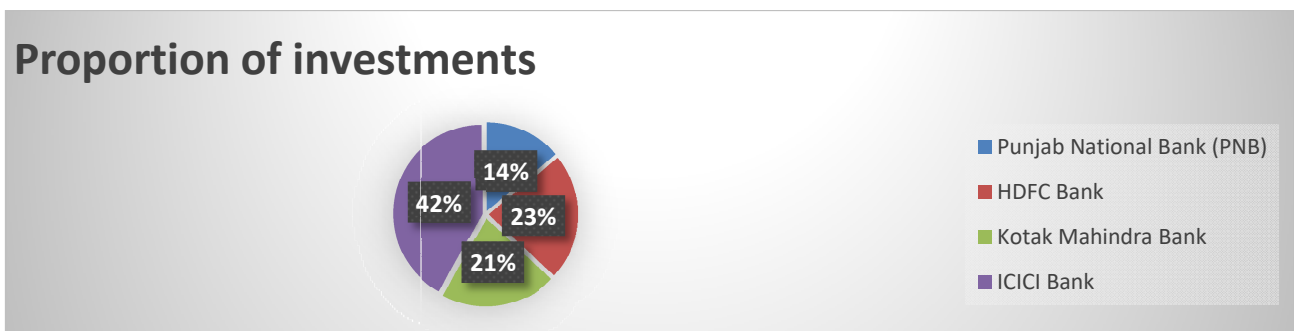


Table 3 depicts the proportion of investment that should be made by the investor in each company, which included the proposed portfolio to get the maximum returns with minimum risk. The proportion of investment made in terms of percentage so that the investor can make their investment based upon the available investment. The figure shows that investor has to invest 42 percentage of their

investment in ICICI Bank, 23 percentage in HDFC Bank, 21 percentage in Kotak Mahindra Bank, and 14 percentage in Punjab National Bank. The investors are getting average return of 17.24 percentage. The constructed portfolio gives maximum diversification within the banking industry's securities so the retail investors can minimize the risk.

3 Findings

1. The performance of the nifty bank securities during the Covid 19 period seems to be satisfactory and able to provide satisfactory returns to the retail investors.
2. The study developed an optimal portfolio consisting of four companies namely ICICI Bank, HDFC Bank, Kotak Mahindra Bank, and Punjab National bank.
3. The weightage given to the securities added to the portfolio is ICICI Bank (42%), HDFC Bank (23%), and Kotak Mahindra Bank (21%), and Punjab National Bank (14%).
4. The constructed Portfolio gives an average return of 17.24 percentage; it founds to be satisfied when considering the risk-free rate, beta, and market return.
5. The Sharpe single index model will help the retail investors determine the right combination of the securities to be included in the Portfolio to get the maximum benefit of diversification.
6. Investing in Nifty bank companies for a long-term period will be beneficial for retail investors.

7. Conclusion

The portfolio management will help the investors to diversify the investments to reduce the risk of investing in single securities. The study seems to be relevant in the Covid 19 period because the investments in the banking companies are still beneficial during the Covid 19 period. After all, the constructed portfolio can generate a decent return.

Retail investors should focus upon investing in the stocks for a long-term period only then they can reduce the risk and have a better growth prospect. The study could guide the prospective investors who are looking for long-term investments in the banking sector companies. The study finds that retail investors can find their optimal portfolio from the Nifty bank index.

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INVESTIGATING THE IMPACT OF DISRUPTIVE TECHNOLOGIES AND PERFORMANCE METRICS OF 3PL FIRMS IN CHENNAI CITY: AN EXPLORATORY STUDY

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ABSTRACT

The Indian third party logistics market is predicted to develop at 11.5% between 2020 and 2025. The manufacturing, fast-moving consumer goods, retail, and e-commerce industries are likely to drive the industry. The logistics industry in India has grown, and the competition for 3PL providers has increased in the post-COVID-19 scenario. In contrast, before the outbreak, logistics were not a priority concern for large firms. The market was unstructured and uneven, which has improved dramatically. The third-party logistics company in India will benefit greatly from new technology. The digital revolution demands that firms improve productivity and efficiency via methodical management. Disruptive technology infrastructure plays a critical role in growing a company. To accomplish so, they require a supply chain that is interconnected and technologically driven. The current study examines digital disruption technologies and the elements that influence third-party logistics service providers' success among clients in Chennai. A sample of 210 prospective clients was surveyed using quota sampling. The coefficient alpha result is 0.962, indicating that the variables used in the study have internal consistency. The study's findings can be used to evaluate the disruptive technologies' impact on the 3PL logistics business in the future.

Keywords: Outsourcing criteria, Disruptive factors, Digital-age technologies, Performance Metrics and Service Delivery.

1. Introduction

The outsourcing of third parties logistics has become part of the corporate supply chain operation. It entails delegating logistics-related tasks in part or entirely to a third party. It has become more and more practised by organizations with significant advantages such as cutting operating costs, improving flexibility and operationalizing logistical services, reducing capital investment. Many third-party logistics service providers strive to increase their operational efficiency through the constant deployment of disruptive logistics technology. Disruptive technology is a term that describes the transformation of novel services or products that destroy, degrade, or replace established products and services. 3PL providers can leverage digital technology such as big data and grid technology to retain visibility in all links in the supply chain and, therefore, can assist minimize the cost of achieving the best at the lowest price. Recent research has attempted to study the aspects that influence the quality of logistics services and their performance. In particular, this study fulfils a research gap in digital disruption technology and affects the performance among customers in Chennai City for third-party logistics services providers. This hypothesis

explains how 3PL industries benefit decision-makers in overcoming the difficulties of 3PL sustainability initiatives.

1.1. Statement of the Problem

Many firms are concerned about selecting an effective and efficient Third-Party Logistics provider for their logistics services. Third-party logistics is the company's logistics operations specialized in handling and managing logistical activities performed by outside companies. The most common rationale for companies outsourcing their logistics operations is that 3PL providers specialize in infrastructure resources, allowing them to focus on their core industries. The use of third-party service providers and their effects on client response is mainly discussed in the manufacturing industry, with service variables, market variables, process variables, and firm variables being considered. Still, the inclusion of Digital-age technologies variable and performance metric is restricted. As a result, the experimental study seeks to determine the impact of disruptive technologies on the performance of TPL in the city of Chennai.

1.2. Research Objectives

- To identify the logistics outsourcing critical criteria in Chennai City for third-party logistics service providers.
- To determine the usage of disruptive technologies by the third party logistics service providers.
- To examine the technological factors and performance metrics of third-party logistics service providers.

2. Review of Literatures

Ferry Jie et al. (2020) explore Indonesian firms' primary selection criteria for third-party logistics service providers. To collect data, questionnaires were delivered to 101 respondents, and a quantitative approach was used. The survey was conducted in the manufacturing industries, which included significant sectors such as textiles, food and beverages, chemical products, and electronic products. The data was then analyzed using the Structural Equation Modelling analysis tool to expound on the relationship between factors influencing the 3PL selection decision. Furthermore, the findings reveal that the use of information technology, the quality of the service, trust, and customer happiness are the elements that influence a company's decision to select a third-party logistics provider.

Rahmat et al. (2020) studied manufacturer satisfaction with outbound logistics service quality, as third-party logistics service providers gave. The researchers build five criteria as potential predictors of overall customer satisfaction, including transportation accuracy, product condition, the quality of key contact employees, accessibility, and timeliness. A sample of one hundred sixty-six respondents was acquired from Malaysian manufacturers through an online and paper questionnaire. Additionally, based on SEM path significant analysis, it was determined that responsiveness and availability have a significant favourable relationship with client satisfaction and a substantial impact on satisfaction. On the other hand, the results also illustrate the slow growth of Malaysian logistics sectors, which still mainly concerns

customers with technical quality or operating problems. This study is aligned with the requirements for further exploration and extension by 3PL providers to increase punctuality and sensitivity.

Omotayo, A. A., and Melan, M. (2017) sought to investigate the impact of ICT elements on logistics operations across Malaysian 3PLs. An online questionnaire survey was used for the quantitative investigation, and it was delivered to 150 company employees from third-party enterprises. The result of multiple regression analysis, as with an R2 adjusted value of 0,589, showed a 58.9 per cent variance in competitive advantage in the predecessors' Selection, Speed, cost, use and accuracy of ICT tools. Furthermore, the analysis discovered that only the selection process has a substantial impact on competitive advantage. Still, the service, speed, accuracy, and cost of information and communications technology (ICT) tools have no significant effect on the performance of 3PLs in Malaysia.

3. Research Methodology

The research is exploratory in character and descriptive in scope. The study was confirmed with third-party logistics service providers in Chennai. The study identified and quantified aspects such as technology fusion, data security, competitive advantage, automation degree, and global communications that affect the logistics performance of 3PLs. The survey information was gathered through the use of a structured questionnaire, which was distributed to 210 potential clients who had directly benefited from the services of third-party logistics service providers in the city of Chennai. To test the hypothesis of the study, inferential statistics techniques were used.

4. Data Analysis and Results

Kruskal Wallis test

H_{k1} : There is no statistically significant difference among the mean Rank of the size of the firm with regards to strategic criteria for logistics outsourcing

Strategic Criteria	Mean Rank of the firm	Chi value	Prob value
Minimize human intervention	Small (86.00)	13.65	.001
	Medium (122.29)		
	Large (92.73)		
operational efficiencies	Small (86.76)	6.98	.003
	Medium (115.99)		
	Large (96.30)		
supply chain optimization	Small (91.45)	5.87	.000
	Medium (115.30)		
	Large (95.93)		
last-mile delivery	Small (69.42)	9.59	.002
	Medium (114.16)		
	Large (100.21)		
return to work process	Small (80.32)	5.73	.000
	Medium (113.06)		
	Large (99.07)		
standard security escort services	Small (59.95)	18.19	.001
	Medium (119.97)		
	Large (98.59)		
digital partners & integrations	Small (61.68)	13.47	.000
	Medium (114.90)		
	Large (101.04)		

The result of h test revealed that the negative hypothesis is rejected because the p-value is less than 0.05. There is enough evidence at the = 0.05 level of significance to infer a statistically significant difference between the average Rank of the firm's size in terms of strategic criteria for logistics outsourcing.

Friedman test

H_{k2} : There is no statistically significant difference in the mean Rank of the usage of disruptive technologies by the third party logistics service providers

Usage of disruptive technologies	Mean Rank	Chi-Square	P-value
Location Intelligence	5.76	30.78	.000
Digital Queue Management	5.05		
Plant automation	5.48		
Smart sensors	6.00		
3D printing	5.73		
Cloud Computing	6.77		
<i>Advanced machine learning algorithms</i>	5.45		
Shipment Tracking Barcodes	5.06		
Augmented Reality	5.57		
E-Mobility Technologies	5.18		

The negative hypothesis is rejected at a 1% level of significance because the probability value is less than 0.01. As a result, it was established that there is a statistically significant difference in the mean Rank of third-party logistics service providers' use of disruptive technologies. Cloud Computing (6.77) was the most popular disruptive technology run by third-party logistics service providers based on the mean Rank.

Multiple Regression Analysis

The performance of the 3PL firm is the response variable, while the following variables are controlled: technology fusion, data security, competitive advantage, automation degree, and global communications. As was found out, 91.1 of 3PL firm performance can be explained by the predictor variables (competitiveness, technology fusion automation, data security, and global communications) inside the model

Multiple Regression Statistics Value	
R value	(0.995)
R Square value	(0.911)
Adjusted R Square	(0.909)
F value	(419.25)
Prob value	(0.00)

As F value stands at 419.25 and the overall model is significant under 5% significance

level and sig. Value of 0.000 depicts the comprehensive model is substantial.

Impact of controlled variables on firm's performance Of 3PL			
Independent variables	Beta value	t value	p value
Constant	.184	2.520	.013
Technology fusion	.682	1.474	.142
Data security	-.085	-1.262	.208
Competitive advantage	.472	7.104	.000
Automation degree	-.099	-1.339	.182
Global Communications	.553	9.617	.000

The coefficient of X1 is 0.682, and it shows the partial effect of Technology fusion towards the 3PL firm's performance when all other factors are held constant. The projected positive sign denotes that such an effect is positive, with the performance of 3PL firms increasing by 0.682 for every unit rise in Technology fusion. Furthermore, it was discovered that Technology fusion was the most influential factor driving the performance of 3PL firms. The equation for multiple regression is

$$Y = 0.184 + 0.682X_1 - 0.085X_2 + 0.472X_3 - 0.099X_4 + 0.553 X_5$$

5. Suggestion and Recommendation

The following suggestion will be recommended to the third Party Logistics service providers as follows

- It is recommended that third-party logistics service providers offer a comprehensive, single window logistics offering that offers all the core and value-added logistics services such as transportation, warehousing, material handling, and several value-added services like documentation and custom solutions consulting and advice.
- Third-Party service providers should introduce state-of-the-art technology to change their supply chain overall visibility, such as e-procuring systems, cyber-physical systems, manufacturing execution systems and omniscient control towers, as they have transparent and linkable data.
- Disruptive technology-enabled information flows can enhance sales volume by addressing customers directly and quickly

whenever a new product is offered. Disruptive technology empowers a business to respond to customer enquiries, follow customers' orders, and offer superior customer service. This leads to greater consumer happiness and improved marketing performance.

Conclusion

Disruptive technologies are typically seen as a challenge to existing dominant business models in the global logistics industry. Disruptive technology is an essential factor of the company of third party logistics providers as its competitive benefit increasingly relies on the abilities of technological applications to produce value for consumers. Technology such as GPS, barcode RFID, drones, the Internet of Things, artificial intelligence, cloud computing, and robotics should be used widely to improve the efficiency of their operations. The behaviour and entities of the supply chain have become more essential requirements for logistics facility businesses. Finally, it can be concluded that 3PL can boost the productivity of a company and pave the way for the implementation of cost management disruptive strategies, which can also help the firm increase its profitability. These technologies enhance transport, logistics and customer service planning and enhance the level of data transmission in real-time. Our findings can assist the logistics companies of Chennai 3PL in establishing better strategies for the adoption of novel logistics technology and turn them into providers of logistics services based on innovation.

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MANAGEMENT AND DEVELOPMENT OF KARNATAKA STATE ROAD TRANSPORT CORPORATION: AN ANALYSIS

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ABSTRACT

The main purpose of the present study is to analyze the management and development of KSRTC. The study also highlights the rules and regulation of KSRTC and various services of KSRTC. The study is based on the secondary information's, which have been collected through various report of KSRTC, articles, websites etc. KSRTC is the pioneer to evolve the concept of providing efficient transport services to both rural and urban areas. It provides quality services across the city, suburban areas, intercity and the surrounding neighbouring states. There is a huge gap in travel demand and supply, competition from other operators, infrastructure development issue and increasing demands of the customers. The organizational leaders have also thought of receiving CSR funds from various corporate houses to extent infrastructure and offer amenities to travelling public.

Keywords: Management, Development, Transportation, KSRTC

1. Introduction

Karnataka state has achieved commendable progress in the development of road transport, both in public and private sectors in the post-independence era. State transport undertakings in Karnataka are providing transport facilities to the rural and urban people. The nationalized passenger road transport had begun in Karnataka on September 12, 1948 through the establishment of Mysore State Road Transport Department with only 120 vehicles. It was expanded as the full-fledged corporation in the name of Mysore State Road Transport Corporation on August 01, 1961. The organization was established based on the provisions of the Road Transport Corporation Act, 1950. It was merged with this new corporation called, Karnataka State Road Transport Corporation with a fleet of 1,518 buses which served the people of the state in urban and rural areas. It has all the features of a corporate body and enabled to enter into contracts with various agencies independently. The corporation has the power to operate passenger road transport and ancillary services across the state and neighboring states. It had a fleet strength of 10,476 and operated 9493 schedules in the year 1996-97. The extent of nationalization was around 70% by the end of 1997. KSRTC was split into few independent corporations namely KSRTC South Karnataka Transport Corporation (Bangaluru), Bangalore Metropolitan Transport Corporation (Bangalore), North-West Karnataka Road Transport Corporation (Hubli) and North-East Karnataka Road Transport Corporation

(Gulbarga) respectively over a period of time. At present, KSRTC has about 46 depots spread over to 10 divisions namely Bangalore (Central), Bangalore (Rural), Tumkur, Kolar, Mysore (Urban), Mysore (Rural), Hassan, Chikkamagalore, Mangalore and Davangere. Each corporation is governed by a separate Board of Directors. This body is responsible for taking appropriate managerial decisions for the effective management of transportation services.

2. Rules and regulations of KSRTC

The following rules/regulations are in force in KSRTC

1. KSRTC Gratuity Regulations (01-04-1957).
2. KSRTC Rules 1961.
3. KSRTC Employees Leave Rules 1964
4. KSRTC Employees Contributory Provident Fund Regulations 1968.
5. KSRTC Employees (Medical Attendance) Regulations 1970.
6. KSRTC Servants (Conduct & Discipline) Regulations 1971.
7. KSRTC Servants (Payment of Advance for purchase of Motor Car/Cycle/Scooter & Bicycles) Regulations 1976.
8. KSRTC Employees (Deputation outside India) Regulations 1977.
9. KSRTC Employees House Building/House Purchase Loan Advance Scheme 1979
10. KSRTC Employees (Promotion and Pay) Regulations 1980.
11. KSRTC (Cadre & Recruitment) Regulations 1982.

12. KSRTC Employees (Premature Retirement) Regulations 1983.
13. KSRTC Employees (Compulsory/Voluntary Retirement) Regulations 1984.
14. KSRTC Employees (Performance Appraisal Report) Regulations 1985.
15. KSRTC (In-Service Recruitment for Class II Officers posts) Scheme 1997.
16. KSRTC (In-Service Recruitment for Class-III Supervisory posts) Scheme 2009

17. Review of Literature

Graham et. al, (2008) explored the work climate, organizational commitment, and highway safety in the trucking industry in modern times. The study emphasized that individual characteristics, vehicle characteristics, organizational safety policies, and physical environment conditions had affected the transportation industry. The scholars stated that human resources management in transportation industry was a challenging task since it had depended on the organizational commitment of drivers and other employees. The scholars suggested that the employers should adopt adequate safety measures, welfare measures and managerial measures to enhance the job satisfaction of employees in transportation industry.

Vellaiputhiyavan (2009) examined the employees' job satisfaction in Tamil Nadu State Transport Corporation limited, Salem. The study emphasized that adoption of sound policies and practices of human resources management was primarily responsible for the job satisfaction and active participation of employees in the transportation industry. The scholar noted that fall in productivity, economic loss, high rate of labor turnover and loss of reputation had adversely affected the organizational credibility and job satisfaction of the employees. The scholar suggested that effective measures for human resources management and development would increase the morale and job satisfaction of the employees in the transportation sector.

Gleave (2012) evaluated the consequences of the implementation of the Common Aviation Market on employment and working conditions in the transportation industry in the European Union. The study emphasized that air transport

had reflected certain positive changes in the quality of employment and working conditions. The scholar observed that transnational alliances and mergers had increased the productivity and efficiency of air transport system. The scholar suggested that employees should be managed and promoted on the basis of sound approaches to human resources management.

Schneider (2013) explored the relationship between the transportation performance measures and job satisfaction of the employees. The study emphasized that access to good transportation services and sound management of human resources had impacted the job satisfaction of the employees. The scholar stated that employee welfare measures and career advancement opportunities were primarily responsible for better organizational loyalty and job satisfaction of the employees. The scholar suggested that infrastructure development, operations management and employee welfare initiatives should be enriched to increase the job satisfaction of the employees.

Vani et. al, (2013) examined the job satisfaction of employees in Tamil Nadu State Transport Corporation Coimbatore, India. The study emphasized that employees in the transport corporation had enjoyed job satisfaction on account of implementation of positive measures by the government. The scholars noted that the characteristics of employees were understood by the corporation before implementing programmes for employees' welfare and progress. The scholars suggested that government authorities and organizational leaders should provide adequate facilities to transport employees to enhance their job satisfaction.

Turnbull (2013) evaluated the need for promoting the employment opportunities of women in the transport sector in modern age. The study emphasized that women employees had experienced several constraints in the absence of pro-active measures. The scholar observed that women employees had experienced bullying, harassment and violence at workplace in the absence of adequate protective measures. The scholar suggested that employers should follow the norms of International Labor Organization and protect

gender equality, justice and progress in the transport sector.

Christidis et. al, (2014) explored the labor supply and demand in transportation industry in Germany. The study emphasized that transportation industry had offered adequate employment opportunities to the people and contributed for the development of the economy. The scholars stated that certain models were adopted by the employers to estimate future labor turnover and fulfill the demands of the employees. The scholars suggested that working conditions, service benefits, employee welfare initiatives and other measures should be adopted by the management to enhance the job satisfaction of employees in transportation industry.

Fageda and Gonzalez-Aregall (2014) examined the spatial effects of transportation on industrial employment in organizations. The study emphasized that better network infrastructures, decentralization of transportation services and adoption of human resources management approaches had a decisive impact on the employees in the transportation industry. The scholars noted that spatial spillovers and network transport infrastructures were the primary concerns of transportation industry in modern age. The scholars suggested that adoption of sound principles and practices of organizational management, personnel management, employees' relations and employees' welfare should be ensured to enhance the prospects of transportation industry.

Janakiraman and Saravanan (2014) evaluated the job satisfaction of employees in Tamil Nadu State Transport Corporation Undertakings. The study emphasized that nature of work, conditions of work, facilities for the employees and enforcement of discipline had impacted the job satisfaction of drivers, conductors and other employees. The scholars observed that job satisfaction of the employees was increased on account of implementation of well-conceived productivity linked schemes for the employees. The scholars suggested that management should create better working conditions and initiate suitable measures for the career advancement of the employees for better job involvement and satisfaction.

Kumar and Shirisha (2015) explored the employee satisfaction at Telengana State Road Transport Corporation. The study emphasized that employee motivation, employee goal achievement and positive employee morale had increased the job satisfaction of employees. The scholars stated that a high rate of employee contentedness was directly related to organizational success and job satisfaction of employees. The scholars suggested that employees should be motivated by the organizational leaders through effective human resources management and employees' welfare measures in the transportation organization.

Nagarajan and Parimala (2015) examined the impact of human resource management benefits on employees' retention in surface transportation firms in Tamil Nadu. The study emphasized that transportation firms in Coimbatore, Tamil Nadu had adopted specific strategies for the improvement of employee relations and job satisfaction. The scholars noted that transportation firms had increased the facilities to retain their employees and increase their job involvement. The scholars suggested that the employers should strengthen inter-personal relationship and human resources management for retaining their workforce.

Sabarirajan (2015) evaluated the job satisfaction among TNSTC drivers and conductors in Chidambaram region of Tamil Nadu. The study emphasized that demographic features, service conditions, job security and job advancement opportunities had enhanced the job satisfaction of the employees. The scholar observed that job satisfaction and dissatisfaction of transport employees were not evaluated periodically by the management. The scholar suggested that management should evolve dynamic and pragmatic policies for the development of the transport corporation and better job satisfaction of the employees.

Munga and Sababu (2016) explored the factors influencing motivation of staff in the transport industry in Kenya. The study emphasized that employees were motivated by adequate salary, bonus, contingent pay and pension benefits. The scholars stated that equity and justice in the salary had motivated the employees for better job performance and satisfaction. The

scholars suggested that management should improve the working conditions, social security benefits, job advancement opportunities and other facilities to enhance the job satisfaction of employees in transport industry.

Thirumaran and Baranitharan (2016) examined the job stress among transport employees in Cuddalore district of Tamil Nadu. The study emphasized that transportation sector had several challenges and constraints which increased the job stress among the drivers, conductors, cleaners and other employees. The scholars noted that job stress had affected the individual productivity and job satisfaction of the employees. The scholars suggested that suitable working conditions, quality of vehicles management and safety of employees should be ensured by the employers to reduce job stress and enhance job security and satisfaction of the employees.

Sabarinathan and Saranya(2017) evaluated the occupational stress of Tamil Nadu transportation sector employees. The study emphasized that employee's job stress had affected the job satisfaction level in transportation sector. The scholars observed that working environment, career growth, management support, level of stress, compensation measures and other factors had affected the job satisfaction of the employees. The scholars suggested that systematic development of transport system, better working conditions, service benefits, job security and other measures would enhance job satisfaction of the employees.

Lekshmy and Kumar (2017) explored the propensity to turnover among female employees in Kerala State Road Transport Corporation. The study emphasized that the transport corporation had suffered financial loss due to several constraints and faced severe challenges to ensure healthy turnover among the employees. The scholars stated that female conductors had experienced several hardships including inadequate job advancement opportunities. The scholars noted that the corporation should adopt suitable measures for the integrated development of the institution and implementation of sound human resources management programmes in the competitive environment.

Sila and Sirok (2018) examined the importance of employee satisfaction in the transportation and logistics service company. The study emphasized that acquisition of knowledge, learning, mutual relations and development of both employees and enterprises were the primary concerns of transportation industry employees. The scholars noted that the transportation and logistics sector in Slovenia companies had improved the quality of work and working conditions of professional lorry drivers. The scholars suggested that effective strategies should be adopted to increase the safety of road users and enhance the performance and competitiveness of logistics and transportation companies in the industry.

Singh (2018) evaluated the job satisfaction of the employees in Himachal Road Transport Corporation. The study emphasized that public sector transportation organizations had served the society and employees by expanding transportation services and employment opportunities to the society. The scholar observed that transportation organizations had undertaken useful measures to enhance the job satisfaction of the employees. The scholar suggested that employees should be motivated through better service conditions and benefits in the competitive transportation industry.

Nair (2019) explored the employees' absenteeism in KSRTC with special reference to Adoor depot in Kerala state. The study emphasized that absenteeism of the employees had led to work stress, non-performance and other disadvantages. The scholar stated that absenteeism had also resulted in the financial loss to the organization concerned. The scholar suggested that management should adopt friendly, flexible and humane approaches to human resources management to prevent absenteeism and other work related constraints. Government Office for Science (2019) examined the recent changes and developments in the transportation system. The study emphasized that congestion, pollution, transport poverty and urban/rural disparities had affected the contemporary transportation industry. The study noted that automation and electrification of vehicles had improved the quality and efficiency of transportation system. The study suggested that government intervention for the development of

transportation system and organizational initiatives for the welfare and progress of employees would improve the state of affairs.

Tirachini and Cats (2020) evaluated the impact of COVID-19 on public transportation. The study emphasized that different approaches were adopted by governments and public transportation agencies around the world in times of COVID-19. The scholars observed that proper use of face masks, sanitizers and other protective measures had significantly reduced the probability of contagion. The scholars suggested that alternative strategies should be adopted to reduce crowding in public transportation and ensure safety of the citizens and employees in transportation industry.

Litman (2020) explored the concept of accessibility in the context of goods, services and activities in the transportation industry. The study emphasized that mobility, quality, affordability, connectivity, mobility substitutes, and land use patterns had affected the accessibility in the transportation industry. The scholar stated that systematic analysis of accessibility in planning had expanded the scope of potential solutions to transport problems. The scholar suggested that a better understanding of accessibility and adequate measures for improving connections among modes would reform the transportation system

3. Research Gap

It is observed from the above literature is that, most the studies have related to job satisfaction and human resource management at transport companies. But no studies are available with respect to management and development of KSRTC. Hence the researcher has been conducted this research. KSRTC is one of the important public sector passenger transport company in Karnataka, Which have been providing lot of services to people of the Karnataka as well as people of the whole nation.

4. Analysis of Various services of KSRTC

The corporation extends its services to about 92% villages in Karnataka with a total fleet of 24,138 buses which include Tata, Ashok Leyland, Eicher Motors, Volvo, Mercedes-Benz, Scania buses under the non A/C and A/C (Airavat) services. KSRTC operates 5100

schedules using 5400 vehicles covering 1.95 million kilometers and an average of 2.2 million passengers daily during 2016-17. It was bifurcated into three Corporations viz., Bangalore Metropolitan Transport Corporation, Bangalore (15-08-1997), North-west Karnataka Road Transport Corporation, Hubli (01-11-1997) and North-East Karnataka Road Transport Corporation, Gulbarga (01-10-2000). These corporations were established on a regional basis. But, KSRTC manages inter-state operations and covers Southern Karnataka region. However, this corporation continues to coordinate cadre management of supervisory levels, major purchases and integrated traffic management and operations for the other corporations. The organization structure of KSRTC is divided into three layers, termed as Central Offices at Bangalore, Divisional Offices at district level and Depots at Taluka level. At every level there is a clear hierarchy such as central office, divisional office and depot office. The Board of Directors manage the entire organizational expansion and developmental activities. The Divisional Controller is responsible for the management of traffic related issues. The Depot Manager heads the depot level operations and he reports to the Divisional Controller. The resources like buses, materials, tyres, manpower and financial resources are provided to the Depots from Divisional Office (Hegde, 2012).

The corporation offers extra services to pilgrimage/ tourist places during fairs, festivals, summer vacation, weekends, holidays and other occasions. It also provides certain amenities such as refreshment rooms, drinking water facility, sitting arrangements, display of timetables, enquiry counters, pass issue counters, advance booking counters, luggage booking counters, separate toilets, parking stands, CCTV, book stalls, fruit stalls, telephone booths, etc to the passengers. KSRTC offers concessions to the legislators, former legislators, journalists, senior citizens, freedom fighters, students, blind persons and physically handicapped persons. It provides monthly passes and weekly passes to the passengers. It has introduced computerized passenger reservation services, electronic ticketing machines, computerization of service details and financial matters.

KSRTC has laid emphasis on human resource management since it is the thrust area of organizational development. The corporation has to adopt certain best practices to boost employee motivation in the age of competitive transportation management (Rajagopal, 2015). The employees of KSRTC need conducive work environment to balance their personal life and work life. Most of the drivers and conductors have not achieved work-life balance due to lack of policies and flexible working conditions. Organizational leaders are responsible for providing necessary facilities which are essential for the life satisfaction and job performance (Vyas et. al, 2015:358).

KSRTC has modernized the transportation services by providing advanced buses and facilities in the urban and rural areas of Karnataka state (Kavitha and Seema, 2017). The major types of services include - Ambaari Dream Class, Flybus, Airavat, Airavat Bliss, Airavat Superia, Airavat Diamond Class, Airavat Club Class, Rajahamsa, Suhasa, Ambaari, Ambaari Non A/C Sleeper, Corona, Sheethal, Vaibhav, Karnataka Sarige, Suvarna Sarige, Vayavya Karnataka Sarige and Eshanya Karnataka Sarige. The buses ply both in urban and rural areas and cater to the needs of common masses and rich people.

KSRTC can march towards progress if the employees are enabled to achieve work-life balance through improvement of service conditions and organizational environment. Demographic variables and organizational factors influence the work-life balance among the drivers of the institution. They are affected by work load, tension, traffic congestion, condition of the vehicle, conductor's co-operation and other factors (Chitra and Parashurama, 2018:61). The management is primarily responsible for the creation of morale boosting and healthy working conditions in the transport corporation.

The corporation had increased in effective kms. to 10598.57 lakhs during 2018-19 as compared to 10487.54 lakhs during 2017-18. The average vehicle utilization was 363 kms during 2017-18. There was a decrease of 361 kms during 2018- 19. There was an increase in average tyre life to 225503 kms during 2018-19 from 210459 Kms. during 2017-18. The fuel efficiency in KMPL had increased to 4.87

during 2018-19 as compared to 4.84 during 2017-18. There was an increase in earning per kilometer on traffic revenue to 2954.8 paise during the year 2018- 19 from 2836.7 paise during 2017-18. The corporation had incurred a loss of Rs.13493.15 lakhs as against a profit of Rs.450.01 lakhs during 2017-18 due to certain constraints (KSRTC, 2019).

5. Analysis of Various services of KSRTC

The corporation extends its services to about 92% villages in Karnataka with a total fleet of 24,138 buses which include Tata, Ashok Leyland, Eicher Motors, Volvo, Mercedes-Benz, Scania buses under the non A/C and A/C (Airavat) services. KSRTC operates 5100 schedules using 5400 vehicles covering 1.95 million kilometers and an average of 2.2 million passengers daily during 2016-17. It was bifurcated into three Corporations viz., Bangalore Metropolitan Transport Corporation, Bangalore (15-08-1997), North-west Karnataka Road Transport Corporation, Hubli (01-11-1997) and North-East Karnataka Road Transport Corporation, Gulbarga (01-10-2000). These corporations were established on a regional basis. But, KSRTC manages inter-state operations and covers Southern Karnataka region. However, this corporation continues to coordinate cadre management of supervisory levels, major purchases and integrated traffic management and operations for the other corporations.

The organization structure of KSRTC is divided into three layers, termed as Central Offices at Bangalore, Divisional Offices at district level and Depots at Taluka level. At every level there is a clear hierarchy such as central office, divisional office and depot office. The Board of Directors manage the entire organizational expansion and developmental activities. The Divisional Controller is responsible for the management of traffic related issues. The Depot Manager heads the depot level operations and he reports to the Divisional Controller. The resources like buses, materials, tyres, manpower and financial resources are provided to the Depots from Divisional Office (Hegde, 2012).

The corporation offers extra services to pilgrimage/ tourist places during fairs, festivals, summer vacation, weekends, holidays

and other occasions. It also provides certain amenities such as refreshment rooms, drinking water facility, sitting arrangements, display of timetables, enquiry counters, pass issue counters, advance booking counters, luggage booking counters, separate toilets, parking stands, CCTV, book stalls, fruit stalls, telephone booths, etc to the passengers. KSRTC offers concessions to the legislators, former legislators, journalists, senior citizens, freedom fighters, students, blind persons and physically handicapped persons. It provides monthly passes and weekly passes to the passengers. It has introduced computerized passenger reservation services, electronic ticketing machines, computerization of service details and financial matters.

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Airavat Club Class, Rajahamsa, Suhasa, Ambaari, Ambaari Non A\C Sleeper, Corona, Sheethal, Vaibhav, Karnataka Sarige, Suvarna Sarige, Vayavya Karnataka Sarige and Eshanya Karnataka Sarige. The buses ply both in urban and rural areas and cater to the needs of common masses and rich people.

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Table -1: Classification of Schedules

Sl.No.	Class of Service	Number of Schedules
1.	Ordinary	2388
2.	Express	2837
3.	Semi Deluxe	49
4.	Ultra Deluxe	317
5.	Mayura	0
6.	Sheetal A/C	24
7.	Meghadooth	11
8.	Corona	4
9.	Volvo	186
10.	City	185
11.	Suburban	72
12.	City Volvo	5
Total		6078

Source: KSRTC Annual Administration Report, 2018-19

Division-wise depots and Bus stations

The Board of Karnataka State Road Transport Corporation consist of 06 Directors including a Chairman (non-official). The remaining 05 Directors are official Directors. All the Directors are appointed by the State Government. The Metropolitan Commissioner, BMRDA, Government of Karnataka is a

permanent invitee. At present, the corporation had 84 depots, 166 bus stations and 57 control points under its network of operations spread over 17 divisions. The division-wise information regarding the number of depots, bus stations and control points are furnished in the following table.

Table -2: Division-Wise details of depots and bus stations

Sl.No.	Division	No. of Depots	No. of Bus Stations	No. of Control Points
1.	Bangalore (Central	6	1	15
2.	Ramanagar	6	10	4
3.	Tumkuru	6	15	2
4.	Kolar	5	6	5
5.	Chikkaballapura	5	9	4
6.	MCTD	4	7	3
7.	Mysuru (Rural)	7	15	1
8.	Mandya	6	15	0
9.	Chamarajanagar	4	11	2
10.	Hassan	6	17	0
11.	Chikkamagalur	6	19	2
12.	Mangalore	5	2	7
13.	Puttur	5	13	6
14.	Davanagere	4	8	3
15.	Shivamogga	4	7	0
16.	Chitradurga	5	8	1
17.	KBS	-	6	2
Total		84	166	57

Source: KSRTC Annual Report, 2018-19.

Staff position and Staff ratio

KSRTC had 38604 permanent employees on roll as on 31-03-2019 as against 38449

employees as on 31-03-2018 in the Corporation. The category-wise break-up of total staff is furnished in the following table.

Table-3: Staff Position and Staff Ratio

Sl. No.	Category	No. of Employees (As on 31-03-2019)		
		Male	Female	Total
1.	Regular Employees Class-I and II Officers	285	78	363
2.	Class-III and IV Officers: Driver	10770	-	10770
3.	Conductor	2789	786	3575
4.	Driver-cum-Conductor	14467	27	14494
5.	Traffic Supervisor	993	72	1065
6.	Mechanical	4279	789	5068
7.	Administration	2204	1009	3213
8.	Civil Engineering	24	11	35
9.	Printing Press	15	6	21
Total Regular Employees		35826	2778	38604

Source: KSRTC Annual Report, 2018-19\

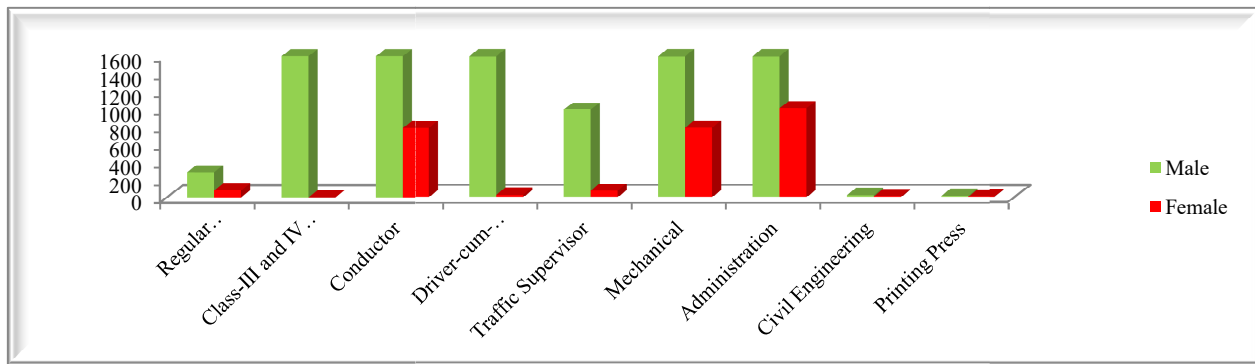


Figure 3.3.3: Staff Position and Staff Ratio\

Capital Expenditure (2018-20)

Table -4: Capital expenditure for 2018-19 and 2019-20

(Rs.in lakhs)

Sl.No.	Programmes	2018-19		2019-20
		Proposed	Actual	Proposed B.E
1.	Land and Buildings	16926.65	9328.13	28176.82
2.	Passenger Buses & Dept. vehicles. (Including JnNURM vehicles)	15132.15	11558.05	53526.00
3.	Plant and Machinery and Environment Equipments	400.00	315.09	500.00
4.	Computer Hardware, Software, ETMs etc	1000.00	1348.02	200.00
5.	GEF (Global Environmental Facilities)	110.00	199.20	0.00
Total		33568.80	22748.49	82402.82

Source: KSRTC Annual Report, 2018-19.

KSRTC has spent Rs.22748.49 lakhs during 2018-19. It has proposed to spent Rs.33568.80 lakhs for various developmental activities during the year 2019-20. The Corporation has availed a loan of Rs.13000.00 lakhs from the commercial banks and other financial institutions during the year 2018-19. It has planned to avail a similar loan of Rs.10000.00 lakhs during the year 2019-20.

In the present times, KSRTC covers seventeen Districts (Bangalore Urban, Bangalore Rural, Ramanagar, Kolar, Chickballapur, Tumkur, Chitradurga, Davanagere, Shivamogga, Mangalore, Udupi, Chickmagalur, Hassan, Mysore, Mandya, Chamarajnar, Coorg) in the State under its operational jurisdiction. The Corporation functions in 3 –tier system, i.e., Corporate office, Division office and Depots. There are totally 17 Divisions - 16 operating Divisions viz. Bangalore Central, Ramanagar, Tumkur, Kolar, Chickballapur, Mysore City, Mysore Rural, Mandya, Chamarajnar, Hassan, Chickmagalur, Mangalore, Puttur, Davanagere, Shivamogga, Chitradurga and 1 bus station division viz.,

Kempegowda Bus Station at Bangalore. There are 83 Depots, 2 Regional Workshops, 1 Central Training Institute, 4 Regional Training Institutes, 1 Printing Press and 1 Hospital. KSRTC has a workforce of about 37725 employees. It provides services to the passengers on an average 17.23 lakh kms daily with a fleet size of 8663 vehicles. It also earns traffic revenue of Rs. 419.43 lakh daily by catering to 9.63 lakh passengers on an average. It has achieved the distinction of 5th profit oriented transport corporation in the country.

KSRTC has intended to bring about certain positive changes such as augmenting 300 schedules, achieving KMPL (HSD) of 4.91, increasing vehicle utilisation of 363 Kms, achieving average tyre life of 230000 Kms, adding 1383 new vehicles to the existing fleet by replacing 1000 old vehicles, operating 11005.82 lakh effective kms and earning gross revenue of Rs.362387.82 lakhs. The corporation has also planned to construct new depots; new bus stations and upgradation of existing bus stations.

6. Conclusion

KSRTC has activated reputation for providing efficient, affordable and reliable transport services in the State of Karnataka. It has introduced new modern buses, commissioned new depots and bus stations and adopted healthy practices for the benefit of the passengers. It had won Economic Times Global Smart Mobility Award-2019. It was conferred with National Transport Excellence Award in 2020 by the Government of India. It also received another National Public Transport Excellence Award-2019 on on January 31, 2020. COVID-19 has drastically affected the national economy including the management of transport services in Karnataka state. The corporation has undertaken certain corrective measures to cope with the new calamity and maintain social distancing as per the norms of the government. The corporation has incurred severe financial loss during 2019-20 due to poor public mobility, poor occupancy and other constraints (Kidiyoor, 2020:182).

The members of the KSRTC Staff and Workers' Federation recently demanded increase of wages for workers involved in the Covid-related work. The corporation incurred huge loss of revenue due to COVID-19. The federation also demanded that transport

corporation staff too should be designated as Covid warriors as they worked in the frontline (Prasad, 2020:275). KSRTC is the pioneer to evolve the concept of providing efficient transport services to both rural and urban areas. It provides quality services across the city, suburban areas, intercity and the surrounding neighbouring states. There is a huge gap in travel demand and supply, competition from other operators, infrastructure development issue and increasing demands of the customers. The organizational leaders have also thought of receiving CSR funds from various corporate houses to extent infrastructure and offer amenities to travelling public. Karnataka State Road Transport Corporation has bagged over 100 awards for establishing credibility and reputation through delivery of customer-friendly services. It has also entered the Limca Book of Records for these unique accomplishments. It has also become a pioneer in adopting IT solutions in the functional and operational areas. This kind of innovative management of the corporation has also enhanced the efficiency, transparency, uniformity, quality, accuracy, regularity and operational excellence in the delivery of service.

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STUDENTS PERCEPTION TOWARDS E-BANKING

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ABSTRACT

Banks have invested to a greatly extent in Information communication and technology & have adopted ICT networks for providing a wide range of banking products and services, to improve the quality of customers. Deployment of technology enhances the service attributes and quality. In the present era, banks have their website to improve the customer interface and offering online services. E-banking a one-stop solution for all banking needs has benefited customers in doing multiple things from d comfort of home or office whenever they need it. E-banking is changing the in banking sector, having more effects on banking relationships. Banks no longer captive to the branches. There is no need to approach the bank to deposit or withdraw cash. With the help of e-banking any transaction can be processed online without going to the branch. E-Banking is evolving and initiatives have been taken by RBI and government of India for the development of e-banking. The questionnaires filled by the students and samples were taken into consideration and conclusion were drawn from them. The study area is in Belagavi. This study analyses the perceptions of customers towards e-banking services.

Keywords: ICT, e-banking, technology, commercial bank

1. Introduction

E-banking services play an important role in the development of economy. Revolution has been bought in the advancement of banking sector. The role of the banking sector has vastly increased. Several initiatives have been adopted by the banks to overcome the competition and e-banking is one of them which have bought a drastic change in the modern era. Modern banking not only finds a way to attract customers but also gains a competitive advantage over the other competitive banks. In the present scenario, the banking sector has come up with a lot of innovations that provide better facilities to customers. E-banking has many names like online banking, virtual banking, internet banking, and electronic banking. E-banking refers to the use of telecommunication and electronic network for providing various banking services products and services. Now a day all banks offer e-banking services to their customers. With the help of technology, a customer can access his account using a computer, laptop, or mobile and avail of e-banking services. This makes online banking highly convenient as we can easily access the bank account at anytime. E-banking facilities their customers avail e-banking services whenever they want. E-banking provides all kinds of services such as bank statements, loan applications and transactions, electronic fund

transfers, bill payments, purchasing or sale of investments.

2. Review of the Literature

Jalil, Talukder and Rahman- Trust, security and website has a consequential relationship with the consumer's insight towards e-banking. The organizations must focus on attention on importance of consumer's behavior intention to use online banking.

Jamal- information technology has played a crucial role in the advancement of the banking sector. The payment system in India for large value transactions is RTGS NEFT for fund transfer debit card is more popular among the card-based payment system top banks that provide Best Internet facilities in India has been considered.

Jasdeep Kaur has pointed out the difference between traditional banking and banking, features of e-banking, e-banking products in India, advantages of e-banking, challenges in the adoption of e-banking. With the help of digitalization, the economy and moves towards a cashless society. The young generation has started to adopt e-banking services.

3. Objectives of the Study

- To know the consciousness of e-banking among the students.
- To know the impact of e-banking in the present period.

3.1 Research Methodology

Presently, the study is done based on primary data collection. The information for the research has been collected through questionnaire. The research design is based on the Analytical and Descriptive have been adopted to draw the inferences. The sample collection of 55 students has been taken into consideration to know the awareness of e-banking services among them. The study area is in Belagavi city. In this study secondary data has been collected from various sources like books, internet, articles, etc.

3.2 Scope of Study

The purpose of this research undertaken to study the awareness of e-banking among the students. The population under the study of students of Belagavi city.

3.3 Limitations of the Study

The questionnaire was not circulated to the general public. The survey was conducted by small samples.

4. Definition of E-Banking

According to Basel Committee of Banking Supervision: “e-banking includes the provision of retail and small value banking products and services through electronic channels as well as

large value electronic payments and other wholesale banking services delivered electronically”.

4.1 E-Banking various services

- Internet Banking (onlinesbi.com)
- Tele Banking (NUUP)
- Electronic Clearing Services
- Real time gross settlement (RTGS)
- Mobile Banking (Bank apps)
- Electronic Clearing Cards
- Smart Cards
- National electronic fund transfer (NEFT)
- Doorstep Banking
- Electronic Fund transfer
- Automated Teller Machines (ATMs)

4.2 Features of E-Banking

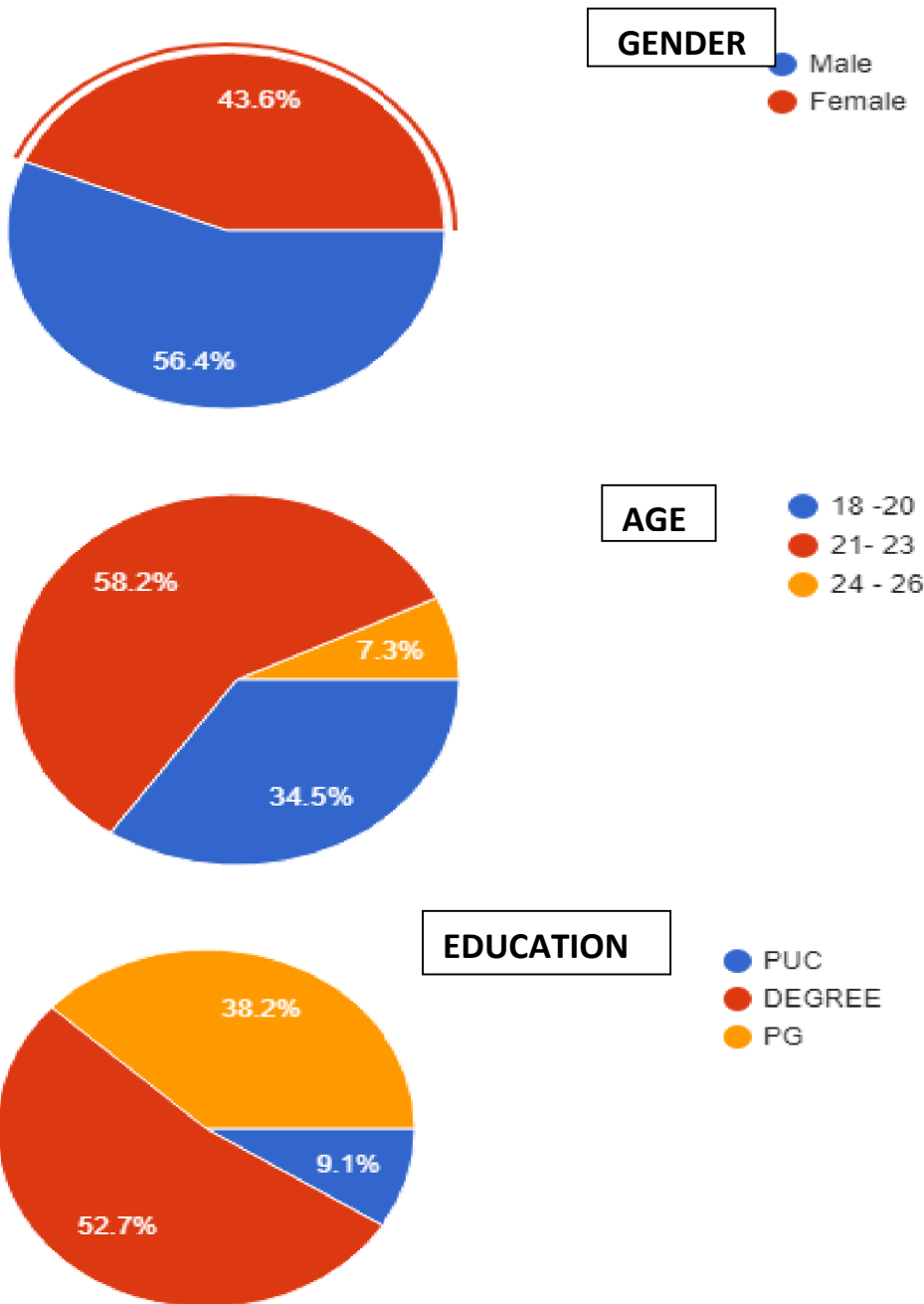
- E-banking helps in the faster transaction of any banking services.
- The cost of e-banking services is less.
- It provides 24/7 services facilities.
- It removes geographical barriers.
- There will be no fraudulent transactions.
- It signs up for the paperless statements.
- It helps in the development of sincerity in customers.
- It consumes less time, anywhere it can access.

4.3 The difference between e-banking and traditional banking

POINTS	E-BANKING	TRADITIONAL BANKING
Meaning	Electronically transfer of money is e-banking.	Physical transfer of money is traditional banking.
Contact	There is no physical contact.	There is physical contact.
Time	E-banking saves time for customers.	Traditional banking time consuming for customers.
Access	The customer can use e-banking services through mobile, laptop, and computers.	Here the customer has to visit the main bank only.
Traveling expenses	E-banking doesn't require traveling expenses.	Traditional banking required traveling expenses.
Coverage	Global coverage	Limited coverage
Security	More security threats	No security threats
Paperwork	No paperwork	More paperwork
Availability	24/7	Only at working hours

5. DATA ANALYSIS

Demographic Variables- Percentage Analysis



The table shows out of 55 Respondents, thirty-one (56.4%) respondents are male and twenty-four (43.6%) respondents are female. Thus, it is concluded that the majority of the respondents are male. From the above table, out of 55 respondents the aegis between 18-20 (34.5%), 21-23 (58.2%), 24-26(7.3%). Among 55 Respondents education qualification PUC (9.1%), Degree (52.7%), PG (38.2%).

5.1 Survey Result

- 1. Do you have awareness of e-banking?**
Interpretation -It has been found that 52 respondents (94.5%) have awareness about e-banking and 3 respondents (5.5%) are not unaware of the e-banking services.
- 2. Do you use e-banking services?**
Interpretation –It has been found that 43 respondents (78.2%) use e-banking services and 12 respondents (21.18%) found that no use of e-banking services.

3. Do you think e-banking services are necessary for the present scenario?

Interpretation It has been found that 52 respondents (94.5%) agree that e-banking

services are necessary for the present scenario and 3 respondents (5.5 %) agree that e-banking services are not necessary for the present scenario.

4. From which bank do you avail of services

S.NO	AVAIL SERVICES	No. of respondents TOTAL = 55	Percentage of respondents
1	SBI BANK	22	40%
2	UNION BANK	7	12.7%
3	ICICI BANK	0	0%
4	OTHERS	26	47.3%

Interpretation From the above table the total 55 respondents avail the services from S.B.I-40% (22 respondents), Union Bank-12.7% (7 respondents), I.C.I.C.I. bank-0 (0respondents),

Others-47.3% (26 respondents). Thus, it is found that most of the students go with the use of another bank.

5. According to you what is the reason behind using e-banking services?

S.NO	The reason behind using e-banking services	No. of respondents TOTAL = 55	Percentage of respondents
1	SAVE TIME	23	41.8%
2	24 HOURS ACCESS	17	30.9%
3	SAFE AND SECURE	10	18.2%
4	DEMONETIZATION EFFECTS	1	1.8%
5	OTHERS	4	7.3%

Interpretation-From the above table, conclusion drawn those 23 respondents (41.8%) opined that the reason behind using e-banking services is because it saves time, 17 respondents (30.9%) use e-banking because they can access it for 24 hours, 10 respondents (18.2%) use e-banking services because it is safe and secure, 1 respondent (1.8%) think demonetization is the reason for using e-banking services and 4 respondents (7.3%) opinion is other reasons.

banking services have increased after demonetization and 5 respondents (9.3 %) agree that e-banking services have decreased after demonetization.

7. Which is best to use?

Interpretation – From the questionnaire, we have found out that e-banking is mostly used among students. 52 people (94.5%) have responded for e-banking and 3 people (5.5%) have responded for traditional banking. It has been found that 52 respondents (94.5%) use e-banking and 3 respondents (5.5%) use traditional banking.

6. Do you think e-banking services after demonetization?

Interpretation –It has been found that 49 respondents (90.7%) agree that the e-

8. How frequently do you use e-banking services?

S.NO	FREQUENTLY USE OF E-BANKING SERVICES	No. of respondents TOTAL = 55	Percentage of respondents
1	WEEKLY	29	53.7%
2	MONTHLY	17	31.5%
3	RARELY	8	14.8%

Interpretation -It has been found that 29 respondents (53.7 %) use e-banking services weekly, 17 respondents (31.5%) use e-banking

services monthly and eight respondents (14.8%) use e-banking services rarely.

9. In which case more do you use e-banking services?

S.NO	MORE USE OF E-BANKING SERVICES	No. of respondents TOTAL = 55	Percentage of respondents
1	ONLINE SHOPPING	21	38.2%
2	BILL PAYMENT	18	32.7%
3	TRANSFER OF FUNDS	15	27.3%
4	OTHERS	1	1.8%

Interpretation -From the above table, conclusion drawn that 21 respondents (38.2%) use e-banking services for online shopping, 18 respondents (32.7%) use e-banking services for

bill payment, 15 respondents (27.3%) use e-banking services for transfer of funds, 1 respondent (1.8%) use e-banking for other purposes.

10. According to you what percentages of people use e-banking services?

S.NO	No. OF PEOPLE WHO USE OF E-BANKING SERVICES	No. of respondents TOTAL = 55	Percentage of respondents
1	0-25%	8	14.5%
2	25-50%	18	32.7%
3	50-75%	24	43.6%
4	75-100%	5	9.1%

11. According to you in which situation e-banking services has been increased?

S.NO	WHICH SITUATION E-BANKING SERVICES HAVE BEEN INCREASE	No. of respondents TOTAL = 55	Percentage of respondents
1	Pre-lockdown	11	20%
2	During lockdown	39	70.9%
3	Post lockdown	5	9.1%

Interpretation -From the above table, conclusion drawn that the e-banking service has used more during a lockdown. 11 respondents (20%) agree that e-banking services have increased in pre lockdown, 39

respondents (70.9%) agree that e-banking services have increased during the lockdown, 5 respondents (9.1%) agree that e-banking services have increased post lockdown

12. Which kind of e-banking app do you use?

S.NO	E-BANKING APP USE	No. of respondents TOTAL = 55	Percentage of respondents
1	GOOGLE PAY	21	39.6%
2	PAY TM	5	9.4%
3	PHONE PE	21	50.9%

Interpretation -From the above table, conclusion drawn that 21 respondents (39.6%) use Google Pay, 5 respondents (9.4%) use Pay tm, 21 respondents (50.9%) use the Phone Pe application for online transactions.

5.2 Findings and Suggestions

❖ Findings

- It has been found that the majority of the students have awareness about e-banking and avail e-banking services

- In the present scenario, e-banking plays a crucial and necessary.
- Many students use e-banking services because it saves time use E-banking services have been increased after the demonetization effect.
- The students think that e-banking is the best to use when compared to traditional banking.
- The e-banking services have been increased during the lockdown period.

- Phone Pe application is mostly used.
- E-banking services are mostly used for online shopping.

❖ Suggestions

- Provide better security to customers.
- Improve network issues and give more safety options to the customers.
- Service should be improved so that the errors of the transaction are reduced and money is transferred safely.
- Need to work on server availability and fraud alerts.
- As the number of users is increasing more features should be added to it.
- Spreading awareness among the customers.
- E-banking services must be convenient for all types of customers.

6. Conclusion

E-banking has become popular in India. The declining mobile and Internet charges and falling prices of mobile would encourage e-banking based on analysis, it can be concluded that all the students have Awareness of e-banking. In the present situation, the use of e-banking services has increased. For the advancement of banking sector IT plays a major role. It is very easy to use the E-Banking services as we can access the internet anywhere at any time. E-banking helps the bank to reduce the paperwork and saves the time. As fraud is increasing it is necessary to use advanced technology in e-banking platforms. The awareness of RTGS and NEFT must be spread to the customers as it is the least form of e banking service used

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ACCESS TO WATER, SANITATION AND HYGIENE FACILITIES: A STUDY OF PROBLEMS OF MIGRANT WORKERS AND ROAD AHEAD

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ABSTRACT

Healthcare facilities can be provided in terms of preventive as well as curative healthcare. Among preventive health care, hygiene has been considered to be of utmost importance. Sustainable development goal (SDG) six also mentions the importance of access to sanitation and clean drinking water facilities. Migrant workers have been known widely to be surviving in poor working as well as living conditions. Sanitation and water facilities are among those needs which are highly compromised with. The paper tries to examine the water, sanitation, and hygiene (WASH) infrastructure among the migrant workers in Ludhiana. Based on the fieldwork conducted in Ludhiana, using the schedule and interview method, the paper reveals the poor quality of water, lack of affordability to health care facilities, fewer bathrooms, and unhygienic living that makes them susceptible to diseases and impacts their quality of life. The paper puts forth some measures to help ameliorate the health conditions of migrant workers.

Keywords: Migrant workers, Labour, Health, Hygiene, Sanitation, Vulnerabilities.

1. Introduction

Freedom of movement across the country is not restricted. This has been mentioned in Article 19 (1) (d) and Article 19 (1) (e), Fundamental Rights, Constitution of India, 1950 states that - "All citizens shall have the right to move freely throughout the territory of India and; to reside and settle in any part of the territory of India" (**Constitution of India, 1950**). To reside and settle in any part of the territory does not just hold an affiliation with the free movement *per se* but also on the provisions which could enable free movements and settlements. Migration is an age-old phenomenon and is widely prevalent in the entire world. People migrate from one place to another with anticipation to experience better employment opportunities, growth in income, and better living standards.

Migrant workers face discrimination based on gender in various forms at the place of work, i.e., poor job roles, differential wages, inadequate access to amenities and benefits like quality drinking water, sanitary facilities, health care facilities, transportation, and sexual harassment of women workers (**Sankaran & Madhav, 2011**). The migrant population is vulnerable and exposed to numerous health problems. These problems are related to their migration to urban areas, i.e., due to lack of

awareness about local health facilities, difficulty in managing psychological stress, unhealthy sexual practices, and frequent migration. Apart from these problems, they are also affected by food insecurity, change in climate, and other environmental hazards (**Nitika, Lohiya, Nongkynrih, & Gupta, 2014**). The utilisation of health care services among migrant workers is often found to be poor. One of the reasons is that the workers feel isolated from the existing government health system in the destinations and find the private health care facilities too expensive. These workers often are unable to access healthcare services because of their migration status, work timings, and long-distance to avail health care services. It is the responsibility of the Urban Local Bodies (ULB) to provide and maintain the elementary infrastructure and services in cities and towns, but currently, these bodies have made very limited outreach regarding activities related to health services. Thus, it is essential to reinforce "migrant-friendly" services and the need of the hour to augment more programmes and other onsite mobile health services for the benefit of the migrant population (**Borhade, 2011**). A study on 10,428 migrant households living in Delhi revealed that these migrants often lived in dilapidated and unhealthy living conditions with a lack of basic facilities like water and

access to social services. They experienced difficulty in adjusting to the urban lifestyle and tend to become more vulnerable in the new environment (Kusuma, Pandav & Babu, 2014).

1.1. Health and Hygiene

One of the broader classifications of healthcare facilities in India can be done in terms of preventive and curative healthcare. The provision of preventive health care has been considered important as the curative healthcare facility, where the former deals with preventing the cause of death, disease, or disability while the latter tends to cure the one affected by disease or disability. Among preventive health care, hygiene has been considered to be of utmost importance. To promote health and hygiene, sanitation and clean drinking water have been emphasized in several national and international conventions. Sustainable development goal six also mentions the importance of access to sanitation and clean drinking water facilities. This holds importance and should be provided to all individuals, irrespective of any social identity which they may carry. Out of the 17 Sustainable Development Goals developed by the United Nations in 2015, Goal Three focuses on "Good Health and Well-being," i.e., "To ensure healthy lives and promote well-being for all at all ages." This goal seeks to ensure that individuals live a healthy life with a sense of well-being and all individuals acquaint themselves with knowledge and skill to promote sustainable development. Moreover, it aims to end preventable deaths from communicable and non-communicable diseases among all age groups. The SDG put forth the objective to achieve universal health coverage that includes financial risk protection, access to essential, quality, and effective health care and medicines. It also highlights the need to concentrate on mental health issues for well-being (NITI Aayog, 2018).

Since health indicators are considered to be one of the important factors influencing the quality of life, in the present paper, the WASH infrastructure as an important health variable has been selected to understand its influence on the quality of life of migrant workers. Using (Ruževičius & Akranavičiūtė, 2007)

conceptualization of quality of life which defines the quality of life as mental and physical satisfaction which a person derives, the paper tries to examine the Water, Sanitation, and Hygiene (WASH) infrastructure among the migrant workers in Ludhiana and broadly comment on the quality of life of the migrant workers based on these WASH infrastructure and usage.

With the above background, this paper focuses on understanding the health and hygiene infrastructural facilities available to migrant workers residing in Ludhiana. The manufacturing units of Ludhiana are home to about 80% of migrant workers, primarily hailing from the two states of India, namely, Bihar and Uttar Pradesh, as reported by the Federation of Punjab Small Industries Associations (FOPSIA) (Sharma, 2016). These migrant workers are one of the major factors of production in the industry. The manufacturing industry contributes about 16.9 % to India's GDP (PIB, 2018). The production system of the industry depends, to a large extent, on the migrant worker's productivity, which is contingent upon their health status.

2. Study Area

The study was conducted in Focal point in Ludhiana. It is home to many MSME and Large-scale Industrial units. Punjab has a strong base of more than two lakh small-scale units involved in manufacturing auto components, parts of a bicycle, hosiery, sports goods, agricultural implements, etc. These units have witnessed high growth, i.e., on average, the value of production increased by 12 percent between 2015-16 and 2017-18. During the year 2017-18, the number of Micro Small Medium Enterprises (MSME, 2015) units increased by 26,683 leading to the employment of 1.40 lakh people. Moreover, more than 14.8 lakh people are employed in small-scale industries in Punjab (Punjab Economic Survey, 2019-2020).

2.1. Methodology

The paper is based on primary and secondary data. Primary data was collected using a schedule. from 50 migrant workers (37 male and 13 female workers) who worked in various industries in Focal Point, Ludhiana. The

schedule consisted of questions about the workers' socio-economic profile and questions relating to the WASH infrastructure. These workers were also interviewed on their level of understanding regarding the laws framed for health and safety. The outcome of the interviews has been put forth as narratives. The narratives were themed around experiences concerning quality and access to safe drinking water, sanitation, and cleanliness facilities. The secondary data source includes several Government reports, research papers, and books.

3. COVID-19 Pandemic and Migrant workers

On 24th March 2020, to curb the spread of the novel coronavirus, a nationwide 3-week lockdown was imposed across the country. Millions of migrant workers were overexposed to the immediate and harmful effects of COVID-19, making the workers and their families prone to hunger, death, and loss of jobs. These workers depend on daily wages to meet their needs, but the pandemic has made their life miserable. The sudden lockdown disrupted the supply chain and economic ecosystem. It disproportionately impacted the most economically disadvantaged groups, including daily wagers, migrant workers, labourers, and the homeless. These workers were forced to take unpaid leave or were laid off from their jobs. Since there was a restriction on transport and movement of people, many migrant workers decided to go back home (some accompanied by their families). They walked hundreds of kilometres to reach their native place with limited access to food and water supplies. This crisis was a challenge for the policymakers to ensure a balance between the lives and livelihoods of workers (**Government of Punjab, 2020**). Nearly 10 lakh migrant workers work in Punjab. Due to the pandemic distress, around 5,10,000 lakh migrant workers expressed their interest to go back to their native states using government transport. Most of the applicants wanted to return to UP (3,43,000 workers) and Bihar (2,35,000 workers). It was presented that if this reverse migration would see a major population of migrants return and leaving only 30 percent settled who are settled will stay

back (**Jagga,2020**). Thus, the migrant workers are exposed to high susceptibility to severe, acute, and chronic adverse mental health due to the current COVID 19 pandemic. To add to their miseries, they are also burdened with several adversities related to physical, mental, and socio-economic factors (**Choudhari, 2020**).

4. Demographic profile of the Migrant workers in Ludhiana

The profile of the workers in terms of age, gender, marital status, category, level of education, and permanent residence of migrant workers is presented in Table 1. Most workers (about 50%) fall into the age group of 30-40 years. Employers are also keen to hire workers belonging to this age group because they are in their mid-life cycle and are more stable in their job, unlike the young ones below the age of 20-30. These workers generally have a family to look after and to maintain a stable source of income. Therefore, they remain loyal to their employer and do not have a high attrition rate. Thus, a stable workforce is always preferred by the employer owing to their continuity and productivity at work. Out of 50 workers, data was obtained from 37 male and 13 female workers. It was a tough task to initiate a conversation with women as they were skeptical about speaking to strangers, especially when the researcher is of the opposite gender. However, the initial rapport building with the male workers and the subsequent visit to their residential area helped gain access to some female workers.

About 88% of the workers belong to the SC and OBC category, and only 12% belong to the General/unreserved (UR) category. There were no ST workers among the sampled respondents. SCs and OBCs are the deprived section of the society with a lack of economic capital and with a poor educational background. These factors accentuate their poverty, and they are forced to migrate and employ themselves to fulfill their basic needs in these manufacturing industries.

The workers were mostly unskilled and were obligated to work as a helper or labour. Around 38% of the migrant workers were illiterate, and about 40 % could complete only their primary education. It is because of their lack of

minimum education level along with the lack of awareness among people, which makes them unable to understand the policies and labour laws framed by the government. They fail to understand its importance and are ignorant of their rights in the workplace. It was found that 96% of migrant workers were married, and only 4% were single. Among those who were married, some migrant workers moved along with their family, while there were other few who had their family back in the village to whom a certain amount of money was sent every month.

It can be observed from Table 1 that most of the workers have migrated from the state of

Uttar Pradesh (64%) and Bihar (15%). The remaining 3% hail from Delhi, Haryana, and Jharkhand. According to the Census (2011), these two states are source states for many migrant workers. It was presented that the Punjabis, especially the Jat Sikhs, feel embarrassed and reluctant to work as labour in the factories or construction sites. Out of the 579.7 thousand migrants who migrated to urban areas of Punjab, it was found that about 80 percent of them hail from two major states, i.e., Uttar Pradesh (45.7 percent) and Bihar (33.6 percent). The other migrants belong to the states of Haryana, Himachal Pradesh, and Delhi (Usami, 2012).

Table 1: Demographic profile of the migrant workers

S.No.	Variables	Items	No. of Respondents	Percentage
1	Age	Below 20	1	2%
		20-30	11	22%
		30-40	25	50%
		40-50	10	20%
		Above 50	3	6%
2	Gender	Male	37	74%
		Female	13	26%
3	Category	SC	28	56%
		ST	0	0%
		OBC	16	32%
		UR	6	12%
4	Education Status	Primary (1-5)	20	40%
		Upper Primary (5 - 8)	4	8%
		Secondary(9 - 10)	3	6%
		Higher Secondary(11 – 12)	0	0%
		Graduates	3	6%
		Illiterates	19	38%
		Others	01	2%
5	Marital Status	Married	48	96%
		Unmarried	2	4%
6	Permanent	Bihar	15	30%

	residents of the migrant workers	Delhi	1	2%
		Haryana	1	2%
		Jharkhand	1	2%
		Uttar Pradesh	32	64%

Source: Field Survey

5. Migrant Worker's Housing facilities

Urbanisation was mentioned in The Draft Twelfth Five-year Plan (2012-2017) where it emphasised the need to have sustainable urban development to keep the cities available for inclusive development with improved and affordable housing, education, infrastructure, and sanitation facilities (Government of India, 2012). All these steps are an attempt to improve the quality of the life of migrant workers. Despite the draft focusing on basic provisions which need to be provided to the migrant workers in the cities, the reality is rather bleak.

The selection of a particular type of housing facility or the location of the residence is

contingent upon several factors, including income, caste, state to which they belong, distance from the factory, etc. Workers, in their way, try to maintain the homogeneity of the population group in their place of residence, with whatever identity they ascribe to themselves. However, income remains one of the major deciding factors for their stay. Table 2 gives the details of the income earned by the migrant workers. A maximum number of industrial migrant workers (about 56%) earned less than Rs. 8000 per month. Out of 50 migrant workers, only 24% of migrant workers earned more than Rs. 10,000 per month. 76% of the migrant workers earned income less than Rs 9000

Table 2: Income of the Migrant Workers

Income of the Workers (in Rupees)	No. of Respondent	Percentage
Below – 7000	10	20%
7001 – 8000	18	36%
8001 – 9000	7	14%
9001 – 10000	3	6%
Above – 10000	12	24%

Source: Field Survey

Since the migrant workers live in a geographically different area, away from their home place, they lack any other kind of financial assistance in terms of alternate livelihood options. This money needs to be utilized to fulfill all the necessities and manage to send some remittances back home. Therefore, the workers do not have much income to spare for the room rent. The room rent paid by these workers ranges from Rs

1000-2400 per month. Contrary to this, in a peculiar case, the high wages paid to migrant workers in Kerala attract large numbers of workers from West Bengal. These workers migrate to meet their ends and fulfill their wants of a better home, improved education, and a secured future. This has led to chain migration formation from one state to another (Reja & Das, 2019).

Table 3: Type of Residential Accommodation of Migrant Workers

Type of House	No. of Workers	Percentage
Room on Rent (in Beda)	42	84%
Personal Room/House	08	16%

Source: Field Survey

Most of the workers live in Bedas, which are located near the industrial units. Bedas are colonies that are homes to about 84% of households. More than 50% of houses are poorly ventilated and cramped in space. Only 16% of workers had personal rooms and are covered with asbestos sheets which help to prevent rainwater from seeping into the rooms. Workers are always looking for cheap accommodation facilities; the provision of sanitation, hygiene, and water is among the most compromised aspects of their living. On similar lines, it was highlighted that the reasons for shrinkage in the living space of migrants. Their limited income forces them to spend less to save more to meet their family needs. This makes them unwilling to spend on better housing. Also, the contractors are unconcerned and disinterested in providing congenial housing to the migrant workers (Kumar, 2016).

6. Water, Sanitation, and Hygiene (WASH) facilities of Migrant workers

The authors stated that Hyderabad and Chennai reported less improvement in drinking water sources (piped, hand pump, tube well, covered well, rain, and bottled water) compared to the other metro cities like Mumbai, Kolkata, Bangalore, and Delhi. The authors revealed a declining trend in the availability of improved drinking water sources from 2004-05 to 2011-12. On average, it declined from 97.7% in 2004-05 to 96.1% in 2011-12 (Saroj et al., 2020). As shown in Table-4, the classification of sources of drinking water into four different categories, namely, Tap/tutti, Government Supply Water, Nalkoop, and Submersible Pump. The maximum number of workers had access to water from Tap/Tutti, which is used for almost all kinds of work including, washing cloth, drinking, preparing food, etc. About 8% of the workers procured water from Nalkoop or hand pump.

Table 4: Sources of Drinking Water

Source	Number of People	Percentage
Tap/Tutti	24	48%
Government Supply Water	19	38%
Nalkoop	2	4%
Submersible Pump	5	10%

Source: Field Survey

There were many households with a single source of water shared by a large number of people. Water from such sources is available twice a day for 2-3 hours. Such a single point of access to water is shared by almost 20-30 households who store water in a container, many-a-times uncovered, which could be used for different purposes throughout the day. The piped water is generally deemed unfit for

drinking and cooking purposes. However, the lack of safe drinking water pushes them to use the only available source of water for consumption.

Mohan (name changed), one of the workers from the Rajiv Gandhi colony complains of the erratic water supply timings, which have confined women at home so that they are readily available to stock up water for their

daily needs. He narrates :“Paani pe bahut bheed hoti hai yaha par, bahut lambi line lag jaatihai, paani subah or shyam me aatahai. Eiktuti/tap se kareeb 100 log paani bharte ha. Eesi paani se sab kuch krte hai jaise Nahana, Khana Banana, Kapde dhona. Bhut saari mahilaye to factory me kaam isliye nahi krpaati kyuki ghar k liye paani bhrna hota hai. “Hame Paani ki bahut jayada dikkat hai. Pine kepaani se sewage kepaani ki badboo aati hai. Kabhi kabhi to paani kala aatahai, pet me darad hona to aam baat hai yaha ki.” (We face lots of difficulties with water here. Sometimes, the drinking water has the smell of sewage water. Often the colour of the water is black, and stomach ache is a normal phenomenon over here. Here, lots of people accumulate water, there are long queues, and water comes only in the morning and evening. Around 100 people collect water from the same tap. The same water is used for all the work like nothing, cooking, washing clothes. Many women are unable to work in factories because they have to collect water for their homes)

The mixing of piped water with sewage water was reported by lots of people staying in the Bedas. Due to the poor quality of water workers and their families experienced frequent health issues like skin problems, stomach pain, eye disorders, hair loss, teeth discolouration, diarrheal diseases like cholera and typhoid, etc. Diarrhoea causes dehydration in the body and is mainly due to unsafe water consumption, poor sanitation, and hygiene conditions. It was found that (five years preceding 2017) water-borne diseases like cholera, diarrhoea, typhoid, and viral hepatitis—caused 10,738 deaths (Tripathi, 2018). These issues adversely affect the quality of their life and increase their expenses on medical treatment. Few of the workers who were able to afford access to clean water would get the drinking water jar from some other places till the quality of the water is back to normal, while others who cannot afford the same have to use the same water for consumption; some others reported boiling the water before consuming. The water is generally available for a fixed duration of time, with a huge number of people gathered at one point to access the water. Inconsistency in the timing of water availability added with electric short-circuiting

adds to a scenario of constant anxiety among people. In such a situation, verbal and physical abuse becomes a part of daily activities where people have to fight their way through to get access to water. Many female respondents also mentioned that they cannot go to factories for work because they need to fill their containers with water. Hence, they prefer working as domestic help as it suits their water schedule. In contrast, some others do not engage themselves in economic activities at all because of the uncertainty of water collection. The water issues have refrained them from going to work.

6.1. Sanitation Facility

Sanitation and water supply are correlated in many ways. Water supply is needed for sewerage, cleaning the toilet, and cleaning self, post defecation (Jha, 2010). One of the bottlenecks for incorporating the use of toilets among the masses has been to ensure the supply of water. Along with an adequate supply of water, the availability of sufficient sanitation facilities is another issue that is faced by migrant workers when it comes to WASH infrastructure. With the limited provision of toilet facilities, a common consensus is generally reached where the women will be the users of the toilet while the male members defecate in the open.

Prahlad (name changed), from Dhandari Kalan mentions: “Is bede me do hi toilet hai isme jyadatar auratein hi jaatihai. Aadmi log to subah subah bahar jaate hai toilet karne. Is bede me 30 logo pe 2 toilet hai. Kaafi baar to line lag jaati hai. Bahut bura haal hai. Yaha bas kiraya lene aa jata hai, har mahine. Bahar wale log kutto ki tarah rahte hai, yaha koyi ezzat nahi hai. Malik se Jayada kuch bolenge to room se nikaal dega isliye hum to hamesha chup hi rahte hai. (They (the landlord) come here every month, just to collect the rent. Outsiders stay here like dogs, we don't have any respect. If we say anything to the master, he will throw us out of the room. So we prefer to keep quiet. This Beda has just two toilets which are used mostly by women. Early morning men will go outside to defecate. This Beda has two toilets for 30 people. Many-a-times a long queue is formed. The situation is really bad)

Pratibha (name changed), who works in a textile factory in Focal Point, mentions:

“Factory me to hum jayada paani nahi pite hai, nahi to baar baar jana padta hai. Toilet jaane me saram aati hai, waha par male workers Bidi pite rahte hai” (We do not drink much water in factories; otherwise, we need to go again and again. We feel shy to use the toilet in the factory because over there male workers smoke bidis)

During the survey, it was observed that people manage their lack of public utility services by adjusting their timing accordingly to avoid getting stuck in a queue and also avoid getting late for work. One of the coping strategies used by them is to wake up early in the morning to use the toilet and sleep later. Sometimes, a good connection in the nearby ‘beda’ also helps them to get access to their sanitation facility. Some serious problems related to sleep deprivation are high blood pressure, diabetes, heart attack, or stroke. A long-term effect of poor sleep quality leads to obesity, depression, reduction in immunity, and fatigue.

The Beda owners seem to be least concerned about the renovation of existing toilets or the construction of new toilets. They treat the migrant workers as profit-making bodies and have little or no concern for ensuring better living conditions for them. Some of the workers even mentioned that they prefer using the toilet in their factories. However, where the men have toilet facilities in the factories, women either do not have a separate toilet facility or are reluctant to use toilet facilities available at the factory. Women workers confessed that due to lack of toilet facility they would hold their urine causing regular urinary tract infections, damages pelvic muscles, and kidney problems.

6.2. Hygiene and Cleanliness

The places of accommodation of the migrant workers in a city are generally located at the periphery. The high cost of living in the urban core has been explained as one of the important factors diverting the migrants to the periphery (Aijaz, 2019). These areas are also characterized by fewer infrastructural facilities, less transport connectivity, and a lack of basic hygiene and cleanliness. Many of the migrant workers' residential locations were adjacent to the landmass, which was used as a dumping

ground for garbage. Some other houses were also located near the railway tracks. These areas are generally filled with heaps of garbage, waste material, and still water, which is the breeding ground for mosquitoes and other diseases.

Trilochand (name changed), from Sherpura, mentions: “Baarish ke time me bahut bura haal hota hai yaha par, poora beda paani ka bhar jaata hai or bahut dino tak bhara rahta hai, sewrage ka paani nikalnae ki koyi suvida nahi hai yah. Baarish k time me paani rukjaane ki vajay se bahut machar ho jaate hai aur bahut logo ko Dengue aur Malaria ho jaata hai. Pichale Saal Yaha pe Dengu ki vajay se 2 bacho ki death ho gayi thi” (During the rainy season, the situation here is very bad. Water gets inside the beda and it stays for many days, there is no way to even release the sewer water. Because of still water in the rainy season, there are lots of mosquitos because of which people suffer from Dengue and Malaria. Last year two kids died here because of Dengue)

Sunita, from Jeevan Nagar, who has been staying in the locality for the last 11 years says: “Yaha par koyi suvidha nahi hai. Doctor ko to bahut paisa dena padta hai. Humare dono bacho me se eik na eik to hamesha hi bimar rahta hai. Yaha koyi nahi suntan hamari. Makan malik ko bhi bolte hai vo bhi kuch nahi karvata. Pure bede me kuda and ganda paani jama rahta hai” (We have no provisions here. We have to pay lots of money for medical treatment for the doctors. Their charges are very high. Among the two of our kids, one or the other is always sick. There is no one to listen to us. Even the owner of the house doesnot do anything. The entire Beda is filled with garbage and dirty water)

The lack of a proper drainage system and the non-maintenance of the cleanliness of the roads and nearby localities by the safaikaramcharis, make their place of living unhygienic and prone to diseases. Due to the poor awareness of health and hygiene matters, migrant workers, are unable to understand the ways to control diseases and maintain cleanliness. Migrant workers are generally seen to be surviving by fulfilling the bare minimum needs. In such a scenario, health and hygiene generally take a back seat, in both scenarios where they are placed in terms of geographic spaces and the

personal choices they need to make with the given income.

7. Migrant workers and the Quality of Life

The study elaborated on water, sanitation, and hygiene as the important factors for the community's health and social outcome, in general, and among the disabled population. WASH infrastructure has also been seen to be effective in the control of several neglected tropical diseases. An inclusive WASH infrastructure helps in removing the external barriers faced by the people (Mills & Cumming, 2016). These external barriers are in terms of physical and institutional barriers (White et al., 2016). Migrant workers, with little or no social and financial capital in their place of stay, are often ripped off of their basic rights. These external barriers have an existence in the life of these workers as well. Hence, the WASH facility does hold significance in determining the quality of life of migrant workers.

The urban planning and architecture of the city do not take into consideration the issue of decent accommodation for migrant workers. Such non-planning and non-preparedness among the city planners for basic services such as garbage management, clear and hygienic sewer management, clean water and sanitation facilities, etc., for the migrant workers, have left the life of a section of the population in complete isolation from these services.

8. Road Ahead

From the findings presented in the paper, the following suggestions are put forth to improve the health and hygiene conditions of the migrant workers. Section 18 and 19 of the Factories Act, 1948 focuses on drinking water and provides guidelines on the availability of Latrines and urinals respectively. It states "that every factory should have a separate enclosed accommodation for male and female workers." Furthermore, "such accommodation shall be maintained in a clean and sanitary condition at all times". "Employment of Sweepers shall be made whose duty is to ensure keep clean all latrines, urinals and washing places" (Ministry of Labour & Employment, Government of India, n.d.). Regular inspection and effective

implementation of the law at the grass-root level is needed. Stringent action and imposition of penalty must be made on those who defy the laws. The government must work on effective implementation of the policies and make them available in vernacular languages for the migrant workers to understand the laws of different states and the mechanism for grievance redressal.

It is necessary to scale up health awareness programs to make the migrant workers conscious about the causes, symptoms, effects, and remedies of common diseases. Such programs need to be conducted repeatedly in regular intervals to re-iterate and reinforce the messages in the minds of the workers. These programs/campaigns can be designed to include regular health check-ups for the migrant workers at a commonplace. The themes of these programs can be extended to personal hygiene, employer-owner duties, and government acts that have been framed concerning these issues. It can be conducted in collaboration with NGOs, researchers, academicians in partnership with Corporate entities under their Corporate Social Responsibility (CSR). Other relevant precautionary and seasonal health information can be circulated among migrant workers via the use of posters, loudspeakers, and mobile messages. Improved accessibility and affordability to health care services need to be prioritised. Government can make efforts to ensure that migrant workers are provided treatment at subsidised rates at private hospitals. This will help to reduce the problem of inaccessibility of workers to government health centres and allow them to avail timely health treatment.

A 'United Health Partnership' initiative can be considered wherein the employer, Beda Owner, Municipal body, can partner together to urgently regenerate projects to improve the quality of life of the workers. The 'Bedas' require an immediate renovation with sufficient toilets, proper drinking water, and proper waste disposal mechanism. The acute water problems need to be resolved by ensuring an extended and regular supply of water at fixed times to allow women workers to explore and take up job opportunities. This will create Dual-income households and help

the workers lead a better life and save money for their emergency requirements. Urban planners, in coordination with local authorities, need to make provision of a better quality of water and increased frequency of water supply to the Bedas. The owners should be warned and held liable in case of failure to increase the number of tap points and toilets. They should be penalized for their ignorance in not carrying out maintenance works in Bedas.

9. Conclusion

The conditions of the migrant workers in terms of WASH infrastructure are not unsatisfactory. The problems identified at the residence place were an inadequate supply of water, poor quality of water, insufficient toilets and

bathrooms, compacted rooms, improper waste disposal, stagnant water during the rainy season, open defecation, infliction of diseases, and mistreatment from owners. India has been actively working to meet SDG Goal Three by implementing various initiatives to reduce the mortality rate and minimise the spread of communicable and non-communicable diseases to ensure universal health coverage. (NITI Aayog, 2018). Migrant workers need to be educated about their rights and ways to approach authorities to infringe their rights. The paper highlights the gap between the policy and practice on the ground level, affecting thousands of migrant workers located in industrial locations.

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THE IMPACT OF COVID-19 IN THE INDIAN TOURISM AND HOSPITALITY INDUSTRY

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ABSTRACT

The travel and tourism industry has been emerging as one of the fastest and largest growing economic sectors globally. The novel coronavirus (COVID-19), which is one of its kind of humanitarian disasters, has affected people and businesses worldwide, triggering a global economic crisis. The focus of this study is the assessment of the impact of Covid-19 pandemic in the tourism and hospitality sector which has led global panic due to present situation. Scope of this work is to study the effects of Covid-19, current events, and assessment through the interpretation as it is essential to investigate how the industry will recover after Covid-19 and how it can be sustainable. . The rapid spread of the virus modified normal economic activities and pushed some production centres into vicious circles. As per the World Health Organization's (WHO) dashboard report, this dangerous virus pandemic has resulted in over 4.3 million confirmed cases and over 549,000 deaths (9 July 2020). In the case of India, tourism is one of the evergreen industries, contributing 9.3% to gross domestic product (GDP) in 2018; this was expected to increase to around 10% by 2028 (WTTC, 2020). However, the outbreak of this virus paralyzed the tourism industry by threatening both global and domestic tourists.

Key words: Tourism Industry, COVID-19, Pandemic, Economic Impact, Social Distancing, Quarantine, Sustainable tourism.

1. Introduction

Tourism is considered to be a large and fast-growing industry. Due to the epidemic and epidemics, the tourism industry has become increasingly unstable. The tourism industry compared to other important industries in the country is severely affected by internal and external shocks. In recent months, a massive explosion of the COVID-19 novel has caused a great loss in the tourism industry.

1.1 Background

The novel coronavirus appeared in China in the state of Wuhan in December 2019. The spread of the virus has created a global health emergency due to its dangers and serious infection. The impact of COVID-19 was so strong that it quickly expanded its roots to approximately 195 countries in the World making around 52.7 million cases worldwide. Citizens returning to India were screened and segregated after proper screening and clinical trials. In March 2020, the Government of India enacted a national ban and banned international flights and visas. This was a time when it became clear that COVID-19 would have a significant impact on the country's economy and the tourism industry. Some countries are also beginning to enact legislation that restricts

their travel and visa policies. As the number of cases began to increase, the Indian government imposed a total ban on the country to control the spread of the epidemic. Government-imposed reductions helped to prevent the spread of the dangerous coronavirus to a significant level, but had a significant impact on the country's economic growth. The most affected by the COVID-19 epidemic were daily wage workers and immigrants. The Indian tourism industry was deeply affected by the Indian economy. Travel was forbidden, and there was a time to stay home because of restrictions. Tourism activities stopped. Some important international industries opened in June 2019, but travel and travel restrictions were not ideal. The World Tourism and Tourism Council estimates that approximately 174 million tourism and tourism jobs could be lost by 2020 due to Covid-19 and tourism restrictions.

2. Review of Literature

Shalini N. Tripathi & Masood H. Siddiqui (2010) mentioned that business and cordial reception have become key world economic activities as expectations with reference to our use of leisure have evolved, attributing bigger assuming to our free

time. whereas the expansion in business has been spectacular, India's share in total world business arrivals and earnings is sort of insignificant. it's associate accepted indisputable fact that Bharat has tremendous potential for development of business

Lok Sabha Secretariat (2013), mentioned that the Ministry of business enterprise in any country seeks ways that to push and develop business enterprise within the country. business enterprise trade Growth in any country is susceptible to the dynamical economic conditions. within the event once a rustic is passing through an occasional section or a human job is at stake, not many of us opt to travel

Global business is plagued by many varieties of riotous events, like terrorist attacks like 9/11, epidemic outbreaks like SARS-CoV-2, MERS-CoV, Ebola, Swine flu, etc. within the past (Wen et al., 2020). However, the recent epidemic occurrence (COVID-19) originated from metropolis, China has severely wedged nearly each business, together with business worldwide (Yeh, 2020). The virus unfold to any or all continents through transport and still propagates infection exponentially (Nicolaidis et al., 2020). To contain the unfold, several countries completely/partially shut their boarder

and off all flights, and events together with sports, diversion, pilgrimages, conferences etc.UNWTO(2020) calculable that international tourists would decline by 1%–3% compared to 2019 instead of the forecasted 3%–4% growth. As a result, world business has over-involved considerably. the amount of international flights dropping the by quite 0.5 following business

quickly ordered off half their personnel 2020. The globe Travel & business Council predicts a tourism-related loss of up to US\$ 2.1 trillion in 2020 and up to 75 million jobs (WTTC, 2020).

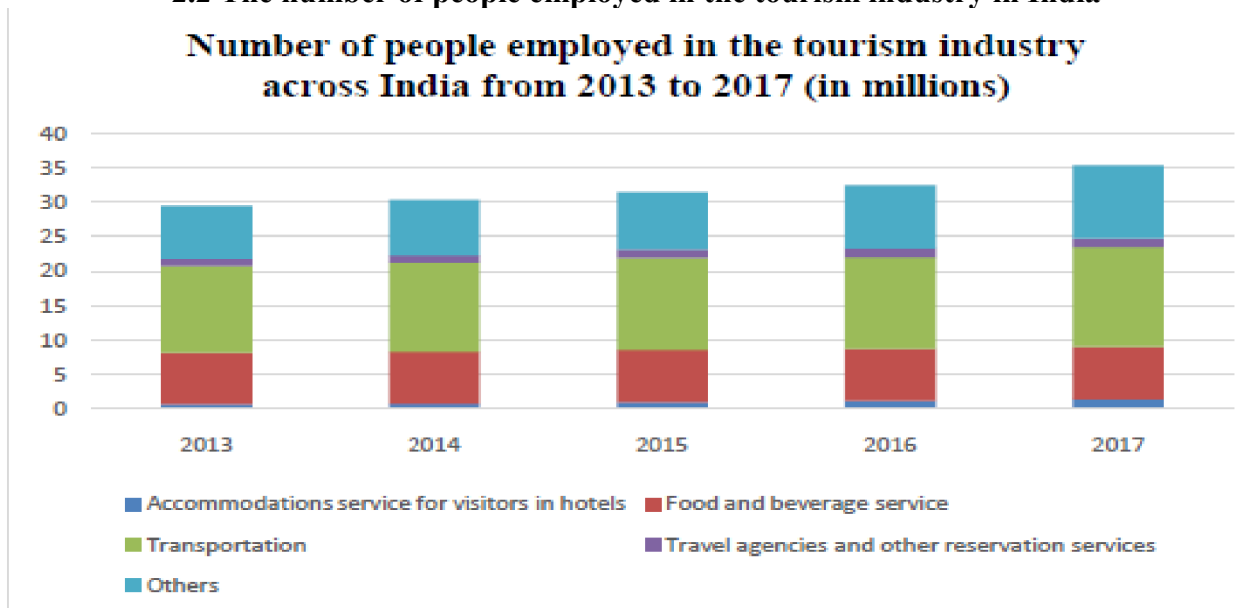
2.1 Indian Tourism Industry

India is one of the oldest civilizations in the world. India has great potential for travel and tourism from tourism, leisure, health, health, sports, economic tourism, film, rural and religious tourism. Due to its diverse portfolio of tourism products, India is among the most popular destinations for domestic and foreign travelers.

Before the epidemic hit India, the tourism and tourism industry was growing rapidly. India's tourism industry accounted for ₹ 16.91 lakh crore which is 9.2% of India's GDP for 2018 and accounted for 42.673 million jobs, 8.1% of its total employment.

2.2 The number of people employed in the tourism industry in India

Number of people employed in the tourism industry across India from 2013 to 2017 (in millions)



Source: Statista 2020.

3. Impact of Covid-19 on Tourism

The rapid outbreak of the coronavirus epidemic disrupted domestic and international activities. Countries around the world have continued to impose restrictions on travel as they have parted ways to catch the spread of the virus. The global tourism industry is overcrowded, but it is particularly difficult in countries that have large amounts of religious and tourism tourism. India is one of them.

Travel and tourism companies in India are facing a painful journey of canceled bookings for travelers that have led to a “complete paralysis” in the market. The situation was worse between February 2020 and the end of March 2020. Due to the imposition of international travel restrictions, flights and railways have come to a standstill as the crisis has hit its emotional centers.

The Indian Association of Tourism Operators estimates that the hotel, aviation, and joint

travel sectors could incur a loss of about ₹ 85 billion due to restrictions on tourism and tourism. However, domestic transportation was started early with certain rules, and the aviation industry had to wait a long time for it to become operational.

At the time of the closure, India had suspended the cancellation of travel to more than 80 countries, due to foreign flights being suspended. Domestic airlines have been working with regulations. Indian domestic travelers and FTAs have seen a dramatic decline in 2020. The arrival of Indian tourists (FTA) stood at 10.9 million and foreign exchange earnings stood at Rs 210,971 crore in 2019. , Uttar Pradesh, and Delhi about 60% FTAs. In line with this, the cancellation of various events, activities, and festivals has resulted in significant job losses for many organizers and companies.

Figure1: -The unemployment rate in India 2016-2020.



Source: Centre for Monitoring Indian Economy Survey

India's tourism and hospitality industry is facing an estimated 38 million job losses, 70% of all workers due to the epidemic. If this trend continues as the Covid-19 crisis continues, it will disrupt national employment.

2.4 Post-Lockdown Tourism

The COVID 19 epidemic has changed the way we live our lives. Now that borders on the border have been raised tourism can see some

growth. Many companies have allowed their employees to work from home, while others offer a change of environment in the form of work from home. Many major forms of tourism and hospitality such as Airbnb, OYO, Vista are jumping with the promise of accommodation as another atmosphere during the epidemic. As living quarters become a popular workplace during the epidemic,

general guidelines including strict hygiene and face masks are also followed at home.

Hotels also ensure the safety of guests. In almost all hotel standards such as sanitation, the use of personal protective equipment by employees in both F&B and the housing department. Social segregation has become a relatively new phenomenon in the current generation. Restaurants also ensure safety measures such as unlimited access, internet access, and exit, non-contact valet and parking space to ensure minimal contact with people from the time they visit, to the time they leave the area.

Airlines and the airline business also use passenger safety guidelines. India's airlines and airports have made great strides in terms of infrastructure development and automation. Airports use smart security decisions, computerized passenger testing systems, automated detection systems, and RFID-marked trays in the checkpoint to reduce waiting time and increase passengers' knowledge of safety features. AI technology is increasingly being used to provide connected and advanced digital information to air travelers. The Indian government has come up with a new system called the DigiYatra Platform which is an industry-led program coordinated by the Department of Public Aviation and in line with the vision of Prime Minister Narendra Modi's Digital India. Digi Yatra enables riders to process entry and exit based on face recognition systems at various checkpoints, security checkpoints and rides, etc. Digi Yatra will simplify travel and identity testing at many air travel destinations. Indian railways have made improvements such as handles Free utensils, brass handles, and latch air purification, as well as titanium dioxide oxide adhesion reduction.

The COVID-19 epidemic has paved the way for innovation and change in order to accelerate rail and aviation business. The epidemic has required airlines and railways to review their businesses up and down, and to change their operations and processes for the better.

Governments around the world work hard to attract visitors from the domestic and international markets:

1. Hong Kong and Singapore have come up with a digital bubble 'travel bubble'. The moving bubble will allow people to move the free separation area on each side. 200 residents from each city will be able to travel daily.

2. Berlin to launch a 'separate system' for tourism warnings in which travel and safety information will be provided to each country.

3. Reopen EU ': EU launches website with European tourism laws. The website provides information on coronavirus laws in each EU country - and in 24 languages. Visitors can check the country of origin of the website and find out the terms and conditions that apply.

4. Japan launched its campaign to attract domestic tourists after the epidemic hit the country. The campaign aims to provide up to 50 percent of all domestic travel expenses including travel expenses, accommodation and accommodation, tourist attractions and specific places.

5. The southern Italian island of Sicily has announced that it will cover half of the cost of airfare and one-third of hotel costs for travelers. The southern Italian island of Sicily has also provided free tickets to museums and archeological sites.

6. In southeastern Mexico, Cancun can now benefit from free accommodation as part of the "Come to Cancun 2 × 1 campaign."

7. The Mediterranean state of Cyprus has also announced that it will cover the cost of accommodation, food, beverages, and medicines for all tourists who check that COVID is healthy while visiting the island.

8. Greece has also successfully reduced fever, with the country reducing Value Added Tax (VAT) on all modes of travel from 24% to 13%.

9. The Government of India launches various campaigns to attract local tourists. India's Odisha has launched a roadblock between Covid-19. The road campaigns are aimed at allowing visitors from the neighboring provinces to explore various areas in Odisha.

10. Residents of Goa, Uttarakhand, Himachal Pradesh, and parts of Karnataka and Maharashtra, offer rented guest houses from one week to two months.

11. The country of Sikkim has advised "visitors to carry a COVID test certificate. The

certificate must be obtained within 72 hours of the state entry.

2.5 Future trends post COVID-19

1. Worldwide, about 91% of the population live in countries with limited immigration, and about 39% live in countries with strictly closed borders for non-citizens and non-residents.
2. Business trips such as MICE, major international events, conferences, presentations, festivals, conferences, and conferences will be greatly reduced.
3. Reduced number of students may travel abroad to study.
4. Religious tourism will flow as there are strict government guidelines for public gatherings.
5. Home tourism will be better than other countries.
6. Nature walks will be more beautiful, nature and wildlife will be preferred over the monuments and history in the coming months.
7. Markets will shrink significantly.
8. Hotel accommodation and Food & Beverage consumption will be affected.
9. The client will have more options, more flexibility.
10. The tourism and hospitality industry will be more receptive to postponement, suspension, early entry, late departure of their customers.

2.6 The 5 key aspects that will drive success in the years to come will be as follows

1. Safety
2. Health
3. Hygiene
4. Quality
5. Value for money

The tourism and hospitality industry also depends on travelers, trade for survival. The epidemic has had a profound effect on major sectors of the tourism industry such as hotels, tourist guides, and accommodation. The unemployment rate has also increased in the past few months. The Department of Tourism and the Ministry of Finance, the Government of India must work together to strengthen the

tourism sector in terms of unemployment, wages, payrolls and shortages. The union government can provide assistance to hotels by staying empty rooms in hotels and paying a small fee for hotels. This small step will go a long way in helping small tourism companies and tourists manage their finances. The federal government and governments of various countries should make efforts to promote tourism at the local and international level by providing incentives and subsidies to tourists. The tourism and hospitality industry needs to shape their approach by introducing measures such as changing behavior, wearing a mask on the way out, distance from society, and hesitation to travel long distances. Making a profit on safety and hygiene will ensure customers have access to their services. All tourism and tourism companies should try to go bankrupt and try to limit human contact.

4. Conclusion

The epidemic affects all sectors of the economy. Tourism is greatly affected because it is driven by the psychology of people who are very sensitive to safety and security. It will be difficult for tourism and tourism companies to attract tourists with the disease as their safety is of paramount importance. Tourism and tourism companies will need to restore the trust and confidence of the people in the recovery process so that they can go again after the epidemic. Unlike other sectors, the tourism industry relies heavily on trust and it will take a long time to return to normalcy during the recovery period as tourists need to ensure that the situation is safe and secure before they can travel again. What can help companies regain the trust of travelers to ensure the disinfection of large tourist attractions, including hotels and restaurants, to restore people's confidence that tourist attractions and accommodation are safe on Covid-19. The future of the tourism industry will depend on how quickly the virus is transmitted and how it is contained.

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ATTITUDE AND INTENTION OF UNIVERSITY STUDENTS TOWARDS AN ENTREPRENEURIAL CAREER: AN INSIGHT FROM MANIPUR UNIVERSITY

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ABSTRACT

With the ever-rising unemployment crisis among graduates of universities, entrepreneurship, no doubt, is the catalyst of change needed at this hour. Keeping this in mind, the present paper aims to study the attitude and intention of Manipur University students towards an entrepreneurial career. For the study, 367 respondents have been analyzed with duly filled questionnaire for the purpose. The results revealed that the students of Manipur University have a positive attitude as well as a positive intention towards an entrepreneurial career. It also found that the students are willing to become self-employed and begin their own enterprise if given support from family and society. However, the age-old problem of lack of financial resources seems to pose a huge hindrance to the students to start their own enterprise. Therefore, the authors attract the attention of Government, policy makers, and other stakeholders to devise plans to nurture these young potential entrepreneurs while these students are in the University.

Keywords: Entrepreneurial, Attitude, Intention, Career, Manipur University.

1. Introduction

The current scenario in job markets around the world is that only limited job opportunities are available for university graduates (Frazao, Santos, & Oliveira, 2010). A study by Teshome in 2014 revealed that not every graduate or postgraduate gets a government job easily or gets placed in a well-established private company, hence the need arises to focus on entrepreneurship more than ever. Entrepreneurship activities could alleviate unemployment crisis in a developing nation like India if even 10% of students could be motivated to undertake entrepreneurial ventures. (Meenakshi, 2015). According to the Global Entrepreneurship Monitor (GEM) India report 2016, adults in India have a positive attitude towards entrepreneurship and 44 percent of these adults who are in the age group of 18-64 years agree that entrepreneurship is an attractive career option. A study conducted by Lall and Sahai (2008), revealed that there is an increasing trend of youths opting for an entrepreneurship career.

With numerous career options in the present era, students can easily get influenced from various factors such as popularity of that career, peer pressure, family pressure, income factor and so on. So how a student perceives a career i.e., what are their intentions and attitude towards a career such as entrepreneurship is important, since entrepreneurship acts as a

catalyst of socio-economic change of a nation. Out of the general population, university students are often the favorite area for researchers to conduct their studies on, since they are the ones who have high probability of becoming entrepreneurs in the future. (Olsen, 2013). It is also because colleges and universities are where people get exposed and are influenced to a great extent about various career opportunities and they tend to define their life career accordingly. (Hong, 2012). While there have been numerous studies on entrepreneurial attitude and intention among the higher education students especially of university students in most developed countries, very few research have been carried out to find the entrepreneurial intention and attitude of students in India and this was even scarce in the case of a small state like Manipur. Hence the present study was taken up to analyze the attitude and intention of Manipur University students towards entrepreneurial career.

2. Theoretical Framework

2.1 The theory of Planned behaviour

Ajzen's theory of planned behaviour among other entrepreneurial intention theory is the most dominant theory in the field of entrepreneurial intention. (Ljiljan Veselinovic, 2020). Previous studies by Liñán and Chen (2009); Franke and Lüthje (2004); Marques et al., (2012) also shows high acceptance of this

particular theory than the rest of other entrepreneurial intention theories.

According to TPB, there are three determinants of intention: 1) Attitude towards behaviour 2) Subjective norms 3) Perceived behaviour control. While Attitude towards behaviour refers to the positive or negative evaluation of the behaviour in question, Subjective norms refers to the perceived societal pressure such as from family, relatives or friends to perform a particular behaviour or not, and the associated approval or disapproval from them. Perceived behaviour on the other hand refers to the perceived ease or difficulty of performing the behaviour.

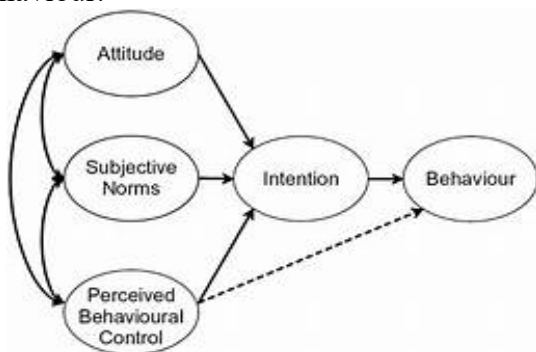


Fig 1- Ajzen `s Theory of Planned Behaviour
Source: Ajzen (1991: 182)

2.2 Studies on entrepreneurial intention

When an individual desires, wishes and hopes of becoming an entrepreneur, that individual is said to possess entrepreneurial intention (Isiwu, 2017). Entrepreneurial intention is that state of mind which gives direction to individuals towards developing new business (Bird, 1988). Van Gelderen in 2008 also mentioned that entrepreneurial intention means the intention of setting up one`s own business in future. "Self-acknowledged conviction by individuals that they intend to set up a new business venture and consciously plan to do so at some point in the future" (Thompson, 2009). Individual `s demographic variables, such as age, gender, and place might also be some factors which inclines an individual to choose an entrepreneurial career (Chowdhury & Endres (2005), Pruett (2012), Chang, Liu, & Chiang (2014) These variables are also very closely related to entrepreneurial intention. A model of determinants of entrepreneurial intention have been laid down for this study which is given below.

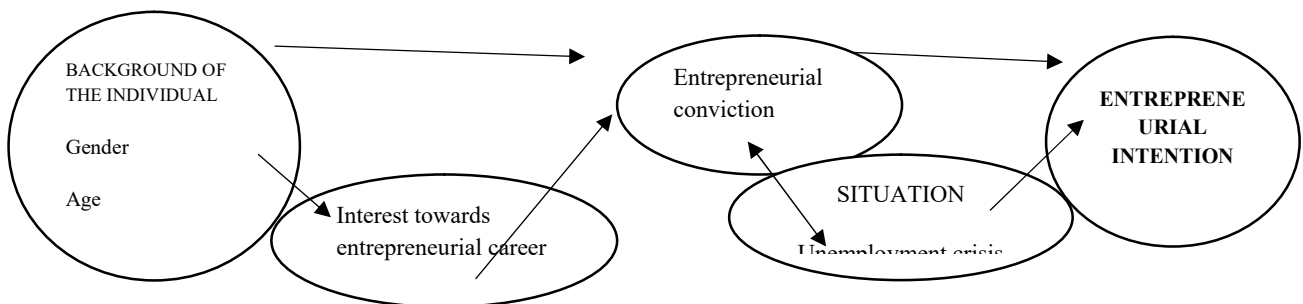


Fig 2- Conceptual framework for entrepreneurial intention
Source: Author`s representation

2.3. Studies on entrepreneurial attitude

Entrepreneurial attitude (EA) means the positive or negative perception which an individual has towards becoming an entrepreneur (Ajzen, 2001, Darren Lee-Ross, 2017). Douglas and Shepherd, 2000 in their study revealed that those individuals who have a positive attitude towards entrepreneurship are likely to have better outcomes in their self-employment than those who have a negative attitude. Factors such as need for achievement and self- confidence, personal control,

perceived entrepreneurial competencies, earning money among others given by (Robinson, 1991), risk taking capacity (Olson, 1984) are the multi-dimensional construct which influences a positive or negative attitude towards entrepreneurship. Whereas, what an individual thinks and feels towards an entrepreneurial career has been taken as a uni-dimensional construct(Ajzen, 1977) which influences attitude towards an entrepreneurial career.

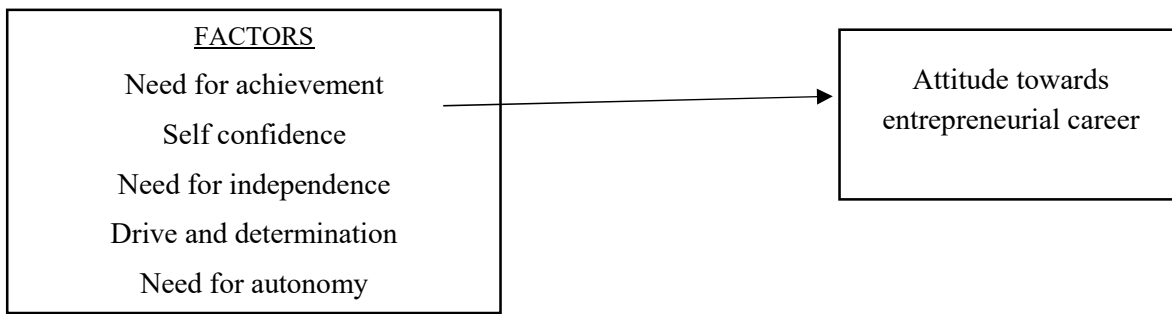


Fig 3- Conceptual framework for entrepreneurial Attitude
Source- Author’s representation

3.1. Objectives

1. To investigate the attitude of university students towards an entrepreneurial career.
2. To determine the intention of university students in becoming an entrepreneur.
3. To explore the various perceived barriers faced by university students while selecting entrepreneurship as a career.
4. To suggest suitable measures to encourage entrepreneurship among university students.

3.2. Population and Sample

The population of the present study is the students of Manipur University from different fields, approximately 7800 students being the population size, with sample size as 367 students (confidence level 95%, margin of error 5 %, extracted from Demorgan’s table for sample size). Snowball sampling technique is used for collecting data from the students.

3.3. Data Collection and Design

For the present study, primary data were collected using the questionnaire method. Students were approached through the WhatsApp messenger and consent for participation was enquired. A link of the Google form questionnaire was then sent to those consented respondents. In total 387 students were approached for this study out of which 372 consented and 367 filled out the questionnaire. The questionnaire consisted of 20 questions; the contents of the questionnaire were designed to collect the relevant information needed for the study. The data is administered using SPSS English Version 20.0 for analysis. Simple tools such as frequency and percentages are used for the analysis and interpretation.

4.1 Data Analysis and Interpretation

Table -1: Profile of the respondents

<i>Variables</i>	<i>Parameters</i>	<i>Frequency</i>	<i>Percent</i>
Gender	Male	169	46
	Female	198	54
Age	20-23 Years	135	36.8
	23-26 years	127	34.6
	Above 26 years	105	28.6
Place of residence	Rural	168	45.8
	Urban	199	54.2
Field of study	Science	142	38.7
	Arts	102	27.8
	Commerce	101	27.5
	Others	22	6.0
Total		367	100

Source: Primary data

Table 1 shows the profile of the respondents undertaken for the present study. The profile includes variable such as Gender, Age, Place of

residence and Field of study. Females with a total of 198 out of 367 respondents and males with a total of 169 were present for the study.

Students from the age group of 20-23 and between 23-26 were the major respondents. The study is conducted among the students at Manipur University who are pursuing post-Graduate in various fields such as from

Science, Arts, Commerce and from other fields. Students from Science field with 38% were the major respondents. The study had majority Urban respondents with 199 out of 367 and the remaining 168 from Rural areas.

Table-2 Positive or negative perception of the students towards an entrepreneurial career

Particulars		Frequency	Percent
Do you think being an entrepreneur is a safe career choice for your future?	Yes	289	78.7
	No	78	21.3
Do you think an entrepreneur has a good image in the society?	Yes	262	71.4
	No	105	28.6

Source: Primary data

Table 2 shows the perception of students towards an entrepreneurial career. As many as 78.7 percent of the students think that becoming an entrepreneur is a safe choice for

their future. Also, majority of the student (71.4 percent) thinks that an entrepreneur has a good image in the society.

Table 3- Attitude of the students towards an entrepreneurial career

Particulars	Scale	Frequency	Percentage
I want to become an entrepreneur because I can be my own boss rather than an employee	Strongly Agree	205	55.74
	Agree	113	30.95
	Neutral	39	10.64
	Disagree	6	1.54
	Strongly Disagree	4	1.13
	Total	367	100.0
I want to become an entrepreneur because to have my own flexible working hours rather than a 9 - 5 office hour.	Strongly Agree	165	45.0
	Agree	146	39.8
	Neutral	48	13.0
	Disagree	5	1.5
	Strongly Disagree	3	0.7
I want to become an entrepreneur because of the Unemployment crisis	Strongly Agree	174	47.34
	Agree	121	32.89
	Neutral	43	11.77
	Disagree	21	5.74
	Strongly Disagree	8	2.26
I want to become an entrepreneur so that I can become a job giver and not a job seeker	Total	367	100.0
	Strongly Agree	220	60.0
	Agree	122	33.2
	Neutral	21	5.7
	Disagree	3	0.7
	Strongly Disagree	1	0.4
I want to become an entrepreneur for a constant growth and development in my life	Total	367	100.0
	Strongly Agree	186	50.7
	Agree	165	45.0
	Neutral	13	3.5
	Disagree	2	0.4
	Strongly Disagree	1	0.4

Source: Primary data

Table 3 shows the attitude of students towards an entrepreneurial career. Here, 55.74 percent

of the students strongly agrees that they want to become an entrepreneur because they can

become their own boss rather than an employee. While 45 percent strongly agree that they want to become an entrepreneur because they would rather have their own working hours instead of a fix 9-5 office hours. 47.34 percent of the students strongly agree that they want to become an entrepreneur because of the

unemployment crisis going on in the economy. 60 percent of the students wants to be a job giver rather than a job seeker. While 50.7 of the students wants to become an entrepreneur as they want a constant growth and development in their lives.

Table – 4: Students intention towards an entrepreneurial career

Particulars	Scale	Frequency	Percent
I have always desired to be an entrepreneur.	Strongly Agree	93	25.3
	Agree	137	37.3
	Neutral	78	21.3
	Disagree	53	14.4
	Strongly Disagree	6	1.6
I am planning to become an entrepreneur after I complete my studies.	Strongly Agree	78	21.3
	Agree	141	38.4
	Neutral	87	23.7
	Disagree	55	15.0
	Strongly Disagree	6	1.6
I know I will succeed in my business if I have the support of my family and friends.	Strongly Agree	71	19.3
	Agree	136	37.1
	Neutral	132	36.0
	Disagree	24	6.5
	Strongly Disagree	4	1.1
I am willing to do all the necessary activities to begin an enterprise.	Strongly Agree	86	23.4
	Agree	174	47.4
	Neutral	71	19.3
	Disagree	34	9.3
	Strongly Disagree	2	.5
I am willing to undergo any training or attend educational programs to become an entrepreneur.	Strongly Agree	97	26.4
	Agree	160	43.6
	Neutral	76	20.7
	Disagree	32	8.7
	Strongly Disagree	2	.5
Total		367	100.00

Source: Primary data

Table 4 shows the intention of the students towards beginning an enterprise. And as many as 70% are willing to entrepreneurial career. 62.6 % of the students always undergo or attend educational programs to become an desired to become an entrepreneur. While 59.7% of the entrepreneur. While 56.4 % stated that they know they students are planning to become an entrepreneur after will succeed in their business if they have the support they complete their studies. As many as 70.8 % of their family members and friends. students are willing to do all the necessary activities to

Table – 5: Perceived Barriers in becoming an entrepreneur

Particulars	Scale	Frequency	Percent
I feel there is an unfavorable political, social and economic condition to start my own business.	Strongly Agree	24	6.6
	Agree	91	25.0
	Neutral	154	42.0
	Disagree	88	23.7
	Strongly Disagree	10	2.7
	Total	367	100.0
I fear the commitment and hard work in becoming an entrepreneur	Strongly Agree	14	3.8
	Agree	108	29.4
	Neutral	70	19.2
	Disagree	154	42.0
	Strongly Disagree	21	5.6
	Total	367	100.0
I lack confidence in becoming an entrepreneur	Strongly Agree	35	9.4
	Agree	199	54.4
	Neutral	63	17.1
	Disagree	60	16.1
	Strongly Disagree	10	3.0
	Total	367	100.0
I don't have good financial background to start a business	Strongly Agree	91	24.8
	Agree	196	53.5
	Neutral	49	13.3
	Disagree	24	6.6
	Strongly Disagree	7	1.8
	Total	367	100.0
I feel like there is lack of support from the family and society	Strongly Agree	105	28.5
	Agree	154	41.9
	Neutral	80	22.0
	Disagree	24	6.6
	Strongly Disagree	4	1.0
	Total	367	100.0

Source: Primary Data

Table 5 explored the various perceived barriers by students in becoming an entrepreneur. Most of the students are neutral (42 %) when asked if they perceived unfavorable political, social and economic condition as a barrier for starting their own business. Only 29.4 % students agrees that it is because of the fear of the commitment and hard work that has stopped them to start their business. As many as 54.4 % of the students agrees that they lack confidence in becoming an entrepreneur, while 53.5% of the students agrees that they don't have a good financial background to start a business. Also, a majority of the respondents (41.9%) agrees that lack of support from family and society as a barrier to becoming an entrepreneur.

4.2 Findings from the Study

Following are the brief findings of the study:

- We have seen from the study that the perception of students towards an entrepreneurial career is positive because majority of the students think that becoming an entrepreneur is a safe choice for their future and also thinks that an entrepreneur has a good image in the society. This reveals that entrepreneurship has a lot of scope to grow in the state of Manipur.
- The attitude of students towards an entrepreneurial career is positive. The factors such as need for achievement, confidence, need for independence, drive and determination, need for autonomy have played an important role in bringing about the positive attitude. This reveals that students are no longer looking for a

security which is usually found in being an employee, rather they would become their own boss and take control of their lives.

- The intention of the students towards an entrepreneurial career is also positive since majority of the students are planning to become an entrepreneur after they complete their studies and their willingness to do all the necessary activities to begin an enterprise.
- From the study we could explore the perceived barriers by students in becoming an entrepreneur. Majority students state that they don't have good financial background to start a business. While, many students cite the reason as lack of confidence in becoming an entrepreneur. It is to note that only a few of them fear the commitment and hard-work required while becoming an entrepreneur. This reveals that many of the students aren't afraid to work hard and commit themselves to entrepreneurship. Lastly, the problem of lack of support from family, friends and society has become a huge hindrance for the students to go for entrepreneurship.

4.3 Recommendation and Suggestion

The Government, higher institutional bodies as well as other interested stakeholders may note the following suggestions-

- To create awareness and importance of entrepreneurship, universities can conduct a consultancy program for students and the parents.
- For those interested students or the potential entrepreneurs, universities can set up business camps/ Internship program/ seminars by established businessmen or businesswomen.
- Universities can organize exhibitions for those student entrepreneurs who can showcase their innovative business ideas and plans.
- Universities can have separate department who can select interested students with

innovative ideas, the department can guide these students from the initialization of business till the end i.e., from business plan to product marketing and sales.

- It is of utmost importance that institutions to give finance to student entrepreneurs with options like low interest rate, longer repayment time etc., be set up to reduce the burden of lack of finances.
- The higher educational institutions can include high-end theoretical as well as practical course especially devoted to entrepreneurship for students of all fields of study.

4.4 Future Research Directions

The study was restricted to only one university i.e., Manipur University. However, for future research the study can proceed taking up more universities in the state. Further research can also be done on cross-comparison of universities in the North-east region. This will help in the wide-spread development of entrepreneurship in the region.

4.5 Conclusion

Students are the pillars of the society and the future of our nation. What their current interests are, will determinewhere they will be headed to in the future. This is the reason why student's perception, attitude and intention towards a particular career matters. The study "Attitude and intention of university students towards an entrepreneurial career: An insight from Manipur University" is important as entrepreneurship is the engine of our economy and with the government unable to provide jobs for the university graduates, the students can only turn towards entrepreneurship for survival and growth. Since the students of Manipur University have positive perception, attitude as well as intention, entrepreneurship can go a long way for them i.e., with the proper guidance and support from various stakeholders.

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IMPACT OF COVID-19 ON RURAL ECONOMY – A REVIEW**Sreenivasa K.M.**

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ABSTRACT

The purpose of this paper to explore the impact of pandemic on rural economy at global space. This paper specifically looks in to the available literature and explores the impact of pandemic on various economic activities of rural area across the globe. The method used for the study is exploratory in nature. After considering the above literature we can observe that, majority of work done of secondary data and descriptive in nature. However the impact study not found as for as time series data is concern. Therefore, a study focused on time series data analysis of rural economy and Covid-19 cases would be interesting fact finding.

Keywords: Covid-19, Rural Economy, Agriculture, Global Economy, Impact on Economy

1. Introduction

Covid – 19, the global pandemic accounted for more than 41 lakh deaths as per the WHO report published on July 19, 2021. Though the death rates are decreasing these days, the effect of Covid-19 on human ecosystem is humongous. The entire global economy contracted. IMF predicted 4.4% contraction in global GDP for the year 2020 and expected to grow at 5.2% for the year 2021. Global economy may look a ‘U’ shape recovery for the year 2021, however the real consumption driven recovery is looks to be too far. As per IOL report date 25th January 2021 the global unemployment rate rising by 1.1% to 6.5% as compared 5.4% previous year 2019. The reasons for the decline in employment rate and the GDP was due to national wide lockdown announced by many countries during the first and second wave of Covid-19.

Considering the sharp decline in economic activity and the consumption at global level, the major hit taken by urban population. The urban population is predominantly employed in manufacturing and service sector. Due to lockdown, the movement of labour and product have been restricted that caused a halt on complete supply chain at global. Due to which we can notice the contraction of import and export of both raw materials and finished goods.

The most ignorant aspect of pandemic effect is on rural economy. Nearly 45% of world population lives in rural areas. The rural economy majorly depends on agriculture and agriculture allied activities. Though some of the rural area globally can attract tourism, but size of economic grow through tourism in rural

area is not so high. Therefore, the rural economy highly depend on the agriculture and agriculture allied activity as a single largest source of livelihood. The very basic nature of rural economy is driven through cash transactions. Lockdown announce by many country lead to halt of many service industry like banks and micro finance institutions. These institutions are major drivers of liquidity in rural market. The pandemic hit the global space during the time of harvesting specially referring to South Asian countries like India, Pakistan and Srilanka. The effect of the same caused on lower harvesting of food grains in these countries. This is another major reason for supply and demand construct in rural economy.

1.1 Statement of the Problem

Existing literatures on covid-19 and its impact on economy and human life emphasises impact of pandemic as whole. Particularly the impact of Covid-19 on rural economy found very less. Therefore, the present study focused on bringing out the facts and study that explains the impact of Covid-19 on rural economy.

1.2 Objective of the study

The purpose of this paper to explore the impact of pandemic on rural economy at global space. This paper specifically looks in to the available literature and explore the impact of pandemic on various economic activities of rural area across the globe.

2. Conceptual Background

The research paper mainly focus of Impact of Covid-19 on Rural Economy. To understand the conceptual background of Rural Economy,

it is significant to explain what constitutes rural economy and what are the features of a rural economy?

1. Rural economy stands for economic status of villages.
2. Rural economic activity includes, agriculture, agriculture allied activities.
3. Poultry is also part of rural economy.
4. Rural economy dominated by unorganised work force.
5. The work force mainly unskilled and semi-skilled.
6. Low wage rate as compared to urban market for similar skill sets.
7. Access for organised credit source will be very less.
8. Maximum number transactions are cash based.
9. Agriculture based small scale industries.

3. Literature Review

A survey on 257 people of quarantined area of Suceava(Romania), found that consumer behaviour on purchase of fresh vegetable from local producers have been drastically reduced. The consumers of that area preferred to buy the fresh vegetables from online shopping than purchasing it from the local suppliers. Prior to Covid 19 lockdown around 12% of population preferred to buy vegetables through online, however after the lock down announcement 60% of respondents opted to purchase through online. (Butu et al., 2020)

Local markets are always vital source rural economy. If demand for the product reduced in local market for agriculture product would leads to major slimming down of demand.

A study on 1000 markets across the five states of India with the help of double and triple difference estimation strategy found out the commodity prices were considerably high in the month of April due to lack of supply and huge demand caused by lockdown. However same has been settled in the month of May the study outlook that due to adequate policy support insulating the formers from lower pricing of perishable goods. Since the study conducted on first three months of pandemic, the impact on rural economy need to be time tested.(Varshney et al., 2020)

In a descriptive study on titled as "Covid 19-Impact of Agriculture in India", the authors

observed various challenges faced by farming community in India. Their examination concludes that there is no significant direct impact on agriculture. However, the formers felt a dip in overall return and reason behind this is due to lockdown restrictions that caused logistic issue among agriculture commodities. In developing countries like India where rural economies were struggling since independence the pandemic like this has pushed rural economy to back seat. The study also observed some insight on labour issue faced by farming community. Due to the fear of transmission of disease, labour force found shortage that caused imbalance of supply chain of agriculture commodities. (Arumugam et al., 2020)

The descriptive of Impact of Covid-19 on Rural Economy in India has described the issued and challenges faced by migrant workers specifically on reverse migrant works who moved from urban to rural areas. The shift of labour force from urban to rural area would cause challenges on rural economy to manage these resources. Around, 450 million internal migrant workers in India. Currently majority of them are working in unorganised sectors. Movement of these populations to their respective village would cause serious unemployment and other unemployment related risk to rural economy.(Singh, 2020)

The authors have discussed possible impact of Covid-19 on Indian economy in their descriptive study titled "Indian Economy amid COVID-19 lockdown-A Perspective". In this study they have expressed that demand for poultry products are considerably reduced. This is because of lack of clarity on cause of pandemic. Poultry is one of the most significant elements of rural economy. Reduced demand will cause overall reduction in rural demand. The lockdown curtailed rural job guarantee scheme lead rural workers jobless for few more weeks. This is also an important factor that caused damage for rural economy. (Joshi et al., 2020)

A study with reference to "Impact of Covid-19 on Indian Villages" conducted on 43 respondents from 23 villages. They took sample from landlord and also small scale farmers and labours. The finds of the study confirms that, impact of lockdown on

agriculture was quite different. The agriculture operations were completely different between irrigated and rainfed villages. Irrigated villages were ready full grown crops for harvesting; however non-irrigated villages were not left with any harvesting during the lockdown period. Rural economies with more irrigated land have faced labour issue for harvesting the crops. Same was not found in non-irrigated villages. The study concludes by confirming that rural economies are badly hit specially small time vegetable or perishable crop producers. (Modak et al., 2020)

“Covid-19 and circular migration in India”, the study observed that lockdown in India had huge negative impact on informal workers in both rural and urban areas. But the impact on agriculture has not found greater negative impact. The expressed that prime minister relief packages were not reached migrant workers and also not adequate. Result of this pushed unorganised migrant works to suffer financially to meet their livelihood. The move of migrant workers to base village caused supply of work force for agriculture, lower wages and reduced work opportunity for women. Overall reduction on aggregate demand in rural economy. (Srivastava, 2020)

In the study of “Impact of Covid-19 Pandemic on Women: Health, Livelihood & Domestic Violence”, the author has identified that during the social distancing and isolation practice period, violence and exploitation on women has been neglected. The highlighted that effect of Covid-19 outbreak impacted men and women differently irrespective of area whether urban or rural. Women at rural areas are one of importance source for income for the family. Violence and exploitation on women can lead to fear among women to go for work. (Malik, Sana; Naeem, 2020)

(Zahra et al., 2020) The authors have done qualitative study on the impact of Covid-19 on rural area students of Pakistan, and found out that Pakistan Education Commutation have significantly low resources that could be sufficient to cater the rural people. Nearly 70% of people sheltered in rural area, reaching them with current resource during the pandemic are a cause of concern. Hence, the pandemic creating jolts in educating the rural economy.

A learn on insight from locked-down India due to Covid-19 experiential that government of India made a choice of saving lives over saving economy. Though the decision of saving lives found wise move, the impact of lockdown created a long lasting impact on livelihood. The authors expressed that a better balance between economic policy and lockdown would a greater advantage for economy to come back into the growth path. Some of the suggestions were direct cash transfer to vulnerable people, distribution buffered food grains, government can bear the partial wages of employees to reduce burden on SME and MSME, harvesting time relief package for farmers to boost rural economy and farming community. (Sharma & Mahendru, 2020)

The research article on “How India is dealing with Covid-19 Pandemic” expressed the critical opinion on India’s move on combating the pandemic. The study observed that effect of Covid-19 found negative on economy and human life, however the effect found positive for environment. Finally summarised that immediate priority for the government is to manage the hunger after the unlock of economic activity. (Ghosh et al., 2020)

The descriptive research on “Covid-19 Impact: Promoting Agriculture and Rural Economy” explains that agriculture being back bone economic activity of the country, providing job opportunity nearly $\frac{1}{2}$ of the working is under tremendous pressure due to Covid-19 lockdown crisis. Nearly 60% to 70% population in India settled in rural areas. Post Covid-19 lockdown lead to massive negative impact on farming, rural employment and food and nutritional security. The author has suggested that adopting traditional farming method and integrated livestock farming with modern technology will bring back the economic stability to rural economy. (Thatchinamoorthy C, 2020)

A descriptive study on “Optimizing The role of BUM Desa In the Development of The rural Economy in The Middle of Pandemic Covid-19” has observed in Indonesian economy that nearly 32% of national work force engaged in farming activity. Due to Covid-19 farming sector experienced a decline in labour productivity and farming output. The study confirms that the pandemic also lead the rural

economy to a increase in trade cost. (Zakariya, 2020)

“Economic impact of Novel Corona Virus Disease (Covid-19) on Migrant Workers, Rural Economy of India and Tourism” research article explained that countries like China, India, USA and Italy are going through rough phase of economic growth. These countries are expected to negative growth in GDP with a range from -5% to -8%. Travel, hotel and aviation sectors have hit very badly. In rural economy producers of agricultural products are not coming out to market due to lockdown and closure of warehouses. Poultry is another major hit for rural economy, where the trade activity noticed 80% down. (ABDIN & KUMAR, 2020)

In a study titled “Unemployment dimension of Covid-19 and Government response in India-An Analytical study” describes that in India 135 million jobs are expected to be lost and a significant number of 120 million people might get into the poverty line. The study further explains nearly 70% of working population in informal sectors lost their livelihood. The

studies finally conclude that intensification of rural industrialisation to create potential job opportunity for rural economy. (Parvathamma, 2020)

4. Potential Research Gap

The literature review observed above consists of impact of Covid-19 on rural economy. These studies observed that pandemic impacted negatively on rural economy, specifically on Reduced wage rate, Increase in price of the crop but lack of logistics for distribution, Consumers preferred online shopping than purchasing from local sellers, perishable products are one the major hit and finally on migrant labour going back to home town created pressure on supply of manpower.

After considering the above literature we can observe that, majority of work done of secondary data and descriptive in nature. However the impact study not found as for as time series data is concern. Therefore, a study focused on time series data analysis of rural economy and Covid-19 cases would be interesting fact finding.

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**MHUMAN PROCESS INTERVENTIONS IN ORGANIZATIONAL DEVELOPMENT
(OD) TO MANAGE CHANGE IN THE ORGANIZATION
(A STUDY WITH REFERENCE TO PUBLIC-SECTOR ENTERPRISE (PSE) IN
VISAKHAPATNAM, ANDHRA PRADESH, INDIA)**

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ABSTRACT

In the present day, organizations drive rapidly towards changing. Accordingly, it is important for any organization should have the ability to manage change and for people to remain healthy and trustworthy. Organizations first need to prepare to accept the changes needed and then implement the same. Human process interventions have an impact on processes stirring among organization members, such as communication, leadership, and group dynamics. Organisational Development methods dealing on these types of issues are known as human process interventions. This paper is based on the perception of the respondents in the organization on the dimensions of OD. Organizational Development (OD) Interventions to Manage the Change and Human Process Interventions of OD. The present research analysis is based on 650 executives' opinions in the select organization (PSE) on Human Process Intervention of OD to manage change in the organization. Tools like Percentages, Chi-square and Analysis of Variance (ANOVA) tests are used to analyse the perception respondents'. It can be observed from the analysis that the select PSE is managing the changes through organizational development interventions, it can be seen from the study that a positive response from the respondents is about 90.22 percent. It is observed that the select organization (PSE) is prompt in implementing human process interventions to manage planned changes in the organization, it is clear that, positive response from the respondents is about 56.24 percent. The present research paper examined the "Human Process Interventions in OD that manage the change in the organization". Organization demands changes from time to time so that a unique firm image will be formed and leadership leads the organization towards success and development. Without organizational development and its interventions as part of the change, an organization would have a difficult time developing effective change programs.

Keywords: Organizational Development, OD Interventions, Human Process Interventions,

1. Introduction

Organizational development is a quite new area for business and the professions. Whereas the professional development of individuals has been raised by several organizations for some time, there is still great obscurity surrounding the term organizational development. The basic conception of both professional development and organizational development is the same, however, with an essential difference in focus and its implementation. Professional development tries to develop an individual's efficacy through practice, while organizational development emphasizes on ways to develop a firm's overall productivity, human fulfillment, and responsiveness to the business environment (Cumming & Huse, 1989).

Organizational development is a continuous and systematic process to implement effective change in an organization. Organizational development is known as both a field of applied behavioral science concentrated on understanding and managing organizational

change and as a field of scientific study and inquiry (C. Turner, n.d.).

Worley & Cummings (2009) stated that "Human process intervention originates from the fields of psychology and social psychology and the applied fields of groups dynamic and human relations". DeSimone and Werner (2009) mentioned that "Human process-based interventions are focused at developing interpersonal, intragroup and intergroup relation". According to Neumann, Kellner, Shepherd (1997) human process interventions concentrate on improving communication, interaction, and leadership, gain the skills and understanding to identify and resolve the conflicts through process consultation and Third-party intervention (UK Essays, n.d.).

2. Significance of Organizational Development (OD)

Organizational development is the practice to improve efficiency and expand the productivity of organizational resources. It can be employed to solve problems within the organization and

to find a more competent way of doing the task. Organizational development entails an investment of time and money in the company.

- **Organizational Change**

Organizational development recognizes the need for change in the firms. Once the need for the change is identified then elements of change are analyzed, and the possible effects are revealed into a change management plan. Then the plan gets the specific ways in which the change will develop firms' operations, which will be affected by the change, and how it can be turned out efficiently to employees. Organizational development is an important facet of change, which will help the firm for managing planned changes.

- **Growth**

Organizational development is an important criterion for managing planning corporate changes and their growth. The organizational development provides a platform for sales projections and consumer demand in the market together and helps to define the company's growth rate in the market scenario. These results are used to change business plans and expansion which is beneficial to company resources such as human resources and the sales network for future growth.

- **Work Processes**

When a firm is intricate in organizational development, it examines work structure and operation efficiency, and accuracy in the firm. Quality control activities are required to keep the company at higher standards. Assessors analyze the process of the company for greater efficiency and implement proper plans to improve company performance methods.

- **Product Innovation**

Product innovation examines various types of information available to make successful in the market competition. Organizational development is crucial for new product development and innovation because it can help to examine every important element for product development and provide an effective procedure and method for releasing the product. The processes in the firm come together in organizational development to provide support in product innovation (Quain, 2018).

2.1. Need for the study

Human process interventions deal with social processes going among organization members, such as the process of communication, decision-making process, leadership role, and group dynamics. Organizational Development methods aiming at these issues are known as Human Process Interventions. According to Beer and Walton (1990) Human process interventions deal with interpersonal relationships and group dynamics. A change method is a form of process consultation focused on dysfunctional interpersonal relations in organizations. Team building is one intervention that supports work groups to become more effective in accomplishing tasks (UK Essays, n.d.). Some of the studies were conducted on organizational change management, organizational change effectiveness, organizational cultural change, and change leadership in India and other countries. Based on the literature it is acknowledged there has been very little feedback on the studies existing on the Human Resource Intervention in Organizational Development (OD) in India. By considering this the present study makes an effort to understand the Human Process interventions to manage organizational change by investigating it at a deep level. Very little research work done in India especially in Andhra Pradesh related to human process interventions to manage change. It is found that research study on the human process interventions to manage change regarding a large organization will provide proper awareness and knowledge about the importance of OD interventions in organizational change. Therefore, it is considered that the present study will fill up the gap, and finally this present study taken for the research with reference to select organization i.e. public sector enterprise.

2.2. Objectives of the study

1. To analyse respondents perceptions on OD interventions to manage change in the select organization (PSE) in Visakhapatnam.
2. To analyse respondents perceptions on the human process interventions to manage change in the select organization (PSE) in Visakhapatnam.

3. To provide suitable suggestions to implement Human process interventions in organizational development (OD) to manage changes in the organization.

2.3. Research Methodology
Unit of Analysis

The present research work is on “Human Process Interventions in Organizational Development to Manage Change in the organization (With Reference to select Organization (PSE) in Visakhapatnam)”.

Method of Data Collection

Considering the objectives, the study used both primary and secondary sources of select organization data to understand the Human Process Interventions to Manage Change in the select organization (PSE). The secondary data are taken from various sources like various books, company journals, company websites, company reports and records, organization manuals, and the

company’s special reports. Primary data analysed the perceptions of employees with regard to Human Process Interventions in OD to Manage Change in the organization. A structured questionnaire was used for collecting data from the executives of the select organization (PSE) in Visakhapatnam.

Sampling Technique

A multi-stage stratified random sample technique is used in the study. In the first stage, the select organization (PSE) is taken for the study purposively. In the next stage, the total executives of the firm PSE is 6,505 which were kept into four strata namely Top-level, Middle level, Front line level, and Supervisory level based on job and their designation. It helps to know the exact population in each stratum from which 10 percent was drawn randomly from each stratum and in the final stage, the total sample was calculated as 650.

Sample Design

S.No.	Job Cadre	Population	Sample of 10 % from each stratum
1.	Top level	469	46
2.	Middle level	2157	216
3.	Frontline Level	3039	304
4.	Supervisory	840	84
Total		6505	650

Hypothesis

H₀: There would be no significant impact of organizational development interventions for managing change in the select organization (PSE).

H₀: There would be no significant impact of human process interventions for managing change in the select organization (PSE)

4. Analysis

Opinion of the Respondents on ‘Organizational Development Interventions (OD) for Managing Changes’ in the organization

Statements related to Organizational Development Interventions (OD) for Managing Changes in the organization	SA	A	N	DA	SD
Organizational Development diagnoses and deal with the need for the change in the organization	44.3	45.5	9.2	0.9	0.0
Organizational Development enables organizational change	45.8	45.2	7.1	1.8	0.0
Organizational Development interventions are planned to manage changes in the organization	45.8	41.8	11.7	0.6	0.0
Planned changes in the organization takes place through proper organizational development interventions	51.4	37.8	4.6	6.2	0.0
Organizational Development Interventions helps to increase individual and organizational well-being and effectiveness	52.9	40.6	5.8	0.6	0.0
Overall Perception	48.04	42.18	7.68	2.02	0.0

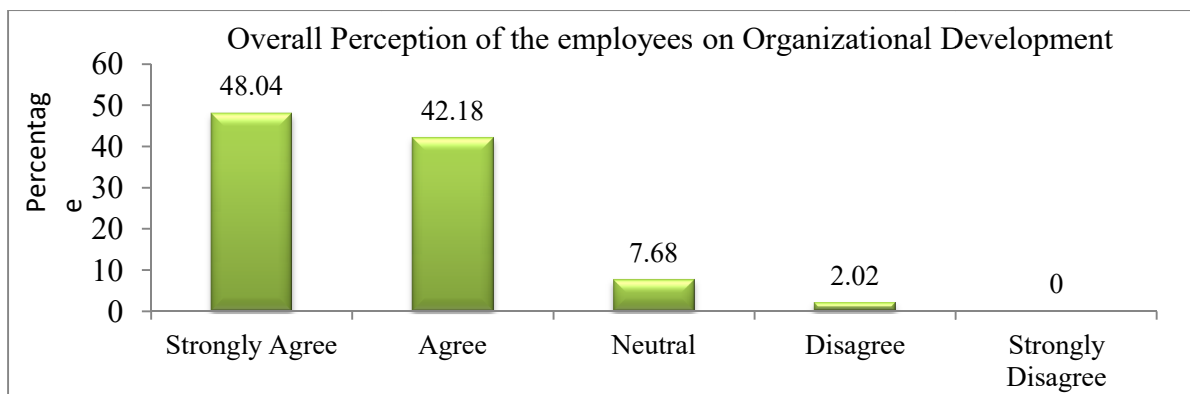
SA= Strongly Agree A= Agree N=Neutral DA= Disagree SD=Strongly Disagree

Analysis

The above table depicts respondents' opinions on the dimension "Organizational Development Interventions for Managing Changes in the Organization". From the table, it is clear from the study analysis that, 48.02 percent of the respondents strongly agreed to the statements in the given dimension, while 42.18 percent of the respondents agreed to the statements. However, 7.68 percent of respondents have not shared their opinion and

the remaining 2.02 percent of respondents have pessimistically responded with the statements of the given dimension. From the foregoing analysis, it is observed that PSE managing planned changes through organizational development interventions. Organizational development interventions in the select PSE play an important role in managing planned changes in the select firm, it can be observed from the positive response of about 90.22 percent of respondents.

Figure – Opinion of the Respondents on ‘Organizational Development Interventions for managing changes’ in the organization



The figure explains the opinion of the respondents on the dimension 'Organizational Development Interventions for Managing Change in the organization'. More than 90

percent of the respondents agreed with the statements in the dimension 'Organizational Development Interventions Managing Changes' in a select organization (PSE).

ANOVA Test for Organizational Development Interventions for Managing Changes in the Organization by Job Cadre

Dimension	Job Cadre	n	Mean	SD	F-Value	P-Value	Decision
Organizational Development Interventions for Managing Changes in the Organization	Top Cadre Level	46	4.5652	.42017	3.731	0.011	Significant
	Middle Cadre level	216	4.2759	.57269			
	Front Line Cadre Level	304	4.3763	.62719			
	Supervisory Cadre level	84	4.4286	.59487			

Source: Primary Data

Analysis

From the above table, as per the significant p-values from the ANOVA test, revealed above at a 5 percent level of significance, that there is a significant impact of organizational development interventions for managing change in the organization by cadre. There is a significant difference in the opinions among the cadre on impact of organizational development interventions for managing

change in the organization. The average opinion scores are greater than four of all the job cadres which reveals that the opinions of the respondents are very close to the 'strongly agree' level. It reveals that the respondents strongly agreed that there is an impact of organizational development interventions for managing change in the organization, which is a very positive sign in the select organization (PSE) for managing planned changes.

Opinion of the Respondents on ‘Human Process Interventions’

Statements related to Human Process Interventions	SA	A	N	DA	SD
Implementation of Team building as an OD intervention in the organization: Team building intervention helps in improving the effectiveness of a work group with defining goals and priorities during change.	29.8	52.6	11.4	5.8	0.3
Intergroup Development as an OD intervention in the Organization: Inter-group development in the organization to facilitating cooperation and efficiency between work related groups during organizational change	32.0	25.5	11.7	8.6	2.2
Implementation of Survey Feedback intervention in the organization: Employee attitudes are solicited in the organization by using a questionnaire to identify the issues and identifying the opportunities for change	1.5	10.5	10.8	33.5	43.7
Implementation of MBO intervention in the organization: Management by objectives (MBO) in the organization involves in joint goal setting between employees and managers in achieving individual and organizational objectives during change	33.2	43.4	8.9	11.4	3.1
Process consultation in the organization: Process consultation as an OD intervention in the organization to help the managers and employees in managing change process.	1.2	11.4	29.8	49.8	7.7
Maintenance of Quality of Work life as an OD intervention: QWL during any changes in the organization improving working conditions	29.2	50.5	9.2	10.5	0.6
Implementation of Grid Organizational Development Intervention: Grid organizational development in the organization to increase manager’s concern for people and production.	37.2	35.7	18.8	6.5	1.8
Overall Perception	23.44	32.80	14.37	20.87	8.49

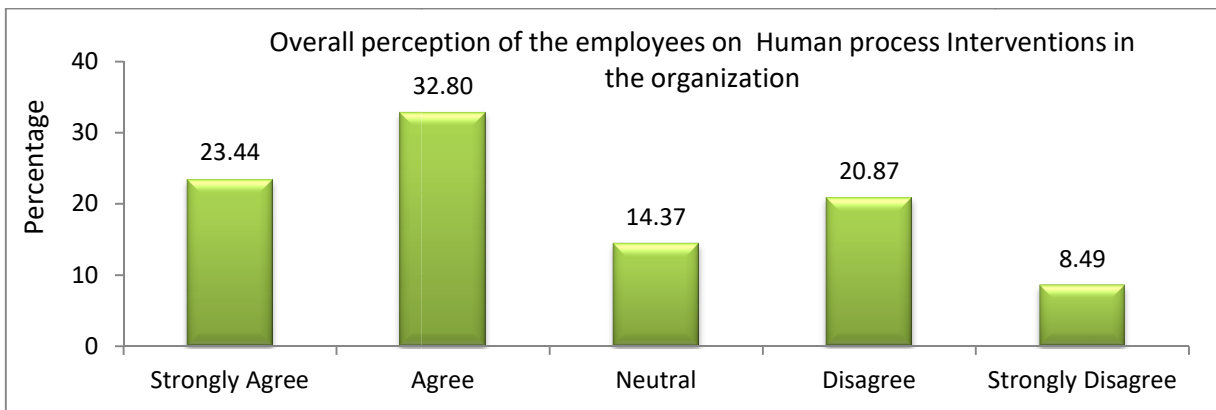
Source: Primary Data

Analysis

The above table shows the opinion of respondents on the dimension “Human Process Interventions”. It is clear from the study analysis that 32.08 percent of the respondents agreed to the statements of the dimension, while 23.44 percent of the respondents strongly agreed to the statements. However, 14.37 percent of respondents have not mentioned

their view on the dimension and the remaining 29.36 percent of respondents expressed their negative opinion on the given dimension. From the analysis, it is known that the select PSEs are implementing human process interventions to manage planned changes in the firm. The study shows that the majority of respondents have shown positive responses i.e. 56.24 percent.

Figure - Opinion of the Respondents on ‘Human Process Interventions’



The figure shows the opinion of the respondents on the dimension ‘Human Process

Interventions’ in Visakhapatnam Steel Plant. The study makes evident that more than 50

percent of the respondents agreed with the statements in the dimension of human process interventions in the select organization(PSE).

ANOVA Test for Human Process Interventions of Organizational Development (OD) by Job Cadre

Dimension	Job Cadre	n	Mean	SD	F-Value	P-Value	Decision
Human Process Interventions	Top Cadre	46	3.6087	.45119	8.623	0.000	Significant
	Middle Cadre	216	3.4881	.50705			
	Front Line Cadre	304	3.3224	.46815			
	Supervisory Cadre	84	3.4864	.44799			

Source:Primary Data

Analysis

The table depicts that the average opinion scores of the respondents among the cadres are found to be significant at 0.05 level concerning the dimensions “Human Process Interventions”. The opinion score of the top management(3.6087) for the dimension “Human process Interventions in the organization” is significantly higher and optimistic when compared with the other three

4. Findings

1. The show that, 48.02 percent of the respondents strongly agreed to the statements of the “Organizational Development Interventions for managing change” in the organization, while 42.18 percent of the respondents agreed to the statements. However, 7.68 percent of the respondents have not expressed their opinion and the remaining 2.02 percent of respondents expressed their opinions pessimistically with the statements of the said dimension. From the analysis, it is observed that the select PSE is managing the changes through organizational development interventions, it can be noticed from the positive response of about 90.22 percent of the total respondents.
2. It is revealed from the study that 32.08 percent of the sample agreed to the statements of the dimension “Human Process Interventions”, while 23.44 percent of the respondents strongly agreed to the statements. However, 14.37 percent of respondents have not stated their view on the Human Process Interventions and the remaining 29.36 percent of respondents expressed a negative opinion on this dimension. From the analysis, it is observed that the select PSE is prompt in

cadres of the respondents at 5% level. The average opinion scores are greater than three for all the cadres which show that the opinions are very close to the ‘agree’ level. It is clear that respondents' opinions that employees are agreed that there is an impact of Human Process Interventions of Organizational Development for managing change in the select organization (PSE), which is an encouraging factor to the organization.

3. It is noticed from the study, significant p-values from the ANOVA test are at 5 percent level of significance, which shows that there is a significant impact of organizational development interventions for managing change in the organization by cadre. It is identified that there is a significant variance in the opinion among the cadre on organizational development interventions for managing change in the organization. The average opinion scores are greater than four for all the cadres which reveals that the opinions are very close to strongly agree level, which is very much a positive sign in the select PSE for managing planned changes in the organization
4. The average opinion scores of the respondents among cadres are found to be significant at 5 per cent level in relation to the dimensions “Human process Interventions of Organizational Development”. The opinion score of the top management (3.6087) for the dimension ‘Human process Interventions’ is significantly higher and optimistic when compared with other three categories of the

respondents at five per cent level of significance. The average opinion scores are greater than three for all the cadres which reveal that the opinions are very close to 'agree' level. It reveals that the respondents agreed that there is an impact of Human Process Interventions of organizational development for managing changes in the organization, which is an encouraging factor to the organization.

5. Suggestions

1. The study shows that majority of respondents agree with the statements that organizational development diagnoses and deals with the need for the change in the organization and its interventions manage planned changes in the organization. It also helps to increase individual well-being and organizational effectiveness, yet few respondents disagree to it. To provide satisfaction to all the employees in the organization, it is recommended that management should create awareness among the employees regarding organizational development and its interventions. Management needs to create awareness about how the planned changes in the organization taking place through proper organizational development interventions.
2. It is clear from the present research study that the select organization (PSE) is implementing Human process Interventions to manage planned changes in the

However, it can be further observed that the opinion score of the respondents, who were from the Top management category (4.3478) exhibits significantly more optimistic opinion than the other three categories for the two dimensions followed by Front line management. It indicates that their perception levels are more positive for this cadre.

organization. The majority of the respondents expressed their satisfaction with the implementation of Team building, Intergroup Development, MBO, Quality of Work Life, and Grid Organizational Development interventions except for the implementation of survey feedback and process consultation interventions during change. In this background, it is recommended that the management of the select organization (PSE) should provide survey feedback and process consultation interventions. Through survey feedback, employees' attitudes are solicited in the organization by using a questionnaire to diagnose the problems and to identify the opportunities for change. Process consultation through an expert team helps the managers and employees in managing the change process. Overall select organization (PSE) management should more focus on the implementation of human process interventions to gratify all the levels of employees in the organization.

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CORPORATE SOCIAL RESPONSIBILITY IN INDIA: A PATHWAY TOWARDS ECONOMIC DEVELOPMENT

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ABSTRACT

From philanthropy to responsible business action, CSR facilitates the alignment of business operations with social values. In the last two decades, CSR has gained much prominence and became instrumental in the strategic decision making of the corporate houses. CSR is a mechanism through which corporate addresses large group of stakeholders. The role of CSR in integrating social, ethical and environmental values into core business strategy is pivotal. CSR today is approached more in an organized way than the way back corporate philanthropy. A positive move by Indian Government to mandate CSR as per Companies Act 2013 has led the corporations to contribute 2% of their Average Net profit towards CSR every year. This will enhance the role of corporate towards attaining greater social benefits. This paper explains the trend of CSR expenditure by companies and the benefits gained by CSR. This paper also depicts the top 10 companies in achieving higher CSR in 2020 by analyzing the current status of CSR in today's era.

Keywords: *Philanthropy, business, stakeholders, Net Profit, expenditure.*

1. Introduction

The growing business dimensions have led the corporate to move their views from corporate philanthropy to socially responsible business. As such business can no longer limit themselves for profit advantage. In the last decade CSR has witnessed a paradigm shift from traditional practice of private institution to social institution. Hence, their role towards society commitment is enhancing. The role of CSR in ensuring sustainable development, ethical and environment protection is a welcomed approach. This will ensure economic development of a nation. Today, CSR has progressed considerably from last two decades and its becoming instrumental for the business houses to implement CSR in their core business values. CSR is a building mechanism where business corporations address social issues through their continuous effort to social development process there by creating a Niche in the corporate market, thus shifting their approach from best for shareholders to best for stakeholders. As such, business should materialize that long run survival can be achieved along with the social consciousness.

1.1 Objectives of the study

1. To analyze the trend of CSR expenditure in India.
2. To study the benefits of CSR.

3. To present the current status of CSR in India.

1.2 Research Methodology

The present study is descriptive in nature and relied mainly on secondary data sources from various books, journal articles, websites and magazines.

2. Literature Review

Dr. Rashmi Gujarati (2017) had expressed the concept of CSR in India. The mandatory CSR in India at 2% of the company's average net profit had created a new wave in the Indian corporate world to progress their efforts towards society, by assimilating its business strategy and CSR programs. This ensures that corporate houses apart from profit motive are even indulging in sustainable development through various CSR programs is highlighted by the author. Hence, CSR would lead to better economic development in the country.

Krushnavandan Parmar et. al (2020) had analysed the CSR practices of Indian companies and their contribution towards healthcare activity. Further, the paper explores the policy framework enacted by Government of India to bridge the gap between business operations and social values through Companies Act 2013. The study had given a brief note on the companies involved in the CSR activities related to health care, where TATA Steel Ltd. Had contributed around

41.50% towards health care activity and Infosys Ltd had contributed around 0.93%.

Shyam Singh et al (2018) had expressed the adoption of sustainability into CSR activities of the business concerns. The study shows that companies present a theoretical and standard version of sustainability which remains similar across companies. As such, the policy guidelines governing social sustainability and its implementation into the core business values for rendering greater service to society is elicited in the paper.

Dr. Suman Pahal (2016) materialized the role of CSR in India. CSR now has become a core business strategy for community development through Triple P (People, Planet and Profit). Introduction of Companies Act 2013 has led the corporate to concentrate more on social obligations. Though corporate houses have implemented CSR into their business values still there is a greater need for strong plans and actions and transparent dealings in this field both from Government and business houses is elicited in the study.

Pankaj Dodh et al (2013) had explained the concept of CSR and its achievement towards sustainable development in India. The paper throws light on regulating the guidelines regarding CSR from Companies Act 2013 and the activities covered under its net. Meanwhile, CIL (Coal India Ltd.), CII, TVS Group and many other federations and companies are stretching their hand towards attaining

sustainable development through CSR in the country. Hence, CSR and sustainable development go hand-in-hand.

2.1 Definition of Corporate Social Responsibility

European Union describes CSR as, “the concept that an enterprise is accountable for its impact on all relevant stakeholders. It is the continuing commitment by business to behave fairly and responsibly and contribute to economic development while improving the quality of life of the work force and their families as well as of the local community and society at large”.

The Canadian Centre of Philosophy defines CSR as, “as a set of management practices that ensure the company minimizes the negative impacts of its operations on the society while maximizing its positive impacts”.

According to WBCSD the CSR, “Corporate Social Responsibility is the continuing commitment by business to contribute to economic development while improving the quality of life of the workforce and their families as well as of the community and society at large”.

2.2 Current Trend of CSR Expenditure in India

The CSR expenditure by companies reporting on CSR as on 31st .Mar.2019 is analysed below:

Table 1

Particulars (Non – PSU)	2014 – 2015	2015 – 2016	2016 – 2017	2017 – 2018
No. of Companies	10,083	12,551	12,810	11,314
Total amount spent on CSR	7249.11	10,302.39	11026.63	10787.50
Average Spend	0.72	0.82	0.86	0.95

Source: www.investindia.gov.in (High level committee on CSR 2018)

Table 1 depicts the number of reporting companies on CSR from Non-PSU Sector, which states that number of reporting companies has considerably increased from 2014-2015 to 2016-2017, thereafter it declined in the year 2017-2018. The total CSR Expenditure by these companies has increased

from 2014-2015 at 44% to 2016-2017 and thereafter marginally declined in 2017-2018.

It has also been observed that the average spend by Non-PSU steadily increased from INR 72 lakh per company in 2014-2015 to INR 95 lakh per company in 2017-2018.

Figure 1.1

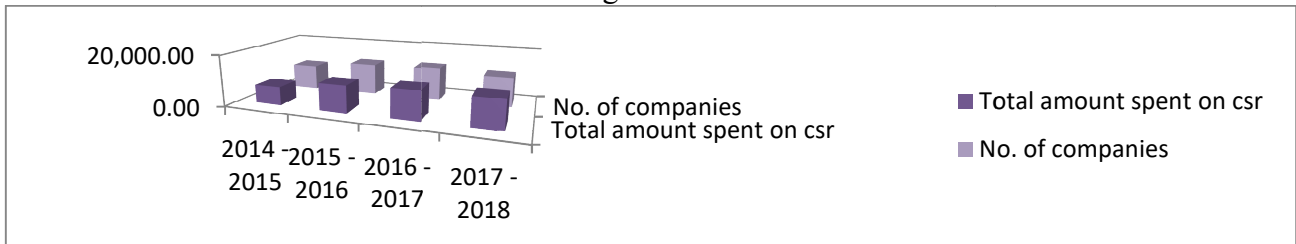


Table 2

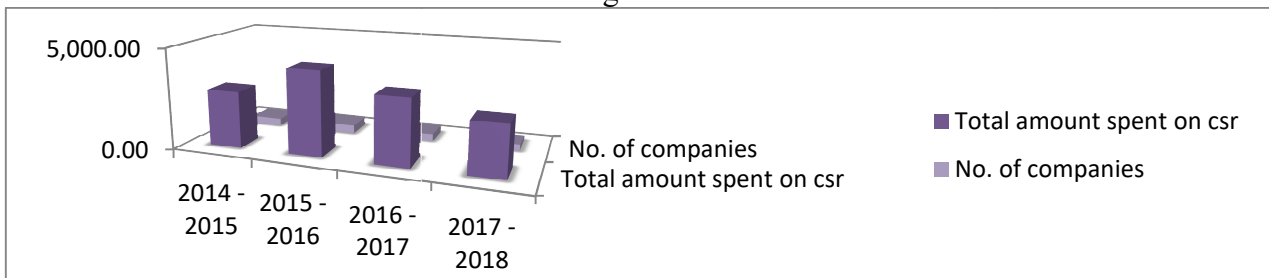
Particulars (PSU)	2014 – 2015	2015 – 2016	2016 – 2017	2017 – 2018
No. of Companies	335	404	372	270
Total amount spent on CSR	2,816.82	4,201.26	3,285.40	2,539.19
Average Spend	8.40	1040	8.83	9.40

Source: www.investindia.gov.in (High level committee on CSR 2018)

Table 2 depicts the number of reporting companies on CSR from PSU Sector, which states that number of reporting companies has considerably increased from 2014-2015 to 2015-2016, thereafter marginally declined in the year 2016-2017.

It has also been observed that the average spend by PSU Sector has steadily increased from INR 8 Crore per company in 2014-2015 to INR 10 Crore per company in 2017-2018.

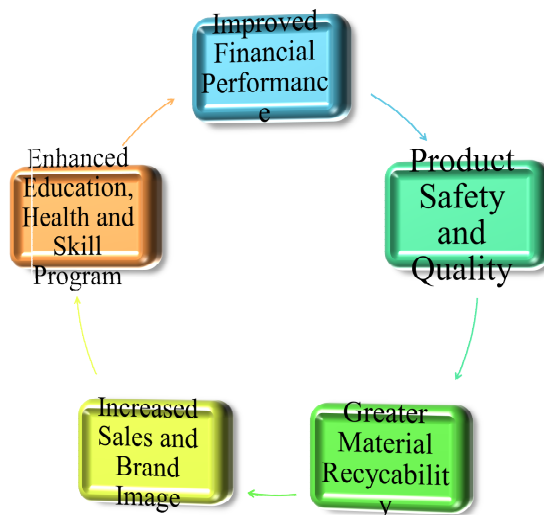
Figure 2.1



2.3 Benefits of Corporate Social Responsibility

CSR is a responsible business action by corporate houses and it entails enormous benefits accruing from its role. The below

figure gives an insight into the benefits accruing from CSR:



Source: Author’s Compilation.

2.4 Top 10 Companies for CSR in India in 2020

CSR contribution in the FY 2019-2020 is a mixed bag, with the emergence of COVID-19 pandemic, the CSR activities were mainly aligned towards health sector. Another part of activities were diversified to a number of natural disasters like floods, cyclone in the parts of Kerala, Assam, Bihar, Odisha and West Bengal. Keeping in mind these issues the below listed companies bagged top 10 positions in the CSR platform with the factors like impact assessment, compliance, funding and implementation were assessed on ground.

1. Infosys Limited
2. Mahindra & Mahindra Limited
3. Tata Chemicals Limited
4. ITC Limited
5. Vedanta Limited
6. Wipro Limited
7. Hindustan Unilever Limited
8. Godrej Consumer Products Limited
9. Grasim Industries Limited (Aditya Birla Group)
10. Bharat Petroleum Corporation Limited

2.5 Current Status of CSR in India

A positive initiative by Government of India to mandate CSR through Companies Act 2013 has created a revolution in the Indian corporate world. As such, companies have to spend at least 2% of their average Net Profit for CSR during the year. This effort by Government has initiated the companies to spend qualified activities towards social good. During the FY 2019-2020, number of companies falling under the criteria as prescribed by Companies Act 2013 have contributed to numerous CSR activities thereby leading to social upliftment in the country. As such, CSR and sustainability in 2019-2020 is a work-in-progress.

Five-years of Section 135 of the Companies Act 2013, where more companies are complying to the requirements of Section 135 of the Act. There is a 325% increase in the number of companies that have disclosed details of outreach in annual report. 30% of the companies hold more than 3 CSR Committee Meetings. 18% of companies have established CSR Foundation. 76% of companies have spent 2% or more during the current FY. 41% of companies have mainstreamed CSR and

SDGs in their annual report. There is a 150% increase in the companies showing 2% of unspent amount that is set to carry forward and 75% of CSR Projects were initiated through Partnership Collaborations.

The changing landscape of CSR during COVID-19 pandemic crisis is a breath-taking moment. The entire economy faced a financial crisis during this sudden outbreak. Though then the corporates were indulged in CSR activities to overcome the crisis. The key announcement by Government of India for CSR Policy for COVID-19 relief is one of the tremendous moves. On 23rd .Mar.2020 MCA declared funds spent on COVID-19 relief is to be treated as eligible CSR activity, also MCA notifies that any contribution made to PM CARES fund and PM's National Relief Fund is a permissible spends under CSR. On 26th .Aug.2020 CSR norms to include R&D spend on new vaccine, drugs, medical devices which are initiated by Government.

The above mentioned Government norms related to COVID-19 pandemic. Keeping in mind these norms, CSR funds are assigned to various activities mainly towards preventive healthcare at 18.5% ; Food and Security at 19.2%; Government Funds at 18.5%; Employee Safety & Hygiene at 14.6%; Ex-gratia Payments to temporary /casual workers at 4.6%; Women & Child Welfare at 8.5%; Funding Support to Technology Incubators for Covid related innovations. Mental Health Support at 3.1%; and Rehabilitation at 3.8% and other activities at 6.9%.

Thus, CSR is a multi-dimensional mechanism by aligning different projects/activities under one roof. The journey of CSR today is strongly rooted in the country to assist many drawbacks existing in the country which paves a way for economic development. As such, the role of CSR during COVID-19 pandemic is exuberant.

3. Conclusion

CSR and Economic Development must go hand-in-hand, one cannot thrive without other. Today, CSR plays a vital role in the development of our country. The concept, CSR has gained much importance from all the walks of life and is a key ingredient for companies to gain momentum in this competitive market. CSR has to ensure growth on a sustainable

approach while ensuring justice to all the stakeholders. Effective corporate strategy to inculcate CSR into the business operations will

ensure India's economic development on a faster track.

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