

THE CHALLENGES FACED BY HEALTH CARE WORKERS DURING COVID19: A CASE STUDY OF BYNDOOR TALLUK

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ABSTRACT

India is a democratic country; hence the public health is the responsibility of government. By understanding the importance the constitution makers put it on concurrent list. Thus, it became the responsibility of both Union and State government. Dealing with huge population is always remains as a great task even to any developed countries. India a developing country to deal with minimum resources undoubtedly a big challenge. According to the World Health Economic Forum (WEF) report (2019) India slipped to 150th on health and survival. The catastrophic events in the field of health may lead to further struggle. The outbreak of Covid19 has proved the real challenges involved in health care system in India. Tackling of such a disastrous pandemic requires advanced mechanism. Thus, any challenges faced by health care workers reflects the scenarios of health care system. The main objective of the study is to ascertain the various kinds of problems faced by health care workers in the lower strata in the determined study area. The research work is based on primary source of data collected through questionnaire and interview with respondents. The paper reveals about the status of health care system, variety of problems at ground level. The study suggests the role and responsibilities of various stakeholders and finally conclude that the struggling of health care workers at lower level associated with overall infrastructure deficiency in health care system prevailing in the society.

Keywords: Challenges, Covid19, Health Infrastructure, Health Care Workers, Stakeholders.

1. Introduction

The health care system is the core institution of any society. The size of population and investment in health care industry determines the quality of services provide by the health care institution. According to United Nations Organization (2019) India ranked 2nd in the population after China. Contrary to people opinion about Indian health care system being inefficient and ineffective, It has performing extremely well and in combating Covid19 pandemic by providing treatment for patients without taking into consideration of their financial conditions. It has made unconditional efforts to tackle Covid19.

The Sars Cov2 virus has changed the dimensions of each and every aspects of life. It has put forward the burning issues and need of the hour of Indian health care system too. The private sector has 70 per cent share in health care sector in India. It has played supportive role by referring the patients to public hospitals. The current pandemic showed the need for public expenditure in health sector. According to Organization for Economic Co-operation and Development (OCED) in the year 2012, India's total out of pocket expenditure is around 4.0 per cent of Gross domestic product (GDP). while comparing to other countries it is just a nominal amount.

1.1 Statement of Problem

The deficiencies in the health sector greatly affect the hierarchy in lower level because they are directly in connection with general public. In 2017, 1.8 million registered medical graduates serving the whole Indian population. As per information provided by Medical Council of India (MCI), there are 10,22,859 bachelor of Medicine and Bachelor of Surgery (MBBS) doctors registered with MCI or State Medical Councils as on 31st March 2017. In the year 2018 World Health organization (WHO) recommended the desirable doctor- population ratio as 1:1000 but in India the ratio is 1:1456 (Economic Survey 2019). This number of doctors are performing the requirement of 1.33 billion huge population.

The study mainly focus on the challenges in health care system at grass root level by analyzing the challenges faced by health care workers of Primary Health care Centers particularly during the Covid pandemic. The authors have identified Byndoor talluk, Udupi district, Karnataka as study area and studied the various challenges faced by health care workers during the pandemic. The paper provides about prevailing conditions of health care system, problems faced by health care workers, assistance provided by various stakeholders and supportive role by society as a whole.

1.2 Research Objectives

The main objectives of the paper are;

1. To understand the role of health care workers in eradication of Covid19.
2. To evaluate the problems faced by health care workers during Covid19.
3. To suggest some policy measures to combat the deficiencies

2. Review of Literature

Review of literature involves study of published research works that have already done on the determined research area and it gives an insight knowledge about the research area. The authors have reviewed select research papers while doing this research work. (KV Ramani 2006), health sector is complex with multiple goals, multiple products, and different beneficiaries. India is now equipped with everything to meet the expectations of public. There is a need to address the managerial challenges like accessibility, affordability and equity in delivering the services. (Sheeba A and AnbuSeil 2010), although private health care and medical tourism are promoted, the large numbers of marginal sections of the society are still victims for curable diseases because of not getting accurate treatment at the time. The government through National Rural Health care Mission doing to uplift public health care system but still much to be made.

2.1 Scope of the Study

Being at the stage of implementation health care workers remained as nerve of entire public

health system. They have an emotional touch with general public, who are the largest stakeholders in health sector. This particular study makes an attempt to understand and evaluate the various problems faced by health care workers by considering the primary health care centers of Byndoor taluk, Udupi district, Karnataka.

2.2 Research Methodology

The study is an empirical study. Primary data was collected through distribution of questionnaires and interview. The population of the study comprises of 73 health care workers working in Byndoor taluk, Udupi district, Karnataka. The researchers used convenient sample method. The researchers considered 40 health care workers as sample size, which is above 50 per cent of population.

2.3 Data Analysis and Discussion

Data analysis is the crucial part in any research. It gives clear picture of the research work and also helps in easy understanding with conclusion

Moral Support from Government

Being public health is the responsibility of government; it essentially supports those who are involved in the system. Appreciation of efforts, responding in time and motivating through extra benefits can be termed as moral support. Table 1 shows the opinion of respondents on moral support of the government.

Table 1: Moral Support from Government

Moral Support	Excellent	Very Good	Good	Fair	Poor	Total
No. of Respondents	3	9	21	5	2	40
Percentage	7.5	22.5	52.5	12.5	5	100

Source: Field survey

More than half of the respondents opined (Table.1) positively and very nominal respondents (5%) are in search of support from government. It reveals that government is handling the health care crisis in the best way by providing moral support to those who are working in health care centers.

Cooperation by Stakeholders

In the task of eradicating this highly infectious

disease the health care workers needs strong support from every corners of the society. The question was raised to understand how their own family encouraging them to work in Covid scenario by appreciating them, how the public support to them in kind of following Covid guidelines and protocol by government and thereby ease their duties, how media support in promotion of Covid related norms by public authorities and how the NGOs and local

institutions encourage them by their voluntary works like food supply and management activities, the cooperation by Covid infected like following of prescriptions, obeying to the

guidelines. Table.2 presents the support extended by various points in discharging the duties of health care workers.

Table.2: Cooperation from stakeholders

Stakeholders	No.of Respondents		Percentage (%)	
	Yes	No	Yes	No
Family	31	9	77.5	22.5
Public	33	7	82.5	17.5
Media	34	6	85	15
NGOs	36	4	90	10
Covid infected	38	2	95	5

Source: Field Survey

Note: Total number of respondents 40

Table.2 reveals that the family (77.5 per cent) is supporting the health care workers to the great extent and it boosts courage to take this task. After the outbreak of second wave people(82.5%) are following Covid norms at their level best. Being the fourth pillar of society the medias (85%) promoting awareness among public, NGOs and local institutions (90%) are in close touch of health care workers and hospitals and helping in their works, Covid patients (95%) are responding to the protocols of authorities extremely well. It is concluded that all the stakeholders are supporting the health care workers.

Quality of Safety Kits Provided

As the front line worriers the chance of getting infected are more to health care workers and here the quality of safety kit plays a major role. Here the quality means including of all the necessary features that a model safety kit has like flexibility, comfortability. The health care workers are not much qualified to evaluate the quality of kits provided the question asked in general sense to obtain their opinion. Table. 3 depicts the opinion of health care workers on quality of the safety kits provided.

Table.3: Quality of safety kit

Opinion	Excellent	VeryGood	Good	Fair	Poor	Total
No. of Respondents	9	23	5	3	-	40
Percentage	22.5	57.5	12.5	7.5	-	100

Source: Field Survey

Table.3 reveals that the qualities of safety kits according to the health care workers are with good quality and more reliable.

Challenges in Performing theDuties

Here the authors have taken in to consideration about basic challenges faced due to running out of staffs and political pressures on health care workers .The very basic need for eradicating the pandemic is deployment of sufficient staffs.

The expression of pressure has both positive and negative tone. For some extent pressure is required because it actsas stimuli to do the responsibility properly and here the pressure refers to stimulating them to doing work. But excess of pressure my leads to over burden on health care workers. Table. 4 reveal the survey result.

Table 4: Challenges in Performing Duties

Challenges	Responses		Percentage%	
	Yes	No	Yes	No
Staff Requirement	40	—	100	—
Political Pressure	27	13	67.5	32.5

Source: Field survey

Note: Total number of respondents is 40.

The study reveals that every respondents in need of further deployment of staffs. The existing staffs are required only for normal working days but in Covid scenario the need for staffs are very high and it also revealed that because of shortage of working force they are found it difficult manage the times for their personal life. Majority of respondents (67.5%)

experienced the political pressures.

Response of Public toward Vaccination

The vaccination is only game changer of this long lasting struggle. This particular question was raised to know the people willingness towards vaccination .Table 5 reveals the result of survey.

Table.5 Public Response toward Vaccination

Public response	Excellent	Very good	Good	Fair	Poor	Total
No. of Respondents	26	7	5	2		40
Percentage	65	17.5	12.5	5		100

Source: Field survey

The survey reveals that there is an excellent response toward vaccination after the outbreak of 2nd wave. Prior to 2nd wave the response of the public was poor.

2.4 Findings of the Study

The study on the challenges faced by the health care workers of determined research are yield the following findings to the researchers,

○ The moral support from the government is good. Majority of the respondents agreed that the government is doing well to the economic and social well-being of the health care workers and providing good quality safety kits to deal with pandemic.

○ The health care workers are getting good cooperation from all the stakeholders of the society. NGOs and local institutions are supporting well to combating the pandemic in supply of food and necessities. Media is in touch with people and promoting the awareness among them. The family of the health care workers supporting them reasonably

○ The public is responding well after the outbreak of second wave, although there is scope for educating the public. The response of the people towards vaccination is growing rapidly.

○ Although the higher authorities supporting the health care workers the need for staff is quite high, these results in the excess pressure is built on the front line warriors this hinders the smooth working. As the result the health care workers are found it difficult have free time for their own.

2.5 Suggestions

The health care workers are the nerves of the health care system. Their service towards the

society is immeasurable. They are contributing from child care to eradication of tropical diseases like malaria, dengue, cholera, yellow fever; infectious diseases like chicken pox. The outbreak of Covid19 pandemic has showed the crucial role of health care workers. Being the front line warriors they are taking responsibility of eradicating the pandemic at their level best. The study suggests to take necessary steps to minimize the political pressures on health care workers like deployment of additional staffs, counseling of infected, educate the people toward the serious threats from pandemic and promoting them for vaccination. As the fourth pillar of democracy medias should take responsibility of awareness campaign. Finally, the study suggest to encourage the health care workers in the best possible ways through economic and social considerations.

3. Conclusions

Covid19 showed the importance of public expenditure in health sector and thereby improve the overall infrastructure. Procurement of medical facilities to the large population at a time is a great task for any country. We have witnessed that the so called developed countries like U.A.S, France, Italy, U.K and European unions are although thinly populated and with advanced medical infrastructures it was very challenging task to combating the Covid pandemic at the early stage. Meanwhile in Indian scenario the large population is served by limited health care facility. The health care workers at the grass root level performing extremely well. In spite of enormous challenges, they took an oath to protect the country.

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THE EFFECT OF ONLINE CLASSES ON TEACHERS' TEACHING SKILLS AND HEALTH ASPECTS

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ABSTRACT

Teaching is dynamic field which requires constant change and innovation in teaching methodologies. However, this field had to face lot of challenges during the pandemic time the challenges faced by this field increased. The teachers were also considered as the corona warriors because they constantly worked in finding out the solution to reach out to their students and ensure that learning never resumed. It was at this time the need for online teaching increased, although initially this created a lot of confusion among the teaching fraternity, slowly they got used to this new style of teaching. This paper brings about the various aspects of online teaching from the teachers' perspectives. This paper mainly concentrates upon the challenges of conducting online classes health issues, behavioral issues, satisfaction towards content delivery etc. For this study we have used the primary data and used questionnaires to collect the data. It is seen that most of the teachers are satisfied with their mode of teaching due to the availability of various application and support from their respective colleges.

Key words-Online teaching, challenges, satisfaction level, pandemic time

1. Introduction

Indian education system has always propagated the idea of spreading face to face teaching i.e students learning from the teachers directly in their presence. But this concept went for a toss in the month of march 2020 due to the havoc created by COVID pandemic. Everything went on to become online – online shopping, online movies, online consulting and online education.

Online education was not a new concept but its important and extensive use was seen from last year. Now, many opine that this would be future of education system of the pandemic is not controlled.

Traditional Education System

Traditional education system is the offline mode of teaching where in the teachers teach his/her students with the help of chalk and board, presentations and with lot of activities.

Advantages:

- 1) The teacher gets to know about the mindset of students.
- 2) Helps to keep the students engaged.
- 3) Provides time to provide attention to each student.
- 4) The class are more interactive.
- 5) Leads to overall developments of the students.

- 6) Leads to more learning.
- 7) Helps in providing a conducive atmosphere for the students.
- 8) Enables the students to improve their interpersonal skills.
- 9) It enables the teachers to have one – to – one interaction in the classroom.
- 10) It enables the teachers to identify the problems of the students and come – up with solutions for them.

Due to the above-mentioned advantages education system irrespective of the types of education system like Gurukula system and convent system, have always followed the rule of learning in the presence of teacher. This technique however is proved to be the apt method of teaching and hence been practiced for millions of years.

This however had to face a challenge during the pandemic time. The concept of online teaching was in use in parts of the advanced countries to a smaller extent even before the pandemic time. However, we Indians did not feel it useful as we did not feel its need and because of the strong opinion we had on traditional system of teaching. But when the entire world was struck with the shock of covid many “new” things became a “necessity”. Amongst those many “new” thing, online education was also one.

Online Education System

“The discourse done by the teachers from their respective places with the help of technology and meeting the students virtually is called online education”. Many did not have had a good opinion on this system due to many reasons like –

- 1) Learning never happens.
- 2) Not suitable for the small aged groups.
- 3) Difficult to explain concepts.
- 4) Might have health hazards.
- 5) Technical issues and many more.

Many countries could not adopt this system because of its cost, lack of awareness, lack of technology and lack of its need. Irrespective of all these drawbacks, the entire world now have embraced this concept and have been quite successful in implementing the online education system also. Transition from offline to online was not an easy task. The entire stakeholders of the education system – institutions, teachers, students, parents and government struggled to come up with solutions for the problems faced in online education system. As a result of which both the teachers and students have been accustomed to online education system due to continuous trail and error methods. Now, this is considered to be the future tool of education system with some changes.

1.1.Objectives of Research

This study proposes the following objectives:

1. To identify factors affecting health issues due to online classes if any,
2. To know the impact of teaching quality,
3. To know the difficulties faced with online teaching

2. Review of Literatures

Teaching and Learning Principles of Microeconomics Online: An Empirical Assessment

Chiara Gratton-Lavoie & Denise Stanley 2010
The author has solved the problems related to the teaching of the Introduction to Economics course. They found that there were significant differences between the two groups of students in important characteristics such as age, gender composition, marital status and number of children, GPA, previous financial experience, and planning specialization. Research results show that age and GPA have a

positive impact on student performance in the curriculum, while the online teaching model has little or even a negative impact. For the online sub samples, the semester effect is the most important, while male students enjoy an advantage in a traditional classroom setting.

An effective blended online teaching and learning strategy during the COVID-19 pandemic Lorico DS. Lapitan Jr.^{ab} Cristina E. Tiango^{ab} Divine Angela G. Sumalinog^a Noel S. Sabarillo^a Joey Mark Diaz^c
The author of this article examines online strategies to facilitate the transition from traditional face-to-face learning to fully online teaching. This is a five-part hybrid learning strategy called discovery, learning, practice, collaboration, and assessment (DLPCA). It is used to study progress. In DLPCA, the asynchronous teaching part is completed by playing pre-recorded lecture videos on YouTube, allowing students to learn and progress at their own pace. The synchronization part of the teaching is carried out through a video conferencing platform, such as Zoom or Google Meet. The analysis of teaching and learning experience is based on three indicators: (i) student learning experience, (ii) student academic performance and (iii) teacher's observations show that DLPCA is for students, students and teachers. The author suggests that teachers should also try to improve their interaction with students and keep students' interest and participation in online courses.

Online Learning: A Panacea in the Time of COVID-19 Crisis Shivangi Dhawan- June 2020
The article includes the importance of online learning and an analysis of the advantages, disadvantages, opportunities and challenges (SWOC) of the e-learning model in times of crisis. This article sheds light on the development of EdTech Startups during pandemics and natural disasters, and includes suggestions on how academic institutions can respond to challenges related to online learning. The impact of the coronavirus pandemic on the education sector in India: Teachers' views on online teaching and evaluation Amit Joshi, Muddu Vinay, Preeti Bhaskar September 2020
The purpose of this document is to identify the obstacles teachers face indifferent online teaching and evaluation processes.

Indian family environment. The authors use semi-structured in-depth interviews to collect data on the obstacles they face in the online teaching and evaluation process. Lack of basic facilities, external interference and family interference in the teaching and evaluation process are the main problem encountered. It also reported barriers to institutional support, such as budgets for the purchase of advanced technologies, lack of training, lack of technical support, and lack of clarity.

Online Teaching amidst COVID 19 in India : Amit Joshi Muddu Vinay Preeti Bhaskar
The purpose of this study is to determine the methods adopted by higher education institutions to continue providing education during the blockade. The article also pointed

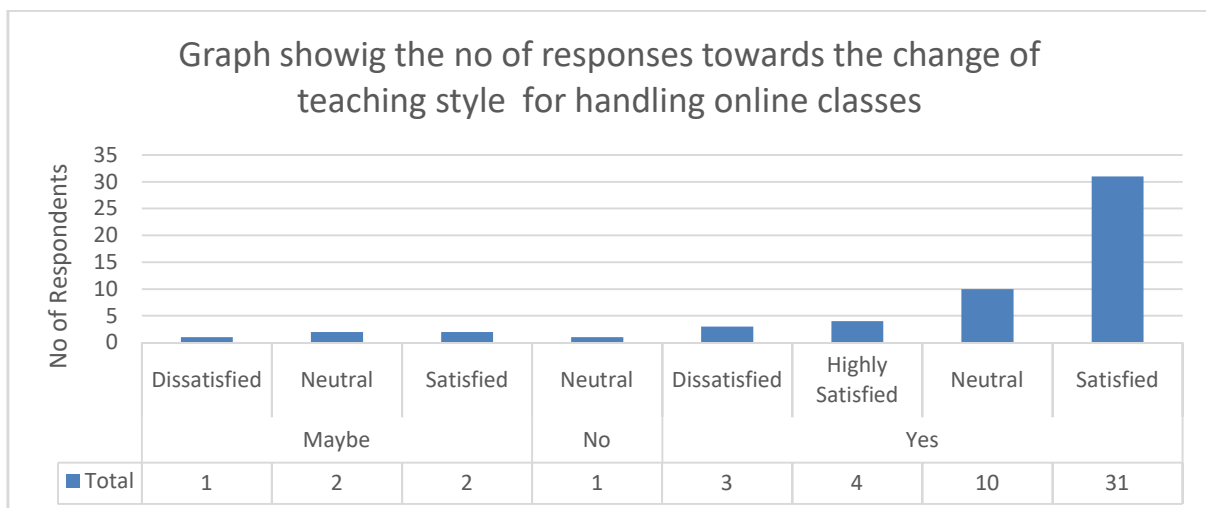
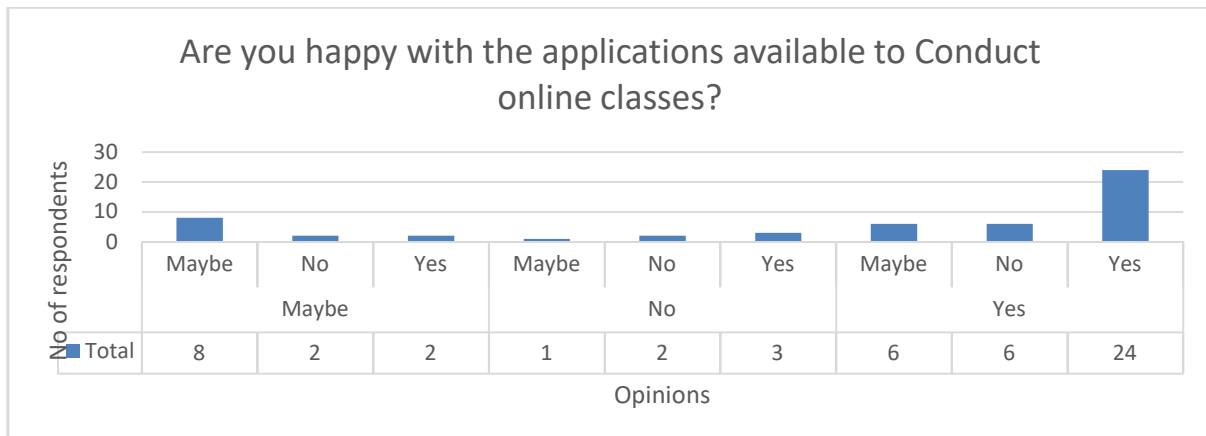
2.1 Research Methodology

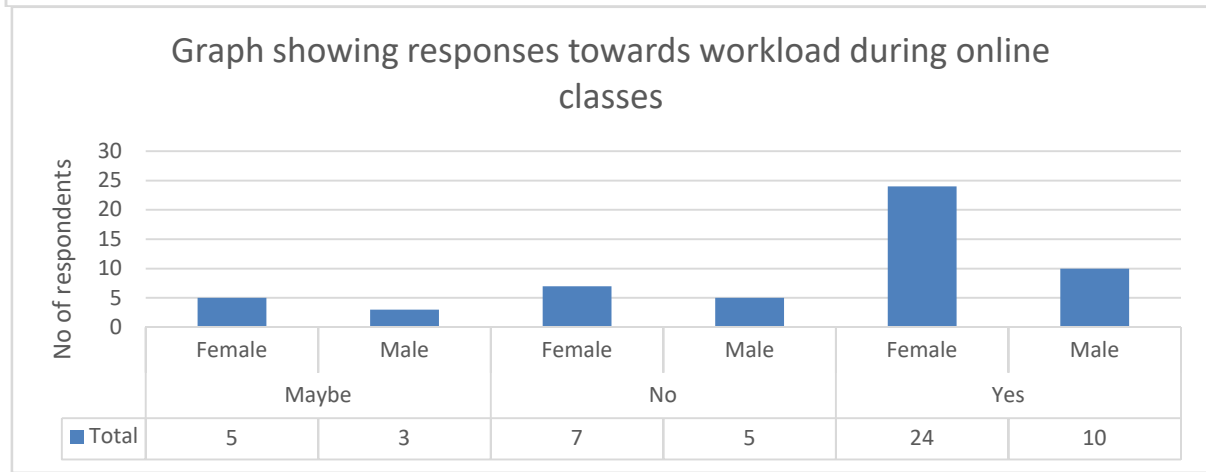
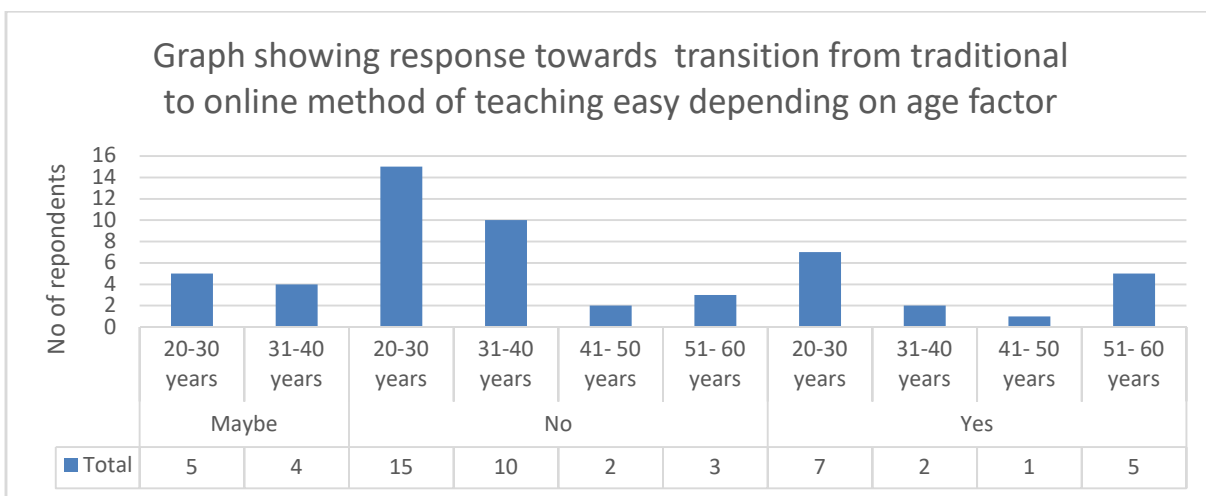
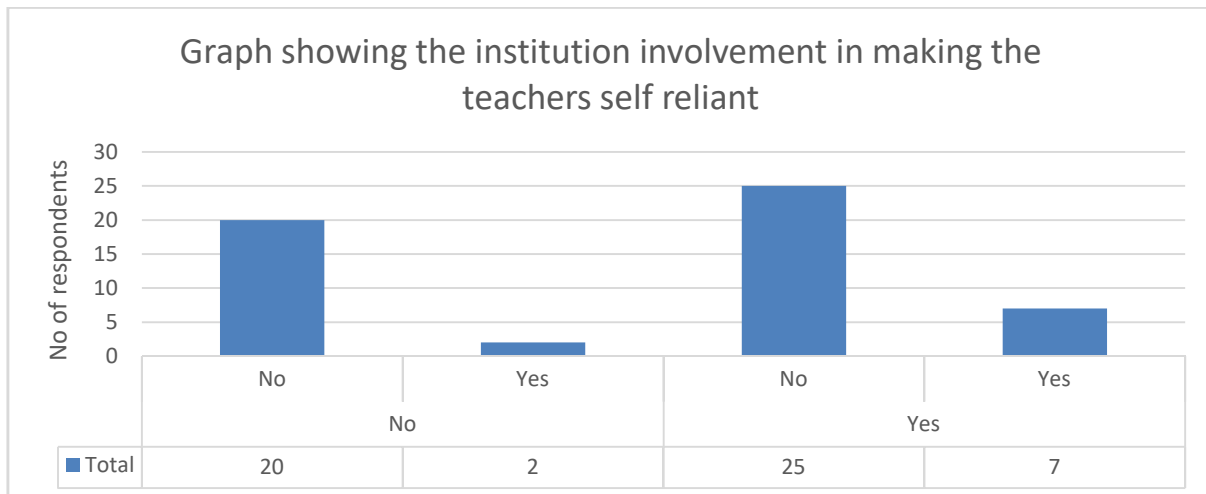
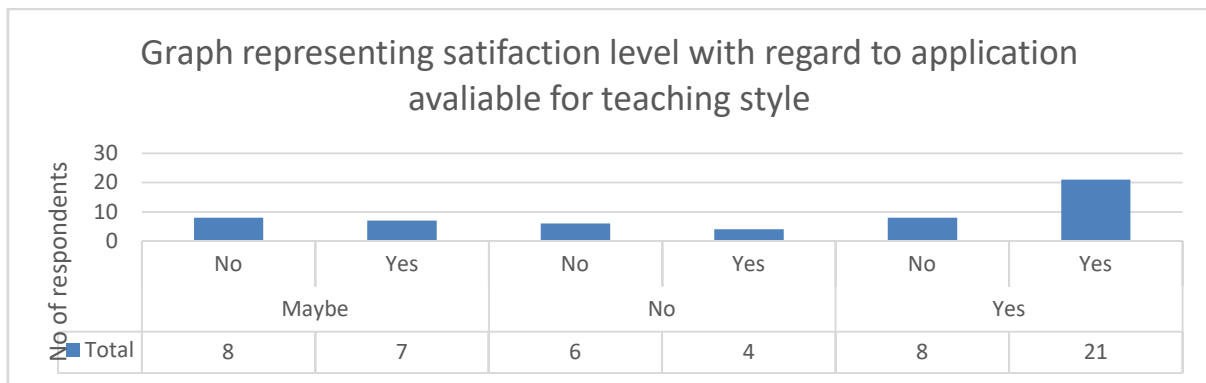
For this study we have used the primary data. To collect the data, we have used questionnaires. The link was circulated to faculties of degree colleges in and around

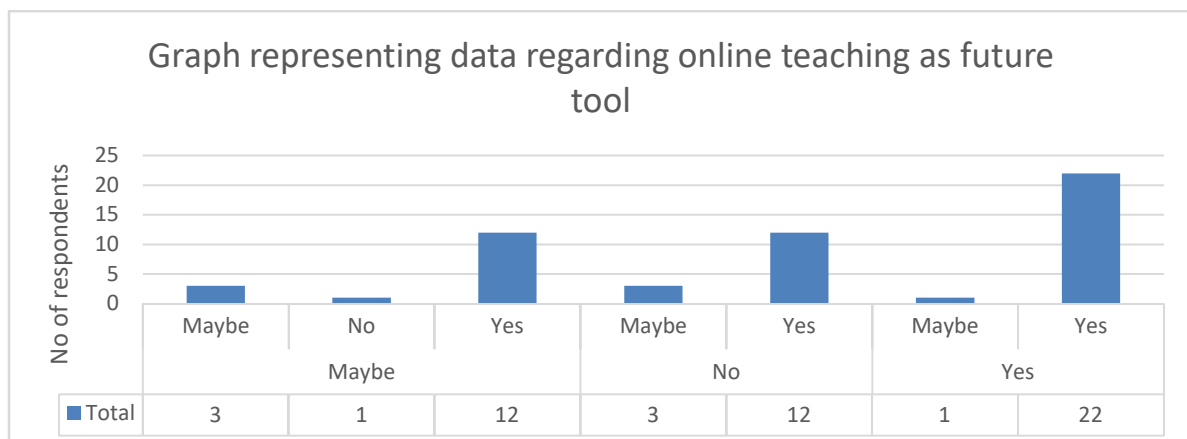
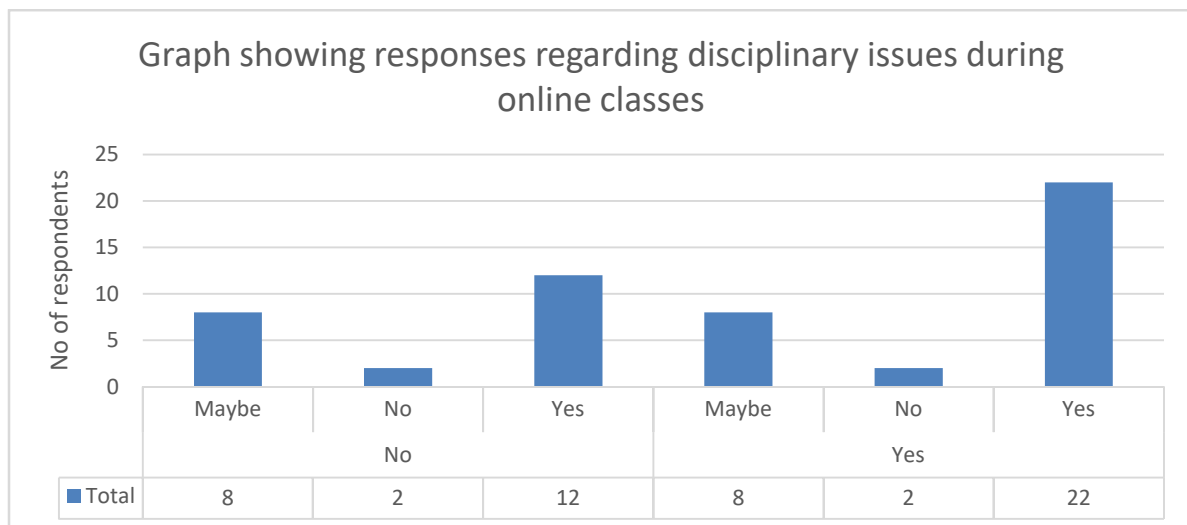
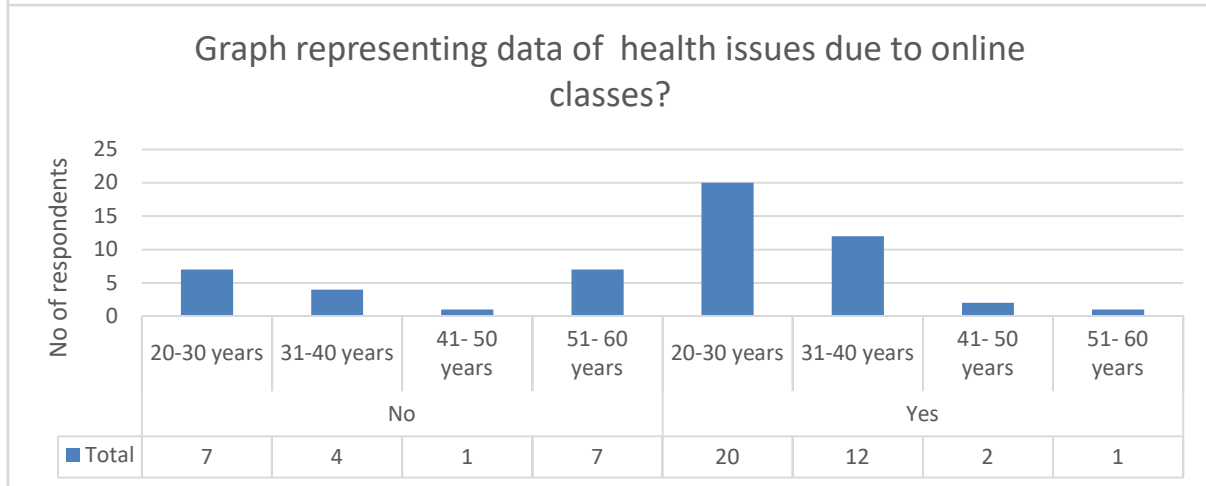
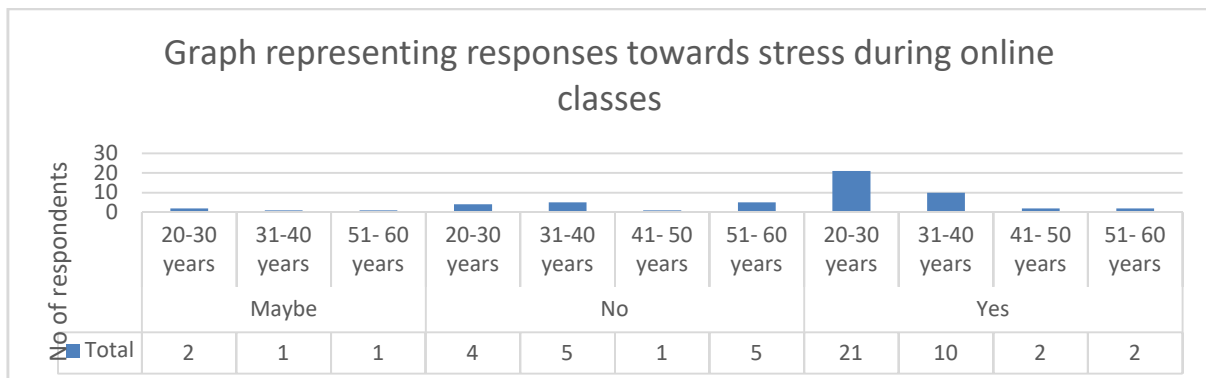
out the challenges teachers face in teaching online at home. The research is descriptive and analytical in nature, data is collected from secondary sources such as reports, news articles, blogs, interview videos, magazines, social media and newspapers to achieve the objectives of the article. The results of the survey show that higher education institutions (HEIs) have taken many initiatives to deliver education in this pandemic situation. But from the teacher's point of view, these initiatives have not been very successful. In online teaching, teachers may face problems such as insufficient technical facilities, family breakdown, lack of training, lack of clarity and direction, and lack of technical knowledge.

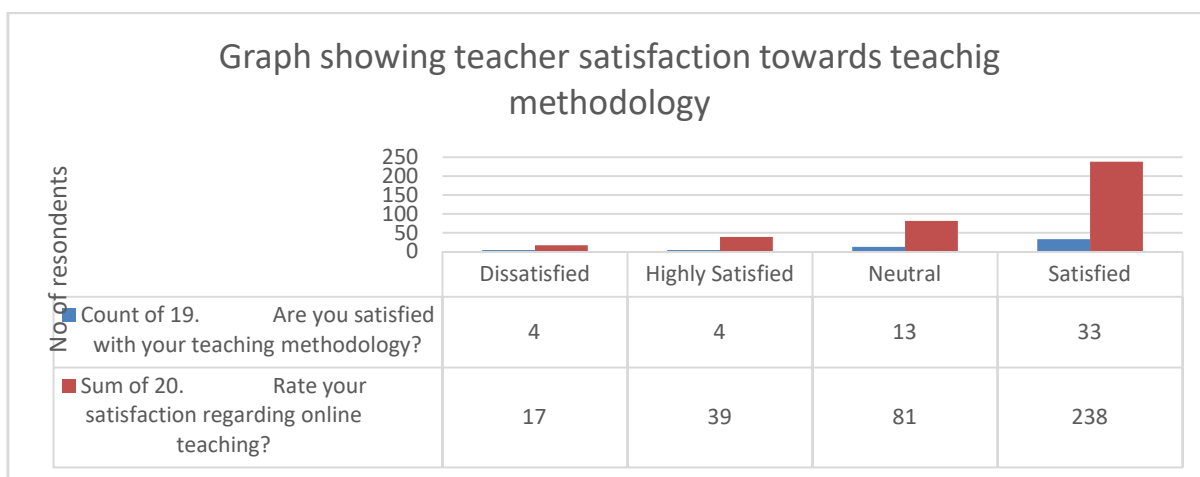
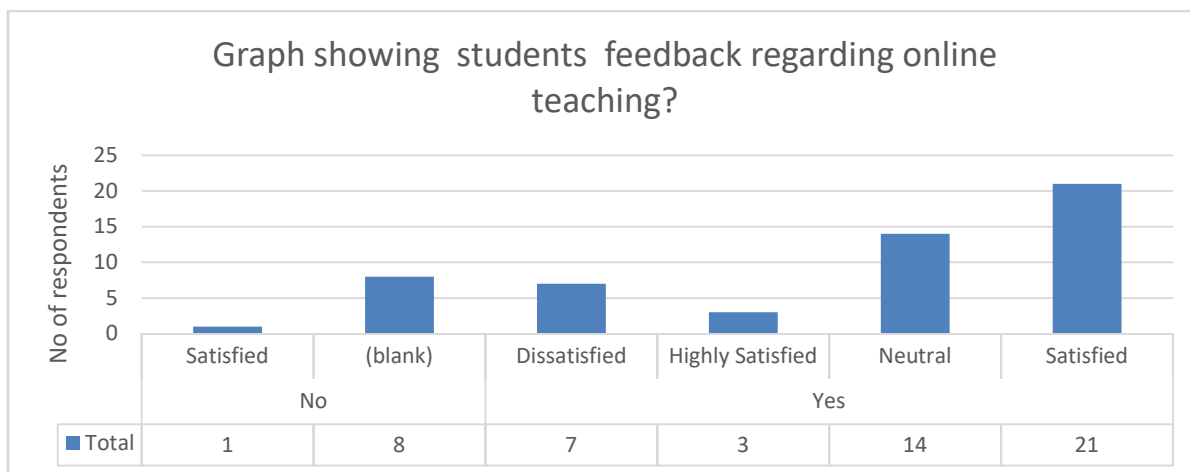
Bangalore. The sample size is 54. We have used graphical representation in order to interpret the result.

2.2 Data Analysis and Interpretation









From the responses of the respondents, we can say that the application which were available for the conduct of the online classes are not meeting the standards and It is proved that the traditional method of teaching is not suitable for online classes and many of the teachers have adopted different techniques for the online classes and hence were satisfied with their teaching.

Many faculties have felt that institution have provided the required training for the smooth flow of online classes but it was observed although the colleges have provided the required training for the teachers but the faculties felt that the institutions have not provided any financial assistance for the teachers to be equipped with the devices required for conducting of online classes .

The transition from traditional teaching to online teaching was not so easy for the age group of 20-30 years probably the reason would be that the teachers of this age was still new to the teaching field and the sudden change created a problems & challenges such as network issues, data pack problems, no proper

interaction from the students and many other problems associated with the online teaching in conveying the subject to the students through online.

Many respondents have agreed that Online classes is one of the surprise package for the teaching fraternity which completely changed the routine of teachers but also increased the workload, it is seen that compared to male faculties it was the female faculties have agreed that workload has increased compared to traditional method and due to this many faculties have faced various health issues majorly Vision problems, Chronic backpain, chronic headache, hearing problems etc..

It is observed that due to the increase in the workload and challenges of online teaching had resulted in the increase of stress among the teaching fraternity

Though online education made the teachers to face lot of challenges but they had adopted to the online teaching over a period of time since, they feel that this can be an effective tool in the future and also upon that this can be the future of education system. All though transition was

not so easy but now the teachers are happy with their performance

3. Conclusion

After a detailed study regarding the effects of online teaching on teacher's teaching methodologies, satisfaction level and health. It is seen that teachers have faced a lot of problems in the course of the transition from offline to online. These problems include technology upgradation, upskilling technical skills and ways of engaging the classes. Initially it was a tedious task but now it seems like a cake walk and hence most of the teachers are satisfied with their performance. This satisfaction is obtained because the teachers have changed their teaching methods, availability of applications complementing their styles, availability of devices to support such applications and training received from educational institution. However, the online teaching as caused adverse impact too like

increasing the workload, stress level and health issues like vision problems, chronic headaches, backpain and memory problems. This is seen majorly in the age group of 20- 30 years among the females for the probable reasons like- female have to look after entire household chores, their family and balance with work and the age group of 20- 30 years would be still in the start of their career and this sudden shift has left them with difficulties of understanding the subjects and conveying them in a comprehensive manner, along with this the change in syllabus. This online education system definitely will be future tool of education system as most of the teachers have shown interest of using a blended method of teaching. However, if this technique is used then few modifications with regard to duration of classes, tools of applications and approach of teachers has to be changed.

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“CAN BENGALURU BECOME AN IP (INTELLECTUAL PROPERTY) HUB-AN ANALYSIS WITH PORTER’S FIVE FORCES MODEL?”

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ABSTRACT

Bengaluru is the place for business establishment and sustainability. Being a startup mushrooming every day, it promises even a small business can reach the global level. Bengaluru's rise from pensioners' paradise to IT capital of India is Phenomenal. By the time Texas Instruments showed interest in opening an R&D Centre in Bengaluru, Indian engineers had already proved their worth in USA by being the biggest non-American contributors to the growth & success. Bengaluru was already brimming with the top-minds of the nation due to the presence of IISc Bengaluru, ISRO, DRDO, BEL, HAL, NAL, etc. Further bolstered the status of the city by further providing a platform for more MNCs to set up their centers in India. Bengaluru has created an aggressive image in building an entrepreneurial ecosystem to boost up innovation and development. Bengaluru is not only providing a platform for large-scale or MNC's but also grabs the start-ups and major MSMEs. This city also promises to meet the expectation of the global market by its quality and quantity work. National Intellectual Rights policy showcases the importance of value chain/SCM, skills, effective implementation of strategies, and most importantly IP management. Government of India initiatives like Make in India, Start-up India, Skill India, Digital India, and the latest one Athmanirbhar Bharath has an effective vision and mission towards enhancement of IP status. Concerning this Karnataka state government, policies are also focused FDI, IP enhancement training, and schemes. To protect start-ups and SMEs Karnataka state government has taken an initiative by innovation authority to protect IPs of the enterprise. This research paper is an attempt to know the opportunities and challenges faced by Bengaluru with respect to becoming an IP hub of India. The study is conducted based on Porter's five force model. For this study data collected from experts, SMEs, and other stakeholders with an extensive review of the literature

Key Words: Policies, Skills sets, Supply chain, MSMEs, Start-ups and IPR

1. Introduction

Poter's 5 model is considered the most powerful tool with respect to different stakeholders in the ever-dynamic SMEs. It has always been practicing and a need for an entrepreneur to identify the potential business growth and sustainability. Poter's five force model helps the business entrepreneurs for building effective strategies with respect to marketability, profitability, competitors, and the most elite aspects which leads to meet the global requirements by the business. Intellectual Property Rights are the most prominent aspect of business development and its sustainability. Intellectual Property Right can be defined as "A right that is had by a person or by a company to have exclusive rights to use its own plans, ideas, or other intangible assets without the worry of competition, at least for a specific period of time. These rights can include copyrights, patents, trademarks, traditional knowledge, GI tags and trade secrets." The reasoning for intellectual property is to encourage innovation without the fear that a competitor will steal the

idea and/or take the credit for it. The government of India has taken initiatives to enhance the IP status in a different field by providing subsidiaries to startups and MSMEs too. Make in India is associates with IP commercialization, IP awareness programmes, post-National IPR policy towards Startups and MSMEs. IPR not only contributes towards economic development but also enriches research and innovations. Research and Innovation are not only for large-scale industries or sectors, even SMEs and startups can be best in innovations. Due to a lack of awareness on IPR, most of the SMEs and startups are lagging in economic progression.

I.1 Review of Literature

By reviewing the various literature on the particular topic researcher got a concept clarity with connect to the above topic.

1.2 Strengths of Bengaluru

Bengaluru has potentials but the policy should be implemented effectively to meet global expectations. The view of Shira and associates (2019) mentioned the prospective sectors of

Bengaluru and its strengths. The particular article narrates the positive contents are in Bengaluru for research and development.

1.3 Opportunities and policies pertaining to Industries at Bengaluru

The study done by Damodaran, AnithaBotta, and Jyothi Ganiger(2018) reveals that the ranking of the global start-up ecosystem 2017 shows that Bengaluru is the only city that got a rank under 20. It clearly shows and indicates that the policy which is framed by the government of Karnataka pertaining to SMEs, Startups, and IPR is meant for sustainable growth. The strong entrepreneurial ecosystem, effective research and development, and industry and academia /institution interface made Bengaluru is the aspirant to gain major IP status in the country.

1.4 Initiatives and Awareness Schemes

To enhance the Intellectual Property rights the initiatives taken by the government of India by the National Innovation System (NIS) is to promote the industrial ecosystem and inclusive IPR protection and generation, especially by startups and SMEs. The study taken by Garima Sodhi, Akriti Jain & Rinki Singh (CIRC) (2019), declares that the awareness about IPR among the SMEs and start-ups are very low. Even though the majority of the start-ups in India are in the technology-based sector which includes Fintech, IoT, etc. In this research, they also conclude that majority of SMEs and startups are facing a lot of issues and challenges with respect to IP registering and IP management.

2. Research Methodology

2.1 Research questions

This study determines the subsequent Research questions/ Research Gap.

- What is the opinion of MSMEs and Startups towards sustainability with IPR?

- Challenges and Opportunities for Bengaluru are an IP hub?

2.2 Research objectives

- To know opinion of respondents about IPR by MSMEs and Startups.
- To analyze the factors influencing for IP hub under Porter's five force model.

2.3 Hypothesis

- H1: There is a Positive impact of the factors which influence Bengaluru to be an IP hub under Porter's five force model.

2.4 Methodology

The study is explorative and descriptive. To analyze and interpret the data, data is gathered through primary sources; a survey through questionnaire has been sent and discussed with various people within the Bengaluru to 50 respondents. Purposive sampling techniques are used to collect the data. This study is descriptive and explorative. It tends to describe the importance and impact IPR and MSMEs and startups in MSMEs (Entrepreneurs) perception as respondents in developing MSMEs through IPR by enhancing with essential knowledge of IPR by the respective stakeholders of economic sustainability.

2.5 Statistical tool

Descriptive analysis is used to prove the hypothesis and to interpret the data. The study was limited to Bengaluru only. All the core questions are on the Likert scale with a five-point scale is used to collect data.

2.6 Sample Unit

The sample unit is derived for the study is based on respondents' occupation, age, educational qualification, gender. Different MSMEs and Startups are Textile, Manufacturing, Information Technology, and few service sectors.

3 Descriptive Statistics

Sl.No	Particulars	N	Minimum	Maximum	Mean	Std. Deviation
1	IP awareness level, and IP filing is highly significant for startups and SMEs to protect their IP.	50	1	5	3.74	1.121405823
2	The initiatives and schemes of the state government is helping the start-ups & Entrepreneurs with the filing of patents or trademarks or copyrights	50	1	5	1.66	0.658073875
3	Considering the present situation your business requires more R&D or Innovation to reach the global competence.	50	2	5	4.34	0.745325569
4	Demand and Supply in the Bengaluru influence to adopt Innovation practices	50	3	5	4.52	0.579936661
5	Athmanirbhar Bharath package provides space and opportunities for Innovation	50	1	5	3.72	1.195911402
6	Policies of government and technological enhancement influences us to adopt innovative practices	50	1	5	3.74	1.139459234
7	There is an effective implementation of Government initiatives towards IPR.	50	1	5	3.26	1.225744255
8	The innovations by the MSME, start-ups such as patents, copyrights, trade secrets and others are necessary to protect for business growth and sustainability	50	2	5	4.02	0.795138289
9	Bengaluru has ample opportunity and having potentials to become an IP hub	50	1	5	2.56	1.402039331

The above table indicates that there is a strong relationship between Government policies and the growth of MSMEs. It also specifies there is an appositive impact of innovation and IPR by MSMEs.

From the above table, it shows that the standard deviation of all the particulars is more than 0.5 and the mean value is above 3.5 expect the government initiatives to boost up the sustainability of MSMEs and demand for MSMEs product and services. It indicates that still government and other authorities should implement an effective strategy to reach the policies and schemes to the people.

Here most of the respondents are accepted the Bengaluru is the place for innovation and R & D which enriches the pride of India by enhancing the IP status.

3.1 An Analysis of Potentials and Constraints of Bengaluru to be an IP hub

To identifies and analyze the competitiveness of the industries Poter's five force model is used. The five forces model is very apt to analyze the industries under different dimensions. Bengaluru is the place that gives more liberty to startups, SMEs, and large-scale industries too. Karnataka state government has an exclusive policy setup for Bengaluru. Being an IT and startup hub Bengaluru is lagging in generating intellectual property rights status. Due to a lack of awareness and lethargic behavior about IPR by SMEs and startups, these industries are facing sustainability issues. Poter's five force model is also known as the diamond model. In this regard, this study analyzes the four different dimensions to

measure competitiveness and to discuss Bengaluru to be an IP hub in future days. The dimensions are Potentials, strategy, network

and encounters, Demand and supply, Government policies and initiatives, Opportunities, and aspirations.



The below paragraphs provide a brief narration about different dimensions.

3.2 Potentials

Being an IT hub and Silicon Valley of India Bengaluru is open up to dynamic diversity in the markets. Thereputed and a greater number of engineering and management institutions are located in Bengaluru. The graduates who promote from the institutions are the best hope for human resource capital as well as development. Bengaluru has also bagged a world-class research and development center which contributes to the growth of SMEs and large-scale industries. Recently Bengaluru considers as the startup capital of India. Most of the public sector units are located in Bengaluru HAL, ISRO, BHEL, DRDO, BEL, and BEML. By considering the geographical and political factors Bengaluru is free from natural disasters because it comes under the Deccan plateau region, the major international political threatens are very few in Bengaluru compare to Delhi, Kolkata, and other cities of India because Bengaluru is far from national borders. Bengaluru is a place that connects major industry-oriented cities.

3.3 Strategy, network, and encounters

Bengaluru has a prospective growth by its outstanding performance towards the growth of

the economy. The challenges experienced by Bengaluru reveal that the effectiveness of governmental responses has been limited by a preference for expensive, large-scale infrastructure projects. The recent infrastructure bottlenecks have become a threatening call for Bengaluru which going to decline the growth and development of the city. Say for example the population explosion, Bengaluru has a huge population of 8.42 million, which has a large difference when compared to other major cities of Karnataka (i.e. Mysore, Hubli, etc) which is a major drawback while providing quality infrastructure. Next is a traffic problem, water, and sewage issues, and another bad striking issue is cultural mismanagement. At the same time cities like Pune, Hyderabad, etc are the competitors in innovation and Research and development. By analyzing these issues and challenges indicates that policymakers should come up with an effective strategy to clear the issues.

3.4 Demand and Supply

The industries which are located in Bengaluru which are having the capacity to fulfill the vision of the "Athmanirbhar Bharath" initiative that is Local to global. Because most of the startups are in Bengaluru and Bengaluru consider as the startup capital of India. The

demand which is created by Bengaluru will be supplied from the Bengaluru itself. Start from the hotel industry to the aerospace sector Bengaluru is a place where a different and wide range of buyers and sellers can match demand and supply by a variety of products and services. The SMEs which are located in Bengaluru are playing a crucial role in the development and growth of large-scale industries by their rapid, efficient, prompt access of inputs.

3.5 Government policies and initiatives

Bengaluru is the fastest and emerging growing city in the world. In the six decades Bengaluru is bagging a pleasure of distinctiveness in the design & manufacturing sector, availability of skilled manpower, and a good ecosystem that contributes to the SMEs, high-quality research institutions, suppliers of raw materials, financial institutions of repute, to name a few. It has all the ingredients of a progressive industry cluster. With respect to new entrants into the market and strong competition in the growth and development of other cities, the Karnataka government has a specialized policy to Bengaluru which will help to reach the global standards. The startup policy of Karnataka mainly focuses on the development of Bengaluru and also having the intention to enhance the IPR status by introducing the new policy and programs. The policies focus on the strong partnership between R & D institutions and Industrial technology business incubators(TBI), early stage of idea to proof a concept funding, encourages to venture capital, new age incubation networks motivate to gain the economic development.

3.6 Opportunities and Aspirations

Bengaluru is considered a leader in the IT sector of India by its extensive performance. The recent developments and growth of Bengaluru with respect to global competence. Bengaluru is not only catering to the needs of IT and large-scale industries but has all become

a platform for SMEs and Startups to enhance economic sustainability. Bengaluru is the place where it is accessible to major industrial corridors which are proposed by the government of India like Hosur, Ananathpur and Hubli, and Dharwad. Recently the cabinet committee on economic affairs approved Tumkur for special provisions on Industrial development.

The industrial revolution 4.0 is very aggressive pertaining to growth, R & D, innovations. So, in this regard, the proper awareness and effective IP management by startups and SMEs can make Bengaluru an IP hub of India.

3.7 Conclusion

From the above analysis and discussion, it indicates that Bengaluru has ample opportunity through rapid innovations, and research and development, which leads to enhance the IP status. To enhance the IP as an asset there is an absence of sharing knowledge regarding IP protection and IP management among the stakeholders of the business. Building IP competitiveness and a sustainable IPR ecosystem are quite challenging aspects. By effective IPR reach out and engagement programs for entrepreneurs, MSMEs, and startups we can expect more IP status in the future. In concern to this, there are a lot of challenges related to IP enhancement. There should be a need for IPR education, that should be included in the academic curriculum. Establishment of the constructive model by collaborating industry-academia-government interface. From the above study, we can conclude that to enhance the IP status at Bengaluru the contribution of SMEs and Startups are to a greater extent. IP is a need for an hour to adapt and adopt an ecosystem to strengthen the economic sustainability which leads to holistic development. Bengaluru creates confidence soon it will become an IP hub or IP capital of India.

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A STUDY ON HRIS AND ITS IMPACT ON ORGANIZATIONAL SUSTAINABILITY WITH SPECIAL REFERENCE TO AUTOMOBILE INDUSTRY

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ABSTRACT

Management contains a vital ingredient called as information. Information has achieved tremendous growth in the form of hardware, software, data management, and even information technology (IT) communication technology. In the global businesses in the today's world Information System (IS) is widely accepted and is considered very important for the organizations to survive. Human resources information system refers to the intersection of human resources and information technology through human resources software. It provides various services such as recruitment, candidate tracking, attendance management, performance appraisal, and benefits management. In general, HRIS improves the efficiency of human resource functions, and also helps the human resources department to develop in the direction of organizational planning, development management, training system, style, etc. It can become one of the powerful transformation tools for any Human Resources department.

Key Words: HRIS, Human resource management, Corporate Communication, Recruitment

1. Introduction

Information is an important part of management because we know that timely, accurate and relevant information is necessary for planning and decision making. The last decade has seen tremendous advancements in information technology (IT). There has been a revolution in hardware, software, and data management and communication technology. An information system includes a set of organized processes that provide information during execution to support planning and decision-making. In today's highly competitive global business environment, information systems (IS) are considered very important to the survival and prosperity of organizations. Information systems have become an important issue and act as "facilitators and facilitators" for the provision and analysis of cohesive information. It is the competitive environment that forces organizations to take immediate action to protect their existence and position in the industry. Therefore, organizations face difficulties in innovating new products and designing effective processes to gain a competitive advantage.

HRIS refers to the intersection of human resources and information technology through human resource software. In this way, human resource activities and processes can be executed electronically. This helps the company to plan, manage and control human resource costs more effectively without having

to allocate too many resources to it. HRIS also provides human resource functions, such as recruitment, candidate tracking, time and attendance management, performance evaluation and benefits management. This may also include employee self-service functions and even accounting functions. HRIS can be regarded as an intelligent database of employee information. Reallocating time to human resources can improve efficiency and department response time. HRIS has improved the knowledge management system of business organizations, thereby creating a competitive advantage in the market and increasing the satisfaction of stakeholders. Ultimately, HRIS data provides a new tool for human resources and management decision-making in large organizations.

1.1. Objectives of the Study

Research problems require research efforts to find solutions for a problem. The process of the research efforts comprises of collecting answers for the questions like What, When, Where, Who, and Why. These answers will be descriptive in nature while objective will prescriptive in nature. They are explained flexibly using the minimum district and are described. The purpose of this study is clearly established a research premise. By keeping these ideas in mind, researchers should study the concept of HRIS and their application according to the purpose of this study.

- 1) To Study HRIS effectiveness in the process of adopting the organization.
- 2) To find out the contribution of the personnel information system in personnel planning.
- 3) To know the employee perspectives deals with various performance characteristics of HRI.

2. Review of Literature

1) **Tulio Gomes and Jairo Eduardo** (2020) made a study on HRIS as innovation for organisation. The purpose of this study was to identify the relevant aspects to take advantage of the innovative potential of HRIS. At different stages of HRIS implementation, data was collected through semi-structured interviews with the help of eight information technology experts and ten human resource professionals from four organizations. Finally, it is found that to successfully implement HRIS in an organization, human resources professionals need to carefully analyze the implementation process and the characteristics of the human resource management model system.

2) **Lieli, Priyanto** (2018) observed a study on the Implementation of HRIS and its benefit for the organisation. The purpose of this study is to examine the impact of HRIS implementation on time efficiency, profitability, information quality, and management satisfaction. HRIS is found to be affecting time efficiency and management satisfaction. The bottom line is that implementing HRIS will not affect information quality or profitability.

3) **Gitika et.al** (2017) made a study on human resource development practices in Australia. This article aims to study the human resource development practices of multinational corporations (MNE) operating in Australia to understand the value of multinational corporations' investment in their human capital. The survey results show that less than 20% of multinational companies operating in Australia spend 4% of their annual salary on training and development. In addition, nearly a quarter of companies invest less than 1% in training and development. However, most multinational companies invest in their managers. The author suggests that future research needs to

incorporate longitudinal research design and insight into different organizational actions.

4) **Manivannan&Jayasakthivel Rajkumar** (2016) in the study benefits and barriers of Human Resource Information System stated that the HRIS is a newly implemented system. Employees and management must understand and simplify the HRIS system, which helps the organization develop employee skills and become part of the organization to obtain information from all departments in a timely manner. In addition, some of the obstacles preventing organizations from successfully implementing HRIS are lack of funds and lack of experience.

5) **Jahan** (2014) observed a theoretical study on the human resource information system. The goal of the researcher is to understand the needs of HRIS, the benefits and obstacles of its application. Researchers use primary and secondary sources for research data collection. The raw data comes from interviews with human resource professionals, human resource managers, organizations, and software developers. The researchers concluded that HRIS is very important for each organization to effectively manage human resources and make better decisions.

6) **Obeidat**(2012) concluded that Human resource information system functions were found to have a relationship with HRM functionalities. More specifically, it is found that strategic integration, forecasting and planning, human resource analysis, and communication and integration have nothing to do with human resource functions. With this in mind, it is found that the development of performance, knowledge management and recording, and compliance as the dimensions of the human resource information system is related to the human resource function.

3. Research Methodology

Data collection is a very important chapter in the research process. For researchers, this is very hard work. Successful completion of data collection tasks requires proper planning, hard work, and patience. The data collection process depends on two factors: 1. The type of data required 2. Selection of samples. The method used in this study involves collecting primary

and secondary data. The main data is collected from human resource managers, different departments of the organization, and employees of the organization through questionnaire surveys. Second-hand data comes from research articles, company websites, records kept by human resources

departments, magazines, etc. This study adopts convenience sampling technique for sample selection. The sample for this study included 249 employees of the organization. A well-managed questionnaire was distributed to the respondents.

4. Data analysis

Table 1: Demographic Profile of the Respondents

Features of Demographic	Respondents Number	Total Sample Percentage
Gender		
Male	156	62.65
Female	93	37.35
Age Group		
18-25 years	147	59.04
26-35 years	81	32.53
36-45 years	21	8.43
Educational Qualification		
Under Graduation	18	7.23
Post-Graduation	63	25.30
Diploma	168	67.47

4.1. HRIS Role in Recruitment

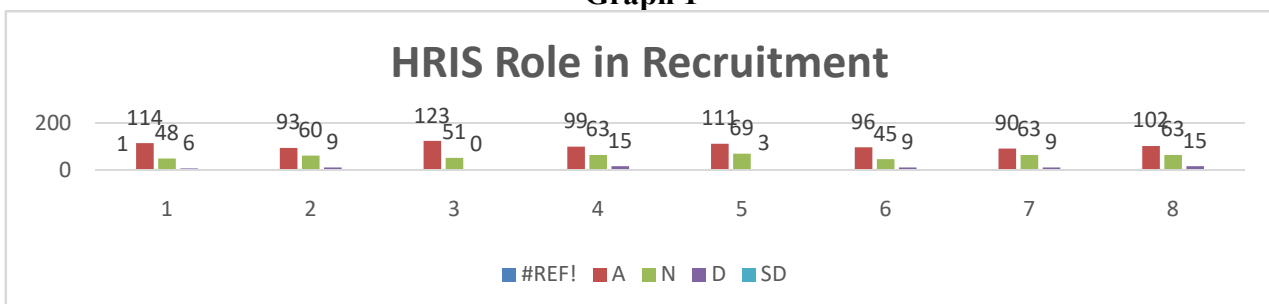
A study was made about the Role of HRIS in Recruitment and the results are shown in the table below:

Table 2: HRIS Role in Recruitment

SL. No	Particulars	SA	A	N	D	SD	Total
1	HRIS help to reduce recruiting costs	81	114	48	6	0	249
2	HRIS evaluates the recruiting processes effectively	87	93	60	9	0	249
3	HRIS effectively conducts comprehensive reporting and tracking of applicants	75	123	51	0	0	249
4	HRIS analyzes every position and the job title in the organization	72	99	63	15	0	249
5	HRIS utilizes the talents of employees at the right place at the right time	66	111	69	3	0	249
6	HRIS eliminates inappropriate applications as soon as possible and aims for a promising future Of candidates	99	96	45	9	0	249
7	Organisation uses HRIS recruitment subsystem at an appropriate level	87	90	63	9	0	249
8	HRIS create ideal job description and job specification	69	102	63	15	0	249

Source: Primary Data

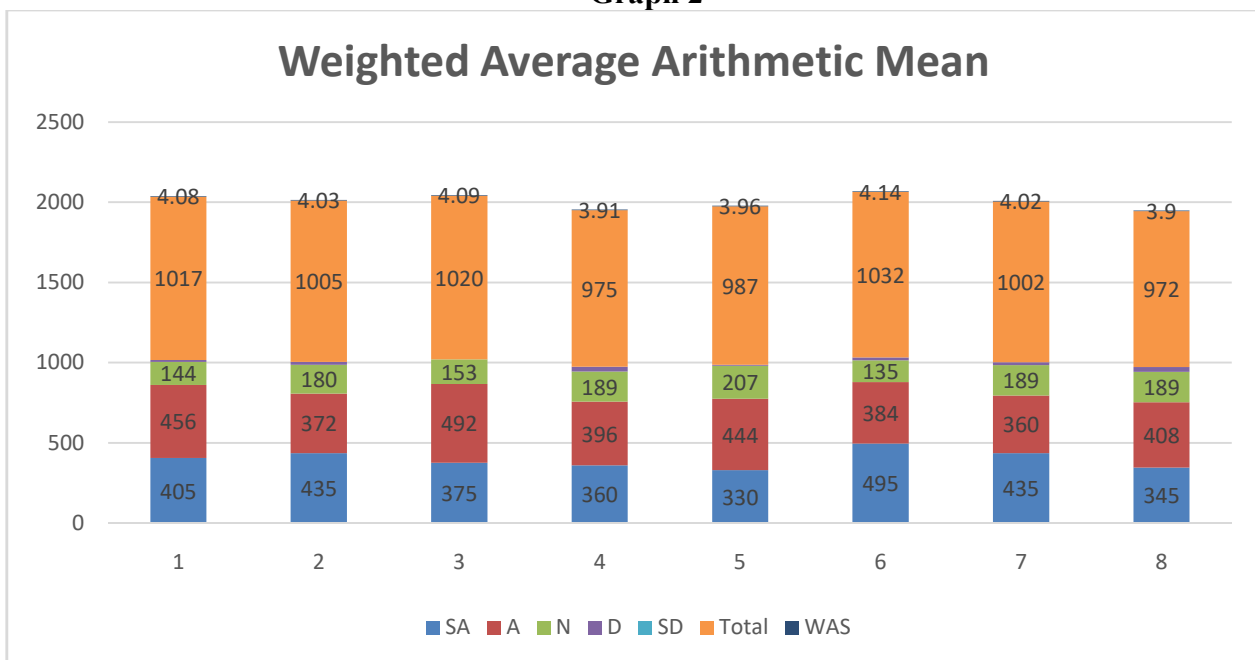
Graph 1



Weighted Average Arithmetic Mean

SL. No	Particulars	SA	A	N	D	SD	Total	WAS	Rank
1	HRIS help to reduce recruiting costs	405	456	144	12	0	1017	4.08	III
2	HRIS evaluates the recruiting processes effectively	435	372	180	18	0	1005	4.03	V
3	HRIS effectively conducts comprehensive reporting and tracking of applicants	375	492	153	0	0	1020	4.09	II
4	HRIS analyzes every position and the job title in the organization	360	396	189	30	0	975	3.91	VII
5	HRIS utilizes the talents of employees at the right place at the right time	330	444	207	6	0	987	3.96	VI
6	HRIS eliminates inappropriate applications as soon as possible and aims for a promising future Of candidates	495	384	135	18	0	1032	4.14	I
7	Organisation uses HRIS recruitment subsystem at an appropriate level	435	360	189	18	0	1002	4.02	IV
8	HRIS create ideal job description and job specification	345	408	189	30	0	972	3.90	VIII

Graph 2



From the weighted average arithmetic mean calculated in the above table, it is found that HRIS eliminates unsuitable applications quickly and focuses on promising candidates. This is considered to be one of the main role of HRIS in recruitment as it has got the first position with a weighted average score of 4.14. It is also observed from the table that HRIS creates ideal job specification and job description has got the last position with the

weighted average score of 3.90 and it is having less effectiveness in the role of recruitment in the automobile industry.

4.2. HRIS Role in Human Resource Planning

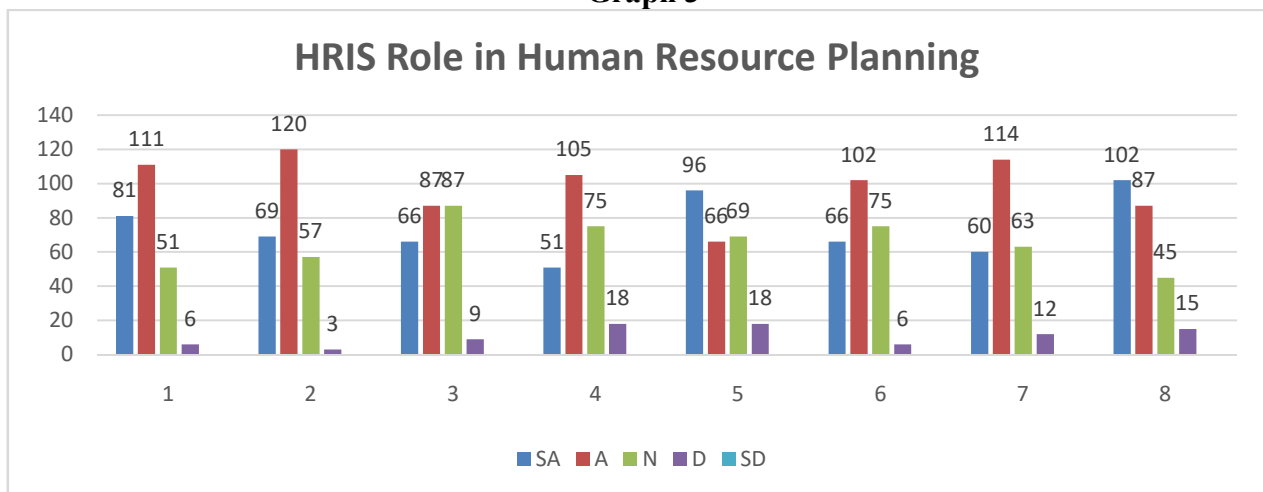
An effort has been made to know the Role of HRIS in Human Resource Planning and the results are shown in the table below

Table 3: HRIS Role in Human Resource Planning

Sl. No	Particulars	SA	A	N	D	SD	Total
1	HRIS predicts supply of Human Resources	81	111	51	6	0	249
2	HRIS continuously analysis and adjusts the need for human resources	69	120	57	3	0	249
3	HRIS manages the information within the organisation	66	87	87	9	0	249
4	HRIS estimates future human resources needs of the organisation	51	105	75	18	0	249
5	Role of HRIS matches with the organisation HR Strategy	66	102	75	6	0	249
6	HRIS will improve the accuracy of planning	96	66	69	18	0	249
7	HRIS manages information outside the organisation	60	114	63	12	0	249
8	HRIS ensures organisation has right type and number of employees at right place at right time	102	87	45	15	0	249

SA – Strongly Agree, A- Agree, N –Neutral, SD - Strongly Disagree, D – Disagree

Graph 3

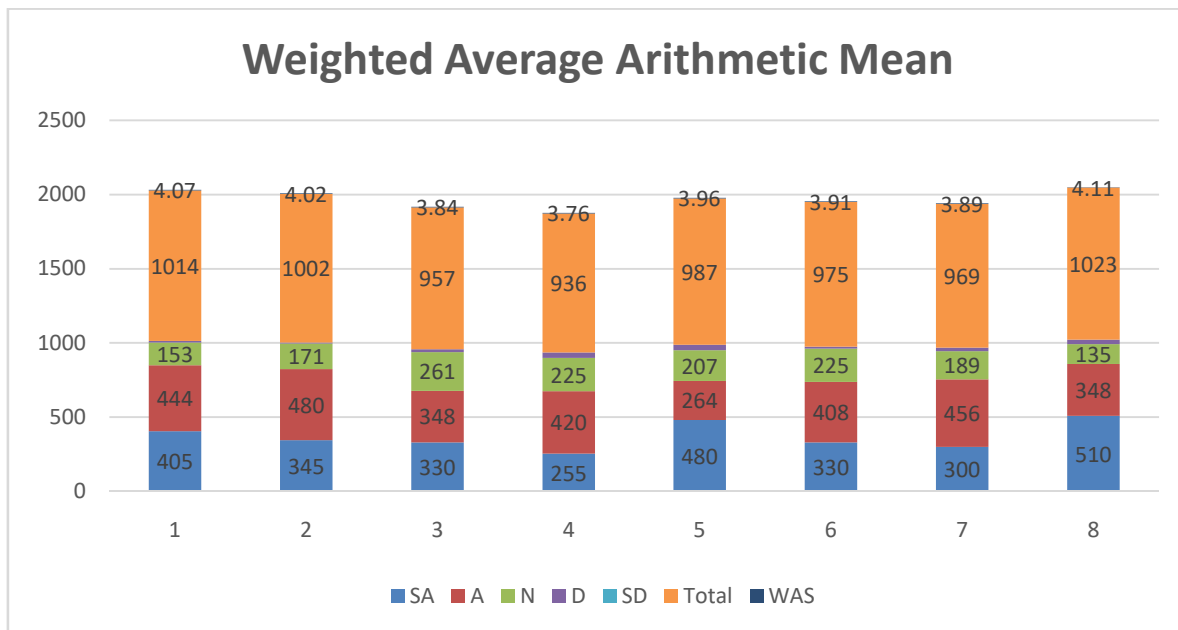


Weighted Average Arithmetic Mean

SL. No	Particulars	SA	A	N	D	SD	Total	WAS	Rank
1	HRIS predicts supply of Human Resources	405	444	153	12	0	1014	4.07	II
2	HRIS continuously analysis and adjusts the need for human resources	345	480	171	6	0	1002	4.02	III
3	HRIS manages the information within the organisation	330	348	261	18	0	957	3.84	VII
4	HRIS estimates future human resources needs of the organisation	480	264	207	36	0	987	3.96	IV
5	Role of HRIS matches with the organisation HR Strategy	255	420	225	36	0	936	3.76	VIII
6	HRIS will improve the accuracy of planning	330	408	225	12	0	975	3.91	V
7	HRIS manages information outside the organisation	300	456	189	24	0	969	3.89	VI
8	HRIS ensures organisation has right type and number of employees at right place at right time	510	348	135	30	0	1023	4.11	I

Source: Primary Data

Graph 4



It is found from the study that HRIS ensures organisation has right type and number of employees at the right place and at the right time. This is considered as one of the main roles of HRIS in Human Resource Planning as it has got the first place with the weighted average score of 4.11. It is also found from that the Role of HRIS matches with the organisation HR Strategy, as it has got the last position with the weighted average score of 3.76 and it is having less effectiveness in the role of Human Resource Planning in Automobile Industries.

5. Findings

This research was conducted to understand and the role of Human Resource Information System (HRIS) in human resource planning and recruitment. Based on the analysis of the collected data, HRIS deleted inappropriate applications in advance and targeted promising candidates because this is one of HRIS's primary roles in recruitment, as it has the highest weighted average score of 4.14.

The study also found that HRIS can ensure that an organization has the right type and number of employees at the right time and place. This is one of the main HRIS functions in HR planning because it has the highest weighted average value of 4.11. It can also be found from the weighted average score. The role of HRIS is aligned with the organization. HR strategy comes last with a weighted average

score of 3.90, which is less efficient in the HR planning role.

6. Suggestions

These suggestions include auxiliary data inputs, including theoretical structures and paradigms, as well as bibliographic research on the subject, and primary data, including information generated by structured questionnaires. Based on previous research on the collected data and the researchers' findings, the following recommendations will be made to link the HRIS with the organization's goals and strategies. The HRIS practice is not only applicable to day-to-day transactions, it is also called decision-making at the operational level. But it must also be used to implement the strategies necessary to meet the organizational goals specified by top management. HRIS is related to employee contributions. Organizations can use HRIS effectively to increase employee contributions to the organization. In HRIS communication, the communication between the organization and employees is very important to achieve the organizational goals and objectives of the development and growth of the organization. Therefore, the organization can use HRIS to improve communication with employees.

7. Conclusion

The efficiency of technology creation allows the HR department to focus on strategic issues

-for most companies, this includes knowledge management. Companies can now use technology to store best practices.

In general terms, HRIS improves the efficiency of the human resources function, helps to bring the potential of the human resources department to the organization, establishes structure, salary, time and attendance, performance evaluation, recruitment, learning management, system training and performance records. , Employee self-help service, scheduling, absenteeism

management, system, style, reduce human resources costs, improve the enthusiasm of human resources employees, analyze and solve problems, provide and develop a powerful performance evaluation system, systematic analysis of work and mentality changes adopted without problems. HRIS can be one of the powerful levels of change in the human resources department of any organization. By making HRIS part of the organization, the human resources department can become a strategic business partner.

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REINVENTING LEADERSHIP IN THE BANKING INDUSTRY FOR EFFECTIVE GROWTH THROUGH DIVERSITY MANAGEMENT

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ABSTRACT

In the recent uncertain times of the pandemic, most of the businesses got burnt. On the other hand, most private banks outperform public banks in terms of market capitalization. The data presented is as of July 16, 2021, wherein the top performers for public and private sector banks in terms of market capitalization were SBI INR 3,83,936.79 Cr, and HDFC Bank INR 8,41,000.85 Cr; the difference between SBI and HDFC is around INR 4,57,064.06 Cr, the market share of HDFC bank is more than double of the SBI. A company's market capitalization is proportional to its stage of development. Large-cap stock investments are generally more conservative than small-cap or mid-cap stock investments, posing less risk in exchange for less aggressive growth potential., There is always a possibility of increasing the market capital by increasing the market cap by introducing new shares. One possible solution for the public bank to reach the performance of a private bank is by implementing a creative approach to diversity management that includes the reinvention of leadership. An additional strategy that the public bank must follow is implementing an equal opportunity, open-door policy, lower maintenance of the hierarchical structure, and a customer-friendly method.

Keywords: Private Bank of India, Public Bank of India, Market capitalization, Bank

1. Introduction

A stock's market cap is the total value of all outstanding shares and reflects the company's worth. When the value of a company's stock rises, so does its market capitalization. Diversity gives rise to new ideas because it gives people the freedom to think beyond the box. When collective ideas for advancement reach a critical mass, individuals will identify more senior individuals and turn to them for ideas and information. These individuals can then promote ideas and the performance of the capital market of both the public and private banks, influencing who controls financial resources to use those resources to further those ideas., Jones, B., & Olken, B. (2005). Individual leaders have a sizable influence on how nations develop. Additionally, leaders appear to affect policy outcomes, particularly monetary policy.

There is a possibility that progress is probable by reinventing leadership in the banking industry, and such growth is possible with the addition of effective diversity management., However, this is not easy to determine due to India's current COVID-19 situation. COVID-19 has brought India's economic situation to a grinding halt. It results owing to irrational lockdown management and an absence of a premeditated approach. Without a doubt, the bank's capital market has been impacted by the

COVID-19 scenario. The extent to which an impact is felt is determined by how it is planned, controlled, and managed. India could not sustain incomes during the MCO (Movement Control Order) and thus could not relaunch the economy following the restrictions' lifting.

India's informal economy is critical to the country's GDP. The informal economy has no control mechanism or centralized structure. It is challenging to construct a value chain for the Indian agricultural sector because it lacks a head and tail. Thus, a concrete solution to the situation can be proposed. A holistic approach has a chance of resolving the situation successfully. India's current policies have failed to inspire confidence in the populace, resulting in waves of agitation, hartal, and non-cooperation movements. Corporatization of India's agriculture has resulted in agitation, hartal, and non-cooperation movements in the country's capital, most likely the world's most considerable agitation.

2. Review of selected literature

Sikula, Sr., Andrew, and Kim W. Chong. (2004) Leadership must be understood and described differently based on what we have understood over the previous two decades about organizational leadership.

Hewlett, S. A., Marshall, M., & Sherbin, L. (2013, December) Along with a modern classification, a model of leadership for the twenty-first century must be developed with steps and criteria opposed to pre-2000 thought and ideology. This article introduces a new concept and model of leadership and defines leadership dimensions, steps, and lessons. Additionally, it brings a new idea into management/ leadership/organizational literature called Blended Dualism, which summarises cutting-edge managerial thought into a holistic, integrated mixture of what before appear to be conflicting or contradictory concepts. **Vivero, R. L. (2002)** Process innovation has a favourable and significant impact on the efficiency growth of a company.

Ufua, D. E., Salau, O. P., Ikpefan, O., Dirisu, J. I., & Okoh, E. E. (2020) This study looks at private business leaders in Nigeria. It prioritizes understanding how to apply various leadership styles to complicated operational settings. The research used a commercial cattle farm case study in Nigeria as the approach, including systemic intervention. A flexible strategy utilized many leadership theories to solve key leadership challenges highlighted in the case study. One of the study's results is that using one leadership style across the research duration is challenging due to the vague and ambiguous nature of complications in selecting the best leadership style for varied study phases.

Kong, L., & Su, H. (2021) found that the more a company capitalizes its R&D expenditure, the better it performs. Additionally, the short-term market reaction regression demonstrates that an increase in development expenditure cannot directly result in a market reaction. The long-term market performance regression results indicate that the market accepts the lag associated with R&D achievements and anticipates that these achievements will convert additional intangible assets. In general, findings suggest that only R&D expenditures, which constitute intangible assets, accurately reflect the capitalization value of companies and facilitate long-term innovation.

Unger, R. (2004) Increased innovation promotes capital accumulation by increasing the marginal product of capital. Increased

capital accumulation stimulates innovation by increasing the profit potential of a successful innovator. This finding contradicts the widely held belief that long-run growth rates are solely determined by innovation, while capital accumulation only determines the path's level. The second section discusses the implications of combining capital accumulation and innovation-led growth for growth accounting.

Okafor, E. E. (2013) one of the most important things impacting productivity in every workplace is leadership. This article explores the link between leadership and productivity in Nigeria, using the country as a focus point. This article critically examines leadership and productivity ideas. It incorporates a range of existing theories of leadership as well as other empirical studies on the topic area. Also, it discusses diverse interpretations of productivity, as well as how it is quantified, variables that impact it, and the potential advantages of increased productivity. According to the research, it is common for people in work environments to adopt leadership styles based on their environment. The study hypothesizes that overall productivity in both the public and private sectors remains low because of inadequate management style. Nigeria's transition from a poverty-stricken nation to a wealthier and more vibrant one was nonetheless doomed to fail because of weak political leadership. Therefore, according to the report, unless there is vigorous and well-directed political and organizational leadership and enthusiastic grassroots followership on both the organizational and national levels, national progress would remain an illusion.

3. Operational Definition

Leadership must reinvent itself, again and again, to remain effective in the global economy. If you want to be a successful leader for the long term, you must constantly reinvent yourself and your approach. Without it, you will merely become a leader who is no longer effective and will eventually become futile, and something within you will perish as well, such as your soul.

Market capitalization is the company's current share price and the total number of outstanding shares added together. It is determined by

multiplying the current market price of the company's share by the total number of outstanding shares.

Diversity management is a practice or trait of incorporating or involving individuals from

diverse socioeconomic and cultural origins and persons of various genders, cultural backgrounds, and other characteristics.

Table 1. Public Sector Banks in India, Top Companies in India - BSE

Public Sector Banks in India						
SI No	Name of the Bank	Market Capitalisation (Rs. Cr)	Net Sales (Rs. Cr)	Net Profit (Rs. Cr)	Total Assets (Rs. Cr)	Other Income (Rs. Cr)
1	SBI	3,83,936.79	2,65,150.63	20,410.47	45,34,429.63	43,496.37
2	IOB	47,728.59	16,965.53	831.47	2,74,010.35	5,559.02
3	PNB	44,980.00	80,749.77	2,021.62	12,60,632.62	12,811.85
4	Bank of Baroda	42,275.89	70,495.06	828.96	11,55,364.77	12,364.44
5	Bank of India	27,828.16	40,599.44	2,160.30	7,25,856.45	7,441.49
6	Union Bank	25,049.35	68,767.33	2,905.97	10,71,705.84	11,336.85
7	Canara Bank	24,915.15	69,239.78	2,557.58	11,53,675.03	15,285.29
8	Central Bank	22,049.59	22,730.23	-887.58	3,69,214.99	3,167.21
9	UCO Bank	17,205.77	14,446.15	167.03	2,53,336.11	3,720.27
10	Indian Bank	16,798.12	39,105.79	3,004.68	6,26,005.02	6,079.25
11	Bank of Maharashtra	15,744.38	11,868.54	550.25	1,96,665.01	2,625.27
12	Punjab & Sind Bank	8,125.60	6,973.91	-2,732.90	1,10,481.89	902.8

Data as on July 16, 2021, 16:00 IST. Top Companies in India - BSE. (2021, July 16). In Money Control

Table 2. Private Sector Banks in India, Top Companies in India - BSE

Private Sector Banks in India						
SI No	Name of the Bank	Market Capitalisation (Rs. Cr)	Net Sales (Rs. Cr)	Net Profit (Rs. Cr)	Total Assets (Rs. Cr)	Other Income (Rs. Cr)
1	HDFC Bank	8,41,000.85	1,20,858.23	31,116.53	17,46,870.52	25,204.89
2	ICICI Bank	4,57,268.94	79,118.27	16,192.68	12,30,432.68	18,968.53
3	Kotak Mahindra	3,46,204.93	26,840.28	6,964.84	3,83,488.62	5,459.19
4	Axis Bank	2,36,373.05	63,645.29	6,588.50	9,96,118.42	14,838.20
5	IndusInd Bank	80,830.38	28,999.80	2,836.39	3,62,972.75	6,558.61
6	Bandhan Bank	49,930.89	12,524.21	2,205.46	1,14,993.05	2,109.06
7	IDBI Bank	40,644.08	19,931.76	1,359.46	2,97,764.08	4,625.17
8	AU Small Finance	38,459.94	4,950.05	1,170.68	51,591.31	1,451.55
9	IDFC First Bank	33,547.95	15,967.86	452.28	1,63,143.88	2,253.70
10	Yes Bank	33,623.68	20,041.84	-3,462.23	2,73,542.77	3,340.71
11	Federal Bank	17,547.33	13,757.90	1,590.30	2,01,367.39	1,944.91
12	RBL Bank	12,854.03	8,214.54	507.78	1,00,650.61	2,057.84

Data as on July 16, 2021, 16:00 IST. Top Companies in India - BSE. (2021, July 16). In Money Control

Table 3. Ranking: Public Banks

Public Sector Banks in India											
Ranking based on value, data as of July 16 2021											
Sl No	Name of the Bank	Market Capitalisation (Rs. Cr)	Rank	Net Sales (Rs. Cr)	Rank	Net Profit (Rs. Cr)	Rank	Total Assets (Rs. Cr)	Rank	Other Income (Rs. Cr)	Rank
1	SBI	3,83,936.79	1	2,65,150.63	1	20,410.47	1	45,34,429.63	1	43,496.37	1
2	IOB	47,728.59	2	16,965.53	9	831.47	7	2,74,010.35	9	5,559.02	8
3	PNB	44,980.00	3	80,749.77	2	2,021.62	6	12,60,632.62	2	12,811.85	3
4	Bank of Baroda	42,275.89	4	70,495.06	3	828.96	8	11,55,364.77	3	12,364.44	4
5	Bank of India	27,828.16	5	40,599.44	6	2,160.30	5	7,25,856.45	6	7,441.49	6
6	Union Bank	25,049.35	6	68,767.33	5	2,905.97	3	10,71,705.84	5	11,336.85	5
7	Canara Bank	24,915.15	7	69,239.78	4	2,557.58	4	11,53,675.03	4	15,285.29	2
8	Central Bank	22,049.59	8	22,730.23	8	-887.58	11	3,69,214.99	8	3,167.21	10
9	UCO Bank	17,205.77	9	14,446.15	10	167.03	10	2,53,336.11	10	3,720.27	9
10	Indian Bank	16,798.12	10	39,105.79	7	3,004.68	2	6,26,005.02	7	6,079.25	7
11	Bank of Maharashtra	15,744.38	11	11,868.54	11	550.25	9	1,96,665.01	11	2,625.27	11
12	Punjab & Sind Bank	8,125.60	12	6,973.91	12	-2,732.90	12	1,10,481.89	12	902.8	12

Table 4. Ranking: Private Banks

Private Sector Banks in India											
Ranking based on value, data as of July 16 2021											
Sl No	Name of the Bank	Market Capitalisation (Rs. Cr)	Rank	Net Sales (Rs. Cr)	Rank	Net Profit (Rs. Cr)	Rank	Total Assets (Rs. Cr)	Rank	Other Income (Rs. Cr)	Rank
1	HDFC Bank	8,41,000.85	1	1,20,858.23	1	31,116.53	1	17,46,870.52	1	25,204.89	1
2	ICICI Bank	4,57,268.94	2	79,118.27	2	16,192.68	2	12,30,432.68	2	18,968.53	2
3	Kotak Mahindra	3,46,204.93	3	26,840.28	5	6,964.84	3	3,83,488.62	4	5,459.19	5
4	Axis Bank	2,36,373.05	4	63,645.29	3	6,588.50	4	9,96,118.42	3	14,838.20	3
5	IndusInd Bank	80,830.38	5	28,999.80	4	2,836.39	5	3,62,972.75	5	6,558.61	4
6	Bandhan Bank	49,930.89	6	12,524.21	10	2,205.46	6	1,14,993.05	10	2,109.06	9
7	IDBI Bank	40,644.08	7	19,931.76	7	1,359.46	8	2,97,764.08	6	4,625.17	6
8	AU Small Finance	38,459.94	8	4,950.05	12	1,170.68	9	51,591.31	12	1,451.55	12
9	Yes Bank	33,623.68	9	20,041.84	6	-3,462.23	12	2,73,542.77	7	3,340.71	7
10	IDFC First Bank	33,547.95	10	15,967.86	8	452.28	11	1,63,143.88	9	2,253.70	8
11	Federal Bank	17,547.33	11	13,757.90	9	1,590.30	7	2,01,367.39	8	1,944.91	11
12	RBL Bank	12,854.03	12	8,214.54	11	507.78	10	1,00,650.61	11	2,057.84	10

Table 5. Ranking: Public & Private Banks (Green: Public Banks)

Private & Public Sector Banks in India, Ranking based on value, data as of July 16 2021											
SI No	Name of the Bank	Market Capitalisation (Rs. Cr)	Rank	Net Sales (Rs. Cr)	Rank	Net Profit (Rs. Cr)	Rank	Total Assets (Rs. Cr)	Rank	Other Income (Rs. Cr)	Rank
1	HDFC Bank	8,41,000.85	1	1,20,858.23	2	31,116.53	1	17,46,870.52	2	25,204.89	2
2	ICICI Bank	4,57,268.94	2	79,118.27	4	16,192.68	3	12,30,432.68	4	18,968.53	3
3	SBI	3,83,936.79	3	2,65,150.63	1	20,410.47	2	45,34,429.63	1	43,496.37	1
4	Kotak Mahindra	3,46,204.93	4	26,840.28	12	6,964.84	4	3,83,488.62	11	5,459.19	13
5	Axis Bank	2,36,373.05	5	63,645.29	8	6,588.50	5	9,96,118.42	8	14,838.20	5
6	IndusInd Bank	80,830.38	6	28,999.80	11	2,836.39	8	3,62,972.75	13	6,558.61	10
7	Bandhan Bank	49,930.89	7	12,524.21	20	2,205.46	10	1,14,993.05	21	2,109.06	20
8	IOB	47,728.59	8	16,965.53	16	831.47	16	2,74,010.35	15	5,559.02	12
9	PNB	44,980.00	9	80,749.77	3	2,021.62	12	12,60,632.62	3	12,811.85	6
10	Bank of Baroda	42,275.89	10	70,495.06	5	828.96	17	11,55,364.77	5	12,364.44	7
11	IDBI Bank	40,644.08	11	19,931.76	15	1,359.46	14	2,97,764.08	14	4,625.17	14
12	AU Small Finance	38,459.94	12	4,950.05	24	1,170.68	15	51,591.31	24	1,451.55	23
13	Yes Bank	33,623.68	13	20,041.84	14	-3,462.23	24	2,73,542.77	16	3,340.71	16
14	IDFC First Bank	33,547.95	14	15,967.86	17	452.28	20	1,63,143.88	20	2,253.70	19
15	Bank of India	27,828.16	15	40,599.44	9	2,160.30	11	7,25,856.45	9	7,441.49	9
16	Union Bank	25,049.35	16	68,767.33	7	2,905.97	7	10,71,705.84	7	11,336.85	8
17	Canara Bank	24,915.15	17	69,239.78	6	2,557.58	9	11,53,675.03	6	15,285.29	4
18	Central Bank	22,049.59	18	22,730.23	13	-887.58	22	3,69,214.99	12	3,167.21	17
19	Federal Bank	17,547.33	19	13,757.90	19	1,590.30	13	2,01,367.39	18	1,944.91	22
20	UCO Bank	17,205.77	20	14,446.15	18	167.03	21	2,53,336.11	17	3,720.27	15
21	Indian Bank	16,798.12	21	39,105.79	10	3,004.68	6	6,26,005.02	10	6,079.25	11
22	Bank of Maharashtra	15,744.38	22	11,868.54	21	550.25	18	1,96,665.01	19	2,625.27	18
23	RBL Bank	12,854.03	23	8,214.54	22	507.78	19	1,00,650.61	23	2,057.84	21
24	Punjab & Sind Bank	8,125.60	24	6,973.91	23	-2,732.90	23	1,10,481.89	22	902.8	24

4. Interpretation and Discussion

According to the data, private banks outperform public banks; this study selected the top 12 private and public banks based on

market capitalization. The market capitalization value for the 12 private banks was 21,88,286.05 Cr, and for the 12 public banks market capitalization value was

6,76,637.39 Cr; the difference is about 13,78,428.24 Cr.

Jones, B., & Olken, B. (2005). Individual leaders have a sizable influence on how nations develop. Additionally, leaders appear to affect policy outcomes, particularly monetary policy. Most private sector banks display better market capitalization performance even though public sector banks have more branches than the private sector. In this critical junction, public sector banks should reinvent their leadership roles for effective diversity management and perform better in market capitalization. A company's market capitalization is proportional to its stage of development. Large-cap stock investments are generally more conservative than small-cap or mid-cap stock investments,

posing less risk in exchange for less aggressive growth potential.

5. Conclusion

Re-inventing leadership in the banking industry for effective diversity management could be one solution for the public bank to bring the performance to the level of a private bank, some other strategy the public bank needs to follow the option of equal opportunity, open-door policy, less maintenance of the hierarchical structure, user-friendly approach towards the customer. There is a possibility to increase the market capital by increasing the market cap by introducing new shares. The figure represents the total market capitalization of all outstanding shares of a company's stock, representing the company's overall worth to the public. Market capitalization increases when the price of a share of the stock rises in value.

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“AWARENESS LEVEL AMONG COLLEGE STUDENTS TOWARDS ORGANIC FOOD PRODUCTS WITH REFERENCE TO BANGALORE CITY”

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ABSTRACT

Organic products are actually good for health and environment. Even though it is available in shops, people are not aware of it. Some of them could not make out the difference between organic and conventional food items. Always it is better to understand the level of knowledge among customers to create demand for the product. Younger generation must know the importance of green products and its uses. Knowledge of students towards organic food items can be improved through special programs, exhibitions. This study is to identify the awareness level of college students towards organic food items.

Key words: *Organic, Conventional food, Environment, Demand.*

1. Introduction

The word organic is closely related to biodiversity and it is getting highlighted due to its end number of benefits. Organic food items are chemical free and it is not harmful to the human body. The production and processing of green products are ecofriendly. Recently many farmers are engaging in organic farming. Organic farming is one of India's fastest-growing industries. People are aware of the dangers of pesticides and are participating in more public awareness campaigns. India is known for exporting wide varieties of organic products to different parts of the world. Food products are more familiar in that category. Organic food items include meat, dairy products, drinks, fruits, vegetables and other processed food items. Pesticides, preservatives, and genetically modified organisms are not allowed in organic food. Some specialty businesses were needed to raise awareness and promote the sale of organic products. People are getting increasingly interested in organic products. Social media is the primary means of spreading awareness. Social media plays a vital role for awareness of organic products in promoting their use and its usage by the general public. There is more number of organic shops located in Bangalore City. It is important to attract the younger generations towards healthy food habits. Most of them are interested to consume junk food and do not know the side effects of their consumption. Green products consumption can avoid serious health issues. The study is an attempt to identify the awareness level of youth towards

organic food items. Data collected from college students of Bengaluru city.

1.2 Objective of the Research

- To study the awareness of college students towards organic food
- To identify the factors affecting the buying behaviour of organic food items

1.3 Research Methodology

- The research was conducted using both primary and secondary data. Primary data was collected through questionnaire and data was analyzed using simple percentage method. The sample size used for the study is 50.

2. Review of Literature

Chattopadhyay and Khanzode (2019) explained that the people are giving much importance to their intakes. This is due to the knowledge about the changes happening to their surroundings such as air pollution, water contamination, and presence of chemicals in food and so on. Number of consumers is increasing in the city since they are aware of the impact of eatables on human health.

Bharath and Chandrashekar (2018) states that India is ranked at the ninth position in terms of organic export. Variety of food items are exporting to foreign nations. Consumers do not know the fact that the process of certification is the reason behind the increase in price. Organic products are helping to preserving the environmental resources in a natural way.

Kumar and Dhanalakshmi (2018) there is scientific proof that organic food is of higher quality than conventional food. Organic facts are a firm believer in organic food. The demand for foods that are tailored to a person's individual health needs and lifestyle will continue to rise. In day-to-day eating activities, pupils do not have knowledge about how to buy or consume organic food.

Patel and Donga (2018) the impact of several demographic characteristics on organic food consumption was investigated. Living with teenagers appears to be an essential aspect in instilling a positive attitude toward organic product usage among many Indians. The National Organic Food Council conducted the research.

Amudha and Kanagarathinam (2017) this survey was designed to determine consumer awareness of organic food products. The study's main finding was that the majority of consumers are unaware of product availability in the market in Coimbatore, Tamil Nadu. The majority of consumers were unaware that organic food was available in their neighborhood.

Sundaresh and Babu (2017) In Coimbatore, a survey was undertaken on college students' awareness and attitudes regarding organic food products. The study's most important finding was that respondents preferred to use organic products over non-organic products. They deduced that the students are environmentally sensitive when it comes to organic meals.

2.1 Data Analysis and Findings

Table 1: Gender

Gender	No .of Respondents	Percentage	Cumulative Frequency
Male	18	36%	18
Female	32	64%	50

Table 1 is showing that out of 50 samples 18 were male and it is 36% of the total respondents. 32 were female, which is contributing 64% of the total number.

Table 2: Age

Age	No .of Respondents	Percentage	Cumulative Frequency
Up to 18 years	15	30%	15
19 – 20 years	11	22%	26
21-22 years	14	28%	40
Above 22 years	10	20%	50

Table 2 reveals that, out of 50 respondents 15 were up to the age of 18, which is forming 30% of the total. 11 were between 19 to 20 years and it is 22 % of the sample size. 14 participants are between the ages 21 to 22, which is 28% of the collected sample. 10 were above 22 years and it is 20% the total respondents.

Table 3: Awareness of College Students

Age	Total No .of Respondents	No of people aware	Percentage
Up to 18 years	15	14	93.33%
19 – 20 years	11	11	100%
21-22 years	14	14	100%
Above 22 years	10	10	100%

Table 3 shows the awareness level .Out of 50 samples collected, 93.33% are coming under the age group up to 18 and are aware of organic food ,100% awareness is exhibited in the categories of 19-20, 21-22 and above 22 years.

Table 4: Factors affecting purchase decision

Features	Total No of Respondents	No of people aware	Percentage
Eco friendly in nature	50	48	96%
Good for health	50	46	92%
Premium price	50	44	88%
Certified products	50	30	60%

Table 4 shows that out of 50 respondents 96% purchase the organic products because it is eco -friendly in nature, 92% prefer it due to the health benefits of green food items ,88%

understood that the organic products are costly and 60% consume it, because of certification.

Table 5: Availability

Places of availability	Total No of Respondents	No of people aware	Percentage
Super markets	50	20	40%
Directly from farmers	50	11	22%
Organic shops	50	14	28%
Online shops	50	12	24%

Table 5 reveals that out of 50 respondents, 40% knows that the organic food items are available in supermarkets, 22% knows that the organic food products can be purchased directly from farmers. Only 28% are aware of the Organic

shops exclusively selling certified products. Out of the total respondents 24 % are aware of the scope online shopping.

Conclusion

It is highly important to improve the awareness level of younger generations towards organic food consumption. The study reveals that the college students are aware of organic food. But their knowledge about the certification, uses of organic consumption can be improved. People must know the availability of the products in various shops. They must be able to differentiate organic and conventional products. Promotion and advertisement can create better awareness among youth. It is also advisable to educate them about the importance of organic consumption.

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A STUDY ON IMPACT OF MICROFINANCE IN POVERTY ALLEVIATION: A SPECIAL REFERENCE TO SHGs IN KANAKAPURA TALUK

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ABSTRACT

Microfinance is a useful instrument for socio-economic upliftment in a country like India, and it is expected to play a prominent role in the mitigation of poverty, and also in economic development. In this regard, the researcher has done an empirical study to ascertain the impact of microfinance in poverty alleviation in Kanakapura Taluk of Ramanagar district in Karnataka state. Since the majority of the population is engaged in agricultural, and allied activities, Microfinance plays a vital role in providing the necessary financial support for accomplishing various activities which can fulfill their financial need. For the study, 250 women's representatives were selected using simple random technique who were representative of various registered Self-Help Groups in Kanakapura taluk, and nearby villages of Kanakapura taluk, and data was collected using a structured questionnaire, the study it was found that the annual income of the respondents who utilized the Microfinance schemes found to be increased significantly.

Key Words: Microfinance, Self Help Groups and Poverty Alleviation

1 Introduction

Microfinance is a new concept. It goes back to the nineteenth century as there were cash banks that were playing out the job of now formal monetary organizations. In the course of recent many years, different advancement approaches have been concocted by policymakers, worldwide improvement offices, non-administrative associations, and others focused on neediness decrease in agricultural nations. One of these techniques, which have gotten progressively mainstream since the mid-1990s, includes microfinance plans, which offer monetary types of assistance as investment funds, and credit freedoms to the functioning poor (Johnson, and Rogaly, 1997). According to the data published by the World Bank, India belongs to the category under the low pay class. In terms of population, it stands at the second position in the world. 70% of its population lives in the provincial region. 60% of individuals in India completely depended upon farming hence the state of underemployment is high. In an Indian economy individual in the country have exceptionally low access to organized credit various banking, and non-banking financial institutions. Due to this, various kinds of initiatives have been taken up by both state, and central governments. Microfinance has grabbed the eye as an effective, and successful device

for poverty decrease, and financial turn of events. Thus, Microfinance can be considered as a crucial element in improving the way of life of financially underprivileged people in society. At the beginning of development microfinance Self Help Group (SHG) – Bank Linkage Program (SBLP) were started as a pilot project in the year 1992 by the initiative of NABARD. This program has been proven to be being exceptionally productive as well as fruitful in terms of improving the financial conditions of many of the people in the society, further, it has additionally progressed as one of the most mainstream models of microfinance in India. The administrative system for microfinance in India isn't bound together. Microfinance is provided by the various financial institutions in India such as Commercial banks, Regional Rural Banks (RRBs), Banks, and NBFIs are represented by the Reserve Bank of India (RBI), SHGs are directed by NABARD, and the cooperatives are administered by Registrar of Cooperative Societies (RCS), and so forth. Hence the above-mentioned institutions are playing an important role in the implementation of various initiatives which are considered to be very crucial to improve the overall functioning of SHGs, and these groups in turn strengthen, and empower the women entrepreneurs in Society.

2. Review of literature

Gadkari, (2005) with the data collected from 533 Self-help group women from Maharashtra found that the respondents financial status improved after they joined the SHGs and availed microfinance benefits, it has led to increase their income and financial status.¹

N.V.H Krishnan (2017): based on the study conducted on the "Impact of the Microfinance on Entrepreneurship Capacity building" with 719 samples concluded that 80 percent of the small entrepreneurs have availed Microfinance facility to meet their short-term fund requirements, and their average annual income has increased significantly for INR 61,260 in 2010 to INR 1,03,150 in 2016 due to the provision of microfinance²

Swapna, (2017) based on the study conducted on "Impact of microfinance on women entrepreneurship" said that majority of the rural women entrepreneurs lack access to Microfinance facility that are available, because of lack of knowledge, and difficulty inaccessibility to loans. the government should create awareness on welfare programs, and various Microfinance schemes that are available³

Ansari & Sushma B (2020): in the study conducted on "Women Entrepreneurship through microfinance institutes in india" concluded that 70% of the women are not aware of microfinance schemes, and facilities hence the government, and NGOs should conduct the programs to create awareness on the various Microfinance schemes, and facility available⁴

S. Bakhtiari, (2006) concluded that most respondents cannot get good financial services that meet their needs because there are not enough strong institutions that provide such⁵

Gazia & Trivedi, (2013): in the study conducted on "Role of Microfinance Institutions in Development of Microenterprises (MSMEs) in Mumbai - An Empirical Study" concluded that 57.6% of respondents are satisfied or very satisfied with the products offered by Microfinance Institutions. also reported that their business had expanded, and their income and physical assets had increased significantly as a result of having taken microfinance loans⁶

Yogendrarajah. R & Semasinghe D, (2015) microfinance is the tool for development of

women entrepreneurs, a guidance must be given with respect to utilization of public private natural and other resources and service and only then microfinance play a major role in empowering women.⁷

Ravi, (2016) women's have been engaged in the various areas of their business activities, and societal position under the unique direction, and backing of Microfinance organizations, and if women are given a legitimate direction, and preparing further that will improve the benefit of the undertakings, and the future will be brilliant, and prosperous⁸

3. Research Design

3.1 Statement of the Problem

Microfinance is a multifaceted sector of the Indian economy which operates in a well-designed integrated system. Every stakeholder in this sector plays a pivotal role in the overall development of the clients or group members of SHGs. The next level of this sector includes MFIs, SHGs, and Grameen Bank also works intensively to provide necessary financial support to every individual member of the group. Therefore, the Present study identifies, and recognizes the importance of Microfinance in the development of the financially underprivileged segment of society. Hence the present study emphasizes the topic "Impact of microfinance poverty alleviation: a special reference to shg's inkanakapura taluk"

3.2. Need for the Study

When it comes to the development of rural women, the focus must be on developing economic power of women this is being achievable to a larger extent through the formulation of SHGs

3.3 Research Methodology

The study titled "Impact of Microfinance in poverty alleviation: A Special reference to Kanakapura Taluk". For the study, the data was collected through a structured questionnaire from 250 Women living in different villages in Kanakapura Taluk of Ramanagar District through simple random sampling technique, and descriptive statistical tools like percent analysis, were used

3.4. Objective of the Study

The objective of the study was to know the impact of microfinance in alleviating the poverty of women in Kanakapura taluk of Ramanagar district of Karnataka. The specific objective is to study the effect of Microfinance on the beneficiaries, and to examine the effect of microfinance on the annual income by Microfinance beneficiaries.

3.5 Hypothesis of the Study

The hypothesis formulated for the study are as follows:

H0: The access to microfinance has not increased the income of beneficiaries.

H1: Access to microfinance has significantly increased the income of beneficiaries.

4. Data Analysis, and Interpretation

Table 1: Age of the respondents

Age	No of respondents	Valid percent
Upto 30 years	50	20
30-40 years	100	40
40-50 years	75	30
50, and above	25	10
	250	100

(Source: survey data)

The above table indicates the age group of respondents, for the present study the sample size, is 250, 20 percent of the respondents are aged up to 30 years, 40 percent of the respondents fall in the category of 30-40 years, followed by 30 percent of the respondents belong to 40-50 years, and 10 percent of the respondents are aged above 50 years.

Table 2: Educational qualification of the respondents

Qualification	No of respondents	Valid percent
Illiterate	47	18.8
SSLC	96	38.4
PUC	87	34.8
Graduate	10	4
Post graduate	6	2.4
Others (diploma, ITI etc..)	4	1.6
Total	250	100

(source: survey data)

From the above table, it has been analyzed that 18.8 percent of the respondents in the study are illiterates, 38.4 percent of them have educated with SSLC, 34.8 percent of them have

completed their PUC, further, 4 percent of them are graduates, and 2.4 percent of them are completed their post-graduation, and finally 1.6 percent of them have done some of the other courses such as Diploma, ITI, etc.,

Table 3: Employment status of the respondents

Employment details	No of respondents	Valid percent
Housewife	29	11.6
Daily wage worker	110	44
Self-employed (agriculture, Sericulture others)	111	44.4
Total	250	100

(Source: survey data)

From the above table, it has been analyzed that 11.6 percent of the respondents are housewives, 44 percent of the respondents are daily wage workers, and 44.4 percent of them are self-employed who are engaged in agriculture, Sericulture, and other allied activities in Kanakapura Taluk.

Table 4: Annual income of respondents household in the year 2021

Range of income	No of respondents	Valid percent
<100000	162	64.8
100000-200000	82	32.8
>200000	6	2.4
Total	250	100

(Source: survey data)

From the above table, it has been analyzed that 64.8 percent of the respondent have income less than 1,00,000 per year, 32.8 percent of them have between 1,00,000-2,00,000, and only 2.4 percent of them have income above 2,00,000.

Table 5 Annual income of respondent's household in the year 2015

Range of income in Rs	No of respondents	Valid percent
<100000	207	82.8
100000-200000	42	16.8
>200000	1	0.4
Total	250	100

(Source: survey data)

From the above table, it has been analyzed that 82.8 percent of the respondent have income less than 1,00,000 per year, 16.8 percent of them have between 1,00,000-2,00,000, and only 0.4 percent of them have income above 2,00,000.

Table 6 annual income of the respondent’s educational qualification wise 2021

Qualification	Income level in Rs			Total
	<100000	100000-200000	>200000	
Illiterate	25	20	2	47
SSLC	65	33	0	98
PUC	68	21	0	89
Graduate	2	6	2	10
Postgraduate	2	2	2	6
Total	162	82	6	250

(Source: survey data)

From the above table, it can be inferred that the information collected in the year 2021 for the Present Study. Out of 162 respondents, 25 of them are illiterates, 65 of the respondents who have completed their education up to SSLC, 68 of them who are educated with PUC, 2 of the respondents who are graduates, and postgraduates each all their income level is lesser than 1,00,000, further the 20 of the respondents in the study who are illiterates, 33 of the respondents who have completed their education up to SSLC, 21 of them who are educated with PUC, and 2 of the respondents who are graduates, and postgraduates each all their income level is between 1,00,000 to 2,00,000, and 2 of the respondents who are illiterates, and only 2 of the respondents who are graduates, and postgraduates in the study each of their income levels is more than 2,00,000,

Table 7 annual income of the respondent’s educational qualification wise 2015

Qualification	Income level in Rs			Total
	<100000	100000-200000	>200000	
Illiterate	30	17	0	47
SSLC	82	16	0	98
PUC	85	4	0	89
Graduate	6	4	0	10
Postgraduate	4	1	1	6
Total	207	42	1	250

(Source: survey data)

From the above table, the inference can be drawn upon the information collected in the year 2015 for the Present Study. Hence Out of 207 respondents, 30 of them are illiterates, 82 of the respondents who have completed their education up to SSLC, 85 of them who are educated with PUC, 6 of the respondents who are graduates, and 4 of the Respondents who

are postgraduates each of their income levels is lesser than 1,00,000, further the 17 of the respondents in the study who are illiterates, 16 of the respondents who have completed their education up to SSLC, 04 of them who are educated with PUC, and 4 of the respondents who are graduates, and 1 Respondent who is a post-graduate each of all their income level is between 1,00,000 to 2,00,000, and only one Respondent who is a post-graduate in the present study is having income level is more than 2,00,000.

Table 8 Comparison of annual household income using Z- test

	2015	2021
Average annual income	61259.84	113149.6
Standard deviation	18796.13	74619.25
Variance	353294687	5568032736
No of observations	25	250
Standard error between means	2761.59	
Z	-13.16	
P	0.00001	

(Source: survey data)

From the above table, the average income of the respondents was Rs 61,259.84 with a standard deviation of 18,796.13, and a variance of 35,32,94,687 in 2015. The average income of households is Rs 1,13,149.606 with a standard deviation of 74,619.25, and a variance of 5,56,80,32,736 in 2021 thus there is a significant difference in the average income of the respondents. The standard error of the difference between the two independent means is 2761.59, and the z value difference between the two samples is 13.16, and the p-value of 0.00 is statistically significant. Thus, the null hypothesis is rejected, and the alternate hypothesis is accepted.

5. Findings, and Suggestions

Following are some of the Major Findings of the Study

- I. It can be found out in the study that the major Respondents in the study are aged between 30 to 40 years.
- II. It can also be analyzed from the study that the Majority of the Respondents in the study are educated only with basic education I.e., SSLC

- III. It has been analyzed that 64.8 percent of the respondent have Annual income less than 1,00,000 in the year 2021.
- IV. It has been analyzed that 82.8 percent of the respondent have an annual income of less than 1,00,000 in the year 2015.
- V. There is a significant increase in the annual income of the respondents.

6. Conclusion

The government of India and RBI are working towards the mitigation of poverty, and to financially support underprivileged segments in the economy through the initiation of various rural development programs, and also

by the development SHGs which are formulated at different levels in different parts of the nation. In this context, Microfinance sector can become a powerful weapon to fight against poverty and its vulnerability which causes a huge amount of emotional distress among the people living in the country. In the present study, it can be concluded that Microfinance provided through SHGs in Kanakapura taluk had played a prominent role in the development of financially underprivileged people in that area as there is drastic upliftment in the income levels of the people who are considered for the study.

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HIGHER EDUCATION IN SOUTHERN STATES OF INDIA: AN ANALYTICAL STUDY**S. Pasha M¹ and R. Kumara D.²**¹Dept. of Commerce, St. Claret College, Bengaluru-13²Dept. of Commerce, Govt. First Grade College, Thymagondlu-32**ABSTRACT**

The education is one of the effective tools in the hands of under privileged and backward people to overcome social stigma. Education brings a drastic change in the thinking, character, culture of an individual in particular and society in general. Higher education system is one of the important elements in education system which creates probable employees for the perspective employer. The more quality output from higher educational institutes means the more productive labour force. The present paper is focused on the higher education in southern Indian states of Andhra Pradesh, Karnataka, Kerala, Tamilnadu and Telangana (Except UTs) for this article data has been taken from annual reports of All India higher Education Survey (AISHE)

Keywords: HEIs, Education system, Gross Enrollment Ratio

1. Introduction

According to former United Nations General Secretary, 'Knowledge is power, Information is liberating. Education is the premise of progress, in every society, in every family'. Over the last two decades Indian education system has witnessed positive growth because of liberalisation, Privatisation and Globalisation. Entry of new private education institutions both domestic as well as from foreign countries has brought a drastic change the education.

The paper is an attempt to study the development of higher education in four major Southern states of India collection the data from Annual All India Survey on Higher Education Reports (AISHE). Geographically, the Southern area is 19.31% of India's Area with almost 20% of India's Population. The overall literacy rate is good, where more than 81.5% of the population can read and write which is higher than the national average 73.5%. The southern states contribute almost 33% towards India's GDP

2. Status of Education in India

During the year 2019-20 the total number of colleges which falls under the category of Higher Education Institutes is 42,343 which increased from 32,974 during the year 2010-11 with CAGR of 3.18%. the student's enrollment

has also increased from 2,74,33,749 in the year 2010-11 to 3,85,36,359 in the year 2019-20 with a CAGR of 3.85%. The Gross Enrollment Ratio had also increased from 21.50% in the year 2012-13 to 27.1 % for the year 2019-20 with a CAGR of 2.59%. India will be the world's youngest country in coming years, to cater the demand for these young generations provision of quality higher education is very crucial. The Standing Committee on Human Resource Development headed Dr. Satyanarayan Jatiya, in its report on 'Issues and challenges before higher educational sector in India' on February 8, 2017 had found some of the challenges faced by Indian education system such as shortage of resources and teaching faculties. The Indian education system has to relook financial resources, access and equity, improvement in standards, relevance, and improvement in infrastructure as well as responsiveness (Younis Ahmad Sheikh (2017), the level of quality in India is not up to the mark of international standards and faced with average to good level of set up (Rohit Menon et.al 2014). The improvement in higher education can happen with active participation of the private institutions (Dr.Kirti Matliwala (2017) as government itself cannot do everything for the development of higher education in India.

Table No. 1 Number of Universities in India

Type of University	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	CAGR
State Public University	309	316	329	345	351	371	386	3.23
State Private University	153	181	197	233	262	304	327	11.46
Deemed University – Private	80	79	79	79	80	80	80	-
Central University	42	43	43	44	45	46	48	1.93
Institutes of National Importance	68	75	75	100	101	127	135	10.29
Deemed University-Government	36	32	32	33	33	34	36	-
Total	688	726	755	834	872	962	1012	5.67

Source: AISHE Report, 2019-20

During the year 2019-20 the total number of universities in India were 1012, whereas during the year 2013-14 the total number of universities were 688, this has a CAGR of 5.67%. The rate of CAGR is highest in case of

state private universities which are 11.46% and it is low in case government deemed universities. The second highest CAGR is for Institutes of National importance at 10.29%.

3. Status of Education in Southern India

Table No. 2 Number of Private and Government Colleges

State	Private Un-Aided Colleges	Private Aided Colleges	Total Private Colleges	Govt. Colleges	Total
AP	2027	166	2193	308	2501
Karnataka	2793	471	3264	707	3971
Kerala	840	211	1051	262	1313
TN	2000	251	2251	357	2608
Telangana	1634	116	1750	292	2042

Source: AISHE Report, 2019-20

The table depicts the status of colleges in the southern states of India during the year 2019-20, Karnataka has the highest number of colleges followed by Andhra Pradesh and Kerala has a smaller number of colleges it is natural as the it is a small state geographically.

The high standards of education and the supportive public policy for higher education in India has to be to maintained keeping pace with developments that take place in the fields of knowledge and technology (Dr. K. Kamar Jahan et.al, 2015).

Table No. 3 Number of College per Lakh Population & Average Enrolment per College

State	No. of College	College per lakh Population	Average Enrolment per College
AP	2750	51	547
Karnataka	4047	59	415
Kerala	1417	48	575
TN	2610	38	872
Telangana	2454	53	545

Source: AISHE Report, 2019-20

Karnataka and Telangana states have the highest number (51) of colleges per lakh population, even though Telangana has a smaller number of colleges compared to Karnataka. Tamilnadu has the highest average

enrolment of 919 students where as Karnataka has the least average enrolment. Average enrolment is in Karnataka is less but the number of colleges is more.

The major reasons for the decrease in the quality of higher education in India are the continuous interference of politics in higher educational institutions and universities. , instead of becoming spaces where diverse ideas and genuine contestation can flourish, turned into monoliths of political correctness. The other problems of higher education in India are Gap in Supply and Demand, Mushrooming of Low Quality Institutes, No Project Based Learning, etc. Out of top ten cities in India with

maximum number of colleges, 4 cities are from South India and Bengaluru Urban district has the highest number of colleges (1,009 colleges). The southern states are also popular in attracting foreign students for higher education in India, during the year 2019-20 Karnataka has the highest number of foreign students with an admission of 10,231 students. Tamilnadu (4,461), Telangana (2,261) and Andhra Pradesh (2,094) are among the top ten states with highest number of foreign students.

Table No. 4 Enrollment in colleges

State	Private Un- Aided colleges	%	Private Aided colleges	%	Total Private colleges	%	Govt. colleges	%	Total
AP	1046189	77	143701	11	1189890	87	176975	13	1366865
Karnataka	841863	51	341636	21	1183499	72	462790	28	1646289
Kerala	358292	47	266320	35	624612	83	130012	17	754624
TN	1329622	58	482160	21	1811782	80	463508	20	2275290
Telangana	855415	77	71530	6	926945	83	186272	17	1113217

Source: AISHE Report, 2019-20

The above table explains the enrolment in different types of colleges in southern states; overall Tamilnadu has the highest number of enrolments in private unaided colleges (1329622), private aided colleges (482160), and Government colleges (4635085). As far as the type of college wise admission is concerned the admissions in private colleges is more when compared to govt. aided and govt. colleges. The proportionate ratio of admission in these different types is as follows; Andhra Pradesh 77% private unaided colleges, private aided colleges 11 % and 13% in govt. colleges. Karnataka has 51% in private unaided colleges, 21% in private aided colleges and 28% in govt. colleges, Kerala has 47% in private unaided colleges, 35% in private aided colleges and only 17% in govt. colleges, Tamil Nadu has

58% in private unaided colleges, 21% in private aided colleges, and around 20% in govt. colleges and in Telangana has 77% in private unaided colleges, 6% in private unaided colleges and 17% in govt. colleges.

As far as enrollment in government colleges and private colleges is concerned Andhra Pradesh 87% in Private colleges and 13% in Government colleges, Karnataka- 73% in Private colleges and 27% in Government colleges, Kerala- 84% in private colleges and 16% in Government colleges, Tamil Nadu- 82% in private colleges and 18% in Government colleges, Telangana-87% in private colleges and 13% in Government colleges. Overall in all five southern states only 18% enrollments in Government colleges and 82% in Private colleges.

Table No. 5 Gross Enrolment Ratio in Higher Education

State	Male	Female	Total
AP	38.3	32.2	35.2
Karnataka	31.2	32.7	32
Kerala	32.9	44.7	38.8
TN	51.8	51.0	51.4
Telangana	34.8	36.4	35.6
India	26.9	27.3	27.1

Source: AISHE Report, 2019-20

From the above table it is clear that Tamilnadu has highest Gross Enrolment Ratio for both male and female students, where as Kerala has highest GER for female (47.7%) when compared to male (32.9%), there is big difference between male (38.3%) and female (32.2%) Gross Enrollment Ratio in Andhra Pradesh. Even though India ranks second in the world in terms of enrollment of students but its GER is less than world average and less than China, Brazil (Dr. Uma Pujar 2014). The higher education also helps in employment creation, except Kerala (15.8%) other four states have less unemployment rate compared to National average of 8% as on 08th July, 2021

Conclusion

The study revealed the status of higher education in southern states of India comprising Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Telangana. These southern states are considered as developed states in India. The study shows that the role of private institutions (both aided and unaided) in imparting higher education in these states is more when compared government institutions. Kerala has highest GER of female enrollment when compared to male. Mere creation of graduates is not the goal of education, but creation of employable, humane and more cultured is.

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THE IMPACT OF INNOVATION IN ADVERTISEMENTS ON MARKETING WITH REFERENCE TO CONSUMER BUYING BEHAVIOR

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ABSTRACT

In Present Marketing Scenario, people grow up with one or the other technology where the mass media influence the purchasing skills and life style of the consumer. The media sell the life style the audience. Innovation in Advertising is additionally a subset of promotion mix which is one among the 4P's within the marketing mix i.e. product, price, place and promotion. This research paper focuses on impact of advertisement on buying behaviour and to assess the advertising through attitudinal buying behaviour of consumer. So on appreciate a good understanding of the subject, research questions are set to understand an insight on advertisement and its buying behaviour. From the data collected and analyzed, it has been realized that majority of the participants with regards to this work were male. To check the reliability and validity Factor analysis and CFA are used. The findings show that 57.4% has impacted on the variables of Ad-quality, brand awareness, brand association. It is also identified that the correlation between brand awareness and brand association attitudes towards the brand and also there is a significant difference between gender and advertisement.

Keywords: Ad-Quality, Brand Awareness, Brand Loyalty, Consumer Buying Behaviour, Purchasing Intention

1. Introduction

In today's era innovation in advertisement is of great importance, either in social media or other digital platform. The Covid19 Pandemic has paved the way to have newer look on the business world. Many business men and women have to know-how reality that being active in the social media and the other digital mode can build their brand very strongly in the minds of the consumer. Hence they start advertising their products in a vigorous way. It is also believed that innovation in advertisement is all about building a better product image using the various tools and technologies in psyche of the end user.

Advertisement can be done through different media. Some of majorly used are print medium (newspapers, magazines, and brochures), outdoor medium (billboards, events) and broadcast medium (television, radio, and internet). Today the corporate biwigs exploit the Social media such as Facebook, Twitter, LinkedIn, Instagram, Netflix, to advertise and promote their products and services. The Vloggers and the Youtubers are making use of the state-of-the-art technologies by creating quality advertisements and optimistic perception in this fast moving era. In light of this discussion one can assume that the

Advertisement and consumer perception have significant relation with consumer buying behaviour.

2. Review of Related Literature

Alice Z Zinyemba and Irvine Manase (2015) have explored the topic "Effects Of Advertising On Consumer Behavior In Low Density Houses: The Case Of Marlborough, Zimbabwe (international journal of business , economics and management)" and found that 50% of the respondents strongly agreed that their decision to purchase a product was influenced by advertisements and 50% of the respondents said that they bought advertised products more than not advertised.

Ali Hassan (2015), in his study "Effects of TV Advertisement on Consumer Buying Behavior: A Comparative Study of Rural-Urban and Male-Female Consumers (International Journal of Innovation and Applied Studies)" analyzed that the rural individuals and females like the advertisement more than urban residents and male counterparts.

Samar Fatima, Samreen Lodhi (2015), have studied that the Advertisements create awareness and help the people to buy the cosmetic products and have positive perception on it.

Muhammad Ehsan Malik, Muhammad Mudasar Ghafoor, Hafiz Kashif Iqbal, Qasim Ali, 4Hira Hunbal, Muhammad Noman and Bilal Ahmad (2013) examined the Impact of Brand Image and Advertisement on Consumer Buying Behavior (World Applied Sciences Journal), and concluded that the brand image and advertisement have great impact as well as be the deciding factors on consumer buying behavior in the general public at Gujranwala city.

3. Objectives of The Study

- To study the impact of innovative advertisements on the consumer segment.
- To analyze the role played by the advertisements in the life of the common people.
- To investigate the various factors influencing the consumer buying process with respect to advertisements in marketing

4. Hypotheses Of The Study

- There is no significant difference between education groups on Consumer Buying Behavior
- There is no significant difference among the variables
- There are no significant relationship between advertisements in marketing and consumer behaviour

5. Scope of The Study

Since the present marketing scenario is dominated by the digital media, social media, the consumers are bombarded information but not Knowledge. The traditional advertisements methods are becoming obsolete. Hence there is Scope in the studying of the impact of innovative advertisements on consumer buying behaviour.

6. Need for Study of Consumer Buying Behavior

The consumer buying process is a complex matter therefore there is a need using the AIDA model in the advertisements to persuade the consumer. The expansion of **AIDA**, **A** stands for **Attention**, **I** Stands for **Interests**, **D** stands for **Desire** and **A** stands for **Action**.

7. Statement of the Problem

Advertising could be a kind of communication intended to convince an audience (viewers, readers or listeners) to get or take some action upon products, information or services etc. the acquisition process could be a decision – making process under risk. This paper investigates the connection between independent variables which are emotional response with attitudinal and behavioural aspect of consumer buying behaviour, by tapping the responses of 100 respondents. the fundamental objective of this research is to assess the influence of advertising through attitudinal buying behaviour of consumer (male & female) and analyse the influence of Advertising between male and feminine.

8. Research Methodology

Research Design: The researcher has used descriptive design in the study.

Primary Data: The data for the research was collected from the respondents of all kinds of consumers like students, employees, housewives, professionals, Retired, etc.

Sampling Design: The survey questionnaire was designed for the consumers. It uses convenient sampling. It includes sample size and sample techniques. Each variable was coded as Quality, Brand, Price, impulsive shopping. The responses were treated as strongly disagree, disagree, neutral, agree, strongly agree and its rating are 1, 2, 3, 4, 5.

Sample Size: The sample size of the study is 100.

9. Analysis and Interpretation

9.1 Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.881
Bartlett's Test of Sphericity	Approx. Chi-Square	1080.513
	Df	253
	Sig.	.000

Interpretation

From the above table the sampling adequacy of KMO is more than the 0.5 so the satisfactory factor of sampling is acceptable.

From the above table of Bartlett's test the significant level is less than 0.5 so the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix.

Communalities		
	Initial	Extraction
MS1	1.000	.717
MS2	1.000	.432
MS3	1.000	.617
MS4	1.000	.626
MS5	1.000	.537
ATB1	1.000	.641
ATB2	1.000	.622
ATB3	1.000	.599
ATB4	1.000	.577
ATB5	1.000	.671
PI1	1.000	.596

PI3	1.000	.613
PI4	1.000	.600
PI5	1.000	.575
AR1	1.000	.582
AR2	1.000	.583
AR3	1.000	.547
AR4	1.000	.832
AR5	1.000	.723
PH1	1.000	.583
PH3	1.000	.613
PH4	1.000	.708
PH5	1.000	.776

Interpretation

From the above table communalities value should be more than 0.5 to proceed for the further analysis here out of 100% variance 71.7% variance is qualified to proceed.

Total Variance Explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.972	39.010	39.010	8.972	39.010	39.010	4.393	19.098	19.098
2	1.682	7.314	46.324	1.682	7.314	46.324	3.024	13.148	32.247
3	1.534	6.667	52.992	1.534	6.667	52.992	2.980	12.958	45.204
4	1.161	5.050	58.041	1.161	5.050	58.041	2.056	8.939	54.143
5	1.021	4.439	62.481	1.021	4.439	62.481	1.918	8.338	62.481
6	.911	3.963	66.444						
7	.905	3.934	70.377						
8	.790	3.434	73.812						
9	.742	3.227	77.039						
10	.668	2.906	79.945						
11	.606	2.635	82.580						
12	.524	2.279	84.859						
13	.516	2.242	87.101						
14	.494	2.148	89.249						
15	.413	1.794	91.043						
16	.368	1.601	92.644						
17	.332	1.445	94.089						
18	.282	1.227	95.316						
19	.273	1.185	96.502						
20	.241	1.046	97.548						
21	.225	.978	98.526						
22	.175	.760	99.286						
23	.164	.714	100.000						

Interpretation

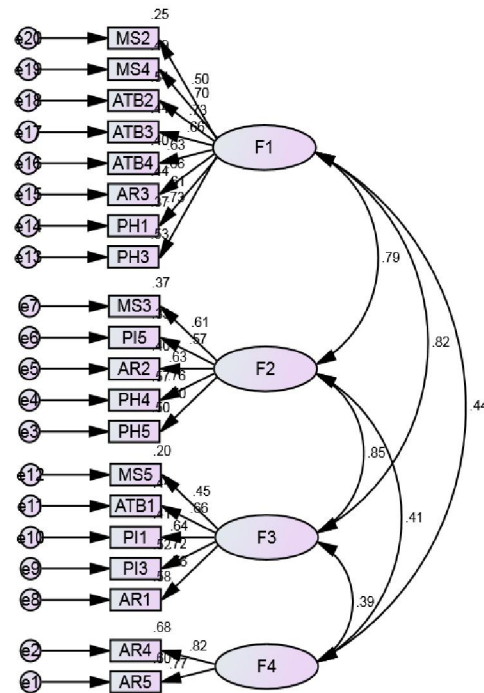
The Eigen value table has been divided into three sub-sections, i.e. Initial Eigen Values, Extracted Sums of Squared Loadings and Rotation of Sums of Squared Loadings. For analysis and interpretation purpose we are only concerned with Extracted Sums of Squared Loadings. Here one should note that Notice that the first factor accounts for 39.01% of the variance, the second 7.31% ,the third 6.6% ,the fourth 5.05% and fifth 4.4% . All the remaining factors are not significant.

	Component				
	1	2	3	4	5
MS1					.770
MS2	.532				
MS3		.536			
MS4	.638				
MS5			.607		
ATB 1			.699		
ATB 2	.667				
ATB 3	.731				
ATB 4	.724				
ATB 5					
PI1			.643		
PI3			.527		
PI4					
PI5		.679			
AR1			.512		
AR2		.580			
AR3	.640				
AR4				.865	
AR5				.821	
PH1	.502				
PH3	.523				
PH4		.574			
PH5		.823			

Interpretation

From the above table we can see that marketing stimuli is loaded in the component 5 and all the remaining variables are loaded in other factor sustainably.

9.2 CFA- Analysis



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
AR5	<---	F4	1.000				
AR4	<---	F4	1.171	.292	4.003	***	
PH5	<---	F2	1.000				
PH4	<---	F2	1.094	.163	6.691	***	
AR2	<---	F2	.864	.152	5.695	***	
PI5	<---	F2	.990	.191	5.188	***	
MS3	<---	F2	1.047	.191	5.476	***	
AR1	<---	F3	1.000				
PI3	<---	F3	.863	.124	6.955	***	
PI1	<---	F3	.828	.134	6.163	***	
ATB1	<---	F3	.848	.133	6.392	***	
MS5	<---	F3	.679	.160	4.247	***	
PH1	<---	F1	1.023	.177	5.791	***	
AR3	<---	F1	1.115	.177	6.287	***	
ATB4	<---	F1	1.056	.177	5.979	***	
ATB3	<---	F1	1.045	.167	6.274	***	
ATB2	<---	F1	.983	.141	6.956	***	
MS4	<---	F1	1.124	.169	6.653	***	
PH3	<---	F1	1.000				
MS2	<---	F1	.847	.178	4.768	***	

The asterisks indicate statistical significance $\leq .05$. This information is used to determine if the standardized regression weights are statistically significant.

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
AR5	<---	F4	.773
AR4	<---	F4	.824
PH5	<---	F2	.705
PH4	<---	F2	.758
AR2	<---	F2	.634
PI5	<---	F2	.575
MS3	<---	F2	.608
AR1	<---	F3	.763
PI3	<---	F3	.722
PI1	<---	F3	.642
ATB1	<---	F3	.664
MS5	<---	F3	.450
PH1	<---	F1	.612
AR3	<---	F1	.663
ATB4	<---	F1	.633
ATB3	<---	F1	.662
ATB2	<---	F1	.733
MS4	<---	F1	.701
PH3	<---	F1	.727
MS2	<---	F1	.505

Interpretation

These are factor loadings but in AMOS they are called "Standardized Regression Weights".

Factor loadings are the first thing to look at in examining convergent validity. The guidelines are that all loadings should be at least 0.5, and preferably 0.8 or higher. All Loadings are significant as required for convergent validity. The lowest is 0.450 and there are only few just below 0.60

10. Conclusion

The results of this study show that there is relationship between consumers' demographic features and the impact on consumer buying behavior. People are more influenced by the advertisement which is having reality of message. People had also switched over to other products because of better understanding of products through advertisements. People are also influenced by TV ads and their expectation from an advertisement is to get more product information. People are more influenced by the advertisement which is endorsed by famous personalities. To conclude people also considers advertisements for getting information before making new product purchase decision.

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IMPACT OF COVID 19 PANDEMIC IN THE WORK LIFE BALANCE OF COLLEGE PROFESSORS

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ABSTRACT

Work life balance is a significant element in the lives of all the employees. Maintaining a healthy work life balance is the key to have a successful career. The research conducted thus was to understand the significant work life balance of college professors during the pandemic. The highlight of the research includes the significant relationship between age and work life balance of the college professors during the pandemic, the uses of technology and innovative teaching methodology during online classes and its impact on work life balance.

Keywords: Online Teaching, COVID 19, Pandemic, Innovation, Work Life Balance.

1. Introduction

The COVID-19 pandemic has changed the face of working style in all the fields. Teaching in a Higher Education Institution has also taken a drastic change, where remote working and online classes have become the new normal. The mode of teaching has shifted from classroom learning to digital learning and the workspace has changed from colleges to home. Midst all this the teaching learning has never stopped. There is a higher need for the teaching fraternity to learn newer technologies to keep the student community engaged during the online session. However, the need for learning has taken a toll on maintaining work life balance of the teaching fraternity. Work life balance includes three major aspects – work, life, and balance. This includes how an individual prioritizes between; career, ambition and personal life which includes- health, family, leisure, and pleasure.

Defining work-life balance involves looking at how working people manage time spent at and outside of work. Time outside of work may include managing relationships, family responsibilities, and other outside interests and hobbies. The methods an individual uses to juggle all their work and life demands constitute their work-life balance.

Maintaining a healthy work-life balance is not only important for health and relationships, but it can also improve your employee's productivity, and ultimately performance. Put simply, if your people don't view work as a

chore, then they will work harder, make fewer mistakes

1.1 Statement of the Problem

Work from home culture has been present in most of the IT professions but remote working has never been a concept which is known to the profession of teaching. The professional demand for a teacher is very high. Keeping in mind that the job of a teacher does not just end at delivering lectures but also includes, mentoring, developing of case studies, academic writing, administration work, etc.

Notably, in the verge of making the classes more innovative and engaging, the teacher will have to spend longer duration of time in preparing themselves for the classes. This has led to a change in lifestyle and work life balance. With the global pandemic, most of the teachers have been compelled to recalibrate, or maybe even altogether lose grip over, their carefully culled life-work balance. Perhaps, more than ever before, at least in their lifetimes, the boundaries between life and work have become unremittingly blurred. (Anwar, 2020).

Sara (2008) found that awareness of the WLB issues and options are unevenly spread amongst professionals. With shortage of professionals and an active economy, the pressures on existing employees look set to rise and therefore this is an area which needs to be benchmarked and revisited with a view to adopting best practices throughout the sector. The implications are that employers would ignore WLB issues at their own peril. Fiona (2007) stated that flexible working practices

are good for WLB and managers are better able to maintain a good WLB than workers, and that the development of an appropriate WLB policy assists in ensuring company loyalty and positive attitudes to work.

The researcher wanted to understand the effect of the pandemic in the work life balance of pandemic on the life of college professors and hence the study is conducted.

1.2 Research Objectives

- To understand the work life balance of faculty during pandemic.
- To evaluate the transition and usage of innovative technology in the teaching style.
- To assess the significant relationship between the age and work life balance of the professors.

2. Review of Literature

The unprecedented impact COVID-19 has had on college and university faculty, with particular emphasis on the instructional process. The article also speaks about the challenges that the faculty have faced such as the tenure and promotion process, the quality of life and financial burden including the challenges faced by female faculty members because of their family commitments. (Andrea J. Kirk-Jenkins, 2021)

In the words of Megha Anwar: Even more jarringly, the pleasure-inducing, routine-establishing life-chores have become tainted by a morbid, anxiety-inducing tonality. While the shopping experiences have also changed to being a nerve wrecking expedition. Spending time with children has substantially become less. However the other components of child care such as school, day care, and other domestic works have significantly increased. And, all the nondomestic pleasures of lives such as; visits to recreational places such as coffee shops, books stores, gyms, movie theatre outings have ceased to exist. (Anwar, 2020)

Like so many others during the period of lockdown, we were trying to make sense of all the changes happening around us, living with uncertainty and disruption. (Kimberly E. Fox, 2020)

In their article, Ritu Gautam and Manik Sharma have quoted that a long prevalence of

the pandemic may have adverse effects on the psychological aspects of the teachers. They have also stated that the process of online teaching and learning is here to stay even after the pandemic and institutions must organise periodic workshops and seminars on improving the innovation in the teaching methodologies. They have also stated that course on stress management during the pandemic can also be incorporated into the syllabus of the students. (Ritu Gautam, 2020 Aug).

Work-life balance is a widely studied phenomenon in organizational literature that, over the past few decades, has tried to identify the various ways in which work and private life affect each other. Furthermore, it represents a new approach to human resource management policies intended to encourage the creation of a substantial balance between employees' working and private life. Specifically, this approach has developed in response to recent socio-demographic changes that have profoundly changed nowadays society and the labor market: in particular, the increase number of working women, the growing figures of families in which both spouses work, major changes in the traditional family unit, and the progressive aging of the population (Kreitner & Kinicki, 2004)

A study conducted by Maeran et.al speaks about teachers needing a continuous renovation and a experiencing a sense of inadequacy generated by the everchanging demands. As a matter of fact, the introduction of new technologies might also have played a significant role, especially for teachers with many years of service, who may have had to experience several difficulties to adapt. Overall, this could generate among teachers a considerable workload and difficulties to adapt, which becomes more significant for elder employees. As a result, there could be a consequent increase in work-family conflict. (Maeran R, 2013)

2.1 Conceptual Framework and Hypothesis Development

As previously mentioned, many studies have been conducted on work life balance in general and work life balance of college professors in particular. However, the study on work life balance of college professors and the

relationship between work life balance to learning innovative technologies during the pandemic has not been conducted still. Based on the review of literature conducted, the researcher has formulated the following hypothesis.

H1: There is a significant relation between being innovative and work life imbalance during pandemic.

H2: There is a significant relation between age and work life balance of faculty members during the pandemic.

- The sample size was 100 respondents belonging to various categories in the teaching profession ranging from Assistant Professors, Associate Professors, Professors and Readers. The sample was collected on convenience-based method through questionnaire from the faculty of humanities, sciences, and commerce. The tool used for analysis and interpretation of data was
- 67% of the respondents were males and 33% of the respondents were female.
- 71% of the respondents were married and 29% of the respondents were unmarried.
- 38% of the respondents had 2 children and 25% of the respondents had 1 child.
- 48% of the respondents felt that the transition from online to offline was manageable; 19% said that it was difficult

and 33% felt that the transition was smooth.

- 90% of the faculty have spent extra time in learning new technologies.
- 57% of the faculty members have said that they felt stressed while teaching online.
- 52% of the respondents have mentioned the fact that they got time to spend with their family.
- 67% of the respondents have told that their working time increased during remote working.
- 62% of the respondents have mentioned the fact that they didn't get time to be with their children during the online classes.
- And 86% of the faculty respondents have said that their preferred mode of instruction is offline mode.

An ANOVA was run on time spent on learning new technology and time spent with family, it can be observed that there is significant relation between the innovative teaching methods and work life imbalance. When the P value and F crit values are compared between learning new technology for innovative teaching and the quality of time spent with family, it can be observed that there is a significant relation between the two. The more time that is spent on learning new technology, the lesser time is spent with family and there is a work life imbalance.

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3.428571429	1	3.43	23.22581	0.000021	4.084746
Within Groups	5.904761905	40	0.15			

There is also a significant relation between teaching online, stress and age.

An ANOVA was run on understanding the significant relationship between the age and stress level in teaching and considering the P value and also the F and F critical value, it can be proven that there is a significant relation between teaching online, stress and age. The one way ANOVA test was done on the Age of

the faculty members and the stress levels they have towards teaching online. From the test it appears that there is a significant relationship between the age and the adaptation to newer technology. Perhaps the teachers in the age group of above 55 are more inclined towards the chalk and talk sessions and would want their students to be present in a classroom than on the virtual mode.

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	9.523809524	1	9.52381	18.69159	0.000099177635	4.084746
Within Groups	20.38095238	40	0.509524			

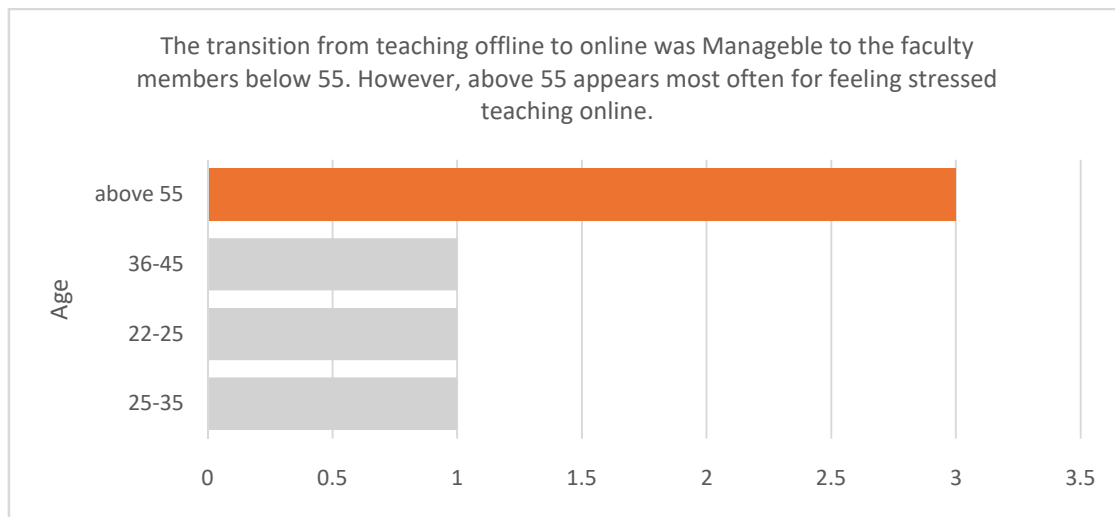


Figure 2: Relationship between teaching online, stress and age.

From the figure it can be inferred that the people in the age group of above 55 are more stressed to be updated with technology for teaching. The transition however has been manageable for the age groups below 55.

3. Conclusion

The issue of work-life balance of faculty members in Higher Education is becoming more interesting as the complexity in the responsibilities is increasing in the wake of COVID-19 Pandemic. The role of the faculty will not end at just delivering the lecture but also includes other jobs- mentoring, evaluation process, question paper setting, writing research papers and administrative works. The complexity increases when the difference between work and family time overlaps each

other. However, there is an increased scope of research in the field of teaching learning process. The researcher has tried to conduct the research on the said topic without any relation to gender equity. However, a research can also be conducted on the same. This paper studied the aspect of innovation in teaching during the pandemic and its effects on the work life balance. However, there is a slight relation between the work life balance and learning innovative technology in teaching. Since the sample size was small, the study can further be carried on a larger sample size. Even though the sample is small, it can be concluded that all levels of teaching staff have had difficulties in maintaining work-life balance during the work from home, especially the ones with children of school age.

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