SOCIAL MEDIA MARKETING

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ABSTRACT

The goal of this research paper is to understand the role of social media in consumers' buying processes. This is a quantitative survey that explores how much influence the use of social media has made on consumers for purchasing the product. Internet Based Social Media Networking has played a vital role in influencing purchasers to buy the product, as advertisers have no control over time, and remarketing the product to the purchaser unless the person purchases it. It has been shown in the results that social media has played an important role in influencing the purchaser and has also helped in evaluating the product that needs to be purchased and which needs to be neglected in terms of needs, quality, etc.

Keywords: *Social Media Marketing, Consumer Behaviour, Digital Marketing, Buying Decision Process, Post Purchase.*

Introduction

Social Media Marketing term refers to promote their product/services online by means of social media and social media networks. Social media helps the brands to engage with their existing customers and also helps to reach out to new customers, not only that but it also helps customers to understand their mission, vision and brand values. Social media marketing helps the brands to build measurable data and allow them to measure the success of their efforts.

What Makes Social Media Marketing Special?

Small and medium-sized companies have small budgets for marketing and that is where they take advantage of social media marketing. Social media marketing is one of the most trending concepts which helps you to reach customers on individual basis, target the specific segment of audience, communicating with prospect customers, building brand loyalty and so on.

Literature Review

The use of social media is a trend of 21st century. Internet-based messages have started influencing different aspects of consumer decisions, buying behaviour, evaluation, communication with brands etc.

The advent of social media in forms similar to Twitter and Facebook are beginning to have large implication on business practices and academic literature alike. In last few years, many academic research papers have worked on this topic and investigated about use of social media marketing. Twitter has played an important role in marketing the brands and their products online (Greer and Ferguson 2001). Companies needs to enhance their customer needs to increase their profitability (Karimi, 2015). As Grant (2007) mentioned, traditional means of marketing has suffered a lot, as social media has helped the consumer to get all the information they need. Companies use a customer-centric approach to create a social network and interact with all of their target group. Consumers' motivations to join social networks have been identified, analysed, and supported by several studies. Consumers have been recognized to join social media in order to get some type of information and request help; to improve their skills and knowledge about certain products or services. Consumer feel identified when brand shows their symbols and also understands the meaning that the brand stands for, not only that but they also share their passion and gratification for participating in the community (Shao, 2009, Park et al., 2009, Brodie et al., 2011a, Zaglia, 2013). Alsbaugh (2015) customers are constantly exposed to these different advertisements that try to catch individuals' attention. Internet is now a primary source of information for most customers on regular basis and social networks allow customers to evaluate products, make recommendations and make status updates.

Customers now can easily share their thoughts, opinions & experiences (Nolcheska, 2017).

Objectives

1. How does the consumer research about the product before purchasing it?
2. How does social media marketing affect the change in buying behaviour?
3. What is the consumer decision making process by using social media marketing?

Social media is one of the important instruments for online consumers during this era and age. It is common that all kind of businesses have turned their business to social media to find and connect with right target audience. There's a 71% more chance of users buying a product when it is referred to them through social media (*search engine watch.com*). The generation born in the 2000s is considered as the generation that spends most of their time on social media websites/apps, more than 54% of their purchases are influenced by social media (weforum.org). Social media websites/apps are one of the most important platforms for executing successful digital marketing campaigns. Changes in consumer behaviour due to social media are one of the most fascinating aspects of modern marketing. The objective of this research is to explain why, when, and how social media has impacted the consumer buying process. The study has been conducted by collecting primary data through questionnaires in Mumbai during the month of July.

Research Methodology

Research Design

A Research Design defines how the researcher will ask the research questions. It sets out a logical arrangement of the measurement procedures, sampling strategy, frame of analysis and time frame. There are three types of research designs:

1. Exploratory research design: This kind of research design is used when the problem is vague, its main objective is to explore and obtain clarity about the problem situation. It mostly involves a qualitative investigation.
2. Descriptive research design: This Design is used when a comprehensive and detailed explanation is required for the problem of the study. It can be done in the following ways
   A. Longitudinal Study
   B. Cross sectional study
3. Causal research design: This type of research design is used when a researcher manipulates one or more causal variables to assess its effect on its dependent variable. This cause effect relationship tends to be probabilistic in nature. The research design used for this paper is Exploratory since we are trying to gain insight on the Impact of social media on consumer buying behaviour through surveys and published papers with relevant information.

Data Collection Method

The data collection method used is primary as well as secondary. We collected the primary data through surveys using the platform of Google forms, which is a free surveying web-based application. For secondary data we talked to some people about their buying decisions and went through other research papers having similar topics.

Sampling Design

Sample Universe: The sample universe includes the people of Mumbai region.

Sample Size: The sample size of the participants was of 94 people.

Questioner Design

The types of questions used in our Questionnaire are structured as multiple-choice questions. This is done so that the researcher is able to find the impact of social media on consumer buying behaviour.

Data Analysis

1. Background

The following section presents analysis made on the data collected from the questionnaire.

The set of questions were sent to the individuals who are currently staying in Mumbai, India. The survey was sent to 110 individuals and the number of participants were 94.

In the upcoming sections analysis and the findings are presented.

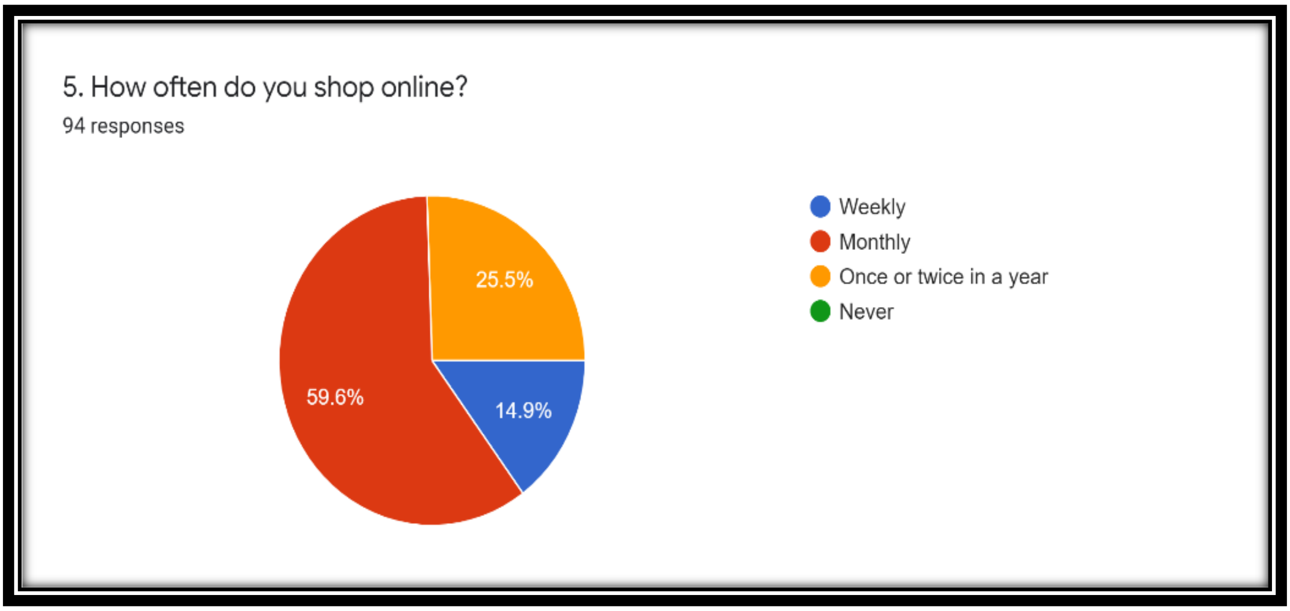
1.1 Age Group

Six different age groups are covered by collected data, they are 15 - 25 years old 89.4(%), 25 – 35 years old 1.1(%), 35 – 45 years old 5.3(%), 45 – 55 years old 4.3(%).

1.2 Gender

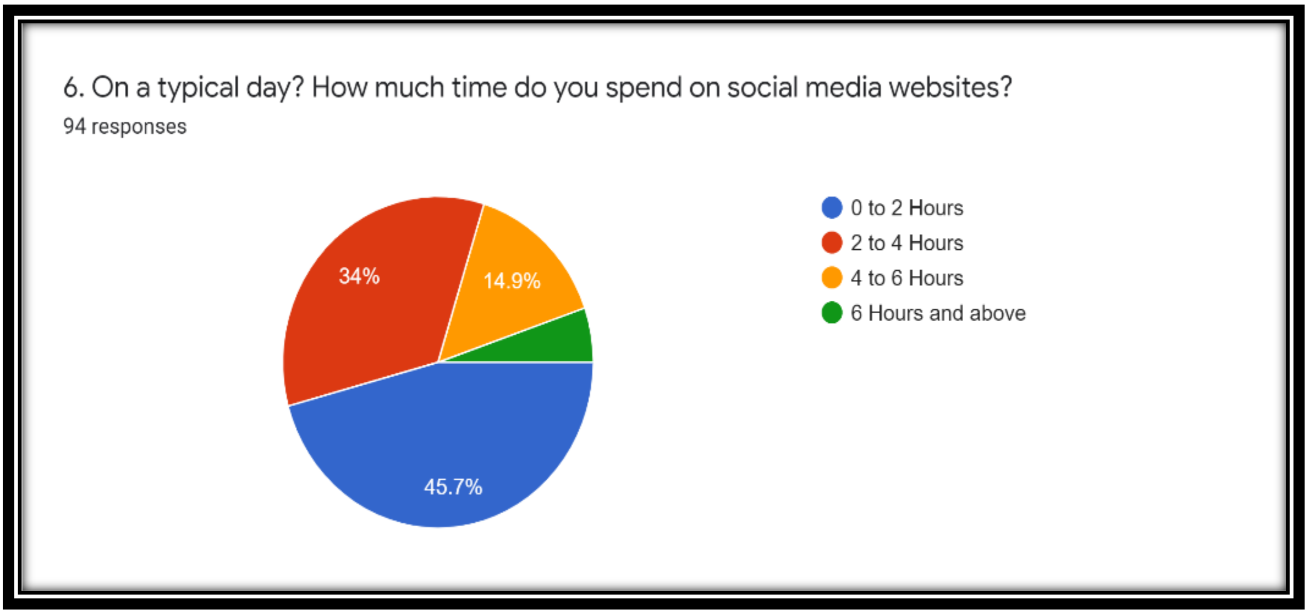
For the received response 66% of the respondents are male and 34% of them consists of female.

1.3



The pie chart above depicts the frequency of online shopping done by people. It shows that 59.9% people shop online on monthly basis, 25.5% of people shop online once or twice in a year and 14.9% of people shop online on regular basis as in weekly.

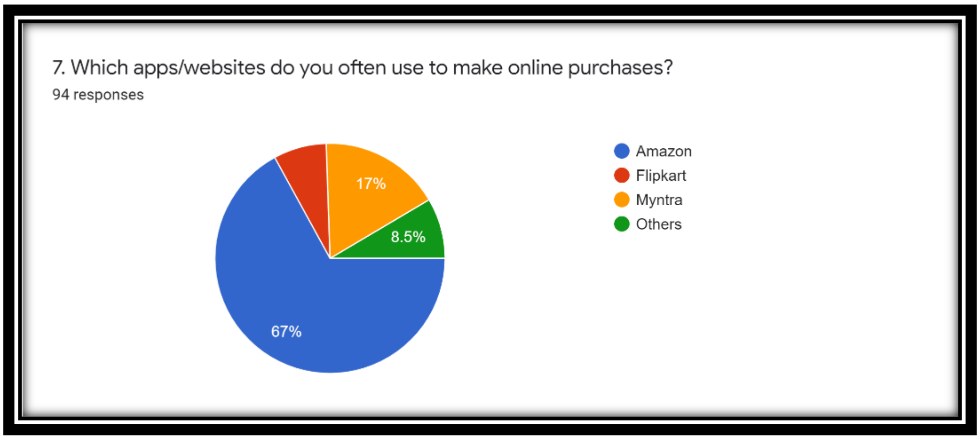
1.4



This next question of the survey was pertaining to the average number of hours spent by people on social media on a typical day. Majority of people used to surf on social media between 0-2 hours i.e.,45.7%. Furthermore, 34% of participants spend 2-4 hours of their time on social media. Proceeding further there were 14.9% of people who used to spend around 4-6 hours of their day on social media and lastly

5.3% of people used social media for 6 hours and above.

1.5



Among all the online shopping websites and apps Amazon was the one who received the highest vote from the contestants i.e., 67%. It was followed by Myntra with 17%, other websites 8.5% and Flipkart 7.4%.

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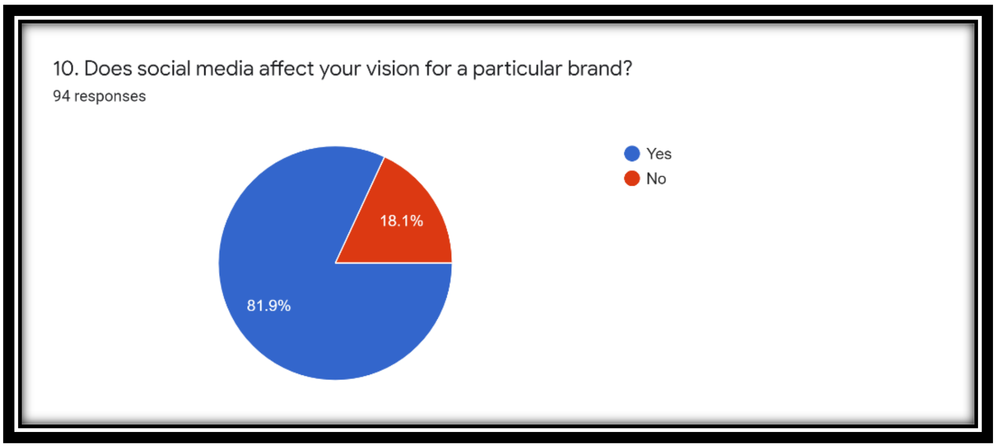
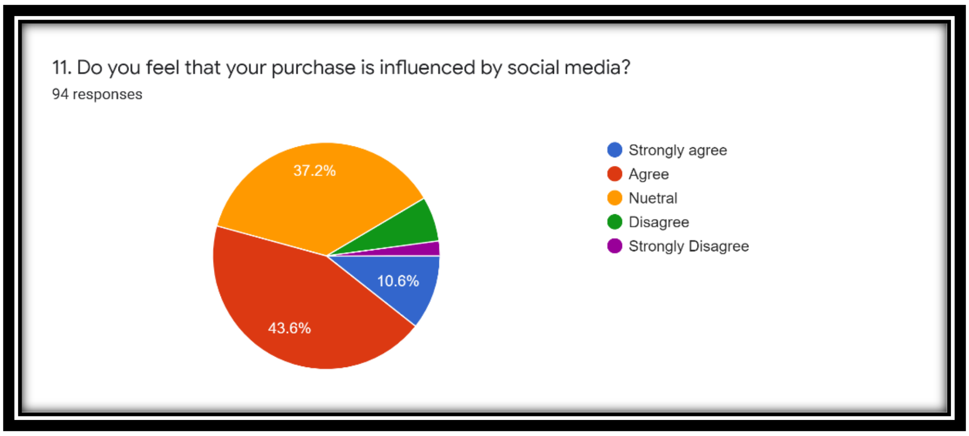


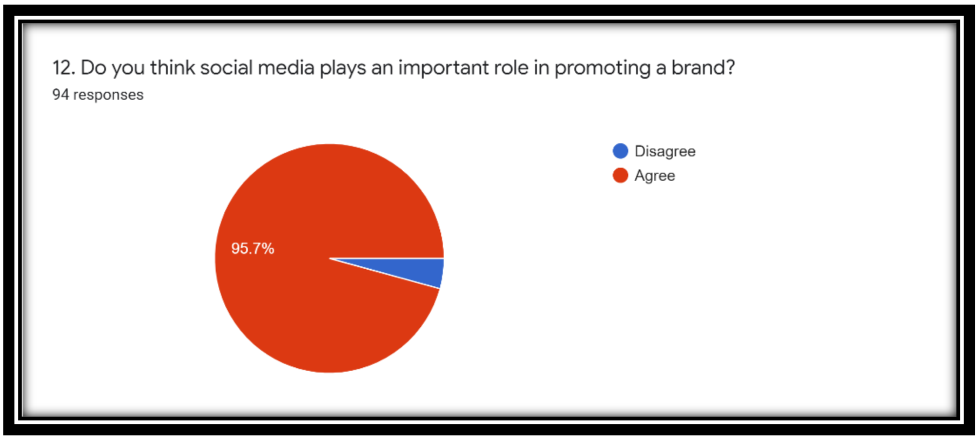
In my opinion, obviously social media influences the vision of a brand in the minds of the customers. This is also proven as majority of the respondents which is 81.9% think the same. On the other hand, there are only 18.1% of people who think otherwise. Brands can shine and create a good image of itself by sharing useful and positive information of their products on social media, which influences the customers minds.

1.7



Social media surely influences the purchasing psycholog ɔf a consumer. 43.6% of people agree with the above statement whereas 37.2% people are neutral an a very minimal amount of people disagree with the fact.

1.8



Social media plays a major role in promoting a brand as it 'so acts as a word of mouth (as a means of transmitting information). It also helps the brand promote itself through the social media handles of celebrities and the influencers who help these brands to increase their brand awareness. Majority of the contestants i.e., 95.7% do agree to the fact that social media plays an important role in promoting a brand and very few (4.3%) think otherwise.

Findings and Conclusion

1. The maximum number of the respondents were from the age group of 15-25 as this is the age group which spends maximum number of hours on social media.
2. Data from survey shows that 59.9% of the people tend to do online shopping once or twice in a month. This may suggest that they belong to working class which do not have a lot of free time and they tend to buy in large quantities but less frequently from Online platforms.
3. The data from the survey shows that almost half of the people spend 0-2 hours every day on Social Media Platforms. Social Media plays a crucial role in connecting people and developing relationships which enables us to grow in our careers and have more opportunities.
4. The data from the survey suggests that almost 81.9% of the respondents believe that Social Media page/website affected their vision of the brand. As most of the consumers who shop online read reviews about the brands of the products, they are buying which might affect their vision of that particular brand.
5. The data from the survey a show that 43.6% of the respondents believe that their decision was influenced by social media. It is because many people tend to see online reviews and comments about that particular product to choose the perfect brand and price.
6. The data from the survey shows that almost 95.7% of the respondents believes social media plays an important role in promoting a brand as it helps increase the amount of exposure which enables the brand to generate leads and increase sales.

Conclusion

It can be concluded from this research that consumers in Mumbai, India are actively utilizing social media platforms as a tool in validating their purchase decisions. Reviews and preferences by the past consumers on social media platforms affect the buying decision process of potential customers. Users find social media platforms easier and trust worthy process for purchasing the product, when compared to those who use other information sources. Those who perceived the information on social media to be of higher quality and were satisfied with results than expected. The results overall show that social media has a strong impact on the consumer decision-making process as well as in the marketing of a particular brand and its product/services.

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GENDER INEQUALITIES DURING PANDEMIC

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ABSTRACT

Sustainable development goals were adopted by United Nation General Assembly in 1995. They give stress on equality of gender. Indian constitution also ensures the equality to Indian people. The implementation of policies of concern countries are not strict due to which inequality exists in the world countries an India. Therefore, equality in gender is a dream today. Of course, attempts have been made to establish equality but pandemic such as present COVID-19 (caused by SARS-COV-2 virus) dismantle the equality. The men and women are different by genetic makeup but the equality can be obtained by behaviours of men and women. The inequality is also present during pandemic due to individual, social-cultural, national, educational and political reasons. The inequality is observed I labour market also. An attempt has been made in the present paper to derive the reasons and impacts of different behaviours of men and women during prevailing pandemic.

Keywords: *gender, inequality, pandemic.*

Introduction

Gender is an expression of reproductive, gametic and inheritable marks showing difference between male and female. It is a genetic segregation of being male and female.

Differences, disparities and inequalities between male and female exists from the beginning, that is from the birth throughout the life of an individual. These inequalities remain in male and female when they work in different fields. It has been found out disproportionate impact on Indian women during covid-19. (Khan & Nikore, 2021).They are evident and more pronounced during day to day working but specially during the times such as pandemics. They are more expressed in full forms. Pandemic is an epidemic are outbreak of an infectious disease caused by a type of virus which is mutant. The disease spreads across a large region, multiple continents or worldwide, affecting a substantial number of people. Several pandemics of diseases have been witnessed by human race till now. These diseases include small pocks, tuberculosis, the plague, influenza, HIV AIDS and present pandemic of COVID-19. During such disease-pandemic, inequalities between male and women are visible in their behaviour. Socio-cultural, political and educational differences do exist in the behavioural changes of male and female.

Worldwide sustainable development goals (SDGs) were established and equality and reducing inequality are very important. (SDGs No. 5 and 10) as far as the removal of inequality between men and women are concern. Although goals are set and several policies are made but country wise implementations of these policies are not effective and therefore, dream of establishing equality between men and women remain unsatisfied and unfulfilled dream of people like Mahatmas Martin Luthor king, Mandela, etc.

In the year 1995, with the adoption of Beijing Platform Action and Vision 2030 was set with establishing equality between men and women. Year 2020 celebrated the anniversary of a quarter of century of Beijing Platform of Action. The year was expected to establish a gender equality but contrary to these whatever efforts were made to establish equality throughout the decades were remain unfulfilled and whatever attempts are made for the purpose of equality remained at risk due to Covid-19 pandemic. On the contrary Covid-19 deepens the existing inequalities. Not only widening the gap of inequality but also the impact of Covid-19 increased vulnerabilities in social, cultural, political and economic sectors which lead to amplification f impacts of pandemic on Gender inequalities in several fields. The impact of covid-19 on gender inequalities have been studied accordingly. The present study of inequality in gender during pandemic (covid-19) in local area of Mumbai (Maharashtra) is the main theme of this paper. Because this is a time of Covid-19 pandemic, a thrust has been given on socio-cultural, educational and other fields behavioural changes of men and women.

Literature Review

The authors Fisher & Ryan concluded that the pandemic like Covid-19 has affected the progress of gender equality. This is destructive towards the progress of every nation. Authors tried to explain the main causes behind this inequality. This inequality affects the women participation in the workforce. (Fisher & Ryan, 2021).

The authors discussed that covi-19 negatively affected the human life in terms of their expenditure, savings, income because of job losses during this pandemic in different countries. Women are the more sufferer than men during this pandemic. Most of the women lost their jobs due to which they tried to control consumption and increase the savings. Author concluded that government should start some rules and regulations for the women to maintain the gender gap during such pandemic. (Dang & Nguyen, 2021).

The Authors Madgavkar, et al. said that as compared to men, women lost their jobs during Covid-19 pandemic which affects the nation's GDP. The reason behind this job losses of woman might be the increasing workload of unpaid care work like domestic household work, taking care of old and sick people, children, etc. women are more susceptible during this pandemic. (Madgavkar, A.et al., 2020).

The Author Rivera, C. et al. suggested that it is important to initiate some policies for women during such covid-19 pandemic because girls and women are more helpless and they have to go through various health, social, economic problems. To make them stronger and to reduce gender inequalities, such actions should be taken care of. (Rivera, C. et al. 2020).

The author said that covid-19 pandemic impacts the efficiency of every sector in gendered behaviours. Same way this way pandemics has also affected the achievements and efficiency of academic labour specially women as well and the main cause behind this is the increased unpaid care work such as domestic, household work. (Pereita, M. 2021).

Objectives

1. To find out the inequalities between men and women during covid-19 pandemic.
2. To find out who is more sufferer between men and women?
3. To show inequalities in gender during pandemic on the basis of education, services and other activities.
4. To show pandemic is a catastrophe.

Research Methodology

To find out the gender inequalities between men and women during COVID-19 Pandemic, the questionnaire was formed to collect primary data. The questionnaire was prepared with the help of google form and it was circulated to 100 (65 men and 35 women) people working in different fields through social media like WhatsApp. and responses were collected from the 90 (61 men and 29 women) respondents were analysed keeping in mind the research questions. The collected data was cleaned and tabulated on the basis of questions and topics of them.

The questionnaire was divided into two sections. The first section was concerned with common information and second part was related to the inequality behaviour of men and women in different activities.

Table No. 1

Topic		Men (in %)	Women (in %)
Section - I			
Gender		67.78	32.2
Age	Less than 25 years	50.84	68.96
	More than 25 years	49.2	31.05
Educational Qualification	Primary	59.04	54.72

	Secondary	26.24	20.7
	Graduate	4.56	10.35
	Postgraduate	3.28	10.35
	Others	4.92	3.42
Marrital Status	Married	95.12	86.25
	Unmarried	4.92	13.8
Section - II			
Job Status	Employed	77.08	62.1
	Unemployed/In Search/Temporary	22.96	37.95
Type of Work	Business	1.64	6.9
	Education	14.76	62.1
	Service	60.68	17.25
	Clerical	21.32	6.9
	Other	1.64	6.9
Monthly Income	Up to 10K	16.4	34.5
	Up to 25K	47.56	41.4
	Up to 50K	32.8	13.8
	Above 50K	3.28	13.26
Time for Household work/Unpaid work	2 Hrs	41.00	13.8
	4 Hrs	50.84	55.2
	More than 4 Hrs	8.2	31.05
Precaution in Pandemic	At Home	3.18	6.84
	Handwash	16.4	-
	Social Distance	16.4	-
	Mask wear	13.12	34.5
	Vaccination	50.84	58.65
Pandemic as Catastrophe	National	49.2	31.5
	Worldwide	50.84	69.00
Reasons for Pandemic	Virus	52.5	79.35
	Bacteria	47.5	20.7
Incentives	Yes	57.4	34.5
	No	42.64	65.19
Toll (LOSS) due to Pandemic	Yes	8.2	10.35
	No	91.81	89.76
Office Attendance	Yes	36.08	31.05
	No	63.96	69.00
Full Salary	Yes	39.36	31.05
	No	60.68	69.00
Job Loss	Yes	16.4	17.15
	No	83.64	82.8
GDP	Yes	77.08	54.72
	No	22.96	44.85
Nature of Covid	Yes	52.48	69.00
	No	45.92	31.05

Kind of Covid-19	Yes	60.68	51.75
	No	39.36	47.88
Help for Covid -19	Yes	60.68	47.88
	No	39.36	51.75
Meeting with Society people	Yes	41.00	34.5
	No	59.04	65.5
Socio-cultural Program Participation	Yes	45.92	17.25
	No	53.13	82.8
Unpaid work	Yes	33.62	62.1
	No	67.24	37.95
Other Pandemic's Name	Yes	36.08	69.00
	No	63.96	31.05
Violence	Yes	32.00	75.8
	No	96.08	24.2
Labour activities	Yes	60.68	6.9
	No	39.36	93.15
Travelling from pace to place	Yes	52.48	10.35
	No	47.56	89.7
Lockdown period shopping	Yes	70.52	31.05
	No	29.52	69.00
Municipal employees' regularities	Yes	62.32	53.55
	No	37.72	41.4

Interpretation

- It is evident from the table data (Table No. 1) that out of 100 people respondents of each men (M) and women (W), more are married individuals (95.12% and 86.25%) compared to unmarried men and women (4% and 13.8%).
- There are more (77.08% M and 62.1% W) employed compared to individuals (29.96% M and 37.95% W) which are unemployed and in search of employment.
- Educational status shows that out of 100 women, more than 50% (54.72%) are enrolled for primary education but there is a decline at secondary, graduate, and Post graduated level. Similar case was also found in 2012, while relating poverty estimates. (Sinha & Kavita, 2012). More or less similar pattern is present among men respondents. During the corelative study in poverty and education levels, it was found out that although in primary education level enrollment was more for girls but it was reduced during secondary level. (Joyita, 2013).
- Working field shows that women excelled to men in most of the cases.
- At monthly income level in all category there is a variation as far as incentives are concerned, maximum (65.19%) women do not get any incentive for the service they rendered.
- In both categories of men and women 4 hours are devoted to household work. In some cases, only 13.8% of women are involved in household work. It may be due to time constraint of involvement in other activities.
- As this is period of Covid-19 pandemic, comparatively more women (6.84%) preferred to remain at home as against to men (3.18%).
- Although women do not prefer to handwash and social distancing, sizable number of women (34.5% and 58.65%) choose mask wear and vaccination respectively.
- During Covid-19 Pandemic, only 36.08% men and 31.05% women attend office of work while 63.96% and 69.00% women do not attend office. The temporary closure of

office of work maybe due to the impact of covid-19. Government declared a lockdown period for this purpose. Hence people do not attend the office during this period.

- The table shows that 39.36% men and 31.05% women get full salary during covid-19 while 60.68% men and 69.00% women do not get full salary. This effect of not getting full salary is related to low income of people and hence low income of nation affecting GDP. It is seen that women are more sufferer for this incomplete receipt of salary. Since as many as 69.00% women (maximum number) are not getting full salary.
- From the table it is also observed that 16.4% and 17.15% men and women respectively also loss their jobs. This condition creates unemployment. (Gupta & Chatterjee, 2020). This is a very bad condition in the field of occupation. Since due to non-receipt of full salary and job loss the affected people face difficulties in running of household work and it leads to poverty of families and poor economic conditions of nation. Dur to incomplete salary and job loss, there is also a national loss. Because getting less salary and non-receipts of salary due to job loss there is an impact of GDP of nation through the payment of income tax because as many as 77.08% men and 54.72% women pay the income tax to government helping to increase GDP. This is not possible due to salary cut, no salary condition and no income of the people. (Mehrotra, et al., 2014 & Sen, A., 2000).
- 52.48% men and 69% women are of opinion that covid-19 is and infectious disease and hence their activities are restricted. Therefore, they do not come in contact with each other.
- It is seen that 60.68% men and 51.75% women know the other kind of pandemics such as influenza, HIV and AIDS.
- During covid-19 several people 60.68% and 47.88% women voluntarily help in giving assets like open place and buildings for building a help centers for treatment of patients.
- It is observed that 53.13% male and 82.08% female do not participate in any social and cultural programs. Thus, women are forbidden to meeting the other people. Hence, they remain aloof socially and culturally.
- The table shows that 33.62% men and 32.1% women are involved in unpaid work such as domestic work in kitchen, cleaning, washing and other household activities. They are also involved in unpaid care work such as rearing of children and helping to old and sick persons in the family. There are reports ((Agarwal, 1997), (Dos, 2013) and (ferrant, 2014)) on unpaid, domestic and care work showing involvement of both the spouses for smooth running of the household activities.
- men (33.00%) and women (75.8%) are sufferers of violence activities. The women are more sufferer in these activities. Since they are the vulnerable group. This may also include the women facing the sex violence. (Bradbary & Isham, 2020)
- It is also observed that women (6.9%) do not prefer simple labour activities.
- 89.7% women do not travel at any place and 52.48% men travel in different places. Women (10.35%) travel in local places such as shopping, etc during covid-19.
- This is also true since only 31.05% women visit the shops for purchase of household items during covid-19 as it is a lockdown period.
- According to 62.32% men and 53.55% women said that the municipal employees come for cleaning work regularly. This cleanliness is important because if the places are not clean there is a possibility of increased in disease. This is also observed by Smith, 2019. The participation of men and women has been already listed above. The cleanliness at individual and social level is beneficial for human being. This has been recorded in the studies of Sara (2020), Camera et al (2017), Smith (2019) and Unga (2018).

Conclusions

Pandemics are epidemics over a large area such as continents and world. During pandemics, behaviour of people is different.

Following conclusions are made from the replies of respondents.

- There are inequalities in gender dur to impact of pandemic. The inequalities ae on the basis of educational, socio-cultural and other field activities. The inequalities are due to educational level, not getting incentives, incomplete salary, job loss, etc.
- Th pandemics of any type is disruptive in nature. It is a cause of suffering for many people, incomplete salary, loss of jobs, pose constraints on the working of people. Compare to men, women are the victims in the above sectors as is evident from the table. Apart from their (women) regular service work they have to do household work and unpaid domestic work along with care work. Thus, they are more sufferers.
- Pandemic as a catastrophe - poor economic conditions, devasting life, reduce GDP are the outcomes of pandemic. There is also a loss of human life. The loss is not only in the country but also throughout the world. Due to weak financial conditions, human race do not progress. Hence, pandemic is a catastrophe like flood, earthquakes which devast the human life.

Recommendations

- The study of gender inequalities during pandemic can be extended in every field like education, service, medicines, office jobs and other services.
- The present study is conducted in urban areas, the same can be extended in rural areas and the life of human beings along with other sectors can be studied.
- Impact of many other pandemics can be undertaken comparatively at national and international levels.
- Impacts of pandemic can also be studied not only on human being but also in other sectors like agricultural, medicine, business, nursing, education, politics, industry and socio-cultural fields. Hence, the studies of pandemics are important because they give the insight to improve the conditions and prepare for the future catastrophe.
- In present study it has been shown that women are more sufferer due to economic loss. Due to job loss they re more involved in unpaid work. They are also vulnerable to violence. Hence, separate studies on these topics that is unpaid care work, unpaid domestic work and violence can be studied.

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CONSUMERS PERCEPTION ABOUT GREEN MARKETING PRACTICES IN INDIAN PERSONAL CARE PRODUCTS

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ABSTRACT

During last decade, many companies have taken initiatives in green marketing practices in Indian FMCG sector. Green marketing practices or green business practices is a contemporary term used by marketers to promote the product among the group of educated consumers who are conscious for environmental conservation and also aware about benefits of green products in their personal health. Today in personal care industry, many companies have adopted green marketing practices and using organic and natural ingredient in production and packaging. These corporate are also using it to create their unique selling proposition (USP) in the market. This research aims to understand consumer perception about green marketing/manufacturing practices. It also attempts to measure feasibility of "green marketing" as a promotional tools in Indian FMCG markets. In primary research, cross sectional convenience sampling designed is used and responses were taken from 143 respondents with the use of structured questionnaire. This study is performed in Ahmedabad district of Gujarat state. The sample is analyzed by using One way ANOVA, multi response analysis and frequency analysis techniques. The finding of the study suggests different marketing strategies for productive utilization of "green tag" in their business practices for penetrating potential markets and also to build trust and long term relationship with consumers.

Keywords: *Green personal care products, Marketing strategy, Green marketing practices, Consumers' perception, Indian FMCG Market*

Introduction

The Indian economy is considerably expanded in last three decades. The financial reforms of 1991 have changed the business dynamics and market structure of many industries. The information technology revolution has brought transparency in markets. Today, the consumers and other member of supply chain are well informed and they have real time access of information and data. For many years green marketing/ green business practices term was used by marketers to expand their business. Specifically, in personal care industry, the effectiveness of green marketing buzz is comparatively high because the products are directly consumed by the consumers. This research attempts to understand and measure consumer perception about green marketing practices implemented by organizations in Indian market.

Literature Review

J Beneke, N Frey, F Deuchar, A Jacobs, L Macready, (2010) studied consumers' attitude regarding eco-friendly consumption of a green cosmetic product. In this research, they tried to understand consumer perception about green product in reference to functional benefits and emotional aspects. This research was concluded with a suggestion to retailers for precisely disclose their green status through packaging of a product and also affiliating for green initiatives to reinforce this notion.

The paper of C.Senthil, Nathan & K. Malar Mathi (2013) has aimed to comprehend the expectation of non-buyers' regarding eco-friendly products. This study was conducted in two cities for products like "natural bathing soap, natural shampoo, natural tooth paste and natural face wash". The researcher surveyed South Chennai region with sample of 440 which included both kind of consumers i.e. purchasers and non-purchasers. The second city was Trichy and responses were taken from 445 respondents including both purchasers and non-purchasers. The analysis of study was done with mean rank, chi-square analysis, regression analysis method and ANOVA analysis. The findings revels that the income plays decisive role in case of non-buyers for all product categories and age plays vital role in face wash category. In case of tooth paste, switching is substantially possible from Non-buyers to Buyers category if “green tag” is properly utilized. Overall, the researchers have acknowledged the importance of eco-friendly products in marketing of these four product categories in Indian markets.

Karissa A Soerjanatamihardja, Ira Fachira, (2017) explored green consumer’s attitude; their perceived importance for eco-friendly cosmetics products and practices; relationship among consumer’s attitude and their perceived importance. Researchers also tried to determine different segments determining environment friendly consumers in Indonesian cosmetic market. To fulfill the objective of questionnaire, 384 respondents were selected from Jakarta and Bandung with the help of non-probability purposive sampling. The data analysis was done by various statistical techniques like factor analysis, multiple linear regression, MANOVA and cluster analysis. The study disclosed that green attitude was affected by perceived significance of green marketing mix and eco-friendly corporate practices. Further, a six cluster-solution was discussed by researcher, explored from certain variables of “Ottman’s deep green sub-segments and attitude towards green values.”

The paper of Yifeng Lin, Shaohua Yang, HaniruzilaHanifah, QaisarIqbal (2018) has made an attempt to explore the green cosmetic term as per consumers’ attitude and also tried to identify factors which can be used to form positive attitude of consumer. A primary study was conducted with 30 British females from UK. The findings of the study disclosed that there was just general awareness among respondents about the term and the publications through which they came to know about green cosmetics were having insufficient information and mainly designed for impulsive buying. Also researcher suggested to green cosmetic industry to work upon the factors like media, life style etc. to generate greater impact upon consumers’ attitude.

The paper of Nora Amberg, CsabaFogarassy (2018) has tried to identify the difference features which lead the consumption of organic food and natural cosmetics. They tried to explore the factors which affect green products’ purchases. Cluster analysis was applied for analyzing the variables. The study was conducted in Hungary, with the help of an online questionnaire and responses were taken from 197 respondents. Findings of the study described that the trend followed by consumers for buying organic food would be different and shorter spectrum as compared to those with cosmetics. Finding suggested that the cosmetic products should be properly linked with personal health and with the health of environment to provide sustainable benefit to both producers and consumers.

SitiNorBayaah Ahmad, (2018) determined the relationship among health and environment as per women’s perspective for buying natural beauty products. The research disclosed that female consumer’s intention has a significant impact upon natural beauty products. Secondly, research explored the attitudinal dimension of female consumers which included “perceived health consciousness and environmental consciousness”. These two variables contributed to maximum in female consumers’ attitude for making them purchase natural beauty products.

SitiKhoiriyah, Muh Juan Suam Toro, (2018) presented a conceptual framework to examine the forerunner of consumers’ attitude regarding eco-friendly product, consumers’ willing for buying and also willingness for paying products’ price. For this purpose “Structural Equation Model” was adopted for data analysis collected on primary basis. The study was concluded with the discussion indicating towards “health consciousness, environmental attitude and value orientation” encourages consumers’ attitude towards purchase of a green product.

Scope and Objectives

The literature review on FMCG and Green marketing sets following objectives for primary research:

1. To measure effectiveness of green marketing as a promotional tool for market penetration.
2. To understand and measure competency of consumers in understanding of green marketing practices.

Research Methodology and Limitation of Primary Research

This study is an attempt to analyze consumers understanding towards green marketing practices. The descriptive cross sectional convenience sampling designed was used for primary research. The structured questionnaire was developed and circulated amongst the personal care consumers of Ahmedabad district in Gujarat state. The responses were taken from 143 respondents. The data collected is analyzed using statistical techniques such as One way ANOVA, Multi response analysis and Frequency analysis.

The limited sample size and data collection from one geographical region are the main limitations of this study. Also, this study was conducted in personal care industry of FMCG sector only.

Hypotheses for the Study

The hypotheses developed for this study are:

(i) H1: Green marketing is an effective promotional tool for market penetration.

(ii) H2: Consumers are having comprehensive knowledge about green marketing practices in personal care industry.

Analysis and Interpretation

(i) H1: Green marketing is an effective promotional tool for market penetration.

- The independent variable is marketing strategies adopted by Indian personal care brands and dependent variables are purchasing frequency and attitude towards repurchasing of green personal care products. Study undertook four marketing strategies i.e. Advertisements using green themes, Self-explanatory labels, Educational Campaigns and Certifications. Also, different strategy is tested with each demographic to know the applicability and effectiveness of strategy with regard to purchase of a green personal care product.

Table No.1: One-way ANOVA for Marketing Strategies and Demographics of Consumers Purchasing Green Personal Care Products

Marketing Strategies / Demographics	Advertisement using Green Themes	Self-Explanatory Labels	Educational Campaigns	Certifications
Age	Not Significant	0.000	0.038	Not Significant
Gender	0.001	Not Significant	0.007	Not Significant
Educational Qualification	Not Significant	Not Significant	Not Significant	Not Significant
Employment Status	Not Significant	0.023	0.000	0.042
Monthly Income	0.000	Not Significant	0.003	0.030
Marital Status	0.002	0.043	Not Significant	Not Significant
Children	Not Significant	Not Significant	Not Significant	Not Significant

These demographics relationships with marketing strategies disclose that consumers of above mentioned particular demographics are having a significant influence of respective strategy upon them. This is of mere importance to marketers and brands that need to expand their market of selling their products. Also these marketing strategies are having impact upon consumers' decision of green product purchasing. Therefore, consumers of these demographic profiles can be influenced to take a purchase decision.

- Also, if consumers are purchasing a green personal care product again; one-way ANOVA test is used to test relationship between various marketing strategies and repurchasing willingness of consumers.

  Self-explanatory labels with 0.000, educational campaigns with 0.000 and certifications with 0.000 value of significance are having significant relationship with repurchasing of a green personal care product.
- Their Frequency of purchasing a green personal care product with various marketing strategies is undertaken for analysis further with the help of one-way ANOVA.

  Purchasing frequency of green personal care products is having a significant relation with advertisements using green themes i.e. 0.034, self-explanatory labels i.e. 0.000 and educational campaigns i.e. 0.003 value of significance.

These strategies can lead a consumer to adopt a green life style by making green personal care products as the part of their daily routine. Hence, the alternate hypothesis is accepted by describing that green marketing strategies are effective tool for market penetration.

- To analyze, if consumers are satisfied with green products, and are willing to purchase them again or not, for this one-way ANOVA is applied.

  Here, Level of satisfaction is an independent variable and repurchasing of a green personal care product is dependent variable. There is a significant relation between repurchasing of a green product and level of satisfaction among consumers with 0.000 value of significance. Therefore, as a consumer is satisfied, he/she will prefer to purchase a green product again.
- Level of satisfaction is an independent variable and Purchasing frequency of a green personal care product is dependent variable.

  Consumers' frequency of purchasing a green personal care product and level of satisfaction are having a significant relation with 0.000 value of significance. Hence, results explain that once a consumer is satisfied, he will continue purchasing a green product and adopt a green life style.

(ii) H2: Consumers are having comprehensive knowledge about green marketing practices in personal care industry.

To analyze consumers' regarding Green Marketing Practices in Personal Care Industry; the study undertook various aspects such as

- Most influencing marketing strategy having significant impact upon Consumers' purchase decisions is disclosed in table no.2 and the group of influenced consumers as per their demographics are disclosed as the target market for respective company's marketers and promoters;

Table No.2: Marketing Strategy as per consumer having influence upon their purchase making decision

Marketing Strategies used for promoting green personal care products	Frequency	Percentage
Advertisements using green message	47	32.9%
Self-Explanatory Labels	22	15.4%
Educational Campaigns	51	35.7%
Certifications	23	16.10%
Total	143	100%

The multi response analysis indicates that the marketing strategies have maximum influence upon consumers purchase decision towards green personal care products. From consumers' perception point of view, the most effective marketing strategy is educational campaigns.

The demographics of those consumers which describe this strategy as most reliable and effective are; Age group: 18-25, Gender: Male/Female, Educational Qualifications: Graduate/Post Graduate, Monthly Income: Below 50,000 (per month) INR.

- Consumers' gets attracted towards green personal care products by some particular features or qualities of a green product presented in Table no.3:

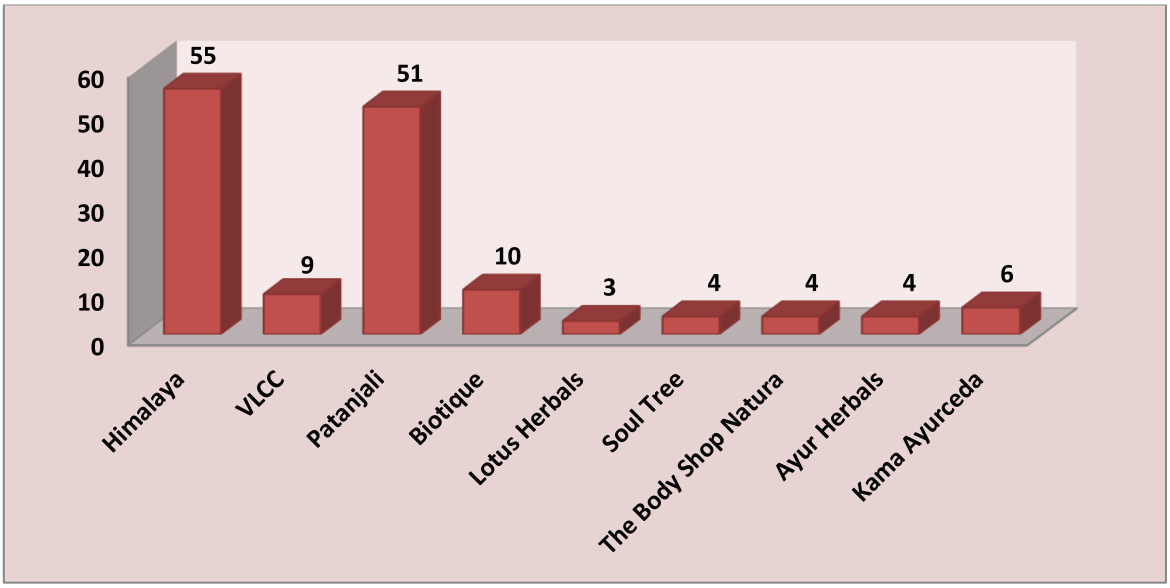
Table No.3: Qualities/Features of a green product which attracts consumers most

Features of a green personal care product	Frequency	Percentage
Keeps Your Skin & Hair Healthy	114	79.7%
Natural Organic Ingredients	104	72.7%
Upgrade Your Life-Style	24	16.8%
Eco Friendly Packaging	63	44.1%
Wide Range Of Green Products	34	23.8%

No Chemicals	114	79.7%
Trusted Brand	57	39.9%
Recycled	47	32.9%
Less Environmental Impact While Manufacturing Process	61	42.7%
Biodegradable	51	35.7%

- Regarding most preferred out let for green product purchase are; local shops 42.7%, specialized units (shops) 29.4% and retail malls 23.8%.
- The major reason behind green purchases is concern for health and 72.7% of respondents have endorsed this statement. Results further disclosed that concern for environment; concern for status and better quality of life are given 14%, 4.9% and 8.4% respectively.
- Most Preferred Indian personal care brands as per consumers' perception disclosed in chart no.1:

Chart No.1 Consumers' Preferences regarding Green Personal Care Brands



As per the results, the alternate hypothesis is accepted. Consumers have comprehensive knowledge regarding green marketing practices among Indian personal care products.

Findings and Conclusion

The demographic one-way ANOVA analysis with marketing strategies can help in influencing right target market along with right marketing strategy for green personal care products. It is necessary for marketers to explain importance and advantages of green marketing practices to customers continuously, to make a consumer permanent user of a green personal care product. For this, marketers need to categorize target audience and identify most impactful marketing strategy and communicate it with proper marketing channel to specific target segment at right time. The result also indicates that the consumers are quite competent to understand the messages of green marketing, if it is properly channelized. It has also been observed that the trust plays vital role in consumer retention in this product category. The corporate need to develop mechanism to measure satisfaction level of existing user of their brands. Marketers also need to generate or create a cause or motive within each consumer's mind to make them adopt green personal care products. To penetrate large segment of market, innovative marketing strategy is required. This innovative marketing is needed to be presented in front of consumers/customers until it becomes the part of era and is accepted as part of their life style. Green marketing is such a buzz that is necessary for today's time and it requires unique marketing and communication strategies to drive consumers towards green product and green life style. This study concludes that customers need to accept green marketing practices as a buzz as well as necessity for saving environment.

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COMPARATIVE STUDY ON HEALTH IMPACT OF MIGRANTS AND NON-MIGRANTS IN BANGALORE URBAN - INDIA

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ABSTRACT

Migration is the movement of people from one place to another place within a state or country, to settle for a longer time or permanently for social, economic, political or environmental reasons. This research paper examines the impacts of rural-to-urban migrants on the health of migrated adults. Methodology involves ascertaining the relationship between the migrants and non-migrants based on their health. Researcher presumed the hypothesis and tested that the rural to urban migrants have different macronutrient and food groups' intake to urban non-migrants, and that migrants from rural to urban and urban non-migrants have a different diet and activity pattern. The determinants were found to include nutrition transition, physical inactivity, gene-environment interaction, stress, and other factors such as ethnic susceptibility. Migration from rural areas of India contributes to urbanisation and lifestyle changes, and dietary changes may increase the risk of obesity, high burden of Coronary Heart Disease and chronic diseases. Methods: In order to measure the Medical Information of migrated adults from Rural to Urban in Bangalore city, the respondents for this study includes 300 migrants from rural to urban Bangalore and 300 non-migrants residing in and around Bangalore City, Karnataka, we have applied multi-stage sampling method, and stratified the respondent in occupation wise like Government employee, Private employee, Business people and Housewives. The respondents' ages ranged 25-35 and 36-45, the level of education is segmented from School level to PG level in four categories, and monthly income level segmented below Rs.10000 and above Rs.30001 in four categories. Results: This study reveals that the medical information of the migrated and non-migrated adults in the age group 26-35 and 36-45 of the Bangalore metro city is statistically significant. The researcher concludes that the urbanised food habits results the migrant adults exhibits a lower immunity systems and higher deviation in their health parameters.

Keywords: *Diabetes Mellitus, BMI, Haemoglobin, Cholesterol, HDL, Coronary Heart Disease, CED*

Introduction

Obesity, representing one extreme of the continuum, is a preventable risk factor for chronic degenerative diseases while Chronic Energy Deficiency (CED), though less directly" preventable," is associated with impaired physical capacity, reduced economic productivity, increased mortality, and poorer reproductive outcomes. Routine monitoring of nutritional status through the collection of anthropometric data is a simple approach that is both economical and can be rapidly applied to large numbers of people (Veronica Tuffrey and Andrew Hall, **2016**). The body mass index (BMI, weight (kg)/height (m) 2) is a useful index of relative weight that can be applied to define obesity and CED and can be used to assess individual and community nutritional status.

Review of Literature

Sinha R, Anderson DE, (2003), India's rapid urbanization is characteristic of a country changing status from a "developing" to a "developed" country. Dietary changes, reductions in physical activity, and increasing obesity generally follow this transition, especially as urbanization occurs. Diet in India has been associated with the risk of chronic disease, although few of these associations have been investigated into or quantified adequately. Though not a comprehensive review, the following sections discuss factors of diet and lifestyle that may contribute to the growing burden of chronic diseases in India.

Greenwald P,July-Sept, 2003, the relationship between diet and health has been recognized throughout recorded history. Disease prevention through healthy preparation of foods and eating habits has been discussed in religious and civil writings for thousands of years. Since the 19th century, western scientific methodologies have been applied to the study of diet and disease with the intent of reducing the disease burden from non-communicable diseases (NCD) such as cancer, coronary heart disease (CHD), and other conditions endemic to societies after the advent of industrialization. Ecologic, observational, and laboratory studies generally agree that eating a diet high in vegetables, fruits, and other plant-based foods; low in animal fats and low in salt content, along with maintaining a healthy weight, not using tobacco in any form, and being physically active can reduce the risk of cancer, CHD, and other chronic diseases. Diet-related NCDs are of great concern to researchers assessing the impact of changes in diet in “developing” countries, such as India. Trends, based on current and projected data, in nutritional and disease status indicate that these countries face considerable challenges as under-nutrition evolves into over-nutrition as the community becomes “developed”. India, a country in transition from a “developing” to a “developed” nation, is home to more than one billion people, with an ever-increasing middle class population with greater disposable incomes.

Dietary customs and habits in India are diverse, owing in part, to the range of religions in the society, many of which provide specific dietary guidance for their followers. Furthermore, there is a tradition of linking vegetarianism with medicine. For example, Ayurveda provides dietary guidance and proscriptions that have been developed over millennia to prevent and treat multiple ailments, including CHD, cancer, and diabetes. Cancer rates in India are rising as development progresses, with a changing profile of burden at different cancer sites. According to the World Health Organization (WHO), cancer rates in India are considerably lower than those in more developed countries such as the United States(Lindsey A. Torre MSPH ,Freddie Bray PhD and et.al 2015) (see Data from population based cancer registries in India show that the most frequently reported cancer sites in males are lung, oesophagus,. stomach, and larynx. In females, cancers of the cervix, breast, ovary, and oesophagus are the most commonly encountered. (PBCRs)

Contrary to what is seen in most developing countries, India has some of the highest CHD rates in the world, with urban rates being three times higher than rural rates. In addition, rates for obesity and diabetes are increasing dramatically in urban areas and in high-income rural residents. For example, the prevalence of diabetes in urban areas has been reported at 9-16%, more than four times the prevalence of two decades ago. Diet appears to be related to the high rates of CHD, obesity, and diabetes, although a genetic component may exist in some cases. In recent decades, consumption of food grains also has shifted from coarse grains (e.g., barley, rye, maize, millet, and sorghum) to refined rice and wheat.

Research Methodology and Data Collection

In order to measure the Medical Information of migrated adults from Rural to Urban in Bangalore city, the respondents for this study included 300 migrated adults and 300 non-migrated adults residing in and around Bangalore City, Karnataka, we have applied multi-stage sampling method, and stratified the respondent in occupation wise like Government employee, Private employee, Business people and Housewives. The respondents’ ages ranged from 25 to 45, the level of education is segmented from School level to PG level in four categories, and monthly income level segmented below Rs. 10000 and above Rs. 30001 in four categories.

Results and Discussion

Table-1.: Distribution according to Migrants and Gender

Migrated status	Gender		
	Male	Female	Total
Migrated	109(36.3%)	191(63.7)%	300
Non-Migrated	118(39.3%)	182(60.7)	300
Total	227(37.8%)	373(60.7%)	600

This study was conducted on 600 adults from Bangalore Urban, 300 adults were migrated from rural to urban Bangalore and another 300 adults are non-migrants residing at Bangalore urban 109(36.3%) male migrants and 191(63.7%) female migrants out of which 300 migrants respectively. Out of 300 non-migrated, 118(39.3%) male non-migrants and 182(60.7%) female non-migrants participated in this study respectively. Most of the subjects were belonging to female in this study (Table-1).

Fig- 1.: Respondents of Gender with respect to migrants

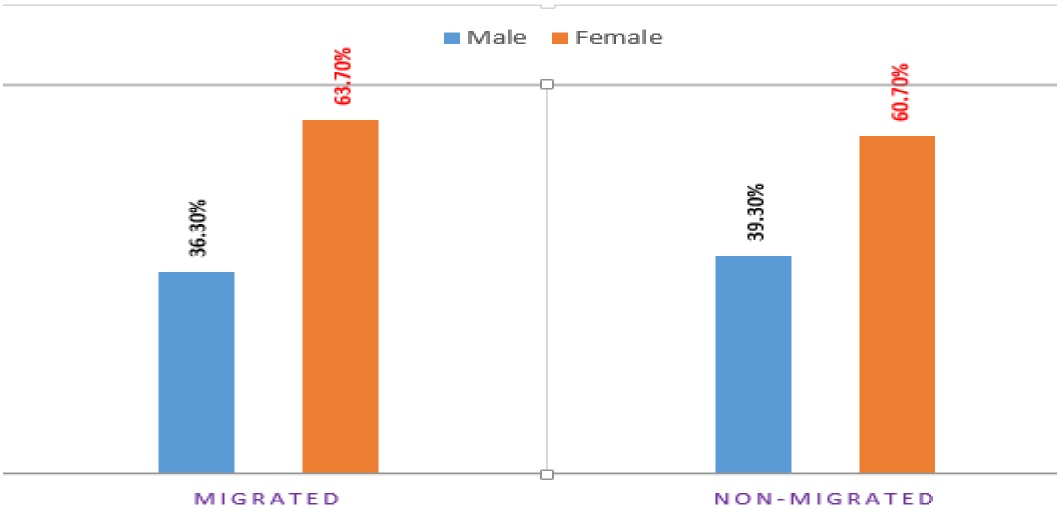


Table-2.: Distribution according to Migrants and Age

Migrated status	Age		
	26-35	36-45	Total
Migrated	110(36.7%)	190(63.3)%	300
Non-Migrated	139(46.3%)	161(53.7)	300
Total	249(41.5%)	351(58.5%)	600

Table-2 describes the age groups taken between 26-35 and 36- 45 years for this study associated with migrants and non-migrants. The mean ($\pm SD$) age was 32.16 ($\pm$4.87) in male and 31.65 ($\pm$4.96) years in women. 110(36.7%) respondents were in the age group of 26-35 years and 190(63.3%) respondents were in the age group of 36-45 years are migrated adults. 139(46.3%) respondents were in the age group of 26-35 years and 161(53.7) respondents were in the age group of 36-45 years are non-migrated adults. Most of the subjects were belonging to the 36-45 years age subgroup.

Fig- 2.: Respondents of Gender with respect to migrants

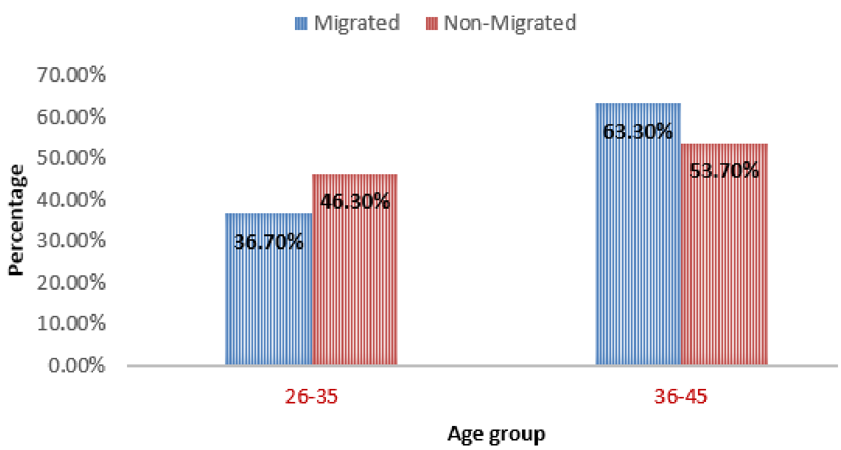


Table- 3.: Respondents Anthropometry Measurement (Height in CMs)

Height in CMs	Migrated Status		Total
	Migrated(n=300)	Non-Migrated(n=300)	
151-160 cm	13(4.3%)	11(3.7%)	24(4.0%)
161-170 cm	207(69%)	193(64.3%)	400(66.7%)
171-180 cm	80(26.7%)	96(32%)	176(29.3%)
Total	300	300	600

Table-3 depicts anthropometric measurements of migrants and non-migrants (Height in CMs), 13(4.3%) of migrated adults and 11(3.7%) of non-migrated adults are in 150 -160cm of height respectively. 207(69%) of migrated adults and 193(64.3%) of non-migrated adults are in 161-170cm of height respectively and 80(26.7%) of migrated adults and 96(32%) of non-migrated adults are in 171-180cm of height respectively. This descriptive analysis shows,

Fig- 3.: Respondents Anthropometric Measurements (Height in CMs)

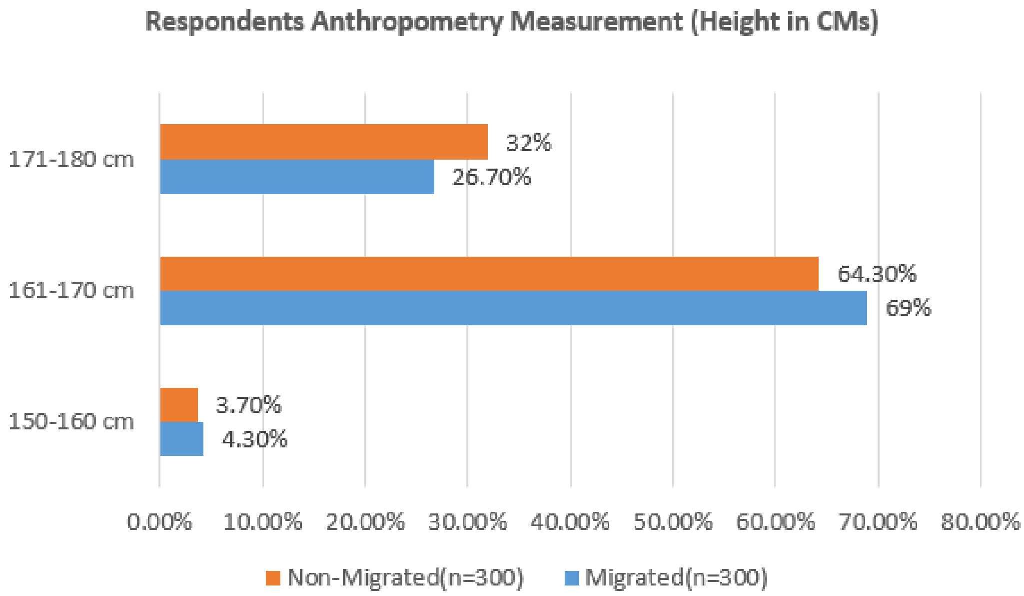


Table- 4.: Respondents Anthropometric Measurements (Weight in Kgs)

Weight in Kgs	Migrated Status		Total
	Migrated(n=300)	Non-Migrated(n=300)	
51-60 kg	12(4%)	21(7%)	33(5.5%)
61-70 kg	30(10%)	56(18.7%)	86(14.3%)
71-80 kg	83(27.7)%	67(22.3%)	150(25%)
81-90 kg	61(20.3%)	48(16%)	109(18.2%)
91-100 kg	114(38%)	108(36%)	222(37%)
Total	300	300	600

Table- 5.: Descriptive statistics for Medical information of the migrated and the non-migrated adults in Bangalore city.

Medical Information	Migrated From Rural To Urban	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Height	Migrated	300	2.2233	.51087	.02950	2.1653	2.2814
	Non-Migrated	300	2.2833	.52661	.03040	2.2235	2.3432

Weight	Migrated	300	3.7833	1.17231	.06768	3.6501	3.9165
	Non-Migrated	300	3.5533	1.32905	.07673	3.4023	3.7043
BMI	Migrated	300	3.3233	.81301	.04694	3.2310	3.4157
	Non-Migrated	300	3.1700	.85452	.04934	3.0729	3.2671
Waist To Hip Ratio	Migrated	300	2.0767	.51479	.02972	2.0182	2.1352
	Non-Migrated	300	1.9800	.52966	.03058	1.9198	2.0402
Haemoglobin	Migrated	300	2.8467	.79072	.04565	2.7568	2.9365
	Non-Migrated	300	2.9133	.81324	.04695	2.8209	3.0057
Total Cholesterol	Migrated	300	2.0867	.55394	.03198	2.0237	2.1496
	Non-Migrated	300	2.1467	.50266	.02902	2.0896	2.2038
TGL	Migrated	300	2.3867	.59862	.03456	2.3187	2.4547
	Non-Migrated	300	2.4933	.58116	.03355	2.4273	2.5594
HDL	Migrated	300	1.9933	.21628	.01249	1.9688	2.0179
	Non-Migrated	300	1.9567	.20395	.01177	1.9335	1.9798

Hypothesis

Null Hypothesis (H_0): There is no significant difference between migrated adults and Non-migrated adults in medical information.

Alternative Hypothesis (H_1):There is a significant difference between migrated adults and Non-migrated adults in medical information

Table- 6.: ANOVA Test for Medical information analysis of the migrated and the non-migrated adults in Bangalore city

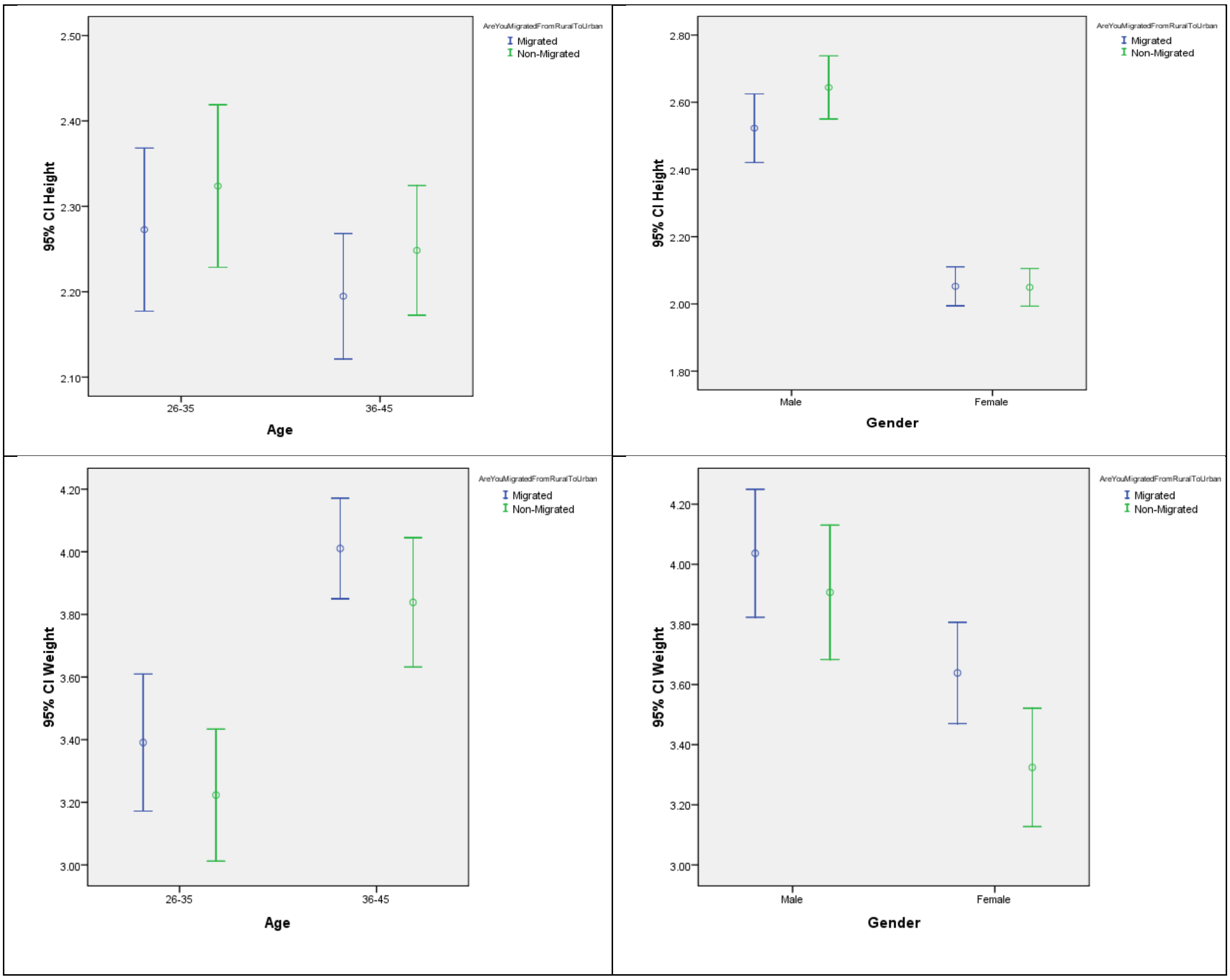
ANOVA						
Medical Information	Migrated From Rural To Urban	Sum of Squares	df	Mean Square	F	Sig.
Height	Between Groups	.540	1	.540	2.006	.157
	Within Groups	160.953	598	.269		
Weight	Between Groups	7.935	1	7.935	5.053	.025
	Within Groups	939.063	598	1.570		
BMI	Between Groups	3.527	1	3.527	5.070	.025
	Within Groups	415.967	598	.696		
Waist To Hip Ratio	Between Groups	1.402	1	1.402	5.139	.024
	Within Groups	163.117	598	.273		
Haemoglobin	Between Groups	.667	1	.667	1.036	.309
	Within Groups	384.693	598	.643		
Total Cholesterol	Between Groups	.540	1	.540	1.930	.165
	Within Groups	167.293	598	.280		
TGL	Between Groups	1.707	1	1.707	4.904	.027
	Within Groups	208.133	598	.348		

HDL	Between Groups	.202	1	.202	4.564	.033
	Within Groups	26.423	598	.044		

The above (Table-6) shows the Medical evidence of the migrated and the non-migrated adults in Bangalore Urban - India. This analysis explores the deviation of medical information like Height, Weight, BMI, Waist Hip Ratio, Haemoglobin, Total Cholesterol, TGL and High-Density Lipoprotein.

The ANOVA (Table-6) shows, Weight, BMI, Waist Hip Ratio, TGL and HDL are significant at $p < 0.05$ level of significance. Therefore, it is concluded that there is a statistical difference between migrated and non-migrated adults in Weight, BMI, Waist Hip Ratio, TGL and HDL of migrated and non-migrated adults. Whereas Height, Haemoglobin and Total Cholesterol are not significant at $p > 0.05$ level of significance. Hence, it is identified that there is no statistical difference in the mean level of Height, Haemoglobin and Total Cholesterol of migrated and non-migrated adults.

Fig- 4.: Migrated and non-migrated adults' Age and Gender wise Height, Weight, BMI, Waist Hip Ratio analysis



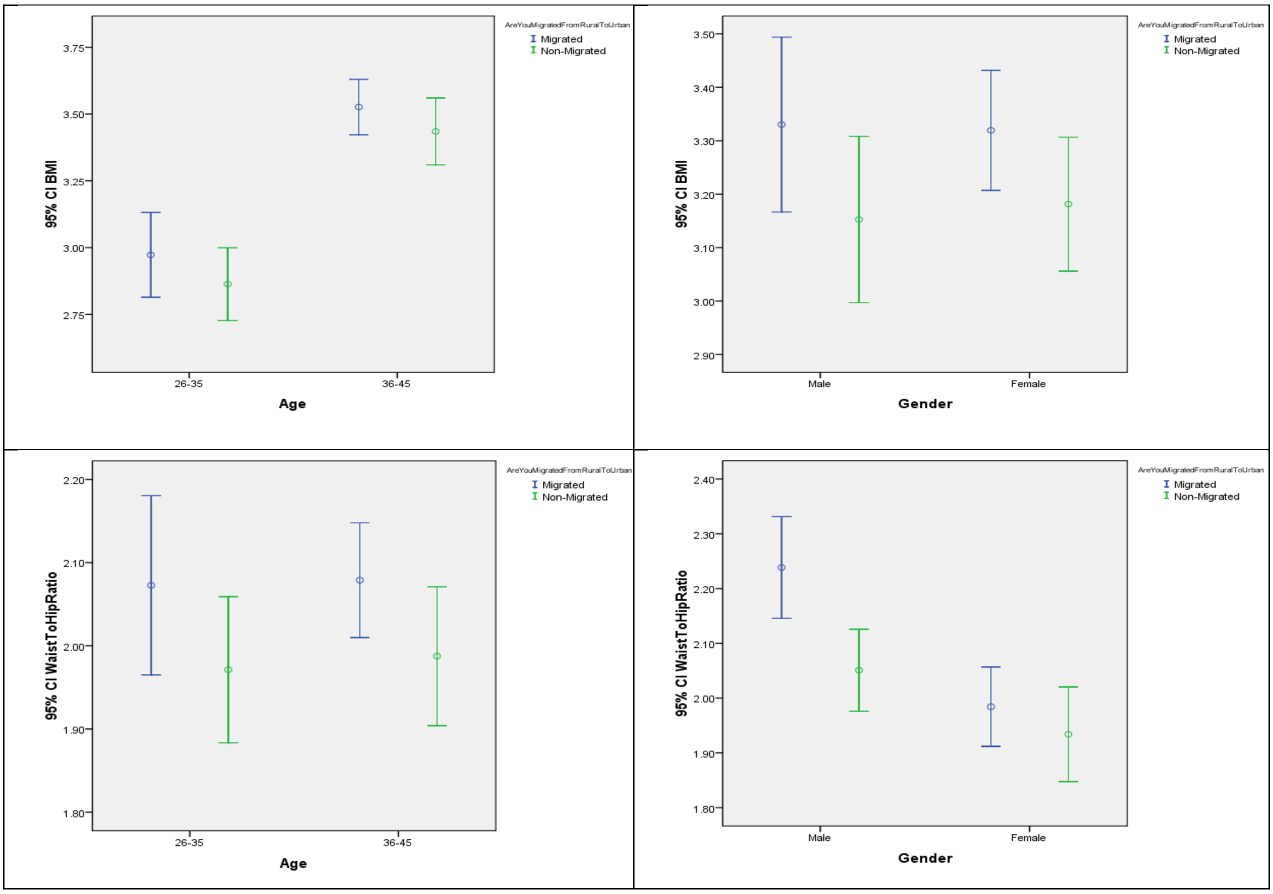
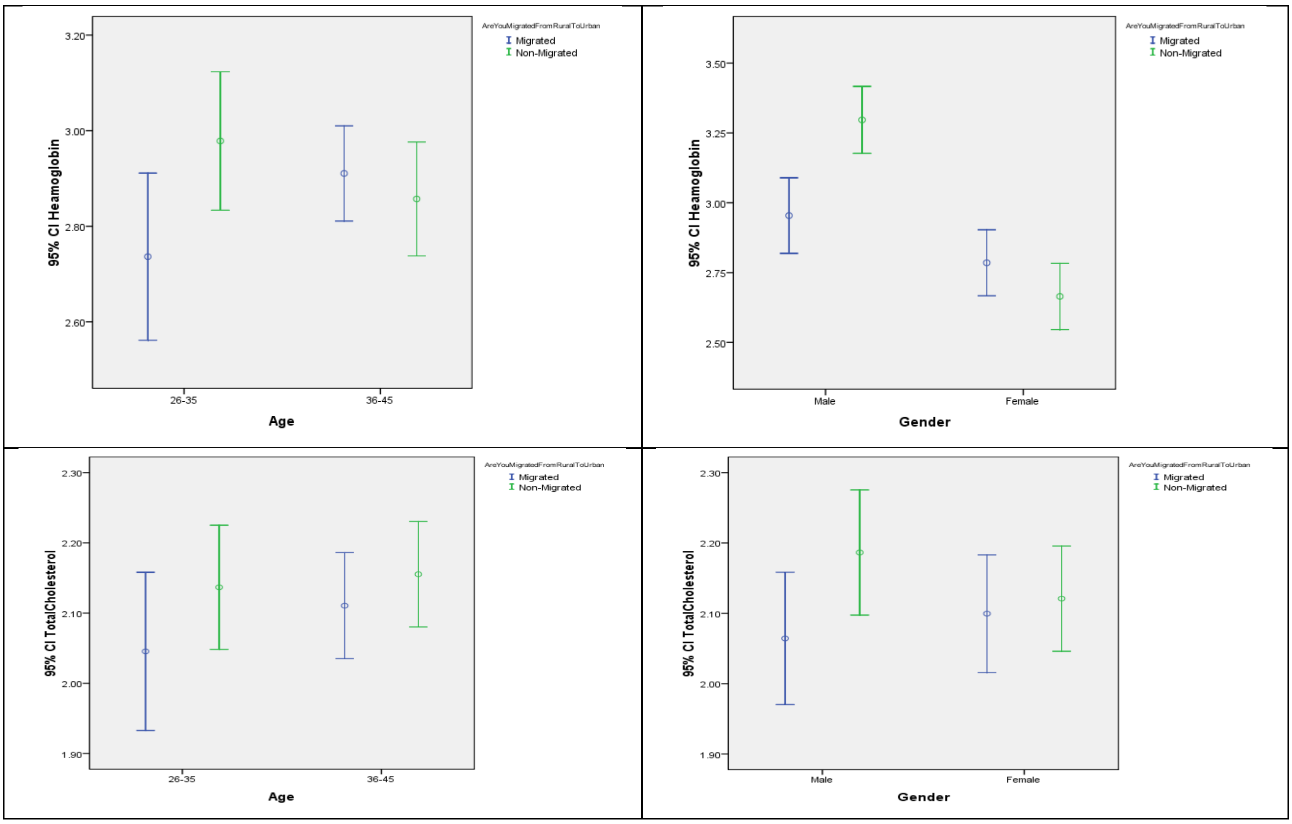
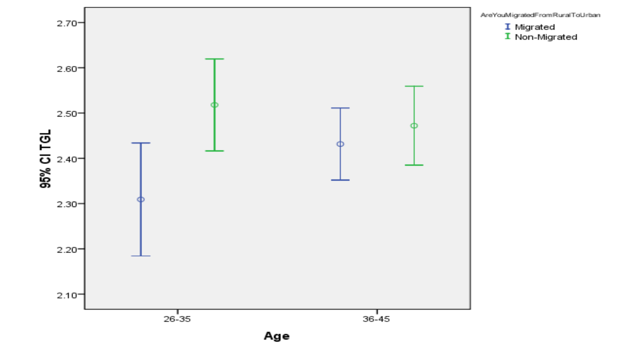
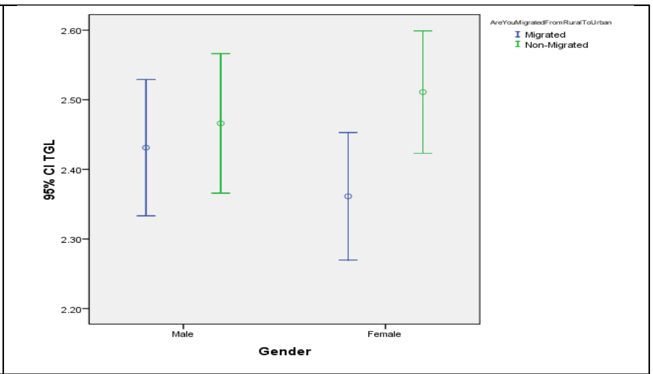
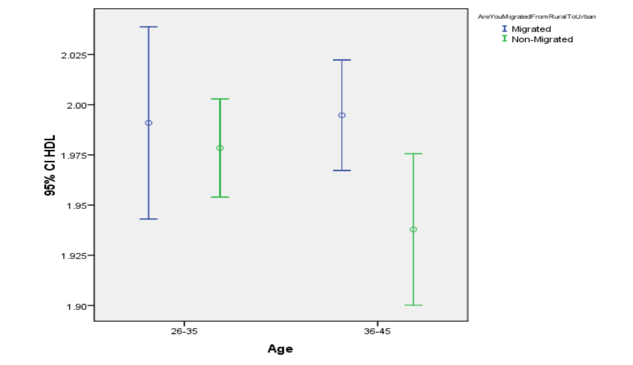


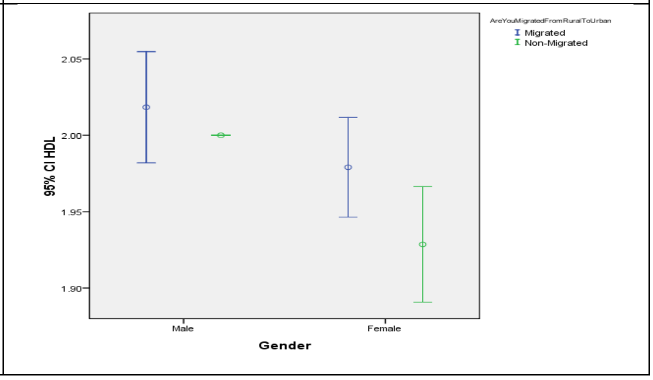
Fig- 5.: Migrated and non-migrated adults' Age and Gender wise Haemoglobin, Total Cholesterol, TGL and High-Density Lipoprotein.











The standard deviation error bar represents, whether the migrants and non- migrant's medical information are significantly fluctuate, this deviation error bar concentrated statistically in micro level analysis. This study investigated, all medical information compared with their age group and gender. First of all, researcher compared migrants and non-migrants with their height in age group and gender wise, then Fig: 4 describes that the heights are compare with migrants and non-migrants, age and gender wise, the heights are varying significantly in the age group 36-45 comparatively the age group 26-35. The height of migrated adults age group 26-35 is less than non-migrated adults. The age group 36-45 of migrated adults height is less than non-migrated adults.

The height of the male is highly varying significantly than female. The male migrants height is lesser than male non-migrants. Height of the female migrants is not significantly varying than female non-migrants. Therefore, there is no difference in their heights of migrants and non-migrants in female.

According to the weight of the respondents, there is a much difference between the age group.

There is a significance difference between migrants and non-migrants in the age group 26-35 comparatively of the age group 36-45respectively. It concludes that the weight of the migrants and non-migrants of their respective age group are significantly varying.

Comparing their weight according to the gender, there is a difference between male and female. Weight of the male migrants is higher than male non-migrants and the weight of the female migrants is much varying than female non-migrants.

Based on the analysis from the data which is collected from the respondents, the BMI of the age group 26-35 and 36-45 is significantly varying between each other. The BMI of the migrated adults in the age group 26-35 is slightly varying from non-migrated adults. Migrated adults BMI in the age group 36-45 is marginally varying with non-migrated adults.

According to the BMI ratio,male migrants BMI is varying than male non-migrants and female migrants BMI is significantly higher than female non-migrants. It concludes that migrants BMI is higher than non-migrants.

Waist to Hip ratio results explores, Waist to Hip ratio of 26-35 and 36-45 age groups of non-migrant's is less than migrant adults, then the gender wise non-migrant's male Waist to Hip ratio is much lesser than migrants and female migrants and non-migrant's Hip ratio is more or less equal.

Haemoglobin result describes, 26-35 age group of non-migrants Heamoglobin is higher than migrants,36-45 age groups of non-migrants is marginally less than migrants. In gender wise male non-migrants Heamoglobin is much higher than migrants and female non-migrants heamoglobin less than female migrants.

Outcome of the Total Cholesterol describes, 26-35 and 36-45 age groups of non-migrants Total Cholesterol is high comparatively migrants. Male non-migrants total Cholesterol is higher than male migrants. Female non-migrants total Cholesterol is more or less equal.

Triglyceride(TGL) results explores,26-35 age group of non-migrants TGL is higher than migrants but 36-45 age group of non-migrants TGL is less comparatively migrants. Gender wise TGL result shows, male non-migrants TGL is mariginally higher than migrants but TGL of female non-migrants is high comparatively migrants.

HDL (High-Density Lipoprotein) result indicates, 26-35 age groups of non-migrant's HDL is higher range than migrants, but 36-45 age group of non-migrant's HDL is lesser than migrants.

In gender wise male non-migrants HDL is constanly high comparatively migrants then female non-migrant's HDL is less comparatively migrants.

Conclusion

This study concluded that migrated and Non-migrated medical information's are Height, BMI and Total Cholesterol are highly mean difference between the migrated and Non-migrated of Bangalore city, in junction remaining medical report of Weight, Waist To Hip Ratio, Haemoglobin, TGL and High-Density Lipoprotein are no mean difference between the migrated and Non-migrated of Bangalore city. Our Study infer that the migrated people of Bangalore metro city are differ in Height, BMI and Total Cholesterol from Non-migrated

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PREVALENCE OF VAGINITIS AMONG FEMALE AGE GROUP IN RABIGH, SAUDI ARABIA

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ABSTRACT

Background:Vaginitis is inflammation of the vagina. can caused by organisms such as bacteria, yeast. The most common types of vaginal infections are Candida ,Bacterial vaginosis and Gram negative bacteria. The aim of study is to show the frequency of the pathogenic organisms commonly isolated. Methods: High vaginal swab from 200 women were collected from 5 different age groups in Rabigh General Hospital. The lab work was carried out at the Microbiology department of Rabigh general hospital. The HVS samples were inoculated into agar plates in order to identify the presence of microorganism. Results: From the 200 high vaginal swab specimens, 76 were recorded to be positive cases with vaginal infection, 7% (n=5) by gram positive bacteria, 58% (n=44) by gram negative bacteria and 36% (n=27) by yeast infection.Age group from 31-40 recoded with the highest prevalence of vaginal infection at 41%, Candida albicans reported to be the highest infectious pathogen isolated in that group (n=12) followed by: Klebsiella pneumoniae (n=6), E coli (n=4), Candida non albicans (n=4), Staphylococcus aureus (n=2), proteus (n=1), pseudomonas (n=1) and serratia marcescens (n=1). Conclusions: Vaginitis is a common infection and is something that many women have experienced more than once in their lifetimes, routine sample cultures of vaginal and cervical swab is recommended for female of child-bearing age.

Keywords: *Vaginitis, Vaginosis, inflammation, Gram bacteria, yeast infection*

1. Introduction

Varicella (Vaginitis) is a medical term used to refer to vaginal inflammation caused by vaginosis or by other causes such as an allergy, an irritant, or a deficiency of the female hormone estrogen (Sobel, 1997). The most common cause of vaginitis is vaginosis, this diseass may be caused by a vaginal infection produced by organisms such as bacteria and yeast or viruses, or it can be aggravated by irritation caused by chemicals found in lotions, sprays, and even garments that comes into touch with this region (Egan and Lipsky, 2000; Fleury, 1981; Sobel, 1997). Vaginosis may be caused by organisms that are transmitted between sexual partners in certain conditions (Muzny et al., 2019). The vaginal environment is self-created, and it maintains a delicate balance between the natural bacteria present there and the hormonal changes that occur in a woman's body (Muzny et al., 2019). The signs and symptoms of a vaginal infection may differ depending on what is causing the infection to develop (Egan and Lipsky, 2000). In other cases, there are no signs or symptoms at all for the woman(Fleury, 1981). The most frequent symptoms of vaginitis are: abnormal vaginal discharge with an unpleasant odor, while urinating, one may notice some burning and discomfort during sexual contact due to itching on the exterior of the vaginal wall (Gaydos et al., 2017; Kaur et al., 2020; Nwankwo et al., 2017; Paladine and Desai, 2018). The majority of women will have vaginal concerns at some time in their lives(Fleury, 1981). Vaginal yeast infection, trichomoniasis, and bacterial vaginosis are three of the most frequent vaginal problems that women have (Pastorek et al., 1996; Romoren et al., 2007). Pathogens from the genera Escherichia, Klebsiella, Enterobacter, Serratia, and Citrobacter (together known as the coliform bacilli) and Proteus cause a broad variety of illnesses. Many species are part of the natural flora of the intestine. The most frequent bacteria identified in clinical laboratories is Escherichia coli (E coli) (Clin. Microbiol. Proced. Handb., 2016). In the 1950s, Staphylococcus aureus emerged as the most common pathogen (Sharma et al., 2013).

Primary care has grown exponentially in Saudi Arabia because of the growth of the country's economy over the last two decades(Kim and Sudbery, 2011). Even though knowledge on the morbidity patterns of patients is still limited. The extent, causes, symptoms, and treatment of vaginal infection are vastly understudied. The purpose of this research was to evaluate the prevalence of certain common pathogenic organisms that cause vaginal infection that commonly isolated in HVS and in which age groups acquire the highest percentage of infection.

2. Patients and Methods

The study was conducted at females Obstetrics & Gynecology (OB-Gyne) Clinic, Labor & Delivery Ward & Emergency Room Rabigh general hospital, Rabigh, Saudi Arabia, between 10 Dec 2019 to 10 March 2020. Ethical approval for the study was obtained from the hospital ethics committee (approval date/number: 10.11.2019/07) and the whole group of participants agreed to be a part of the project.

Infection was investigated by taking a high vaginal swab (HVS) specimen from 200 females. The lab work was carried out at the Microbiology department of Rabigh general hospital. The HVS samples were inoculated by applying the four-quadrant streaking technique. The HVS's were then Inoculated into the following labeled agar plates: BAP (Blood agar plate), CHOC (Chocolate plate), MAC (Mac Conkey plate), SDA (Sabrouad Dextrose agar) and Todd Hewitt broth – enrichment broth. The plates were specific for the isolation of gram positive and gram negative microorganism, fastidious organism, gram negative bacilli of yeas (Candida) and beta hemolytic streptococcus (BSB) respectively (*Clin. Microbiol. Proced. Handb.*, 2016). All the plates are examined after 48-h incubation and if any additional growth proceed to identification of potential pathogen. The aerobically incubated organisms were identified with the help of; colonial morphology, gram staining, microscan apparatus and germ test tube (GTT) testing (*Clin. Microbiol. Proced. Handb.*, 2016).

After Clinical Pathology, the positive cases were isolated and divided into five groups according to the ages of <20, 21-30, 31-40, 41-50 and >50. The number of females in each group are (n= 3, 27, 31, 10 and 5) respectively.

3. Results

From the 200 HVS specimens, 76 were recorded to be positive cases with vaginal infection, 7% (n=5) by gram positive bacteria, 58% (n=44) by gram negative bacteria and 36% (n=27) by yeast. The distribution of these microorganism among the female age groups are shown in Table1 and Figure 1.

For the different age groups we isolated various types of microorganisms:

Staphylococcus aureus (n=4), B Hemolytic streptococci (n=1), proteus (n=2), E.coli (n=19), Klb pneumoniae (n=17), acineto-bacter (n=2), pseudomonas (n=3), serratia marcescens (n=1), Candida albicans (n=20) and Candida non albicans (n=7). Age group from 31-40 recoded with the highest prevalence of vaginal infection at 41%. Candida albicans reported to be the highest infectious pathogen isolated in that group (n=12) followed by: Klebsiella pneumoniae (n=6), E coli (n=4), Candida non albicans (n=4), Staphylococcus aureus(n=2), proteus (n=1), pseudomonas (n=1) and serratia marcescens (n=1). Age group >20 recoded with the lowest prevalence of vaginal infection at 4%, the following pathogens were isolated in this age group are, proteus (n=1), E coli (n=1) and Klebsiella. pneumoniae (n=1).

in each group Gram -ve bacteria was the leading cause for infection (n=3,16,13,8and 4) for group (<20, 21- 30, 31-4 0, 41- 50 and >50) respectively.

Table.1 Data of female ages & types of microorganisms isolated.

Microorganisms	Type	Age group < 20 n=3(4%)	21-30 n=27(36%)	31-40 n=31(41%)	41 -50 n=10(13%)	>50 n=5(7%)	Total n=76(%)
Staphylococcus aureus	Gram +ve	0	1	2	0	1	4 (5%)
β-*Hemolytic streptococci*		0	0	0	1	0	1 (1%)
Proteus	Gram -ve	1	0	1	0	0	2 (3%)
E coli		1	7	4	4	3	19 (25%)
Klebsiella pneumoniae		1	8	6	1	1	17 (22%)
Acinetobacter		0	1	0	1	0	2 (3%)
Pseudomonas		0	0	1	2	0	3 (4%)
Serratia marcescens		0	0	1	0	0	1 (1%)
Candida albicans	Yeast	0	8	12	0	0	20 (26%)
Candida non albicans		0	2	4	1	0	7 (9%)

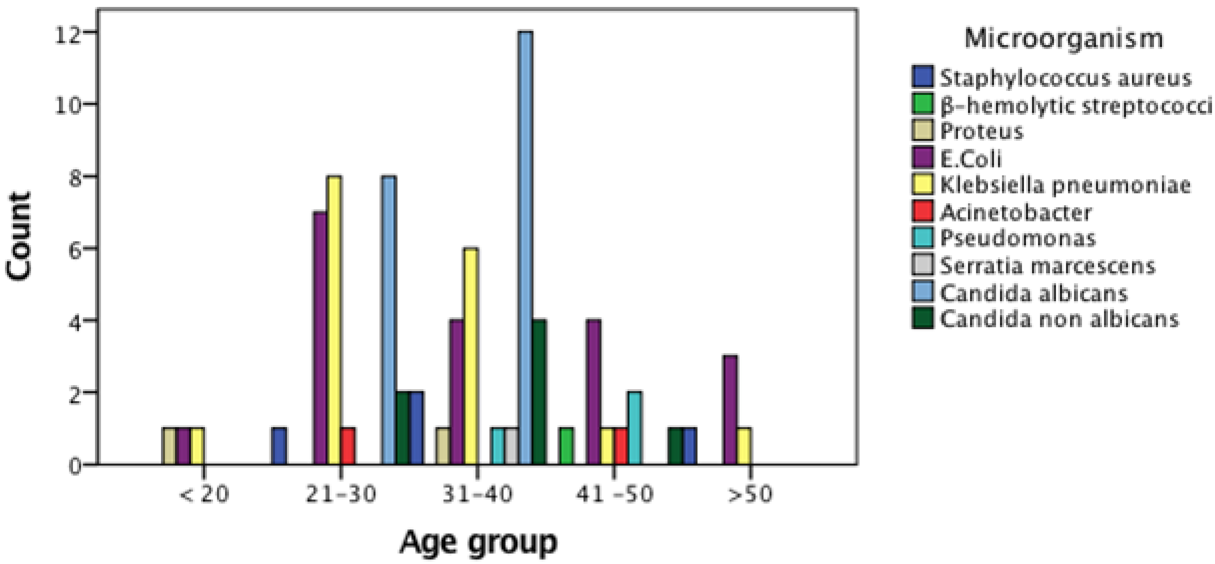

Figure1: Bar chart is showing the distribution of vaginitis causing microorganisms among different age group.

4. Discussions

This study showed a prevalence rate of 41% of vaginitis among female in the ages between 31 and 40 at Rabigh General Hospital. this finding is similar to Nwadioha etal., finding (Sharma et al., 2013), which recorded highest prevalence of vaginitis among women aged 31-40 years. Vaginitis means inflammation which is caused by infections. However, it is possible that this is related to hormonal fluctuations particularly when a woman is going through menopause. Some infections have been linked to more severe illnesses. Candida albicans was the most common infection among all the study group with 26%. This finding had been reported before as by Beck-Sague et al. in 1993, as candida albicans was the most prevalent fungal infection that affects humans (Beck-Sague et al., 1993). This pathogen is a harmless commensal organism that is usually found in the environment, however, it is an opportunistic infection for certain individuals who are immunologically weak or immunocompromised, and it may cause serious illness (Kim and Sudbery, 2011). In this study, female in the ages between 31 and 40 have the most exposure of acquiring microorganisms . The reason why middle-aged women have the highest percentage of infection can be because the vaginal ecosystem has been altered by medications such as antibiotics, hormonal products, contraceptive preparations (oral and topical), batches, vaginal medication, sexual relationships, sexually transmitted diseases, stress and or changes in sexual partners. It is possible that certain vaginal infection, such as yeast infections, are not sexually transmitted, while transmission via sexual contact is likely for others. Specific therapy may be necessary for certain situations. Routine sample cultures of vaginal and cervical swab should be carried out for female of child-bearing age.

5. Conclusion

Vaginitis is a common infection and is something that many women have experienced more than once in their lifetimes. These vaginal infections are usually treated with antibiotics, but a significant risk of consequences, recurrence, and antibiotic resistance accompanies recurrent use of antibiotics. larger-scale and multisite investigations will be needed for more definitive evidence for the recurrence, and the kind of treatment that women in primary care are receiving for vaginal infection and the various bacteria that may cause it.

6. Ethics approval and consent to participate

The study was conducted at females Obstetrics & Gynecology (OB-Gyne) Clinic, Labor & Delivery Ward & Emergency Room Rabigh general hospital, Rabigh, Saudi Arabia, between 10 Dec 2019 to 10 March 2020. Ethical approval for the study was obtained from the hospital ethics committee (approval date/number: 10.11.2019/07) and All patients agreed to be a part of the project and gave signed informed consent.

7. Consent for publication

All individual participants in the research gave their informed permission. The authors confirm that human study participants gave informed permission for the data in this paper to be published.

8. Availability of data and material

All materials are available upon reasonable request to raalghamdi3@kau.edu.sa.

9. Competing interests

The authors are not affiliated with or involved with any organization or institution that has a financial or non-financial interest in the subject matter or materials mentioned in this work.

10. Funding

No funding was required for this project.

11. Authors' contributions

- Conceptualization: DA and RA; methodology: DA and RA; formal analysis and investigation: DA and RA; writing-original draft preparation: DA; writing-review & editing: DA and RA; supervision: DA. All authors read and approved the final manuscript.

12. Acknowledgements

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RELEVANCE OF GENDER MAINSTREAMING AND GENDER BUDGETING ON WOMEN EMPOWERMENT IN INDIA : AN OVERVIEW

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ABSTRACT

India is a country characterized by wide variety of cultural diversities. Although country's economy is growing rapidly with the emergence of well educated middle class. Yet, the social and economic inequality is ingrained in India. Gender bias is alarming in India starting from birth of a female child and ends up with old aged women's problem unable to maintain her survival. Inequality between men as well as women is basically interlinked of problems. In order to examine this situation, one must try to find out the root cause of problem and must provide effective solutions to come out of problematic situation. Therefore gender mainstreaming and gender based budget goes beyond enhancing women's participation resulting into increasing women's knowledge and patience of men to bear with women's development.

Keywords : *Women Empowerment, Gender Mainstreaming, Gender Budgeting*

Introduction

For proper women's advancement, gender mainstreaming as well as gender budgeting are very crucial factors leading towards, women's aggrandizement. In order to have proper capacity enhancement for women, it is observed that gender gap and inequalities have seriously created bottlenecks in their way of improvement. For proper women's quality enhancement, women's capacity utilization is important and this women's capacity enhancement is a key element of all social development programmes in a country like India. Various case studies depict that women are comparatively weaker as compared to men socially, politically. economically. Gender mainstreaming and gender based budget are the two most important instruments through which women's improvement take place. Gender mainstreaming offers a multi various approach which provides respect to positive stratification to men as well as women thereby leading to equal opportunities to all. Gender based budget means budget should be focused on women's improvement in order to gain financial autonomy for women leading to qualitative lifestyle .

Objectives

1) To understand the concept of gender mainstreaming and gender based budget.
2) To confer the role of gender mainstreaming on women empowerment.
3) To throw light on the impact of women empowerment through gender budgeting.
4) To put forward some suggestive measures for improvement of women status through gender based budget as well as gender mainstreaming.

Research Methodology

This study is based on secondary date collected from journals, newspapers, bulletins and this study is conducted on that basis.

Mainstreaming is an Instrument of Gender Perspectives in the Development Process of Women

Mainstreaming is the instrument to assess and categorize various project's potential to integrate gender dimension and contribute to advancement of gender equality. These various project potential include planned action, including legislation, policies, programmes within any aspect of women's empowerment at all levels because the ultimate goal is to achieve gender equality.

Some Tools of Gender Mainstreaming can be Mentioned

- Gender Audit
- Gender Awareness raising
- Gender Budgeting
- Gender Equality Training

- Gender Evaluation
- Gender Impact Assessment
- Gender statistics And Indicator

Challenges of Gender Mainstream

- Gender Inequality – It has to be reduced through provision of equal facilities to all women as well as must result into equal utilization of opportunities for improving life style of both male as well as female; here the questions arises that even after enjoying full facility, some male population create hindrances in the way of utilization of facility enjoyed by female.
- Inadequate Human, Technical And Financial Investment – It is very much reflected from various data that govt is investing insufficient financial resources for human resource development for women , no provision of free technical training facility to ignorant and unskilled women, no major improvement in relation to women, health and education facility.
- Weak Co-ordination And Monitoring Mechanism – It is not that govt. is not doing anything, but whatever policy is adopted by government is insufficient as well as disproportionate resulting from weak coordination in monitoring mechanism implemented by government authority.
- Insufficient Data And Research – Collection, tabulation of data is insufficient which does show a proper way to do research as to fill the gap of women empowerment.

Principles Of Gender Mainstreaming

- Gender sensitive language – languages addressing both women as well as men issues should be sober as well as informative in nature.
- Gender Specific Data collection is insufficient resulting into lack of research on women's disadvancement.
- Equal access to all opportunities by women are absent and as a result women are deprived of all opportunities and facilities.
- From the local to global women's leadership and political upliftment, participations are very important because in many of the situation this leadership as well as political participation are restricted. This occurs despite their capabilities as leaders as agents of change and their right to participate equally in democratic governance. Many structural barriers are there which limit women's options to run their offices. So, there is need to eliminate all forms of discrimination against women's human rights. The organization should provide training for women to build their capacities, offering vote, civil education and sensitization campaign on gender equality. In fact government's initiatives should encourage young women to engage in advocacy around making gender equality, measures of central to public policy making. Gender mainstreaming tries to institutionalize equality by embedding gender sensitive practices and norms. In the structuring processes and environment of public policy, ensuring a more allocation of resources. Better result must provide well being for both men and women and creation of a more socially just and sustainable society. We will have to build market awareness, investment and industry wise actions to grow market that advance gender equality and empowerment of women. It is also equally important to develop tools and methodologies with appropriate industries partners to take a gender responsive approach to innovation. The achievement of ambitious sustainable development preferably gender parity and women advancement requires meaningful transformative shifts, integrated approach and new solutions.

Gender Based Budgeting

Sometimes 'Gender Based Budget' is also known as Women's Budget , refer to various, process, strategies furnishes all facility through which an assessment of gendered effect of government budget can be done. The focus should be on auditing government budget for positive impact of women and girls. Basically gender budget initiates how govt is able to do proper allocation of budget aiming to secure gender equality in decision making about public resource allocation, gender equality in the distribution of govt budget both positively as well as negatively. Through this gender based budget the main objective should be to attain more effective targeting of public expenditure and reduce any undesirable gender specific consequences of previous budget. Recently within our country this type of women related budge has started setting importance but this gender sensitive budget is more or less accepted now, Govt. budget has to focus on most suppressed as well as oppressed group of people i.e. women.

Gender Budgeting In India

Although in India , importance bas been given to gender sensitivity through gender budgeting which focuses that a very small part of budget is utilized for women's improvement i.e. health, education, etc. Govt. also provides supplementary schemes to women's important; but in many cases it is observed that all these schemes or facilities are not approachable by women of all categories. Eighth plan is 'gender perspective' whereby some part of funds are considered for women's basic needs. The fund allocation during every plan has to be very focused as well as targeted aiming that all women must be able to utilize all these facilities. The ninth plan from women perspective is known as 'Women Component Plan, targeting that 30% of the funds had been fixed for women's improvement. ninth plan has formulated various strategies, policies for women's advancement. The twelfth plan had adopted and compiled various welfare programmes consisting of health, education. Twelfth plan suggests that women must be recognized. From gender point of view the generation of livelihood and employment should be the central driving force for growth and resource generation should support social policies which can universalize all facilities to women.

Conclusion

Yet the economic advancement of India is on a very low level. One can visualizes the clear difference between men and women's standard of living; the gender gaps exist in between men and women because the numbers of two groups are unequal resulting into feminization of poverty. If India wants to achieve women empowerment, then it must have clear cut committed policy framework to workout on gender mainstreaming and gender based budget leading into women's emancipation.

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PERCEIVING THE IMPACT OF COVID 19 THROUGH GENDER LENS: PROSPECTS AND CHALLENGES FACED BY THE MICRO AND SMALL WOMEN ENTREPRENEURS

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ABSTRACT

The micro and small business enterprises have always been considered important for the socio economic growth of the nation as they have high potential for job creation and self-dependence. And women, who are mostly under-represented in the business sector, found more scope for themselves in micro and small business sectors. In fact this sector is best suited for the women entrepreneurs as it lacks strict formalities, resources, funds, capital intensive requirements, technical knowledge or skills or advance technology. Thus, they are more sustainable and impactful opportunities for the women entrepreneurs to explore. Accordingly, there were many instances of new women led start-ups in the micro and small business sectors. However, this Covid 19 pandemic have casted the darkest shadow ever on the women entrepreneurs particularly associated with the micro and small business enterprises. Women entrepreneurs generally tend to engage in safe business for stability and security reasons and the sudden disruption in the demand and supply chain somewhat shook the very confidence of the women entrepreneurs. Apart from this the emerging barriers during the pandemic nearly pushed them to shut down their business enterprises. The pandemic has already brought many hardships for the people and gender biasness even at this time would really prove to be extremely imprudent. We need to overcome the economic wrestle with the pandemic with gender equality if we have to revive our sustainable economy. This paper intends to identify the key challenges being faced by the women entrepreneurs and what could be the possible interim solutions to overcome those challenges and whether there is any silver lining for the micro and small women entrepreneurs.

Keywords: *Business, Women, Entrepreneurs, Pandemic.*

Methodology

The research paper is based on both primary and secondary data. Primary data has been collected through telephonic interviews of the women entrepreneurs to get better visions about the challenges faced by them due to this pandemic. Secondary data has been collected from other available research works, reports and journals.

Introduction: Emerging Challenges For The Micro And Small Women Entrepreneurs During Pandemic

The micro and small business enterprises have a great deal of economic importance because it has immense prospective for economic growth. However, they have to endure considerable challenges even during normal times. And this pandemic has severely crashed this sector the impact of which is yet to unfold on the nation's economy and has brought additional challenges especially to those which are run by women which have been rigorously hit hard. There has been prominent shut down of business enterprises led by women due to disruption in the business sectors which has adversely impacted the whole entrepreneurial ecosystem. While the world is trying to adapt the new normal, the women entrepreneurs are still facing notable challenges to adapt and thus revive their entrepreneurship. Few such significant challenges are listed below-

1. Low Demand

Due to lockdown, most of the people had experienced a reduction in income. And the fear of spread of the virus was so deep in the minds of the people that they thought of adjusting and satisfying themselves with the basic essentials important to run the household. The female dominating areas like beauty and personal care, tourism, primary educational institutions, fashion, garments and tailoring, food and home service, centres for nurses or housemaids, handicrafts, beedi making sectors, cultural and art institutes and others faced a major setback in terms of its demands. Low demand due to decline in the purchasing capacity of the population brought disruptions in supply chain and eventually low productivity and shutdown of many business enterprises run by women (Popovic Pantic et al., 2020).

2. Engagement in Informal Labour Sector

Generally, in women-led micro and small enterprises informal labours are recruited and there is lack of job security, even then they run smoothly on the basis of trust. This pandemic proved it to be true and many lost their jobs due to the reduction in demand and supply. Many such enterprises had to liquidate and their workforce was forced to indulge themselves in other informal sectors even at unfair wage rate, lack of decent working conditions or any unskilled work just to meet their living as they could no longer trust their previous employer which made the status of micro and small enterprises more vulnerable due to lack of workforce (Dubey, 2020).

3. Lack of Availability of Finance

The micro and small business enterprises led by women generally depends upon the funds provided by the government or NGOs or CSR projects. In this pandemic there was no such timely mobility of funds to these sectors. In fact, financial support was neglected to these sectors as the market demand had declined. All such funds were channelled to the health and ration sectors to meet the crisis of the hour. The savings of the entrepreneurs too were in stake as there was an uncertainty as to demand so investments seemed risky (United Nations Industrial Development Organization, 2020).

4. Prevailing Biasness And Discouraging Approaches

In business sector, which still continues to be a male dominating one, women always had to compete against the existing gender or cultural biasness to shine their business enterprises. They are often discriminated by showing less faith in their managerial decisions and also while providing formal loans and eventually they have to depend upon their self-finance or grants; they are given less chances of participations and are under-presented and thus they are not equally promoted as that of the men. They are not always given free access to all business sectors considering them as weak and incompetent thereby, leaving them with a narrow area to explore. During this pandemic, this discouraging behaviour from the society soared to heights. Women entrepreneurs were highly discouraged to engage themselves into new business activities neither they were trusted in their decisions leaving behind very little scope for them to expand their business ventures as there was a prominent lack of financial assistance as well as societal support. Instead they were held back at home to settle household chores (Dubey, 2020).

5. Losing Confidence

Existing researches shows the more involvement of women than men in micro and small economic sector which signify potential contribution of women entrepreneurs to the economic growth. However, this pandemic has commendably shattered the confidence among them. The built up tensions in the family such as fear of losing dear ones, lack of financial support, lack of voiced opinions and appreciations, overburdened workloads at home, falling demands, lack of accessibility, lack of exposure, low earnings in the family, altogether hindered and blocked their decisions and participations in business activities. The prevailing obstacles was effective enough to loosen their confidence as no one could actually speculate the market condition and was ready to undertake the risk and venture into the business activities which simply seemed to play gamble on their savings (Aspen Network Of Development Entrepreneurs, 2020).

6. Household Chores

This is a myth wherein it is considered that a woman is duty bound to settle all the household chores even if such women earns with par the male earing member in the family. A woman has to undertake the responsibility to settle or look after that all household chores. This lockdown has brought the concept of work from home and in addition work for home for all working women. Now the women entrepreneurs have to first settle all household chores starting from cooking, nurturing children, caring the aged members of the family to over-cautiousness relating to cleanliness to reduce the chances of virus attack. After settling all single headedly minimum time and energy was resorted to them to think about their entrepreneurship (Reuschke et al., 2021).

7. Lack of Proper Training

Generally, a woman engages in micro and small business activities out of some financial crisis or need in the family wherein either they become the sole earning member or additional support to the earrings of the family. Since, running these kinds of enterprises requires lesser formalities or technical knowledge women can easily go for such business ventures if they are determined to do so just by using their experience and reasonable prudence and in certain cases basic skill involved in that particular business activity such as a woman entrepreneur manufacturing beauty care products needs to have the basic skill or knowledge in manufacturing it. However, apart these, a person also needs proper training and education relating to running of business so as to run it in better terms and substantial growth even at times of crisis. This is yet another significant challenge that was faced by the women entrepreneurs in micro and small business sectors. Since, most of them are not trained or specializes in business studies they somewhat could not handle the situation well. They were confused how to run their business and at the same time feared any kind of further investments as they lack risk management knowledge. During this pandemic the use of internet in business activities became predominant and finally emerged as a new normal business transaction. Due to the lack of efficient training or knowledge many women entrepreneurs could not avail the advantages of the social media and the use of internet. Advertising their products and online payments seemed far reaching for them. In addition to that, their lack in education proved to be a fatal blow as they could not take any effective investment decision keeping in mind the risk factors which are always present in a business venture (Aspen Network Of Development Entrepreneurs, 2020).

8. Unavailability of Raw Materials

Apart from these challenges, there was another common challenge that the women entrepreneurs too had to face that are the unavailability of raw materials. The nation-wide lockdown had slowed down the mobility of raw materials; again the closure of different sectors eventually affected the whole chain of manufacturing process. The women entrepreneurs who were in a position to go for self-finance could not manufacture the products or deliver the service due to the unavailability of the raw materials (Popovic Pantic et al., 2020).

Recommendations: Winning Over the Challenges

The challenges that are being faced by women entrepreneurs are considerably critical. And the impact of which is not only going to fall on the socio-economic condition of the nation but also would pose a serious threat to the very confidence of the women entrepreneurs which had slowly woven through the struggles in the past. On the basis of the preliminary findings and feedbacks the following can be certain measures that might prove to be fruitful in this hour of need –

1. Promoting Proper Business Platforms

During this pandemic the social distancing has grossly affected the market scenario. Even the customers could not access to the products which they needed badly. One such instance is on one hand there was mother could not buy new clothes and other for her new born baby and on the other hand a woman entrepreneur who desperately wanted to sell these products could not sell it as there was a lack of common platform between them where they could interact. Thus, proper business platform and the promotion of the same might help both the sellers as well as buyers to achieve their purpose. Sellers could at least clear their stocks. This might revive the business transactions of the women entrepreneurs. Women entrepreneurs can actually interact with the customers and can gauge their demands and accordingly they can plan their business strategies. A considerable population of women entrepreneurs are still in darkness finding no way to overcome the challenge due to lack of awareness (International Trade Centre, 2020).

2. Flexible Financing

One of the major challenges the women entrepreneurs had to face during this time is lack of finance to invest in business. Any relief fund or small loan advances by the governmental or NGOs or any other financial institutions can prove to be a great help to these women entrepreneurs (Cherie Blair Foundation for Women, 2021).

3. Social Stigma

The social stigma that only a man is capable of doing business must be uprooted during this time of crisis. Men and women must work hand in hand to overcome the financial disaster. In fact the women must be encouraged and supported with all reasonable means to bridge the financial gaps of the family. There are basically three advantages is supporting women entrepreneurs, firstly, they would bring additional income to the family and secondly, they would save the cost of labour whom they would replace in their existing family business and thirdly, women do have their own network which they could utilize in the growth of their business (Salla, 2021).

4. Technical Training

Most of the small and micro women led business enterprises lie in informal sectors and they generally lack formal or technical training and knowledge to run a business meritoriously. Technical training such as risk management would prove to be very effective during this time of crisis wherein they will be able to recuperate their business by gauging the market risks and demands. Imparting business skills will sharpen their ability to run their business on a better front (Cherie Blair Foundation for Women, 2021).

5. Digital Assistance

Since online platform is the new normal situation, digital assistance is mandatorily required to run business effectively keeping in mind the social distancing protocols, be it online payment transactions or online business platforms. Even the wholesalers transact through online mode. However, many such women entrepreneurs lack the skill to utilize digital modes. And in certain cases, they either fear the usage or cannot afford such digital assistance too. Thus, encouraging them to go for digital platforms would prove to be an immense help. We can always assist or train one to utilize it so that the person gets benefitted through it. Many such women were helped by NGOs and neighbours to start their own business ventures during this lockdown by imparting digital training and assistance (International Trade Centre, 2020).

6. Service Providers

Business requires interdependence. To start a business one needs to avail raw materials and thereafter requires the help to deliver such products to the ultimate consumer. During this pandemic delivery of raw materials and the end products posed to be a serious question. Thereby, the service providers have a significant role to play for the success of the women entrepreneurs. It would be a massive concern for the women entrepreneurs if they have to physically go out to avail raw materials and deliver the products. Firstly, that would not prove to be safe during this pandemic, secondly, it would restrict the area of business and thirdly, they would get very minimum time after managing their household, thereby, eventually their business network would decline (Women Entrepreneurship Knowledge Hub, 2021).

7. Non-Discrimination

Business must be gender neutral. One must not discriminate on the basis of gender while providing any assistance or buying anything or build business relations. Women entrepreneurs must be treated equally with men in terms of any business. In fact they both must work hand in hand for better marketing and growth (Reuschke et al., 2021).

8. Tax Benefits and other Relaxations

Since women entrepreneurs have to compete in this male dominating world, they must be given certain tax benefits so that it becomes easier for them to run the business. And especially during this time wherein the micro and small business sectors led by women have witnessed a severe crash, tax concession would be a prominent relief for realizing better profit margins. Apart from these, such benefits and relaxations may also motivate the men to persuade women to initiate the business so as to avail those benefits (International Finance Corporation, 2020).

9. Sharing Household Chores

When we talk about equality, it must come in all forms. If there could be a women entrepreneur then there could be a man could handle the household chores. Overloading of works affects efficiency, thereby; sharing the household chores with the women would create room for additional income in the family which is an extreme need of the time (International Finance Corporation, 2020).

10. Government Policies

Finally, for a well-knit and stable micro and small business sector, an appropriate and transparent legislation is absolutely necessary. Even though the government is over-burdened with health management, this sector must not be over-looked since this a major source of income for the below middle class families which also contributes to nation's economy. Thus, governmental policies promoting women entrepreneurship by facilitating them with public access, non-discrimination, technical and digital assistance, easy grants and proper business platforms would boost their entrepreneurship confidence and would help them to revive their business (Women Entrepreneurship Knowledge Hub, 2021).

Conclusion: Ray of Hope

An increase in demand has been witnessed in the latter half of the pandemic as people slowly overcame the fear of spread of the virus. Once the purchasing power of the population started improving the business sector too improved. The women entrepreneurs were now ready to invest in their business as they could realize the growing demands. The women entrepreneurs to a considerable extent were encouraged to take part in business activities in the latter half of the partial lockdown by the family members for the flow of additional income in the family due to the reduction of the income of the earning members during this pandemic. Their views and opinions were welcomed and they were actually supported by the male members of the family to go for their new business ventures or include them in their existing business so as to promote their business in a better front or expand it or utilize their service as replaced workforce. Thus, this pandemic has witnessed the hand in hand contribution of both men and women in entrepreneurship led by women. This in return also enhanced the confidence in the women entrepreneurs. Acquainted with the hardships that the family underwent during this pandemic, made them more focused and determined for the success of their business ventures and family business as well. The male members being mostly at home also extended their help in settling the household chores as well as helped the women entrepreneurs in their business ventures so that they could accomplish their goals. Another advantage that the women entrepreneurs could avail was the availability of the sound courier service which went uninterrupted. The government policies too focused on the continuance of the courier service for the uninterrupted business transactions. This also maintained the social distancing protocol. Seeing the prospects, the financial institutions too started providing the short term loans to the women entrepreneurs. The government policies too relaxed the payment of the EMIs so as to provide interim relief to the women entrepreneurs (Manolova et al., 2020).

Not only this, the women entrepreneurs have attempted to obtain the skills to use internet, online payment transactions and online digital platforms to revive their business activities wherein they have actually succeeded. Online selling platforms such as Facebook, Instagram have become very popular now wherein they can now interact with the customers personally across the world and realize their demands and can thereby stock the products or manufacture or plan their business strategies accordingly with minimal hoarding and wastage. This online platform of selling has opened wide the opportunities for all those women entrepreneurs who used to dream of their own business ventures but could not fulfil due to the lack of proper place of business. Many public spirited persons as well as NGOs extended their help in training and encouraging the women entrepreneurs to go for digital platforms for their business ventures (International Finance Corporation, 2020). A significant growth of women entrepreneurs has been witnessed during the latter half of the partial lockdown wherein they have come up with their different unique skills and products, apart from normal clothing and jewellery items some have come up with very innovative ideas such as decorative plants, earthen utensils, tarot card reading, daily home delivery of food, paintings, mask manufacturing, homemade beauty care products, online make-up trainings, zumba training and many more. Women have again proved themselves that they are nowhere inferior to others in terms of innovative business ideas. Even though there was a scarcity of raw materials during this pandemic but this did not hold the women entrepreneurs back, being a perfect homemaker they do possess the skill to project the maximum out of the minimum, this skill makes them a perfect entrepreneur.

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STUDENTS' PERCEPTION TOWARDS E-LEARNING –A STUDY WITH SPECIAL REFERENCE TO MANGALORE CITY

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ABSTRACT

Traditionally education is centered on sources such as schools, teachers, and print medias. The learners would reach the information sources by enrolling with schools teachers, and libraries. Prior to the advent of information technology, information was not accessible by the majority of people and even those accessed were unable to obtain current information and to update their knowledge .Today world is moving from an information society to a knowledge society. Student has got the opportunity to learn using e-learning platform. By implementing e – learning students can also do their part time job, so this leads to "earn while learn". Not only student even those who wants to acquire knowledge can access online learning courses and get certificate at an affordable cost. Undoubtedly, the implementation of e-learning system in higher education has enabled a dramatic changes in learning practices. Now a days student needs to be very much competent unlike in the past. With the rapid growth of the use of e-learning system around the globe students are now accessible to never ending quantities of information and knowledge efficiently and conveniently. Education today has evolved considerably because of advance in web technology. At present, students need not only be dependent on conventional class-room teaching, instead they can use e-learning platform to learn their syllabus, to update their knowledge and to enhance their skills at their own pace, anywhere, anytime. But the success of e-learning adoption depends on several factors like the availability of technology, how students are supported in its use and the integration of technology within the student learning experience. Thus our paper would be in this direction with respect to student's perception towards new way of learning and also would highlight the positive and negative impact of e-learning by analyzing the perception of the e-learners towards e-learning and also would reflect the challenges to be faced with respect to the adoption of e-learning.

Keywords: *e-learning; web-technology; conventional class-room teaching; perception; print medias information society; knowledge society.*

Introduction

At present, internet and computer has become a major part of our daily life. Sharing our views ,ideas and our lives by using internet with other people, has changed a lot in the way we work, study and spend our free time-learning is a recognized educational practices that supports a flexible model of access to knowledge, enabling education and training numerically larger audience than what is traditional education models can effectively support. E-learning refers to all electronic learning through systems that are used as part of the learning system. E- learning saves lots of time. The advent of information technology has brought a remarkable changes in the field of education and has become part of learning process as well.

Today is the era, where there is much competition existed .To survive in the competitive world the conventional class-room teaching only will not help ,e-learning platform has been providing virtual learning experience through which one can update their knowledge, and gain new skills, anywhere ,any time at an affordable cost. Unlike traditional education system one need not sit in the class for a long hours, instead one can study according to their convenience.

E-learning has got both positive and negative impact on the education system .One side E-learning has been providing adequate opportunities to the learner to enroll themselves for online courses and get e-certificate .On the other hand, since it has been providing virtual learning experience the learners will not get any kind of practical experience, which will make them unfit to get jobs. Because of e – learning students will have computer knowledge so this will make them ready corporate world.

Objectives

1. To evaluate the general perception of the learners with respect to e-learning platform.
2. To identify the problems with respect to the adoption of e-learning.

3. To know the impact of e-learning on the learners .

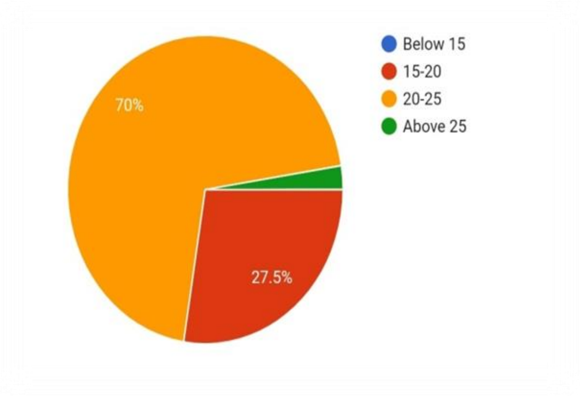
Methodology

This research study is conducted to evaluate the general perception of the students towards e-learning .This was done through the collection of opinions from 40 respondents from Mangalore city .The research instrument used in collecting primary data was a Questionnaire the questionnaire was undertaken through the means of Google form .As far as the secondary data is concerned, the information was collected from other internet sources.

Data Analyis and Interpretation

Table 1:Age-wise distribution of sample

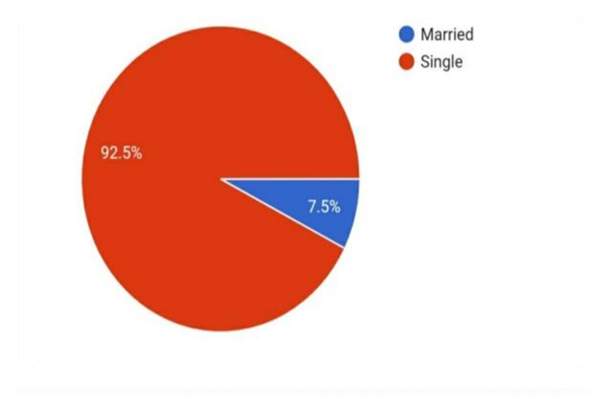
Age	No. of Respondents	Percentage
Below 15	0	0
15-20	11	27.5
20-25	28	70
Above 25	1	2.5
Total	40	100



As per the table,27.5 % of the respondnets belongs to 15-20 age group,again majority 70% 0f the respondents belongs to the age group of 20-25.only 2.5% of the respondents belongs to the age group of above 25 years.

Table 2: Marital status

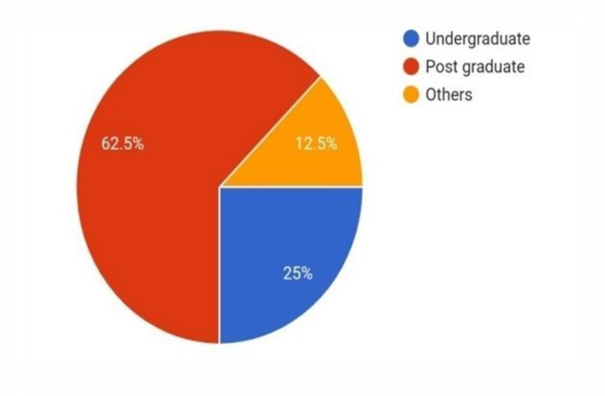
Marital status	No. of respondents	percentage
Married	38	95.5
Single	2	7.5
Total	40	100



As per this table.92.5% are single and 7.5% of them are married respondents

Table 3.Educational qualification

Qualification	No. of respondents	percentage
Undergraduates	10	25
Post graduates	25	62.5
Others	5	12.5
Total	40	100



As per this table, 62 .5% of the respondents are post graduates. And 25% of them are under graduates .And rest of them are belonged to the category of having qualifications.

Table 4: Are you an e-learner?

Scale	No .of respondents	percentages
Yes	29	72.5
No	11	27.5
Total	40	100

As per the table, 72.5% of the respondents are e-learners, rest of them are not e-learners.

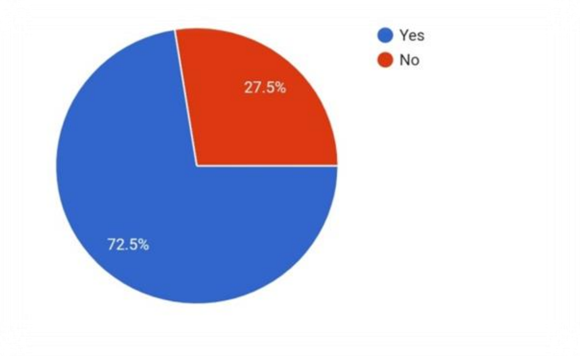
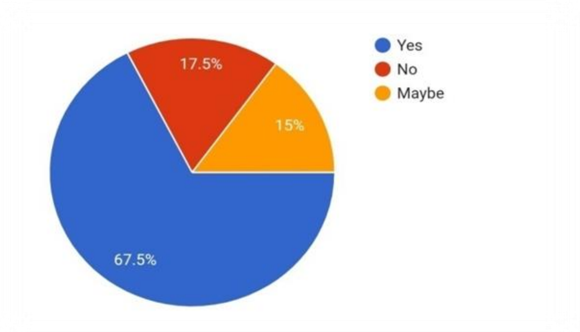


Table 5: Do you have enough access to e-learning?

Scale	No. of respondents	percentages
Yes	27	67.5
No	7	17.5
May be	6	15
Total	40	100



As per the table, 67.5% 0f the respondents are having enough access to e-learning. Only 17.5% of the respondents are having no access to internet and 15% of the respondents are not having enough access to e-learning.

Table 6 E-learning is better than conventional class room learning

Scale	No. of respondents	percentage
Strongly disagree	5	12.5
Disagree	4	10
Neutral	13	32.5
Agree	15	37.5
Strongly agree	3	7.5
Total	40	100

As per the above table 37.5 % respondents agreed the statement .remaining 32.5% of the respondents are neutral to the statement and 7.5% of them strongly agree the statement. As such.22.5% of the respondents opined by disagreeing and strongly disagreeing the statement.

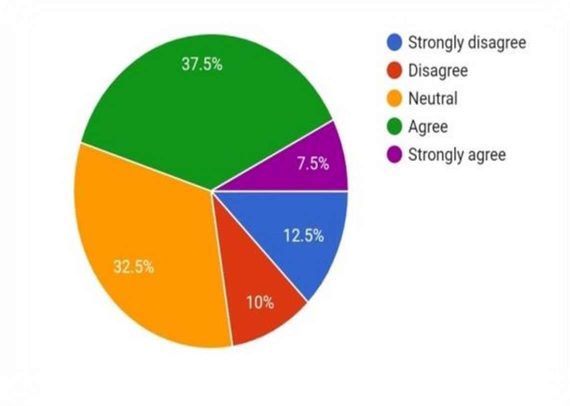
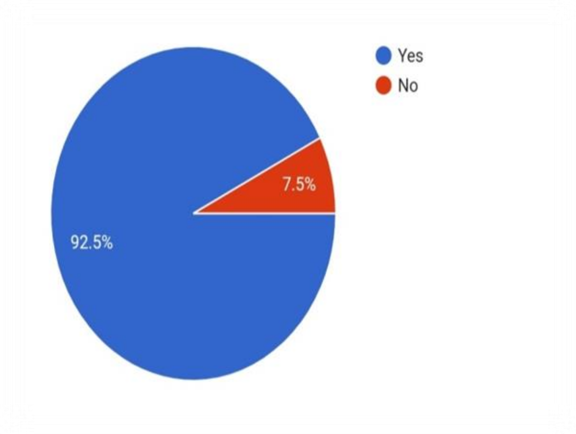


Table 7: Because of E-Learning learners are better able to learn at their own pace

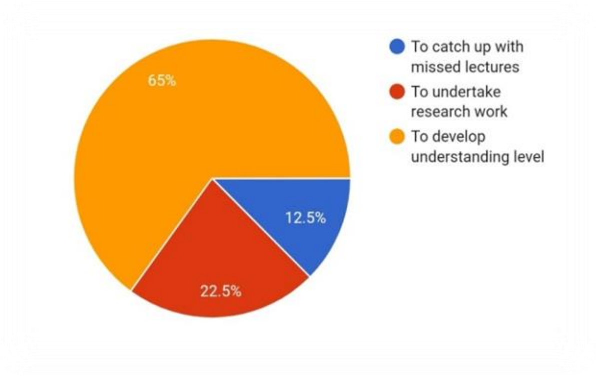
Scale	No. of respondents	Percentage
Yes	37	92.5
No	3	7.5
Total	40	100



As per the table. 92.5%of the respondents have agreed with the above statement .only 7.5% of them have disagreed with the statement.

Table 8: Being E-learner for what purpose e-learning is mostly used ?

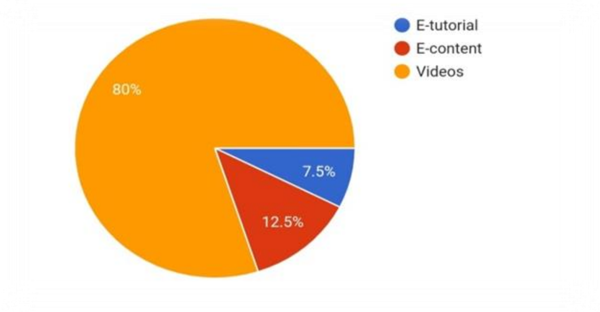
	No. of respondents	Percentage
To catch up with missed lectures	5	12.5
To undertake research work	9	22.5
To develop understanding level	26	65
Total	40	100



As per the table, 65% 0f the respondents went with the option of developing understanding level. Remaining 22.5% of them have chosen the option of undertaking research work and 12.5% of the respondents pick out the option for catching up missed lectures.

Table 9: Being E-learner which e-learning source you use the most?

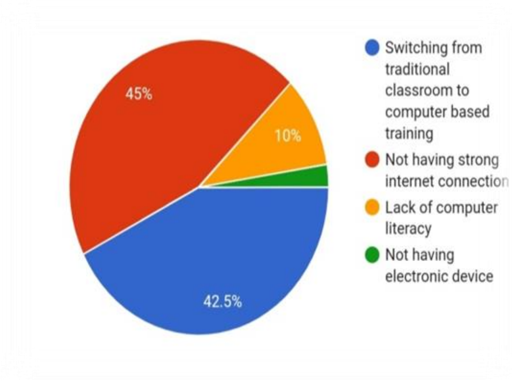
	No. of respondents	Percentage
E-tutorial	3	7.5
E-content	5	12.5
Videos	32	80
Total	40	100



As per the table 80% of the respondents went with the option of videos and remaining 12.5% and 7.5% of them went with the option e-content, E- tutorial respectively.

Table 10 : What are the problems you usually face with e-learning?

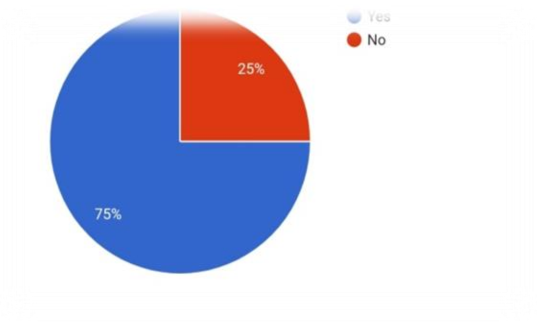
	No. of respondents	Percentage
Switching from traditional class room to computer based training	17	42.5
Not having strong internet connection	18	45
Lack of computer literacy	4	10
Not having electronic devices	1	2.5
Total	40	100



As per the above table, 45% of the respondents have ticked the option having no strong internet connection and rest of the 42.5% of the respondents went with the first option that is problem, with regard to the switching from traditional classroom learning to e-learning. Rest of them went with the other two options.

Table 11; Are you aware of the e-learning platform launched by the govt. of India ?

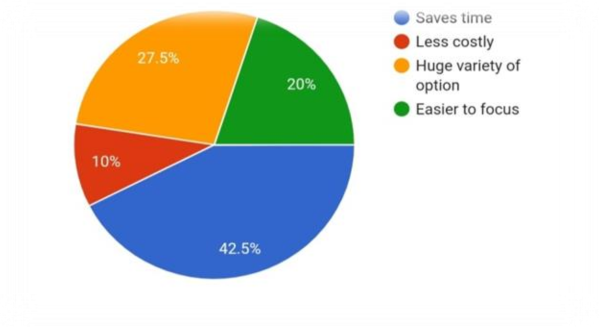
Scale	No of respondents	Percentage
Yes	31	75
No	9	25
Total	40	100



As per the table ,75% of the respondents are aware of the e-learning platform launched by the govt. of india.only 25% of them are not aware of it.

Table 12 Why do you prefer e-learning platform for study purpose?

	No. of respondents	percentage
Saves time	17	42.5
Less costly	4	10
Huge vareity of option	11	27.5
Easier to focus	8	20
Total	40	100



As per the table , 42.5 % of the respondents opined they prefer e-learning as it saves time. Remaining 27.5% of them went with the option huge variety of option and 20% and 10 % of the rest of the respondents picked out the option easier to focus and less costly respectively.

Limitations

1. The study is restricted only to Mangalore city
2. The sample size is limited to 40respondents only.

Findings

1. From the study it is found that majority of the respondents are today e-learners having enough access to e-learning platform, and can work at their own pace.
2. From our study we came to know that learners want change from conventional class-room learning to e-learning.
3. We also realized from our study that learners often use e-learning platform to develop understanding level of the concerned topic by getting access to educational videos content.
4. We also found that learners often find the problem with respect to e-learning is that not having strong internet connection and switching from traditional system of learning to e-learning.
5. It is clear from our study that most of the learners prefer e-learning platforms as it saves time.

Suggestions

1. Students needs to be provided with the information with respect to some of the best e-learning platform such as Unacademy, coursera.org, swayam, swayam prabha etc.
2. As online learning is quite new for some students they might not be fully aware of the transition to be made in their study habits. It is imperative that a clear guidelines to be given to them.
3. It is the need of the hour that educational institution instead of focusing on traditional class-room teaching , they also need to focus on providing an environment ,where students can learn more by getting access to online educational videos.
4. Education department should give a thought over adopting e-learning as a part of teaching.

Conclusions

Since, one cannot be taught everything that one needs to know, it is imperative to be accessed to E-learning platform, which can offer more collaboration and interaction with experts and peers as well as higher success rate than the live alternative. Therefore, it is the need of the hour that along with the conventional system of education it is better to using the e-learning platform to become competent by updating knowledge, skills etc. Even those who have been deprived from getting proper education can also get education by getting access to e-content, E-tutorials, videos etc. this would make remarkable changes in the education system as well as progress of a nation.
Besides, free lap top distribution scheme of the Government .to the economically backward

students and some of the govt. Launched e-learning platform like, Swayam prabha have also been working in this direction to foster e-learning this would definitely increase the enthusiasm of the learners to learn the skill, topic that they are very much interested in and also make them competent to survive in the competent world.

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FACET OF AFFORDABLE HOUSING FINANCE IN THE POST CORONA PANDEMIC

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ABSTRACT

Rapid urbanization has created pressure on housing in urban areas resulting in higher demand for housing than supply. Housing market has continued to remain as seller's market. To overcome this situation government has adopted ambitious mission of Housing for All by the year 2022. Government has created special scheme of PMAY which has four different components including Credit Linked Subsidy Scheme also designated National Housing Bank as a nodal agency to achieve mission target and to regulate the housing finance sector. The present paper explores the current status of affordable housing finance and it's facets in the past corona pandemic. The real estate market in India probably reaches one trillion USD by 2030 from the present 180 million USD in 2020. The overall demand for housing in eight cities is 4156 thousand units against supply of 1023 thousand units resulting in shortfall of 3133 thousand units. The shortfall is more prominent in the lower income group category. Corona pandemic has adversely affected housing sector resulting in decline in housing sales due to cut in salaries, job losses, lower consumer confidence and economic slowdown worldwide. However, as a result of various measures taken by government with respect to housing finance, liquidity and COVID control there is an upward trend in demand for housing and housing sales. The drivers of this growth are increased vaccine availability, low interest rates, stable and competitive housing prices, cut in stamp duty, etc. The critical issues in the affordable housing sector are the scarcity of land in the urban areas, title issues, high cost of construction and other regulatory constraints.

Keywords: *Affordable Housing Finance, Pandemic, AHFD, AHCLSS, PMAY, SWAMIH.*

Introduction

Indian government has assumed Constitutional responsibility by initiating mission 'Housing for All' by 2022 one of the element is Affordable Housing Finance for All. For this Government has designated National Housing finance agency (NHB) as a nodal agency in regulating and promoting changing housing finance needs of individuals and housing finance companies has resulted a rise in number of housing finance companies from 83 in year 2016-17 to 99 in year 2018-19, includes 79 housing finance companies in the public sector and 20 in the private sector.

The Government, RBI and National Housing bank (NHB) all play a pivotal role in the achieving the goal of 'Housing for All'.

Affordable housing refers to housing units that are affordable by the section of the society whose income is below the median household income. Affordable housing is a major problem in poor or developing countries wherein large numbers of people are not able to buy houses at the prevailing higher market rates.

Concept of affordable housing and interest subsidy given by central government can see below:

Table number 1- Affordable Housing and Credit Linked Subsidy Scheme:

Category	Annum per income	Interest Subsidy	Loan Amount	Carpet Area
			Rs / Lakhs	Sq.mt
EWS	Less than Rs 3 Lakhs	6.5	6	30
LIG	Rs 3 to Rs 6 lakhs	6.5	6	60
MIG 1	Rs 6 to Rs 12 lakhs	4	9	120
MIG2	Rs 12 to Rs 18 lakhs	3	12	150

(Source: RBI bulletin Jan 2018)

Pradhan Mantri Awas Yojana (PMAY): Central Government initiated PMAY to supports the government mission of providing Housing for All. PMAY has four components as seen below:

The government also allocated a Special Affordable Housing Fund of rupees 20,000 crores in 2018-19 and in 2019-20 for financing the affordable housing segment. Thus, government has created multiple schemes and agencies to tackle Indian housing problems in a Corona Pandemic.

Objectives

1. To elaborate the concept of affordable housing in India,
2. To study the schemes initiated by the government to fulfill the mission of housing for all,
3. To assess the current facets of affordable housing,
4. To evaluate the problems and prospects of affordable housing in post pandemic period.

Review of Literature

Kalpana Gopalan (2015) defined Affordable Housing criterions which could be income level of family, affordable in terms of EMI, dwelling size of EWS is 300 sq.ft, LIG is 500 sq.ft, and MIG is 600-1200 sq.ft. and EMI should not exceeds 30 to 40 % of gross monthly income of the buyer.

Ajesh Palayi and Nalin Priyaranjan (2018) found rapid urbanization created housing shortages especially for economically weaker section. Credit Linked Subsidy Scheme is found to be very effective in providing affordable housing to weaker section of society. An aggressive push for affordable housing has resulted in three-fold increase in a stock of houses completed since 2017.

Tojo Jose (2019) elaborated on GOI’s measures to promote affordable housing, includes granting status of affordable housing to infrastructure, increasing time limit of project completion for affordable housing from three to five years, providing one year time to developers to pay on notional rental income on completed but unsold units, reduced the tenure of long term capital gains for affordable housing from 3 to 2 years, criteria revision for affordable housing form saleable area to carpet area and National Housing Bank also enhanced refinancing facilities.

National Housing Bank (2020) described the size of Indian real estate sector at 120 billion USD in year 2017 it’s expected to reach one trillion USD by 2030. GOI's housing initiatives along with other reforms such as RERA, reduction in GTS rates, deduction extensions in Income Tax, credit enhancement to infrastructure and housing projects are expected to boost housing sector.

Rakesh Kumar Beniwal (2020) explores the impact of pandemic on housing sector in Mumbai. Money Control reported year 2020 was the most impacted year due to COVID-19 on residential, commercial real estate market with sharp decline in housing projects launched since year 2013.

Arnab Dutta (2021) analyzed the housing sector’s sales trend during 2017 to 2021. JLL Anne Knight reported that year 2020 witnessed the lowest sales of housing due to COVID-19. However, in year 2021 there is marginal recovery in housing sales and launches of new projects.

IBEF (2021) elaborated the size of Indian real estate sector, expected to reach one trillion USD by 2030 from 120 billion USD in 2017. It is expected to become 650 billion USD by 2025 contributing around 13% GDP, attributes to rapid rise in demand for housing.

Knight Frank (2021) highlighted the increase in housing sales and new launches at end of 2020. Drivers improved consumer confidence, low interest rates, stable and competitive housing prices.

Ministry of Housing and Urban Affairs (2021) launched PMAY in 2015 with mission to provide Housing for All by 2022. During 2015–2020, 109 lakh houses sanctioned while 70 lakh houses granted for construction and 40 lakh houses completed while 37 lakh houses are occupied.

Vivek Punj (2021) Observed rapid increase in property registration in Mumbai BMC region.

9037 units were registered in July 2021 which is 15% increase over a previous month June 2021.

Research Methodology

Nature of research design: Descriptive research design used, explain current status of affording housing and housing finance in India.
Sources of data: Only secondary data has been used for analysis from several published sources.
Data analysis and tools: Use simple statistics like percentage, mean to analyze and present data.

Limitation of the Present Research

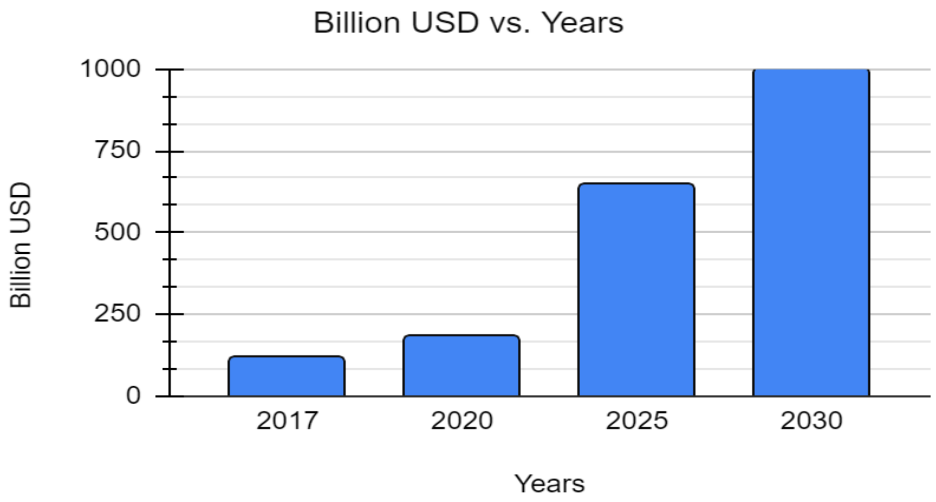
1. It has emphasis on quantitative data and not on qualitative data,
2. The research has not considered primary data,
3. The research contains problems at macro level and not at micro level.

Data Analysis

Real Estate Market Size: of India as seen below:

Table No. 2 - Real Estate size of Indian market:

Years	Billion USD
2017	120
2020	180
2025	650
2030	1000



Source: IBEF 2021

It can be seen from the above that the size of the real estate market which was Rs 120 billion USD in 2017 increased to Rs 180 billion USD in 2020. It is likely to reach Rs 650 billion USD in 2025 and 1000 billion USD in the year 2030. The growth rate during 2017-20 was 16.6 percent. Likely growth rate during the period 2020-25 will be 52.2 percent and during the period 2025-30 will be 10.7 percent. Thus, Indian real estate market will reach one trillion USD by 2030.

Demand and Supply in Top Eight Cities: The demand and supply position of housing in year 2020 within eight major cities in India can be seen from following table:

Table No. 3 - Demand and Supply in Top Eight Cities (2020):

Segment	Demand	Supply	Gap
LIG	1982	25	1957
MIG	1457	647	810
HIG	717	351	366
Total	4156	1023	3133

Source: IBEF 2021

The total demand in eight cities (Pune, NCR, Mumbai, Calcutta, Hyderabad, Chennai, Bengaluru and Ahmedabad) is 4156 thousand units while supply is 1023 units. There is a gap of 3133 thousand units. Thus, the present demand is much higher than supply. Gap in demand and supply is much higher for Lower Income Group than Middle- Income Group & Higher-Income Group.

Affordable Housing Fund Disbursement (AHFD): The government has created a special fund for the affordable housing segment. Details can see below:

Table No. 4 - Affordable Housing Fund Disbursement:

Year	Allocation Rs/Crore	Disbursement Rs/Crore	No. of Units
2018-19	10000	7694.9	137176
2019-20	10000	4887.89	36565
Total	20000	12582.79	173741

Source: NHB Annual Report 2019-20

Government allocated rupees 20,000 crores during 2018-2020. Total loan disbursement is rupees 12,582 and number of units covered were 173741.

Special Window for Affordable and Middle-Income Housing (SWAMIH) Fund: Government created as SWAMIH fund for projects stalled or likely to be stalled. It covers at 90% of the FSI for affordable housing or middle-income housing. These housing projects are part of the RERA registered projects. The performance of the SWAMIH fund can be seen below:

Table No. 5- Performance of SWAMIH Fund:

Stage	Number of deals	Project cost Rs/Crores	Deal size Rs/Crores	Total No. of units
Final Approval	22	10417	3472	20380
Preliminary Approval	79	22686	6812	51179
Total	101	33103	10284	71559

Source: NHB Annual Report 2019-20

Thus 101 deals worth Rs 10284 crore are sanctioned covering 71559 units.

Progress of PMAY: Progress of PMAY can see below:

Table No. 6 - Progress of PMAY:

Particulars	Progress from 1.1.2020 to 31.3.2021	Cumulative (2015-2020)
Numbers of houses sanctioned	929628	10901489
Numbers of houses grounded for construction	1802728	7020238
Numbers of houses completed	1688711	4044819
Numbers of houses occupied	1715661	3747207

Source: MHUA 2021

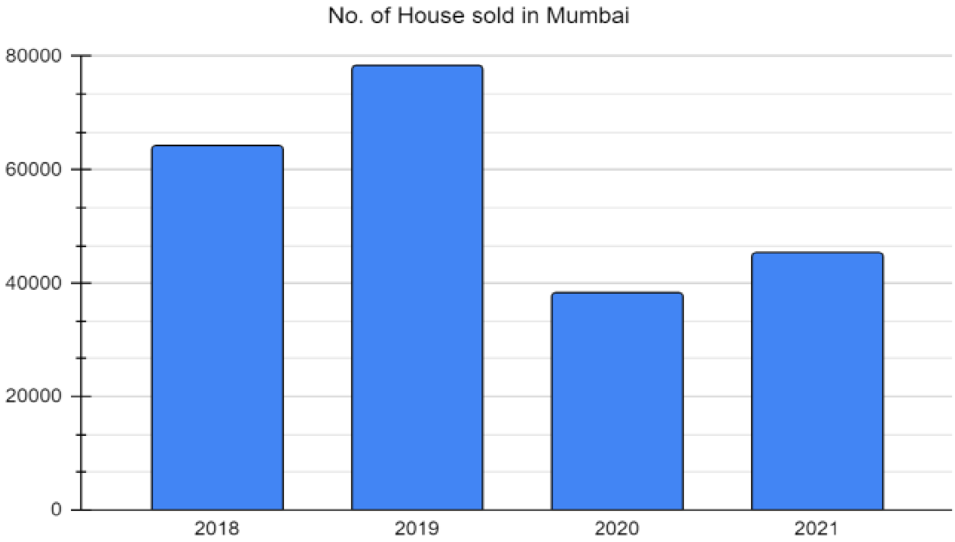
It can be seen from the above table that during the period 2015-2020 the number of houses sanctioned were 109 lakhs. Numbers of houses grounded for construction were 70.2 lakhs, 40.4 houses were completed and 37.4 lakh houses were occupied by beneficiaries.

Number of Houses Sold: According to property consultant JLL and Knight Frank there is a recovery in housing sales in Mumbai. New launches rise by 33 %. The details can see below:

Table No. 7 - No. of Houses sold in Mumbai:

Years	Units sold
2017	45121

2018	64080
2019	78247
2020	38204
2021	45218



Source: JLL & Knight Frank 2021

Thus, year 2020 witnessed lowest housing sales i.e. 38204 units which can be due to COVID-19. Now there is some recovery in the number of units sold i.e. 45218 in 2021. COVID-19 crisis resulting in a pessimistic outlook. There was low consumer confidence due to economic slowdown, job losses, salary cut, and decline in demand of housing.

Thus various measures has been taken by Government, RBI and NHB with respect to affordable housing, housing finance and additional liquidity which will revive the housing market for all in future India as intended in Constitutional provisions and prescribed in the Welfare State Policy.

Summary and Conclusion

1. Housing is basic human need besides of food and clothing. Population explosion, increasing disposable income, rapid industrialization and urbanization, higher standard of living resulted in higher demand for housing does not match its supply side, make housing market as seller market.
2. Central government has adopted an ambitious program of providing Housing for All by the year 2022, to make this program successful government has taken various policy measures such as PMAY, Credit Linked Subsidy Scheme, Affordable Housing Fund, SWAMIH also designated National Housing Bank as nodal finance agency in achieving mission of Housing for All.
3. The impact of COVID has many adverse effects on the Indian economy. It has resulted in sluggish demand for housing, loss in employment, cut in salaries and loss in customer confidence. Impact of COVID is visible on all sectors of economy & directly influence on GDP.
4. Size of the Indian real estate sector is likely to reach one trillion USD by 2030 from the present market size of 180 million USD in 2020.
5. Present housing market demand is much higher than the supply and this gap is much higher in Lower Income Group categories than that of Middle and Higher Income Group categories.
6. Government has allocated rupees 20,000 crore for the affordable housing segment of which rupees 12,582 Crore has been disbursed for around 1.7 Lakh houses in India.
7. Progress of PMAY scheme during 2015 to 2020 revealed that around 40 lakh houses were constructed and around 37 lakhs were occupied.
8. Market for housing in India shows signs of revival & upward trends the number of

houses sold are rising & also increase launched new housing projects in Mumbai if compare 2020 with 2021.

9. Factors responsible for revival of housing market are higher vaccination, stable housing prices, reduced GST rate, cut in stamp duty, lower housing interest rate & recover consumer confidence.
10. Housing problem is a long-term problem and cannot be solved in a few years. There are various problems faced by the housing sector such as scarcity of land in the urban areas, lack of clear titles, increasing litigation and court cases, higher cost of housing and regulatory constraints, affordable housing policy of government could stop future market potential facets of demand side however supply constraints should tackled effectively. Hence more housing finance institutions to fulfill the need of unorganized sectors at micro level to solve housing problems of unreached & to expand housing finance institutions network along with NHB's role of regulation.

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EFFECT OF ALTERNATE BREATHING EXERCISE ON VITAL CAPACITY OF LUNGS

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ABSTRACT

People have been confined in their houses for longer periods of time due to the COVID-19 pandemic. This confinement has not only resulted in several non-physical ailments but also affected physical health and endurance. Physical exercises aid our body to negate consequences of various diseases such as hypertension, cardiovascular diseases, diabetes and respiratory disorders. Adapting to healthy habits while staying indoors by means of doing simple exercises boosts the immunity. This research article focuses on the effects of alternate breathing exercise on vital capacity of lungs using balloons. Volunteers of different age groups and BMI were made to perform simple breathing exercises and then asked to blow a balloon in single breath. The circumference of the balloons was measured thrice, both before and after breathing exercises, for a month. 72 % of the study sample showed an increase in the amount of the exhaled air due to breathing exercises within the span of 30 days. This was seen by an increase in the circumference of the balloon after performing the breathing exercises. Simple breathing exercises have effectively increased the vital capacity of the lungs to expand and take in air. Maximum effect was noted in individuals of the age group of 7-9 years and in individuals of normal weight category.

Keywords: *sedentary, vital capacity, pranayama, inhalation*

Introduction

During the COVID-19 pandemic situation, people are precariously avoiding going out of their homes. Majority of the work is being conducted online. Due to this change, there is less chance to practice physical exercise, especially outdoor activities and games. In the long term, this could lead to several physical, mental and emotional health disorders. Physical exercises can help prevent several disorders, specifically those which affect the lungs. Exercises make the heart and lungs work harder to supply the additional oxygen which the muscles demand. Increase in the lung capacity is greatly beneficial for improvement in general health and specifically during this pandemic. According to WHO primary symptoms of COVID are shortness of breath, fever, confusion, persistent pain or pressure in the chest etc. (WHO, 2020). While performing breathing exercises, one can abate the severity of above mentioned symptoms, without stepping outdoors.

Total Lung capacity or Lung capacity is the amount of air in the lungs by the utmost effort of inspiration. The average lung capacity in a healthy adult is about 6 liters. There are several factors which affect lung capacity in an individual such as age, gender, size of ribcage, body composition, etc (Maiolo et al., 2003). A group of tests that check to ascertain if the lungs are operating appropriately are termed as Pulmonary function tests, or PFTs. These tests are performed for assessing the lung capacity, the amount of air that the lungs can hold, how well air moves in and out of the lungs, and how well the lungs move oxygen into the bloodstream. Alternatively, vital lung capacity can be measured using balloons. By blowing a balloon in a single breath, one can determine the amount of air exhaled after maximum inhalation. This project focuses on the effects of breathing exercise on vital capacity using balloons.

Materials & Methods

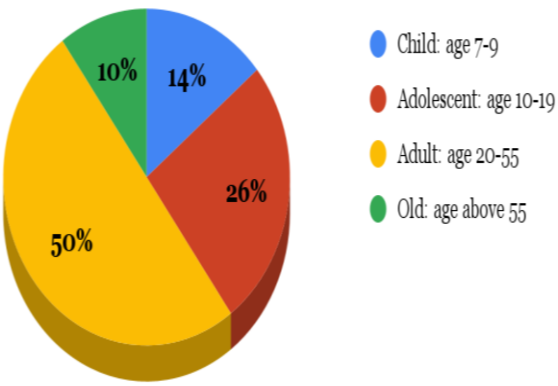
For this study, fifty healthy volunteers with no known respiratory diseases were selected randomly. All the volunteers were given detailed information and explanation about their role in the study and their consent was obtained. For volunteers under the age of eighteen, consent was taken from their parents. Volunteers were divided based on their age and grouped into four categories - child, adolescent, adult and old. Another parameter of BMI was included in the study to categorize the volunteers as underweight, normal weight, overweight and obese by using standard WHO BMI classification.

Balloons of uniform size of 3 inches length in deflated condition were taken for the study.

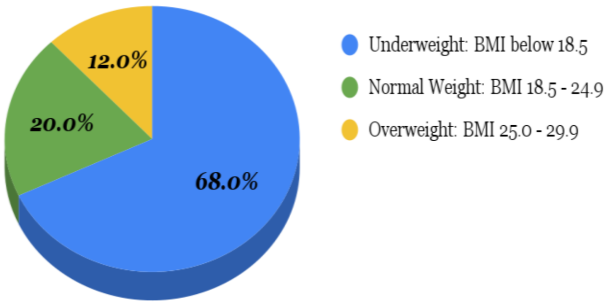
Volunteers were asked to blow the balloon in one single breath - before and after exercise each day. The volunteers were made to perform simple breathing exercises - Nadi Shodhana Pranayama for ten minutes. After blowing the balloon fully, it was tied from top and then its circumference was measured in the center region of the balloon. The readings were taken, before and after breathing exercises, and the difference was calculated. This was performed thrice each day to arrive at an average.

Results & Discussion

The distribution of the study sample according to age and BMI is represented in Figure 1.



1a. According to Age



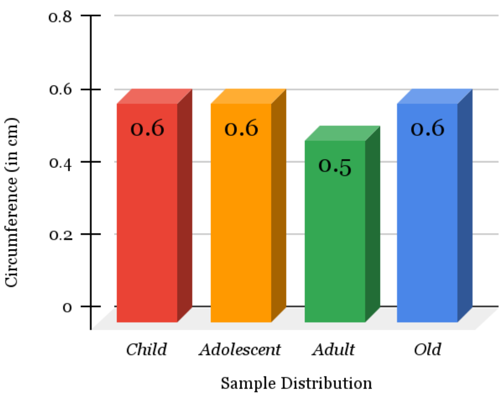
1b. According to BMI

Fig. 1 Distribution of study sample according to age and BMI

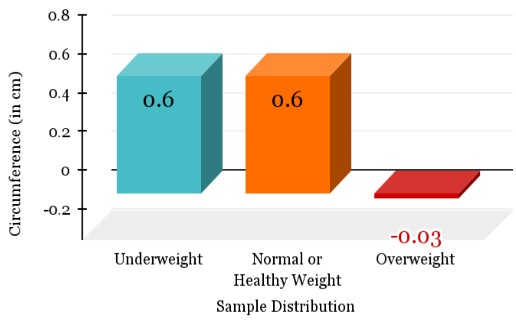
The average difference in the circumference of the balloon due to exercise was found to be highest in children. It was 0.18 ± 0.3 cm. The average difference of the circumference of the balloon was observed to be the least in adults of age group 20-55. It was found to be 0.08 ± 0.2 cm. The maximum increase of the circumference in adults was found to be less than other groups. It was 0.5 cm (Table 1). In the study population there were thirteen adolescents, the average difference of the balloon circumference due to exercise was discovered to be 0.15 ± 0.3 cm. Lowest percentage increase in circumference was observed in adults of age group 20-55. In the age group of 10-19 i.e. in adolescence and above 55 years old, there was a moderate percentage increase in circumference (Fig. 2a).

Table. 1 Effect of breathing exercise on different age groups

Parameter	Child	Adolescent	Adult	Old
Maximum increase (cm)	0.6	0.6	0.5	0.6
Mean difference (cm)	0.18 ± 0.3	0.15 ± 0.3	0.08 ± 0.2	0.15 ± 0.2
% increase	0.52 ± 0.63	0.38 ± 0.96	0.18 ± 0.71	0.30 ± 0.51



2a. Based on age group



2b. Based on BMI

Fig. 2 Maximum increase in balloon circumference

The maximum increase in the circumference of the balloon after exercise was 0.6 cm in the underweight and normal weight category. It was found to decrease in the overweight category which was -0.03 cm. The average difference of the circumference of the balloon was found to be the lowest in overweight BMI ranging from 25.0-29.9. Individuals falling under the normal weight category of BMI within 18.5-24.9 show a significant increase in average difference of the circumference of the balloon. The average difference of percentage increase in circumference was maximum in the normal weight category falling under 18.5 – 24.9 BMI which was 0.44 ± 0.6. Lowest percentage increase in circumference was observed in overweight BMI below 29.9. In the category of BMI below 18.5 i.e. in underweight, there was a moderate percentage increase in circumference (Fig. 2b).

Out of fifty volunteers, twenty five of them fall under the adult category. Maximum individuals showed a percent increase in their pulmonary capacity throughout the whole month. Of these twenty five adults, nineteen of them showed an increase in the balloon blowing capacity whereas six of them showed a decrease. Out of thirteen adolescents, nine of them exhibited an increase in ability to blow the balloon larger while four volunteers showed decrease in the pulmonary capacity. The study included seven children, out of which five of them showed increase in pulmonary capacity while two of them showed decrease in pulmonary capacity. Out of five old individuals, three of them showed an increase and two of them showed a decrease in pulmonary function (Fig.3).

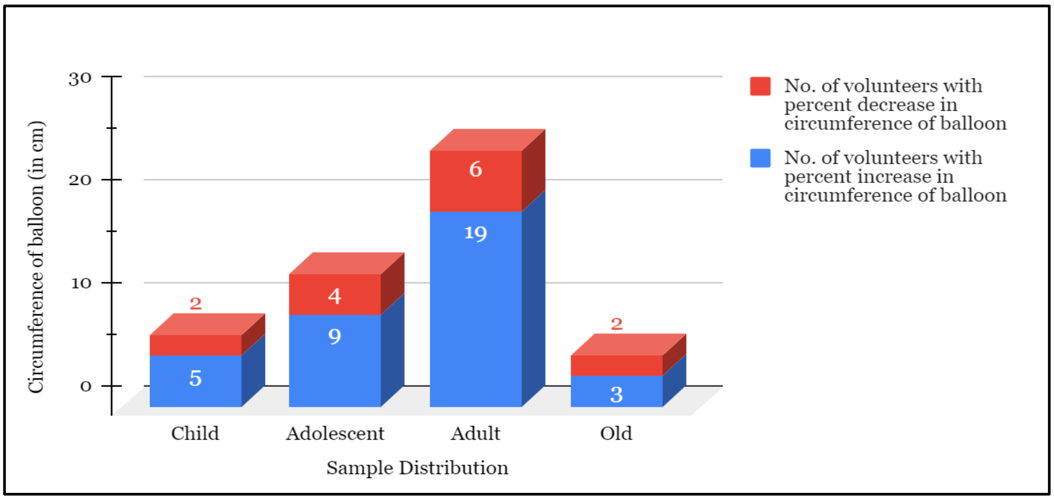


Fig. 3 No. of volunteers with percent increase and decrease in circumference of balloon according to age

In this study, thirty four volunteers were under the normal or healthy category. Out of these thirty four maximum of them showed percentage increase in vital capacity. They were twenty nine in number while only five of them were observed for percentage decrease in vital capacity. Ten of the volunteers were found in the underweight category. Seven people showed percent increase in vital capacity and three of them showed percent decrease in vital capacity. There were six volunteers falling under the overweight category, where all of them showed a percent decline in vital capacity. There were no individuals who showed any percentage increase in vital capacity belonging to the overweight category (Fig. 4)

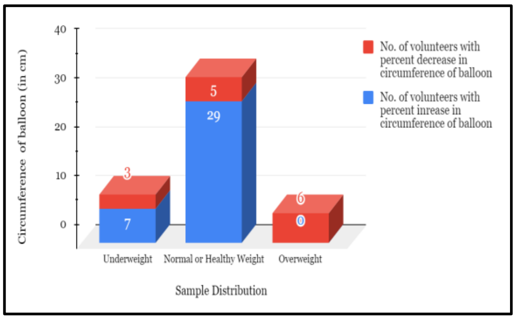


Fig. 4 No. of volunteers with % increase and decrease in circumference of balloon according to BMI

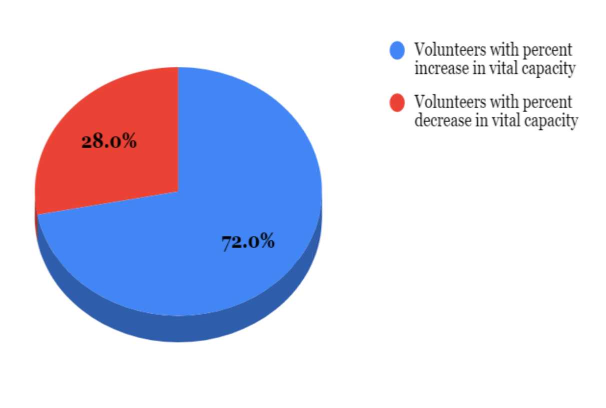


Fig. 5 Volunteers with percent increase and decrease in vital capacity

Out of fifty volunteers, fourteen of them showed decrease in their vital capacity of lungs whereas thirty six of them showed increase in vital capacity throughout a month. This indicates that 72 % of the study population showed improvement in their pulmonary function within the span of 30 days and 28 % of the population did not. (Fig.5).When an individual performs exercise, the muscles start working harder, and the body utilizes more oxygen and generates more carbon dioxide. The heart pumps the oxygen to the muscles that are performing exercise, while the lungs provide oxygen, eliminating the carbon di oxide and the waste product generated during energy production. To get through the additional demand for oxygen, the breathing rate increases from about 15 times per minute when at rest, whereas it increases up to 40-60 times per minute at the time of exercise. Circulation is accelerated for transferring the oxygen towards the muscles. When the lungs are healthy, they have a large breathing reserve. At the time of reduced lung function, utilization of this breathing reserve increases exponentially. Practicing regular exercise increases the function and strength of the muscles which make them more efficient. Training reinforces the functioning of the heart, thereby improving blood circulation. Apart from increased circulation, it also enhances the overall physical and physiological well being. Performing regular exercise decreases the risk of developing additional conditions including heart disease, stroke and depression. Exercise is additionally one of the most crucial interventions to avoid the onset of type-II diabetes. (Breathe, 2016)

A group of breathing techniques which aims consciously at regulation of more than one parameters of respiration is "Prana-Yama" (the rising/expansion of breath). Pranayama is a part of several meditative practices but it is also primarily related to yoga practice. Pranayamic breathing contributes to a physiological response which is characterized by existence of lowered oxygen consumption, blood pressure, and heart rate, also increased theta wave amplitude of ECG recording and parasympathetic activity associated by the experience of alertness. (Jerath *et al.*, 2006).

The key findings of this study is that the average difference in the circumference of the balloon due to exercise was found to be highest in children. Reason behind this could be because they are highly active, and perform various physical exercises throughout the day. In children and young adults, aerobic fitness is correlated with increased lung volumes. Improvements in fitness during childhood and adolescence are linked to increased lung volume expansion throughout time (Hancox & Rasmussen, 2018).

The results of this study demonstrated that the average difference of the circumference of the balloon was observed to be the least in adults of age group 20-55. This may be due to adults living a sedentary lifestyle in COVID pandemic. According to Jahan *et al.*, (2020), practicing alternate breathing exercise is a convenient measure for the enhancement of the respiratory ability and functions. This helps in avoiding different complications of pulmonary issues.

According to Dr. Aaron Waxman (2018), the lung performance of an individual falls along with their age in particular with other parts of the body. The lung capacity typically decreases by the age of 65.

Obesity is known to possess several consequences on an individual's health, this is correlated with the causes of comorbidities among individuals in North America. According to Ruppel (2012), obesity is one of the causes of reduced TLC on lung volume testing which is considered a characteristic of restrictive lung disease pattern of lung function tests. (Ruppel, 2012). According to the study done, there were no volunteers found with % Increase in vital capacity who belonged to the overweight category. This is partially in agreement with the study done by Winck *et al.*, (2016) who concluded that Obesity causes deleterious effects on lung volume and capacity in children and adolescents. Another study discovered that, in obese subjects, increased body weight is related with decreased lung volumes (Littleton, 2011). Obesity can result in respiratory function impairment, but there are few reports which showed no relationship between them. This differentiation in opinion is principally because of BMI classification, which cannot reflect the distribution or amount of fat and lean tissue (Kamal *et al.*, 2015). This study was done in a pandemic situation, in healthy volunteers, similar projects can be done on diseased individuals in hospitals having obstructive and restrictive diseases such as asthma, COPD, emphysema.

Conclusion

Breathing exercises have effectively shown the ability of the lungs to expand and take in air. The increase in the amount of the exhaled air due to breathing exercises has increased as seen by increase in the circumference of the balloon. This is not seen uniformly in all the participants. 76% of the adults in the age group of 20-55 years have shown maximum increase. 40% of the participants in the age group of above 55 years of age have shown decrease in the ability to blow the balloon. Breathing exercises do not increase the number or size of alveoli in the lungs, but they do increase the capacity of expansion of the lungs, which is more pronounced in all the age groups under study.

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A STUDY ON CHALLENGES IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

Human Resource Management (HRM) is the term used to describe formal systems devised for the management of people within an organization. The responsibilities of a human resource manager fall into three major areas: staffing, employee compensation and benefits, and defining/designing work. Essentially, the purpose of HRM is to maximize the productivity of an organization by optimizing the effectiveness of its employees. This mandate is unlikely to change in any fundamental way, despite the ever-increasing pace of change in the business world. As Edward L. Gubman observed in the Journal of Business Strategy, *"the basic mission of human resources will always be to acquire, develop, and retain talent; align the workforce with the business; and be an excellent contributor to the business. Those three challenges will never change." Human Resource Management can be a challenge for small business especially, which typically don't have an HR department to rely on. They may be limited to one HR person, or this responsibility may still belong to the CEO. Regardless, small business owners need to understand the challenges in order to face them so that they are prepared to tackle HR issues as their company, and workforce, grows. This paper aims at studying the challenges in HRM, to suggest measures to overcome the challenges and highlight the emerging challenges in HRM.*

Keywords: *Human Resource Management, Challenges, Employees, Business.*

Introduction

With better means of communication, breakthrough technologies and dismantling of economic and social barriers, the world is becoming borderless and the countries are fast integrating into a truly global economy. In this scenario the role of an HR manager has assumed much greater significance as he is expected to create conditions in an organization where the employees from diverse background, culture and nationality could work together with ease and flourish.

In other words, we can say that the HRM is undergoing a massive transformation that will change a career path in as at uncertain ways. Employees are placing the greater emphasis on business acumen and are automating and outsourcing many administrative functions, which will force many HR professionals to demonstrate new skills and compete for new, sometimes unfamiliar roles.

Statement of the Problem

Now a days HR duties and responsibility has become a challenge for HR manager to compete with global competitors and to sustain in the diversified economy. As Human Resource is required and a very essential thing for each and every business irrespective of their size and nature of firm, optimum utilization of available employees is a very challenging task for every HR manager in this competitive era. For this reason, we have chosen this topic and made an attempt to analyze the emerging challenges in HRM and to obtain solutions in this regard.

Objectives

1. To study the challenges in HRM.
2. To provide suggestions to overcome challenges.
3. To highlight the future challenges in HRM.

Research Methodology

For this study secondary data has been used. The data has been collected through internet, websites etc.

Findings

Emerging HR challenges

1. Globalization in HRM

The term Globalization has invaded the mind of every successful businessman and the concept of Global Village is common issue in modern business world. Globalization is a process that is drawing people together from all nations of the world into a single community linked by the vast network of communication technologies. This aspect of globalization has also affected in the business world of today.HR

Manager today need not rely in small limited market to find the right employees needed to meet global challenges, but today they can recruit the employees from around the world.

How "Globalization" affects to HRM challenges....

- How to face competition from MNCs is worry for Indian firms.
- As globalization spreads, more foreign firms are entering Indian market and challenges before domestic firms are going to be much more severe in the years to come.
- As a result of Globalization businesses are forced to rapidly expand beyond their immediate borders into global marketplace
- Large investment and modernization would require highly skilled and technically trained people who would replace less trained, unskilled and redundant workforce

Greater and greater training needs are bound to be identified for updating the technological and behavioral skills of well-trained executives.

2. Handling Multicultural/Diverse Workforce

A multicultural workforce is one made up of men and women from a variety of different cultural and racial backgrounds. The labor force any country is a reflection of the population from which it is drawn, despite some distortions that may be caused by discrimination or cultural bias in hiring. Dealing with people from different 'age', 'gender', 'race', 'educational background', 'location, income', 'parental status', 'religious beliefs', 'marital status' and 'ancestry' and 'work experience' can be a challenging task for HR managers. Cultural differences may often lead to difficulties with communications and a rise in the friction that can develop as people with different expectations and habits interact. As a result, workforce diversity is increasing. Managing these people with different religious, cultural, moral background is challenging task for HR Manager. Thus it is important for a HR manager to create an environment in which the positives of diversity are harnessed and the negatives are minimized as much as possible.

3. Employee Selection

Employee selection is an important process for any organization, but particularly for small business that can be challenged to compete with larger employees. Small business need capable and competent employees to help them develop and deliver high quality products and services. Not only these difficulties but there are some other factors which influence the employee selection. Thus a HR manager need to consider all these factors while selecting the best suitable employee for his organization. Some of the factors which affect the employee selection are as follows:

❖ External factors:

- Recommendations
  Existing employees may recommend their relatives or friends to fill the vacancies, if the person who recommended may be good or may not be.
- Political influence

Some candidates may arrive to the interview with the influence of politicians who may be familiar to the HR manager and have good relationship with company in those case we may have to select those candidates.

- Personal bias

- Bribing

Some candidates may offer bribe to make section

❖ Internal factors:

- Cost of recruitment
  Cost incurred for the process of recruitment may also effect the selection process.
- Job analysis
- Human resource planning

Before selection of the employees there may be already a plan for employee selection and a HR manger may in need of following that plan itself he may not be in the position to take his own decisions beyond plans already made.

4. Compliance with Laws and Regulation

Keeping up with changing employment laws is a struggle for business owners. Many choose to ignore employment laws, believing they don't apply to their business. But doing so could mean audits, lawsuits, and possible even the demise of a company. As HR manger will be responsible in hiring employees it is his duty to care of laws and regulations regarding employment, thus it will be very challenging to him to select an employee with taking into consideration of all laws and regulations. He must get updated himself about the changing rules and regulations regarding employment.

5. Training and Development

"Training is expensive. Without training it is more expensive." –Nehru

Training is about knowing where you are in the present and after sometimes where you will reach with your abilities. By training, people can learn new information, new methodology and refresh their existing knowledge and skills due to this there is much improvements and adds up the effectiveness at work. The motive behind giving the training is to create an impact that lasts beyond the end time of the training itself and employees get updated with the new phenomenon. Training can be offered as skill development for individuals and groups.

Organizational Development is a process that "strives to build the capacity to achieve and sustain a new desire state that benefits the organization or community and the world around them."

The human resource department faces many challenges in a workforce's training and development, from ensuring the stability of the high performing individuals who drive the company coaxing success from untapped potential employees and under achievers alike.

Investing in the training and development of lower level employees is another common HR problem. Some businesses have trouble finding the resources to do so. Employees on the front lines are some hardest workers and may not have the time to take a training course.

6. Balance with work life

Balancing work and life assumes relevance when both husband and wife are employed.

In India, working women now account for 15% of the total urban female population of 150million. Any organization that strives to be reckoned as 'a great place to work' needs to pay special attention to minimize and facilitate resolution work life conflict of their employees. The challenge however is in knowing and doing things that facilitate and support work life balance without intruding into the personal lives of employees. The HR department of such organization is often stretched for creative solutions that are practical to implement, yet are effective in impact. Successful organizations in this space have taken work-life-balance to even higher levels by not merely restricting themselves to addressing domestic pressures on their employees but facilitating self -actualization of these individuals.

Programs aiming at work-life balance include:

- Child care at or near the workplace
- Job sharing
- Sick leave policies
- Flexible work timing
- Care for sick children and employees

7. Retaining employee

- Globalization has given freedom to working professionals to work anywhere in the world
- Now that they have endless lucrative opportunities to work, hiring and retaining the best industry talents is no joke
- Providing excellent work environment and offering more remuneration and perks than your competitors can retain and motivate them

8. Conflict to Manage

There is no organization without conflict situations. It is known that 80% of conflict situation occur independently of human will. Its causes are people's individual characteristics, as well as structure of the organization, conditioned by the culture established in the organization. Work-Life-conflict is a clear and present danger to organizations and denial of this fact would be at the peril of accepting suboptimal employee performance. HR managers should know how to handle employee-employer and employee-employee conflicts without hurting their feelings.

Although it is almost impossible to avoid conflicts among people still handing them tactfully can help HR managers to resolve the issues. They should be able to listen to each party, decide and communicate to them in a convincing manner in order to avoid future conflicts.

How to overcome the HR challenges…?

- Proper HR planning: To overcome the above challenges a HR manger must have to do a proper planning before going for recruitment or selection process with regard to how many vacancies are there that is of what kind of job and for that from where he has to recruit and what must be the qualification of a candidate and how they have to conduct interviews and what are all the hurdles, influencing factor may arise in selecting a candidate.
- Facilitation: A HR manager must take care of facilitation to be given to the existing employees or for new employees. He should see to that what will be the motivator for employee to get stimulated to give his best and he must take care specially about women employees and most competent and talented employees to avoid retaining of employees.
- Ethical Behavior : A HR manger should adopt ethical behavior to have cordial relationship with employees and to avoid conflicts and handle diverse workforce with care.
- Coordination: An HR manger must work in diverse work force and he must stimulate his subordinates to do action. Thus he must develop coordinating attitude in him as well as in the working environment.
- Sympathy and Consideration: As human is a social being he needs care and sympathy from others in his working place or anywhere. Thus as an HR manager works with humans he must have sympathy and should consider someone's problem.
- Knowledge of Labor: An HR manger should have complete knowledge of labor that is, he must know the mindset of workers. A manager must have long experience with diverse workforce not only this but also he must know about changing trend in labor sector as well as changing rules and regulation of employment. He must know about what is the minimum and maximum wage rate and average working hours.
- Academic Qualifications: To be HR manager one should have high academic qualifications with proper knowledge and experience
- Fairness: A HR manger must not be very rough and hard while he deals with his workers.
- Communication: There must be proper communication among HR manager or departmental managers and employees and it must be clear and understandable. Business owners should focus on communicating the benefits of the change for everyone so that employees can adjust to changes very easily and quickly.
- Business should create opportunities for its employees to use their skills and strengths every day. Accomplishing goals will motivate them and give them a chance to develop their skills.

Emerging HR Challenges in future

One of the crucial activities for HR managers is the HR planning. Regarding the HR functions of 21st century, the organization function has altered from "behind the scenes" to becoming critical differentiator in business. The HR roles have taken a new dimension in the 21st century especially after globalization. Manpower management is an exasperating job and it requires specialized skills.

Following are the some of the challenges being faced by HR Manager which is identified

1. Recruitment and selection
2. Career development and growth
3. Promoting organization culture and heterogeneous workforce
4. Conflict management and resolution
5. Business ethics and values
6. Managing Multi-Generational Workforce
7. Strategies for motivation and retention
8. Flexible work hours
9. Striking work life balance
10. Industrial relations

Conclusion

From the view point of above explanations, the globalization has many implications for the firm that may entail the diversity of cultures. The HRM in today's era has to mount the expertise, mindset and capabilities that are needed to gain a competitive edge on global scale. HR manager must be on continuous look out for creativity and innovation as it is known to be the key to success. It depends highly on HR to face the challenges of globalization which has given an entirely new view to organizations. The organization have grown savvier in using technology hence it is important to adopt all changes. Not only globalization effects but also some other factors like technological changes, competency of existing employees and well developed skill and knowledge among younger generation, laws and regulations regarding employee benefits and increasing competition in business environment will be a very challenging thing which a HR manager must have to keep in mind while recruiting and selection of the best employee.

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A STUDY ON AWARENESS AND ACCEPTANCE OF ONLINE PAYMENT SYSTEMS AMONGST SENIOR CITIZENS IN MUMBAI CITY

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ABSTRACT

*The main aim of the study is to understand the awareness and acceptance of online payment systems amongst senior citizens in Mumbai City. Online payment systems helps to secure fund, maintain stability, and go cashless. The study was based on primary data. The data was collected using a structured questionnaire among respondents in Mumbai City. 225 responses were received and after checking the validity of the responses 200 respondents were considered fit for carrying out a descriptive analysis. Data thus collected were posted in a master table to facilitate further processing. Statistical analysis of the data were done through SPSS 2.1 software in computer. From the study it is found that 24*7 or anywhere banking and more number of branches and services are the important factors which influence the senior citizens the most for using Online Payment systems.*

Keywords: *Online payment systems, Senior Citizens, Awareness and Acceptance, Cashless*

Introduction

With the advent of digital technologies, Electronic commerce is having a progressively more profound impact on our daily lives. As a result of this, people are technologically dependent for their general day to day activities. This research paper aims to study the awareness and acceptance of online payment systems amongst senior citizens in Mumbai City. After demonetization e-payment mode has gained momentum. It secures money and saves time. Habit of e-payment as a preferred mode by a large majority of citizens is a step towards Digital India.

Statement of the Problem

Online payment is user friendly. It has features like convenience, speed, attractive sales promotional offers, etc. Despite these factors, there are various transactional and non-transactional issues involved which act as deterrents. However, the future for online payment looks bright and promising. This is especially true in the context of consumers in Tier 2 and Tier 3 cities, where online payment is still at its nascent stage, and consumers are less familiar with the dynamics of digital payment systems and hence are skeptical to readily accept it. Therefore, this study aims to examine the awareness and acceptance of online payment systems amongst senior citizens in Mumbai City.

Objectives of the Study

(i) To understand the type of digital payment systems used by the senior citizens in Mumbai City.
(ii) To evaluate the level of satisfaction of the awareness of safety measure of online payment systems with reference to select demographic factors.
(iii) To identify the factors that influence the most for using online payment systems

Methodology

The study was based on primary data. The data was collected using a structured questionnaire among respondents in Mumbai City. 225 responses were received and after checking the validity of the responses 200 respondents were considered fit for carrying out a descriptive analysis. Data was sorted and classified for further processing. Statistical analysis of the data were done through SPSS 21 software in computer. In the analysis 5 point Likert scale was used

Hypotheses

The following hypotheses were framed for the study.

- ✓ There is no significant relationship between gender group of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems

- ✓ There is no significant relationship between educational qualification of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems
- ✓ There is no significant difference between the mean scores regarding factors that influence the most to use online payment systems with respect to the monthly income of senior citizens in Mumbai City.

Analysis and Interpretation

Table 1: Type of Digital systems most frequently used

Sl. No	Digital systems	No. of Respondents	Percentage
1.	ATM	60	30
2.	Telephone banking	6	3
3.	Credit Card	36	18
4.	Debit Card	28	14
5.	Mobile banking	14	7
6.	Internet banking	16	8
7.	Electronic Fund Transfer (EFT)	12	6
8.	Immediate payment service (IMPS)	10	5
9.	Utility bill payment	12	6
10.	All of the above	06	3
	Total	200	100

Source: Primary Data.

Table 1 clearly indicates that 60 (30%) have used ATM banking most frequently, 6 (3%) have used telephone banking most frequently, 36 (18%) have used Credit card mostly frequently, 28 (14%) have used Debit card most frequently, 14 (7%) have used mobile banking, 16 (8%) have used internet banking, 12 (6%) have used Electronic Fund Transfer (EFT), 10 (5%) have used Immediate payment service (IMPS), 12 (6%) have used utility bill payment and only 6 (3%) have used all the digital systems.

Table 2: Level of satisfaction with current awareness for usage of online payment methods

Sl. No	Level of satisfaction	No. of Respondents	Percentage
1.	Very Satisfied	76	38
2.	Somewhat Satisfied	72	36
3.	Neither satisfied nor unsatisfied	16	8
4.	Somewhat Unsatisfied	20	10
5.	Very Unsatisfied	16	8
	Total	200	100

Source: Primary Data.

Table 2 clearly indicates that 76 (38%) are very satisfied with current awareness for usage of online payment methods, 72 (36%) are somewhat satisfied with current awareness for usage of online payment methods, 16 (8%) are neither satisfied nor unsatisfied with current awareness for usage of online payment methods, 20 (10%) are somewhat unsatisfied with current awareness for usage of online payment methods and 16 (8%) are very unsatisfied with current awareness for usage of online payment methods. It is inferred that a majority of the respondents are satisfied with current awareness for usage of online payment methods.

Table 3: Opinion regarding availing online payment systems

Sl. No	Opinion	No. of Respondents	Percentage
1.	Very easy	42	21
2.	Easy	64	32

3.	Slightly Complicated	48	24
4.	Complicated	46	23
	Total	200	100

Source: Primary Data.

Table 3 indicates that 42 (21%) respondents opined that availing of online payment systems is very easy, 64 (32%) responded that availing of online payment systems is easy, 48 (24%) opined that availing of online payment systems is slightly complicated and 46 (23%) responded that availing of online payment systems is complicated.

The following table shows the relationship between factors inducing to use the new technology in online payment and gender group of sample senior citizens.

Table 4: Factors inducing to use the new technology in online payment systems among Gender groups of Senior Citizens

Factors	Gender group [Mean Score]		t Statistics
	Male	Female	
Reduced time for transactions	4.42	4.10	4.024*
Cost effectiveness	3.92	3.80	1.565
Ease of use	4.28	4.06	2.948*
Technology savvy	3.97	3.67	4.162*
Security from threats	4.20	4.35	2.505*

Source: Primary data

*-Significant at five per cent level

Table 4 indicates that reduced time for transactions and ease of use are the important factor that induce senior citizens who are males to use the new technology in online payment systems as their mean scores are 4.42 and 4.28 respectively. Table further indicates that security from threats and reduced time for transactions are the important factors that induces female senior citizens to use the new technology in online payment systems as their mean scores are 4.35 and 4.10 respectively.

The‘t’ value of factors inducing to use the new technology in online payment systems among different gender group of senior citizens namely reduced time for transactions, ease of use, technology savvy and security from threats are significant at 5 per cent. It can be concluded that gender wise there is a significant difference in factors inducing to use the new technology in online payment systems namely reduced time for transactions, ease of use, technology savvy and security from threats.

Table 5 shows the relationship between gender group of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems.

Table 5: Gender group of Senior citizens and Level of awareness of the safety measures to be adopted while using online payment systems Variables – Results of Chi-Square Test

Sl. No	Dependent Variable	Calculated χ^2 value	p Value at 5%	Ho	Remarks
1	Strong login credentials	1.759	0.674	Accepted	Not Significant
2	Regular monitoring of account	2.435	0.656	Accepted	Not Significant
3	Secured location/sites/network	2.680	0.613	Accepted	Not Significant
4	Strict adherence to bank notifications	2.532	0.639	Accepted	Not Significant
5	Money laundering risks	1.442	0.837	Accepted	Not Significant
6	Proper log out	1.278	0.865	Accepted	Not Significant
7	Multi factor authentication	3.353	0.501	Accepted	Not Significant
8	Beware of e-mail scams	2.935	0.541	Accepted	Not Significant
9	Official banking apps	2.834	0.574	Accepted	Not Significant

Source: Computed from Primary Data

Table 5 highlights that there is no significant relationship among the male and female senior citizens regarding level of awareness of the safety measures to be adopted while using online payment systems such as strong login credentials, regular monitoring of account, secured location/sites/network, strict adherence to bank notifications, money laundering risks, proper log out, multi factor authentication, beware of e-mail scams and official banking apps.

Table 6 shows the relationship between educational qualification of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems.

Table 6: Educational Qualification of Senior citizens and Level of awareness of the safety measures to be adopted while using online payment systems Variables – Results of Chi-Square Test

Sl. No	Dependent Variable	Calculated χ^2 value	p Value at 5%	Ho	Remarks
1	Strong login credentials	30.641	0.048	Rejected	Significant
2	Regular monitoring of account	27.410	0.124	Accepted	Not Significant
3	Secured location/sites/network	33.290	0.031	Rejected	Significant
4	Strict adherence to bank notifications	27.548	0.121	Accepted	Not Significant
5	Money laundering risks	21.442	0.372	Accepted	Not Significant
6	Proper log out	22.587	0.310	Accepted	Not Significant
7	Multi factor authentication	17.352	0.630	Accepted	Not Significant
8	Beware of e-mail scams	21.214	0.385	Accepted	Not Significant
9	Official banking apps	20.687	0.416	Accepted	Not Significant

Source: Computed from Primary Data

Table 6 elucidates that there is no significant relationship between educational qualification of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems as regards regular monitoring of account, strict adherence to bank notifications, money laundering risks, proper log out, multi factor authentication, beware of e-mail scams and official banking apps.

Table further elucidates that there is a significant relationship between educational qualification of senior citizens and level of awareness of the safety measures to be adopted while using online payment systems as regards strong login credentials and secured location/sites/network.

Factors influencing use of Online payment systems among senior citizens earning different slabs of Monthly Income

To study the effect of the variable monthly income of senior citizens on factors influencing use of Online payment systems, ‘ANOVA’ test is applied to the following null hypothesis,

Null Hypothesis: There is no significant difference between the mean scores regarding factors influencing use of online payment systems with respect to the monthly income of senior citizens in Mumbai City.

To test the significant difference between the mean score among the sample senior citizens with respect to monthly income and factors influencing use of Online payment systems, the ANOVA test is used and the result is summarised in Table 7.

Table 7: Factors influencing the use of online payment systems among different Monthly Income of senior citizens

Factors	Monthly Income (Mean Score)						F Statistics
	Less than Rs.10,000	Rs.10,001-20,000	Rs.20,001-30,000	Rs.30,001-40,000	Rs.40,001-50,000	Above Rs.50,000	
24*7 or	4.7590	4.7670	4.8564	4.6965	4.6980	4.8462	5.851*

Anywhere banking							
More number of branches and services	4.6070	4.5340	4.7895	4.1951	4.8369	4.6923	6.189*
Low/reasonable service charges	4.3886	4.5291	4.6987	4.5068	4.5700	4.4615	6.212*
Secured transaction	4.0786	4.1796	4.7285	4.0278	3.7580	4.3077	5.498*
Efficient and timely services	4.3100	4.4223	4.0250	4.5238	3.8539	4.6154	6.772*
Friends/ Relatives	4.7118	4.7575	4.6398	4.5178	4.1122	4.2308	7.272*
Latest technology based services	4.0209	3.5291	4.1159	3.5976	3.5879	3.8077	6.893*
Provide innovative and efficient services	4.0897	3.5454	3.5976	3.5873	3.4724	3.8279	5.363*
Is a safe application and enhances security	4.3275	3.9515	4.7469	3.3537	4.0238	4.1538	6.877*
Easy accessibility	4.6769	4.2184	4.7459	4.5760	4.0247	4.5769	4.268*
Decreased number of visits to banks	4.7017	4.0631	4.6547	3.7927	4.1045	4.2692	7.219*
Attractive interest rate	4.7388	4.2961	4.7515	4.1951	4.0597	4.4231	7.230*
Easy to avail all the services	4.3493	4.6602	4.4568	4.4390	4.7598	4.3846	6.843*
Easy to understand the procedure of e-service	4.5983	4.4223	4.0347	4.5968	4.1452	4.4615	6.398*
Bank image	4.3886	4.7777	4.6978	4.6259	4.7587	4.5000	5.586*

Source: Primary data

*-Significant at five per cent level

Table 7 demonstrates that 24*7 or anywhere banking and attractive interest rate are the important factors influence the most for using Online payment systems among the senior citizens who belong to the monthly income of less than Rs.10,000 as their mean scores are 4.7590 and 4.7388 respectively. Table further indicates that bank image and 24*7 or anywhere banking are the important factors that influence the most for using Online payment systems among the senior citizens who belong to the monthly income between Rs.10,001-20,000 as their mean scores are 4.7777 and 4.7670 respectively. Table further shows that 24*7 or anywhere banking and more number of branches and services are the important factors that influence the most for using Online payment systems among the senior citizens who earn monthly income between Rs.20,001-30,000 as their mean scores are 4.8564 and 4.7895 respectively. Table further reveals that 24*7 or anywhere banking and bank image are the important factors that influence the most for using Online payment systems among the senior citizens who earn monthly income between Rs.30,001-40,000 as their mean scores are 4.6965 and 4.6259 respectively.

Table further indicates that easy to avail all the services and more number of branches and services are the important factors that influence the most for using Online payment systems among the senior citizens who earn monthly income between Rs.40,001-50,000 as their mean scores are 4.8369 and 4.7598 respectively. Table further shows that 24*7 or anywhere banking and more number of branches and services are the important factors that influence the most for using Online payment systems among the senior citizens who earn monthly income of above Rs.50,000 as their mean scores are 4.8462 and 4.6923 respectively.

The calculated 'F" value of factors influencing the most for using Online payment systems among different monthly income groups of senior citizens namely 24*7 or anywhere banking, more number of branches and services, low/reasonable service charges, secured transaction, efficient and timely services, friends and relatives, latest technology based services, provide innovative and efficient services, is a safe application and enhances security, easy accessibility, decreased number of visits to banks, attractive interest rate, easy to avail all the services, easy to understand the procedure of e-service and bank image are significant at 5 per cent level and null hypothesis is rejected and there is a significant difference between the mean scores regarding factors influencing use of online payment systems with respect to monthly income of senior citizens.

Suggestions

- ✓ Banks should ensure that online transactions are safe and secure like traditional transactions
- ✓ Banks should organize free seminars and conferences especially for senior citizens who are not that digitally literate regarding usage of ATM, Debit card, Credit card etc. and also explain to them the safety measures to be adopted for maintaining security and privacy of their account.
- ✓ More awareness about new emerging financial scams, spam calls etc. is required to be created through training sessions targeting senior citizens.

Conclusion

After demonetization in keeping with the mantra of cashless economy there is an increase in the usage of the mode of e-payment but lack of awareness remains a major issue. If people are made aware about the technical aspects, and adequate training is given, more modes of e-payments can be confidently used by senior citizens. Thus, this study analyses and measures frequency of usage of online emode of payments amongst senior citizens in Mumbai City. It also helps to gather the data on factors that most influence senior citizens decision to opt for online payment.

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STUDY OF TRANSFORMATION IN TEACHING PEDAGOGY AND 'WORK FROM HOME' CULTURE AS AN OUTCOME OF PANDEMIC AS PERCEIVED BY TEACHING COMMUNITY

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1.1 Introduction

COVID 19 Global Pandemic which has badly disrupted many business processes in this commercial world and changed the face of many business models from Offline to Online has brought similar changes to the world of Academics. The earlier face to face interactions now largely happen on virtual platforms. The college campuses where the buildings were fully equipped and bustling with the cheerful and enthusiastic presence of learners and their mentors suddenly changed to a colder virtual platform. This new mode largely depended on the online platforms, network connectivity's and virtual modes of interacting. The era poses the transformed teaching pedagogies, technological skill sets of teachers essential for acquiring and mastering unique flavour of online delivery, students struggling for internet connections, bandwidth availabilities, and clarity of concepts through remote guidance. The research paper titled "Study of Transformation in Teaching Pedagogy and Work from Home Culture as an outcome of Pandemic as perceived by Teaching Community." tries to explore the perception by the academicians about these new ways to deliver subject knowledge to learning community and the pros and cons of 'Work from Home' culture as perceived by them.

1.1.1 Factors influencing Changes in Teaching Pedagogy

With the 'Work from Home' culture being a safety measure and necessity in lock down, several changes came in to existence even in the field of academics. Certain factors influencing changed methods of teaching include-

Infrastructural setup: The initial challenge observed by many academicians was getting the required infrastructural setup ready for virtual teaching including Computer Systems with a robust Internet connection supporting better bandwidth.

Remote Interaction and Involvement of Learners: A major consideration about effectively interacting with remote participants and maintaining their focus in learning activities became essential. This requires special care by teachers in providing participative activities to the students ensuring their involvement.

Changed Mind-Set and Thinking: On virtual platforms teachers who expected the classroom mannerism and etiquettes being followed by students similar to the offline mode had to change their mindset, looking at things with a much different perspective.

Technical Skill Sets: Several technical dimensions needed to be newly learned by the teachers, including connecting with students through the online meeting platforms like Zoom, MS Teams, Google Meet etc., and application of multimedia support tools like MS Power Point Presentations, You tube Videos, Whiteboard applications etc. for providing better learning.

New Tools and Strategies for imparting knowledge: Online platforms pose a big challenge in maintaining high student engagement levels because of distractions. New strategies thus become essential for imparting the subject knowledge those complement the expertise of the teacher.

Assessment Changes: The traditional assessment structures and patterns which emphasized more on subjective recall of the concepts now has largely shifted to online assessment patterns based on objective mode.

Job Satisfaction: Most of the Teachers feel connected with their teaching task as it provides an information sharing platform with face to face interactions with students. They feel a sense of pride imparting knowledge to students personally and resolving their doubts in person. Dryness in connecting with students online gives a feel of interacting with screen rather than with individuals, affects teacher's job satisfaction.

1.1.2 Factors affecting Working of Teachers with 'Work from Home' Culture:

Factors prominently observed with change in Work from Office shifted to Work from Home mode include:

Pros - Work from Home

- Time and Efforts in Commuting seem to reduce.
- Teachers are able to provide time and energy for their lecture preparations.
- Teachers are able to spend time in personal development activities.
- Teachers get chance to learn the updated technologies.

Cons - Work from Home

- Teachers have to compromise on work life balance.
- Teachers find it difficult to organize the technology infrastructure.
- Teachers get lesser time for administrative work.
- Teacher's attention gets distracted because of background disturbances.

1.2 Statement of Problem under Study

The COVID 19 Pandemic has affected almost every sphere of life including commercial businesses and non-profit oriented businesses. Education has gone through a major turmoil. The noble profession is based on the strong relationship between the teacher and students. This bonding is built through a concrete interaction through face to face communication. The online education mode has forced the teachers to change their style of delivering the subject knowledge introducing lot of technological and pedagogical changes to academics. There are surprising opinions from the teaching community, which advocates the earlier traditional work culture as well highlighting the challenges in 'Work from Home' culture. The research paper titled "Study of Transformation in Teaching Pedagogy and Work from Home Culture as an outcome of Pandemic as perceived by Teaching Community." is aimed at understanding the perception of teaching community exploring their readiness, acceptance and agility in their delivery to the learners on a virtual platform. It also displays their affiliation or aversion with respect to the work from home strategy imposed upon them.

1.3 Review of Literature

M.S.S. Razeeth et al (2019) have compared the conventional methods of academics as against the contemporary online learning mode. Authors have described the scenario to be a mixed circumstantial where both methods have their own benefits and challenges. The education systems should go for a perfect blend of both systems that would enable students to gain better domain understanding, utility of education and good character.

Nahid Khalil Elfaki et al (2019) have described the contrasts between traditional education as against the modern digital learning. Authors have accepted the fact that irrespective to the background of students they seem to have not yet mastered the skills required for modern learning and still seem to embrace the conventional mode.

Dr. Pravat Kumar Jena. (2020) has pointed out the very situation pertaining to Indian education since the Pandemic has struck the academic world. Author has suggested that the challenge of lockdown has been dealt by government and academicians with an alternative arrangement of digital platform learning. Though online learning may not be suitable for the masses the government is fighting to strengthen the IT infrastructure to an optimistic level which benefits multitudes of youth.

Bryan Robinson (2020) in his article has highlighted the fact that there is a mixed response from employees working in today's diverse yet closer world about the work from home strategy. Many employees fear loss of productivity staying away from office campus yet certain other are of the opinion that things change for better. Author has thus summed up the situation quoting that business leaders need to motivate their staff to embrace the challenges and keep moving.

Raviranjan (2021) in his article has consolidated several benefits and limitations of ‘work from home’ culture and has provided a vision to today’s business world that this culture suits the new ages and hence needs to be accepted open mindedly by all employers and staff members. This will gradually lessen the challenges and lead businesses towards success.

1.4 Objectives of the Study

1. To study the perception of teachers with respect to the changes introduced to their knowledge delivery method through online lectures, the new technological components introduced and the skill set variations essential in this online mode of education.
2. To understand the pros and cons of ‘Work from Home’ culture as perceived by the teachers.

1.5 Research Methodology

Since the focus of research was on understanding the perception of teachers the respondents were selected from various colleges conducting higher education programs. The sample size selected was 45 teachers from different demographic and academic backgrounds for eliciting the factual information required for the study. The structured questionnaire was split in four major sections those were intended for gathering information pertaining to teacher’s profile – 7 questions, Perception study related to transformed educational pedagogies – 14 statements seeking opinions, Perception study about ‘Work from Home’ culture – 6 statements seeking opinions and 3 questions related to present scenario analysis. Secondary data was collected from research papers and articles presented in conferences, magazines etc. which were relevant to the topic.

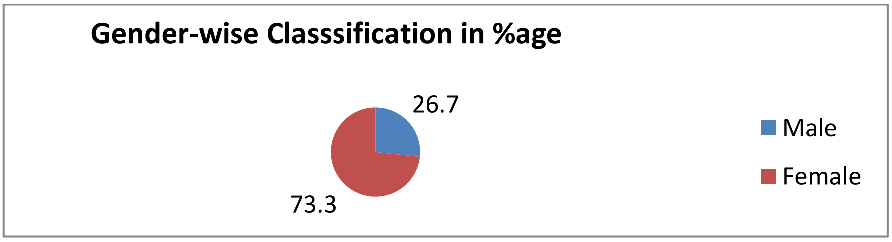
This research focuses on identifying and analyzing factors influencing teacher’s views particularly about the changes in their teaching methods, use of technology and the challenges posed by these changes in the online education mode made mandatory for all. The study also tries to throw some light upon the acceptance level of the “Work from Home’ culture by the teaching community.

A simple percentage method is used to analyze the collected data.

The prominent limitations of this research include limited sample size and simple data analysis technique used. Also this research provides insight only about teacher’s perceptions and does not discuss the views of the students with respect to online learning.

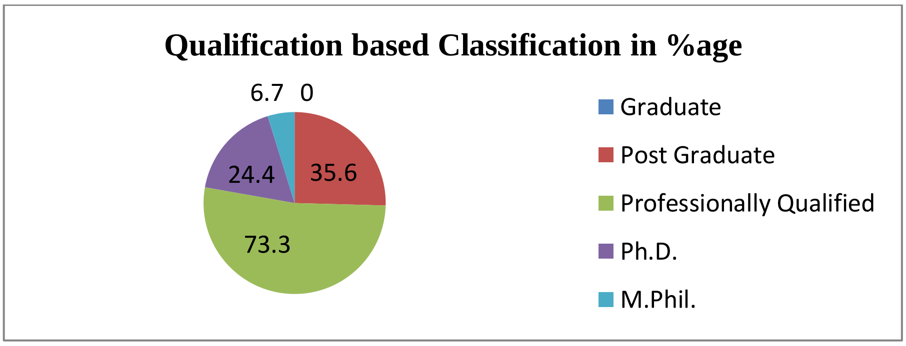
1.6 Analysis and Interpretation of Primary Data

a) Teacher’s Profile: a) Gender Profile:



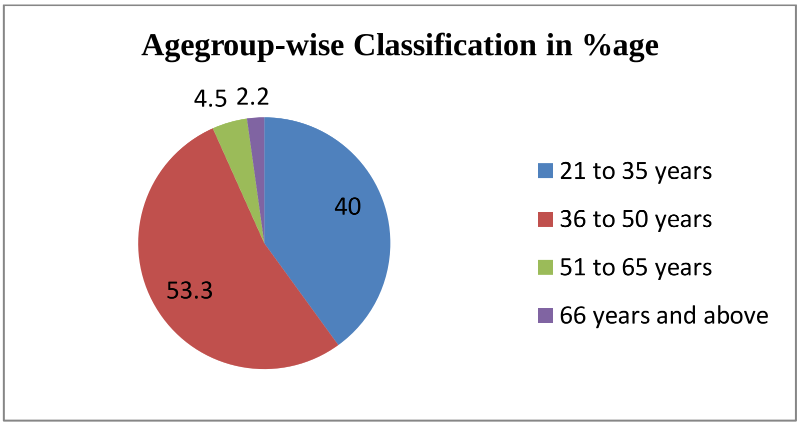
Respondents are combination of 73.3 % Female and 26.7 % Male

b) Educational Profile:



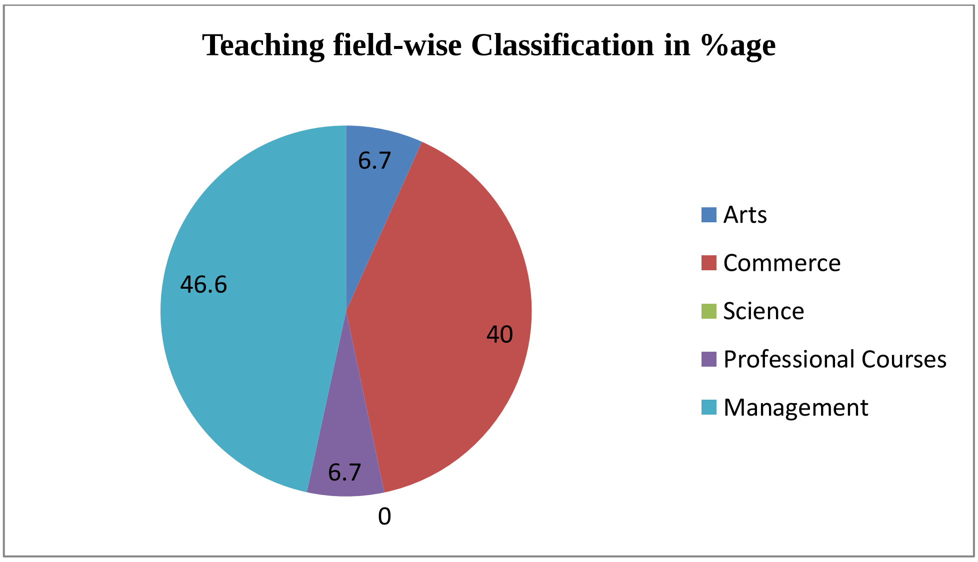
Maximum of the respondents are having Professional Degrees i.e. 73.3% followed by Post Graduation Degree holders being 35.6%

c) Age Profile:



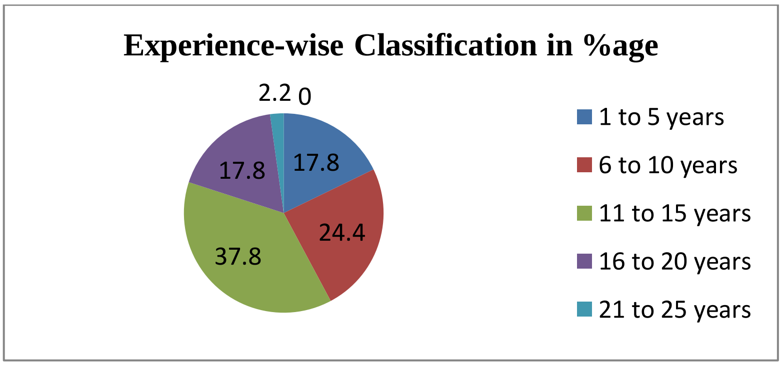
Most of the respondents i.e. 53.3 % belong to age group 36 to 50 years followed by 40% of teachers being from age group 21 to 35 years.

d) Teaching Field:



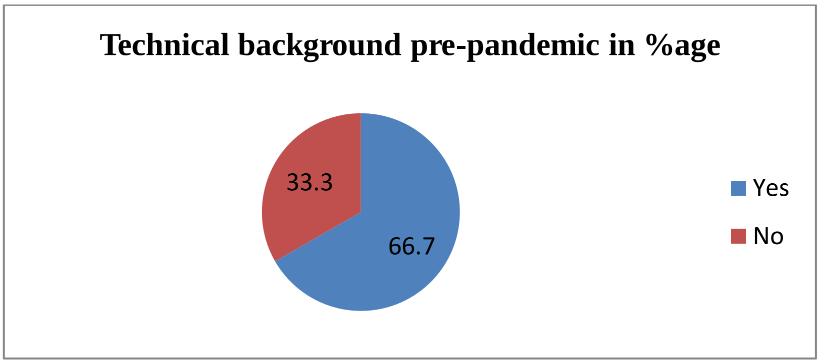
Maximum i.e. 46.6% respondents denoted that they belong to Management stream of teaching followed by other 40% of them teaching in Commerce field.

e) Academic Experience Profile:



Majority of the respondents i.e. 37.8 % were having teaching experience of 11 to 15 years along with 24.4% teachers with 6 to 10 years of academic experience.

f) Technical Background:



66.7 % that is maximum teachers possessed some or the other technical background either through past qualifications or work experience in the pre pandemic period.

B) Perception about Online Education Platform

Perceptions were recorded on a range of scale as:

1-Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree and 5- Strongly Agree.

Stmt. No.	Statement for Opinion	% SD	%D	%N	%A	%SA	Highest Response
B1	It was easy switching over from physical classroom education to virtual online education.	6.67	33.33	24.44	24.44	11.11	Disagree
B2	Some different and newer skills were essential to be learned in this transition	0.00	0.00	0.00	53.33	46.67	Agree
B3	Arranging required infrastructure suitable for online session delivery was primary consideration for readiness.	4.44	0.00	4.44	62.22	28.89	Agree
B4	Working with new infrastructural setup was primary challenge felt in transition.	6.67	11.11	20.00	48.89	13.33	Agree
B5	Different and Innovative ideas were essential for holding upon students focus on learning.	0.00	0.00	4.44	46.67	48.89	Strongly Agree
B6	Obtaining quick response from learners was challenging.	0.00	4.44	2.22	51.11	42.22	Agree
B7	Preparation for online classes required training about the operating virtual platforms	2.22	4.44	8.89	48.89	35.56	Agree
B8	As compared to physical teaching new tools got introduced to teaching pedagogy to make it work.	0.00	4.44	8.89	66.67	20.00	Agree
B9	Obtaining attention and clearing personal doubts of students was challenging in virtual platform.	0.00	8.89	20.00	37.78	33.33	Agree
B10	Conducting group activities involving every individual in classroom requires special planning and execution skills on online platform.	2.22	0.00	8.89	40.00	48.89	Strongly Agree
B11	Providing live examples and demonstrations requires technological support from both teacher and student end in online learning.	0.00	2.22	4.44	57.78	35.56	Agree
B12	It gives a feel of dryness in interactions and difficulty in gauging the students learning abilities and grasping levels in online mode of teaching.	0.00	11.11	8.89	35.56	44.44	Strongly Agree
B13	Assessment of learning activities and its form has changed and is challenging in online education.	2.22	11.11	2.22	64.44	20.00	Agree
B14	Teaching has shifted from demonstrative practical approach in classrooms to preaching based on lengthy monologues in online mode.	4.44	13.33	31.11	42.22	8.89	Agree

Key Interpretations
B1. Maximum respondents 33.33% Disagreed that it was easy transition to online mode.
B2. Majority i.e. 53.33 % Agreed about need to learn new skills for the transition.
B3. 62.22% i.e. highest teachers Agreed that arranging infrastructure was primary consideration.
B4. Highest respondents of about 48.89% Agreed that it was challenging to work with new infra setups.
B5. Majority i.e. 48.89 % Strongly Agreed to the fact that different and innovative ideas became essential in this transition to hold on students focus.
B6. Maximum respondents 51.11% Agreed that obtaining quick response from learners was challenging on online platforms.
B7. Majority i.e. 48.89 % Agreed that obtaining training for using new virtual platforms was must initially.
B8. 66.67 % respondents which is the highest figure suggested that they Agreed that new pedagogy came in existence with this new mode.
B9. Maximum i.e. 37.78% respondents Agreed that they find it challenging to provide personal attention and clearing doubts of students in this online mode of education.
B10. Majority of the respondents i.e.48.89% opined that they Strongly Agreed about requiring special planning and execution skills for conducting group activities in online mode.
B11. More than half i.e. 57.78% respondent teachers Agreed that for live example delivery and demonstrations technological facilities at both teacher-student ends need to be supportive.
B12. Maximum i.e. 44.44 % respondents Strongly Agreed to the fact that online mode teaching tends to be dry and poses challenges in judging student abilities
B13. Majority i.e. 64.44 % respondents Agreed to the fact that assessment process has changed and is challenging in online mode.
B14. Highest i.e. 42.22 % respondents Agreed that long preaching talk is replacing the practical demonstrative approach in this online mode.

C) Perception about "Work from Home' Culture

Perceptions were recorded on a range of scale as:

1-Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree and 5- Strongly Agree.

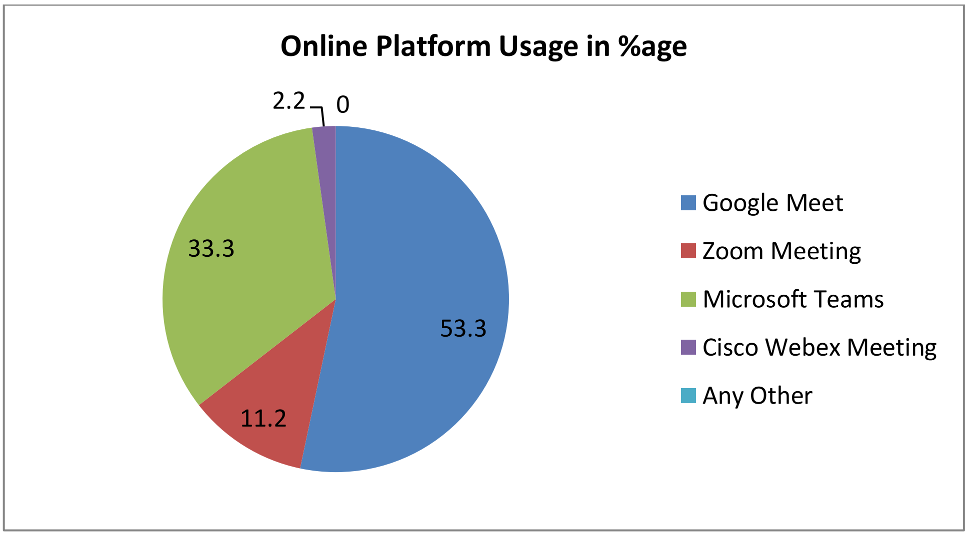
Stmt. No.	Statement for Opinion	% SD	%D	%N	%A	%SA	Highest Response
C1	Work from Home culture introduced by pandemic contributes to saving time and efforts of teachers.	2.22	37.78	17.78	28.89	13.33	Disagree
C2	Work from Home culture allows teachers to dedicate more time and bandwidth for preparation for their sessions.	0.00	15.56	17.78	46.67	20.00	Agree
C3	Work from Home culture poses a challenge in timely completion of administrative work by teaching community.	2.22	2.22	20.00	55.56	20.00	Agree

C4	Work from Home creates disturbance in teaching sessions due to background chores at personal end.	2.22	11.11	17.78	40.00	28.89	Agree
C5	Work from Home has disturbed the work life balance for teaching community.	4.44	6.67	24.44	33.33	31.11	Agree
C6	Work from home has added a burden of maintaining infrastructural setups and readiness on teachers apart from their teaching responsibilities.	0.00	0.00	13.33	48.89	37.78	Agree

Key Interpretations
C1. Most of the respondents i.e. **37.78%** have **Disagreed** that the 'Work From Home' saves time and energy of teachers.
C2. Majority of respondents i.e. **46.67%** have **Agreed** to the fact that with 'Work from Home' allows them to dedicate more for preparations of sessions.
C3. **55.56%** that is more than half respondents **Agreed** that it becomes challenging to complete administrative work timely when 'Work from Home' mode is used.
C4. Maximum i.e. **40%** respondents **Agreed** to the fact that it creates disturbance teaching from home.
C5. Majority of respondents i.e. **33.33%** have **Agreed** that the 'Work from Home' culture has disturbed their work-life balance.
C6. Highest i.e. **48.89%** respondents **Agreed** that it is an add-on burden for them of maintaining infra along with their routine teaching responsibilities.

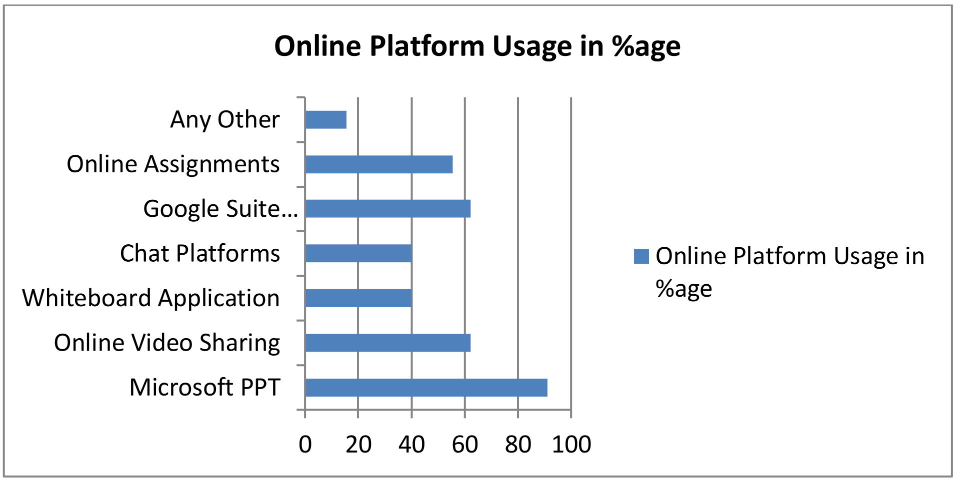
D) Analysis of Current Scenario:

a) Online Platforms Used:



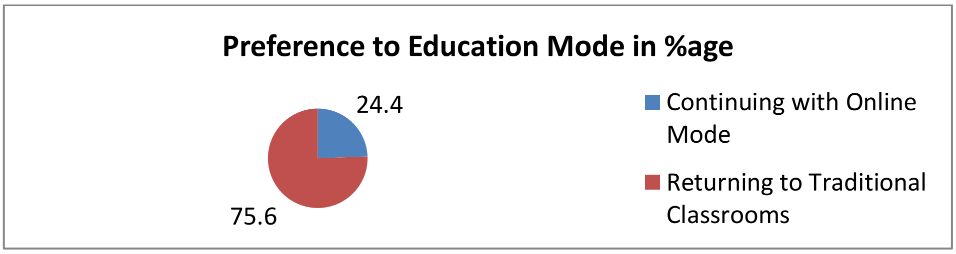
Maximum respondents i.e. 53.3 % reported that they use Google Meet as a teaching platform, followed by 33.3 % teachers indicating that they have preferred Microsoft Team platform.

b) Use of Technology Tools in Modern Pedagogy:



Among the several new technology based tools highest preference to the use has been registered for Microsoft Power Point Presentations being 91.1%, followed by use of 62.2% teachers also using Google Suite of Applications and Online Video Sharing equivalently.

c) Preference to Educational Mode:



Majority i.e. 75.6% teachers have preferred to return back to traditional classroom setups.

1.7 Conclusion

The Pandemic has critically affected several business sectors including academics. The precautions against the pandemic imposed a mandate of lockdown on all academic campuses and hence marked a milestone transition from physical classroom teaching involving face to face interactions among teaching community and their students. This aroused several challenges with respect to the teaching pedagogy changes, requirement of special infrastructures, new skill sets, innovative methods, and problems in assessment having an adverse impact on job satisfaction for the teachers. Another major change in the work style of teachers was with respect to the 'Work from Home' culture that has its distinct impact on fulfilling duties. This changed way of working though allows teachers to dedicate more attention to their sessions preparation has other drawbacks like creating disturbance, procrastination of administrative work, a disturbed work life balance and add-on burden of maintaining the technological infrastructures. As a resultant the teaching community prefers to return back to the traditional classroom setups.

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IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY: A STUDY OF SELECTED PRIVATE AND PUBLIC SECTOR BANKS IN INDIA

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ABSTRACT

Non-performing assets are one of the prevailing drawbacks of the Indian Banking sector. For the past 3 decades, the industry has had many outstanding achievements to its credit. Several public and private banks face the matter of NPAs that hampers the business of the banks. Non-performing assets area unit a drain to the banks. Many analysis studies are conducted to research the foundation causes of Non-performing assets. The objective of the present study is to understand the level of Non-performing Assets (NPA), and how it impacts the profitability of the banks. The study is based on the secondary data retrieved from a report on the trend and progress of banking in India. The scope of the study is limited to the analysis of NPA of the public and private sector banks for only five years from March 2017 to April 2021. The study will help banks to put together and get better the future regulations of the Indian banking sector.

Keywords: *Non-Performing Assets, Gross NPA, Net NPA, Net Profit, Public, and Private Sector Banks*

1. Introduction

The banking sector plays an important role in the economic development of our country. it forms the hub of the financial sector of an economy. The hub business of banking is to gather deposits from the general public and lending it to individuals and organizations. Accepting deposits don't involve any loss. But lending business always involves an outsized amount risk because the borrower might not be ready to repay the loan within the predetermined time. Earlier, the banks didn't bother about assets quality rather they targeting expanding the branches, generated employees, and lending to the precedence sector. As a result, the assets became a serious concern for the banks. Nowadays banks became very careful in extending loans due to the rising Non-Performing Assets.

2. Review of Literature

Payel Roy and Pradip Kumar Samanta (2017), this study indicated the all over NPA position of all the banks is deteriorating over the years. It found that there's a negative high correlation between Gross and Net Profit, the profit gradually decreases because the Gross NPA grows. And also means that the majority of the banks' profit has reduced considerably. a number of the banks have incurred losses too. The losses thanks to the rise of NPA cannot be avoided only by making provisions against NPA. It suggested that the Provisioning can act as a cushion for NPA losses but it cannot be considered an answer for growing NPAs altogether the chosen PSBs. The banks advancing loans should take care enough to think about the backgrounds of the loan receiver and make the recovery procedure more stringent.

Biswanath Sukul (2017), in his study entitled "Non-Performing Assets (NPAs): A Comparative Analysis of selected Private Sector Banks" examined and located that NPA is increasing by leaps and bounds in ICICI bank and he also said that proper evaluation of projects and adherence of proper credit appraisal techniques will cause a reduction in NPA.

Samir and Deepa Kamra(2013), this study found that the matter of NPA is bigger within the public sector banks as compared to non-public and foreign banks in India. Similarly, the matter of NPAs is more within the non-priority sector than priority and therefore the public sector. Further, the SSI sector has the most important share within the total NPA of the priority sector. As a result of this, the financial health of banks has been affected badly. The study suggested that banks in India must apply the essential principles of money management to unravel the issues of mounting NPA and improving recovery management, corporate governance, upgrading technology, etc.

Rajendar, K. and Suresh, S. (2007), in an analytical study on NPA with special regard to the depository financial institution of Hyderabad, evaluated the effectiveness of the reform process on the vital recommendations of the Narasimham Committee, using statistical data on banks for the amount 2000-01 to 2005-06. Inference-supported ratio analysis showed a discount in NPA during the amount.

3. Objectives of the Study

The major objectives of the current research are as follows.

- To study the trend of Non-Performing Assets of public and private sector banks in India
- To compare the NPA of public and private sector banks
- To identify the impact of Non-Performing Assets on the profitability of banks

4. Research Methodology

The present study is mainly based on secondary data. The secondary data has been collected from various sources such as:

- Bank journals
- Bank reports
- References from different books and viz.,
- Professional banker (magazines)
- Financial Statements, Websites.

4.1 Sampling Design

The public and private sector banks for this study were selected based on purposive sampling method, for selected 5 public and 5 private sector banks in India were taken for the study based on market capitalization. The study period is from 2016-17 to 2020-21.

The following are the selected sample banks:

Public Sector Banks	Private Sector Banks
State Bank of India (SBI)	HDFC Bank
Bank of Baroda (BOB)	ICICI Bank
Punjab National Bank (PNB)	Kotak Mahindra Bank
Bank of Maharashtra (BOM)	Axis Bank
Bank of India (BOI)	RBL Bank

5. Analysis and Interpretation

Table - 1 Results of Gross NPA of Public Sector Banks (Figures in Crores)

Year	SBI	BOB	PNB	BOM	BOI	Average
2016-17	1,12,342	42,719	55,370	17,188	52,044	55,933
2017-18	2,23,427	56,480	86,620	18,433	62,328	89,458
2018-19	172,750	48,232	78,472	15,324	60,661	75,088
2019-20	149,091	69,381	73,478	12,152	61,550	73,130
2020-21	126,389	66,671	104,423	7,779	56,534	72,359
Total	7,83,999	2,83,483	3,98,363	70,876	2,93,117	3,65,968
Mean	1,56,800	56,697	79,673	14,175	58,623	73,194
Source: Annual reports of various Banks (Various issue)						

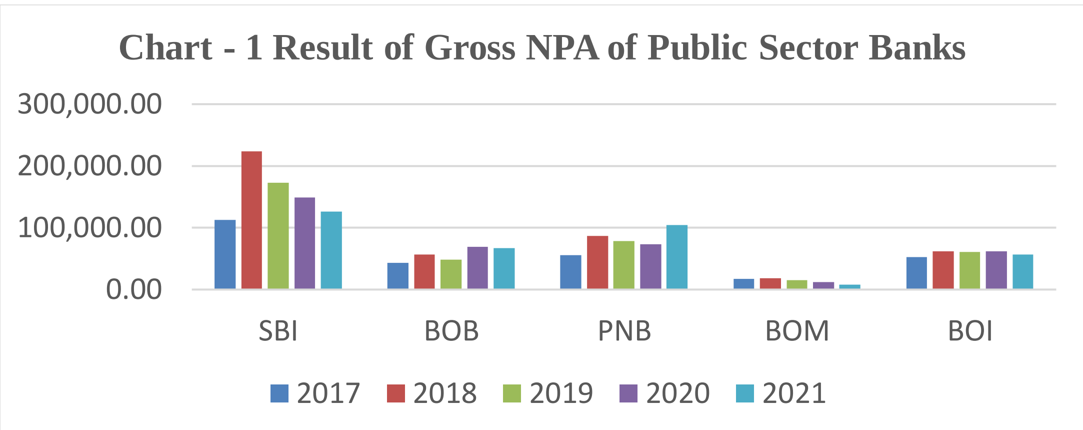

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Table 1. Shows the results of Gross NPA of public sector banks. It explained that the Average NPA of public sector banks is Rs. 3,65,968 crore. But the mean NPA of SBI, PNB, BOI is recorded above the overall average of, 1,56,800, 79,673, and 58,623 Crore respectively. The risk of the above three banks are also very high than the remaining sample banks.

Table - 2 Results of Gross NPA of Private Sector Banks (Figures in Crores)

YEAR	HDFC BANK	ICICI BANK	KOTAK BANK	AXIS BANK	RBL BANK	AVERAGE
2016-17	5,885	42,551	3,578	21,280	356	14,730
2017-18	8,606	54,062	3,825	34,248	566	20,261
2018-19	11,224	46,291	4,467	29,789	754	18,505
2019-20	12,649	41,409	5,026	30,233	2,136	18,291
2020-21	15,086	41,373	7,425	25,314	2,601	18,360
Total	53,450	2,25,686	24,321	1,40,864	6,413	90,147
Mean	10,690	45,137	4,864	28,173	1,283	18,029
Source: Annual reports of various Banks (Various issue)						

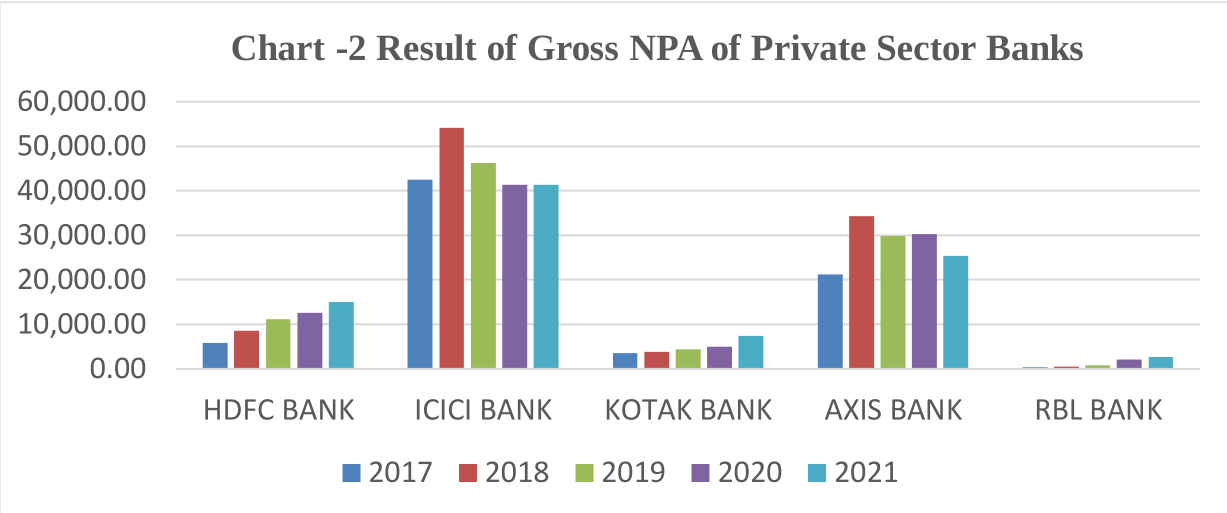

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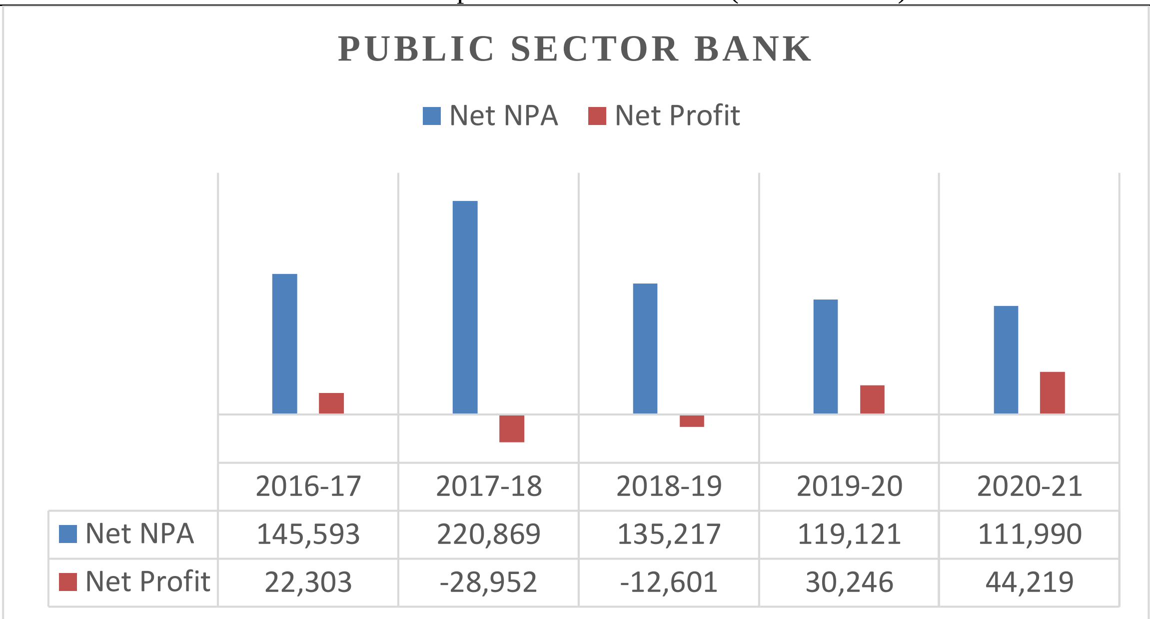
Table 2. Shows the results of Gross NPA of private sector banks. It is understood that the mean NPA of ICICI and Axis bank registered higher NPA with the highest risk than the overall average of the private sector banks. Among the sample banks, RBL recorded the lowest Gross NPA. It suggested to the regulators and bank representative of ICICI and Axis Bank should take necessary steps to reduce the same. And also improve the recovery mechanism.

5.1 Relationship Between Net NPA and Net Profits of Public and Private Sector Banks

Table – 3 Net profit and Net NPA of Public Sector Banks (Figures in Crores)

Year	SBI		BOB		PNB		BOM		BOI	
	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA
2016-17	10,484	58,277	1,383	18,080	1,324	32,702	-1,372	11,229	10,484	25,305
2017-18	-6,547	110,854	-2,431	23,483	-12,282	48,684	-1,145	9,641	-6,547	28,207
2018-19	862	65,894	433	15,609	-9,975	30,037	-4,783	4,559	862	19,118
2019-20	14,488	51,871	546	21,576	336	27,218	388	4,145	14,488	14,311

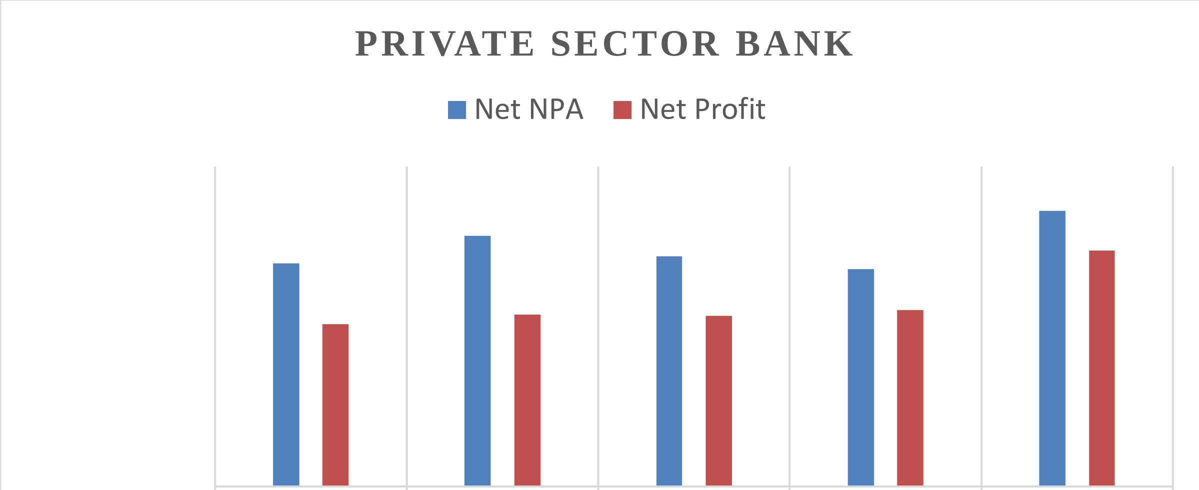
2020-21	20,410	36,809	828	21,800	2,021	38,575	550	2,544	20,410	12,262
Total	39,697	3,23,705	759	1,00,548	-18,576	1,77,216	-6,362	32,118	39,697	99,203
Mean	7,939	64,741	152	20,109	-3,715	35,443	-1,272	6,424	7,939	19,841
Source: Annual reports of various Banks (Various issue)										



(Self-Computed)

Table – 4 Net profit and Net NPA of Private Sector Banks (Figures in Crores)

Year	HDFC		ICICI		KOTAK		AXIS		RBL	
	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA
2016-17	14,549	1,844	9,801	25,451	3,411	1,718	3,679	8,626	446	189
2017-18	17,486	2,601	6,777	27,886	4,084	1,665	275	16,592	635	312
2018-19	21,078	3,214	3,363	13,577	4,865	1,544	4,676	18,351	866	372
2019-20	26,257	3,542	7,930	10,113	5,947	1,557	1,627	9,360	505	1,189
2020-21	31,116	4,554	16,192	9,180	6,964	2,705	6,588	6,993	507	1,241
Total	1,10,486	15,755	44,063	86,207	25,271	9,189	16,845	59,922	2,959	3,303
Mean	22,097	3,151	8,813	17,241	5,054	1,838	3,369	11,984	592	661
Source: Annual reports of various Banks (Various issue)										



	2016-17	2017-18	2018-19	2019-20	2020-21
Net NPA	139,428	156,626	143,812	136,054	172,080
Net Profit	101,600	107,570	106,754	110,293	147,407

(Self-Computed)

6. Result and Discussion

From the Bank sample data collected following observations are made: -

- It can be observed from the numbers that NPAs have impacted the Net Profit of all the selected banks significantly.
- As the amount of gross or net NPAs increases in most cases the profitability lowers down. So, there is an inverse relationship between profitability and non-performing assets of the banks.
- The Public Sector banks record the highest GROSS & NET NPA.
- The present study found out that among the public sector banks the Average Gross and Net NPA of SBI, PNB, BOI is recorded above the overall average of the sample banks.
- In private sector banks, ICICI and Axis bank recorded the highest NPA than the overall average NPA of sample banks.
- A clear and complete inverse relationship between NPAs and profitability of ICICI, AXIS, SBI, BOM, and BOI banks can be observed from the data collected during 2017-2021.
- In the case of HDFC & KOTAK Bank, no direct inverse relation can be observed between NPAs. During 2020-21 amount of NPAs of the bank increases but despite that the bank has been able to maintain its profitability rises in that same year.
- In the case of BOB, PNB & RBL Bank a complete inverse relation cannot be observed between NPAs and the profitability of the banks during the 5 years of study.

7. Conclusion

The Non-Performing Assets have always created an enormous problem for the banks in India. It’s just not the only problem for the banks except for the economy too. The money locked up in NPAs features a direct impact on the profitability of the bank as Indian banks are highly hooked on income from interest on funds lent. This study shows that extent of NPA is relatively very high in public sectors banks. Although various steps are taken by the government to scale back the NPAs still tons must be done to curb this problem. The management of the bank should speed up the recovery process. The matter of recovery isn't with small borrowers but with large borrowers and a strict policy should be followed for solving this problem. The government should also make more provisions for faster settlement of pending cases and also it should reduce the mandatory lending to the priority sector as this is often the main problem-creating area. Therefore, the problem of rising NPA needs many serious efforts otherwise NPAs will keep reducing the profitability of banks which isn't good for the growing economy in the least.

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CONTRIBUTION OF SELF-HELP GROUP IN EMPOWERING RURAL WOMEN OF RAJASTHAN DURING COVID 19

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ABSTRACT

The COVID-19 pandemic has cloudburst as an unrivalled crisis worldwide. The International Labour Organization (ILO) has particulate the pandemic as 'the vanquish global crisis since World War II'. Before COVID-19, time spent by Indian women on care work and unpaid work was 9.8 times more than of men. Now, the spread of COVID-19 has been affected as closure of schools, anganwadi centres, day care centres, and suspension of normal healthcare facilities have tremendously increased women's work burden within the house. Subsistence responsibilities and liabilities are also adding to women's anxiety. The present paper makes an eloquent explanation of the self-help group initiative in the pandemic. The objective of the study is to communicate its impact on empowering rural women of Rajasthan. Using case study and historical survey approaches, the conclusion is formulated about the SHGs linking with the broader objective of empowering rural women of Rajasthan.

Keywords: *Pandemic, Women empowerment, COVID-19, Self-Help-Group.*

Introduction

In the midst of the present worldwide epidemic, India's national lockdown and steps to prevent COVID-19's spread have been effective so far, though at a cost, particularly among rural women. Because of the nature of the COVID-19 epidemic, most discussions on the pandemic were compelled to take place on digital channels, allowing for real-time analysis of the effects on various demographics. Some social groupings and communities, such as those involved in natural resource-based economies, rely primarily on social networking for survival.

In both household and economic terms, women's contribution to socio-economic growth is enormous. Women's status in society has been important in all past and present civilizations, so women have an impact not only on their families but also on society. In India, the majority of women rely on the goodwill of their male counterparts (father, brother, and spouse). Women have been referred to as "Ardhangini" or "one half of the husband's body" from ancient times.

The COVID-19 crisis, which began in India in March 2020, has posed an unprecedented threat to communities' health and livelihoods. The Indian government declared the world's first nationwide coronavirus lockdown on March 24, 2020, affecting 1.3 billion people. Following that, a series of advisories were released for different geographies based on their COVID-19 caseload, divided into red/hotspot, orange, and green areas, extending the lockdown in phases between April and May 2020. Though the lockdown was lifted in some parts of the country in June 2020, various states have recently begun reinstating state-specific lockdowns in order to stop the continued increase in COVID-19 incidents.

The footprints by the SHGs as community combatants against Covid-19 can be felt across various states of India. For example, in Tamil Nadu, each PDS shop has been positioned with two SHG volunteers to ensure that people in the queue maintain adequate distance among them. In Odisha, rural women are indulged in these SHGs and produced more than 1 million cotton face masks for police personnel and healthcare providers. In Kerala, an SHG named Kudumbashree is helping to disseminate fake news through its network of WhatsApp groups with more than 100,000 women as members. These SHGs have contributed in comprehensively addressing economic and social requirement and needs that have emerged at the community level during the Covid-19.

Given its widespread presence and membership of rural community women, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), one of the world's largest institutional forums for the vulnerable, assumed crucial significance during the COVID-19 outbreak. The National Rural Livelihoods Mission (NRLM) was renamed Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM) in 2015. It is a centrally funded programme that aims to create productive and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and enhanced access to financial services.

According to the Hindustan Times survey, 90 percent of people employed in the informal economy, or 400 million people, are at risk of falling deeper into poverty as a result of the crisis, according to a study by the International Labour Organization. The task force which was set up by chief minister Ashok Gehlot in the first week of April predicted a two to three percentage point drop in GDP growth in the first half of 2020, owing to a massive "bad shock" in three of the four generators of growth in the first half of 2020. According to the survey, the three factors that will experience a decline are private consumption, spending, and exports.

Self-help groups (SHGs) should be granted a revolving fund to lend funds to their participants as well as refugees who have lost work as a result of Covid to help the local village economy.

Meaning OF SHG

Self-help groups are small volunteer groups organised by members of the relevant committee or a village group consisting of 10 or 20 local residents. SHGs serve as a catalyst for socially and economically disadvantaged women, in particular, to become self-sufficient (atma-nirbhar). SHGs not only increase their wealth but also elevate their social standing. SHGs, to a large degree, resolve women's unemployment by empowering them to be self-employed.

SHG promotes self-employment and poverty alleviation by relying on the “Self Help” concept. The presence of SHGs in villages is increasingly being recognised as one of the most crucial elements of credit linking in rural areas, assisting the vulnerable in obtaining credit and thereby playing a critical role in eliminating poverty.

In India, women's self-help groups have risen to the exceptional task of the COVID-19 (Coronavirus) pandemic. They are filling gaps in gloves, sanitizers, and safety devices, running soup gardens, combating myths, and also delivering banking and financial services to remote areas.

Women Empowerment

Women are an essential part of every economy. Women's advancement is critical to a country's growth and prosperity. Women ought to be regarded as equal accomplices to men in advancement. Women's freedom is critical to the country's financial growth as well as the upliftment of the nation. The destitution hypothesis is a barrier to women's progress.

Empowerment of women is needed for the economic development that covers social, economic, and social well-being. SHG is a small community of economically and socially backward rural people, especially women, who work together to develop their talents, skills, and capabilities in order to increase their empowerment. Women's liberation is a critical need in today's society. Women's liberation has been steadily increasing. Women are typically required to work harder than men. Despite the important role women play in family and society, women are historically at a disadvantage in all basic aspects of life as opposed to men, including education, wages, husband preference, inheritance rules, property rights, and decision-making power, and leadership positions in the field of education, business, or politics.

Literature Review

1. Prabhavathy (2011) investigated “An observational analysis of SHGs and rural production in Tuticorin District” in her study. SHGs have regained viability in some areas, but they continue to face challenges in others. SHGs, which assist women in gaining financial security, may make a significant contribution to the country's growth.
2. J. Venkatesh and Kala (2010) Kala (2010) examined the financial reinforcement of

women in South Tamil Nadu in their work titled "Engaging Provincial Ladies Right By Self-Help Groups" and discovered that the socio-economic status of women has improved as a result of SHGs, as has the rise in the family unit from month to month. The research also discovered that SHGs was extremely successful in extending women's empowerment in provincial areas in South Tamil Nadu.

3. Venkateshmurthy and G.M, Dinesh (2009) claimed in their report, Women Empowerment by SHG a Review, that SHGs play a significant and crucial role in women, creating initiative features among including women in various wage generating exercises for their creative development.
4. According to a report published by UNDP, 2020, The COVID-19 pandemic and its subsequent socio-economic crises pose enormous challenges by creating multiple unknowns. While crises are global in scope, their consequences are profoundly local. Policy responses to these emergencies must be swift and sector-specific
5. Chakraborty, 2020 stated that, covid-19 has quickly spread around the globe, presenting massive health, economic, environmental, and social challenges to the entire human population. The coronavirus epidemic is wreaking havoc on the global economy.
6. One can imagine the implications of locking down the wheels of transaction, particularly in the current world scenario, when one considers the speed at which human transactions are carried out as a result of transportation and telecommunications. In every way, modern technology has turned the planet into a multinational village. As a result, human transactions have global implications and, as a result, global scope. Obviously, as contracts are placed on hold, the ramifications are far-reaching. As a result, the consequences of pandemics and contagion are still being felt today. With today's quicker and more efficient modes of transportation and connectivity, if there is the ease of global transfers, there are also the dangers of contagions spreading.

Objective of the Study

The following are the objectives that have been set for this research paper:

- ✓ Impact of Self-Help Groups on Women Empowerment in Rajasthan
- ✓ To study the level of women empowerment and the contribution of SHGs in COVID-19.

Research Methodology

Self-help groups are a source of empowerment for the oppressed. It serves as a spark for reform for every country's underprivileged people. They can conveniently access any isolated locations where no one else can.

The aim of this study is to explore and explain the approach of a Self-Help Group (SHG) to mitigating the effect of COVID. As a result, the study is descriptive of nature. The researcher used secondary data for the purposes of this analysis. Secondary sources are gathered from a variety of government and private organisation websites, as well as government publications, academic articles, magazines, and journals in related fields.

Outcome

The SHGs have consolidated their efforts and strives to work on issues like social distancing, use of masks in public, quarantine/isolation, and psycho-social issues of migrants, care of elderly public, mental health and well-being, among all. Women in these SHGs are creating awareness and acknowledgement in the local communities by means such as telephone calls, wall writings, pamphlets, social media, mobile applications, etc.

A Rajasthan government task force has sought the setting up of a national coronavirus disease (Covid) management fund, to revive the economy and improve the state’s financial health.

Though the coronavirus has presented many obstacles to SHG members in terms of holding physical meetings, mobilising the group's savings (physical currency notes), circulating the money for internal funding among the members, depositing the physical cash for debt repayment, and keeping hard copies of documents, digital media have simplified their lives. SHG members, in particular, can overcome the digital divide by conducting financial transactions through electronic banking, meeting their peers via social networking sites without meeting in person, and keeping their records in e-Shakti (a digital initiative of NABARD for sustaining SHGs' books of accounts, thereby enhancing their credit score).

According to April estimates, approximately 20,000 SHGs manufactured over 19 million masks and 100,000 litres of sanitizers in India. Since manufacturing is localised, these goods have been shipped to the public without the need for transportation logistics. SHGs have already begun work to provide rations or cooked meals to needy and disadvantaged households, either through the Vulnerability Reduction Fund or through assistance from state governments and municipal governments.

The SHGs have combined their energies to address concerns such as social distancing, mask use, quarantine, and psycho-social concerns of refugees, treatment of the ageing community, mental health, and well-being, among others. Women in these SHGs raise consciousness in their communities through various means such as phone calls, wall essays, pamphlets, social media, and so on. According to a Ministry of Rural Development survey, from March 15 to March 30, 14,522 SHGs with 65,936 members created over 132 lakh masks in 399 districts (across 27 states).

One of them is Jehra Bibi of Rajasthan's Nari Shakti Mahila Sangh (a PRADAN-affiliated SHG). “It was my responsibility as President of the Federation to represent the government during this crisis,” she says. As a result, I went ahead and helped them distribute rations and survival supplies to the most vulnerable people."

Sambhali distributes ration materials from the office, as well as face masks and medical services. We help people who come for rations sign up for COVID vaccination and mobilise the population for COVID studies. We have contacted the rural (Dechu tehsil) and Jodhpur District Administration to give our assistance. A ration kit to feed a family of 4 to 5 people for ten days costs 1340 Rs (approximately 15 Euro/18 Dollars at the time of writing).

On March 26, 2020, India's Finance Minister launched the Pradan Mantri Gareeb Kalyan Yojana (PMGKY), a Rs. 1.70 lakh crore relief scheme for different industries to help them in the Coronavirus epidemic. Perks included doubling of collateral-free grants for women's self-help groups (SHGs); extra free rations and gas cylinders under the Ujjwala scheme; and transfer of payments to women bank account holders under the scheme Pradhan Mantri Jan Dhan Yojana (PMJDY)

It is critical to make effective use of the social capital generated by RAJEEVIKA and non-governmental organisations. Woman S.H.G leaders and group resource persons (CRPs) such as Sangh Sakhi, Pashu Sakhi, Krishi Sakhi, and others abound. There is a need to reinforce community support agencies in cases where government extension officers are prohibited from moving. They are the most important link with rural communities. They have a high level of trustworthiness. Their services can also be used to serve as a connection between the society and the government, allowing them to act as influencers in raising COVID-19 awareness. (IBTADA, a non-governmental organisation, has also mobilised 350 cadres to raise awareness).

Conclusion

SHGs alter not only the physical appearance of a city or culture, but also the social institutions and beliefs of the people who live there. However, the situation for SHG participants changed dramatically as a result of the abrupt spread of the Corona virus pandemic. They never imagine a case like this. The SHGs' operations have been fully halted due to the Covid-19 pandemic. However, it is also a good indication that all SHG members are sincerely pursuing the government's instructions to avoid the spread of Covid-19.

This paper addressed the influence of Self-Help Groups after the pandemic, as well as the problems that can be encountered by using technology such as internet marketing, social media, and e-banking. To crack the Covid-19 chain, people should also take social precautions. We still hope that the Covid-19 Pandemic will be over as soon as possible.

SHGs have begun to use digital channels of communication, such as WhatsApp, for specific operations. The use of digital tools combined with a change in the character of SHG meetings will enable for the accurate flow of information. During this crisis, SHGs have arisen as frontline workers and the last mile link between governments and the people. SHG women are crucial in the fight against COVID-19; they make masks, hand sanitizers, PPE kits, distribute take-home rations, disseminate COVID-19-related information, and organise community meals to feed the poor.

SHGs' job has never been more crucial than it is now, and they can prove to be a rare silver lining in the midst of SHGs' sorrow. Women in their villages can step forward and take on leadership and development roles. It is a window of opportunity that the SHG movement must seize.

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A COMPARATIVE STUDY OF AUDIENCE PREFERENCES BETWEEN OTT PLATFORMS AND TELEVISION CHANNELS WITH REFERENCE TO ENTERTAINMENT SHOWS

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ABSTRACT

The following research paper titled, "A Comparative Study Of Audience Preferences Between OTT Platforms And Television Channels With Reference To Entertainment Shows," seeks to understand the public opinion and reasoning when it comes to the up-and-coming OTT platform as compared to the old and experienced television boxes. Accordingly, research objectives have been set by the researcher to help realize the audience preference and point of view when it comes to their choice of medium for entertainment. This is achieved with the help of a unique questionnaire, to arrive at genuine and original results. Further, findings and conclusions have been drawn based on the data collected, which were then analysed and graphical representations of the same were drafted. It is an attempt to identify the prevailing preference and attitude set amongst the audience and draw inferences respectively.

Keywords: *OTT platforms, Television, DTH, Web series, Entertainment shows, audience.*

Introduction

The entertainment and media industry have undergone a substantial change over the last year. There has been a significant shift observed in the entertainment industry due to the pandemic and ensuing lockdown. This has prompted unwarranted changes that although unexpected have been retained and accepted wholeheartedly by the audience. On among these include the growth in popularity of OTT, i.e. Over the top platforms like Netflix, Amazon Prime, Disney+ Hotstar, Zee5, among others.

Although having observed leisurely, the cinema or theatre industry looks to be the most hard hit when it comes to lost viewers due to the necessary lockdown measures. Now, although OTT was well established and prevailing even before the pandemic hit, it was during the lockdown when it was able to secure a larger set of subscribers and expand its target viewers.

The television entertainment industry which enjoys its set of loyal audiences experienced a slack period since it was not able to shoot or produce fresh content for a majority of the pandemic-stricken era. During this period a lot of the audience who craved fresh content discovered the endless pit that is, OTT. With these platforms they could enjoy fresh and diverse content or could also choose to binge on the old episodes of their favorite shows.

Another contributing factor when it comes to the visible rise in the acceptance of OTT is also due to easy access to cheap internet. High speed availability of portable internet and Wi-Fi facility which is now a common item in homes thanks to the prevailing work from home practice are all taps in the feature that is over the top platforms.

OTT platforms are becoming increasingly popular video streaming alternatives for the salaried and youth market in India today. Another side effect is that as an increased technological inclination amongst the working class. It is due to the necessity of technological aid for work-from-home facilitation. As a result, the increased use of smartphones, laptops, tablets, and economic rates of internet packs are the key factors for the inclination towards OTT channels

Households in India seem to be at the brink of transition. Television watchers are no longer dependent on their tv sets, having realized the potential that OTT holds. Further, the ongoing covid-19 outbreak has adversely affected the manufacturing and sales of the display industry.

Effective advertising efforts by the OTT platforms to engage users towards them further help in bringing change and showing a rise in the number of paid subscribers. The proactive survival measures by various popular television channels towards updating and capitalizing on their own OTT substitutes have also paved the way.

Now with the attempt of bringing back normal and enabling regulation of regular television schedules, it deems to be seen its effect or lack thereof on OTT. With shooting and production resumed television entertainment networks are working to lure back their viewers.

Another overlapping factor that is interesting to point out although not entirely relevant to DTH network television is the smart TV sector that enables OTT access on one's televisions. As a result, providing a better viewing experience for its users in this of audio-visual content.

The following research seeks to understand the audiences' take on the following given that they have experienced both sides of the platforms that is Television and OTT. The researcher further explores the hold DTH television entertainment industry has over it's audience and how OTT compares to it.

According to IBEF, the market share of the OTT video streaming sector in India is expected to reach 5 billion USD by the year 2022. Further along it is estimated that India will become one of the top 10 global markets to get to 823 USD by the same year.

High budget OTT players like Netflix, Amazon, Hotstar, among other streaming platforms are opportunely capitalizing their efforts towards marketing, expansion, and making local language content available to secure more subscribers. Certain OTT platforms are also seeking to partner with broadband service providers like Airtel and Jio to tap into their users who already have data plans to offer free limited period bundled subscriptions. This is to tempt users into staying back once they get a taste of all they have to offer.

With all that OTT is proliferating to expand its user base and establish itself as a commodity of regular use in the life of its consumers, the following research seeks to analyze and study the consumers opinion and view with respect to the it.

Review of Literature

The research paper titled, 'Emergence of future of Over-the-top (OTT) video services in India: analytical research' by E. Sundaravel and Elangovan N describe the growing popularity of OTT platforms. The authors expounded on the current situation of video streaming platforms in the market along with the rise that was seen in its use. They further explain its reliance on internet and technology availability. A brief account on the practicing streaming services in India are given, this included: Prime Video Hotstar, Netflix, Jio Cinema and TV, Sony Liv, MX player, among others. User share analysis and content type was also described. The authors conclude the paper by mentioning the problems in the said industry and its expectant future with respect to 5G, telecom and sports streaming.

Research Objectives

1. To study the causes of audience preferences in entertainment
2. To study the demographics of audiences inclined in watching entertainment shows on both the Platforms
3. To understand the rising popularity of web series on OTT platform
4. To find out the declining trend in Television audiences

Research Methodology

The research has been conducted with the help of primary and secondary data collection. The primary data is gathered with a survey questionnaire by the researchers. 100 respondents were a part of this survey and their responses have been analyzed along with graphical representations.

Analysis and Interpretation

Demographic details

Age: The present study reveals that 80 respondents out of 100 belong to the age group 18-30 . Additionally, the remaining 20 respondents belong to the age group of 31-40 and 41-50 each.

Education: As per the responses collected it is observed that 30 respondents are undergraduates. Further, 40 respondents are Graduates. Additionally, out of the remaining respondents 20 were post graduates and 10 opted for Other.

Occupation: The responses received exhibits that 50 respondents out of the total 100 respondents were Students. Further, 40 were working respondents. The last 10 respondents opted for the Other category.

Annual Income: As per the response collected 70 respondents belonged to the income group of Below 2 lakhs. There were 20 respondents who chose the 2-5 Lakhs category. The remaining 10 respondents selected the 10 lakhs and above income category.

Data Analysis:

The present study reveals that 90 respondents revealed that they have at least one OTT platform subscription. Only 10 respondents denied having a subscription.

As per the responses collected it was revealed that all the 100 respondents have an active DTH cable connection.

As per the responses collected towards the factor, I prefer OTT platforms as a medium to watch entertainment shows' it is seen that 40 respondents strongly agreed. Another 40 respondents also agreed with it. Only 10 respondents were neutral with their answer. The last 10 respondents disagreed with the statement.

The present study as shown in the above depicted figure reveals that 50 respondents strongly agreed, while 40 respondents out of the 100 total respondents affirm that the content that they consumed on OTT and Television are different. Only 10 respondents maintained a neutral stance.

According to the responses collected it is revealed that only 10 respondents strongly agreed and agreed with the factor ‘I prefer to watch television as compared to OTT'. 30 of the respondents were on the fence about it. A majority of 60 respondents either disagreed or strongly disagreed with the given factor.

As per the responses received for the factor, ‘I find the OTT medium to be expensive when compared with television’ 20 viewers strongly agreed with it. An additional 50 respondents also agreed with the factor. Only 10 respondents were unsure about it. However, there were 20 respondents who disagreed.

According to the responses collected, a total of 40 respondents agreed with the factor, ‘My use of OTT platforms to watch entertainment shows has increased since the pandemic’. Furthermore, 50 respondents also agreed with it. Only 10 respondents were on the fence regarding the same.

With respect to the factor, ‘I believe that OTT is a cost effective medium’ 50 respondents either strongly agreed or agreed with the factor. There were 20 respondents who were neutral. The remaining 30 respondents disagreed with the statement.

Surprisingly for the factor, ‘I find that OTT provides more variety and diversity in terms of content to watch’ all the responses were positive. Wherein, 50 of the 100 respondents strongly agreed with the statement and the other 50 simply agreed with it.

According to the data collected it can be observed that 40 respondents out of 100 strongly agreed with the factor, ‘I like that content creation on OTT does not have censorship restrictions. An additional 30 respondents also agreed with the factor. The last 30 respondents were neutral about their answers.

For the factor, ‘I find that watching web series on OTT is addictive and engaging’ it was seen that 40 respondents strongly agreed. Further, 30 respondents agreed with the factor. There were 20 respondents who were unsure and on the fence. Only 10 respondents disagreed with the statement.

There were 20 respondents who opted for television when questioned about the factor, ‘Given a choice, if the same content is available on OTT as well as Television at the same time, I would opt for'. They cited their reasoning to be it's comforting and effective nature. A majority of 80 respondents opted for OTT as their medium of choice for watching content. The reasons included its convenience factor with respect to time as well the ad-free aspect of it.

Similar results were observed here wherein 20 respondents chose Television because they found it to be decent and the medium that provided a better viewing experience. The remaining 80 chose OTT because it offers them diverse and expansive content that is also youth oriented and advertising free. It further also allows audience flexibility and user convenience while watching.

Conclusion

The following conclusions were drawn according to the answers derived from the questionnaire circulated among viewers.

Age group wise the preference is observed especially in the teenager and middle age group categories wherein OTT platform is preferred. Whereas, when it comes to the adult category television is still a primary choice of viewership.

The deduced causes of why OTT platforms are preferable is observed to be it's interesting content, its contemporary outlook, westernized portrayal, no restrictions, no censorship, one is free to watch any content without monitoring or rules.

Whereas, in case of television the content is repetitive, with restricted interest, one has to undergo compliance, further, the content is time lined with limited duration for viewership.

The rising popularity of OTT platforms is due to the customization of content and communication, its approach of appealing to the youth, high connectivity and its high resonance factor with the generation z and the millennials. On the other hand, the declining trend in Television is due to its low retention value in terms of story, plot or script as compared to OTT on similar grounds.

Recommendations

The data analysis derived as per the collected responses, and subsequent conclusions were drawn by the research as mentioned above. In sync with the same, here are the recommendations devised by the researcher to both the medium in accordance to the responses observed are listed here. Certain suggestions for television towards overcoming its weakness and shortcomings, thus reducing undue exploitation by OTT platforms are given, these are:

Measures to take in order to convert television become a regular option:

- Change the mainstream genres that have been going on since forever, bring something new and fresh.
- In line with the need for fresh content, ensure a high creative quotient.
- Ensure better cable connectivity with regular inconvenience or interruption to entertainment experience.
- Take steps to create light content that reduces stress as well, so that people opt to watch such engaging content.

Despite its flourishing nature, it's better for OTT to be proactive and take steps towards ensuring its place at the top table, this includes:

- Allowing a feature to restrict viewing time and allowing for limited duration watching.
- This makes certain that the viewer is exploring and not exploiting the medium.
- Bringing about exciting content with compliances, for subscribers to watch.

Positive influences through both the mediums, i.e., electronic media and new media digital platform should be encouraged

Other common commendations for both medium calls for a reminder, that 'Anything in excess is bad, ' therefore remember the 5C's i.e., Creative, Competitive, Careful, Censored, and Complaint.

Ensure that valuable content is the criteria for consideration. This is to ensure effective survival and retaining popularity of both the Television and OTT platform channels, the edutainment motive must prevail.

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COVID - 19's IMPACT ON INDIAN BANKING SECTOR

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ABSTRACT

Banks and Financial Institutions Serve as Backbone of the economy by providing funds to Individuals, Businesses and Corporates. The Fundamental purpose of the banks is to provide mobilize funds in the economy simultaneously giving comfort and Satisfying Experience to their Customers. But COVID-19 has transformed the customer landscape in India. Economy has witnessed unprecedented situation of Lockdown to prevent the spread of Covid-19 however this has resulted into contraction of economy and temporary halt in income generation of the people. As part of the study, in this research, researcher intend to study how COVID-19 has affected the Indian banking industry in general as well to look at the steps taken by in RBI to mitigate the impact of Covid-19 by proposing a risk management Solution for Indian Banking

Keywords: *COVID - 19, Indian banking sector, RBI.*

Introduction

In December 2019 the first case of COVID - 19 was found in Wuhan, the capital of Hubei province in China. By the end of February 2020 covid19 has reached to all over the world. Considering its high rate of spreading infection and alarming death rates, WHO had declared COVID - 19 as pandemic on 11th March 2020. In India the first case was identified as early as January 2020. The ministry of health and family welfare had taken various measures to reduce the spread of COVID - 19 like issuing of travel advisory, quarantine policy for foreign travelers, social distancing, restriction on travel visa etc. However the cases were rising in India day by day and to minimize the further spread prime minister Mr. Narendra Modi had declared Janta Curfew on 22nd march 2020 followed by complete lockdown of 21 days from 24th march 2020. The lockdown was extended from time to time and restrictions were becoming new normal. The outbreak of COVID - 19 has changed the manner in which world interacts and operates. Not only India, many other countries has used lockdown as measure to curb the spread of corona which has resulted into the worst recession since the great depression in the 1930s which might be far worse than the global financial crisis and India is no exception to that.

Objectives

1. To understand the scenario of COVID pandemic on Indian economy.
2. To analyze the effects of COVID 19 on Indian banking sector.
3. To study the Various Policy decisions taken by RBI due to COVID - 19.
4. To identify the opportunities for Indian Banking system to face COVID - 19 Pandemic.

Review of Literature

Vikas kumar and sanjeev kumar (Jan 2021), Impact of COVID - 19 on Indian Economy with Special Reference to Banking Sector: An Indian Perspective Said that this COVID 19 strongly affected the Indian banking sector and economy and it still impossible to find out its depth and span. The government and RBI are involve in taking some initiative to minimize the effects of COVID - 19 on economy. It is concluded that this pandemic situation need a strong and flexible leadership to protect the long term damage on Indian economy.

Dr. Priyanka Bobade, Prof. Anu Alex (Dec 2020), Concluded in their research on study the effect of COVID 19 in Indian banking sector that, there is need to change some ways as well as style of working by maintaining healthy environment and by reskilling the employees towards the system and processes. Customer centric approach should get focused first by adopting digital channels For this RBI should take initiative by framing policy for enhancing business continuity. To cope up with the situation government should take the initiative to encourage the people to design innovative model for business and focusing on digital system with latest technology.

Dr. Asif Perwej (October 2020), in his research the impact of pandemic COVID - 19 on the Indian banking system Said that the COVID - 19 badly impacted the Indian banking sector and affected the regular banking operations. It ultimately affects the financial sector of the globe to face this challenge banks need to adopt some new and innovative strategies. It's the time to adopt new technology and flexibility in infrastructure including each and every operation. As per the researcher there is need to expedite the online processing system with in the bank and should digitalized all the banking transaction as soon as the can. All the processes functions and systems should be get digitalized.

Research Methodology

The current research is based on secondary data collection in which study is conducted on the impact of COVID - 19 on the banking & financial sector in India. The data is collected from the books, RBI website, Guidelines provided by Reserve Bank of India, RBI manual, Magazines, newspaper, various sites on internet, research journals related with the topic and from other informative sites. After carefully analyzing the sources the researcher has drawn the conclusion. The study is descriptive in nature.

Scenario of COVID - 19 pandemic on Indian Economy

Before the outbreak of COVID-19, the Indian Economy was reviving from the effects of Demonetization and GST. The most unpredictable and unforeseen event of the century covid-19 has had an Extreme impact on Indian economy. It has resulted in Continuous rise in unemployment, Fall in Manufacturing Sector, reduction in Fuel Consumption, reduction in Government Revenue, downfall in various industries like Hospitality and Tourism, Luxurious Goods, Cars, Film Industry and many more. It has impacted every participants in the economic environment Like Corporates, Small and Medium Enterprises, Financial Markets, Supply Chain, Banking Sector etc. Big companies in India like TATA Motors, BHEL, Aditya Birla, Larsen and Turbo had reduced their Industrial operation due to overall slowdown in Economy. Reduction in production and lockdowns have already started to take a toll on the financial health of the corporates and their quality of the asset. Fall in production, import restriction and labor unavailability has forced many small and medium enterprise to close down their businesses. Lockdown, reduction in income, job losses had deep impact on the consumption behavior of the consumers. This has created challenging times for RBI as an apex body of the country to stabilize the monetary policy, Liquidity and Credit Mobilization at the same time. Indian Banking sector was already facing weak consumer confidence, high level of stressed assets and this pandemic has worsened their situation

COVID 19 and its Impact on Indian Banking Sector

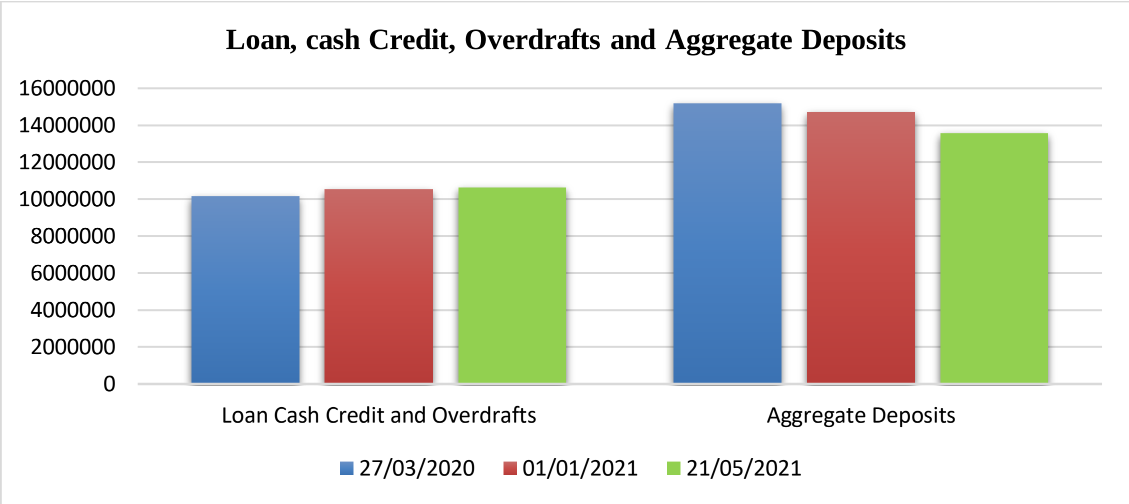
Before Covid-19 broke out, Indian Banking sector was already facing weak consumer confidence, high level of stressed assets and this pandemic has worsened their situation. An expert committee of the RBI headed by K V Kamath, a former ICICI Bank chief, on a resolution framework makes this point clearly. According to the report of the committee that the pandemic has severely affected businesses and companies which were otherwise viable. As a result of previous restructuring attempts that led to large losses, many analysts has advised banks to be more risk averse this time around. As per some numerical data of the committee the debt of ₹ 15.5 lakh crore belongs to 19 sectors, which were not under stress before the pandemic. ₹ 5.4 lakh crore was outstanding in the retail and wholesale trade and this was the worst affected industry. Several 11 already stressed industries have also been affected by this pandemic having the debt of ₹ 22.2 lakh crore and among these sectors Non-banking financial companies are having exposure of the highest debt of ₹ 7.98 lakh crore. Agriculture and related products account for debt of ₹ 9.8 lakh crore. Before the pandemic, it was considered stress-free.

Further some major Indicators in relation to Banking Industry is indicated in Table No.1.

Table: 1

Dates	Loan, cash Credit and Overdrafts	Aggregate Deposits	Credit deposit Ratio	Other Banking Assets
27/03/2020	10149509	15167184	76.44	54032
01/01/2021	10526258	14726749	72.67	27521
21/05/2021	10631206	13567492	71.41	26331

Graph 1: Loan, cash Credit, Overdrafts and Aggregate Deposits



Source : www.rbi.org.in

There is a constant Increase in Loans Cash credit and Overdrafts accounts held by the bank since March 2020. The Increase of 4.75% in Advances when Economy is contracting is an Alarming Situation for the Banking Sector as in Near Future there may be problem of NPA. The Increase in Advances is coupled by Constant Decrease in Aggregate Deposit and Other Assets. The Deposit has reduced by 10.55% in a period of 12 months clearly indicates shortage of funds with bank to infuse more money in the economy. The same is depicted in Credit Deposit Ratio also. Significant reduction in other Assets clearly shows weak position Balance Sheet wise.

Problems Faced by the Bank

1. Reduction in serviceability

Among the major impacts on the banking sector were their serviceability issues. Restricted working hours, limited staff and unavailability of data/infrastructure had impacted the banks' ability to provide efficient and prompt service to their customers. Pandemic forced banks to stop providing over-the-counter services, urging customers to use digital processes instead. Many services like accession to lockers, passbook printing, cash and cheque withdrawal and deposit were only available following the covid protocols.

2. Decrease in returns

It was clear that the covid - 19 and lockdown substantially affected the purchasing power of the public, which had a major bearing on all industries, including banking sector. Hence financial institutions have seen a decrease in expected returns, affecting their valuation.

3. Disruption in Routine Operations

The Banking staff encountered difficulties in obtaining physical access to the bank's branches owing to the complete shutdown of the public transportation system. Moreover, the Work from Home Culture and limited staff disrupted the routine operations of the bank.

4. Default in repayment of loan

The pandemic and lockdown affected the economy and created liquidity problems for borrowers. This has resulted in default in repayment of loan. In spite of RBIs relief to small borrowers, default on the repayments of other borrowers was a major concern for the bank.

5. Reduction in other banking related services

Following the reform, banks provided a bouquet of services to their customers instead of traditional banking services. There was a considerable decrease in use of allied services.

Problems Faced by the Customers

1. Reduced banking hours affecting the serviceability of banks
2. Inability to access the branches due to unavailability of public transport.
3. More dependency on Digital Transactions leading to cyber frauds especially for less educated and elderly customers.
4. Default in loan repayments due to reduction in business

Initiative Taken by RBI

1. Repo Rate

A reduction of 75 basis points, or 0.75%, was made by the RBI, while the repo rate was kept at 4.4

2. Reverse Repo

It was decided to reduce the Reverse Repo rate by 90 bps. The Current rate was 4%. The Bank used to park on an average ₹.3 lakh crore daily with RBI.

3. Loan Moratorium

Considering the hardship faced by the Middle class due to lockdown and Covid 19 RBI announced a moratorium period of 3 months on terms loans which was further extended by 3 months .This was applicable to All Commercial Banks including Regional Rural. Small Finance, Co- Op Bank and NBFC. It was a big relief to middle class Borrowers.

4. CRR

To enhance the liquidity in banking sector the CRR was reduced by 100 bps to 3% w.e.f 28th March, 2020 injecting around ₹ 1,37,000 crore additionally.

5. LTRO

To provide further liquidity it was decided to undertake Long term Repo Operations however the funds were allowed to be invested in commercial papers, Specified Bonds and Non-Convertible Debentures.

6. Ease of Working Capital financing

The RBI allowed banks to recomputed the Drawing power by reducing the margin or by recalculating the Working Capital Cycle. This step world not result in any downgrade in asset classification.

7. Working Capital Interest

RBI Has permitted Three month Interest moratorium to all lending institutions.

8. Deferment of NSFR

Net Stable Funding Ratio (NSFR), which reduces funding risk by requiring banks to have sufficiently stable sources of funding, has been delayed until October 1, 2020. The NSFR had been scheduled to go into effect by April 1, 2020.

9. MSF

Additionally, the Marginal Standing Facility (MSF) is now available for 3% of SLR till June 30, 2020. The RBI said it was a measure that would provide banking system with comfort by providing it with the ability to draw an additional ₹ 1,37,000 crore of liquidity during periods of stress at a reduced cost.

10. Fresh Liquidity

During his brief to the press, Governor said all the announcements today would inject about 3.2% of GDP. Additionally, it said it has infused ₹ 2 lakh crores of liquidity since February 2020, which equates to 1.4 percent of GDP.

Challenges faced by the Banking Industry

1. Over the past few months, SME's have made increasing requests for restructuring of debts and loans. For the banks to adapt to the current economic they need to rethink their approach in credit risk rating and credit scoring.
2. The quarantine period has "forced" many reluctant customers to engage digitally with their banks. This resulted in increase in the number of digital interactions between banks and their customers

3. Now they must ensure all of the basic customer service are available online, which was not the case with many financial institutions prior to COVI 19.
4. With the increase of digital banking interactions, Employees working from home and in less secure environments; financial institutions are potentially vulnerable to cyber-attacks and fraud attempts. Banks shall focus on keeping their systems stable and reliable despite the growing number of cyber threats.
5. With constant uncertainty and rapid technological advances, banks must make quick decisions and adjust to fast changes.

Opportunities for the Banking Industry

1. Beyond the crisis, banks have an enormous opportunity to retain digital customers, especially SMEs and retail.These digital customers can result in significant revenue for the banking sector.
2. Whether customers do not go back to traditional physical channels when things eventually return to normal will depend on the level of services that banks offer today.
3. Several organizations are attracted to the possibility of a majority of their workforce working from home permanently, since such a system can, in some cases, be more productive.
4. The banking industry is responding to the financial crisis by providing unprecedented liquidity

Conclusion

The Twin shock of Covid 19 and Lockdown on Indian banking Sector is quite visible from the above. The Contraction of the economy had adversely impacted sectors including Banking Sector. The Stressed Asset, Liquidity Crunch , Lower Income Generation has created an unwarranted situation for the banks to Cope up with. Various steps taken by the Government and RBI to mitigate the impact of Pandemic like providing Moratorium period, Restructuring of Advances, reassessment of working capital loans, Relaxation in CRR and Repo rate and relaxations in Asset Classification has been successful in the short run however we need to give some more time before we can fully comprehend the total impact of COVID-19.

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IMPACT OF COVID-19 PANDEMIC ON INDIAN RETAIL SECTOR

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ABSTRACT

The novel covid-19 has impacted all the sectors of the world. In India service sector suffered heavy losses due to it. Retail sector is one of the service sectors which also faced challenges arisen due to this pandemic. Organized retail sector suffered downfall in revenue as compare to traditional retailer specially food and grocery sector. Unorganized retail sector in India has undergone with many changes to cope with this like arrangement of different delivery options, e-payments, hygiene requirements etc. Even though the both retail sector impacted in the form of loss of revenue, heavy operational cost, reduction in customers, govt. regulations etc. can still have some growth prospective by employing new marketing strategies.

Keywords: *Covid-19, Pandemic, Retail Sector, Service Sectors, Organized Retail*

I. Introduction

Indian retailing is very old. It has its roots from ancient times. When there was no currency and barter was the only form of retail. After that commercial and industrial revolution started in most of the developed and under developed countries of the world. Which leads to evolve the modern retailing concepts. In India also the modern retailing started after industrial revolution and after liberalization of Indian economy. During the period 1991, India has announced 100% FDI in single brand retail and 51% FDI in multi brand retail. In India retailing consist of mainly two sectors that is Organized and Unorganized retail sector. Organized retail sector includes hyper markets, super markets, specialty stores, shopping malls. Whereas in unorganized retail sector includes traditional family-based business, sole proprietor ship concerns, bricks and mortar retailers or mom-pop stores. In India Unorganized retail sector has main dominance across the nation. Because almost 75% of the population resides in small towns and villages where unorganized retailers have dominance over the entire market. Now a day's organized and online retailing is getting popular day by day in most of the urban areas. This due to technological advancement and markets have crossed boundaries of different nations. Both these form of retailing exist in India. And this retail sector is growing very fast. The growing needs of customers, increased per capita income, increased number of working women, increase in information technology led to the growth of retailing particularly in India. As per GRDI 2019 India has ranked 2nd from top 10 retail markets of the globe[1]. Retail Industry of India provides 2nd largest employment after agriculture which is nearly 8%. As per FDI confidence index from top retail sectors of the world India ranks on 16th. Near around 58% of the retail industry contributed to the annual GDP by private consumption. Out of this, 48% consumption is done in merchandise retail like grocery, FMCG, Home improvements, Jewelry, etc., and 52% in service retail like education, wellness, medical, etc[2]. This flourishing sector has undergone various challenges and one of them is the covid-19 pandemic. This pandemic force to shut the shutters of retail stores for many days. Due to this worldwide epidemic not only, the industrial sector has suffered from losses but the retail sector is also the victim of this pandemic. The current study is taken to elaborate the effect of this covid-19 pandemic on the Indian retail sector and researcher tries to suggest some measures to cope with the challenges of the day.

II. Objectives

1. To study the impact of Covid- 19 on Indian retail sector.
2. To study the opportunities and challenges of retail sector post covid-19.

III. Review of literature

Lata Jha (2020): In the study of the article published by the researcher on the topic of India's retail market has revealed that the Indian retail market will grow from dollar 0.7 trillion in 2019 to dollar 1.1 -1.3 trillion till 2025.The growth rate of retail sector in India is also reached from 9% to 11% due to change in demographic factors and economic factors like rising incomes, urbanization, increasing nuclear families etc. According to the researcher there are five top retailers who can increase their market share from 5% to 12% if revolutionary models are applied for the development. For this purpose, retailers should develop their strategies according to the customer's value propositions and operating efficiency. They should look mostly for customer's convenience and should try to provide customers services[3].

India Brand Equity Foundation (IBEF) (June 2018): As per IBEF report, India's retail sector is going through the rising stage of development where in the expansion of retail market not only took place in metro cities but also in tier II and tier III cities as well as also in rural sides. According to the study of IBEF with invent of technology and infrastructural projects it is now possible to connect with the rural market. FMCG sector can easily reach to rural markets and in 2016 near around 60% of the FMCG market have in these rural sides. Many tire II cities trying to achieve retail objective of the country like Nagpur, Patna, Indore, Jaipur, Bhuvneshwar, Chandigarh, Lucknow, Kochi etc. the study also reported the coming challenges in front of retail sector like Logistic management, Inventory Management, Investments and Developmental plans[4].

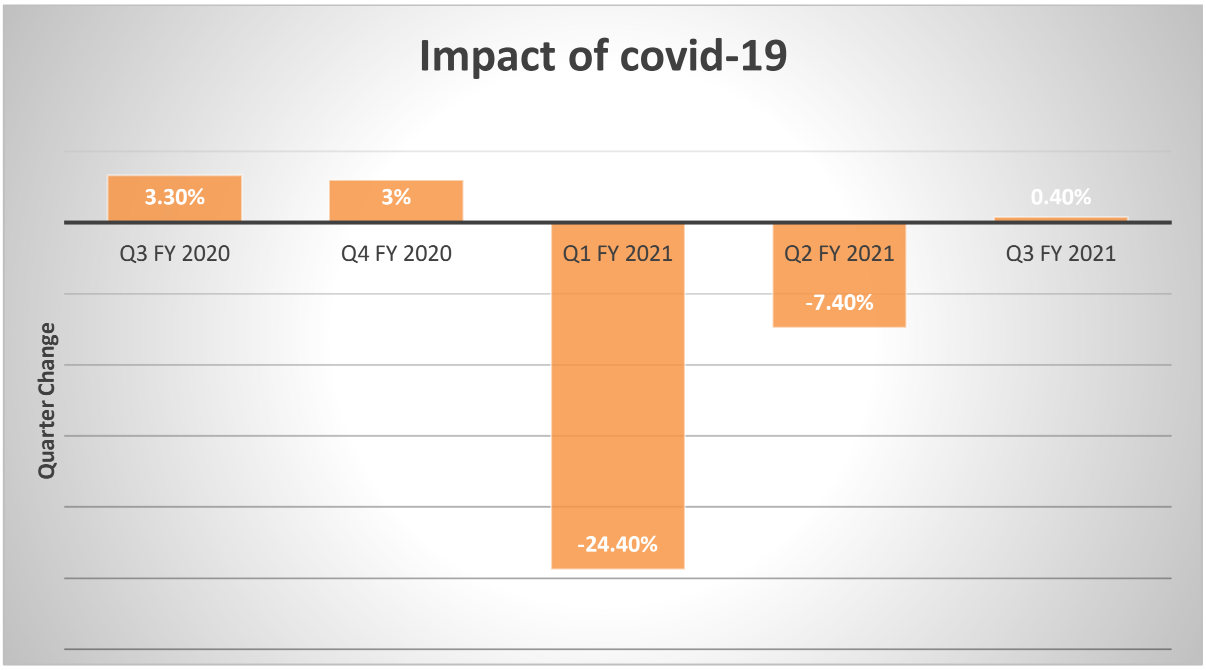
IV. Research Methodology

For the purpose of this research secondary data collection method is used to come up with the conclusion

Scenario of Covid-19 pandemic

In March 2020 the Indian government has announced nationwide lockdown for 21days due to covid-19 pandemic. Because of that all the service sector had to shut down their businesses for certain months. Hotels, multiplexes, shopping malls, gyms, and restaurants appealed to close down their shutters for many days. This has impacted zero inflow in the form of earnings but regular outflow in the form of rent, salaries, operational cost. This led to big loss to the organized and unorganized retail sector across the nation for short term as well as long term. People were forced to follow social distancing and suggested to avoid crowded areas, shopping malls, entertainment centers etc. As per the economic times report the revenue of shopping mall was declined by 50% due to national lockdown announced by the prime Minister. Many mall owners sacrifice their rental from the period April to June 2020 due from the lease holders to whom space in mall is given on lease. More over post lockdown these owners offered heavy discounts on certain product categories to meet the operational cost. But even though they incurred huge losses. The Harsh Basal the owner of Unity group having many organized retail supermarkets and hypermarkets in the country is at the opinion Covid impacted their income in a very big extent which is 50% to 60% down as compare to normal years. The unorganized sector mainly food and grocery sector earned good returns by providing bread and butter to the people. The average bill value for essentials has risen up to 1.5 times since the lockdown which reaches to 900 per basket as of now from Rs. 600 per basket in march[5]. They also faced some problems associated with supply chain management, stocking, hygiene requirements, govt. rules and regulations etc.

Estimated impact of covid-19 on India's quarterly GDP in FY 2020-2021



Source: @statista 2021

Interpretation: In the year 2020 due to covid-19 pandemic GDP was expected to fallen continuously. Still, it has saw some improvement in the third quarter of financial year 2021 with an expected increase of 0.4% in GDP. As compare to third and fourth quarter where GDP was estimated as 3.30% and 3%. Whereas in the first and second quarter of financial year 2021 there was anticipated tremendous fall in GDP which is nearly -24.40% and -7.40% respectively[6].

Challenges in front of retail sector

1. **Reduction in revenue:** Covid-19 pandemic forced the customers to buy from the nearby locality. All the shopping centers and malls were closed for more than 3 to 4 months. During this period customers shifted their preferences from national popular brands to private brands. Its impacted brand loyalty as well. These customers have compelled to go to the nearby stores and have to purchase whatever and of whichever brand the retailer sells.
2. **Changing consumption pattern:** The consumption behavior of customers has changed in a very drastic way. He is more preferring to purchase local products than branded one which is being available at their door step. They have reduced their wants and desire and has more focused on fulfillment of necessities. Customers have postponed their need for luxuries items. This behavior impacted organized retailers as customers avoid to shop from crowded organized retail sector and malls.
3. **Decline/ contraction in Business:** The businesses from organized as well as unorganized sector has suffered heavy losses. In every year during the month of March to July the retailers' sales their old stock by giving discounts and by offering promotional schemes. But due to the lockdown their old items have not get the market and it has affected their revenue.
4. **Managing operational Cost:** Most of the retail shops in shopping mall and local stores are operating their business from leased or rented premises. Because of the declined business they were not able to generate revenue. Even though cash inflow was zero but cash outflow in the form of rent, fixed cost, salaries of permanent staff, electricity charges, cost of e-payment systems, hygiene requirements etc. was the regular expenses which these retailers had to pay in the lockdown period which has created the problem of managing their operational cost.

5. **Low capital inflow:** All the sectors of the nation have suffered from the nationwide lockdown. People were afraid of investing the money in their pockets in any sector. People were curious about retaining the money in their hands to face any adverse situation and avoided to invest it elsewhere. This has impacted the businesses with low capital inflow for many months.
6. **Other factors:** Other factors like taxes, duties these external payments made the Indian retailers to bear heavy burden of expenses. Some of the retailers have closed their businesses. Even after opening of the economy these retailers faced the problem of customer traffic at their shops.

Opportunities to the Retail Sector post covid-19:

1. **Variation in product:** Covid-19 has changed every body's life in a very different way. With product modification retailers can cope with challenging situation of low sales of the product they manufacture. Instead of manufacturing old and repetitive products now they can diversify their products. E. g. many textile companies now manufacturing masks, medical and pharmaceutical companies can manufacture hand wash and hand sanitizers etc.
2. **Rise in customer confidence:** The retailers can take the opportunity to provide what exactly want by the customer. Customer of these days and especially during this lockdown is more conscious about their spending. Retailers could gain customer confidence by providing goods at affordable prices.
3. **Application of E-commerce:** Use of E-commerce is the need of the day. With the help of E-commerce retailers can sell their products through online channels. Digital marketing is gaining importance day by day. It helps to make the goods digitally marketed and advertised. Any one from anywhere can purchase the goods available through online platform. It saves the time and money of the customers. Retailers can also make available various e-payment options to the buyers.
4. **Modification of functional activities:** Diversification of business operations is very important task should be performed by the today's retailers. They can change physical structure, credit terms, delivery systems, after sales services, payment terms etc. The retailers can improve in their customer relationship management. Modifications in operations leads to avail upcoming opportunities for the firm.

V. Conclusion

With the light of study of Covid-19 on Indian Retail sector it can be concluded that the retailers have to adopt different marketing dynamics to cope up with the loss suffered due to this pandemic. The organized and unorganized both retail sector have to concentrate on providing on best customer value to their customers as this pandemic impacted on the earning capacity of the customers. These customers are now more aware about their spending and giving priority to necessities. Today's retailers also have to adopt new and innovative technology including Digital Marketing, online payment options, Online selling, Easy replacement etc.

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A STUDY OF ROLE OF ARTIFICIAL INTELLIGENCE IN DIGITAL MARKETING

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ABSTRACT

There has been a massive development in the field of information technology and its application in various other fields, during the past few years especially the last decade and the field of business and commerce is no exception to this. In fact, the field of business and commerce is one such field which has greatly been benefitted under the wave of technology. Technology has affected every aspect of business in a big and positive way. The latest and greatest addition to the technological advancements is Artificial Intelligence (AI). From the sarcastic and smart Apple's Siri to Amazon's brilliant Alexa, from Tesla's self-driving cars to JP Morgan's Persuado, the content writing assistant, AI is rapidly becoming a more significant and inseparable part of the day-to-day digital world, especially the world of digital marketing. From offering personalized customer experience to gaining valuable customer insights, from improving productivity to saving time, effort and money, from providing better customer understanding to enhancing digital marketing strategies, AI holds a huge potential in digital marketing. The present paper is an attempt to understand the role of AI in digital marketing from the point of view of digital marketing professionals of PCMC area of Pune.

Keywords: *Artificial Intelligence (AI), Digital Marketing, Data, Technology*

Introduction

Change is an inseparable part of the human life and it applies even more to the ever-changing digital world. We had only been buzzing about how in future AI will touch every aspect of our lives but now if we look around we will realize that it's already turning out to be a reality. AI was a distant future, a few years back, but now it has become an integral part of the global business and industry. According to Dr. Kai-Fu Lee (AI oracle and venture capitalist), "AI is going to change the world more than anything in the history of mankind. More than electricity."

With its outstanding ability to analyze data, learn from it and improvise itself overtime, AI is reshaping digital processes and as it continues to grow, so will the potentiality to use it to improvise digital marketing processes. In fact, the field of digital marketing is the best example of how AI and various aspects of AI such as machine learning, big-data analytics, Augmented Reality (AR) and Virtual Reality (VR) are changing the game. We can simply say that AI is changing the future of digital marketing.

Objectives of the Study

A. Primary Objective

1. To study the role of Artificial Intelligence in the field of Digital Marketing.
2. To understand the benefits and the challenges in using AI technologies in Digital Marketing.
3. To learn about the future of Digital Marketing with AI.

B. Secondary Objectives

1. To understand the concept of AI.
2. To learn about the growth of Digital Marketing in India.
3. To understand the relationship between AI and Digital Marketing.

Research Methodology

- Exploratory Research method has been extensively used for this study.
- The Universe for the present study consists of all the digital marketing companies/agencies in PCMC area of Pune. There are around 80-100 digital marketing agencies in PCMC area. 10% of the universe has been considered for the sample frame. Thus, the sample frame of the study is 10.
- 10 digital marketing companies from PCMC area were selected based on Random Sampling method. 10 respondents from these companies were then selected

on the basis of Convenient Random sampling.

- The selected respondents had varied experiences in different aspects of digital marketing.
- The present paper is based on both Primary as well as Secondary data.

1. For Secondary data various websites, blogs, related online articles and research papers were referred.
2. Primary data has been collected with the help of google form questionnaire.

The data thus collected has been studied, analyzed and the outcomes of the same has been presented in the given paper.

I. What IS AI?

Artificial Intelligence is a popular term we all are familiar with but what artificial intelligence actually is, is still unknown to many. If we question ten different AI experts what artificial intelligence is, we may get ten different responses. However, the CEO of Deep Mind, an AI startup by Google, Demis Hassabis has a simple answer for this. He calls AI as the technology which is given the ability to see, hear, speak, write, move and/or act, and to improve at these activities over time.” In other words, artificial intelligence is simply the science of making machines intelligent.

In every app that we use today, AI, depending upon its programming, uses its database to make the most appropriate predictions. And these AI tools only become smarter with time. For example, each time you choose a Netflix movie amongst the many presented by Netflix or each time you interact with Alexa, the data points go on adding so as to serve you with an even better future interaction by using the data collected from past interactions. This is how a machine learns and improves by itself or we can say, this is how a machine becomes intelligent.

II. Digital Marketing: an Overview

The Indian economy had always been dependent on traditional means of marketing. And then the “Internet” happened, which led to a terrific increase in the usage of mobile phones, computers and laptops thereby resulting in a huge growth of digital channels. Gadgets now became the new tools of marketing replacing humans. And this paved the way for Digital Marketing as a main source of bringing business online through the internet.

Digital marketing has made it easier to reach out to a large segment of audience globally with minimum efforts. As the number of smartphone and internet users will increase, digital marketing will go on spreading its wings beyond imagination. Let’s see what the stats have to say in this regard:

i. As of 2021, India ranked 2nd in terms of countries with most smartphone users.
ii. If stats are to be believed, by 2023, the number of active Internet users will grow to a whopping 666 million.
iii. At present, India has about 190 million online shoppers compared to 150 million last year.
iv. And all of this in a country where still 2/3rd of the population lacks access to internet or smartphones. Thus, we can only imagine the amount of scope the blooming digital economy of India has in future.
v. Also, in the view of the COVID-19 pandemic, where most of the sectors experienced a heavy decline in their business, the sector that made unbelievable progress despite of the global health disaster was marketing in the digital space.

From the above statistics we can conclude that, the Indian digital market has a very promising and bright future.

III. Relationship Between Artificial Intelligence & Digital Marketing

Though the wave of technological advancement has opened the doors for new possibilities and innumerable opportunities for doing business, but it has also made the business world more complex, dynamic and competitive than ever and in order to survive in this fast-paced market, one has to keep up with new technological innovations.

Today the digital marketing industry moves on every day with programmatic advertisements, chatbots, big data analytics, machine learning, AI, new software solutions, and many more. Therefore, in today’s world, if one wants to be a successful digital marketer, one has to be innovative, creative and updated with the latest trends and technologies. And if the world leaders are to be believed, AI will be the most disruptive technology in near future leaving behind data and analytics.

Today, AI as a part of digital marketing comes up with a variety of benefits and opportunities. In fact, by 2025, this brilliant technology is estimated to grow to a $190 billion industry, thus giving digital marketers a wonderful opportunity to get the best out of this hi-tech tool.

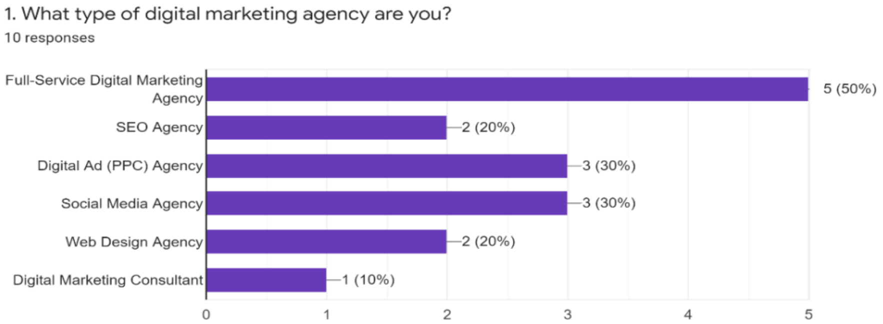
Do you know? If Alexa wouldn't have been backed by AI, it wouldn't have served as a consumer product today!

Data Analysis

The table below contains the details of the respondents. The respondents belong to different digital marketing companies based in PCMC area of Pune. These respondents had varied experiences in different aspects of digital marketing with their work experience ranging between 1 to 12 years.

Sr. No.	Name of the Respondent	Contact No.	Email ID	Name of the Company	Position in the Company	Experience (in years)
1	Rishav Kumar	7903181415	krishav81@gmail.com	DigitalAmd	Lead Digital innovation	2
2	Anjan Mukherjee	9804630676	anjan@thatware.co	Thatware LLP	AI Executive	4
3	Faeem	8669061819	raj.faeem@gmail.com	Ans technologies	Owner	12 years
4	Anushka	9923832319	saturnwebmedia@gmail.com	SATURN WEB MEDIA	OWNER	10
5	Priyanka Tiwari	9325732719	priyankastiwari08@gmail.com	Digital SEO pro	CRM- social media	1
6	Rupali	9834920776	shinderupa2907@gmail.com	Sevenmentor pvt ltd	Sr. Digital marketing consultant	4
7	Shweta Pandey	8390705076	shweta.pandey@intelligencemarketreport.com	Intelligence Market Report	Digital Marketing Manager	5
8	Pallavi Brahmankar	9730466952	Pallavi.brahmankar14@gmail.com	Star media brands	Manager	3
9	Vikas Naik	7020918443	info@2taptech.com	2Taptech	Intern	2 years
10	Prashik Zodge	8484870256	pcfsm.it@gmail.com	PIIT, Digital Marketing Institute	Digital Marketing Manager	4 years 7 months

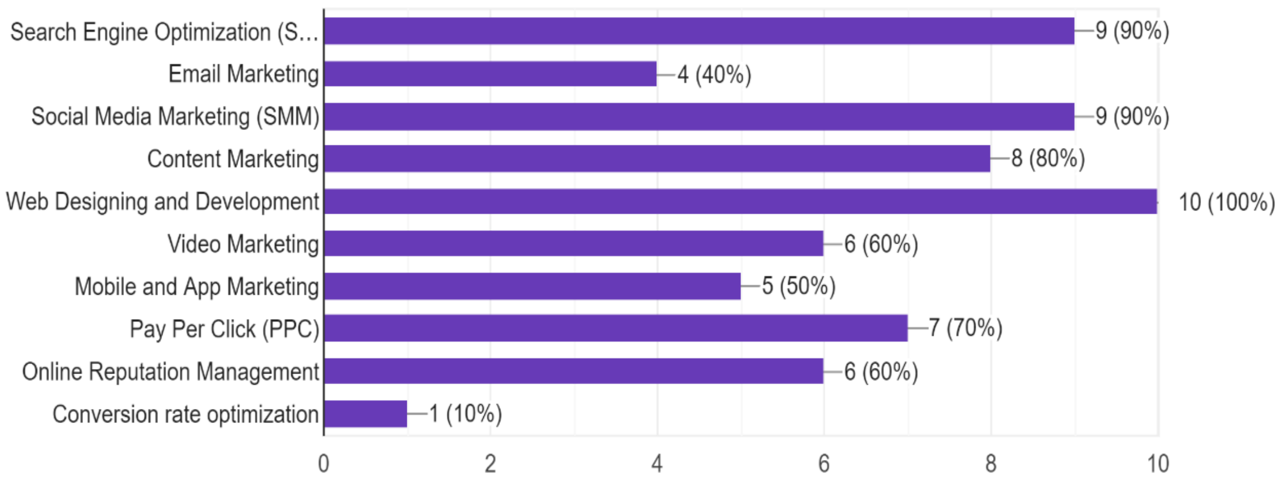
Following is the analysis of the research information as provided by the respondents in the research questionnaire.



The above figure shows that out of the 10 randomly selected digital marketing companies, 50% companies served as full-fledged digital marketing agencies providing all the various digital marketing services under one roof, whereas remaining 50% of the companies were specialized digital marketing agencies with varied areas of specialization as seen above. Amongst the specialized digital marketing agencies, many had specializations in more than one area.

2. Which of the following digital marketing services do you offer?

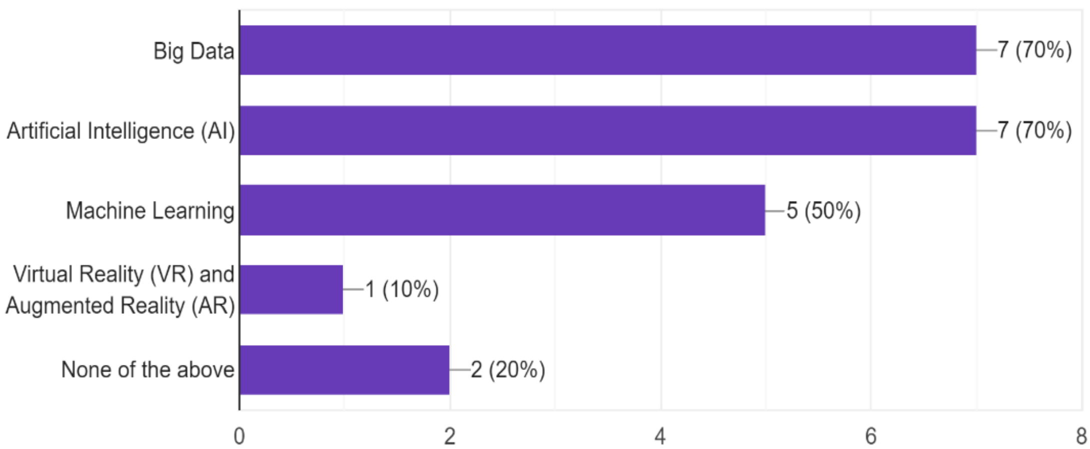
10 responses



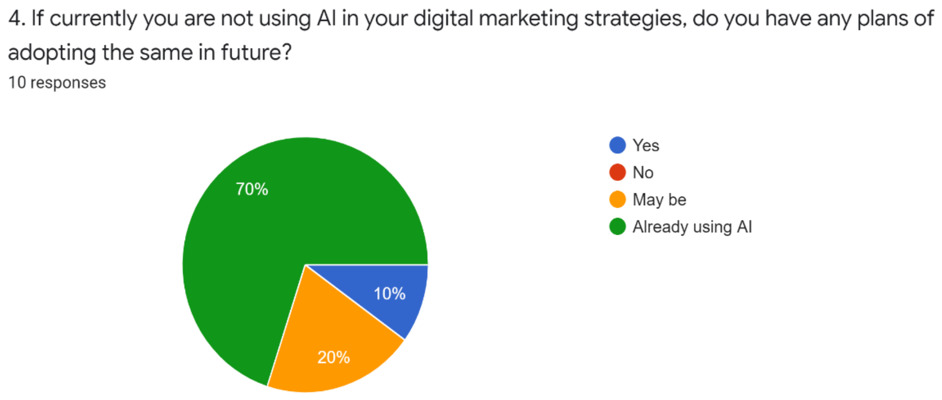
From the above chart we come to know about the different digital marketing services that the selected digital marketing companies offer.

3. Which of the following technologies do you use in your digital marketing processes?

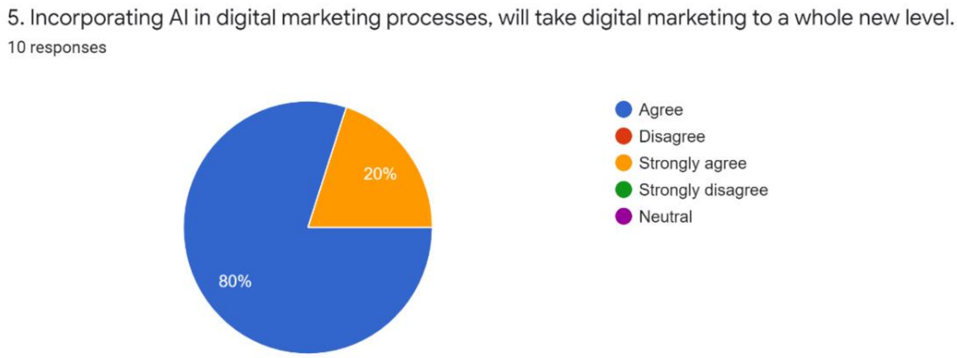
10 responses



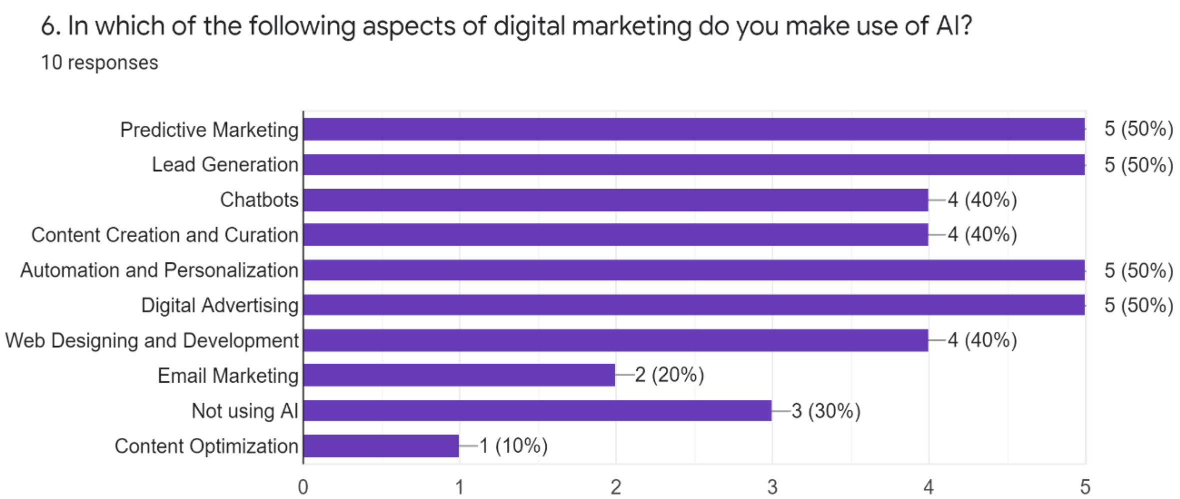
The third figure represents various technologies that are used by the selected digital marketing companies for their digital marketing processes. As seen above, a maximum of 70% companies used AI for their digital marketing.



The above pie-chart shows that 70% of the selected companies were already utilizing AI tools for their marketing strategies, 20% were of the view that in future they may incorporate AI in their digital marketing work, whereas 10% were sure of the fact that they will be adopting AI in future for their digital marketing strategies.

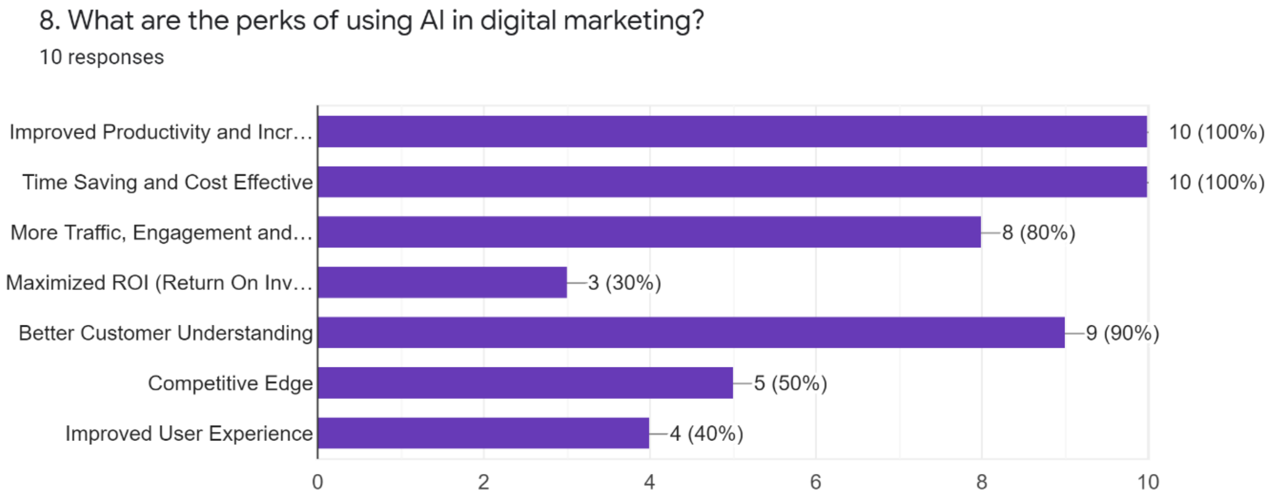


The above pie-diagram is the result of a likert scale question which was included in the research questionnaire so as to know the varied attitudes of the respondents concerning the impact of using AI in digital marketing. As seen above, a maximum of 80% of the respondents agree to the fact that using AI in digital marketing processes will take digital marketing to a whole new level whereas 20% strongly believe in the same. However, none of the respondent disagreed with the statement.

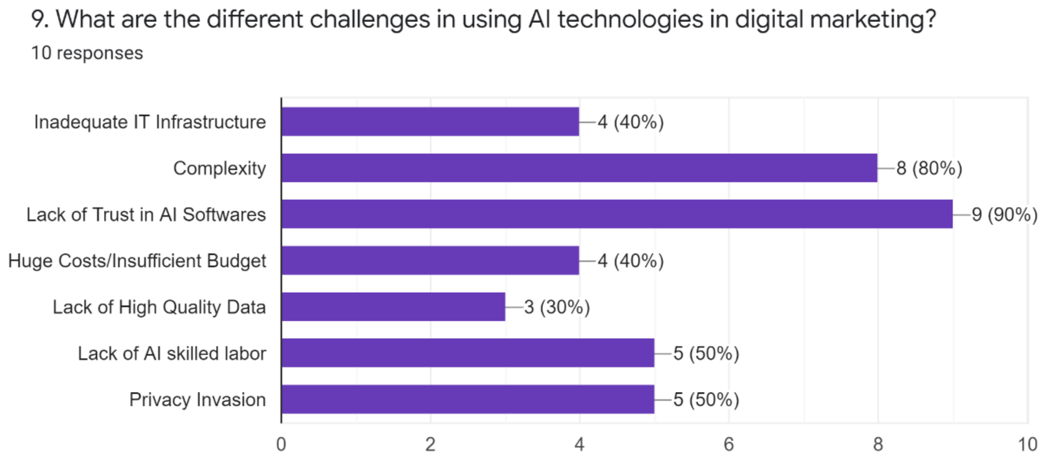


The graph shown above represents various segments of digital marketing where AI is being used by the selected digital marketing companies. It can be inferred that 50% of the companies make use of AI for predictive marketing, lead generation, automation and personalization processes and for digital advertisement purpose, whereas 40% utilize AI for content creation and curation, web designing and development and for having their own AI powered chatbots.

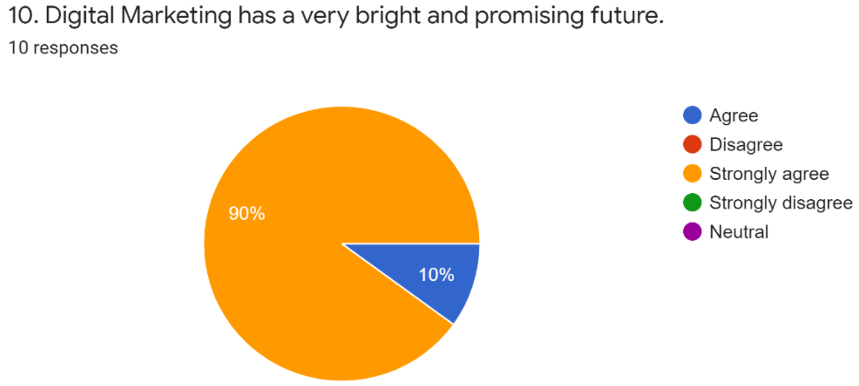
he above pie-chart gives us varied opinions of the respondents concerning how effective is AI in enhancing digital marketing strategies as compared other technologies. It can be clearly seen that a max of 80% of the selected respondents agree to the fact that AI is enhancing digital marketing strategies more than any other technology whereas 20% are in strong agreement with the same. However, there was no disagreement from any respondent regarding the same.



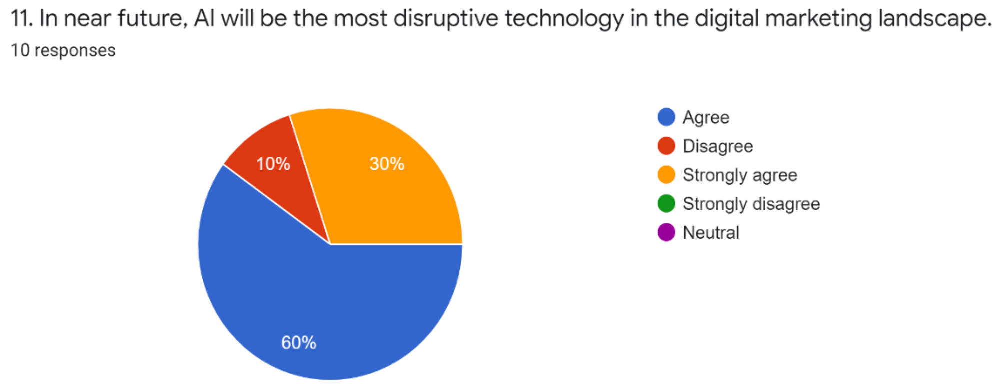
The eighth figure showcases the various benefits that the respondents think AI digital marketing provides them with. According to all the respondents the greatest advantage of AI based digital marketing is its ability to improve productivity and increase revenue, simultaneously saving on both cost and time. 90% of the respenents say that AI based digital marketing helps in better customer understanding, 80% say it results in more web traffic and more engagement thereby leading to more conversions.



The ninth chart shows the different challenges that according to the respondents come up in using AI in digital marketing. As per the respondents, the biggest challenge in using AI tools is the reluctance of digital marketers in AI softwares. Secondly, 80 % of the respondents feel that AI tools are complex to use. Half of the respondents say that unavailability of AI skilled professionals and privacy concerns further discourage the use of AI in digital marketing, whereas 40% of them feel AI comes up with huge costs and 30% say it is the lack of high quality data that acts as an obstacle in practicing AI digital marketing.



Above figure tells us about the views of respondents concerning the future of digital marketing. As visible a whopping 90% of the respondents strongly feel that digital marketing has a very bright and promising future.



The last question was framed so as to have an idea on what the respondents think about the future of digital marketing with this brilliant technology. 30% of the respondents strongly agree on the fact that in future AI technology will disrupt the entire marketing landscape. Though one of the respondent was in disagreement with the statement, but a maximum of 60% agreed with the same.

Conclusion

Technological advancements have always made the work easier for businesses. Though a world more complex, dynamic and competitive than ever is also a gift of these advancements, but the solution to survive and excel in this fast-paced world, is again the technology!

Today, AI is one of the most used technology in the digital marketing segment as it is believed to enhance digital marketing strategies more than any other technology. Most of the digital marketing companies today are already using AI in various aspects of their digital work whereas others have plans to adopt the same in future. This is because they believe that incorporating AI in their marketing work will take digital marketing to a whole new level.

Using AI for digital marketing comes up with a plethora of benefits and advantages. But with the pros comes the cons too! There are certain challenges too involved in using AI in digital marketing but seeing the pace of technological advancement, we can say that those can be easily wiped out in near future.

Today AI has become the heart of the global business community. The extensive reach of AI in the field of digital marketing is a proof of how significant this brilliant technology is in today's digital landscape whereas the pace of this reach is a proof of the fact that AI will be the most disruptive technology in the future of digital marketing.

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IMPACT OF COVD-19 ON INDIAN ECONOMY

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ABSTRACT

The coronavirus outbreak has a disastrous effect not only on Indian economy but also on the Global economy. This paper mainly attempts to find out Impact of 1st wave of pandemic on various sectors of Indian economy. This paper also attempts to find out the impact of 2nd wave, focus areas of business and overall impact of GDP on Economy. Suggestions have been given which may help the government to tackle repercussions of the pandemic to some extent.

Keywords: *Coronavirus, Pandemic, Indian economy, Various sectors.*

1. Introduction

Covid-19 has spread to all parts of the world which originated in Wuhan of China within a short span of time. The World Health Organization (WHO) declared covid-19 a pandemic on 11th March 2020 as the number of cases rose to 118000 in more than 110 countries around the world. It has infected millions of people across the world and the number of deaths occurred in more than 742000 people as of August 10,2020.

In India the first case of covid19 was found on 30th January 2020. On 13 September 2021, according to WHO India reported 27,254 new cases,33,264,175 confirmed cases, 3,74,269 active cases and 442,874 deaths of Covid19.The maximum cases of covid-19 found in India where in States of Maharashtra, Delhi, Tamil Nadu and Karnataka.

As millions of people lost their jobs because the pandemic has brought the world to a standstill. Majority of nations were under lockdown for so many months which affected the livelihoods of millions of people. Thousands of people have lost their lives and lakhs of people got infected.

The covid-19 pandemic has caused disruption to the Indian economy also. The economic impact is affecting every sphere including international trade, financial market, unemployment, income, poverty and many more.

2. Literature Review

a) Kishore and Parth have analyzed different sectors of economy- primary, secondary and service. From their study the authors have concluded that all the sectors have curtailed their business operations which lead to fall in revenue.

b) The paper of Mahendra and Rajeshwari studies impact of Lockdown and various covid guidelines introduced by the Government. The authors have studied the outcome of various schemes introduced by the Government and fund release to deal with damage caused by virus. The authors also focus on the financial position of major banks in India and also fall in demand of oil, petrol, diesel, electricity and impact of demand crops of companies and various stakeholders.

c) Maria Nicola and co-authors after studying the impact of covid-19 on Economy estimated about the economic crisis and recession. They focused on socio-economic effects of covid-19 on the world economy in paper.

d) Peterson and co-authors study highlight how spread of virus have created uncertainty in behaviour of consumers, investors and international partners. The fast policy making decisions by the Government of the country for responding to virus have led many countries to recession.

e) Rakshit and co-authors in paper studied the impact of covid-19 on the education system which turned digital and made the situation more challenging for both teachers and students.

3. Objective of Study

a) To study the impact of pandemic on various sectors of Indian economy.
b) To suggest suitable ways which will help various sectors for economic Revival.

4. Research Methodology

This study is based on secondary data which is collected from various websites and journals. This study is purely conceptual and descriptive in nature.

4.1 Impact Of Covid-19 First Wave On Operations Of Different Sectors

1. **Unorganized Sector** - Due to Covid19 in first lockdown workers or people working in micro, small and medium enterprise (MSME) became jobless. Hence everyone from this sector return to the village by way on foot, cycle or by special trains. They all have to do this because they may not die due to Covid19 but will definitely die from starvation. Now the situation is improving and these people came back to their working places.
2. **Agriculture and Food Processing-** Agriculture is always known as the backbone of the Indian economy. The first lockdown interstate transportation services were shut down, so farmers were unable to sell their crops in markets. They did not have any other source of income. Even the poultry Sector had also incurred losses due to social media which spread misinformation about it.
3. **Education-** Due to outbreak of covid-19 most of the schools, colleges and educational institutions have to shut down to stop spread of this disease among the children. This Pandemic forced us to shift from our traditional to virtual classroom. Online education helps students to learn but if this continues then there can be drastic unemployment in the education sector.
4. **Aviation, Tourism and Hospitality sector-** The revenue received from these sectors is approximately 2.5 % to 9.5 % respectively. The revenue of these sector reduced due to strict ban on both domestic and international flights in beginning of this pandemic. In 2020 Major International events like Olympic, Wimbledon, Cannes International Film Festival got cancel which led to huge losses. Due to various restrictions imposed by the Government on hotels, Flights and transportation there was a loss of around 8500 crores in these sectors.
5. **Healthcare Industry-** These pandemic spreads so much fear that it becomes impossible to get access to health which is the fundamental right of the human being. Many hospitals started focusing only on covid-19 patients and due to this many people suffering from major problems like cancer, kidney problems etc. found it difficult to get proper treatment, if this will be continued then death rate from other diseases will be more than compared with corona.
6. **Railway Sector-** The revenue till August 2020 from Railway has declined to 42% as compared to 2019. More than 33000 crore was refunded to the passengers due to cancellation of tickets.
7. **Oil and Gas Industry-** In the starting days of the pandemic, due to lockdown people locked in their home which led to reduce the demand of oil and gas for the vehicle. Industries which run on crude oil also consumed less. This brings a historic drop in the crude oil prices of the last 18 years as it goes down to US $22 per barrel in March from US $ 65 per barrel in January 2020. This helps India's economy to cut on its current account deficit.
8. **E- commerce-** Due to lockdown companies which are running for services on e-commerce platforms like Amazon. Walmart. Big Basket, Grofers etc. have restricted their services on this platform to only sell and distribute Essentials. *E.g., Delhi Police issued curfew passes to delivery agents to keep the supply chain open.*
9. **Exports and Imports-** India's exports and imports April 2020 fell by -36.65% and -47.36% respectively as compared to April 19.
10. **Pharmaceutical and Chemical industry** - These industries mainly depend on imports of raw materials from China. Due to the pandemic, there is a rise in demand for several medicines but companies could not

cope with this demand because of lack of raw material.

4.2 Impact Of Covid-19 Second Wave On Economy

1. The Second wave of coronavirus in India in February 2021 has entered every **household** and has resulted in partial or complete lockdown curfew and strict restrictions have been imposed in many parts of India.
2. The Second wave of coronavirus severely impacted our economy with the closure of offices, shops etc. Economy has been affected with **disruptions in supply chains** and contraction in demand. Many consumers have postponed the larger expenditure on vehicles, electronic goods etc.
3. Due to the second wave, a major **problem faced by businessmen** is skyrocketing prices of raw materials and without any credit. Therefore, businessmen have to face a major revenue gap as they have to sell finished products with a Credit period of more than 2 months.
4. **Accessibility of working capital** was also exceptionally difficult and challenging in this partial lockdown situation. The maintenance of adequate price- cost margins/ profitability is really challenging in the second wave of coronavirus.
5. After the 1st wave of coronavirus people were completely back on track of the routine demand levels but the second wave of pandemic hit the country. No or low-income hit the daily wages and payout across companies. Therefore, **weakening of demand** is a major challenge during the 2nd wave of pandemic.
6. Due to the 2nd wave, the majority of factories, industries etc. are shut. Export orders that affected units were unable to repay loans. Therefore, **retention of full workforce** is a significant challenge during the 2nd wave of coronavirus. Payment of wages, salaries to workers, employees for Businessman is the main problem
7. Temporary closed factories, industries, no or low-income revenue and low demand situation in economy has impacted ability of individuals and businessmen to repay the loans or monthly EMI on time. This **worsened the NPA` situation** in the Banking sector further.

4.3 Strategies/ Focus Areas of Business

1. **Vaccination of employees** not only help to save life but also help in running business and drive the economy to a higher growth trajectory. This is because Vaccination will enhance the spirit of safety, health and Wellness among the business and their employees.
2. Focus should be made to **increase the sales** so as to face the issues and challenges posed by both the waves of coronavirus. It is necessary to study the market scenario and identify the potential customers who could accelerate the sales
3. **Focus on Innovation, research and development** is necessary in business to meet the customer's demand, minimize cost, boosts sales, increase the revenue and profits and among others amid the pandemic have impact on business and economy

4.4 Overall Impact of GDP on Economy

GDP which is the main factor of the economy means Gross Domestic Product.

GDP=C + G + I + (X - N),

Where c- consumption, G- government expenditure, I -Investment,

X-Exports, N- Imports

Consumption is approximately 60% of GDP.

On 31st May, the Indian Government released the data for GDP that during the financial year 20-21, GDP contracted by 7.3%. It is the most severe contraction from the time India got its independence. The reason behind this is obviously lockdown leading to the closing of business units, increasing unemployment rate and a significant decline in domestic consumption.

For the current financial year, the RBI has anticipated growth of 10.5% but the rating agencies across the globe have downgraded it to the impact of the second wave of covid-19. We have hopes of economic revival as vaccination drive has reached 65 crore people, i.e. half of our population. This takes away our fear of the 3rd wave and revival of consumer confidence and spending.

The post Covid Period will be more uncertain than ever with the ever-changing PESTEL (Political, Economic, Social, Technological, Environmental and Legal) factors. The situation in India is deteriorating at a rapid rate so that the Government and business organizations must be ready to face whatever challenges they have in future. This is the new normal and India should be ready to handle the situation.

The following observations were recorded in the economy

a) In the **fourth quarter** of FY 2020, GDP growth rate dropped to as low as 3% which is lowest in the last 10 years
b) **Rate of unemployment** has a risen to 25% in April and May 2020
c) **Inflation rate** has risen to 26.1% in June 2020
d) This pandemic has **disrupted every sector** in the Indian economy from agriculture to aviation & banking also. The fear of third wave of coronavirus makes outlook of these sectors remains negative
e) Sectors like textiles, MSME and E-Commerce can **run smoothly** with certain extensions of that benefit and interest payments.

5. Suggestions

a) **Extreme support** should be given to MSME and startups necessary to save them from the impact of pandemic coronavirus.
b) **Credit disbursement** should be done on priority basis at this critical time by the banking sector.
c) **Reduction in the lending rate** by all the Banks to percolate full effect of cuts in repo rate by RBI. It should be done to reduce the cost of capital, rejuvenate domestic demand and enhance the competitiveness of exporters in the international market.
d) India should target the companies from Japan, US etc. which are interested in shifting their base and **promote Make in India**. This will help India to become the manufacturing hub of the global supply chain and global export powerhouse in future.
e) The cost for covid-19 treatment differs in hospitals all over India which created chaos in the minds of people. The existing Health Insurance should be able to cover the costs. There should be **transparency in national pricing**. e.g., Tamil Nadu Chief Minister Stalin brought covid-19 treatment in private hospitals under government insurance schemes.
f) Government should **strengthen areas** concerning welfare, health, planning, Science. The interest of all Indian citizens to be served by Judiciary and executive unbiased.

6. Conclusion

Due to the outbreak of coronavirus pandemic entire World witnessed an unprecedented economic collapse. Therefore, business organizations are currently facing a challenge of survival. The experience of 1st & 2nd wave have prepared us to face 3rd wave. There is hope of economic revival.

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IMPACT OF ONBOARDING PROCESS ON EMPLOYEES' INTENTION TO LEAVE ORGANISATION DURING THE EARLY DAYS OF EMPLOYMENT

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ABSTRACT

Onboarding process is an exercise conducted by the managers along with the human resource department to introduce a newly hire employee to the organisation and integrating him/ her. The process of onboarding starts even before the employee accepts the offer letter and joins the organisation. Therefore, the entire process is divided into phases. Each organisation develops their own process of onboarding, but essentially undergo these phases. The process of onboarding is always a combination of formal and informal processes.Though each organisation enjoys of flexibility of designing their own onboarding process, but not conducting it properly can lead to problems like poor productivity of newly hired employees or poor involvement and most importantly an employee leaving the organisation at very early stage of employment. The research has been undertaken to identify what causes in relation to onboarding process can lead to intentions of leaving the organisation by a new hire. This research also helps in finding what are the critical activities to be conducted in different phases of onboarding so that the new employees take lesser time to understand the organisation and enhance their performance and productivity.

Important Terms: *Onboarding, Intention to leave, retention, recruitment and selection, new hires*

Introduction

In today's competitive environment it is very important for an organization to hire the employees with right type of skills, experience, attitude and qualification. Therefore, hiring an employee is no more a simple job of offering position with appropriate compensation. The employee hiring is an expensive process today. Therefore, it's the responsibility of the organization to take utmost care to retain these employees. Attractive compensation is no more the only factor which will help in retaining employees; the organization culture plays a key role in employee retention.

The employee, when joins, an organization, he tends to identify and match himself with the culture of the organization. Therefore, it is important to have an efficient and effective on-boarding policy and practices helps the organization to get the best out of the new employee earlier.

Onboarding is a part of Human Resource department activity which is conducted with support of functional department head and employees so as to integrate a new employee by familiarizing him with the organization, its culture and its functioning.

According to report published by Business News Daily (updated on Feb 2020), nearly 35% companies do not have a scientific structure of their onboarding process. More than two-third of human resource manager believe that the opportunities offered by the onboarding process have been underutilized. According to the managers, the impact of poorly managed by onboarding process is not only in lowering productivity and efficiency but also increases employee turnover. In fact, the companies which have an efficient and structured onboarding process, tend to have 50% more employee retention. According to the report an employee reaches to his optimum level of productivity in about eight months after joining the company. Nearly one-fourth of the employees leave the organization within an year which can be reduced by designing an effective onboarding process.

Statement Of Objective

This research is conducted to accomplish the following objectives:

1. To study different phases of Onboarding Process.
2. To develop an understanding of different approaches adopted by organisation to make their newly placed employees an integral part of the organization.
3. To examine the impact of different phases of Onboarding process on the employees

4. To evaluate the impact of onboarding process on employees intention to leave the organization in early days of employment.
5. To find out the successful onboarding strategies been implemented by some organisations.

Research Method Used

This is a qualitative research using empirical technique to identify the impact of onboarding process on the employees intention to leave during their early days of employment.

The sources of data collection are both primary and secondary. The secondary sources are mostly information websites and research articles and theses. Primary data is collected through sample survey technique. The sample units are the employees working in different industries. The sample size is 78.

The primary data collected is represented using percentage table. The hypotheses are tested using chi square technique.

Hypotheses

As the study says that the onboarding process has different phases with different impact on employees' intention to leave. The hypotheses are established to understand whether there is significant impact of the most important, first two, phases.

1. H_0: There is no significant impact of Phase I (pre-placement) of Onboarding process on employees' Intention to leave.
   H_1: There is significant impact of Phase I (pre-placement) of Onboarding process on employees' Intention to leave.
2. H_0: There is no significant impact of Phase II (First week) of Onboarding process on employees' Intention to leave.
   H_1: There is significant impact of Phase II (First week) of Onboarding process on employees' Intention to leave.

Literature Review

Onboarding is also called as Socialization of employee in the organization was first introduced in 1970s.

According to Bauer T. (2010), Onboarding has 4 levels, known as 4Cs. these four Cs are (from lowest to highest level): Compliance, Clarification, Culture and Connection. The short term outcome of onboarding is adjustment of new employee. But in long term this process has multifold benefits like increased job satisfaction, higher organisational commitment, higher performance level, lowered stress and above all lowered employee turnover.

According to Kumar N., Pandey S. (2017), the onboarding process can be divided into four phases. In Phase I (which is a pre-joining phase) the employee gets offer letter and submission of necessary documents by the employee. Some necessary information about the organization is provided. The Phase II begins on the day one and lasts maximum for a week. The employee is inducted with the VMVs of the organization and information about policies, portals and benefits are given to him. Steps are taken so as to make the employee feel at home during this phase. The Phase III is conducted under the supervision of the immediate superior. Here the employee is integrated with the team and employee is briefed about his role and responsibilities. In Phase IV interaction with HR is conducted formal training is provided based on the need of the employee. According to this research the most critical phase is the Phase II which begins from the day 1. If it is not conducted effectively the satisfaction of employees drop down drastically as they do not feel welcomed and the probability of leaving the organization increases drastically.

According to DeMere Nichole Elizabeth (2019), the studies though say that the employees are at highest risk of leaving the organization in the first year of their employment. But effective boarding does not only helps in retaining employees during the first year but also has its rippling effect on their performance and commitment throughout his/her lifecycle. In her study to understand why the new hires leave, she says highest turnover (22%) of new hires happens in first 45 days and the most common reason they quote is that there is a mismatch between their expectations set during recruitment which may be in relation to job profile, purpose and contribution, support they expected from management and above all the culture mismatch.

According to Leung Isaac (2018), the early resignation of an employee is both expensive and demoralizing. Hence, onboarding should be taken as an opportunity to make the new hire feel valued, respected and appreciated so that they have positive job experience right from the day one. The survey conducted by Glass Door states that nearly 84% employees feel like leaving the organization in general and this happens due to dissatisfaction and disappointments in the current role or current organization. This feeling is likely to be more common in newly hired employees as they are unclear not only about their role but also about the organization's brand power. Onboarding does not end with a warm welcome on day one but may be continued for weeks as study reveals the employees are at highest risk of leaving within first six months.

According to Daniel M. Francesca Gino and Bradley (2013), for making the onboarding process more effective, the process should be designed keeping in mind the individual identity rather than pushing them to accept organizational culture. The onboarding team should encourage employees to find ways to use their unique skills. Properly designed onboarding can prove to be an investment which will help in reducing turnover and enhancing engagement.

Theresa (2021) in her research conducted on Municipalities, breaks down the benefits into four, that is, increased tenure in the organization, increased motivation and involvement, enhanced level of productivity achieved faster and more positive attitude towards organisation and job. According to the researcher, implementation should stretch for one year so as to understand the needs and expectations so as to retain him/her for longer time.

According to Vikki Ali (2020), though the organisations claim that the initial orientation and onboarding is done to make the employees efficient and productive faster, but the more prominent reason is to retain the talent. The companies which invest more in this process enjoys more engaged employees. The new hires are very perceptive during their early days, hence poorly organised onboarding can lead to negative impact on employee productivity, engagement and retention.

Julie Kuepers (2021) in her online article covers the changes which has happened in the way onboarding is conducted. She explains that neither orientation nor training is same as onboarding. Onboarding is a broader perspective. The researcher also explains in detail the contents of pre joining and post joining onboarding process. Referring to research article by Work Institute Article voluntary employee turnover in July 2020 was higher than that of April 2020. During this pandemic the new hires find it difficult to feel a sense of belongingness. Organisations need to create an online mobile experience, so that the new hires virtually feel the culture of the organisation. They can create their own onboarding platforms for better and faster efficiency.

According to Chillakuri B.(2020), when dealing with young generation the manager has to make the employee understand the significance of their role in the organisation and the space provided to them for innovation and creativity so that they feel connected to the organisation's mission and vision. Explaining organisational values and socially responsible behaviour will attract the young new hires towards the organisation. they should be also clarified about their career advancement prospects and learnings during their stay in the organisation. Especially during the first few months frequent discussions with the manager and feedback to the young new joinees is also motivating.

Bell Ashley (2021) in a featured online article states that the process of onboarding starts right from the time of recruitment where employees should be transparently told about the company's vision, mission, policies and importantly what is expected from the employee. It should be followed by a visit to the physical space where the employee will be working. In the offer letter along with mentioning the role and responsibilities of the employee, the employer should also express a welcoming attitude towards the new hire. After acceptance of the offer letter and before joining, the new hire should be provided with a schedule of his/her early days along with role relevant information. Day one is the most crucial day not only for the new hire but also for the employer. A welcoming briefing in the morning and debriefing at the end of the day can make a difference and give better understanding to both. The first week should include a new hire announcement and meeting and greeting with important people of the organization. Checks should be done after a week, a month and after two months to make sure that the new hire is settling gradually.

Primary Data Presentation

The primary data was collected using sample survey technique. The questionnaire comprised of 15 qualitative questions.

1. The respondents belong to different industries like education, insurance, banking and finance, health care, logistics etc.
2. Majority of the respondents belonged to the age group of 20 to 30 years or 30 to 40 years
3. The initiative taken by organisations for Phase I of onboarding process:

Percentage Table 1

INTENTION TO LEAVE IN EARLY DAYS		NOT BRIEFED ABOUT PROFILE	NOT BRIEFED ABOUT POLICIES	NOT INTRO TO COLLEAGEUES	NO REPORTING STRUCTURE
NO	49	28.57	36.73	22.45	22.45
YES	29	65.52	65.52	34.48	41.38
TOTAL	78	42.31	47.44	26.92	29.49

Source: Primary data collected

4. The initiative taken by organisations for Phase II of onboarding process:

Percentage Table 2

Intention to leave the organisation in early days		No time allotted to interact with colleagues	No briefing about companies philosophy and culture	Superior not involved in problem solving	Nobody to help and guide
NO	49	34.69	51.02	8.16	8.16
YES	29	48.28	55.17	51.72	31.03
TOTAL	78	39.74	52.56	24.36	16.67

Source: Primary data collected

Data Analysis And Interpretation:

Hypotheses Testing:
The hypotheses are tested using Chi Square testing technique.

1. H_0: There is no significant impact of Phase I (pre-placement) of Onboarding process on employees' Intention to leave.

H_1: There is significant impact of Phase I (pre-placement) of Onboarding process on employees' Intention to leave.

Intention to leave in early days		Not briefed about profile		Not briefed about policies		Not intro to colleageues		No reporting structure	
		observed	Expected	Observed	expected	observed	expected	observed	expected
NO	49	14.00	20.73	18.00	23.24	11.00	13.19	11.00	14.45
YES	29	19.00	12.27	19.00	13.76	10.00	7.81	12.00	8.55
TOTAL	78	33.00		37.00		21.00		23.00	

Calculated Value of χ^2 is 12.247 while the table value of χ^2 is 7.815 for degree of freedom 3 and level of significance 5% (0.05). As calculated value is higher than table value of χ^2, therefore we reject Null Hypothesis (H_0).

Interpretation: There is a significant impact of Phase I of onboarding process on employees' intention to leave during the early days of employment in the organisation.

2. H_0: There is no significant impact of Phase II (First week) of Onboarding process on employees' Intention to leave.

H_1: There is significant impact of Phase II (First week) of Onboarding process on employees' Intention to leave.

Intention to leave the organisation in early days		No time allotted to interact with colleagues		No briefing about companies philosophy and culture		Superior not involved in problem solving		Nobody to help and guide	
		observed	expected	Observed	expected	observed	expected	observed	expected
NO	49	17	19.47	25	25.76	4	11.93	4	8.17
YES	29	14	11.52	16	15.24	15	7.06	9	4.83
TOTAL	78	31		41		19		13	

Calculated Value of □ ^{2} is 20.837 while the table value of □ ^{2} is 7.815 for degree of freedom 3 and level of significance 5% (0.05). As calculated value is higher than table value of □ ^{2}, therefore we reject Null Hypothesis (H_0).

Interpretation: There is a significant impact of Phase II of onboarding process on employees' intention to leave during the early days of employment in the organisation.

Findings and Conclusion

The research conducted and the outcome verified on the basis of primary data are the basis of following conclusion:

1. Though every organisation have their unique way of operationalizing the onboarding process, it is important to understand that the impact of different phases of onboarding is different on employees.
2. The employees took longer time to settle were more likely to leave the organisation is early days.
3. To reduce the number of employees leaving the organisation is early stage of employment in any organisation its important to understand the factors responsible for developing intention to leave the organisation.
4. The onboarding process can be divided broadly into four phases for ease of identifying steps and outcome.
5. The first phase begins even before an employee joins the organisation. It needs to be conducted during the time of recruitment, selection and placement of employees. It helps in bringing clarity about the vision, mission and values of the organisation and also the expectation of the organisation from the new hire.
6. It is during this phase the employee develops expectations which are based on this part of onboarding. The employee develops intention to leave organisation if he thinks the image created during this time was unrealistic.
7. Phase II of onboarding is the most critical phase. It has direct and stronger impact as employee tends to be physically present in the organisation and requires support of colleagues, superior and the system.
8. It was however found that there was no significant impact of phase III and IV on employee's intention to leave. It definitely has more impact on productivity of the employees during their early days in organisation.

Recommendation

Based on the findings of the research, following recommendations can be made for attaining fast integration of new hires in an organisation.

1. The employees should be briefed about their profile, company's vision, mission, values and philosophy during the early stage of selection process itself. This will help employees to identify themselves with the organisation and also verify their fitment into the culture of the organisation.
2. During the selection process the employee should be educated with the importance of his/her role in the organisation. This will help employee feel important and also see his role in the holistic picture of the organisation.
3. During the first week of employment, the new hire should be provided with tasks and opportunity where he/she can interact with peer group and develop a rapport with them.

4. The superior should take care that the new hires are closely supervised and mentored time to time.
5. Peer to peer training or handholding by reporting officer is required during the first month of employment.
6. The new hire should be asked to share his/her experience with reporting officer at least twice during the first three months of employment. At the same time, the reporting officer should provide the new hire with his/ her feedback with complete transparency and honesty.

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A STUDY ON SME CUSTOMER ACCEPTANCE WITH RESPECT TO ONLINE BANKING SERVICES DURING PANDEMIC ERA WITHIN KALYAN-RURAL REGION

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ABSTRACT

The outbreak of Corona virus has affected various segments of the economy. One of these is the SME's sector. SME consist of the Small and Medium Enterprise sector which contributes to a significant portion of the GDP in India. According to the Central Statistics Office(CSO) the MSME's sector contributes @30.27% in all India GDP in 2020-21. Being a highly unorganised sector consisting of large number of micro-sized units, the sector is highly prone to economic crisis. During this pandemic time, banking sector is also adversely affected due to Covid regulations, insufficient staff, inadequate digital maturity, pressure on the existing infrastructure as banks find it difficult to provide financial services. The SME's are also in line with other bank customers finding it difficult while dealing with such banking services during this pandemic era. During the COVID 19 situation the Government had announced a lockdown from March 2020 to August 2020. Due to this most of the firms and organizations were closed. In line with these indications, most banks in the affected countries had reduced the opening hours of their branches and they recommended their customers to use online banking. This study paper focuses on such problems faced by SME's with respect to online banking within KDMC region. For this purpose, few selected SME's are considered for data collection through an structured questionnaire method. After doing an analysis, it is found that Most of the SME's under survey initially faced certain problems for online banking transactions but gradually they learned to resolve the problems and now became used to the online banking transactions during the pandemic era. Therefore, it can be concluded that the prospects of online banking transactions especially in case of SME's are good and progressive. The respondents felt completely safe from the COVID 19 virus in the online payment of bills and fund transfer.

Keywords: *Small and Medium Enterprise, COVID 19, Problems, Prospects, online banking*

1. Introduction

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture.

Covid-19 is a virus developed in 2019 from the corona family virus. It is spreading across the world since Dec 2019 by the close contact of infected person or fomits of Covid-19. It is spreading very fast across the world from Wuhan(An State of China). World Health Organization and most of the countries including India have already declared as a pandemic and have advised their citizens to protect themselves by maintaining social distancing.

Though the concept of 'online banking' is old but due to the adverse effect of 'Covid 19' this concept has become a common practice in the day to day working schedules of banking customers and so is the case with SME's too. Online banking can be done without physically visiting the bank branch and it can make the transaction through an electronic basis without the exchange of any tangible commodity with maintaining social distance. Online banking is a concept in which the bank gives online access to its customer of his account on request.

SME stands for Small and Medium Enterprises. The SME definition in India as per section 7 of Micro, Small & Medium Enterprises Development Act, 2006 is based on the investment amount as per the sectors these cater to. The two types of SMEs- manufacturing and services, are classified as-

The limit for investment in plant and machinery / equipment for manufacturing / service enterprises, as notified, vide S.O. 1642(E) dtd.29-09-2006 are as under:

Manufacturing sector-Investment in Plant & Machinery	
Small Enterprises	More than 25 lakh rupees but does not exceed 5 crore rupees
Medium Enterprises	More than 5 crore rupees but does not exceed 10 crore rupees

Service sector- Investment in equipment	
Small Enterprises	More than 10 lakh rupees but does not exceed 2 crore rupees
Medium Enterprises	More than 2 crore rupees but does not exceed 5 core rupees

2. Research Methodology

2.1 Statement of the Problem

The concept of online banking has become a common practice during this Covid-19 outbreak. Due to reduced work time, limited banking staff, inadequate digital maturity, pressure on the existing infrastructure as banks find it difficult to provide financial services and government regulations for Covid-19, the practice of online banking is getting accepted by most of the bank customers. But in case of SME's this has created certain problems during lockdown announced by government. Like other bank customers, most of the SME customer's find it difficult. Therefore, a need is felt to study on such problems and how these customers have resolved the same. Accordingly, the future prospects of online banking can be predicted and for the same, necessary recommendations can be made.

2.2 Scope of the Study

In this research study, Online banking practices followed by SME customers are being considered and thereby an attempt is made to highlight the problems faced and the techniques used to overcome those problems by these customers. The study will help SME's and other customers for designing the methods of resolving problems with respect to online banking.

2.3 Significance of the Study

It is essential for every bank to go for self-evaluation with respect to online banking options offered to its customers and focus on the problems faced by customers especially SME customers. This will help them to improve their online services. This may help the bank officials too for understanding the expectations of the customers.

2.4 Limitations of the Study

1. The information furnished by the SME customers may or may not be true.
2. The sample selected may not be representing to the entire population.
3. The information is collected within a short period.
4. The study area was restricted to Kalyan-Rural(KDMC region) in Thane district of Maharashtra.

2.5 Objectives of the Study

1. To review the role of online banking during pandemic era.
2. To highlight the problems of selected SME's with respect to online banking services.
3. To focus on the techniques used to resolve such problems by selected SME's.
4. To suggest possible measures to have better future prospects of online banking services for SME's customers.

2.6 Hypothesis

Null Hypothesis

There is no significance difference among the SME customers' acceptance with respect to online banking services during pandemic era within Kalyan-rural region.

Alternative Hypothesis

There is significance difference among the SME customers' acceptance with respect to online banking services during pandemic era within Kalyan-rural region.

2.7 Design of Study

The Research Design is undertaken for the study is Descriptive one. A study, which wants to portray the characteristics of a group or individuals or situation, is known as Descriptive study. It is mostly qualitative in nature.

2.8 Data Collection Method

Survey method is considered the best method for data collection of data and the tools used for data collection are Questionnaire. This method is quite popular particularly in case of big inquiries. Private individuals, research works, private and public organizations and even government are adopting it.

In this method a questionnaire is sent to the SME customers concerned with a request to answer and return the filled questionnaire. A questionnaire consists of a number of question involves both specific and general type.

2.9 Sources of Data

The two sources of data collection are namely Primary & Secondary:-

Primary Data

The Primary source of data was collected through survey method with the help of a questionnaire. The questionnaire includes the question drafted for the enquiry about the customer friendly online services and the problems faced by such SME customers to avail the services.

Proper care was taken to frame the questionnaire in such a manner it should be easily understood in view of educational level of customers. Generally 24 questions are prepared and asked to the SME customers of KDMC region.

Secondary Data

The Secondary data was collected from the banking industry journals and magazines, literature available on the topic, information available on web-links & Newspaper cuttings, published articles and different books on banking services.

2.10 Sampling Design

Universe	:1,152
Sample Element	:SME's Customers
Sample Size	:100 Samples
Sample Test	:Percentage Method and Statistical Tools (Single Factor-Anova)
Sample Media	:Questionnaire(Interval scale)
Analysis method	:Graphs & Diagram, Statistical Techniques(Anova)

3. Review of Literature

1. **Mayank Jindal and Dr. Vijay Laxmi Sharma (2020)** – "It has found that online banking playing an important role in the Covid-19 period to protect the people. All type of people using online banking feeling safe in the online payment from Covid-19 virus. As per the sampling and response, people feel 89.12% safe in using online banking. People felt completely safe from the Covid-19 virus in the online payment of bills, fund transfer and other banking transactions.
2. **Bhavani T.A.(2010)** highlights the issue of quality employment, generation by the SSIs and negates the short term attitude of increasing the volume of employment generation compromising with quality. The author argues that employment generation by the SSIs may be high in quantitative term but very low in quality. Technological up gradation would enable the small firms to create quality employment improving remuneration, duration and skill. This structural shift may reduce the rate of employment generation in the short run would ensure high-income employment generation in the long run.
3. **Dr. Asif Pervej (2020)** - The worldwide spreads of COVID have been hampered. The COVID impacted every industry across the globe in recent months. As industries attempt to recover, there is a need for new strategic initiatives and higher preparation. Banks and the wider financial services sector are facing multiple challenges from the ongoing global impact of COVID-19 pandemic is an u economy. Banks must continue to leverage technology and build flexibility in their infrastructure to navigate these challenges.
4. **Mr. Rambabu Cherukur & Mr. Sivakumar S (2020)-** In this pandemic, there is a need to create more awareness among the public. Digital platform usage by the public can become a greater solution to the non-flexibility problems. To study the changes happening in the field of banking due to covid19.To analyze customer perception towards the usage online banking during pandemic in.To

know their satisfaction and opinion about banking services.

5. **Dr. Yogesh D Mahajan (2020)**-During the COVID-19 era all the SME' are struggling. Their biggest problems have been declining demand and broken supply chain. Yet there is hope for the change. After the dust settles, SME's find it necessary, with time to stay competitive, to evolve and alter. The responses to this issue include the introduction of protection procedures, sanitation and sanitization methods, an updated sourcing policy, the incorporation of new vendors, the streamlining of their product portfolio, a more responsive evaluation of supply chain resilience, an analysis of disaster or emergency management plans. In this way SME's can cope with the coronavirus pandemic.

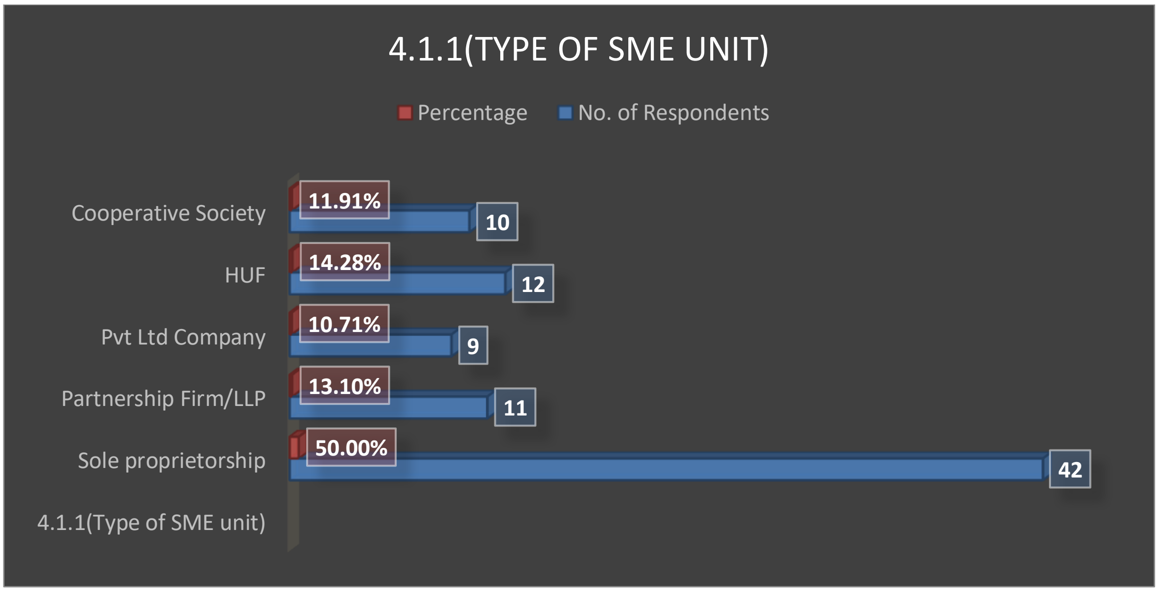
4. Data Collection & Analysis

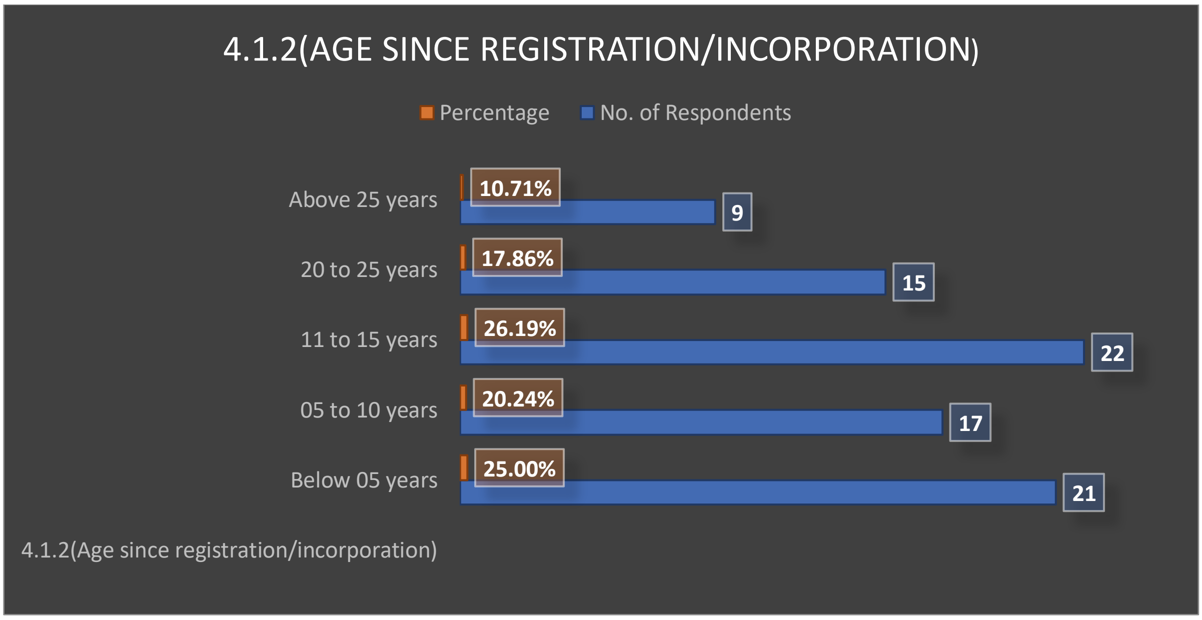
- It is to be noted that the sample size for the purpose of data collection is decided as 100 SME Customers but only 84 respondents have filled the questionnaire completely and gave their responses.
- Therefore, the analysis is based on the available 84 responses.

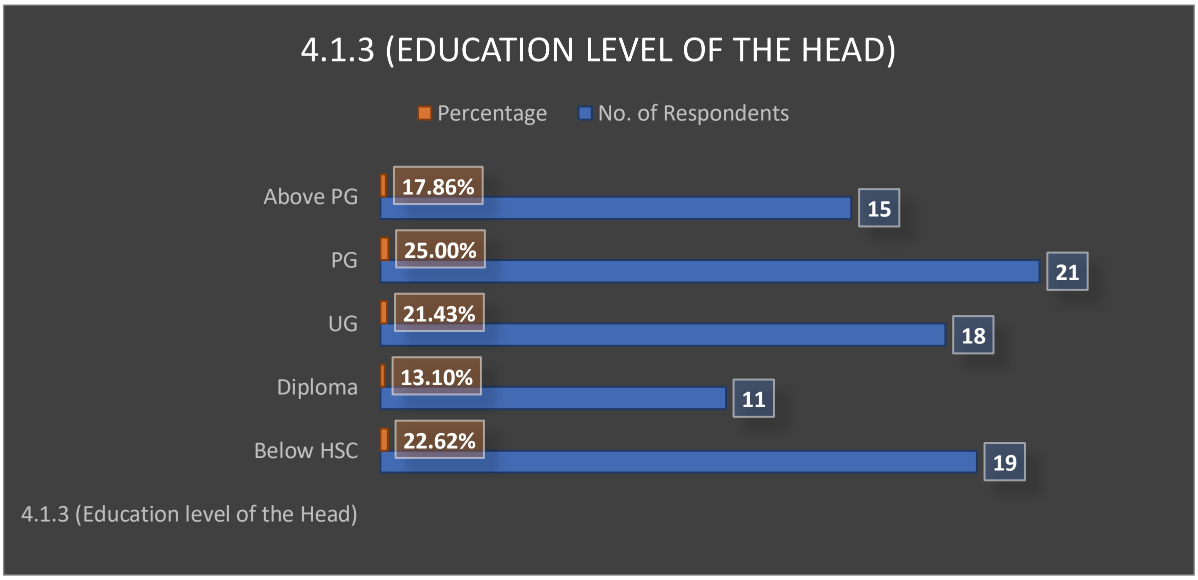
Table- 4.1 (Profile Variable)

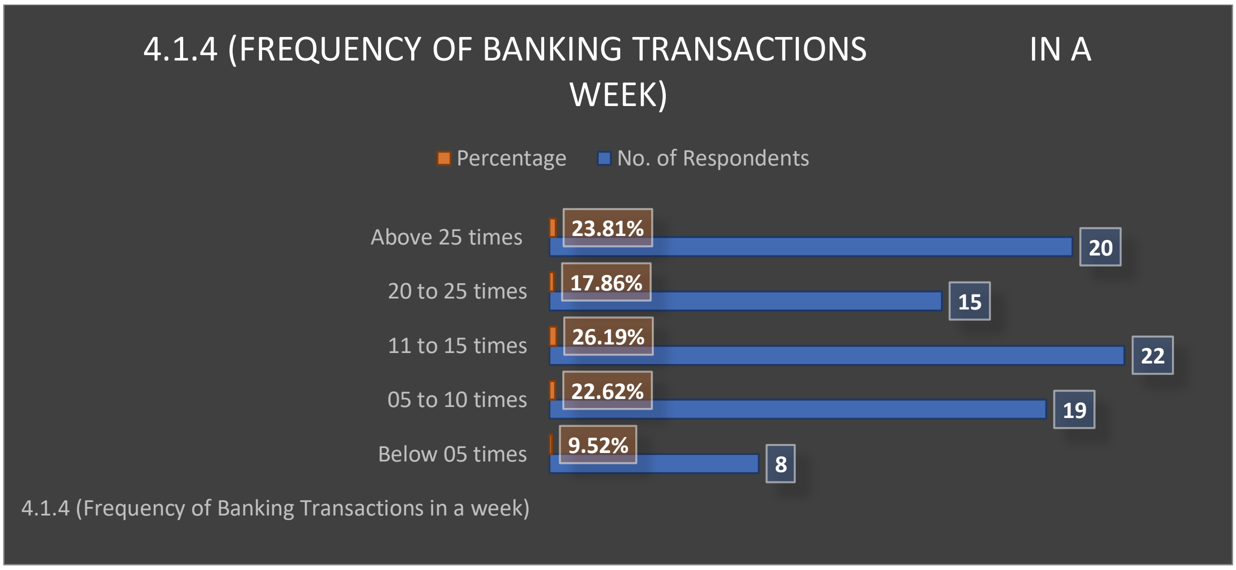
Profile Variables	No. of Respondents	Percentage
4.1.1(Type of SME unit)		
Sole proprietorship	42	50.00%
Partnership Firm/LLP	11	13.10%
Pvt Ltd Company	09	10.71%
HUF	12	14.28%
Cooperative Society	10	11.91%
4.1.2(Age since registration/incorporation)		
Below 05 years	21	25.00%
05 to 10 years	17	20.24%
11 to 15 years	22	26.19%
20 to 25 years	15	17.86%
Above 25 years	09	10.71%
4.1.3 (Education level of the Head)		
Below HSC	19	22.62%
Diploma	11	13.10%
UG	18	21.43%
PG	21	25.00%
Above PG	15	17.86%
4.1.4 (Frequency of Banking Transactions in a week)		
Below 05 times	08	09.52%
05 to 10 times	19	22.62%
11 to 15 times	22	26.19%
20 to 25 times	15	17.86%
Above 25 times	20	23.81%
4.1.5 (Annual Profit as to Turnover)		
Less than 1,00,000	06	07.14%
1,00,000 to 3,00,000	27	32.14%
3,00,000 to 5,00,000	25	29.76%
Above 5,00,000	26	30.96%

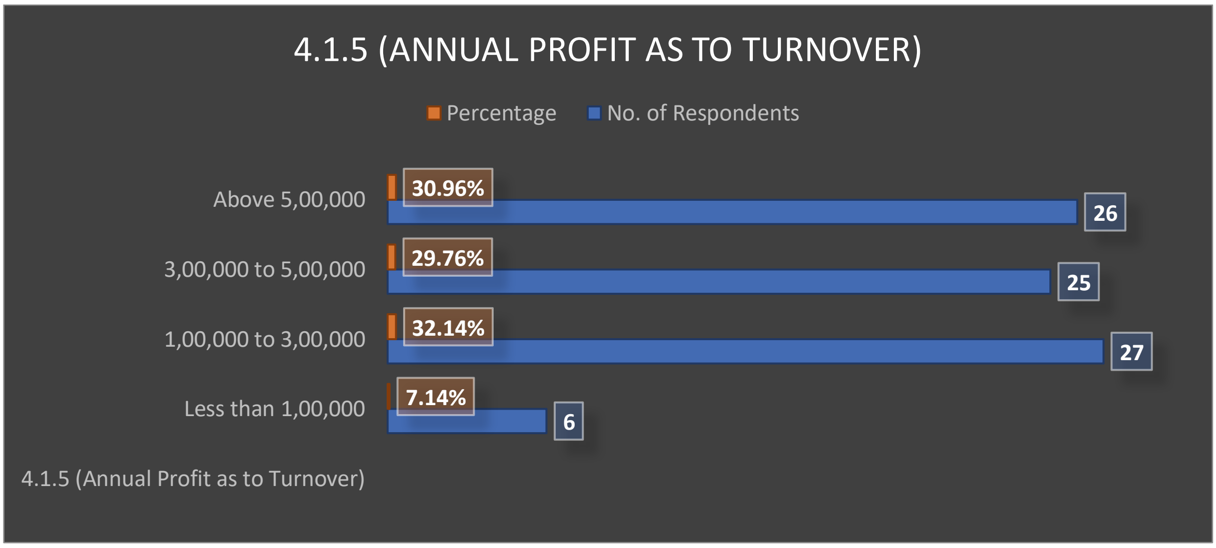
(Source: Primary DATA-based on 84 respondents)


4.1.1(TYPE OF SME UNIT)
Percentage
No. of Respondents
Cooperative Society
HUF
Pvt Ltd Company
Partnership Firm/LLP
Sole proprietorship
4.1.1(Type of SME unit)
11.91%
10
14.28%
12
10.71%
9
13.10%
11
50.00%
42


4.1.2(AGE SINCE REGISTRATION/INCORPORATION)
Percentage
No. of Respondents
Above 25 years
20 to 25 years
11 to 15 years
05 to 10 years
Below 05 years
4.1.2(Age since registration/incorporation)
10.71%
9
17.86%
15
26.19%
22
20.24%
17
25.00%
21


4.1.3 (EDUCATION LEVEL OF THE HEAD)
Percentage
No. of Respondents
Above PG
PG
UG
Diploma
Below HSC
4.1.3 (Education level of the Head)
17.86%
15
25.00%
21
21.43%
18
13.10%
11
22.62%
19





Analysis

- ✓ It seems from above details regarding profile of the Respondents that 42 (50.00%) of the total respondents are Sole Proprietors, 22 (26.19%) of the total respondents are in between the age group of 11 to 15 years, 21 (25.00%) of the total respondents are having Managing Executive as PG qualification, 22 (26.19%) of the total respondents are attempting for banking transactions upto 11 to 15 times during a week, 27 (32.14%) of the total respondents are having annual profit in the range of Rs.1,00,000 to Rs.3,00,000.
- ✓ Only 09 (10.71%) of the total respondents are Pvt Ltd company, Only 09 (10.71%) of the total respondents are above the age of 25 years, Only 11 (13.10%) out of total respondents are Diploma holders, Only 08 (9.52%) of the total respondents are attempting banking transactions below 5 times, Only 06 (7.14%) of the total respondents are having annual profit as to turnover less than Rs.1,00,000/-.
- ✓ It seems from above analysis that the 84 SME's respondents who were participated in the survey are from mixed profile having frequent need of banking transactions and through which those respondents are being covered who are running their business/profession as sole entrepreneur and understand the importance of online banking practices during Covid-19 era.

Table-4.2 Level of acceptance of the respondents for online Banking services under study
SA- Strongly Agree A-Agree N-Neutral DA-Disagree and SDA- Strongly Disagree

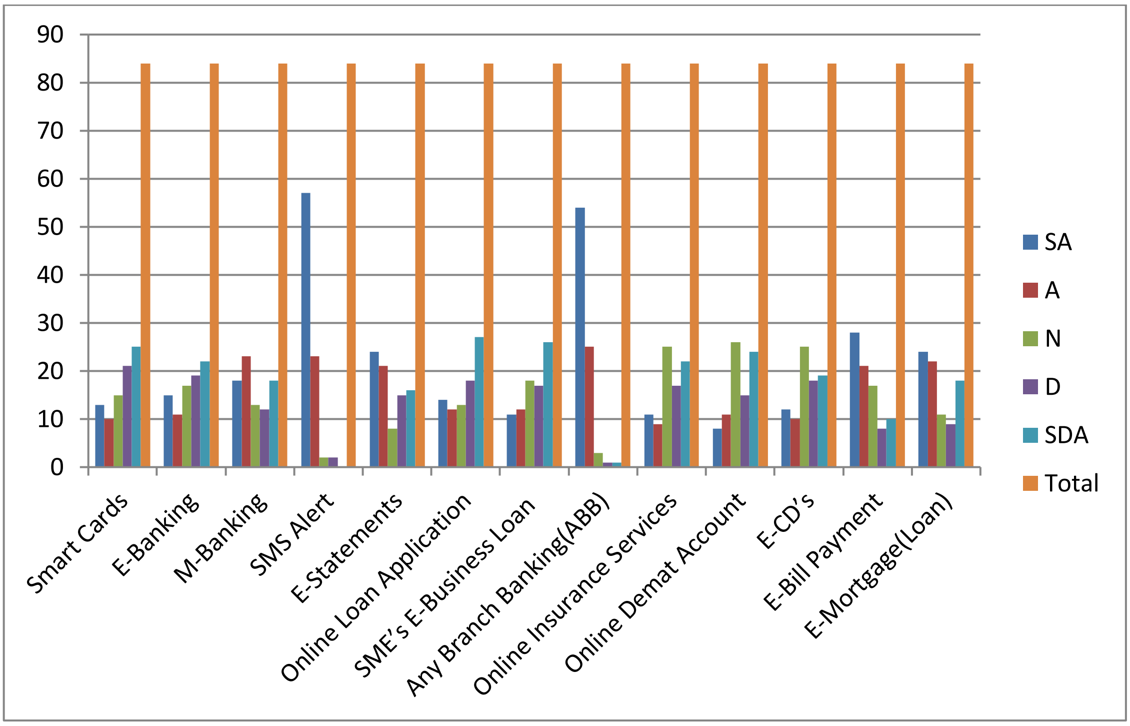
Online Banking services	SA	%	A	%	N	%	D	%	SDA	%	Total	Total %
Smart Cards	13	15.48	10	11.90	15	17.86	21	25.00	25	29.76	84	100
E-Banking	15	17.86	11	13.10	17	20.24	19	22.62	22	26.19	84	100
M-Banking	18	21.43	23	27.38	13	15.48	12	14.29	18	21.43	84	100
SMS Alert	57	67.86	23	27.38	2	2.38	2	2.38	0	0.00	84	100
E-Statements	24	28.57	21	25.00	8	9.52	15	17.86	16	19.05	84	100
Online Loan Application	14	16.67	12	14.29	13	15.48	18	21.43	27	32.14	84	100
SME's E-Business Loan	11	13.10	12	14.29	18	21.43	17	20.24	26	30.95	84	100
Any Branch Banking(ABB)	54	64.29	25	29.76	3	3.57	1	1.19	1	1.19	84	100
Online Insurance Services	11	13.10	9	10.71	25	29.76	17	20.24	22	26.19	84	100
Online Demat Account	8	9.52	11	13.10	26	30.95	15	17.86	24	28.57	84	100
E-CD's	12	14.29	10	11.90	25	29.76	18	21.43	19	22.62	84	100
E-Bill Payment	28	33.33	21	25.00	17	20.24	8	9.52	10	11.90	84	100
E-Mortgage(Loan)	24	28.57	22	26.19	11	13.10	9	10.71	18	21.43	84	100

(Primary DATA - based on Number of Respondents-84)

Analysis

- ✓ From the above analysis, it is interpreted that out of the total 84 respondents in survey, 27 (32.14%), 26 (30.95%), 22 (26.19%) respondents are found strongly disagree with certain online banking services offered under study such as Online Loan Application, SME's E-Business Loan, Online Insurance services. The reason could be the profile and region of such respondents being selected for study.
- ✓ Out of the total 84 respondents involved, majority are strongly agree with SMS Alert and Any Branch Banking services under study during Covid-19 era. As per the above analysis, 57 respondents(67.86%) are found strongly agree with SME Alert and 54(64.29%) are found strongly agree with Any Branch Banking services.
- ✓ Through a bird view study, except few services, it seems that on an average 60% to 70% SME customers are found disagree with the online banking services during Covid-19 era and have preferred to visit the bank branch. The reason could be the respondents belonging to rural region location and from low educational background.
- ✓ Another reason could be the profile of such SME units(50.00% of the respondents belong to sole proprietorship) and therefore, they may not be having sufficient technical knowledge to avail the benefits of online banking services.

Figure-4.2



(Source: Primary DATA- based on Number of Respondents-84)

4.3 Statistical Technique Analysis(Single Factor-Anova)

Anova: Single Factor						
SUMMARY						
Groups	Count	Sum	Average	Variance		
Column 1	13	289	22.23077	253.359		
Column 2	13	210	16.15385	38.97436		
Column 3	13	193	14.84615	60.30769		
Column 4	13	172	13.23077	41.35897		
Column 5	13	228	17.53846	78.4359		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	611.1692	4	152.7923	1.617069	0.181688	2.525215
Within Groups	5669.231	60	94.48718			
Total	6280.4	64				

Interpretation (Testing of Hypothesis)

The above table 4.3 shows the single factor anova analysis of level of customer acceptance *VS* online banking service products. From the analysis it is clear that the 'p' values (.181688) which is greater than 0.05.

Therefore, the null hypothesis is accepted and It is interpreted that '**There is no significance difference among the SME customers acceptance with respect to online banking services during pandemic era within Kalyan-rural region."**

4.4 Other than above analysis, certain other problems were reported by respondents-SME customers during survey:-

a. More than 50% SME respondents have complained for occasional breakdown of the concerned bank application while attempting for banking transactions.
b. Around 30% to 50% SME customers have reported for non-availability of Call center customer care executives while making any inquiry or asking for certain help.

c. Around 10% to 20% SME respondents have reported their inability to upload the digital documents(scanned images) of ID/Residence proof & others due to file-size limitations.
d. Around 40% to 50% respondents during survey have accepted their technical illiteracy to avail the online banking services through E-banking or M-banking options.

Suggestions & Conclusions

1. The banks are recommended to provide easy loan options with less documentation in online mode and frequent updating to be done to all such applicants at each completed steps of loan approval or the option of e-tracking of loan application is to be provided.
2. As far as possible the banks need to appoint more customer care executives who should be made available during working hours to provide online support to SME customers.
3. The services such as online account opening, Insurance and demate needed to be upgraded as per the requirements of SME customers.
4. The banks are advised to call SME customers for certain workshop or online banking support sessions to attend and clarify any queries/problems if they have on time to time basis.
5. The banks should provide hands-on training videos available on its web-link to understand the steps for availing various online banking services.
6. Thus, it can be concluded that the acceptance level of a major segment of the SME Customers towards online banking practices within Kalyan-Rural region during pandemic era does not seem positive and satisfactory except few banking services products. Therefore, the banks in this region are recommended to create awareness for online banking services products among the SME customers and provide assistance to those who are opting for the same.

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IMPACT OF COVID-19 ON RURAL HOUSING AND MGNREGA IN KARNATAKA

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ABSTRACT

Lockdown imposed in India due to Covid-19 has had an adverse impact on the Indian economy. India is basically an agrarian economy and the rural areas contribute substantially to the national income. In India majority of wage workers work under private contractors and therefore lost their livelihood due to lockdown. There were nearly fifty lakhs houseless rural families in Karnataka according to Census 2011. With this background the present study is conducted to know the impact of Covid-19 on rural housing and MGNREGA in Karnataka. Data collected and used for the study purpose was purely secondary. Findings of the study reveals that there has been significant difference between the target given and number of houses constructed before and after Covid-19 under various government housing schemes. In case of rural housing decline in construction of houses was found after Covid-19 pandemic hit to India. But, under MGNREGA, number of work and employment provided to households has been augmented to minimize the adverse effect of Covid-19 on employment.

Keywords: *Covid-19, rural housing, employment and MGNREGA.*

Introduction

The Covid-19 pandemic created a once-in-a-century worldwide crisis in 2020 – a unique collapse where 90% of countries are expected to experience a reduction in GDP per capita. Faced with unique uncertainty at the beginning of the pandemic, India dedicated on saving lives and livelihoods by its preparedness to take short-term pain for long-term gain. India's response halted from the caring principle advocated expressively in the Mahabharata that 'Saving a life that is in jeopardy is the origin of dharma'. The World is facing the crisis today is unique in many ways. Firstly, the health crisis-brought global recession is in contrast with earlier global recessions which were driven by confluences of a wide variety of determinants, including financial crises (the Great Depression in 1930-32; 1982; 1991; 2009), severe movements in oil prices (1975; 1982), and wars (1914; 1917-21; 1945-46). When faced with enormous uncertainty, policies must be designed with the objective of minimizing large losses by selecting the policy that would be optimal under the worst-case scenario (Hansen and Sargent, 2001). This assumed significance given the significant uncertainty around the critical parameters that a priori made it difficult for policy makers to weigh the health benefits of various strategies against their economic damages (Barnett et al, 2020).

The COVID-19 pandemic has brought about unprecedented change in societies and amplified many socio-economic crises. India has witnessed a massive crisis among the migrant workers which resulted in a severe blow to the livelihood of millions of migrant workers. Most migrant workers are daily-wage earners, and absence of work for extended periods makes it difficult to afford the cost of living.

Objectives of the Study

This study has been conducted to achieve the following objectives:

1. To assess and analyze the impact of COVID 19 on Rural Housing Schemes and MGNREGA.
2. To evaluate the funds sanctioned and utilized before & after COVID 19 on Rural Housing Schemes and MGNREGA.

Methodology of the Study

The study attempts to evaluate the funding of government on rural housing and MGNREGA before and after COVID 19 in Karnataka. The study also tries to analyze the impact of COVID 19 on completion of construction of rural houses under various housing schemes in Karnataka. Secondary data was collected for conducting the study.

Literature Review

Housing for all is a significant national agenda of the Government of India. The Rural population is the backbone of the country's economy. However, the size of rural housing shortage in the country is developing as an acute and unique challenge considering the varied magnitudes of the rural landscape and lifestyle. As per the twelfth Five Year Plan, the total housing shortage in rural areas is estimated at 43.67 million units. Of these, approximately, 39.30 million units (90 per cent of the rural housing shortage) relate to the Below Poverty Line population (BPL) [Ravindra, P. S., & Rao, C. T. (2013).

Bharti, M. (2019), concluded that insufficient financial resources allocation by the Central and State governments and Non-availability of land were the major impediments for rural housing development.

Ghosh, M. (2017), Estimations of regression coefficients of the compound indices and individual indicators of rural infrastructure disclose that better-quality physical and social infrastructure and livelihood opportunities augment agricultural productivity and output, improve literacy and life expectancy and decrease poverty and infant mortality. The results showed that the relative importance of various infrastructures, suggest that the government should prioritize further investments in electricity, roads, irrigation, housing and telecommunications to enhance complete welfare.

Vasudevan, G., Singh, S., Gupta, G., & Jalajakshi, C. K. (2020), in their case study for reorienting a small portion of MGNREGA spending to create micro-entrepreneurs out of the 'reverse migrating' masons, electricians, plumbers and others in rural areas who can directly contribute to augmenting health and sanitization infrastructure in the likely new normal. This would provide relief to those whose livelihoods have been severely impacted and eventually lower dependence on public finances.

Paliwal, M., Pawar, J., & Nistala, N. (2021), opined that the benefits of MGNREGA programme made it an attractive proposition in times of COVID-19. MGNREGA has become very essential in the current scenario. The advantages of the program made an attractive proposition during the COVID-19 crisis and reverse migration.

On the basis of literature reviewed from different sources it has been noted that no sufficient studies related to impact of COVID 19 on rural housing infrastructure development and MGNREGA in Karnataka have been carried out. There is no significant literature with regard to impact of COVID 19 on rural housing and MGNREGA in Karnataka.

Rural Housing

Housing is an elementary and very essential need for every citizen. Housing offers social security and position in the society. Economically Weaker Section (EWS) housing schemes such as Basava Vasathi Yojana, Pradhana Mantri Awas Yojana(G), Devraj Urs Housing Scheme and Dr.B.R. Ambedkar Nivas Yojana are being executed in the rural areas to provide housing to shelterless people. As per the Census 2011, 40,61,572 families are houseless families in rural areas. An amount of ₹.2544 crores is provided for the implementation of different housing schemes as against this, ₹.1316.44 crore has been released and ₹.563.74 crore has been spent till the end of November 2020 for construction of 61,551 houses. Rajiv Gandhi Housing Corporation Limited has been established as a nodal agency to implement all the State and Central Government sponsored housing schemes for economically and socially weaker sections of the society both in rural and urban areas.

Ashraya Yojana / Basava Vasathi Yojana

This scheme was announced during 1991- 92 to provide housing for rural house less poor. The beneficiaries were carefully chosen by the Ashraya Committees controlled by the local MLA till 2004-05. From 2005-06, the beneficiaries are selected by Gram Panchayaths through Gram Sabhas as per the Panchayat Raj Amendment Act. Out of the total target, 30% is reserved for SCs, 10% for STs and 10% for minority beneficiaries and other scheme 50% of the target has been kept for SCs/STs. Rural Ashraya Scheme was retitled as as Basava Vasathi Yojana during 2010-11. The unit cost was fixed at ₹. 1.50 lakh from 2013-14, of which ₹. 1.20 lakh is subsidy and remaining ₹. 30,000 being the beneficiary contribution. Totally 26.86 lakh houses have been constructed in Karnataka from 2001-02 to 2019-20 under the scheme.

Table 1: Progress made under the scheme Ashraya Yojana or Basava Vasathi Yojane from 2014-15 to 2020-21

	Karnataka			
Years	Target (no.)	Completed (no.)	% of completion to the target	Expenditure (in crore)
2015-16	165000	113375	68.71	1371.28
2016-17	145000	123535	85.20	1561.58
2017-18	170000	127971	75.28	1821.5
2018-19	160000	147125	91.95	1954.1
2019-20	50000	64197	128.39	598.54
2020-21 (upto Nov 2020)	50000	36505	73.01	340.35

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

When percentage of completion to the target given was observed, all the years did not meet the target except 2019-20 (128.39%). But when target given was observed, before COVID 19 the target given to construct houses under Basava Vasathi Yojana was very high. The total target given for the years 2017-18 & 2018-19 was 330000 houses and that of 2019-20 & 2020-21 was 100000 houses. It shows that **69.69% reduction** in total target given for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19. When it comes to expenditure made during 2017-18 & 2018-19 was **₹.**3775.6 crores and that of 2019-20 & 2020-21 was **₹.**938.89 crores. It shows that **75.13% reduction** in total expenditure made for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19.

Dr. B.R. Ambedkar Nivasa Yojana

It is being introduced from 2015-16 in both Rural and Urban areas for providing housing facility to the houseless families of Schedule Castes and Schedule Tribes. Subsidy of **₹.**1.75 lakh and **₹.**2.00 lakh provided in rural areas and urban areas respectively.

Table 2: Progress made under the scheme Dr. B R Ambedkar Nivasa Yojana from 2014-15 to 2020-21

	Karnataka			
Years	Target (no.)	Completed (no.)	% of completion to the target	Expenditure (in crore)
2015-16	0	0	0	0
2016-17	48000	12813	26.69	564.69
2017-18	90000	95660	106.29	1549.56
2018-19	102000	58883	57.73	1018.25
2019-20	35000	24994	71.41	282.02
2020-21 (upto Nov 2020)	40000	16298	40.75	183.9

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

When percentage of completion to the target given was observed, all the years did not meet the target except 2017-18 (106.29%). But, when target given was observed, after COVID 19 pandemic the target given to construct houses under this scheme was very less. The total target given for the years 2017-18 & 2018-19 was 192000 houses and that of 2019-20 & 2020-21 was 75000 houses. It shows that **60.94% decline** in total target given for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19. When it comes to expenditure made during 2017-18 & 2018-19 was 2567.81 crores and that of 2019-20 & 2020-21 was 465.92 crores. It shows that **81.86% decline** in total expenditure made for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19.

Indira Awas Yojana/Pradhana Mantri Awas Yojana (Gramin)

It is a Centrally Sponsored housing Scheme introduced during 1989-90 for rural houseless households (BPL families). 60% of the target is reserved for SCs/STs, 15% for minorities and remaining 25% for general category households. The subsidy amount fixed per house is of ₹.1.20 lakh, of which Centre contribution will be ₹. 72,000 and State Contribution will be ₹. 48,000. For SC's/ST's, Karnataka Government is giving an additional amount of ₹. 30,000.

Table 3: Progress made under the scheme Indira Avas Yojana/Pradhana Mantri Avas Yojana (PMAY-G) from 2014-15 to 2020-21

Karnataka

Years	Target (no.)	Completed (no.)	% of completion to the target	Expenditure (in crore)
2015-16	115000	100514	87.4	1263.89
2016-17	115000	96030	83.5	1175.08
2017-18	85000	64690	76.12	888.64
2018-19	44000	56136	127.58	669.1
2019-20	42000	14682	34.96	157.63
2020-21 (upto Nov 2020)	41000	7004	17.08	75.2

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

When percentage of completion to the target given was observed, all the years did not meet the target except 2014-15 (104.1%) & 2018-19 (127.58%). But, when target given was observed, after COVID 19 pandemic the target given to construct houses under this scheme was very less. The total target given for the years 2017-18 & 2018-19 was 129000 houses and that of 2019-20 & 2020-21 was 83000 houses. It shows that **35.66% decline** in total target given for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19. When it comes to expenditure made during 2017-18 & 2018-19 was 1557.74 crores and that of 2019-20 & 2020-21 was 232.83 crores. It shows that **85.05% decline** in total expenditure made for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19.

Devraj URS Housing Scheme

This scheme was introduced in 2014 to offer shelter to the people of distinctive category i.e. leprosy cured persons, physically handicapped, devadasis, nomadic tribes, HIV Affected families, people affected by communal riots, exploits, transgenders, widows, orphans living on foot-path, etc. who are residing in rural and urban areas. The unit cost per house for general category will be ₹ 1.20 lakhs and for SC/ST beneficiaries it will be ₹.1.50 lakhs.

Table 4: Progress made under the scheme Devaraj Urs Housing Scheme from 2014-15 to 2020-21

Karnataka

Years	Target (no.)	Completed (no.)	% of completion to the target	Expenditure (in crore)
2015-16	5000	4754	95.08	73.94
2016-17	14448	14183	98.16	223.25
2017-18	15000	15634	104.23	171.61
2018-19	12000	6783	56.53	90.56
2019-20	3500	2782	79.49	40.38
2020-21 (upto Nov 2020)	3500	1743	49.8	25.3

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

When percentage of completion to the target given was observed, all the years did not meet the target except 2017-18 (104.23%). But, when target given was observed, after COVID 19 pandemic the target given to construct houses under this scheme was very less. The total target given for the years 2017-18 & 2018-19 was 27000 houses and that of 2019-20 & 2020-21 was 7000 houses. It shows that **74.07% decline** in total target given for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19. When it comes to expenditure made during 2017-18 & 2018-19 was 262.17 crores and that of 2019-20 & 2020-21 was 65.68 crores. It shows that **74.95% decline** in total expenditure made for the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19.

Initiatives of Government for Rural Infrastructure Funding during COVID-19 pandemic

In India rural sector has seen the phenomenon of reverse migration during complete lockdown imposed due to COVID 19. To mitigate the adverse effects of lockdown on rural economy Government India announced stimulus financial packages. The Pradhan Mantri Garib Kalyan Package was the first of measure announced in March, 2020 included cash transfers of upto ` 1000 in two installments of 500 each to the existing old aged, widowed and disabled beneficiaries under the National Social Assistance Programme (NSAP). An amount of 2814.50 crore was released to 2.82 crore NSAP beneficiaries. An amount of 500 each was transferred for three months electronically into bank accounts of the women beneficiaries in PM Jan Dhan Yojana, totaling about 20.64 crores. Free distribution of gas cylinders to nearly 8 crore families for three months was also commenced. In the second step of stimulus measures undertaken under Atmanirbhar Bharat Abhiyaan , an additional 40,000 crore was allocated for Mahatma Gandhi NREGS to help generate nearly 300 crore person-days to address the need for more work for the returning migrant workers as well as to take care of the monsoon season. A total of 311.92 crore person-days have been generated and a total of 65.09 lakh individual beneficiary works and 3.28 lakh water conversation related works have been completed in the current financial year as on 21st January 2021. Wages under Mahatma Gandhi NREGA was increased from ₹ 182 to ₹ 202 w.e.f. 1st April, 2020, which would provide an additional amount of ₹ 2000 annually to a worker.

Mahatma Gandhi National Rural Employment Guarantee Scheme

Mahatma Gandhi National Rural Employment Guarantee Act came into force from 02-02-2006. It was notified on 7th September 2005. The scheme was being implemented as centrally sponsored on a cost sharing basis between Centre and State Governments in 90:10 ratio. Labour and material ratio has to be kept at 60:40. The main objectives of the Scheme-

1. To provide not less than 100 days of unskilled manual work as a guaranteed employment in a Financial Year to every household of rural areas as per demand resulting in formation of productive assets of recommended quality and durability.
2. To strengthen the livelihood resource of the rural poor.
3. To ensure pro-actively social inclusion.

MGNREGA is a powerful tool for ensuring comprehensive growth in rural areas through its impact on social protection, security of livelihood and democratic employment.

Table 5: Progress Achieved under MGNREGA from 2015-16 to 2020-21

Years	Available Funds (in Crores)	Expenditure (in Crores)	Person-days (in lakhs)	Employment Provided Households (In lakhs)	Work (in lakhs)		
					Undertaken	Completed	Under Progress
2015-16	1717.74	1824.90	599.73	12.38	11.39	2.89	8.5
2016-17	3092.34	3317.09	915.47	18.2	11.11	2.18	8.93
2017-18	3097.82	3007.61	860.04	19.06	10.24	3.74	6.5
2018-19	3097.82	3619.01	1047.05	21.10	10.22	3.83	6.39
2019-20	6044.71	4748.14	1119.13	22.38	6.99	3.31	3.68

2020-21 As on 24-12-2020	6850.20	4349.83	1146.84	29.34	11.05	2.6	8.44

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

From the above table it is clear that in the years 2019-20 & 2020-21 highest funds were available compared to all other years. The total funds available for the years 2017-18 & 2018-19 was 6195.64 crores and that of the years 2019-20 & 2020-21 was 12894.91 crores. It reveals that available funds were **increased by 108.13%** in the years 2019-20 & 2020-21 compared to the years 2017-18 & 2018-19. Total Expenditure made for the years 2017-18 and 2018-19 was 6626.62 crores and that of the years 2019-20 and 2020-21 was 9097.97 crores. After Covid -19 pandemic hit to India, expenditure was increased by 2471.35 crores **(37.29%**). Total persondays generated during 2017-18 and 2018-19 was 1907.12 lakhs and that of 2019-20 and 2020-21 was 2265.97 lakhs. Net increase in persondays during 2019-20 and 2020-21 was 358.85 lakhs (**18.82 %).** Total employment provided households for the years 2017-18 and 2018-19 was 40.16 lakhs and that of 2019-20 and 2020-21 was 51.72 lakhs. The net increase in total employment provided households was 11.56 lakhs (**28.78%)** during the years 2019-20 and 2020-21.

Table 6: Physical Progress under MGNREGA from 2015-16 to 2020-21

Year	Employment Provided Households (In lakhs)	Households (HH) Completed 100 Days of Employment	% of HH completed 100 days of work	Average number of person-days provided per Household
2015-16	12.38	133467	10.78	48
2016-17	18.2	197062	10.83	50
2017-18	19.06	30214	1.60	45.07
2018-19	21.10	21213	1.00	49.57
2019-20 (up to Nov 2019)	22.38	21241	0.95	42
2020-21 As on 24-12-2020	29.34	30028	1.02	42.33

Source: Economic Survey of Karnataka for the years 2015-16 to 2020-21.

Under MGNREGA every needy household should get 100 days of employment every year. But, the target was not reached since the inception of the scheme. Despite, government has failed to give 100 days of employment to the needy households; the scheme has created its positive impact on rural households**.** In the years 2017-18, 2018-19, 2019-20 (up to Nov 2019) & 2020-21 (As on 24-12-2020) only 1.6%, 1%, 0.95% and 1.02% households completed 100 days of work respectively.

Findings of the Study

- **Table 7:** Percentage decline in the target given & total expenditure made during 2019-20 & 2020-21 in comparison to 2017-18 & 2018-19 under every housing scheme is shown in the following table:

Name of the Scheme	% decline in target given	% decline in total expenditure
Ashraya Yojana / Basava Vasathi Yojana	69.69	75.13
Dr. B.R. Ambedkar Nivasa Yojana	60.94	81.86
Indira Awas Yojana/Pradhana Mantri Awas Yojana (Gramin)	35.66	85.05
Devraj Urs Housing Scheme	74.07	74.95

- **Table 8:** Percentage increase in Funds available, Expenditure made, Person-days Generated & Employment Provided HHs during 2019-20 & 2020-21 in comparison to 2017-18 & 2018-19 under MGNREGA is shown in the following table:

Particulars	Percentage increase
Funds available	108.13
Expenditure made	37.29
Person-days	18.82
Employment Provided HHs	28.78

Finally, the analysis of the study reveals that expenditure made in construction of houses under all government housing schemes has been declined after COVID 19 whereas under MGNREGA, there has been significant increase in Funds available, Expenditure made, Person-days Generated & Employment Provided HHs.

Conclusion

Funding in social infrastructure played a vital role in India's economic development. The government is enthusiastic to invest in social sector such as education, providing employment opportunity, healthcare, skill development, housing, sanitation etc. in order to bring overall enhancement in socio-economic indicators and achieving Sustainable Development Goals. Inspite of COVID-19 epidemic, public expenditure on social sector has improved in 2020-21 and efforts sustained through Aatma Nirbhar Bharat Rojgar Yojana, higher allocation under MGNREGA, Garib Kalyan Rozgar Abhiyan etc. To conclude, MGNREGA has become a boon to rural people during COVID 19.

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ENHANCING DESTINATION ATTRACTIVENESS - A KEY TO OVERCOME COVID-19 DISRUPTION

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ABSTRACT

Tourism development has potential to contribute positively to the economy of a region. However, the sudden outbreak of COVID-19 pandemic has brought with it an unprecedented disruption in the domestic as well as international tourism and hospitality industry. To overcome this disruption and reap the benefits of tourism again, it is highly essential that people (tourists) should choose the place/ region as their tourist destination. The study, from the review of literature, identified destination attractiveness as an antecedent of destination choice. The destination attractiveness was further attributed to three dimensions - destination support services (13 factors), destination attractions (15 factors) and people-related factor (11 factors). The purpose of this study is to identify and rank the factors on the basis of their relative importance as assigned by the respondents. The factors were ranked using the relative importance index (RII) method based on the perceived importance as stated by 119 respondents on a 5-point rating scale. The study provides implications for tourism marketers and tourism literature to understand priority factors that must be focused upon to enhance destination attractiveness in order to overcome the setback of COVID-19 pandemic and subsequent revival of domestic tourism.

Introduction and Review of Literature

Over the decades, tourism is one of the fastest growing sectors in economies across the globe *("Why Tourism? | UNWTO", n.d.).* However, in many countries, the economic importance of tourism is relatively low and tourism goals are not high on the political agenda *(Daoudi & Mihalič, 1999)*. But in India there is high focus on this sector mainly because it gives enormous contribution in terms of employment generation and earning of foreign exchange for the country. As per the annual report 2019-20 of the Ministry of Tourism, Government of India, the tourism sector contributed 5.06% to the country's GDP in the year 2016-17. Also, 12.75% of the total working population in India resulting in 87.50 million individuals is employed in the tourism sector during the year 2018-19. However, due to the sudden outbreak of the COVID-19 pandemic followed by the implementation of various curbs to prevent its spread by the government of almost all economies have brought the entire tourism sector to a standstill. Moreover, the prospects of worldwide recovery to 2019 levels seems gloomy until 2023 (Behsudi, 2020).

As per the annual report 2019-20 of the Ministry of Tourism, Government of India, domestic tourism continues to be an important contributor to the tourism sector and plays a pivotal role in the overall development of the tourism sector of the country where 1854.93 million domestic tourist visits were recorded all over the country during the year 2018. Domestic tourism offers the main chance for driving recovery and supporting the tourism sector (OECD, 2020). Therefore, the present study will be focusing on domestic tourism. However, considering the prevalent traveling restrictions and health risks, the study focused on Raigad district as it was easily accessible and known to the researcher. Raigad district is also a hub for several destinations and also has a rich historical and cultural heritage.

If tourists prefer one destination then it automatically enhances the competitiveness and life cycle of that particular destination (Plog, 1974). It is a general notion that choice of a tourist destination is highly influenced by tourist preference. In other words, tourists' preference acts as an antecedent to destination choice. In the words of a senior tourism ministry official "a major tourism destination will be chosen depending on its popularity among tourists, availability of land and other factors" (The Times of India, 2017). Several studies have established that tourists usually choose a destination with the most favorable image (Gartner, 1989; Leisen, 2001; Dadgostar and Isotalo, 1996). Destination image directly affects the travel behavior and also plays a critical role in the destination choice process (Bonn et al., 2005). Tourists frame a favourable image of a destination if they find the destination attractive which subsequently makes the destination a popular choice among tourists. Hence, destination attractiveness, being a subjective term, requires careful consideration. Destination attractiveness can be defined as how an individual perceives the ability of a particular destination in fulfilling his required benefits (Mayo & Jarvis, 1981). Higher the perceived attractiveness of a destination among the tourists, higher are the chances of tourists choosing that particular destination over the other alternatives. (Vengesayi, Mavondo & Reisinger, 2009).

Many researchers have categorized destination attributes into groups (Ferrario, 1979; Lew, 1987; Leiper, 1990; Ritchie & Zins, 1978). However, to measure the destination attractiveness, the present study focuses on the classification established in the study by Vengesayi, Mavondo & Reisinger (2009). According to their study, destination attractiveness mainly comprises three main dimensions viz., destination support services, destination attractions and people related factors. Thus the diagrammatic representation of the theory in the context of present study can be given as follows:

Figure 1: Contextual framework of destination attractiveness

The first dimension is destination support services which mainly includes all the necessary physical utilities like accommodation, transportation, electricity and communication facilities. (Vengesayi, Mavondo & Reisinger, 2009).

The next dimension in the conceptual framework is destination attractions which include all forms of natural and created (man-made) resources, culture, heritage, history, customs, architectural features, traditional artwork, cuisine, music, and handicrafts that attract travellers (Crouch & Ritchie, 1999; Goeldner & Ritchie, 2003; Walsh-Heron, 1990; Vengesayi, Mavondo & Reisinger, 2009). The most ideal destination attractions are those that are rare, inimitable, and only available at a particular destination or at very few destinations (Vengesayi, Mavondo & Reisinger, 2009).

The third dimension in the above framework is people related factor. Tourism is a labor-intensive industry that frequently involves the interaction between people (Wright, Dunford & Snell, 2001). Tourists usually meet and interact with locals while visiting a destination which plays a pivotal role in developing tourists' perceptions regarding destination attractiveness (Vengesayi, Mavondo & Reisinger, 2009). Thus people related factor involves behaviour of locals and staff involved in the hospitality/ tourism sector of that particular area with the tourists.

The present study is a sincere attempt to identify and rank the factors on the basis of their relative importance as assigned by the respondents so as to get an insight into the factors that require priority focus in order to overcome the setback of COVID-19 pandemic and subsequent revival of domestic tourism.

Objectives of the Study

Based on the above discussion, following were set as the objectives of the present study:

1. To identify and rank factors explaining dimensions of destination attractiveness based on perceived relative importance.
2. To provide construct-wise ranking of factors based on their perceived relative importance.
3. To provide suggestions based on the findings of the study.

Research Methodology

Sample	People belonging to 20 years and above who have visited at least one tourist place in the district considered for the study.
Sampling Technique	Snowball Sampling

Sample Size (n)	119 Out of 123 respondents, 4 forms were excluded as they did not provide their consent to be a part of the study.		
Data Collection Tool	Well-structured questionnaire [responses collected via google form]		
Questionnaire Design			
Dimension	Destination Support Services (DSS)	Destination Attractions (DA)	People related factor (PRF)
No. of factors (39)	13	15	11
Response scoring	Responses recorded on 5-point rating scale ranging from *"not at all important"* to *"very important"*		
factors selected for the study			
Dimension 1: Destination Support Services (DSS)			
DSS1 - Quality of road system	DSS8 - Quality of food		
DSS2 - Traffic Congestion	DSS9 - Quality of accommodation		
DSS3 - Adequate transport network	DSS10 - Variety of accommodation		
DSS4 - Adequate internal transport	DSS11 - Cost of accommodation		
DSS5 - Accessibility of attraction sites	DSS12 - Availability of good network coverage		
DSS6 - Adequate clean water	DSS13 - Availability of internet service		
DSS7 - Adequate electricity supply			
Dimension 2: Destination Attractions (DA)			
DA1 - National Parks / Wildlife Sanctuaries	DA9 - Availability of amusement / water parks		
DA2 - Pleasant weather	DA10 - Availability of adventure activities		
DA3 - Natural wonders/ scenery	DA11 - Availability of variety of attractions		
DA4 - Forts	DA12 - Shopping facilities		
DA5 - Site of historical prominence	DA13 - Traditional arts		
DA6 - Artistic & architectural features	DA14 - Celebration of festivals/ events		
DA7 - Availability of water sports	DA15 - Local cuisine		
DA8 - Availability of nature-based activities			
Dimension 3: People related factor (PRF)			
PRF1 - Willingness of locals to help tourists	PRF7 - Safety at attraction sites		
PRF2 - Attitude of locals towards tourists	PRF8 - Availability of police patrols		
PRF3 - Friendliness of locals towards tourists	PRF9 - Hygiene standard		
PRF4 - Attitude of (hotel) staff towards tourists	PRF10 - Personal health safety		
PRF5 - Employee's knowledge of local attractions	PRF11 - Adequate medical facilities		
PRF6 - Peaceful environment			
Data Analysis Technique	Relative Importance Index (RII) was used to calculate the ranks based on the level of importance as perceived by respondents.		

Data Analysis and Interpretation

Profile of respondents

Table 1 Profile of respondents

Classification Criteria	Categories	No. of Respondents (Count)	No. of Respondents (%)
Gender	Male	55	46.22
	Female	64	53.78
Total		119	100.00
Age (in years)	21-30	53	44.54
	31-40	36	30.25
	41-50	14	11.76

	> 50	16	13.45
Total		119	100.00
Monthly family income (in Rs.)	10,000 and below	22	18.49
	10,001-20,000	23	19.33
	20,001-30,000	18	15.13
	30,001-40,000	8	6.72
	40,001 & above	48	40.33
Total		119	100.00

Source: Primary Data

The profile of respondents of the study can be seen in table 1. Out of 119 respondents, 55 (46.22%) were male and 64 (53.78%) were female. Age-wise, majority of respondents belongs to the age-group of 21-30 years, that is, 53 respondents (44.54%); 36 respondents (30.25%) belong to age group 31-40 years; 14 (11.76%) respondents were in 41-50 years' age group and remaining 16 respondents (13.45%) were more than 50 years of age. As per the income-wise classification, 22 respondents (18.49%) were having monthly family income of Rs. 10,000 and less; 23 respondents (19.33%) were having monthly family income in the range of Rs. 10,001 to Rs. 20,000; 18 respondents (15.13%) had monthly family income in the range of Rs. 20,001 to Rs. 30,000; 8 respondents (6.72%) had monthly family income in the range of Rs. 30,001 to Rs. 40,000; and the remaining 48 respondents (40.33%) had monthly family income of greater than Rs. 40,000.

Reliability

Cronbach's alpha was used to verify the internal reliability of the items used in the study (Nunnally, 1978). The Cronbach's Alpha value of greater than 0.6 is generally accepted in social science research. Since the Cronbach's value of all the constructs in the study are above the acceptable value of 0.6 (refer table 2), all the constructs are therefore deemed to be highly reliable for the study.

Table 2 Reliability of constructs

Construct	No. of items	Cronbach's Alpha	Remark
Destination Support Services	13	0.954	Reliable
Destination Attractions	15	0.923	Reliable
People Related Factor	11	0.972	Reliable

Source: Primary Data

Relative importance index (RII) - Concept and formula

Relative Importance Index (RII) is used to determine the relative importance of quality factors involved (Azman et al., 2019). The points of rating scale used is equal to the value of weighting given to each factor by the respondent. The formula to calculate RII (in %) is as follows (Khaleel & Nassar, 2018):

$$\text{RII (\%)} = \frac{1*n1 + 2*n2 + 3*n3 + 4*n4 + 5*n5}{A*N}$$

where,

n1 = number of respondents who selected "not at all important"

n2 = number of respondents who selected "slightly important"

n3 = number of respondents who selected "important"

n4 = number of respondents who selected "fairly important"

n5 = number of respondents who selected "very important"

A = Highest weight in the research = 5

N = Total number of respondents = 119

The RII obtained from the above equation was converted into percentage and then used for ranking the factors.

Relative importance index (RII) - Destination Support Services (DSS)

Under the dimension of destination support services (DSS), 13 factors were identified. The corresponding RII (in %) for each factor is mentioned in table 3. Out of these 13 factors, the factor of - "adequate electricity supply" ranks first with RII of 83.36%. This is followed by "quality of food" (RII - 83.19%) and "adequate clean water" (RII - 83.03%) as second and third important factors respectively. Thus, from the perspective of destination support services, priority should be given to adequate provision of electricity, clean water and quality of food in order to enhance the destination's attractiveness.

Table 3 RII of DSS

Sr. No.	Factors	Respondent scores					RII	RII (%)	Rank
		1	2	3	4	5			
1	DSS1 - Quality of road system	17	12	30	76	335	0.7899	78.99	4
2	DSS2 - Traffic Congestion	13	32	39	88	275	0.7513	75.13	9
3	DSS3 - Adequate transport network	4	28	72	84	280	0.7866	78.66	6
4	DSS4 - Adequate internal transport	6	32	78	88	245	0.7546	75.46	8
5	DSS5 - Accessibility of attraction sites	6	20	60	128	255	0.7882	78.82	5
6	DSS6 - Adequate clean water	5	24	36	84	345	0.8303	83.03	3
7	DSS7 - Adequate electricity supply	5	26	30	80	355	0.8336	83.36	1
8	DSS8 - Quality of food	8	4	63	80	340	0.8319	83.19	2
9	DSS9 - Quality of accommodation	5	24	75	108	250	0.7765	77.65	7
10	DSS10 - Variety of accommodation	5	62	90	76	170	0.6773	67.73	12
11	DSS11 - Cost of accommodation	8	34	72	96	230	0.7395	73.95	11
12	DSS12 - Availability of good network coverage	8	32	54	128	225	0.7513	75.13	9
13	DSS13 - Availability of internet service	18	44	63	88	180	0.6605	66.05	13

Source: Primary Data

Note: 1 = Not at all important, 2 = Slightly important, 3 = Important, 4 = Fairly important,

5 = Very important

Relative importance index (RII) - Destination Attractions (DA)

Under the dimension of destination attractions (DA), 15 factors were identified. The corresponding RII (in %) for each factor is mentioned in table 4. Out of these 15 factors, the factor of - "pleasant weather" ranks first with RII of 80.34%. This is followed by "natural wonders / scenery" (RII - 79.50%) and "availability of variety of attractions" (RII - 74.12%) as second and third important factors respectively. Thus, from the perspective of destination attractions, priority should be given to maintaining and improving sites having natural attractions and pleasant weather to enhance the destination's attractiveness.

Table 4 RII of DA

Sr. No.	Factors	Respondent scores					RII	RII (%)	Rank
		1	2	3	4	5			
1	DA1 - National Parks / Wildlife Sanctuaries	7	38	111	112	140	0.6857	68.57	5
2	DA2 - Pleasant weather	7	18	51	112	290	0.8034	80.34	1
3	DA3 - Natural wonders/ scenery	6	14	69	124	260	0.7950	79.50	2
4	DA4 - Forts	11	56	108	104	90	0.6202	62.02	14
5	DA5 - Site of historical prominence	10	56	102	124	80	0.6252	62.52	11
6	DA6 - Artistic & architectural features	11	58	93	120	90	0.6252	62.52	11
7	DA7 - Availability of water sports	17	52	78	132	85	0.6118	61.18	15
8	DA8 - Availability of nature-based activities	12	32	102	136	115	0.6672	66.72	6
9	DA9 - Availability of amusement / water parks	18	40	99	108	105	0.6218	62.18	13
10	DA10 - Availability of adventure activities	14	32	96	148	100	0.6555	65.55	8
11	DA11 - Availability of variety of attractions	4	32	66	184	155	0.7412	74.12	3
12	DA12 - Shopping facilities	10	54	87	80	165	0.6655	66.55	7
13	DA13 - Traditional arts	8	62	99	104	105	0.6353	63.53	9
14	DA14 - Celebration of festivals/ events	12	50	102	116	95	0.6303	63.03	10
15	DA15 - Local cuisine	9	38	63	132	185	0.7176	71.76	4

Source: Primary Data

Note: 1 = Not at all important, 2 = Slightly important, 3 = Important, 4 = Fairly important, 5 = Very important

Relative importance index (RII) - People related factor (PRF)

Under the dimension of people related factor (PRF), 11 factors were identified. The corresponding RII (in %) for each factor is mentioned in table 5. Out of these 11 factors, the factor of - "peaceful environment" ranks first with RII of 85.88%. This is followed by "adequate medical facilities" (RII - 83.70%) and "personal health safety" (RII - 83.19%) as second and third important factors respectively.

Thus, from the perspective of people related factor, priority should be given to creating a peaceful ambience and ensuring health and safety standards at tourist sites to enhance the destination's attractiveness.

Table 5 RII of PRF

Sr. No.	Factors	Respondent scores					RII	RII (%)	Rank
		1	2	3	4	5			
1	PRF1 - Willingness of locals to help tourists	3	26	48	156	240	0.7950	79.50	8
2	PRF2 - Attitude of locals towards tourists	3	32	51	120	265	0.7916	79.16	9
3	PRF3 - Friendliness of locals towards tourists	4	28	48	112	285	0.8017	80.17	7
4	PRF4 - Attitude of (hotel) staff towards tourists	3	28	54	92	305	0.8101	81.01	6
5	PRF5 - Employee's knowledge of local attractions	4	40	81	96	220	0.7412	74.12	11
6	PRF6 - Peaceful environment	3	16	45	72	375	0.8588	85.88	1
7	PRF7 - Safety at attraction sites	8	22	27	72	365	0.8303	83.03	4
8	PRF8 - Availability of police patrols	8	24	51	92	295	0.7899	78.99	10
9	PRF9 - Hygiene standard	4	28	39	88	330	0.8218	82.18	5
10	PRF10 - Personal health safety	4	22	39	100	330	0.8319	83.19	3
11	PRF11 - Adequate medical facilities	2	32	27	92	345	0.8370	83.70	2

Source: Primary Data

Note: 1 = Not at all important, 2 = Slightly important, 3 = Important, 4 = Fairly important, 5 = Very important

Relative importance index (RII) - Top 10 overall factors

Table 6 Top 10 important factors influencing destination attractiveness

Sr. No.	Factors	Factor group	RII	RII (%)	Rank
1	Peaceful environment	PRF	0.8588	85.88	1
2	Adequate medical facilities	PRF	0.8370	83.70	2
3	Adequate electricity supply	DSS	0.8336	83.36	3
4	Quality of food	DSS	0.8319	83.19	4

5	Personal health safety	PRF	0.8319	83.19	4
6	Adequate clean water	DSS	0.8303	83.03	6
7	Safety at attraction sites	PRF	0.8303	83.03	6
8	Hygiene standards	PRF	0.8218	82.18	8
9	Attitude of (hotel) staff towards tourists	PRF	0.8101	81.01	9
10	Pleasant weather	DA	0.8034	80.34	10

Source: Primary Data

When all the 39 factors identified from the extant literature were taken together, the rankings of each factor was calculated and the top 10 factors are listed in table 6. The “peaceful environment" factor had the highest RII of 85.88%. The factor at the tenth position was the factor of “pleasant weather” with an RII of 80.34%. 6 out of the top 10 factors belonged to the factor group of people related factor (PRF) followed by destination support services (DSS) with 3 factors. The factor group of destination attractions (DA) had only 1 factor in the top 10 rankings. Thus it can be concluded that to enhance the destination attractiveness for tourists, the people related factors should be given priority followed by destination support services and lastly destination attractions.

Recommendations from the Study

Based on the above findings, following suggestive recommendations are given:

1. Efforts should be taken in improving health and safety measures at each tourist site, e.g. increase in police patrolling, easy access to first aid or basic medical treatments.
2. A certain certification standard (like ISO standards, star rating, etc.) should be implemented to ensure a high level of hygiene in hotels/ restaurants/ food joints, etc.
3. Meditation and yoga centres in a natural environment setup should also be developed for tourists since a peaceful ambience / atmosphere is highly sought after by them during their visit.
4. The places where tourists will stay (hotels / row houses / villas) should offer adequate supply of electricity, clean water and good quality of food. Besides, such places should either be developed in areas having good weather conditions and easy accessibility to various attraction sites (especially natural attractions like hill stations) or should focus on having a green landscape or pleasant scenery to attract more tourists.

The above recommendations are suggestive, but not exhaustive, list of initiatives that can be taken for enhancing the destination attractiveness of various sites of Raigad district.

Limitations of the study and scope for further study

The study is subject to following limitations:

1. The study is restricted to responses from only domestic tourists who have visited at least one tourist site in Raigad district only.
2. The sample size of 119 respondents is considered to be sufficient.

However, these limitations give scope for further study. Few suggested areas of further study will be as follows:

1. To ascertain the effect of various demographic variables on tourists’ preferences for effective tourists’ segmentation.
2. Comparative analysis of preferences of tourists and non-tourists.
3. Comparative studies among various districts / states for effective tourist segmentation and generalising the framework in varied geographical settings.

Conclusion

The study thus concludes that destination attractiveness is an important element for destination choice by tourists. The study has identified and ranked 39 factors (overall as well as using 3 dimensions) by using the relative importance index (RII) method based on tourists' preferences that, if worked upon, would act as an antecedent for any tourist site to become the preferred destination choice by tourists. The study provides implications for tourism marketers and tourism literature to understand priority factors that must be focused upon to enhance destination attractiveness. This will ultimately help the stakeholders in the tourism sector to overcome the setback of COVID-19 pandemic and enable subsequent revival of domestic tourism.

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PROMOTING ENTREPRENEURSHIP TO ADDRESS COVID-19 DISRUPTION IN THE INDIAN LABOUR MARKET - A PLS-SEM APPROACH

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ABSTRACT

COVID-19 pandemic has brought with itself adverse and unprecedented consequences on the Indian labour market. The worst hit in the Indian labour market was the younger working group with approximately 41 lakh youth losing their jobs (ILO-ADB report, 2020). Considering this scenario, entrepreneurship could work as one of the effective solutions. Student entrepreneurship, a subset of entrepreneurship in general, is receiving a great deal of attention by the Indian Government as an effective solution to the rising problem of unemployment. But studies suggest that students in urban areas are not willing to be entrepreneurs in spite of getting all the necessary external support required. Hence, the purpose of this study is to identify factors that affect the behavioral willingness of urban commerce students thereby affecting their entrepreneurial intentions. The dimensions of Theory of Planned Behaviour (TPB) were used for assessing behavioral intentions. The pre-validated questionnaire was adapted from the study by Liñán & Chen, 2009. For analysis, 189 responses scored on a 7-point Likert scale were analysed using PLS-SEM approach. The analysis shows that personal attitude and perceived behavioural control are significant predictors of behavioural willingness. The study provides implications for policy makers and suggests further research in developing strategy for developing behavioral willingness towards entrepreneurship among the urban commerce students.

Introduction and Review of Literature

COVID-19 pandemic has brought with itself unprecedented consequences that resulted in the fall in India's Gross Domestic Product (GDP) by 23.9% during the first quarter (April–June) of the fiscal year 2020–2021 (Mamgain, 2021). One such adverse impact was on the Indian labour market. The worst hit in the Indian labour market was the rising unemployment among youth with approximately 41 lakh youth losing jobs (ILO-ADB report, 2020). Besides, a report published by a study by Kotak Securities - "Unemployment rate is the highest among youth with education until diploma (37%), graduate (36%) and post graduate and above (36%), suggesting the lack of opportunities for a higher skilled workforce" *(Anand N., 2019)*. In the words of Mamgain (2021) - "The most worrying aspect is that though the return to normalcy may take some time, there have been general recessionary trends in employment in India, which have been visible much before the COVID-19 crisis." Considering this scenario, entrepreneurship could work as one of the effective solutions.

Entrepreneurship, in a general sense, is a very wide term which comprises an individual or group of individuals who undertakes any commercially viable activity by pooling all the required resources. In today's time, social entrepreneurship is also an emerging concept. However, for the purpose of this study, we will focus on the former definition of the term. At a conceptual level, *entrepreneurship* is a very wide term which includes youth entrepreneurship.

As per the definition by the Global Entrepreneurship Monitor (GEM), the term *'youth'* refers to young people between the ages of 18 and 34 *("Future Potential: a GEM Perspective on Youth Entrepreneurship | Youth Economic Opportunities", 2020)*. Young entrepreneurs can be divided into two broad groups: those who become entrepreneurs by necessity, because they are unable to find other forms of formal employment or continue their education; and what GEM calls '*vocational entrepreneurs'*, who seize a business opportunity *(Marchand, 2017)*. Youth entrepreneurship plays a significant role in job creation and the growth of the economy. It also contributes to the overall life satisfaction and wellbeing of individuals *(Marchand, 2017)*.

A hidden subset in the term youth entrepreneurship is student entrepreneurship. Student entrepreneurship is a relatively new phenomenon *(Mars et al. 2008)*. The researchers haven't come across a more comprehensive explanation of the term *student entrepreneurs*. But here the researchers would like to cite a classification put forth in the doctoral thesis by Marchand (2017). As stated in the thesis, *student entrepreneurs* can be classified in three categories:

1. ***Dropouts*** : those who quit their academic degrees to pursue their interests and thereby become entrepreneurs; e.g. Steve Jobs, Bill Gates, Michael Dell, etc.
2. young people formally studying entrepreneurship with the intention of becoming entrepreneurs – will now be termed as – ***intentional entrepreneurs.***
3. Youth who are studying and running their own business simultaneously, i.e. while pursuing their academic degrees.

A critical review of the above classification brings to light that the term *student entrepreneur* is grossly misunderstood as only those students who are into entrepreneurship or who intend to be an entrepreneur at some time in future. However, this classification can be further expanded to include one more category – students who are pursuing an academic degree having core subjects related to the area of entrepreneurship viz., Commerce, Management, etc. without any prior intention to become an entrepreneur. Rather being exposed to these courses early on in their lives mainly contribute to the development of entrepreneurial intentions among them. The researchers have decided to term those student entrepreneurs as – ***subconscious entrepreneurs.*** Students belonging to this newly defined category will be the focus of the study.

Student entrepreneurship is closely linked to high youth unemployment and continuing economic uncertainty *(Kauffman Foundation 2013)*. Student entrepreneurship, a subset of youth entrepreneurship in general, is therefore receiving a great deal of attention by the Indian Government as an effective solution to the rising problem of unemployment. The Government of India has launched several initiatives - Make in India Policy 2014, establishments of several agencies and the most recent announcement of National Innovation and Start-up Policy 2019 - to name a few.

The policy framework to promote student entrepreneurship in India is in place and keeps improving at every possible instance. According to the Amway India Entrepreneurship Report 2017, students from **rural areas show greater willingness** to start their own business over students from urban areas. This finding was a bit surprising as it contradicts the general notion that students from urban areas have an edge over their rural counterparts owing to easy access to all resources. So we were intrigued as to what might be the reason that students in urban areas are not willing to be entrepreneurs in spite of having easy access to all the necessary external support required. Hence, the purpose of this study is to identify factors that affect the behavioral willingness of urban Commerce students thereby affecting their entrepreneurial intentions.

Measuring behavioral willingness, being a psychological phenomenon, requires a careful approach. Hence, we decided to adopt a pre-validated scale / model to measure the behavioural willingness. For the purpose of this study, we have selected Theory of Planned Behaviour (TPB) propounded by Ajzen (1991). This theory states that the actual behaviour of an individual is highly influenced by his intentions. In other words, if an individual develops an intention to do something then there are high chances of him doing the exact same thing in reality, i.e. his actual behaviour. To put this theory in the context of present study, if a student intends to become an entrepreneur, he is most likely to become one in the near future. Thus it is necessary to develop behavioural willingness among students in order to develop entrepreneurial intention among them. According to the model, behavioural willingness depends on the three underlying factors as discussed below:

Personal Attitude (PA): This refers to the degree to which a person has a favorable or unfavorable evaluation of the behavior of interest. If he believes that the behavior will make a positive difference in his life, then it's more likely that he will perform the behavior.

Subjective Norms (SN): This refers to the belief about whether most people approve or disapprove of the behavior. It relates to a person's beliefs about whether peers and people of importance to the person think he or she should engage in the behavior.

Perceived Behavioral Control (PBC): This refers to a person's perception of the ease or difficulty of performing the behavior of interest. Perceived behavioral control varies across situations and actions, which results in a person having varying perceptions of behavioral control depending on the situation.

Behavioral Willingness (BW): This refers to the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed.

Thus the diagrammatic representation of the theory in the context of present study can be given as follows:

Figure 1: Contextual framework of TPB

Objectives of the Study

Based on the above discussion, following were set as the objectives of the present study:

1. To study the effect of personal attitude on behavioral willingness.
2. To study the effect of subjective norms on behavioral willingness.
3. To study the effect of perceived behavioral control on behavioral willingness.

Hypotheses of the Study

Following were the hypotheses of the study:

H1: There is a significant positive impact of personal attitude on behavioral willingness.

H2: There is a significant positive impact of subjective norms on behavioral willingness.

H3: There is a significant positive impact of perceived behavioral control on behavioral willingness.

Research Methodology

Sample	Students of affiliated commerce degree colleges of one of the public universities of Maharashtra (Mumbai University)			
Sampling Technique	Convenience Sampling			
Sample Size	Total responses received: 210 Responses retained for analysis: 189 Effective Sample Size: 189 [Male - 78 (41.3%); Female - 111 (58.7%)]			
Data Collection Tool	- Adapted Questionnaire *(Liñán & Chen, 2009)*			
Questionnaire Design				
Dimension	Personal Attitude (PA)	Subjective Norms (SN)	Perceived Behavioral Control (PBC)	Behavioral willingness (BW)
Type of variable	IDV	IDV	IDV	DV
No. of items	5	3	6	6
Response scoring	7-Point Agreement Scale ranging from 1 (total disagreement) to 7 (total agreement)	7-Point Approval Scale ranging from 1(total disapproval) to 7 (total approval)	7-Point Agreement Scale ranging from 1 (total disagreement) to 7 (total agreement)	7-Point Agreement Scale ranging from 1 (total disagreement) to 7 (total agreement)
Data Analysis Technique	Partial Least Square Structural Equation Modeling (PLS-SEM) [using SmartPLS 3.3.3]			

Data Analysis and Interpretation

Common Method Bias (CMB)

CMB usually occurs in the case of quantitative cross-sectional studies as the data are collected through online surveys which are mostly self-reported (Spector, 2006). Presence of CMB is detrimental to the overall structural relationships raising validity concerns and hence must be avoided (MacKenzie & Podsakoff, 2012). The present study adopted two ways to control CMB - procedural control and statistical control as suggested by Reio, 2010. In terms of procedural control, the researchers maintained complete anonymity of the responses and ensured the same to the respondents, piloted the questionnaire before actual data collection, irrelevant demographic questions were not asked. In addition, the items in the questionnaire were asked without displaying the corresponding variables and without grouping items by variables thus reducing the possibility of respondents guessing and consciously matching the link between variables (Parkhe, 1993). As far as statistical control is concerned, the study adopted the full-collinearity test suggested by Kock (2015). The results indicate that pathological variance inflation factor (VIF) values were in the range of 2.160 to 2.672 for all latent constructs, which is below the threshold value of 3.33 (Diamantopoulos et al., 2008), suggesting that CMB is not a problem for the current study.

Measurement Model Assessment

The first step in using the PLS-SEM technique was to examine whether the measurement model variables meet the required criteria for reliability and validity for assessing the Integrated sustainable supply chain management structural model (Hair et al., 2017). At first, indicator reliability was assessed by observing the outer loadings of all the constructs as shown in table 1. The outer loadings for all the constructs are well above the threshold of 0.708 (Hair et al., 2019) and thus it can be concluded that indicator reliability was established. Besides, cross-loadings were also not an issue (refer table 2). In the second step, the researchers assessed the composite reliability (CR), the results of which are reported in table 1. The values of CR for all the constructs were above the threshold value of 0.70 thereby satisfying the assessment criteria. The third step is to assess the model for convergent validity by observing average variance extracted (AVE) (refer table 1). All the values of AVE are above the threshold value of 0.5 (Hair et al., 2019) thereby leading to the establishment of convergent validity.

Table 1 Results of Measurement Model Assessment

Construct	Outer Loadings	Cronbach's Alpha	rhoA	CR	AVE
Personal Attitude (PA) [Reflective]					
PA1	0.885	0.949	0.950	0.961	0.830
PA2	0.891				
PA3	0.939				
PA4	0.919				
PA5	0.922				
Subjective Norms (SN) [Reflective]					
SN1	0.884	0.833	0.879	0.898	0.746
SN2	0.925				
SN3	0.776				
Perceived Behavioral Control (PBC) [Reflective]					
PBC1	0.849	0.944	0.946	0.955	0.780
PBC2	0.878				
PBC3	0.907				
PBC4	0.903				

PBC5	0.883				
PBC6	0.879				
Behavioral Willingness (BW) [Reflective]					
BW1	0.894	0.964	0.965	0.971	0.846
BW2	0.907				
BW3	0.924				
BW4	0.947				
BW5	0.931				
BW6	0.915				

Source: Primary Data

Table 2 Cross loadings

	Behavioural willingness	Perceived Behavioural Control	Personal Attitude	Subjective Norms
BW1	0.894	0.696	0.749	0.509
BW2	0.907	0.676	0.619	0.464
BW3	0.924	0.745	0.768	0.617
BW4	0.947	0.730	0.755	0.549
BW5	0.931	0.741	0.705	0.537
BW6	0.915	0.686	0.687	0.529
PA1	0.668	0.632	0.885	0.672
PA2	0.707	0.586	0.891	0.609
PA3	0.692	0.643	0.939	0.690
PA4	0.712	0.655	0.919	0.663
PA5	0.761	0.682	0.922	0.716
PBC1	0.630	0.849	0.622	0.622
PBC2	0.678	0.878	0.552	0.519
PBC3	0.741	0.907	0.692	0.641
PBC4	0.689	0.903	0.615	0.568
PBC5	0.625	0.883	0.528	0.521
PBC6	0.732	0.879	0.696	0.609
SN1	0.605	0.603	0.770	0.884
SN2	0.493	0.604	0.638	0.925
SN3	0.365	0.482	0.431	0.776

Source: Primary Data

The study then examined the discriminant validity by two methods - the Fornell-Larcker criterion and Heterotrait-Monotrait (HTMT) ratio.

The results of Fornell-Larcker criterion satisfies the requirement that the square root of AVEs of the constructs on the diagonal was higher than their inter-item correlation values (refer table 3) thus the discriminant validity was established.

In addition, discriminant validity was assessed with the help of HTMT ratio (refer table 4) which states that all the HTMT values must be below 0.85 (Henseler et al., 2015). Since all the values met the requirement of HTMT ratio criterion, discriminant validity was established emphasizing that all the constructs are unique in their own context.

Table 3 Results of Discriminant Validity (Fornell-Larcker criterion)

Constructs	Behavioural willingness	Perceived Behavioural Control	Personal Attitude	Subjective Norms
Behavioural willingness	0.920			
Perceived Behavioural Control	0.776	0.883		
Personal Attitude	0.778	0.703	0.911	
Subjective Norms	0.582	0.658	0.736	0.864

Source: Primary Data

Table 4 Results of Discriminant Validity (HTMT ratio)

Constructs	Behavioural willingness	Perceived Behavioural Control	Personal Attitude
Behavioural willingness			
Perceived Behavioural Control	0.810		
Personal Attitude	0.810	0.739	
Subjective Norms	0.627	0.733	0.796

Source: Primary Data

Structural Model Assessment

The relationship between the constructs and their predictive relevance were examined in structural model assessments (Hair et al., 2017). The process was conducted with the bootstrapping process with 10,000 bootstraps without sign change in order to test the hypothesized relationships (Hair et al., 2020). To ensure that there is no multicollinearity issue, collinearity were examined and found to be below the threshold value of 3.33 (Diamantopoulos et al., 2008), ruling out the possibility of multicollinearity. The next step is to examine the significance and relevance of the path coefficients, which is done by using 10,000 subsamples in the PLS Algorithm.

The coefficient of determination (R^2) of the endogenous construct of behavioural willingness was 71.60% which is very high as compared to the recommended value of 20% in the behavioural science domain (Rasoolimanesh et al., 2017). In terms of effect size, both perceived behavioural control (f^2=0.389) and personal attitude (f^2=0.372) were found to be the most significant predictor of behavioural willingness, with a large effect size (greater than the recommended value of 0.35). On the other hand, subjective norms (f^2=0.025) had a weak effect size (lower than the minimum recommended value of 0.15). Finally, using Stone-Geisser Q^2 (Geisser, 1974; Stone, 1974), predictive relevance was evaluated. The Q^2 value for behavioural willingness was 0.591, which is higher than 0.35, demonstrating high predictive relevance.

The model fitness was assessed by the Standardised root mean square residual (SRMR) global fit index which is considered to be the only and vital model fit statistic for studies based on PLS SEM (Hair et al., 2020). The SRMR value should be below 0.08 in the estimated model to be considered to be a good model. In the present study, the SRMR of the estimated model is 0.060 which highlights that the present model has a good explanatory power (Henseler et al., 2016).

The results of the structural model assessment are presented in Table 5. Two out of the three hypothesized relationships were supported. There is a significant relationship between personal attitude and behavioural willingness (β = 0.531, p <0.000) and between perceived behavioural control and behavioural willingness ($\beta = 0.488$, $p < 0.000$).

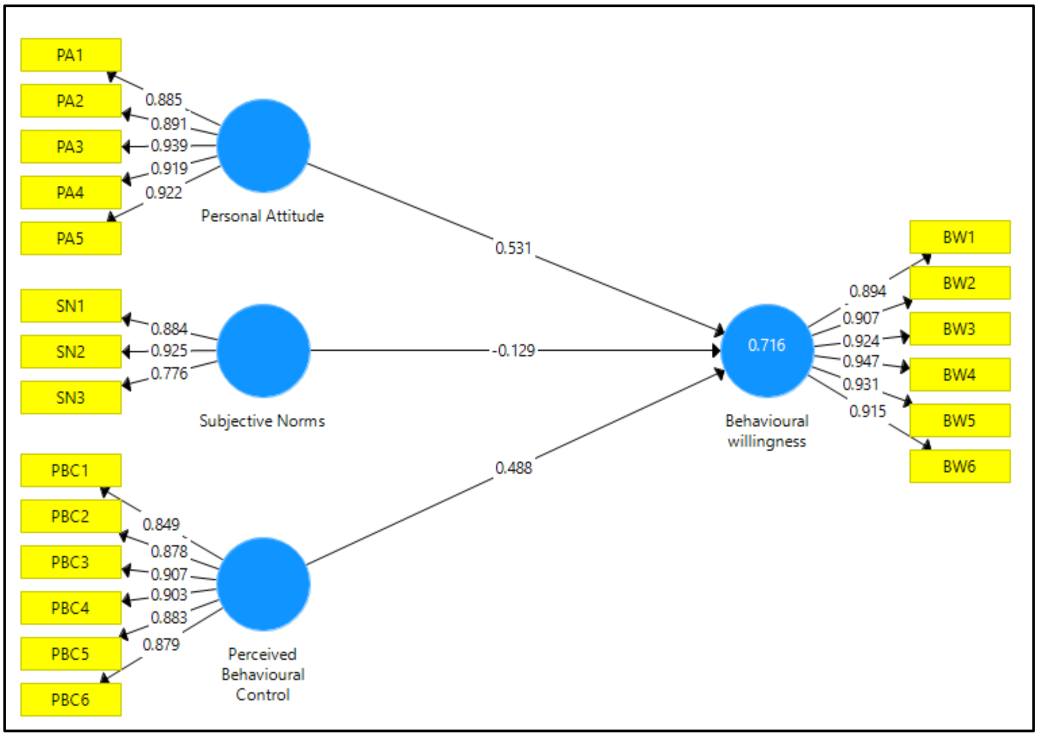

Figure 2 Structural model

Table 5 Results of Structural Model Assessment

Hypothesis	Path relationships	Std. Beta	BCa-CI 2.5%	BCa-CI 97.5%	Remark / Decision
H1	Personal Attitude -> Behavioural willingness	0.531	0.35	0.721	Supported
H2	Subjective Norms -> Behavioural willingness	-0.129	-0.281	0.026	Not supported
H3	Perceived Behavioural Control -> Behavioural willingness	0.488	0.334	0.635	Supported

Source: Primary Data

Recommendations from the Study

Based on the above findings, it is clear that personal attitude and perceived behavioral control are the important factors contributing to the behavioral willingness among students to become an entrepreneur. Hence, the following recommendations are given:

1. Confidence / quality building activities / workshops / electives should be conducted especially focusing upon the aspect of entrepreneurship.
2. Entrepreneurship module in the syllabus should be made more practical-oriented by including practice of organizing entrepreneurship fairs at college level.
3. TEDx, Josh Talks like experience-sharing platforms should be conceptualized and executed wherein successful entrepreneurs in different domains should be invited to share their success stories and learning outcomes to motivate students positively towards entrepreneurship.
4. Workshops acquainting students regarding the country-specific / area-specific government policies and mechanism, and documentation procedure required for entrepreneurship (like Start-up India, Stand-up India, etc.) should be organised.

Limitations of the Study and directions for future research

The study is subject to following limitations:

1. Only UG students enrolled in full-time programmes of commerce degree colleges are considered.
2. Only colleges affiliated to the University of Mumbai are included.
3. The sample size of 189 respondents is considered to be sufficient.
4. The impact of external support on entrepreneurial intentions is excluded from the study.

However, these limitations give scope for further study. Few suggested areas of further study will be as follows:

1. Similar study for other streams (e.g. Humanities, Sciences, etc.)
2. Similar study for students of different universities.
3. Study to develop various activities/ solutions based on recommendations of this study.
4. Study to evaluate effectiveness of various activities/ solutions designed on the basis of recommendations of this study.
5. Study to assess impact of various demographic variables viz., gender, family background, economic status, etc.
6. Similar study focusing on broader areas like youth entrepreneurship, women entrepreneurship, etc.

Conclusion

The study has enabled the researcher to understand important factors determining the overall behavioral willingness to become an entrepreneur among urban commerce degree college students. The findings of this study will help to develop measures focusing on identified aspects so as to motivate the urban degree college commerce students to take up entrepreneurship as a career and subsequently empower them to tackle uncertain events like the outbreak of COVID-19 pandemic.

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USE OF DIGITAL TECHNOLOGY IN HIGHER EDUCATION INSTITUTIONS: ONLINE ASSESSMENT AND ITS APPLICATION

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ABSTRACT

Assessment takes a lot of time and effort, and it necessitates a comprehensive examination to understand a student's learning. Although evaluation of education in higher education institutions is mostly done offline, the current COVID-19 pandemic has opened the door to adopting digital technologies through online innovations for student's assessment. The digitization of the world today provides a wealth of chances for pedagogical assessment to demonstrate innovation and creativity. With a vast range of digital tools and information at hand, there is an enormous capacity to use a diverse range of assessment methodologies, through technological innovations, to promote and evaluate student learning in higher education institutions. This research paper highlights the need for changes in the digital technologies, the benefits of using online assessment process, the tools that can be used for it and the challenges in implementing in it. We can conclude that online assessment has huge potential when used effectively and can be valuable in the assessment of 21st century learning.

Keywords : *Digital Technologies, Higher Education Institutions, Online Assessment Process, Assessment Tools, Covid 19*

Introduction

Assessment is widely acknowledged as one of the most significant and powerful aspects of the educational process, since it offers observable proof of learning, determine student progress, and indicates curriculum grasp. In a broader sense, an institution's cultures or society's view of learning and ideal future citizens is reflected in how it develops and uses assessment. Students' ability to consolidate learning across knowledge domains and apply knowledge, skills, and capabilities that are relevant to living and working in a "volatile and rapidly transforming world" is evaluated using assessment.

The fast technological change and globalization, in the 21st century, have resulted in fundamental changes in the nature of learning and education. Technology-assisted open universities, virtual modalities of instructional delivery, and computer modelling and simulation as instructional tools have all been introduced in recent decades. Many higher education institutions have adopted internet-based student–faculty interactions and student–student networking as the new norm.

Online assessment has been around in some form or the other for more than two decades. Historically, the evolution of online assessment has paralleled that of e-learning. Multiple-choice questions were commonly used in the early types of computer-assisted learning (CAL), including feedback or branching algorithms in response to individual selections. Although online assessments are derived from traditional forms of assessment by converting paper-based versions of multiple choice, true false, multiple response, and extended matching questions into e-formats, it is now recognized that they provide a number of opportunities and advantages to transform and complement traditional assessment, making it more relevant, efficient, and effective. In fact, many industry professionals have expressed concern that the traditional assessment techniques have lost sight of the core goal i.e. to aid learning. Online assessment has the ability to transform traditional assessment processes in response to new assessment difficulties like remote learning, a high student–faculty ratio, and objective and high quality feedback. Due to the COVID-19 pandemic and the subsequent lockdown that hit our country in March 2020 practically all institutions had to rely on online learning and assessment. The quick digital shift during the

COVID-19 epidemic has been amazing. This research paper highlights the use of digital technology in higher education institutions, the benefits of using online assessment tools and challenges in implementing online assessment process.

Review of Literature

Students are increasingly taking their tests online as traditional higher education institutions expand their online offerings (Stowell & Bennett, 2010). This tendency isn't only restricted to internet services. Many educators in traditional face-to-face classes started putting their assessments online as early as 2001, according to Alexander, Bartlett, Truell, and Ouwenga, in order to save grading time and free up class time. This development highlighted the importance of proctored online assessments in safeguarding academic integrity.

Fabrication and dishonesty in online tests are seen to be linked to their unmonitored character, where users appear to have the chance to collaborate or use unauthorised resources during these assessments, according to Hylton, Levy, and Dringus (2016). Academic dishonesty, according to Faucher and Caves (2009), occurs more frequently when students have possibilities to cheat due to less surveillance. Indeed, the Witherspoon, Maldonado, and Lacey (2012) study found that approximately 80% of those polled had engaged in academic misconduct, with the same researchers noting that those who had engaged in misconduct said they would do so again if the opportunity arose.

There has been little research on the sorts and distribution of assessments that instructors employ to contribute to students' overall marks in an online course. Swan (2001) looked over 73 online courses and found that conversation, papers, other written assignments, projects, quizzes and examinations, and group work are among the approaches used. Almost three-quarters of the courses in her research employed online discussion as a graded activity. Written assignments, examinations, and quizzes were employed in around half of the courses.

Although every component of education necessitates some form of evaluation, students are expected to have their learning assessed in a number of ways throughout their educational careers. The results are used to assess not only the students' knowledge gains, but also the quality of the instruction and the programmes and curricula's general viability (Salend, 2009). In a review of 60 courses, Arend (2007) came to similar conclusions. Online conversation, tests, written assignments, experimental assignments, problem assignments, quizzes, journals, projects, and presentations were among the ways she mentioned. She discovered, like Swan, that a substantial number of the courses used online conversation as a grading activity. In 83 percent of the courses, quizzes and examinations were employed, while written assignments were used in 63 percent.These tests, on the other hand, might cause test anxiety in pupils, which can have a detrimental impact on their performance (Huberty, 2009).

Data was acquired through tracking technology usage and grades of 174 students in a study done at a university in the southeast United States; some students were taught and tested primarily through online learning platforms, while others were examined through traditional pen and paper assessments. Students taking online tests showed no significant differences in performance or effort. According to the findings, the benefits of online exams are more about convenience than intellectual superiority. The study backs the usage of online examinations, claiming that they have no negative impact on students' marks (Spivey and Mcmillan 2014).

Baker and Gravran (2019) believe that MCQs are simple to administer and score when used for assessment purposes. On the one hand, MCQs adhere to the practicality concept. They're simple to grade, especially on Moodle, because the instructor can view the results right after the students submit their answers. MCQs, on the other hand, can be difficult to create realistic distractors for the best possible response and time-consuming to create Moodle MCQ quiz banks. Because a test-ability taker's to identify the best feasible response is unaffected by a lack of writing skills, well-developed MCQs have a high level of scoring dependability.

Objectives of the Study

1. To understand the need for use of digital technologies in online assessment process
2. To know the benefits of using online assessment process
3. To study the tools of the online assessment process.
4. To highlight the challenges in implementing the online assessment process
5. To suggest changes in implementing the online assessment process.

Research Methodology

The data used in this investigation is secondary. The information was gathered from internationally renowned journals, articles and various websites. The research emphasizes the use of digital technology in higher education institutions.

Significance of the Study

Understanding the viewpoints of students can aid in identifying the major roadblocks and help higher education institutions in using online learning and assessments. Once the concerns of students have been addressed, teachers and academic institutions can adapt their teaching methods and make informed decisions about the use of online technologies for assessment purposes. This kind of knowledge can make the transition to online teaching and learning a lot easier. Limited research has been conducted in this field; the findings of this study could be applied to other educational institutions across the country.

Need of the Hour

The majority of online assessment has been employed for formative assessment, to monitor students' progress in an ongoing way. For summative assessment that happens at the end of the semester, the use of online assessment has been limited. However, the pandemic due to COVID-19 necessitated the use of technology to assess the students. In its new rules, the University Grants Commission (UGC) ordered all Indian universities to conduct semester and final year examinations in an online manner till further notice. Assessment is often related to and associated with learning, if COVID-19 prevents smooth conduct of teaching, online assessment loses its value. So, caution needs to be exercised and decisions need to be taken as to what is to be assessed. One should not simply go on the online assessment bandwagon. Online assessment has huge potential and should not be taken lightly.

Benefits of Online Assessment

Online assessment enables educational institutions to go paperless by eliminating all examination-related materials, printing, and transportation.

Maintaining the safety and security of ordinary school exam papers can be a difficult task for schools. An online assessment, on the other hand, provides more security because all exam papers, answer sheets, application information, testing marks, and school results are digitally collected, with only a small number of people having access to the exam material.

Time is valuable to the great majority of students. It's not ideal to have to spend time and money travelling to a test center for a certain exam, especially if the distance is great. In online assessment students have complete freedom to take the exam in any location of their choice.

The uncomfortable chairs, bright lighting, and closeness to other students make an already unpleasant scenario even worse in offline exams. It may not seem like much, but shifting positions due to a rough chair, a classmate tapping their pen against their desk three rows over, and a noisy air conditioner detracts from deep focus, prevents pupils from accessing deep memory, and disrupts creative flow. Online assessment eliminates all these hassles, students have greater flexibility and can give the exam in the comfort of their homes.

An online assessment process makes it simple to generate results and reports customized according to the institution's requirements or to match the various aspects of student learnings.

Online assessment relieves the educational institute of considerable administrative load by reducing the time and effort required on the printing and distribution of exam papers, as well as the setup of testing facilities and classrooms.

In an online assessment process, the teacher can construct a bank of accepted questions that can then be utilized to develop electronic and randomized documents for all future exams. The online assessment also allows you to check, record, and mark exam results in a more efficient, modern, and uniform manner.

Online assessments are easier to estimate and mark and many assessment opportunities include auto-scoring solutions. These methods ensure that students receive their results much faster than with traditional ways. This also cuts down on the anxiety and worry that comes with waiting for results for both students and parents.

One of the most major advantages of online assessments is that they reduce the individual, logistical, and organisational costs associated with traditional examinations.

Tools of Online Assessment

The digitization of the world today provides a wealth of chances for pedagogical assessment to demonstrate innovation and creativity. With such a vast range of digital tools and information at hand, there is an enormous capacity to use a diverse range of assessment methodologies to promote and evaluate student learning in higher education. Given the importance of online assessment in the present pandemic, the following section highlights the numerous techniques that can be used effectively for online assessment.

- **Open Book Assessment**

While explaining questions, open book evaluations allow students to refer to either class notes or textbooks. This examination is used to improve higher-order reasoning skills by focusing on understanding rather than rote learning.

- **eLearning blogs and essays**

Students can be encouraged to produce weekly essays or blogs as part of assessment, which will assess online student learning progress and indicate areas for improvement.

- **Quiz**

Multiple choice, fill in the gaps, true-false, arrange in order, and match the preceding are some of the most prevalent quiz types used in both online and offline assessment. Quizzes assist with the retention of information in an interactive style while also exercising the brain, improving concentration and attention strength when attempting to solve a specific challenge. They force the brain to collect information, solve problems, and recall things more easily. Once the fundamental level topics have been learned, quizzes can aid in the preparation for the next or advanced stage of study.

- **Assignments and projects**

Giving small projects while studying online improves core domain practical skills, boosts problem-solving abilities, broadens research abilities, provides a new viewpoint on the subject matter, polishes analysing skills, and prepares a student to address real-world challenges. Students are able to identify an issue, define objectives, design, construct a solution, and demonstrate it through project-based learning.

- **Case Studies**

Online Case studies can be used to assess individuals or groups. Since students have more time to ponder and contribute with one another in an asynchronous communication environment (discussion/blogs/vlogs rather than chat), it is actually more ideal for problem-based approaches. Students can employ simulations/games, movies, slide shows, pictures, staged dialogue, and narration over text and graphics, among other things.

- **Presentations**

Students can be creative in showing what they have learnt through presentations. Informational web pages, including as blogs, web-based student-generated quizzes, video/audio, and slide displays, can all be used in presentations. ,

- **Self-assessment**

The ability of students to reflect on their own learning displays their understanding and pinpoints the gaps and issues that need to be addressed. In online situations where you don't get to watch student learning in action, self-assessment is essential. Use a short Google Forms survey or questionnaire to ease students into the practice of self-assessment. This can lead to further in-depth written reflections or the application of self-assessment criteria.

Challenges of Online Assessment

A new system's implementation may cause some minor interruption and necessitate a time of user familiarization. Any shift from traditional to online approach will necessitate some expenditure on the part of educational institutions to improve their systems.

One of the biggest challenges of an online examination system is that it is difficult to meet fundamental system needs in distant regions where electricity, a stable internet connection, and other basic system requirements are difficult to come by. Online exams are hampered by such obstacles.

While online exams have made invigilators' jobs easier, long answer-type questions are still a concern. Subjective responses necessitate manual grading, which requires additional time from examiners. This is where the modern and old systems collide.

Cheating is another challenge of an online examination system. Students frequently use impersonation, making colleges suspicious of test-takers' identities. Students can also obtain aid from others using their smartphones or smartwatches. Candidates' computers also provide many options for cheating, such as connecting external storage devices, screen sharing, and so on.

Changes to be made in Implementing Online Assessment

It is important to figure out what conditions make online assessment feasible. Students and teachers should receive training on the new features and benefits of an online assessment process.

For the online assessment, adequate systems should be in place. Obtaining adequate support systems is an institutional imperative. It could include creating digital skills programmes for staff and students, giving devices and Internet access to staff and students, and offering professional development opportunities for employees to learn about online assessment.

Institutions must assess whether all students will be able to take the test online and what arrangements may be taken to achieve this.

When online assessment processes are supported by fast, thorough, and constructive feedback, they will best support learning. It has been proven that feedback on formative assessment has a significant impact on learning achievement.

Institutions should utilize e-proctoring technologies, which monitor students visually and digitally while they are taking an online test. Proctoring allows students to take an exam from a distance while ensuring the integrity of the exam. Proctoring software verifies a student's identity and keeps an eye on them via a webcam. The video captured during a proctored exam aids in the detection of any unusual activity like copying and cheating during the online assessment.

Conclusion

India is currently entering a new era of learning, in which digitization will pervade the educational system. In fact covid 19 has forced higher education institutions to take a fresh look at the exam system. Online assessments have maintained the momentum of learning process, since it includes a number of advantages, including reduced assessment administration time, automated marking, less paperwork, immediate feedback on learner progress, real-time monitoring of student achievement, and so on. Although administration of the evaluation takes less time, preparation takes longer, and online assessment is entirely technological, it comes at a high cost that not all institutes can afford. Furthermore, online exams make it harder to assess abilities and affective domains. As a result, only the finest features of online assessment should be taken and applied to continuous assessment, feedback, and learning.

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EFFECT OF YOUTUBERS ON VALUE EDUCATION IN YOUTH

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ABSTRACT

The entertainment channels for the viewers have always evolved and have proven the test of time. YouTube is no exception to the rule. Since its inception, in the year 2005, YouTube has never seen back. With a simple idea of sharing videos for people to watch, YouTube in merely 18 years has become the most sought-after search engine. Today when you put something in Google (Search engine), the first suggestions are of YouTube Videos. The research paper aims at understanding the effect of YouTube and the creators of YouTube Videos, commonly known as YouTubers on Youth. In the demography of Society, youth are most vulnerable to changes and also affected by people. The research is conducted through an Online Google form Questionnaire. The questionnaire was a mix of close-ended questions and open-ended questions. It consisted of Likert Scale, Dichotomous and Response based questions. Through the series of questions, the researcher wants to explore the need of the Youth to watch YouTube and also the parameters of engagement of content. Amidst COVID - 19 when the entire world was foreign to the outer world, the walls of their home had become a haven for many. The paper aims at understanding the motives of youth towards the inclination towards YouTubers. It also throws light on the aspect of value education that can be done sensibly through the YouTube Platform. The questionnaire was distributed to 150 respondents, out of which 124 surveys were taken forward for analysis. The remaining 26 respondents had filled incomplete questionnaires or the data was entered wrong. The conclusion aims at highlighting the importance of YouTubers in the life of the current generation. Also, it enables future researchers to explore the topic further towards the dynamism of YouTube to convince and confer with the human mind.

Keywords: *YouTube, YouTubers, COVID-19, Value Education*

1. bjective of Research

The objective of the research is to understand the effect of YouTubers on the value of education of youth. The research primarily aims at the youth as they are the most vulnerable generation and are available with a variety of content at their disposal. It is also to understand the motivational source points of people and accordingly the content can be engaged by them. The research only deals with certain YouTubers as covering the entire ocean of YouTubers is time-consuming and also will face scarcity of other valuable resources.

2. Introduction – YouTube and its Rise

YouTube was launched in 2005 as a video streaming and content sharing platform. The purpose of YouTube was to help people share their ideas through visual aid with the world. It was acquired by Google in 2006. Today, it is the biggest video platform on the internet with 3.25 billion hours of video watched in a month and has 1.5 billion users across the globe. It has been localized in 39 countries across 54 different languages. With its ever-increasing user base, it is replacing conventional means in the fields of education, lifestyle, music, sports, cooking, entertainment, and tourism. Starting with a noble approach of only sharing now it has reached to become the most sought after website for any information people need. For the purpose of Research, the youth is considered from the age of 15 to 24. Since the report includes data only from people that could be contacted on an immediate basis, it covers only the educated and well-aware sector of the society. The YouTubers were chosen on the basis of subscribers to the channel. The Secondary data was collected through Research papers and poll results for choosing YouTubers. Youth for the research purpose is taken as 18 - 24 years of age. Today amidst Covid, youth has been occupied with the YouTube platform. It is very necessary to ensure that the youth is educated with the right values.

3. Research Methodology

The methodology adopted for the research includes sampling, preparation of questionnaires, data collection, and tabulation to analyze the data. The Researcher prepared a questionnaire (with a Likert Scale, Semantic Differential, Dichotomous) consisting of close-ended questions on the major note and a subjective question to understand what efforts the respondents can take to ensure a positive effect on them. The method of sampling was stratified random sampling for 150 respondents.

4. Data Analysis

Out of 150 respondents, 124 surveys were valid. The remaining 26 surveys were not properly filled and cannot be considered for analysis. The analysis is done on the following main categories:

1. Watchtime of Youtube
2. Awareness of Youtubers
3. Role of YouTubers in Value engagement of Youth

5. Inference

Demography and Watch time details of Respondents

Age	No. Of Respondents	Youtube Watch time	No. Of Respondents	The usual time you watch YouTube	No. Of Respondents
Below 15	0	Less than 1 hour	48	Any time of the Day	51
15-18	78	1 Hour - 3 Hours	36	Early morning (6 am to 10 am)	21
19-21	28	3 Hours - 5 Hours	5	Mid Morning (10 am to 12noon)	4
22-24	18	5 Hours - 7 hours	14	Afternoon (12noon to 4 pm)	6
Above 24	0	7 Hours - 9 Hours	10	Evening (4 pm to 8pm)	5
		More than 9 Hours	11	Night (8pm to 12am)	32
Total	124	Total	124	Late Night (12am to 6am)	5
				Total	124

A Comparison between YouTuber and Subscription of YouTube Channels

Sr. No.	YouTubers / YouTube Channels	Youtubers Watched Regularly	% of Total Respondents	Subscribed YouTube Channel	% of Total Respondents
1	Ajey Nagar- CarryMinati	34	27.42	68	54.84
2	Ashish Chanchlani - Ashish Chanchlani	89	71.78	80	64.52
3	Amit Bhadana - Amit Bhadana	18	14.52	42	33.88
4	Bhuvan Bam - BB ki Vines	55	44.36	67	54.04
5	Gaurav Chaudhary - Tech Guruji	28	22.59	56	45.17
6	Prajakta Koli - Mostly Sane	76	61.3	72	58.07
7	Dr Vivek Bindra - Dr Vivek Bindra	18	14.52	34	27.42
8	Sandeep Maheshwari - Sandeep Maheshwari	45	36.3	46	37.1
9	Emiway Bantai - Emiway Bantai	19	15.33	35	28.23
10	Nisha Madhulika - NishaMadhulika	10	8.07	30	24.2

Dichotomous Questions

Particulars	Yes	No
Do you watch all the content posted by your subscribed YouTube Channel?	46	78
Do you refer the YouTube Channel to people?	73	51
Do you actively engage by posting comments to the channel?	27	97
Do you follow the YouTuber on all other social media Platforms?	55	69

Likert Scale: (Behavioural Analysis)

Sr. No.	Particulars	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
1	I look forward to watching the videos from my favourite Youtuber	26	54	11	21	12
2	My behaviour is changed according to the content portrayed by the Youtuber	31	55	10	9	19
3	My mood changes according to the content I consume on youtube	58	46	8	7	5
4	I spend a lot of time watching youtube videos and refrain from doing physical activities	45	34	24	15	6
5	I watch youtube videos while I am having food	67	34	13	8	2
6	I inculcate positive changes in me as told by my YouTuber	87	14	10	6	7
7	I always imbibe the values shared by my YouTuber	80	15	11	12	6
8	I sacrifice sleep time to watch YouTube video	66	42	5	4	7
9	I have become more aware of my responsibilities towards society because of the videos that I watch on youtube	45	42	14	10	13
10	Amidst all the negativity, YouTubers help built optimism inside me	92	32	0	0	0

Consumption Analysis

Sr. No.	Ways to consume the content available on youtube for self-development.	No. of Respondents	% of Total Respondents
1	Limited Screen Time	98	79.04
2	The discipline of Schedule for Binge watching	45	36.3
3	Active Engagement with Actions	87	70.17
4	Self Development check at frequent intervals	67	54.04
5	Channelizing Creativity through finding what can be done for the betterment of life	88	70.97

6. Conclusion Remarks

a. There are very positive effects on value education in youth because channels like Dr Vivek Bindra, Sandeep Maheshwari talk about the strategies, they motivate me with their video, spread positivity and give knowledge about new upcoming business what can be done.

b. Through YouTube, many students know how to study better even though they are not able to attend physical sessions. Also sometimes schools and colleges don't tell you how to deal with life lessons and Youtubers who are studying human behavior through psychology are a major help because they focus on the minute details of life and so definitely they are inculcating certain values.

c. Some YouTubers post content that does not provide any sort of knowledge and is just for entertainment. But some YouTubers post videos that help in increasing knowledge. For eg- Nisha Madhulika posts videos related to food recipes. Such food recipes are helpful for many people. All age groups can view such videos for learning new dishes.

d. YouTubers like Technical Guruji, Sandeep Maheshwari, Tech burner, etc are doing well by educating youth about new technology and life lessons. Channel like Sandeep Maheshwari can teach life lessons very well. Youth watch them when they feel low. So YouTube is such a platform where value education is given for free.

e. There is a wide gap seen between the type of you tubers. Some YouTubers try to vlog their life in the most perfect and unrealistic way trying to show that they are the "main character " as know in gen z terms. Whilst other YouTubers show their raw and real life. The YouTubers who try to carve a niche for them and show how their lives are soo perfect, tend to attract more views and followers. The youth start idolizing them and try to mild their lifestyles according to the YouTubers.

f. Many times youth hardly have an insight into what hardships and challenges life offers us and are glued on their screens 24/7. This sometimes has an impact on a student's academics as well.

g. YouTube should be watched mindfully and the youth should how to draw a fine border between the "real" and "reel" life. Also, many students start setting unrealistic standards for themselves after seeing the YouTubers and think of them as the epitome of perfection. When the youth fail to achieve such standards set by them, they get disheartened and start doubting their capabilities. Just depends on the content we watch

h. Many contents are Posted by YouTubers relating to value. These contents help youth to change their perspective regarding various stuff. They have become more responsible towards society. They are more aware of what to do and how to do it.

i. Most of the YouTubers are known that what today's youth want. They upload videos that youth like to watch. Many people relate to Youtubers content. Students get inspired by their favorite YouTubers, and that's the reason why most of the children are following YouTubers. In my opinion, if youth watch YouTube learn something new, it's very good and it also helps in education.

j. YouTubers play an important role, they influence the youth through their content. They are the major influencers in the eyes of the youngsters. Looking up to them makes us believe that we can also achieve fame in our life .youtubers make us believe that It doesn't matter what your qualifications are if you are good at a particular thing to focus on that start from the basic open your YouTube channel and just go with the flow if your work is good people will like and follow you.

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IMPACT OF COVID 19 ON UNDER-GRADUATE STUDENTS

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ABSTRACT

The pandemic- Covid 19 has affected various sectors all across the world. Education has also been affected by the pandemic. Teachers all across the globe had to shift from off-line teaching to on-line teaching. This radical change affected not only teachers but students also. Students had to adjust to learning online which posed its own challenges. Some students adapted to online teaching, whereas others struggled to accept it. This research paper looks into the impact of Covid 19 on the Under-Graduate Students. The data is collected from 2719 students through an online questionnaire. The paper throws light on the impact of Covid 19 on the studies of the students, analyses the problems that they face and provides possible solutions to the problems.

Keywords: *Students, Impact, Covid 19*

1. Introduction

Education is the backbone for progress in every Country. The pandemic has thrown various challenges to the education sector. Like every sector around the world, education was badly affected due to the Pandemic- Covid-19. Education is the basis of all activities and therefore, it is important to understand the impact of the crisis on this sector. The pandemic enforced worldwide lockdown; hence, education was imparted online through various platforms across the globe. Thirty two crore learners were affected globally. Several studies revealed that the online mode of education has brought to light several advantages as well as disadvantages. Some institutions have been able to grow in terms of their infrastructure while others have not. The education sector is at crossroads, as it is faced with opportunities and challenges due to online education. It is up to Higher Education Institutions to convert these challenges into opportunities. The paper highlights the problems and experiences of the students of higher education (Undergraduate Level) due to the online mode of teaching.

Review of Literature

(Rawal, 2021) in his research said that **t**he Indian education system still is very immature to be able to handle it all online. Though India has the world's second largest education system, 63 million teachers were affected due to the lockdown. As per the records of UNESCO, a total of 1.3 billion learners around the globe have not been able to attend schools or universities out of which 320 million were within India alone. The online system of education has showcased both negative and positive impacts. **(Tari and Amonkar, 2021)** in their research found out that **e**ducation sector has been worst affected by Covid-19. It has devastated traditional ways of imparting education, evaluation and placements. The education sector has been fighting against the crises but has not been able to succeed fully. It has been discovered that students have faced many problems due to the new system of education. The digitalisation of education has brought both negative and positive impacts, the solutions for which must be sought for. According to (**Kantipudi et.al., 2021)** the most important hindrance in the education system has been the completion of term end examination which became a big question mark across the globe. Completing the syllabus, delayed beginning of the next academic year and loss of jobs has been another impact. Based on the detailed study the authors suggest that online learning system must continue in India and low-cost internet facility may be provided to all citizens. Further, by providing awareness and training on online teaching learning sources for both students and faculty may provide possible situations to create a world class education system even in the post Covid-19.

2. Research Objectives

- To understand the impact of Covid-19 on studies of College students
- To analyse the problems faced by the students during the Pandemic
- To recommend applicable solutions

3. Research Hypothesis

H1= Maximum students prefer online mode of education
Ho= Maximum students do not prefer online mode of education

4. Research Methodology

The research is based on secondary as well as primary data. Secondary sources have been referred to compile the review of literature and collect ideas to conduct the research. The published articles, news, blogs, and research papers which are available online have been referred for the same. To have a ground check on the theme, a primary survey has been undertaken of College students at the undergraduate level. The sample size is 2719 randomly selected students. The sampling method is snowball sampling. The tool used for data collection is a mixed type of questionnaire prepared in Google Forms, the link of which was circulated through social media. The data has been analysed using MS-Excel.

5. Results, Analysis and Discussion

- **Covid-**19 and Higher Education in India

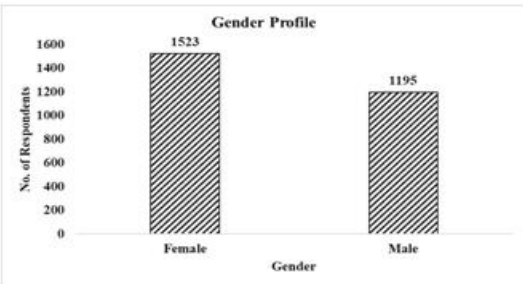
The global pandemic affected the education sector drastically making it mandatory for all to adopt online teaching. However, it must be kept in mind that not all people are equipped to handle the online transformation! When it was declared that education shall not be affected and be online for all, it was found that many students across all age groups and programmes, have reported difficulty in the same. This difficulty was not restricted to students alone; teachers and parents were equally affected. Problems like lack of appropriate devices, knowledge, infrastructure-internet and electricity affected the process of online teaching-learning . However, with no other option at hand, all the stakeholders have learnt to live with 'the new normal' and are now able to operate the devices and access the lectures delivered online. Teachers have also learnt the process of online teaching quite efficiently. The era brought into picture the strength of the information technology industry in the country and across the globe. There was an radical increase in the tools available for online teaching-learning and evaluation. Google for example, came up with several extensions which are now commonly used by everyone involved in 'work from home'. Though online education is the new way of education for all levels, higher education has a lot at stake. This is because, it involves adults and is responsible for imparting practical education which is career oriented. Also, the practical curriculum has not been imparted appropriately as it is difficult to teach everything online especially for subjects involving filed work. Hence, it is found that though education in general has been worst affected by the Pandemic, it has been higher education which is affected the most.

- **Career** of Covid-19 affected Batches

The challenge faced by Higher Educational Institutions during the pandemic was getting placements for students. However, this aspect has become difficult due to partial functioning of industrial units with less or no demand for new employees. The students of the Covid-19 era lack practical knowledge especially that which is gain through internship. Hence, it can be said that though no one in person is responsible for the situation, the graduates are having a tough time with their career.

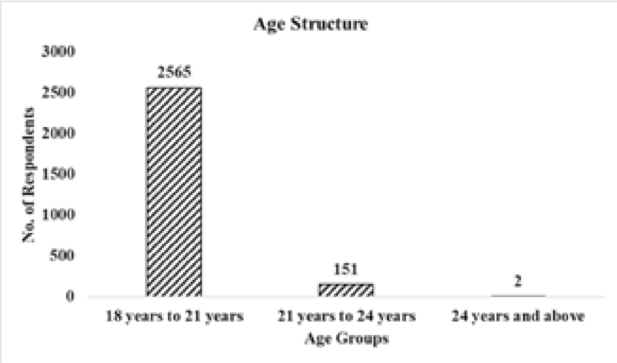
- **Primary** survey
  - **Background** of the Respondents
    - **Gender** Profile

It is observed that maximum respondents are females followed by males. This is just a random occurrence as the survey has been conducted using snowball sampling. It only implies that the responses have opinions of both the genders.



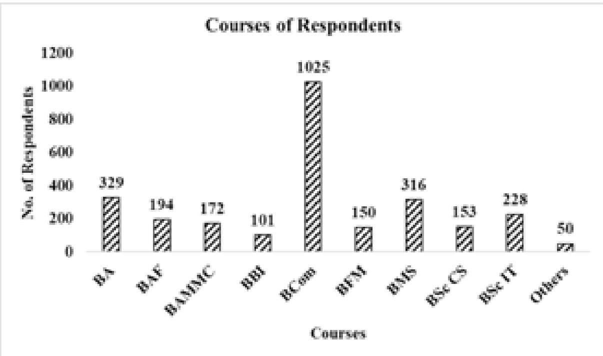
- Age **Structure**

Since the target samples are undergraduates, maximum fall between the age group of 18 to 21 years followed by 21 to 24 years and above that. This cross examines the sample category and signifies that age is no bar for education.



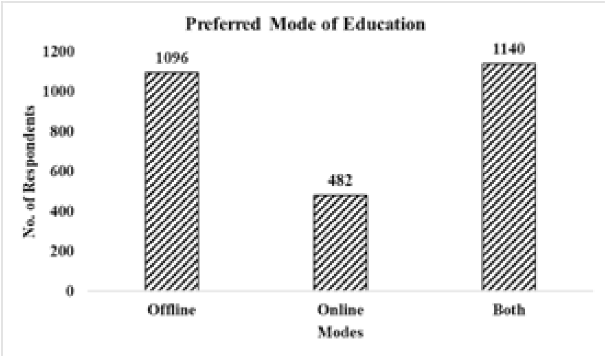
- **Course**

Maximum respondents are pursuing regular B.Com. followed by BA, BMS and other streams. This implies that the opinions expressed in the survey include representation from all the streams of undergraduate education. Hence, the conclusion applies to all equally.



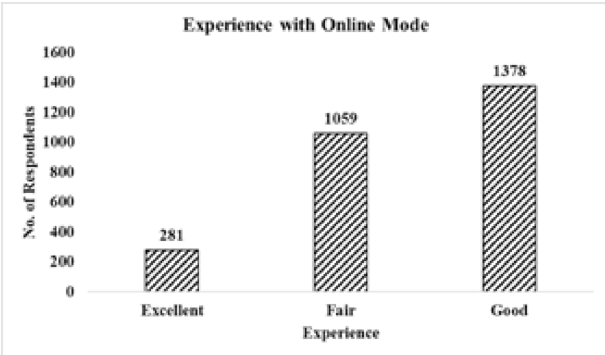
- **Research** related questions
  - **Preferred** mode of education

Out of all the respondents, maximum prefer a mix of both online and offline modes of education followed by offline mode. This implies that the students are not satisfied with only online mode of education. This may be due to lack of personal touch in the online mode, abstract teaching, and limitations to online teaching especially when practical concepts are to be taught. A blend of both the modes will be beneficial as traditional teaching will be backed by modern techniques through online mode. Practical concepts can be better explained and demonstrated offline rather than online.



- **Experience** of online education

Keeping the above in mind, it is further observed that maximum students find online teaching only good followed by fair and excellent. This implies that there have been some shortcomings in the delivery of online education, that students do not find it up to the mark.



- **Devices** used to study online

Table 01: Devices Used to Study Online

Device(s)	No. of Respondents
Desktop computer	31
Desktop computer; Laptop	19
Desktop computer; Laptop; Smartphone	45
Desktop computer; Laptop; Tab	1

Desktop computer; Laptop; Tab; Smartphone	19
Desktop computer; Smartphone	96
Desktop computer; Tab	1
Desktop computer; Tab; Smartphone	3
Laptop	323
Laptop; Smartphone	856
Laptop; Tab	16
Laptop; Tab; Smartphone	37
Smartphone	1229
Tab	15
Tab; Smartphone	27
TOTAL	2718

*Source: Primary Data Collection

It is observed that maximum students have accessed online lectures through smartphones followed by laptop and both. This implies that at least one device has been present with the students to attend the lectures. This also implies that smart devices create distraction for the learners. One can login to the lecture and yet be busy on social media side by side, meaning that the students do not pay full attention to the lecture as they should. This, however, cannot be avoided because online lectures can only be accessed on smart devices and there is no way to control distractions.

- **Intensity** of problems faced

Table 02: Intensity of Problems Faced

Intensity	Internet issue	Lack of concentration	No interaction with classmates	Laptop not available	Lack of proper environment to study
1	588	517	759	878	635
2	1004	1282	986	544	918
3	2358	2295	1839	1152	1980
4	1752	1804	1496	1204	1840
5	2020	1720	2395	4415	2520

*Source: Primary Data Collection

It is observed from Table 02 that all respondents have faced all the issues mentioned, but with different intensities. Maximum respondents have faced laptop unavailability and lack of appropriate environment to study with greatest intensity. This is because the Pandemic forced everyone to work from home, due to which all the devices available at home had to be shared. The situation led to all family members being at home all the time making it very noisy and chaotic. Some students had to help in household chores due to the absence of a maid following the lockdown. Hence, many respondents have reported lack of concentration as well. Internet issues have been faced at an average intensity by maximum students which may be due to lack of infrastructure in the house or vicinity. Interaction with classmates has not been possible during online education. It can be said that online education is quite different from offline education as it involves learning at one's own place. Even if one is sick, there is no reason for the student to take a leave which is an advantage and a disadvantage at the same time. The problems which are enlisted in the table are uncontrollable and students need to find solutions on their own.

H= Maximum students prefer online mode of education

Ho= Maximum students do not prefer online mode of education

The value of Karl Pearson's coefficient of correlation(r) is -0.89 which implies that 89% of the respondents do not prefer online mode of education. The value of p at 99% confidence for 2 degrees of freedom is 0.99 which suggests that the value of r is smaller than the p value. This implies that the null hypothesis is accepted with 99% confidence. This further implies that maximum students do not prefer online mode of education. The primary data reveals that maximum students prefer either offline mode or a mix of both modes of education.

6. Conclusion

The above study has been conducted to highlight the problems faced by the undergraduate students due to the change in the teaching-learning-evaluation pattern due to the Pandemic. It has been found that all students, irrespective of their gender, age and course have faced some or the other issue due to the sudden change in the educational system. Maximum students have faced problems with internet connectivity, lack of concentration, lack of appropriate environment to study and unavailability of a laptop. A lot of students have found their own ways to cope with the problems but all have not. Hence, there are students who still face issues with the same. Some changes will have to be brought for the overall benefit of the teachers, learners and parents.

7. Recommendations

- Strengthening the telecommunication infrastructure to provide stronger internet connection even in the remotest areas for smoother delivery of education
- Development of cheap smartphone or smart devices for education purposes only
- Lectures can be made more interactive by conducting test at the end of every lecture and adding the marks to the internal examination
- Student can try to concentrate more by seeking help of their family during the time of their lectures
- Once the economy resumes completely, campus placements through online interviews can be sought for
- One to one doubt solving sessions can be kept for those students who request for it

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ANALYZING THE ROLE OF EDTECHS IN IMPROVING QUALITY OF EDUCATION IN MAHARASHTRA (SDG 04)

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1.0 ABSTRACT

As the world experienced an unprecedented change in operation in several sectors, the easiest transformation was noticed in the higher education sector. This was possible with a push given to the already available mediocre-standard online sources being used in the mainstream sector. To bridge the gap between the quality of resources required as the quality of resources available, the Educational Technology (EdTech) sector investments became an instant hit. The paper's main objectives are to understand the role of the rising EdTech ecosystem in Maharashtra and understand the intervention of the Maharashtra government in maintaining the quality of education during the economic lockdown of 2020. The researchers wish to identify the contributions of these EdTechs in maintaining/improving the quality of Education in India, with a particular focus on the state of Maharashtra. Maharashtra is the growing hub of EdTechs in the country, with easy access to high-class education institutes- thereby maintaining a supply of skilled labor and growing numbers of accelerators and incubators in the region. This paper discusses the role of government intervention to improve the standard of quality. A thorough analysis of various reports released by prominent agencies has been studied to conclude.

Keywords: *EdTech, SDG-04, Quality of Education, Maharashtra, government initiatives*

2.0 Introduction

2.1 Growth of EdtEch in recent times

Even before the pandemic hit us, the world was already facing intimidating challenges in attaining the promise of availing education as a fundamental human right. Despite the ‘near-universal enrolment’ in younger grades in most countries, an incredibly large number of children, to be precise, 250 million – were still out of school, and approximately 800 million adults were still illiterate (UNESCO, 2018). The economic lockdown of 2020 challenged the already struggling education sector in India. In 2019, only 39 percent of schools had a computer, and another 22 percent had internet connectivity which has become more important because of the COVID-19 pandemic as classes are being held online. To keep up with the changing demands, much of the country's education sector is going online to adapt to the new normal, i.e., online classes, which has resulted in a spike in the growth of edtech start-ups, with higher interest among users to consume educational content online as opposed to the offline method. For economies to achieve constant economic development, investment in human capital in the form of basic education, research, and training is mandatory (Ozturk, Ilhan, 2001), additionally, numerous studies indicate that, at an micro level, an increase in income are proportional with the additional years of schooling or education, with the rate of return varying with higher level of education (Psacharopoulos 1994, Behrman 1990), thus justifying the importance of education. Moreover, according to the Consumer Internet Sector India Trendbook 2021, in 2020, the ‘E-commerce’ and ‘Consumer Internet companies’ raised over US $8 billions in 'Private Equity Firm & Venture Capital' which were spread over 400 deals, giving rise to 09 new unicorns in the nation. Edtech and hyperlocal segments (the process of targeting prospective customers in a particular, geographically restricted area) improved the investment activity accounting for over 40% of investments in 2020 and witnessing 5 times, and 2 times growth in funding value respectively over 2019. An increase in online transactions maintained traction by investors in the fintech and social commerce companie’s way. Approximately 264 million children and adolescents are not in school (UNESCO, 2017), and the ongoing pandemic worsened the situation. With an increase in spread of COVID-19, and unavailability of more options, schools, colleges and other education institutes have switched to the online mode of learning (Martinez, 2020). Therefore, this is the time to gravely 'rethink, revamp and redesign' our education system, as it is needed in this unprecedented situation. Along with the formal learning, informal and non-formal learning possibilities are also considerably affected.

2.2 Growing EdTech Ecosystem in Maharashtra

Maharashtra is the second-largest state with an area size of 307,713 km. sq. It is also the second most populous state, with 12.44 crore residents living in the state. Every district of the state has its own identity, but what's expected is their contribution towards the growth & development of the state's education sector. Nashik and Pune are famously known as the 'Education Hub' of the state. With many incubators and accelerators cropping up in the Mumbai district, it is labeled as the emerging hub of the 'EdTechs' start-ups. Mumbai today has an "active start-up base" of over 9,000 start-ups with eCommerce, enterprise tech, and fintech ranking as the most popular sectors (KPMG Report India, 2020). The Government of Maharashtra's innovation-friendly policies has benefited Mumbai immensely, paving the way for start-up hubs to thrive in Pune. The growth of start-ups in Mumbai has been particularly impressive since 2017, as the number of start-ups has been doubling from 4,582. The Mumbai Startup Ecosystem is ranked 3rd in India and 32nd globally. Mumbai is an attractive start-up hub with high level connectivity with the rest of the world due to increasing number of co-working spaces, the blossoming fintech space, and the innovative start-up (Startupbyte, 2019). Mumbai, therefore with excellent national and international connectivity, is undoubtedly emerging as an attractive hub for start-ups.

3.0 Review of Literature

The economic lockdown affected the fundamental structure of learning and educating, including the teaching methodologies and assessment techniques to the most extent. Due to non-accessibility to resources and lack of preparedness, only a small number of private schools and colleges could adapt to the online teaching methods successfully. On the other hand, their comparatively low income school and college counterparts, both private and government, had to close down for not having complete access to e-learning resources. In addition to having missed several opportunities for growth and learning, they are deprived from healthy meals during the lockdown and are also subject to socio-economic stress.

The growth in the online learning environment and its pros and cons needs to be addressed to understand its efficiency. In today's world, online education has turned out to be an important medium of delivering information, especially in HEIs (Carlson & Jesseman, 2011, and Blackmon & Major, 2012), which is a result of increasing costs of offline education, and decreasing costs of information storage and transmission via the electronic means (Çakiroğlu, 2014). There are several positive impacts of e-learning in distance education that validates its importance (Bharuthram and Kies, 2012). In emerging economies, for instance, the scope of providing education via online means is increasing (Todhunter, 2013; Çakiroğlu, 2014).

On comparing online education vs. traditional education systems, online education has shown to be very effective. Based on 2014 findings, the article notes that 77% of educators believe that online learning is just as good as traditional learning. (University of Potomac, 2020) The advantages of online learning include the easy accessibility, time flexibility, learner centric approach, being cost effective, ease of interactivity, and tracking as well (Pollard & Hillage, 2001). Particular advantages for students may include access to resources, flexibility, the convenience of communication with trainers via electronic mode, the improvement of internet skills as well as personal computing, and increased participation along with social presence (Mbati, 2012; Bharuthram & Kies, 2012). The certain disadvantages associated with online learning include initiation costs, lack of human guidance, fall in social interactivity, it's time consuming nature, leading to greater learner demotivation (Pollard & Hillage, 2001; Bharuthram & Kies, 2012).

A critical issue while studying the papers that cropped up several times was the teachers' inefficient technical support, lack of adequate command in online-teaching techniques & tools; lack of access and connectivity; and issues pertaining to hardware and software (Zhang & Walls, 2006). Another thing the researchers also pointed out was an increased ‘anxiety’ level due to solo learning caused by the online learning environment (Geduld, 2013, Bharuthram & Kies, 2012; Mbati, 2012). Online classes allow teachers to cover a more significant proportion of students at a given time. The learners are no longer moderated due to the internet environment resulting in lower tuition while saving additional maintenance costs (Cavanaugh, 2005). Meanwhile, the standard of education can be improved by providing student-specific learning facilities. Various tools such as VR/AR and gamification of the syllabus can be adopted to bring in learning and entertainment factors while teaching online. Students can better learn about their capabilities by incorporating artificial intelligence tools (Chi, 2018). The different barriers to online learning include insufficient online materials available, lack of certainty regarding ways to learn and get educated via this mode, along with the physical discomfort caused by spending extensively long periods at the computer for hours together (Lund & Volet, 1998).

Online modules without understanding electronic teaching and learning issues will not be fruitful and thus need adequate attention. Therefore, an awareness of how students perceive online learning and the barriers they face is essential (Bharuthram and Kies, 2012, Lund and Volet, 1998). Some students' lack of command in using the e-learning sources may have resulted in increased anxiety level, which eventually adversely impacted their writing skills (Bharuthram and Kies, 2012). This proves that the e-learning mediation became more of an obstacle for the students than a medium to further enhance their learning.

4.0 Objectives

After a thorough review of the literature, the researchers decided to follow the following objectives:

1. To understand the socio-economic role of the rising EdTech ecosystem in the higher education category in the state of Maharashtra.
2. To understand the intervention via educational schemes or models by the Maharashtra government to maintain the quality of education during the economic lockdown of 2020.

5.0 Research Methodology

This paper intends to understand the scope of growth and development of education technology (EdTech) in the present unprecedented times. For the same, scholarly articles published in Scopus indexed journals were studied and analyzed to gain insight into the trends of this emerging sector, the details of which are mentioned in the review of literature section above. A detailed analysis of all the papers using the content analysis method was undertaken.

To further understand the scope of EdTech in improving the quality of Education in Maharashtra state, several official reports such as theGlobal Education Monitoring Report (GEM), 2020, and SDG India: Index and Dashboard 20-21 Report released by NITI Ayog were undertaken. Further, various initiatives taken by the Maharashtra government were analyzed, which are available on official websites and public records.

6.0 Analysis

To understand the relevance and importance of Education Technology in improving the quality of education in the state of Maharashtra an analysis will first be done on the changing form of education in the current society, followed by understanding the rising EdTech ecosystem in the state, finally concluding the paper by discussing the performance of the state in improving the quality of education while reaching for the SDG 04.

6.1 Changing forms of Education

The forms of education have changed from the traditional chalk and duster method to the computer and mic method. There are several different forms and methods, few of them are analyzed in the following table:

Understanding the terminologies

Table 01: Terminologies related to different modes of education

Terminology	Definition	Source
On-campus (Offline Classes)	"Course offered wholly or in part on the campus of an educational institution, typically offered in a traditional lecture/discussion environment."	IGI Global, Accessed on 20th July 2021
Off-campus (distance education)	"Those teaching methods in which, because of the physical separateness of learners and teachers, the interactive, as well as the preparatory phase of teaching, is conducted through print, mechanical or electronic devices"	Holmberg, B. (1995)
E-learning/computer-based learning	"E-Learning: is a synonym for electronic learning (not only network-based or non-network-based) requiring an improved e-Competence." "Computer Based learning: When the computer is not connected to a network, but materials are available."	Admiraal, W., & Lockhorst, D. (2009)
Networked learning/distributed learning/web-based learning	"Courses that deliver material entirely online and students interact with instructors entirely online."	Caruth, G. D., & Caruth, D. L. (2013)
Blended learning	"Blended learning has been described as a hybrid instructional approach combining aspects of e-learning and a traditional classroom environment."	Ward, J., & LaBranche, G. A. (2003)
Flexible learning	"Flexible learning is an approach adopted to teach university level or vocational education that enables students to have better learning opportunities that meet their own individual needs."	Richardson, J. (2000)

John Locke posited that the sole purpose of the education was to prepare an individual with a "sound mind in a sound body better to serve his country" (Locke, 1693). Education is the discipline concerned with the acquisition of knowledge, skills, values, and beliefs. Formal education is composed of stages, including pre-school, primary school, secondary school, and university - the combination of these stages is referred to as the education sector (Marrou, 2021). Education is an integral element of society, given its nature as a merit good. This means that the consumption of a "unit" of education by a student is likely to benefit the student and reap positive, quantifiable external effects in the long run. Economic returns characterize these effects - Education enables the development of individuals as valuable assets to society through being productive and effective members of the workforce, which contribute to the GDP growth and development of a nation - and social returns - a good education can enable students to become environmentally and socially conscious. Thus, education can be considered a positive externality of consumption (Hall, 2006). There are a plethora of ways that the government chooses to increase the level of education consumption. If a government has a surplus or a large fiscal reserve, they can create public schools which are fully run by the government (Fuchs, 1996).

6.3 Rising EdTech Ecosystem in India

The Indian education sector offers an excellent opportunity with approximately 26% of the country's population falling within the age bracket of 0 to 14 years. The education segment in India is predicted to grow by Rs.13,389 crore in the financial year 2020. India's education sector is predicted to further expand to Rs. 2,44,824 crore by 2025. According to the English Proficiency Index 2019- India was ranked 34 out of 100 countries. Improved internet penetration and connectivity is expected to help in even better education delivery (IBEF Report, 2021).

It is essential to understand that the education sector remains a strategic priority for the government of India. Since 2002, permission for 100% Foreign Direct Investment (FDI) in the education industry has been granted via the automatic route. Following which, between April 2000 to September 2020, FDI inflows stood at US$ 3,849.20 million. With better policy measures and easier FDI acceptance, approximately US$ 3.5 billion by 2022. Ed-tech start-ups, country-wide, have received a total inflow of US$ 2.22 billion in 2020, incrteasing from US$ 553 million in 2019 (IBEF Report, 2021).

The recently approved National Education Policy 2020 is expected to result in large-scale, progressive reforms at both primary and secondary levels of education. The five foundational pillars of the policy are accessibility, equity, quality, affordability, and accountability. These are adjusted with the 2030 Agenda for achieving the SDG 04. According to the Union Budget 2021-22, the government allocated Rs. 54,873.66 crore for the Department of Education and Literacy, compared with Rs. 59,845 crore in Union Budget 2020-21 (Union Budget, 2021). To boost the education sector further, the government allocated an expenditure budget of Rs. 38,350.65 crore for higher Education and Rs. 54,873 crore for improving school education leading to improvement in the literacy level. The government also issued Rs. 3,000 crore under the Rashtriya Uchchatar Shiksha Abhiyan (RUSA), which directly aims to improve the efficiency of the Higher Secondary Education section of the nation.

In March alone, BYJU saw 60 lakh new students accessing free lessons on its platform, while Unacademy recorded 1.40 crore watch minutes. Further, Toppr also saw a 100 percent growth in free user engagement in the month (Your Story, 2020). The Advancement of technologies such as Artificial Intelligence (AI), Virtual Reality (VR), Augmented Reality (AR), and Learning Analytics, compliments various effective learning methods- Blended Learning (Flipped Learning), Massive Open Online Courses (MOOCs), Adaptive Learning, and Gamification has increased the scope of amalgamation of technology and education in the present era. The maximum adoption of e-learning tools happens in Maharashtra with 36 percent, followed by Punjab 27 percent and Delhi/NCR with 12 percent. Higher adoption in these states is that parents and students were receptive to online education and adopted the shift conveniently (BW Education, 2020).

6.4 Sustainable Development Goal 04: Quality Education

The Millennium Development Goals (MDGs) are 08 goals with clear measurable targets and deadlines to bring improvements in the lives of the world's poorest population. To meet these 08 MDGs and in order to eradicate poverty, leaders of 189 countries signed the historic millennium declaration at the "United Nations Millennium Summit" in 2000 (MDG Fund Report, 2007). The MDG:02 was to achieve the goal of universal primary education. In 2015, the developing economy's primary school net enrolment rate reached a high of 91%, improving from 83% at the beginning of MDG adoption. There was a 50% fall in the number of 'out-of-school' children of primary school age worldwide, falling from 100 million in 2000 to an estimated 57 million in 2015. With a 20% increase in the 'net enrolment rate' from 2000 to 2015, Sub-Saharan Africa's slowest developing economy saw considerable improvement in primary education, more than any region since the MDGs were established. Globally, the literacy rate among youth (aged 15 to 24) has increased from 83% to 91% between 1990 and 2015. (UN Report, 2015)

The achievements of the MDGs paved the way for the establishment of the SDGs. These were designed to simultaneously achieve sustained economic growth and development. They comprise of 17 goals and 169 indicators, designed primarily to end all forms of poverty and inequality at a global level while providing an integrated, evidence-based framework of targets and indicators to support national planning and reporting. For countries to begin implementing the SDGs, it is critical to building the evidence base for action, as all SDG targets are interlinked (Allen et al., 2019). The researcher wants to understand the scope of Education Technology's intervention in informal education to support the SDG04 framework. SDG04 expresses a vision to “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (UN 2015).

6.5 Quality Education Framework - SDG India: Index and Dashboard 20-21

The year 2020 will be the fifth anniversary of the adoption of Sustainable Development Goals (SDGs) by 193 countries at the UN General Assembly. Implementation of SDGs is incomplete without constant measuring progress of actual outcomes under each of the 17 Goals. Towards this end, NITI Aayog has developed the SDG India Index, 2020-21. The Index has served as an advocacy tool to trigger needed action by State Governments. A detailed analysis of the performance of top 05 performing and 05 least performing states under SDG 04, along with Maharashtra state's statistics, is presented below:

Table 02: Comparative analysis of top 05 and least 05 performing states with Maharashtra

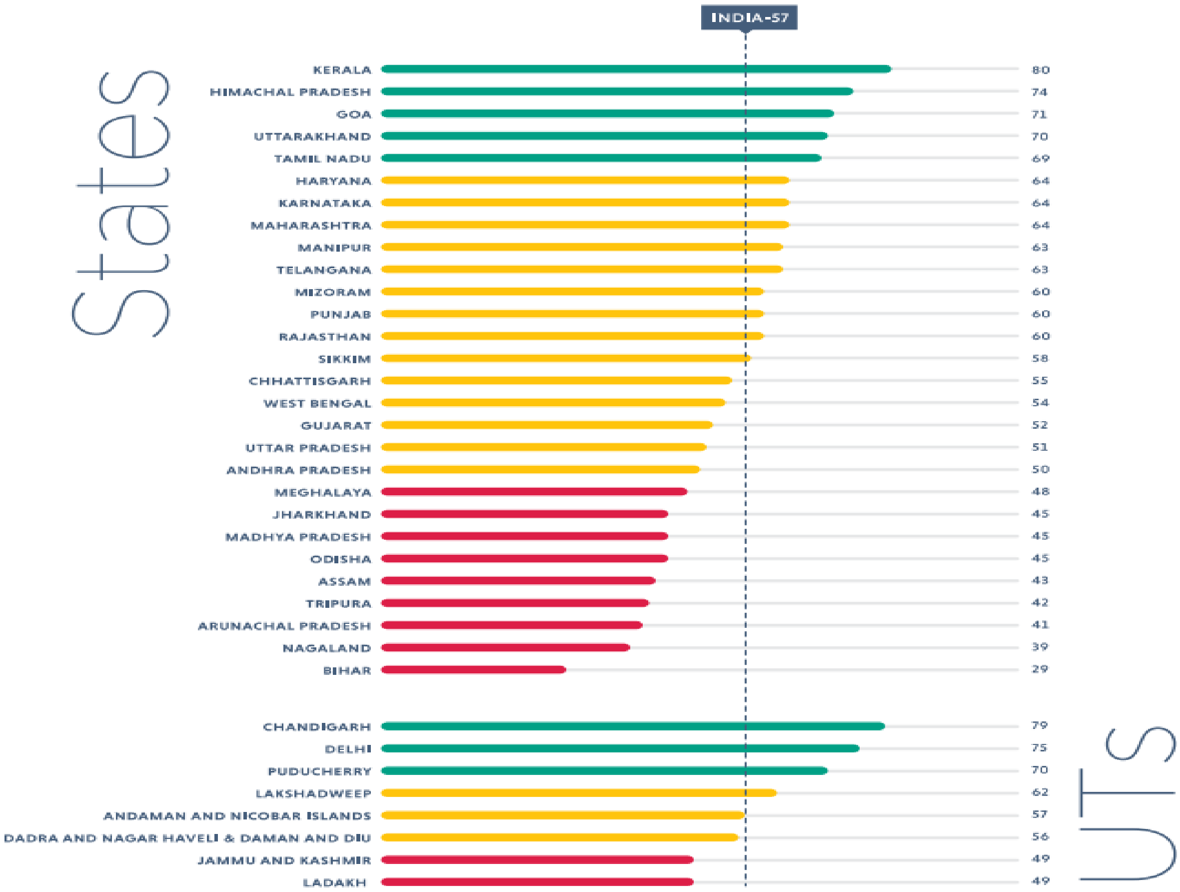
Rank	Area	% of persons with disability 15 years and above who have completed at least secondary education	% of students in grade VIII achieving at least a minimum proficiency level	Gross Enrolment Ratio (GER) in higher education (18-23 years)	% of persons 15 years and above who are literate	Adjusted Net Enrolment Ratio (ANER) in elementary education (class 1-8)	Average annual dropout rate at secondary level (class 9-10)	Gross Enrolment Ratio (GER) in higher secondary (class 11-12)
	Target	100	100	50	100	100	8.8	100
1	Kerala	24.3	86.75	37	94.6	92.07	9.14	80.26
2	Himachal Pradesh	25.6	72.75	39.6	84.2	97.82	7.81	81.79
3	Goa	32.4	71.65	30.1	88.9	88.26	9.4	71.95
4	Uttarakhand	24.7	74.95	39.1	79	96.38	10.95	66.2
5	Tamil Nadu	19.1	71.3	49	80.7	85.49	13.02	72.32
8	Maharashtra	25.7	76.3	32	80.3	90.92	13.29	68.93
25	Assam	16.8	79.55	18.7	84.9	96.36	31.47	30.94
26	Tripura	13.4	71.3	19.2	89.9	100	29.55	38.62
27	Arunachal Pradesh	10.3	59.95	29.7	79.9	80.98	35.98	38.48

28	Nagaland	11.9	60.95	18.7	93.8	67.38	24.08	33.92
29	Bihar	18.5	78.3	13.6	64.7	86.54	28.46	26.39

Source: https://sdgindiaindex.niti.gov.in/#/ranking

From the above table, it can be understood that Kerala's performance in all the sectors has been above average. It has the highest '% of persons 15 years and above who are literate' with a 94.6% score, and the '% of students in grade VIII achieving at least a minimum proficiency level' with an 86.75% score. Maharashtra's scores in the respective areas are 80.3% and 76.3%, indicating the level of improvement required to match the top performer in the country. What is alarming is the 'Average annual dropout rate at secondary level (class 9-10)' score of Maharashtra which is as high as 13.29%, but in comparison to the lowest performer- Bihar with a score of 28.46%, it is still better off.

Figure 01: SDG 4 Index score of states/UTs



(Source: SDG India Index Report 2020-21)
https://sdgindiaindex.niti.gov.in/assets/Files/SDG3.0_Final_04.03.2021_Web_Spreads.pdf

The above figure discusses the ranks of states and Union territories (UT) in the country. The target score given by the central government was 100; the highest score was achieved by Kerala (80), while amongst the UTs, Chandigarh (79) remained at the top. The least performing state was Bihar (29), and Ladhak (49) was the underperformer amongst the UTs. The average score of the country is 57 out of 100, indicating the country as a 'Performer' (Score between 50-64), but far from being a 'Front Runner' (Score between 65-99), or an 'Achiever' (Score of 100). The SDG Goal 04 score in 2019 was 58, which slipped a point to 57 in 2020 (PIB Press Release, 2021).

6.6 Performance of Maharashtra during economic lockdown (2020-21)

The state of Maharashtra performed exceptionally well during the economic lockdown; the same can be understood by looking at the following analysis. The analysis covers the various schemes and policies launched by the state government during the academic year 2020-21 to support the learner's progression.

6.6.1: Government Initiatives

"Development of the Learning Continuity Plan:"

Maharashtra government's Department of School Education, in association with UNICEF (technical assistance), has developed a 03 phase 'Learning Continuity Plan' to ensure progression in learning for children between classes 1st to 12th. The activities planned are also applicable to children between ages 3 to 6 years (pre-primary stage). The 'Learning from Home' strategy was expected to adopt a 'Life Cycle Approach', that is, covering education from pre-primary to higher secondary. The phases considered uninterrupted learning during the period of school breaks, and delayed school reopening post economic lockdown. This document is expected to evolve with time post understanding of the extent of the impact of lockdown in our lives.

"The Learning from Home Package"

The 'Learning from Home Package' is a set of educational interventions for all classes available on different technology platforms, such as TV (via other dedicated channels), Mobile phone (via applications), and internet (web-based), which is shared on a daily basis with parents and children through an SMS or a WhatsApp message. The financial status, their accessibility to resources, and the level of technological advancement of the target audience were kept in mind while deciding the modes of distribution. The approach is inclusive since it targets children of all age groups. This package was also coordinated through UNICEF's technical support to the partners such as Pratham Books, GaliGaliSimSim, Diksha, etc. These partners had access to all the e-content and were responsible for distribution.

The elements included under this package were:

DIKSHA Abhyasmala campaign: It was initiated on 13th April to provide academic and extracurricular e-content. This campaign was divided into 03 phases. Under Phase 01, the partners were expected to cover educational content from 13th April to 26th April. Under Phase 02, they were expected to take care of curriculum and activity based content for all students, content for 10th-grade students, content for students appearing for 5th and 8th-grade scholarship examinations. From 15th June onwards, that is, under Phase 03, academic content for the year 20-21 would be covered. Around 29500 academic and extracurricular content is available on the DIKSHA platform, which has been played over 4.19 crore times in Maharashtra to date.

Initiatives undertaken by Balbharati:

- "E-Learning App for 10th-grade students": This app is available in Hindi and Marathi Medium, and the content is available in online & offline mode. Currently, almost 46,425 users on the platform are taking advantage of the PPTs, examination material, explanation videos, assessments, PDFs, etc.
- "BolkiBalbharati Audiobook": The content on this app is available in Marathi and English medium for students of 8th, 9th and 10th grade. Currently, the app is accessed by approximately 22,200 students via online and offline mode.
- "E-Balbharati Channel": It is a YouTube channel initiated for students from 5th to 10th grade. The content is provided in English, Hindi, Gujarati, Sindhi, Marathi, Kannada, Telugu, and Urdu medium, which can be accessed via online and offline mode. Currently, 39,50,386 students are taking advantage of this open-source.
- "E-Books": PDFs of all mediums are available to students from grade 1st to 12th. Almost 10,25,000 users have benefitted via this program.
- "Virtual Classrooms": The pilot project had 6400 students as participants. It was initiated in Marathi medium for the students who couldn't connect to the teachers during the lockdown.

- “Learning Outcomes Smart Q Mobile App”: It was initiated to analyze students' performance as per the learning objectives of the course. It was originated and promoted by the District Institute of Education and Training (DIET), for the students in the Amravati district. They have been able to reach out to 7,67,837 users.

Online Capacity Building Initiatives

- “BRP Program”: The main objective was to strengthen the outreach of the ‘DIKSHA’ app and its content. The BRPs were trained about the usage of technology related pedagogy in the classroom, focusing on the amalgamation of the ‘DIKSHA’ app.
- “Remedial Program”: The main aim was to develop e-content as extra support to the slow learners. Secondary-level students were targeted via this program.
- “Cyber Security”: To protect students from cybercrimes, such as phishing, bullying, harassment, etc. The modules were distributed in soft copy and hard copy mode.
- “Avirat Teacher Training (Level 3)”: The aim was to prepare a few selected teachers to become the master trainers. The 'ShyamchiAai' Foundation conducted the online teacher training. An app named 'mahacareermitra' was launched for the same.
- “Spoken English MOOC”: To help teachers learn spoken English. The initiative was conducted in 03 phases. Many modules comprising scriptwriting, storyboarding, video shooting & editing were taught. At the end of the training program, certificates were issued. Out of 19,297 teachers who enrolled in this MOOC, a total of 15,317 successfully completed the training.
- “Samarth Prototype Program”: The program's main aim is to encourage joint learning through peers and the use of tech enabled pedagogy to improve the effectiveness of people and programs. The target group was academicians, administrative officers working across the state in different positions to further enhance their management skills.
- “Virtual Professional Development Forums”: The forum started in response to the COVID-19 crisis to ensure an uninterrupted learning platform for education trainers across Maharashtra. The program enabled administrative & academic trainers, and teachers to interact with several eminent personalities across business, education, sports, politics,theatre, and more.

“Story of the day”: A story a day can be accessed through the DIKSHA app and via missed call initiative, titled, 'Missed Call Do Aur Kahani Suno' number, which was shared with parents (via teachers) to enable students to avail the facility. Via a toll free number parents will receive a call with an audio story. A set of activities too are shared with the parents via SMS daily that the children can do after listening to the stories.

“TV Program”: It was launched for pre-primary to 2nd-grade students. A show titled 'Galli Gallo SimSim' is being aired at DD Sahyadri and watched by 11 lakh students.

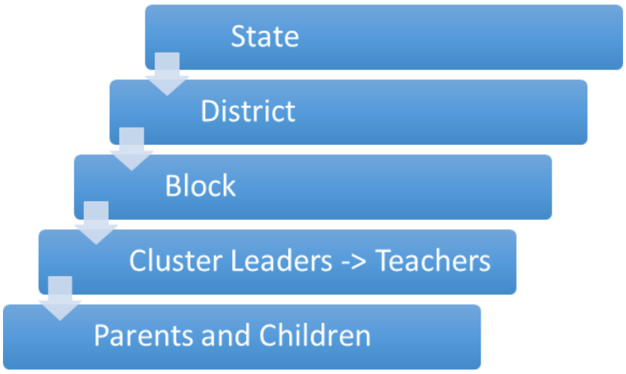
“Radio programs”: A set of educational games and activities is broadcasted on air via radio in one region of the state by the Pratham organization in partnership with MSCERT.

“BookyBoo”: This initiative has been launched in association with UNICEF. It is an initiative where a book related to COVID-19 has been developed in English, Hindi, and Marathi medium.

“Career Portal for guidance in careers”: A total of 05 webinars were conducted with different experts to spread awareness and to help them to to take advantage of the 'Learning from Home' package. Total 3900 participants benefited from each webinar.

Dissemination of the Package & Mentoring

The dissemination of the study material packaging and mentoring was decided in the following order:



To spread awareness and support the parents, the above method of distribution of the information, WhatsApp groups were created, and 700,000 education functionaries and educators and students and parents benefited from the same.

7.0 Conclusion

From the above analysis, it can be concluded that Maharashtra government's mode of choice to maintain standard of education was the use of digital technology via student-centric and aga-specific powerpoint presentations, and online teaching technology, which then was followed by several "Virtual Interactive Classes" organised by eminent resource persons; the state though is yet to catch up and upgrade itself in advancement and upliftment of different digital modes in the education sector. Higher education institutes should prepare contingency plans to cope with the several challenges brought on by the pandemic, and prepare for any foreseeable natural disasters as well. Sufficient availability of information technology, different EdTech tools, online learning resources in the form of MOOCs, PDFs, e-notes, e-books, and so on are significant (Huang et al., 2020). It must be understood that motivation, instruction, relationships, content, and mental health are the five most essential things for an educator providing online education (Martin, 2020).

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AN ESTIMATION OF CRUCIAL FACTORS RESPONSIBLE FOR THE BANKING FRAUDS IN INDIA: A FOCUSED GROUP SURVEY ANALYSIS AND INVESTIGATION

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ABSTRACT

Banks have been facing many types of frauds. Bankers and IT professionals have identified many types of problems in respect to banking fraud. In the present research researcher has tried to estimate the impact of the different types of banking fraud. the present study deals with the survey of focused groups. Accounting Fraud, Loan Fraud, Wire Transfer Fraud, Phishing Fraud, Rogue Traders, Demand Draft Fraud, Bill Discounting Fraud, Money Laundering and ATM Fraud are vital fraudulent activities that contribute to most of the banking fraud. For the reliability of the tool Cronbach's Alpha value is calculated and a 0.751 measurement model finds suitable fit (CMIN/DF:3.702). The model summary for anticipated phenomena shows the value of Adjusted R Square 0.611. Present research is an effort to estimate the cause of possible bank fraud with the help of the findings bankers can focus to develop a robust banking system.

Keywords: *Banking frauds, Fraud prevention, Robust banking*

I. Introduction

Banking system is not only contributing to the individuals, but they are also becoming a life blood for modern business. Unlike the earlier business world, modern businesses have a huge quantum of operation. Such a massive operation needs a huge amount of money. Keeping that much finance in hand is not possible for the businesses. So, the banks lend them money.

As all things come in package banking is no exception. Yin and yang, good or bad, comfort or pain, these all exist together. The banks also suffer from fraudulent activities. People deposit their hard earned money in banks. Banks lend that money to businesses. The returns from that lending becomes a source of income for banks. This income helps to meet the need of banking operational expenditure and returns to depositors. When any fraud occurs with the bank the loss has to be written off from the gains of the bank. This not only hampers the banks productivity but also impacts the trustworthiness of the banking system. Financial frauds are something that one can never accept. The magnitude of frauds has been raised up to 10,000 crores INR.

The phenomena are too complex and cannot be covered in a discussion. To understand the details of the banking system and the impact of financial frauds researchers have tried to estimate the key factors related to the issue. The number of frauds reported during 2020-21 decreased by 15 per cent in terms of number and 25 per cent in terms of value, vis-à-vis 2019-20.

Fraud Cases - Bank Group-wise

(Amount in ₹ crore)

Bank Group/Institution	2018-19		2019-20		2020-21	
	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved
1	2	3	4	5	6	7
Public Sector Banks	3,704 *(54.5)*	64,207 *(89.8)*	4,410 *(50.7)*	1,48,224 *(79.9)*	2,903 *(39.4)*	81,901 *(59.2)*
Private Sector Banks	2,149 *(31.6)*	5,809 *(8.1)*	3,065 *(35.2)*	34,211 *(18.4)*	3,710 *(50.4)*	46,335 *(33.5)*
Foreign Banks	762 *(11.2)*	955 *(1.3)*	1026 *(11.8)*	972 *(0.5)*	521 *(7.1)*	3,315 *(2.4)*
Financial Institutions	28 *(0.4)*	553 *(0.8)*	15 *(0.2)*	2,048 *(1.1)*	25 *(0.3)*	6,839 *(4.9)*
Small Finance Banks	115 *(1.7)*	8 *(0.0)*	147 *(1.7)*	11 *(0.0)*	114 *(1.6)*	30 *(0.0)*
Payments Banks	39 *(0.6)*	2 *(0.0)*	38 *(0.4)*	2 *(0.0)*	88 *(1.2)*	2 *(0.0)*
Local Area Banks	1 *(0.0)*	0.02 *(0.0)*	2 *(0.0)*	0.43 *(0.0)*	2 *(0.0)*	0 *(0.0)*
Total	**6,798** ***(100.0)***	**71,534** ***(100.0)***	**8,703** ***(100.0)***	**1,85,468** ***(100.0)***	**7,363** ***(100.0)***	**138,422** ***(100.0)***

Source: RBI Supervisory Returns. 2021

Fig 1.1 Bank Fraud Cases

In this report figures in parentheses represent shares in total (in percent). Figures reported by banks & FIs are subject to change based on revisions filed by them.Amounts involved reported do not reflect the amount of loss incurred. Depending on recoveries, the loss incurred gets reduced. Further, the entire amount involved is not necessarily diverted. The above data is in respect of frauds of `1 lakh and above reported during the period.

Though the value of frauds reported in advances category for 2020- 21, in percentage terms, remained almost same as compared to the last year, the incidence of frauds in advances category, in terms of number, has come down over the previous year. The share of off-balance sheet (in terms of value) has been decreasing since 2018-19. The average time lag between the date of occurrence of frauds and the date of detection was 23 months for the frauds reported in 2020-21. In value terms, the private banks have reported a rise of 35% y-o-y in frauds during FY21, and PSBs have reported a decline of 45% y-o-y in the similar period.

There are many different types of bank fraud. Some of the most common types of fraud tend to be check fraud, debit and credit card fraud, safe deposit box fraud, and ACH fraud, but there are many additional types of bank fraud both within and beyond these basic categories. Here's a closer look at some of the more unusual types of bank fraud faced.

i. Accounting Fraud

Accounting fraud primarily affects business lending. Businesses who commit accounting fraud "cook the books" so they look more profitable on paper than they really are. Based on these fraudulent statements, banks grant loans to these businesses, but ultimately, because the businesses are insolvent, they can't repay the loans. Then, the banks get left with a loss. The classic example is the Enron scandal.

ii. Loan Fraud

Accounting fraud can lead to loan fraud, but this type of fraud isn't just limited to businesses presenting fraudulent information on their loan applications. When individuals present false information in order to obtain a loan, that is also loan fraud. Similarly, if a thief steals someone's identity and applies for a loan in their name, that is another type of loan fraud. Additionally, if someone has a line of credit and a scam artist draws funds from that line, that also falls into this category.

iii. Wire Transfer Fraud

Wire fraud includes all cases of fraud involving wire transfers or the internet. In some cases, the scammers steal the username and password of a banking customer, and they wire money to themselves. For instance, when an attacker stole the sign-in details from a company in Missouri, the attacker was able to steal $440,000 in wire transfers. Often, however, with this type of fraud, the scam artist convinces the victim to wire money to them. For instance, in the all-too-popular secret shopper scam, the scam artist convinces someone that they've been hired to be a secret shopper for a wire transfer company or a bank. The scam artist directs the victim to wire some funds through that institution. The victim believes that if they do this, they will be compensated for the funds they sent and for their work as a "secret shopper". However, after they wire the funds, the other party disappears, and the victim never gets their money back.

iv. Phishing Fraud

Phishing is when a scam artist uses email, text, phone calls, or other methods to try to obtain a victim's banking details. This type of fraud often overlaps with other types of fraud. For instance, fraudsters often use phishing emails to get bank account details from their victims so they can commit ACH or wire transfer fraud

v. Rogue Traders

If you run an investment bank, you likely have traders on staff, and in this situation, you need to ensure that you protect yourself from rogue traders. These are traders who engage in unauthorized trades and manipulate the system to make it look as if their trading activities are generating more money for the bank than they really are.

vi. Demand Draft Fraud

Like rogue trading, demand draft fraud happens internally. One of the bankers simply generates a demand draft payable at another branch or even at another bank. Then, they leverage what they know about the system to avoid detection, they cash the demand draft, and they keep the funds.

vii. Bill Discounting Fraud

Although this type of bank fraud is relatively rare, you should still understand the risk. Generally, with bill discounting fraud, the fraudster opens a business account at the bank. Then, the "business owner" convinces the bank to start collecting bills from the business's clients. The so-called clients are part of the scam, so they always pay the bills.

After a while, the financial institution gets lulled into a false sense of security about this customer. Eventually, the customer asks the bank to credit the bills in advance. When the bank does that, the fraudster takes all the money and runs, and the bank never gets those funds back.

viii. ATM Fraud

ATM fraud includes everything from reprogramming the machine to installing a skimmer to steal card details. However, it can also include making fraudulent deposits by depositing empty envelopes — an envelope-free ATM is usually the easiest way to avoid that.

ix. Money Laundering

Money laundering is when criminals deposit fraudulently obtained sums of cash into a bank. They typically try to make the funds look as though they have come from a legitimate source. For instance, if someone is selling drugs, they may try to pretend that the cash is from a business, and they may deposit the funds in that business's account. Legally, you are obligated to report cases of suspected money laundering, and failure to do so, can put your financial institution into a precarious position.

With all the discussion the researcher has decided the problem statement as, "An estimation of crucial factors responsible for the banking frauds in India: a focused group survey analysis and investigation"

II. Literature Review

Amalan Kundu et al., (2009), Thakur, S., (2019) and few others have focused upon the role of information technology in preventing financial fraud in banks. Bhavnani, Motilal Balram (2020) used forensic accounting in Detecting Financial Frauds. Stephen O. Moepya et al., (2014) used Principal Components Analysis (PCA) and Factor Analysis (FA) for financial statement fraud using cost sensitive classifiers. Researcher found that there are few research papers are available relating to Neerav Modi scam. Singh, G., Srivastav, S., Gupta, A., & Garg, V. (2020) have made an effort in 2020. But still much more is left study. MicheleCarminati et al (2013) worked upon a potential DSS for banking. Ahmad Kabir, Usman (2013) have worked on Critical Success Factors for Preventing e-Banking Fraud. Considering the above research gap, researcher hasdefined the objectives and hypothesis. Researcher has found that a study related with the crucial factors responsible for banking frauds will be helpful in the process of robust banking.

III. Research Methodology

The sample for the present research was very crucial decision. The affecting factor in the present study is banking fraud. If the factor is dynamic in any research, then the effect cannot be understood and the results may be misleading. As the banking frauds are of different types and people cannot understand all the factors, only a banker or IT professional can understand it. People are not able to comprehend all these issues. In such cases the opinion of a common man may be of no use. The researcher has used non parametric sampling for present research. Specifically, 'Purposive Sampling' is used. The purposive sampling technique, also called judgment sampling, is the deliberate choice of a participant due to the qualities the participant possesses. It is a non-random technique that does not need underlying theories or a set number of participants. Simply put, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience. It is typically used in qualitative research to identify and select the information-rich cases for the most proper utilization of available resources. But in the present research similar techniques are used for quantitative research. Bank managers, IT professionals related to banks and bank officials relating to clerical cadre have been selected as the respondents in the research.

Sample size: 500

Sample location: Delhi NCR

For collecting the response of respondents, a questionnaire has been developed. The tool with 45 questions was further administered among a sample of 300 individuals. The Extraction method used was maximum likelihood, ProMax rotation with default setting. Researcher has fixed numbers of factors to 10 (As found from Principal Component Analysis). Small coefficients with absolute value below 0.40 have been suppressed.

KMO and Bartlett's Test:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.698
Bartlett's Test of Sphericity	Approx. Chi-Square	11486.035
	df	990
	Sig.	.000

Table- 3.1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) Test is a measure of how well-suited data is for factor analysis. Different scholars of statistics have different views for accepting KMO value. In practice value between 0.80 to 1.00 is excellent. A value between 0.60 to 0.80 is middling. Value of research data is 0.698 (approximately 0.70) which can be considered acceptable for sampling adequacy.

The sig. value for Bartlett's Test of Sphericity is 0.000. For factor analysis to be recommended suitable, the Bartlett's Test of Sphericity must be less than 0.05. So, the current data is adequate for factor analysis. With the help of face validity, content validity, reliability and other statistical methods final tool (questionnaire) has been developed. The final tool has following characteristics:

Items	:	45
Factors Explained	:	10
Cronbach's Alpha	:	0.751
CMIN/DF	:	3.702
GFI	:	0.702
CFI	:	0.786
RMSEA	:	0.095

The research tool is used to collect data from 500 respondents. The data then tabulated in SPSS22. The null hypothesis for the present research is as following:

"There is no significant contribution of identified factors of fraud in possible banking fraud."

IV Findings

1- The literature review has helped to design the questionnaire. the items were put considering the types of possible fraud in banking sector. The complete CFA has suggested that all 45 items loaded on 10 factors that has been named as following:

Dependent Factor (Variable)	Independent Factors (Variables)
Bank Fraud Possibility (Factor-08)	Accounting Fraud (Factor-05)
	Loan Fraud (Factor-07)
	Wire Transfer Fraud (Factor-09)
	Phishing Fraud (Factor-03)
	Rogue Traders (Factor-06)
	Demand Draft Fraud (Factor-04)
	Bill Discounting Fraud (Factor-01)
	Money Laundering (Factor-10)
	ATM Fraud (Factor-02)

Table- 4.1 List of Variables

2- The multi corelation coefficient through regression analysis is shown as below

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786[a]	.618	.611	1.85974
a. Predictors: (Constant), Accounting Fraud, Loan Fraud, Wire Transfer Fraud, Phishing Fraud, Rogue Traders, Demand Draft Fraud, Bill Discounting Fraud, Money Laundering, ATM Fraud				

Table 4.2:Multiple correlation coefficient R and Model summary

The regression model summary shows that the model with nine predictor variables explains 61.1 % (Adjusted R Square= .611) variance of Bank Fraud PossibilityY. Any model with Adjusted R Square value .400 and above is acceptable. Multiple correlation coefficient (R) value is 0.786, (Gautam Jaiswal,2020) which shows that all the factors explained in the model are highly correlated. This supports the hypotheses testing results.

3- Development of Regression Equation

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7.790	1.081		-7.207	.000
	Accounting Fraud	.097	.028	.112	3.423	.001
	Loan Fraud	.275	.033	.282	8.350	.000
	Wire Transfer Fraud	.187	.040	.147	4.656	.000
	Phishing Fraud	.192	.042	.143	4.551	.000
	Rogue Traders	.293	.040	.238	7.321	.000
	Demand Draft Fraud	.105	.046	.076	2.302	.022
	Bill Discounting Fraud	.154	.032	.153	4.781	.000
	Money Laundering	.048	.039	.038	1.228	.220
	ATM Fraud	.150	.040	.110	3.786	.000
a. Dependent Variable: Bank Fraud Possibility						

Table 4.129:Coefficient Table

In the coefficient table all the sig value are below 0.05 (p=0.05 level) except Demand Draft Fraud. This shows that the entire variables have good regression weight on Bank Fraud Possibility except Demand Draft Fraud. As the model summary is significant, surely the role of the factor Bank Fraud Possibility Is considerable and the actual effective path of Bank Fraud Possibility Could be found in the structural model. With the help of beta coefficient, the hypothesised equation can be written as:

$$\mathbf{Y= 0.097\ X_1+ 0.275\ X_2+ 0.187\ X_3 +0.192\ X_4+ 0.293\ X_5+ 0.105\ X_6+ 0.154\ X_7 +0.048\ X_8+0.150\ X_9 - 7.790}$$

The hypothesis for the present research is rejected and it can be said “There is significant contribution of identified factors of fraud in possible banking fraud.”

V. Conclusion

Colonial regime has brought so many changes in the Indian social system. Agriculture, education, society and economy everything has changed. Financial lending and browning have also changed in society. But the banks have faced many problems of fraud at different levels. Security issues are major barriers to internet banking and e-commerce activities among consumers (Khasawneh, 2009) with fraud highlighted as an important risk associated with payments systems (Roberds, 1998). To secure an e-banking system, IBM placed emphasis on defining clear objectives. This is achieved by understanding the business goals, objectives and critical success factors when planning the security strategy, as well as the impact on the business if they are not achieved (International Business Machines (IBM), 2001). There has been minimal research related to organisations experience on fraud prevention and the critical success factors for e-banking fraud prevention measures. Hence the factors that have been identified require further investigation to understand their criticality. The present research made crucial identification that Accounting Fraud, Loan Fraud, Wire Transfer Fraud, Phishing Fraud, Rogue Traders, Demand Draft Fraud, Bill Discounting Fraud, Money Laundering and ATM Fraud crucial factors that may lead to fraud.

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A STUDY ON THE PREFERENCES OF GENERATION Y EMPLOYEES TOWARDS JOB RELATED ATTRIBUTES

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ABSTRACT

Generation X employees are about to retire and very soon the individuals of Generation Y who were born in the early 1980s will occupy the senior and middle level positions and Generation Y individuals born in the late 1990s will be at the entrant positions in the organizations. Thus, it is imperative that Generation Y will change the paradigms of the work culture in the organization. This study aims at understanding the attitude of Generation Y employees towards different aspects or parameters of work. An online questionnaire was administered on Generation Y employees to collect primary data from 218 respondents working in Mumbai and Pune. The study provides recommendations to the organizations regarding how to change their work culture, working environment, motivational, and retention methods in order to attract and retain Generation Y employees.

***Keywords**: Generation Y employees, Gen Y, Millennial employees, Job attitude, Workplace preferences*

1. Introduction

In the coming 10 years, the entire generation Y also known as millennials will comprise the entire workforce in the Indian organizations. It is safe to say that every new generation holds different values, attitudes, behavior and approach towards life, society, organizations and world. According to generational theories, these psychographic characteristics (values, beliefs and attitudes) are highly influenced by the events occurring around them in their growing up years. As historical events are country specific generally, generational cohorts of different countries are bound to have different characteristics. Most of the research on the preferences of multi-generational workforce has been conducted in the western countries which are not relevant for the Indian organizations as the characteristics of Indian Generations (in a developing country) differ vastly from that of developed western countries. However, there is a need to understand the present workforce demography and their psychographic so that the organizations can adapt themselves according to their needs. In the 21st century, organizations cannot impose their culture on the Gen Y employees. Gen Y employees are changing the organizational culture dynamically. Their job attitude and workplace preferences are strikingly different from those of previous generations of employees namely baby boomers and Generation X. It has been observed by the organizations that the new employees have less fealty towards any one organization. They switch jobs rapidly. The definition of long-term commitment with a company has changed in the present times. The attrition rate has increased alarmingly. Every year organizations incur huge expenditure in recruiting, selecting and training the new employees. The expenditure and the organizational efforts go into vain as the young employees leave the organizations within 2 to 3 years. If the trend continues, soon the organizations will have fewer choices for succession planning. Hence, the organizations need to understand the underlying attitude of the generation Y employees towards different job parameters.

2. Statement of Problem

If an employee is unable to fulfill his/her expectations at the workplace, he/she shall leave the organization soon. An attrition pattern has been noticed amongst Generation Y employees lately. They tend to leave an organization after working with them for 3 - 5 years. In order to stop this unfortunate trend, organizations need to understand how they can keep their Gen Y employees satisfied. The motivational strategies that worked for the previous generations are evidently not relevant for generation Y employees. So the task at hand is to design such policies, strategies and culture that can satisfy millennial's needs. But the greater challenge is to identify which work parameter should be changed and how to change it. Thus, the problem posed over here is to understand what is the attitude and preferences of Generation Y employees towards different work parameters?

3. Objectives of the Study

1. To identify the attitude of the Generation Y employees towards different work related parameters.
2. To suggest how the workplace preferences of Generation Y employees can be met and satisfied by the organizations.

4. Methodology of the Study

Generation Y employees who are in the age group of 21 to 41 years, employed in different organizations across India, formulate the universe for this present study. The researcher has selected the generation Y individuals living in Mumbai and Pune to be considered as the population. Primary data has been collected by administering an online questionnaire on the above-mentioned population. Data has been collected from 218 Generation Y respondents by using random sampling technique. Secondary data is collected from books, websites, and e-journals pertaining to the research topic.

5. Review of Literature

Arora and Kshatriya (2017) carried out a research to determine the factors influencing post-graduate management students' career decisions. According to the study's findings, demographic factors influence the decision to accept a job offer. According to the survey, Gen Y thinks about working and learning differently as a result of their upbringing.

Steelcase 2010 Conducted a study to describe the cultural, economic, and technological contexts and situations of many generations in India (including Generation y), in order to comprehend the younger employees' preferences in a better manner. According to the study, many young entrepreneurs and working individuals among generation Y in India strive to make a difference through education, brands, technology, and money, among other things.

Howe and Strauss (2003) have pointed out that even though the Generation Y individuals are born and raised in a very sheltered and comfortable environment, where they are given extra attention and appreciation for their accomplishments, the author claims that this generation is diligent, honest, and a team player. This article not only shows the personal characteristics of the millennial generation, but it also provides insight into their upbringing and how it influences their conduct in the workplace. Overall, the article sheds light on the origins and consequences of millennial attitude and values towards the world, life and self.

Twenge (2010) examines whether there are generational changes in workplace attitudes and beliefs. This study defines Generation Y as those born after 1982. According to research, Gen Y employees prefer leisure and seek greater freedom, flexibility, and a better work-life balance. Gen X and Gen Y, on the other hand, have a stronger desire to succeed. In addition, contrary to popular assumption, Gen Y is happier in their jobs and likes job security.

6. Analysis and Interpretation of the Data Collected

The data collected after administering an online questionnaire on Generation Y respondents is represented with the help of graphs, and pie charts and are analyzed as well as interpreted thereafter. Preference and attitude towards work factors are categorized under 5 major themes namely: organizational appeal, preferences related to work itself, career advancement and personal growth, work benefits offered by the company, organizational work culture, qualities of the boss and manager.

6.1 Organizational Appeal

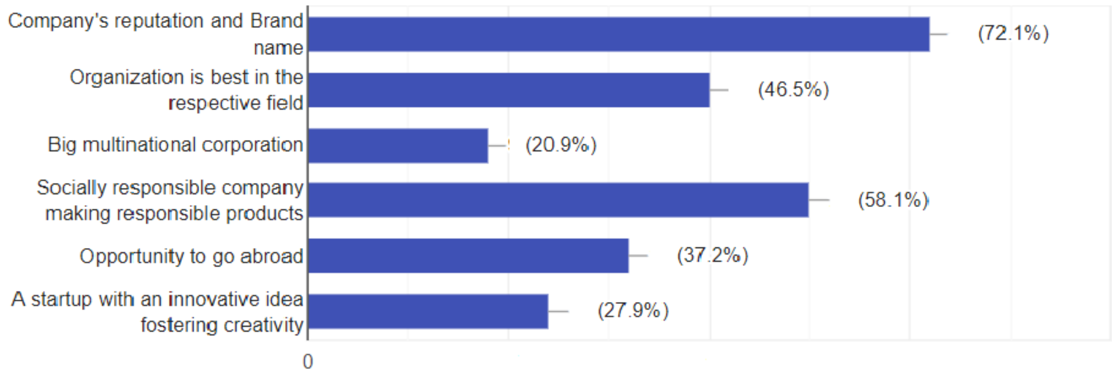

Figure 6.1: Organizational Appeal

Response analysis: Respondents were asked, what appeals them the most about an organization when they decide to join it. As per the majority of the respondents (72.1%); company's reputation and brand name matters the most. It is followed by social responsiveness and ethical values of the company while producing products for the society (58.1%). Organization should also be best in its respective field. It is also interesting to observe that Generation Y individuals are not attracted to just big companies and MNCs. They prefer a company with an established name with ethical values.

6.2 Career Advancement and personal growth.

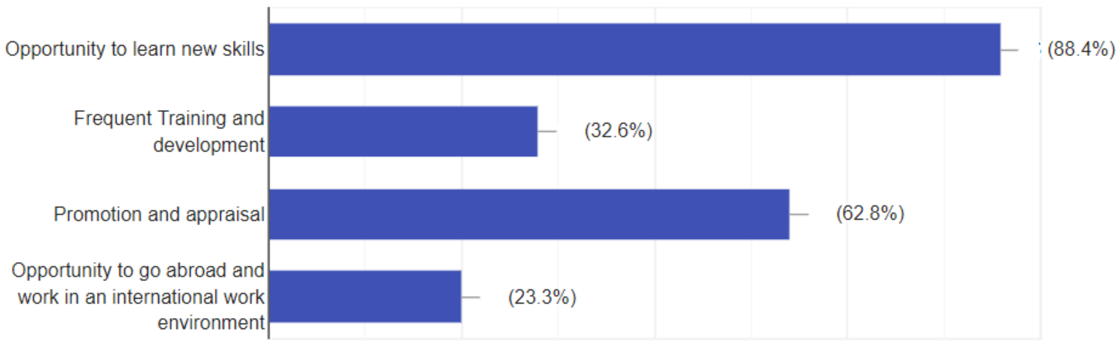

Figure 6.2: Career Advancement and personal growth.

Response analysis: As pointed out in many previous researches, lack of career advancement planning and growth is one of the prime reasons for the millennials to leave a job. Thus, it has become imperative to understand what steps should be taken by the organizations to ensure career advancement for millennials. Approx 88% of the respondents feel that the best way to advance their career is by getting ample opportunities to learn new skills on the job. Their growth can also be ensured when they move up to the higher positions. So getting timely promotions is important as well.

An important inference that can be drawn here is that the previous generations who have worked in the time of limited economic opportunities; always gave preference to the promotions and appraisals (as it leads to higher income). However, Generation Y employees are keen to learn new skills to enhance their profile.

A second observation that can be drawn from the present and previous question is that the Generation Y employees do not prefer to work abroad if good opportunities are available within the country.

6.3 Desired qualities of a boss or manager

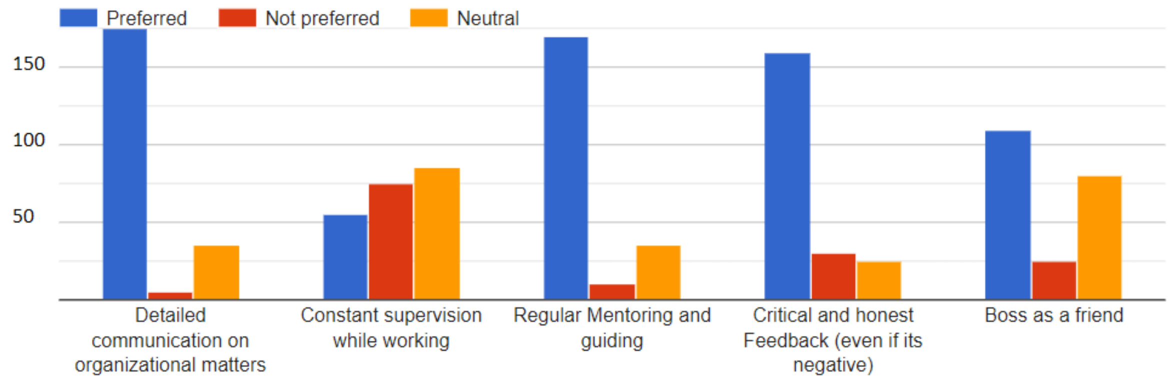

Figure 6.3: Desired qualities of a boss or manager

Response analysis: In present times, Generation Y employees seek certain qualities or attributes in their boss or supervisor or manager. The role of the manager is no longer limited to supervision and control. Generation Y employees expect their manager to:

- Provide detailed communication on the official matters. They like to be informed timely and be involved in all the import decisions to be made
- Gen Y employees are neutral about constant supervision from their manager while they work. They feel that they can complete tasks on their own and there is no need to be supervised by the manager.
- Gen Y employees appreciate regular mentoring and guidance from their boss or manager. They prefer to be guided regarding different organizational matters and mentored from time to time about their career. The preference for mentoring and guidance can be easily derived from the parenting they have received growing up. Since their parents have always guided them through the different course of lives, generation Y individuals have become accustomed to it. A manager being senior to them acts as a guardian in the workplace environment.
- Generation Y likes to receive honest feedback, whether it's positive or negative. As it has been established from Figure 6.1 that Gen Y employees believe in enhancing their skills, it can be said that they prefer to receive a critical evaluation of their work so that they can improve themselves.
- Maintaining good interpersonal relations is important to generation Y employees. Along with being a mentor and a guide to them, Gen Y employees would like to find a friend in their boss or manager.

6.4 Preferred work benefits

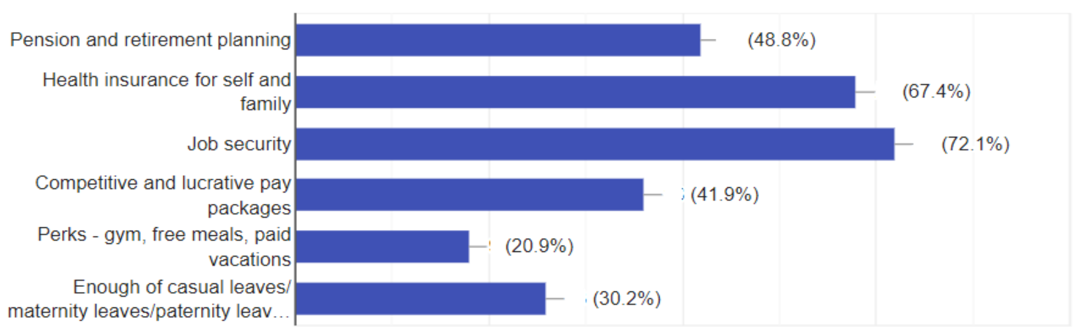

Figure 6.4: Work Benefits preferred

Response analysis: The Majority of the respondents i.e. 72% say that they seek out job security while selecting an organization. It is followed by health insurance offered by the organization for self as well as family members. The third most preferred work benefit is pension and retirement plan options. The top three preferred work benefits (over lucrative pay packages) suggest that the Generation Y employees want security and safety in life. They believe in long term planning (like previous generations) and opt accordingly.

6.5 Preference related to work itself

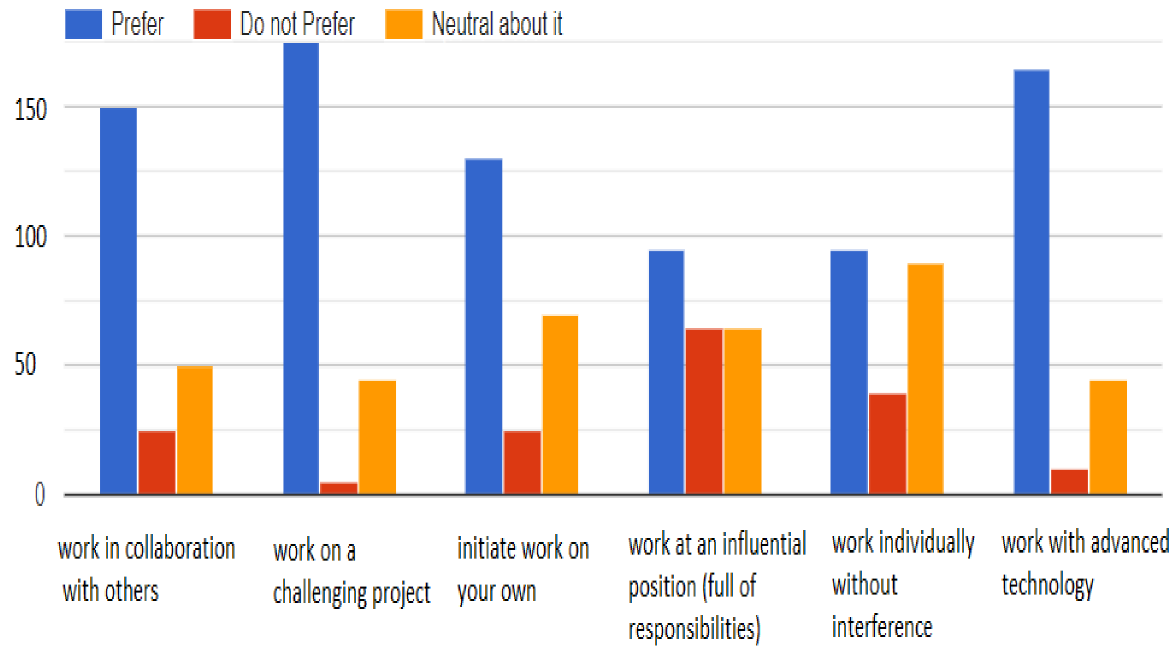

Figure 6.5: Preference related to work itself

Response Analysis: Most important aspect about a job is the nature of work itself. When Generation Y employees were asked about their preferences towards the work, following responses were received:

- Generation Y employees are team players. They prefer (69% respondents) to work in a team with collaboration with others. It can be well-supported from the response to the 5th question that they are not so enthusiastic about working individually without any interference. Only 30% of Gen Y employees prefer to work individually.
- Most of the Gen Y employees (80%) prefer to work on a challenging and interesting project. They do not want to be a part of mundane regular work but seek for something stimulating and intriguing
- 57.3% respondents initiate the work on their own without being instructed by the boss or managers. This shows their work involvement and commitment.
- However, only 42% of respondents are willing to work at an influential senior position which will involve a lot of responsibilities. This suggests that Gen Y employees are not willing to take up responsibilities.
- 74.7% of the respondents are keen to work with advanced technology. It can be well-supported by the fact that they were born and brought up in the age of information and technological revolution. In their coming of age years, they got introduced to technology and ever since they are highly dependent on technology, machinery, gadgets.

6.6 Acceptable work culture

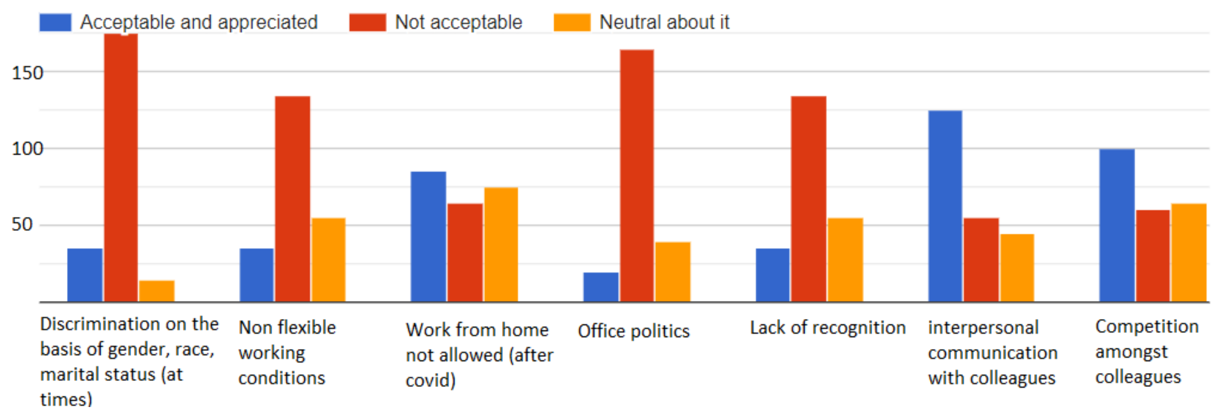

Figure 6.6: Acceptable work culture

Response Analysis: As per the responses received following are the preferences of millennial employees regarding the work culture in the organization.

- 79.8% of the respondents says that any kind of discrimination (frequent or rare) on the basis of gender, race, marital status is not acceptable at all. This represents strong moral values of the millennial employees.
- 48.1% respondents prefer to work in a flexible environment allowing flexible working hours.
- Generation Y employees seem to be comfortable from not working from home even when the pandemic is over. This represents their willingness to work in a physical office environment where they can meet and work with the colleagues
- Majority of the respondents (74.7%) discard office politics. It leads to a toxic work environment. It can be a major putting off factor for millennials. However, they feel that healthy competition amongst employees is acceptable. It keeps them on their toes and can make them deliver a better performance every time.
- Generation Y employees also crave recognition. They expect to be rewarded and recognized by the organization for their work. Lack of recognition can also make them leave the organization eventually. This is deep-rooted in their psychology as they have always been receiving recognition from their parents, teachers and friends for their good grades, carrying out house chores, participating and qualifying competitions etc.
- 57.3% of the respondents prefer to have good interpersonal relations with colleagues. Informal and personal communication can lead to better relations with the team members. Millennials being vocal and friendly in nature prefers to maintain friendly relations at the workplace as well.

7. Conclusion and Suggestions

WORK/JOB RELATED PREFERENCES	RELEVANCE & SUGGESTIONS FOR THE ORGANIZATION
Organizational Appeal ● Company's reputation and Brand name ● Organization should be best in the respective field ● Socially responsible company making responsible products	● Helpful in attracting young talented Generation Y employees ● Establish reputation in the market and communicate the same through social media and professional websites ● Advertise how the company carries out its responsibilities towards society ● Include ethics and values in company policies which should be reflected during recruitment and selection process as well

Work related preferences ● Work in collaboration with others ● Work on a challenging project ● Not willing to take up an influential position which is full of responsibilities ● Work with advanced technology	● Helpful in Motivating employees ● Project or work should be assigned team wise rather than allocating individual work ● Younger employees should be given tasks involving technology, media and information ● Break free from mundane or repetitive work. Provide Gen Y employees with challenging tasks with gradually increasing complexity. ● As Gen Y employees are reluctant to take up responsibilities, organizations need to be careful about succession planning.
Career Advancement ● Opportunity to learn new skills ● Frequent Training and development ● Promotion and appraisal	● Helpful in retaining employees. ● Incur expenditure on relevant trainings and workshops ● Reimburse employees to take up specialized certificate/training courses ● adopt performance based promotion policy. Appraise and promote them whenever due
Work benefits ● Pension and retirement planning ● Health insurance for self and family ● Job security ● Lucrative pay packages	● Helpful in increasing commitment level of employees ● Explain job security options ● Provide genuinely good insurance cover ● Chalk out a retirement plan for them ● Offer competitive pay packages
Organizational Work Culture ● Can not tolerate Discrimination at workplace ● Prefer flexible working conditions ● Do not appreciate Office politics ● Desire recognition ● Informal communication with colleagues	● Helpful in keeping the employees satisfied ● Display organizational ethics and values while dealing with employees ● Allow flexible working hours, work from home options. Promote excellence rather than control ● Give recognition whenever due. It also motivates others to achieve more. ● Maintain a friendly environment. Allow employees to interact personally. ● Organize recreational trips for employees to promote team spirit and healthy relations at work
Perceived qualities of the manager ● Prefers detailed communication on organizational matters ● Regular Mentoring and guiding ● Critical and honest Feedback ● Perceives boss as a friend	● Helps in retaining and motivating employees Managers should: ● Adopt approachable attitude ● Managers should act as guardians and mentors ● Involve millennials in decision-making process ● Give honest and timely feedback ● Appreciate for a work well done ● Provide voluntary guidance throughout different stages of employee's professional life ● Prevent them from making blunders on the job ● Engage in informal communication occasionally

8. Limitations of the Study

- This research has collected data from individuals living in two metro cities, namely Mumbai and Pune. The sample data can be collected from other metro and non-metro cities of India in the future.
- The Sample size taken for the study can be extended for the purpose of further research.

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AN APPROACH FOR THE SELECTION OF AREA OF INTERVENTION FOR URBAN REGENERATION

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ABSTRACT

Urban Regeneration interventions are usually overpowered by the economic factors and thereby develop as real estate market-driven projects for financial gains. The conflicting goals of the economic and social factors are the basis of this disorientation. Although theoretically, the social factors receive enough attention, the post-project evaluation summaries report on the overwhelming economic success of the project and almost always report on not having attained the social goals in a sentence or two at the end of the report, which as though go unnoticed in the overcrowded stories of success. As both the economic and social factors are integral to Urban Regeneration, they need to be effectively handled and dealt with in the projects. Urban Regeneration to be visualized and practiced for all-around improvement of the Urban context, calls for a proper understanding. The social factors incorporation and application of a well thought out process with appropriate tools is crucial. Employing the process of public participation the social factors can be efficiently handled. Thereby, making it possible for appropriate decision making. This work attempts to 1. Define the value tree based on the identified factors of Urban Regeneration. 2. Develop a tool of citizens' participation based on the Couch and Dennemann model to select the best alternative area for Urban Regeneration Intervention. 3. Decision Making based on Multi-Criteria Value Theory. The integrated model is applied to the case study of the city of Hassan.

Keywords: *Urban Regeneration, public participation, best alternative, area selection.*

1. Introduction

Urban Regeneration having emerged as a relatively new field in Urbanism, requires the understanding of the basic concept, for operation in the complex and dynamic urban context. The fragmented understanding, with the conflicting economic issues undermines the social factors. In addition unavailability of appropriate tools weaken the conceptual and intervention mechanisms.

Urban Regeneration is defined as the "comprehensive and integrated vision and action which leads to the resolution of urban problems and which seeks to bring about a lasting improvement in the economic, physical, social and environmental condition of an area that has been subject to change." (Roberts, 2000)The four factors are often opposed to each other and are obvious experiences of any urban context by the citizen. Urban regeneration is widely practiced in most cities and towns but there is no theory or definition to a prescribed practice of urban regeneration and no single accepted and formalized authoritative source available that addresses the physical, economic, social, and environmental dimensions of urban regeneration, with the implementation, management, and evaluation of the urban regeneration process. Urban regeneration examples are contextual and project-specific, the general principles, past experiences, and best practices can assist in developing approaches to current practice (Roberts & Sykes, 2000).

The study of Urban Regeneration for Hassan has focused on the urban problems as presented in the Development Plan Report of Hassan. According to the strategies developed for the master plan for Hassan, the vision is as follows: 1. Preserve and promote the ecologically sensitive water bodies.2. To create closer home-work relationships to reduce the mean travel distancein the cityalong with adequate and well-planned parks and playgrounds 3. To upgrade the wholesale markets with appropriate facilities and provision of truck terminal. 4. To interveneand improve the urban quality in the low income housing area including slums.(Hassan Urban Development Authority)

Accordingly five areas of intervention were selected in orientation with the problems stated in the Development Plan Report of Hassan. Site 1: The Hunsikere Lake Development. Site 2: The Santhepete wholesale market development.Site 3: Slum Development project.Site 4: Development of parks and playgrounds. Site 5: The Devigere and the Kattinakere retail market development. The Site 4 was intergrated into Site 5 due to close proximity of distance between the two sites. Thereforefour sites were finalized for the selection process.

The study was undertaken to arrive at an approach for the selection of area of intervention for Urban Regeneration.

2. Methodology

1. The value tree was structured based on the factors and sub-criteria of Urban Regeneration identified in the literature review ((Della Spina, 2019)
2. A tool was developed based on the Couch and Dennemann framework to select the best alternative area for Urban Regeneration Intervention by citizen participation. (Couch, C., & Dennemann, A. 2000)
3. Multi-Attribute Value theory was employed for decision-making. ((Berta et al., 2018)

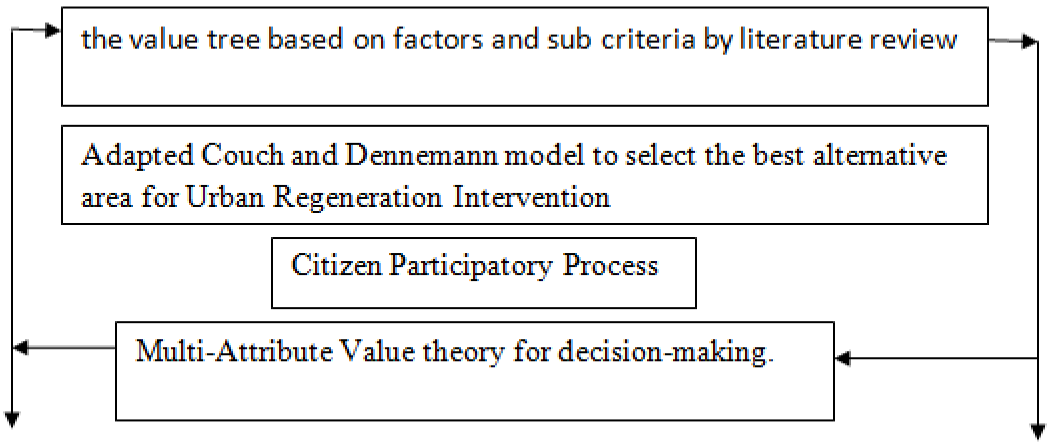

Fig 1: Methodological Framework

The framework for the methodology was developed by integrating various methods to arrive at the decision as to the best alternative site for Urban Regeneration intervention. The framework allowed for the factors and sub criteria developed on the basis of literature review to be utilized for the citizen participation process, based on the adapted of Couch and Dennemann framework. The qualitative survey was based on the citizens, experts and researcher responses and used to single out the single best choice by the Multi-Attribute Value Theory (MAVT).

2.1: Developing the Value Tree based on factors and sub-criteria

A value tree provides a representation of a decision maker's objectives that can be used to evaluate options in a decision problem. (Pitz & Riedel, 1984)The development of the value tree is based on the values and preferences which are translated into decision making. In a well-definedformat, the possibilities are listed out and outcomes identified. In the present study the value tree was structured based on the factors identified in the literature study. The sub-criteria represented those qualitative characteristics used to make choices among the various alternatives areas. Table 1 presents the set of factors and sub-criteria identified for the evaluation of alternatives that represent the various dimensions of the Urban Regeneration Intervention.

Factors	sub-criteria					
Image	city's identity as a historic core	mixed-land use	city's unique cultural identity	Visibility and Accessibility	interlinkage for the site and the surrounding	Efficient connectivity and linkages with the city
Institutional	parks, and	City Level	Building/area	Interdependent	Privately	Unorganized

facilities	open spaces integrated	public space and linkages	boundaries as public statements	functions in the area	owned public spaces	activities spaces and design parameters
Linkages	Transportation network	pedestrian-network and friendly places	Cycle tracks	The connection among the various activities	walking tracks	Innovative transport services like electric trams
Social	Inclusive Planning to accommodate the interests	Design parameters to include the elderly and children	Requirements of people of all age groups and gender considered	The participatory process of planning	Implementation strategies	Feedback mechanism
Environmental	Identification of city-level Factors	Incorporation of environmental concern	Integration of environmental factors into the interlinking spaces	Building level integration of Eco-friendly construction	Innovative approaches	Waste management, rainwater harvesting, and other factors.
Physical	Physical Factors Building form and massing. Guidelines for public and	Inter-linkages between the buildings and movement	Individual Private Building bylaws concerning the urban design guidelines	Street interface design Rooftop guidelines	Infrastructure planning (water supply, sewerage, electricity) and implementation Building guidelines	Implementation strategies, maintenance, and improvement
Administrative	mechanisms. administration hierarchy, responsibilities Use policy,	Historic precinct and structures policy guidelines for users	sharing resources policy, time use policy, and public policy	Transportation guidelines, Parking policies, Implementation, and monitoring	Building guidelines policies,	Building guidelines policies,
Financial and others.	mobilization instruments. Financial resource	Self-financing strategies,	Public-Private partnerships for financial sustainability	Implementation strategies, maintenance, and improvement	resource, monitoring	Resource Planning for Infrastructure implementation

Table 1: Set of factors and sub-criteria identified for the evaluation of alternatives Source: Author analysis

The five probable areas for Intervention				
Site 1: Protection and development of Hunasikere Water body as a sensitive zone	Site 2: Infrastructure Development of wholesale market, shandy area, Truck handling zones at Santhepete.	Site 3: Development of slums and low-income housing	Site 4: Development of parks and playgrounds.	Ste 5: Restoration of the historic Devigere tank and Kattinakere Retail market development.

Table 2: The five probable areas for Intervention Source: Author analysis

2.2: Couch and Dennemann framework

The characteristic feature of the Couch and Dennemann framework is based on the qualitative experience and understanding of the citizens' responses. It is highly suitable for contexts where data availability and collection, especially detailed quantitative data, is a limitation. Quantitative data also limits the experiential data by the urban area users, hence not always desirable. As the perception of the citizens' is important in the present study, interviews and surveys have been adopted as methods of data collection. All in all, it considers the contextual factors as well as the strengths of the framework as adaptability, dynamicity, and balance. In the case study, of testing the sustainability of the Rope Walks in the Liverpool Ropewalks Partnership Integrated Action Plan, the Couch and Dennemann framework was based upon information gathered from interviews with key actors in the area's regeneration process and the authors' analysis. It used the framework provided by the Government's Sustainable Regeneration: Good Practice Guide (Department of the Environment, Transport and the Regions, 1998) to test the Rope Walks strategy against a series of sustainability indicators. (Couch & Dennemann, 2000)

Evaluating the performance of sustainability of Urban regeneration projects in North Ankara, Turkey, Korkmaz, and Balaban, say that contextual factors need to be considered for the appropriate framework. Having compared the performance of four frameworks, they consider that Couch and Dennemann framework allows researchers to use more qualitative data than quantitative ones. This comprehensive assessment framework is based on surveys, interviews, and observations. (Korkmaz & Balaban, 2020)

The Couch and Dennemann framework is employed in the case study analysis, after adapting the framework to the context in consideration as presented in table3. The participants included 100 citizens, 14 experts, and the researcher. The expert choices are weighted 20% and the researcher's choices are weighted 40%. The citizens' collective choices are weighted 60%. ((Dr. Vimala Swamy, 2020) ((Couch & Dennemann, 2000). The responses are tabulated.The eight factors developed are then employed to make the best selection for the five probable areas of intervention based on a questionnaire survey.

	Couch and Dennemann framework	Adapted Framework
context	Urban Sustainability assessment in project	Assessment of best alternative area for intervention
Time factor	Post project	Pre-project
Approach	Qualitative based on interviews with key actors and author analysis	Qualitative based on a questionnaire survey of citizen/expert and author analysis
Scale	+ve, neutral, and –ve impact	Single best choice and total count of respondents
factors	8 Sustainability Indicators	8 Regeneration project definition factors

Table 3: The Couch and Dennemann Framework and the adapted framework. Source:Author analysis

Tabulation of the responses: A total of 100 citizens, 14 experts and one researcher responses were recorded using google forms. As represented in the tables below the number against the site and below the factor represents the number of responses the particular factor for that particular site received. For instance, in the table no.4 there are 36 responses for the factor image of Site No 1. The final column in each of the tables represents the average scores. The aggregated responses from the three tables below was employed for the decision making as represented in fig 2.

citizens	Image	Institutions	Linkages	Social	Environmental	Physical	Administrative	Financial	AVG
Site 1	36	13	18	10	46	23	25	16	23.37
Site 2	20	27	23	17	17	21	31	32	23.5
Site 3	27	20	24	15	18	34	20	26	23
Site 4	14	37	32	55	19	19	24	26	28.25

Table 4: Citizens responses to a selection of the appropriate site for Intervention Source: Survey by author

experts	Image	Institutions	Linkages	Social	Environmental	Physical	Administrative	Financial	AVG
Site 1	2	12	4	4	6	4	2	4	2.37
Site 2	12	4	6	4	10	10	12	6	4
Site 3	10	2	6	2	4	10	2	12	3
Site 4	4	10	12	18	8	2	12	12	4.87

Table 5: Expert responses to a selection of the appropriate site for Intervention Source: Survey by author

Researcher	Image	Institutions	Linkages	Social	Environmental	Physical	Administrative	Financial	AVG
Site 1			4						4
Site 2		4			4				8
Site 3				4					4
Site 4	4					4	4	4	16

Table 6: Researcher's responses to a selection of the appropriate site for Intervention Source: Survey by author

2.3: The Multi-Attribute Value Theory

The Multi-Attribute Value Theory (MAVT) methodology is a specific Multi-Criteria Analysis method that is employed in the decision making of complex problems based on intangible factors of conflicting goals. (Berta et al., 2018)More so when the decision needs to have arrived at various perspectives based on the citizen participation process. There is also the need to consider the various perspectives of the citizens, the experts as well as the researcher.

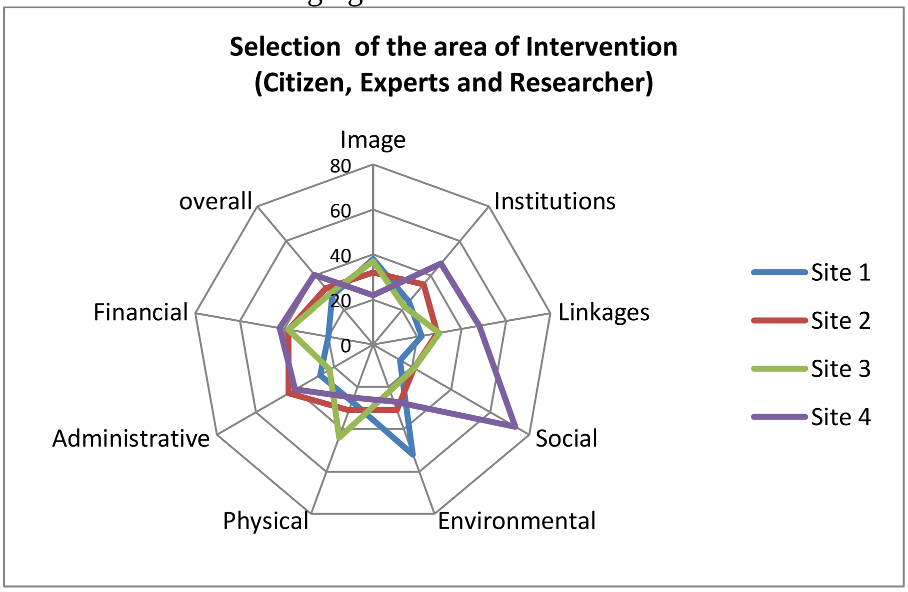

Fig 2: Selection of the area of Intervention (Citizen, Expert and Researcher) Source: Author analysis

3. Discussions and Conclusions

The Literature study brought forth eight factors of Image, Institutions, Linkages, Social, environmental, physical, economic, administrative, and financial. The sub-criteria were described to qualify the factors and evaluate the performance of the various alternatives. The Couch and Dennemann model adapted to the context in consideration and was applied for the integrated responses of the citizens, the experts, and the researcher.

The process relied on citizen's, expert's and researcher's choices, all of who have a non-biased view towards the urban context. Citizens' focus is mainly on their day-to-day life and urban experiences, aspirations, and needs, which safeguards the public decision from orienting itself to economic factors, profit-making, and advantage to a few at the cost of the general public. By adapting the Couch and Dennemann model to the context in consideration, a new process and tool have been defined for integrating the process of citizen participation in the planning process The analysis concludes that Site 4: The Devigere and the Kattinakere retail market development area with an average value of 40.5 was the most preferred in terms of Social factors, Linkages, and Institutions. In terms of financial aspects, it is marginally preferred over other areas. Site 2: The Santhepete wholesale market development project with an average value of 32.5 marginally preferred in the administrative aspect and is the second most preferred area for intervention. Site 3: Slum Development project with an average value of 29.5 was most preferred for physical factors and third in the ranking for the preferred area for intervention. Site 1: The Hunsikere Lake Development project with an average value of 28.12 although was most preferred in environmental aspects and marginally in terms of Image was the least preferred area for intervention. Conclusively Site 4: The Devigere and the Kattinakere retail market development area in the overall scenario was the most preferred area as per the analysis for Urban Regeneration intervention.

4. Limitations

The responses from students of the age group of 20-22 have been collected for representation of citizens based on convenience. This can be extended to all age groups for more accurate documentation of choices.

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ENTREPRENEURSHIP EDUCATION IN ASSAM: A STUDY

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ABSTRACT

Entrepreneurship Education has now become one of thesolutions of all round development in the society. To understand the entrepreneurship education, it is necessary to understand the role of higher educational institutions through which students learnentrepreneurship education. The main objective of this paper is to explore those higher educational institutions which have been imparting entrepreneurship education, investigate their activities and impact of entrepreneurship education on students in regard to their behaviour to choose entrepreneurship as a profession. The study is a descriptive in nature and based on both primary and secondary data. Primary data have been collected through interview schedule from 120 students of colleges and universities of Assam during January to July 2021. The findings reveal that while majority of the students belonging to female want to go for further study, majority of the students belonging to male want to seek job after getting entrepreneurial education. Further, it is also revealed that among those who want to become entrepreneurs, numbersof students belonging to male and general category are more than those who belong to female and other categories in the study area.

Keywords: *Entrepreneurship, Higher Educationa lInstitution, Entrepreneurship Education, University Students.*

Introduction

Higher Education plays unique role in producing skilled and resourceful human resources. The present world needs highly competent, innovative, efficient and self dependent human resources who can provide employment opportunities. This could be possiblethrough introduction of Entrepreneurship Education in higher educational institutions to large extent. Entrepreneurship Education is a type of education which inculcates the idea of employment providers not employment seekers. While most of the developed countries are having the problem of aged human resources, India is having young population dividend. It is same in case of developing states of the country like Assam. Since, the government has limited capacity to absorb all the educated youths, India needs to produce more entrepreneurs so that the large chunk of human resources be utilised in productive way. It can also be denied that the social and cultural environment also play an important role in shaping the entrepreneurial culture in our society. Hence, some issues like the deeply rooted caste system and patriarch mindset cannot be ignored while discussing about the entrepreneurship movement in the country. Hence, the present paper attempts to explore the type of activities of higher educational institutions in imparting entrepreneurship education in Assam and the impact of entrepreneurship education on students in selecting their profession for future. .

As per NIRF ranking, the higher educational institutions of India are categorized into different groups such as Engineering, Management, Pharmacy, College, Architecture, Law, Medical, Dental, Research. Entrepreneurship Education is provided in mostly in those higher educational institutions which have courses like management, commerce, tourism. It is found that in India, entrepreneurship as a part of syllabus was introduced in the year 1960 in Delhi by Central Industrial Training Institute. Later on the institution was renamed as Small Industry Extension Training Institute (SIET) and shifted in Hyderabad. The institute is now renamed as National Institute of Micro, Small and Medium Enterprise (NI-MSME). At state level, Industrial Development Corporation, Gujarat first thought of developing small entrepreneur in a systematic manner in 1969 and in 1970 a small cell was created which has been imparting training to the prospective entrepreneurs. The National Science and Technology Entrepreneurship Board was established with the help of Government of

India in 1982. Entrepreneurship Development Institute of India (EDII) was set up in 1983 to play a very crucial in the area of Entrepreneurship Education and Development. Such type of institutions have been established in different parts of India and one of them is the Indian Institute of Entrepreneurship (IIE) which was established in 1993 in Guwahati, Assam. It was established as an autonomous organization by the erstwhile Ministry of Industry (now the Ministry of Skill Development and Entrepreneurship, Government of India) to undertake training, research and consultancy activities in small and micro enterprises focusing on entrepreneurship development. This organization also started one academic programme viz. one year Post Graduate Diploma in Management and Entrepreneurship in 2007-08. Apart from it, all the colleges affiliated to Assam University, Gauhati University and Dibrugarh University had introduced a paper on entrepreneurship as a separate paper in undergraduate courses of commerce and management stream.

Statement of the Problem

Entrepreneurship Education can be provided by all the higher educational institutions in various ways. It may be a part of syllabus or a separate course like certificate / diploma course. However, it needs a different approach; the students would be motivated to become an entrepreneur after pursuing the entrepreneurship education and students should have the capacity to develop his/her own enterprises. Do the students of Assam want to become entrepreneur after getting entrepreneurship education?

Review of Literature

There are number of studies which reveal the role of education in shaping a society. However, this section focuses on only Entrepreneurship Education (EE). According to Ojeifo Aide, (2012), Entrepreneurship Education mainly helps in developing understanding and capacity for pursuit of entrepreneurial behaviors, skills and attributes in widely different context. According to Ladzani and Van Vuuren (2002), entrepreneurship should be promoted at an early stage in the educational development of young people. Because entrepreneurship is the main path towards economic growth and India needs to promote know- how, skills and technologies to make self respectable and comfortable in the changing environment (Rupal 2000). Higher educational institutions such as universities play a very curtail role to build qualify and potential firm founders like students, graduates and staff personnel (Koschatzky Knut, 2001). Thus entrepreneurship education provided by higher education helps in increasing the economic efficiencies, brings innovation to the market, creates new jobs, and raises employment levels (Shane &Venkataraman, 2000).

Research Questions

(a) What types of activities are done by higher educational institutions for developing academic programmes on entrepreneurship?
(b) What type of profession is preferred by the students of higher educational institutions of the study area after having Entrepreneurship Education?
(c) Are there any differences in the opinion of becoming entrepreneurs 'between male and female students' and among the students belonging to different communities?

Objectives

(a) To investigate the activities of higher educational institutions for developing academic programmes on entrepreneurship in the study area.
(b) To examine the type of profession which the students of higher educational institutionsof the study area wants to take after having Entrepreneurship Education.
(c) To examine the differences in the opinion of becoming entrepreneurs 'between male and female students' and among the students belonging to different communities in the study area

Methodology of the Study

- Nature of Study**:** The present study is descriptive in nature.
- Type of Data and Collection Procedure**:**The present study is based on both primary and secondary data. The primary data were

collected through questionnaire which contains open and close ended questions.

- Population: all the students who study entrepreneurship as a part of their syllabus in their institution.
- Sample size: two sets of sample (a) Sample of 120 students from 3 select universities of Assam had been taken for the present study (b) 6 teachers who teach entrepreneurship paper in the sample institution.
- Sampling technique: purposive sampling technique had been applied.
- Study period: January to July 2021
- Data analysis and interpretation: descriptive statistics like simple percentage, tabulation and cross tabulations.

Findings of the Study

(a) Activities of higher educational institutions for developing academic programmes on entrepreneurship.

For developing academic programmes on entrepreneurship, a number of activities may be done by the institutions. Some of them are: Revision of syllabus, Discussion with academician and corporate to develop syllabus, collaborative work with industry and institution, industrial visit, etc.

The findings with regard to the activities of higher educational institutions for developing academic programmes on entrepreneurship are shown in table1.It is revealed that out of the three universities of the study area which provide Entrepreneurship Education as a part of Commerce and Management syllabus, in case of two universities, revision is done whenever needs whereas in case of one university, the revision is done for every three years. Discussion with academician and corporate to develop syllabus is done by all the universities whenever necessary. Entrepreneurship cell is found to operate in all the universities where industrial visits are mainly conducted for post graduate level students. There is no special financial package of entrepreneurship education in the institutional level.

Table1: Academic activities related to entrepreneurship education

Sl. No.	Type of Activity	Results	Remarks
1	Revision of syllabus	Yes	In Every University
2	If yes, Frequency of Revision	Yes	(a)Whenever needed(in two universities) (b) After every three Years (in one university)
3	Discussion with academician and corporate todevelop syllabus	Yes	Whenever needed
4	Collaborative work with educational institution and industry to promote entrepreneurship education	No	-
5	Entrepreneurship Cells	Yes	-
6	Field study, Industrial Visits	Yes	Only in M.Com and MBA level
7	Internship program in specialize Entrepreneurship promoting institutions like EDII, IIE, NABARD.	No	-
8	Certificate and diploma programmes in Entrepreneurship	Yes	-
9	Special financial package for entrepreneurship education.	None	-
10	Research activities	Yes	-

Source: field survey

(b) The type of profession which the students of higher educational institutions of the study area wants to take after having Entrepreneurship Education:

The gender-wise distribution of respondents reveals that out of the 120 respondents, 60% are male students and 40% are female students. The caste-wise distribution also reveal that while 60.8% of the total respondents belong to general category, 25 % belong to OBC and the remaining 14.2 % belong to ST & SC category.

The percentage share of students who want to become an entrepreneurs after getting entrepreneurship education is found to be very low. It is found that only 8.3 percent total respondents want to become entrepreneurs as a profession in the future. While 40.8% of the total respondents want to pursue further education like post graduation and research, 35 % want to seek job and 15.8 % had reported that they had not decided about their future profession. It clearly indicates that present form of Entrepreneurship Education which is provided in higher educational institutions in the study can influence some section of students. In a society where entrepreneurship is not at all encouraged by majority of the families, such outcome can be considered as a big achievement.

(c) The differences in the opinion of becoming entrepreneurs 'between male and female students' and among the students belonging to different communities**:**

The findings reveal the differences in the opinion of becoming entrepreneurs 'between male and female students' as well as among the students belonging to different communities. The findings are shown in table 2 and table 3.

From table 2, it is clearly revealed that among the female students,21.7% wants to go for further study, 4.2 % have not decided what they want to do after completion the present study; 11.7% want to seek job and 2.5% want to be an entrepreneur. Among the male students, 19.2% wants to do further study, 11.7% respondents have not decided what they will do after completion the present study, 23.3% are looking for a secure job and 5.8 % wants to be an entrepreneur.

Out of those student belonging to general category, 25% want to go for further study, 8.3% have not decided what they wants to be, 22.5% would like to seek job, and only 6 respondents wants to be an entrepreneur. Among the students who are belonging from OBC , 10.8% wants to do further study, 5.8 % have not decided what they want to do, 7.5 % want to seek job, and .8% wants to be an entrepreneur. Out of the respondents belonging to SC/ST 14.3% wants to do further study, 1.7% respondents have not decided what they want to do, 5.0 % want to seek job, and 2.5% want to be an entrepreneur.

Table 2.Cross-tabulation of Gender and Profession of students in the future

		Profession to take				Total
Gender		Further Study	Not Decided	Seeking Job	Become an entrepreneur	
Female	Count	26	5	14	3	48
	% within Profession_to_take	53.1%	26.3%	33.3%	30.0%	40.0%
	% of Total	21.7%	4.2%	11.7%	2.5%	40.0%
Male	Count	23	14	28	7	72
	% within Profession to take	46.9%	73.7%	66.7%	70.0%	60.0%
	% of Total	19.2%	11.7%	23.3%	5.8%	60.0%
Total	Count	49	19	42	10	120
	% within Profession to take	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	40.8%	15.8%	35.0%	8.3%	100.0%

Source: Field survey

Table 3.Cross tabulation of Caste and Profession of students in the future

		Profession to take				Total
Caste		Further Study	Not Decided	Seeking Job	Become an entrepreneur	
General	Count	30	10	27	6	73
	% within Profession_to_take	61.2%	52.6%	64.3%	60.0%	60.8%
	% of Total	25.0%	8.3%	22.5%	5.0%	60.8%

OBC	Count	13	7	9	1	30
	% within Profession_to_take	26.5%	36.8%	21.4%	10.0%	25.0%
	% of Total	10.8%	5.8%	7.5%	.8%	25.0%
SC/ST	Count	6	2	6	3	17
	% within Profession_to_take	12.2%	10.5%	14.3%	30.0%	14.2%
	% of Total	5.0%	1.7%	5.0%	2.5%	14.2%
Total	Count	49	19	42	10	120
	% within Profession_to_take	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	40.8%	15.8%	35.0%	8.3%	100.0%

Source: Field survey

Conclusion

India needs to produce highly skilled and innovative human resources. With the help ofentrepreneurship education, such type of human resources can be produced. There is need of more efforts from higher educational institutions to motivate the students towards entrepreneurship, recruiting of teachers havingspecialize in entrepreneurship, faculty development training related to entrepreneurship, introduction of more practical oriented syllabus, financial supports specially for needy students, and more motivational programmes among the students regarding entrepreneurship etc. There is need to develop entrepreneurship education with innovative and attractive way like other professional education so that students' self-esteem will be developed towards entrepreneurship. So, it is the time to redesign the overall education system towards student centric so that human resource can easily be converted into human capital.

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COVID-19 PANDEMIC: MANAGEMENT AND KARMA THEORY OF NIYATIVADA

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ABSTRACT

Almost everyone in the world is eagerly waiting for an end to the COVID-19 pandemic. Leaders in every industry have had to quickly adapt their management philosophy, leadership strategies, people management. Every organization has to more importantly anticipate how things might change once the pandemic ends or how everyone starts to live with the pandemic over an extended time. In this paper, attempt is made to have a view on what the impact of COVID-19 has been, how managers in general are adjusting to managing their people without being able to meet their team members in person, how to continuously adapt to changing realities of dealing with crisis during the pandemic. We will also focus on the parallels that we can draw from Jain karma theory of Determinism or Niyativada on planning for an uncertain future, leadership imperatives and open mindedness required from employees for a better future.

The paper has three important aspects. It briefly refers to the situation that arises due to Covid-19 pandemic and its impact on management of industries/organizations. There is no transparency until now about the cause of pandemic and it continues. Arguments vary about its origin such as bio-weapon which is genetically engineered, natural exposure to an animal like bat, lab leak theory and so on but there is no conclusive evidence to favor a particular version. The clinical samples and epidemiological data/information from earliest cases are not there to support any theory. This paper discusses the perspective with which it can be explored in terms of karma theory of Niyativada i.e. how the events take place. The advocates of this theory on the one hand believe exclusively in the pre-determined destiny and on the other extreme opine the role of free will; the third view is that it is the combination of factors that determine the destiny, mainlyby karmas one does.

Keywords: *Karma, Niyativada, Covid 19, Pandemic.*

Introduction

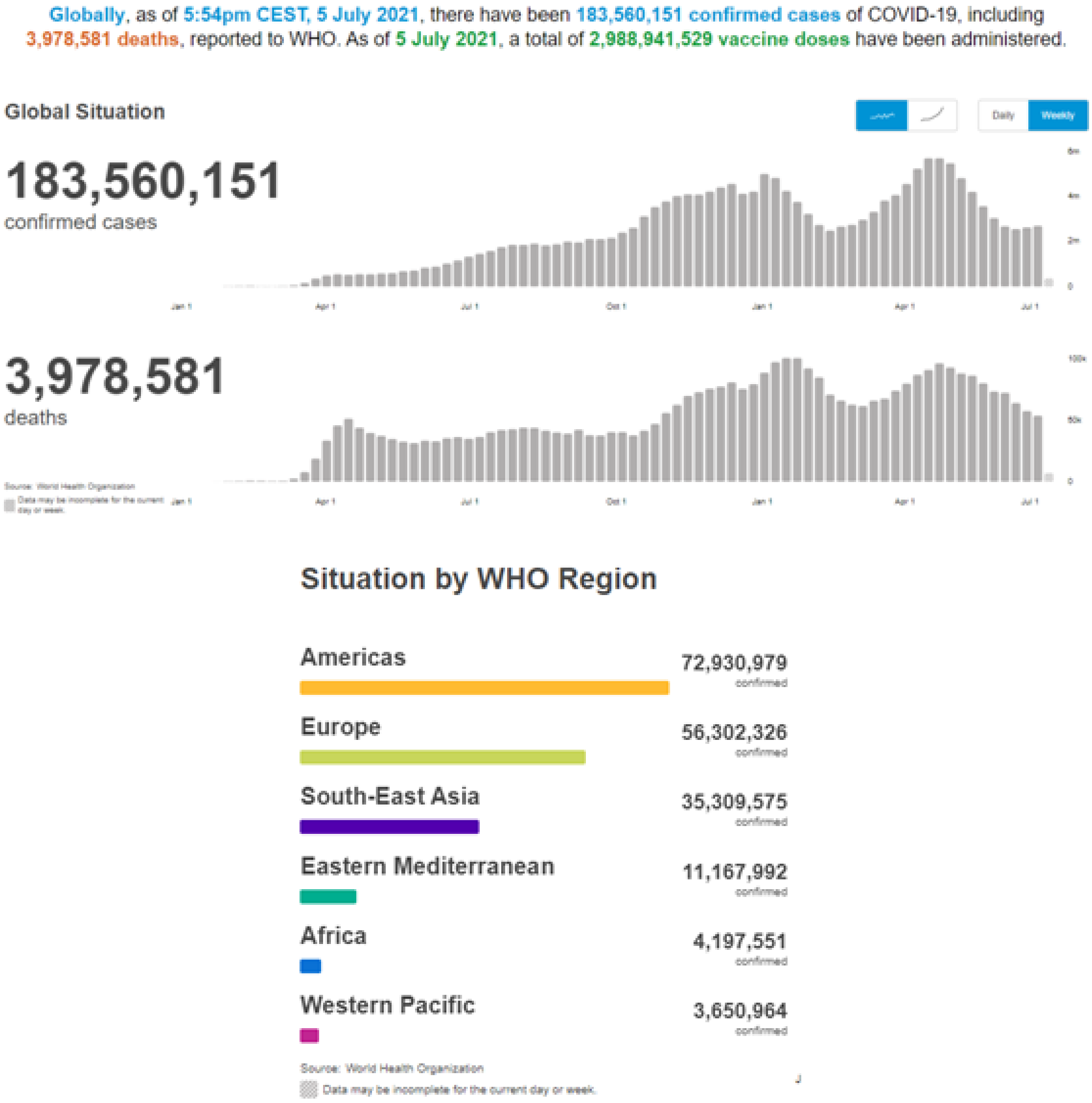
The paper has three important aspects. It briefly refers to the situation that arises due to Covid-19 pandemic and its impact on management of industries/organizations. There is no transparency until now about the cause of pandemic and it continues. Arguments vary about its origin such as bio-weapon which is genetically engineered, natural exposure to an animal like bat, lab leak theory and so on but there is no conclusive evidence to favor a particular version. The clinical samples and epidemiological data/information from earliest cases are not there to support any theory. This paper discusses the perspective with which it can be explored in terms of karma theory of Niyativada i.e. how the events take place. The advocates of this theory on the one hand believe exclusively in the pre-determined destiny and on the other extreme opine the role of free will; the third view is that it is the combination of factors that determine the destiny, mainlyby karmas one does.

Almost everyone in the world is eagerly waiting for an end to the COVID-19 pandemic. Leaders in every industry have had to quickly adapt their management philosophy, leadership strategies, people management. Every organization has to more importantly anticipate how things might change once the pandemic ends or how everyone starts to live with the pandemic over an extended time. In this paper, attempt is made to have a view on what the impact of COVID-19 has been, how managers in general are adjusting to managing their people without being able to meet their team members in person, how to continuously adapt to changing realities of dealing with crisis during the pandemic. We will also focus on the parallels that we can draw from Jain karma theory of Determinism or Niyativada on planning for an uncertain future, leadership imperatives and open mindedness required from employees for a better future.

The virus has made us to think that such pandemic may not affect all the time, all the places, all individuals uniformly and one needs to look towards the spiritual side and karma theory as to how to cope up with these situations.

COVID-19 and its unprecedented impact across the world

Coronavirus disease of 2019 (COVID-19) is a contagious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). It is a very well-known now that the first known cases of COVID-19 were identified in Wuhan, China in December 2019. And even before most people, countries and leaders could realize, it spread across every geographical region and country in the World. According to the World Health Organization (WHO) COVID-19 Dashboard, as of July 2, 2021, there were over 183 million confirmed cases with over 3.9 million deaths.



Source: https://covid19.who.int/

Long Lasting Impact on Management of Economy and Workplace

COVID-19 has triggered the greatest global economic crisis since the end of World War II. It has impacted economies and lives around the world. Businesses have had to pivot their strategies, policies, and product offerings to stay in business in newfound ways. The International Monetary Fund (IMF) estimates that the global economy shrunk by 4.4% in 2020 meaning that most countries are in recession. The organization also added that the decline is the worst since the Great Depression of the 1930s.

The hospitality and travel industry have been hit very hard. Data from Transparent - an industry-leading intelligence company that covers over 35 million hotel and rental listings worldwide - has registered a fall in reservations in all the top travel destinations. New variants of the virus have resulted into many countries forcing tighter travel restrictions. Data from the flight tracking service Flight Radar 24 shows that the number of flights globally took a huge hit in 2020 and it is still a long way from recovery.

On the people front, many people have lost their jobs or seen their incomes cut. Unemployment rates have increased across major economies. In the United States, the proportion of people out of work hit a yearly total of 8.9%, according to the International Monetary Fund (IMF), signaling an end to a decade of jobs expansion. Millions of workers have also been put on government supported job retention schemes as parts of the economy, such as tourism and hospitality, have come to a near standstill. The numbers of new job opportunities are still very low in many countries.

A New Normal for Organizations and Workforce Management

Organizations are at a crossroads, those that capitalize on post-COVID opportunities will find themselves in a good position to retain their talent and attract people when the situation stabilizes. By contrast, those that fail to change will be left behind, exposing their employees to increased risks of financial distress, facing layoffs and closures.From a business point of view, most organizations are expected to perform as they were prior to the pandemic but will have to do it differently through virtual and remote management. Deploying forced change management in an organization, all while being virtual, can be even harder. While many companies have an organizational change management (OCM) program around technical aspects, focusing and evolving contingency plans that can enable quick changes will help leaders navigate this new working culture to keep productivity up and running.

When the pandemic hit the U.S. hard in March 2020, millions of workers globally had to instantly switch from an office environment to working from home. It started with a two – three weeks of need for staying home and away from general public to ensure that COVID-19 infections do not spread. But, little did everyone realize that even after almost 18 months there is still no clarity on when the employees would return to their workplace or offices to the pre-pandemic levels.

The realities of COVID have forced management to find ways of not just engaging &retaining existing talent, motivating them but at the same time look at ways of attracting new workforce. While Managers have had to adapt their approaches to lead teams remotely, we have also seen a wave of technological innovations that are enabling remote working, one standout example is Zoom virtual collaboration.

To prepare for the new normal, organizations carried out detailed analysis of work performed across all functions. Many started to categorize activities into three broad groups: (i) essential work that can only be completed onsite (like manufacturing, distribution etc.), (ii) those that could be performed remotely (back-office, development etc.) and (iii) that could be accomplished in a hybrid model – partly onsite and partly remote (research, data analytics etc.). Global organizations have had to take this one step further looking into differences across similar operations across different countries they operate-in taking into consideration local labor laws, regulations. Additionally, they have had to consider employee well-being and building a platform of support for the employees and their families. Leadership engaged their workforce through various internal surveys, contracted external management studies of how to build the new COVID-19 proof organization.

How are Workplaces Changing?

Some say the corona-virus pandemic will have a long-lasting, positive impact on workplace culture since the lockdown has become synonymous with working from home for many people. Others complain remote work can be isolating, as it also makes the competing priorities that employers and employees are juggling very visible.

- Reimagine the purpose and meaning of work: Businesses must now reimagine themselves and how they relate to the world and then communicate this to employees. To engage employees, managers should come up with a clear and communicable message of new beginnings – a clean break, but with an original purpose, and communicate that clearly to their teammates.

- Accepting remote working as a reality: The COVID-19 crisis sent shockwaves through industries and economies, but perhaps its greatest impact has been the human one, namely fear and uncertainty. A big part of this has been the fact we have a totally new routine, one in which everyone can suddenly work from home. There's no blueprint for what we're facing and business leaders around the world are changing strategies to keep up. There are cases where people are quitting jobs when being asked to come back to an office only work option.
- Reinvent workplaces as spaces for real collaboration: Many people have felt isolated and lonely. We probably won't be going back to the office like we did before, so companies will also need to re-imagine the workplace as a place where people meet, brainstorm, have social gatherings, build social identity.
- Help employees overcome social isolation: Overcoming social isolation and the resulting workplace loneliness is another challenge. Many people feel very lonely working from home without colleagues and with all the precautions and social distancing that will be with us for a long time, companies will need to work to develop team cohesion, team identity and collaboration across teams
- Encourage individual flexibility: The future of work will be one of co-designing the workplace together with individuals. Many people have different individual needs, values, strengths and aspirations and it will be a focus area for people managers.
- Rapid reskilling: The quick adoption of new, advanced technology is the central catalyst and is likely to lead to acceleration in the creation of new roles. Changes in workload during the pandemic have sometimes resulted in an imbalance of resource allocation. Reskilling and up-skilling can help employees move from one part of the business to anotherand working on emerging business/technology initiatives.
- Challenge yourself as a leader: Leadership has always been one of the most complex human problems as it is challenging to learn and comes from years of experience. It requires a unique set of skills to be good at people management. Now, this is needed from a distance, virtually and in a very uncertain crisis of virtual workplace which is constantly changing. The traditional leadership styles that were successful in the past, may no longer work.
- Motivate your employees by building trust: Managers often struggle with trust because controlling and micromanaging might feel safer. However, they often undermine motivation and autonomy through excessive monitoring. There is a need to make the workforce feel that they are trusted by giving them true responsibility, additional coaching and being end-results oriented.People are learning how to do work disparately and with far less oversight: they are learning "on the job" what works and what doesn't work at home and holding virtual meetings that might have happened before but never to such an extent.
- Individual and social wellbeing: The pandemic and lockdown is putting pressure on employees in ways that not only test their wellbeing and private lives, but also that of our society. The World Health Organization recently found that 45% of health workers in China are suffering from anxiety, while the prevalence of depression in Ethiopia trebled in April alone. Coronavirus has created a mandate and an opportunity for us to expand our mental health provision.
- Working in a more agile way: It is unprecedented to have a large cohort of people, all over the world, start working remotely at once. The events as they have unfolded have shown how fast we can adapt though, and have demonstrated that we can move faster and act in more agile ways than we thought.Business leaders now have, in some sense, been gifted with a better idea of what can and cannot be done outside their companies' traditional processes, and COVID-19 is forcing both

the pace and scale of workplace innovation. Many are finding simpler, faster and less expensive ways to operate.

Theory of determinism/Niyativada

In ancient India, around 2600 years ago when Gautam Buddha and Mahaveer lived, there was a great intellectual and philosophical excitement in the country. There were many schools of philosophy on the question of Niyativada. This small paper is based on available voluminous Jain and Literature, only basics are mentioned. This may or may not compare well with our present scientific understanding. Science has made tremendous progress in acquiring the knowledge in various fields but has to do a lot to prove or disapprove Niyativada.A brief review of select philosophies is as under:

1. **Addvait Brahma:** Here the God is supposed to be ubiquitous and creator of the Universe. The body etc. is the nature of Maya. Three qualities of *Jiva* relating to *rajas* (love, passion, pleasure etc), *tamas* (malignancy) and *satvik*(virtues/goodness) are produced out of '*maya*'. Brahma, Vishnu and Mahesh are the result of these qualities. Then, there is incarnation theory. These determine that virtuous one's are protected and wicked are punished.
2. **Sankhya Philosophies:** They believe in *purusha* (living entity) and *prakrati*(nature)**.** Separating the both above is stated to be the path of moksha/liberation. Some followers believe in God, others believe in a single *Purusha* as God.
3. **Followers of Shiva:** Some believe in Shiva as God, while others believe in Narayana as God. The doer/creator is an absolute single God Shiva. Two types of followers-Naiyayika&Vaisheshika**---**Naiyayika-believe in two types of souls- paramatma-supreme soul and Jivatama-mundane soul. The Supreme soul is the creator/doer. Jivatama have separate existence.Vaisheshikas and Naiyayika differ in terms of type of qualities and their absence in the state of liberation.
4. **Meemansaka:** There are two types of belief in this school. Brahmavadis have faith in one absolute Brahma and believe in Vedanta Philosophy. To remain engrossed in the soul is the state of liberation. Karmavadis believe in the performance of rituals although consider indulgence in these activities as not so useful but done to have attachment etc. There are further sub-divisions in the group such as Prabhakars and Bhatta who differ in terms of the concept of valid knowledge.
5. **Jaimineeya–Philosophy**: No Omniscient is there. Veda- Vachanas are eternal. One should follow Veda path. Vedas believe in existence of Brahma but Jaimineeya do not accept the omniscient. All the above philosophies believe in Vedas but there are differences in terms of interpretation of basic tenets and sometimes contradictions are found.
6. **Charvak Philosophy:** Charvakas do not believe in omniscient, religion, irreligion, liberation, births and deaths, karma and their consequences and so on.The world is what is seen and sensed by our senses.They advocate activities of eating, drinking and enjoying life without any restraint.They believe that even if debt is to be created for enjoyment, do it without any qualms.
7. **Akriyavada School:** It was headed by *Purana Kassappa* who advocated the doctrine known as Akriyavada**.**According to him, the soul is not affected by Karma in any manner. One may perform some deeds, or one may get the deeds done from others. One may cause injury to others or one may get someone injured or even killed. One may commit theft or adultery, or get committed. One tells a lie, or one can get a lie told by others. All the above deeds or any such acts do not affect the soul i.e. do not have any impact (kriya) on soul. Any act may be immoral to the core but does not cause any punishment to the soul. Similarly, any act, however noble it may be, does not cause any benefit to the soul. With death, all the elements of which one is made get back to their originals. After death, body nor soul or karma do not remains or vanish.
8. **Niyativada:** This school was founded by Makhali Ghosal. He believed in the doctrine of fatalism or determinism. He assumed that nothing can be done by

anyone. No one undo anything. Events take place of their own. No one can cause events to take place in the manner assumed by him. One gets happiness or misery in its own way. None is capable of removing unhappiness or do anything to enhance it or reduce it. Everyone bears his or her share of happiness or unhappiness.

9. **Ucchedavada**: Another school was known as Ucchedavada**.** Its main architect was AjitKesakambal. He advocated the doctrine of Annihilism. There is no hell or heaven in this Universe. He did not believe in doing Yajna or Haom. There is no system of the getting fruits of good deeds or suffering caused by bad deeds. Human beings have some elements of unhappiness in the world. No one can escape unhappiness. There will be an automatic cessation of unhappiness once a soul passes through the process of eighty-four lakhs of cycles of Mahakalpas.
10. **Annyonyavad**: There was a school known as Annyonyavad**.** The chief advocate of this school was PakudhaKacchyana. He taught human beings are made up of seven elements such as Prathvi, Apa, Tej, Vayu, Sukha, Dukha and Soul. Each is separate and works independent of the others. These elements are self-existent and eternal. None can annihilate them. If someone cuts off the head of man, he is supposed to have not killed him. What has happened can be described as the dagger entry in the seven elements.
11. **Vikshepavada:** Sanjaya Belaputta was the main proponent of this school of philosophy known as Vikshepavada, it was kind of scepticism. He believed that any question can be answered according to one's fancy or mood. If anyone is asked about heaven, hell, creation of Universe or human beings, life after death, fruits of deeds etc, he may say yes or no depending on his feeling/view. Such answers are there because in fact these do not exist or not true. This is the manner in which Sanjaya Belaputta substantiated his doctrine.
12. **Chaturyamsamvarvada**: There existed another school of philosophy known as Chaturyamsamvarvada. The chief preceptor of this school was Mahaveer who was also called as NiganthaNathaputta, was alive at the time when Gautama was searching for truth. Mahaveer's main preaching is that the soul has to go through the process of rebirths because of the bad karmas perpetrated in the past lives and/or in the present life. The only way to destroy the karmas is by *tapascharya* or meditation on the nature of soul. Mahaveera prescribed the observance of chaturyama dharma, i.e., observance of four rules: (1) not to kill; (2) not to steal; (3) not to tell a lie; and (4) not to have property or possessions and to observe celibacy. In fact, this is also known as five vows when celibacy is separately taken into account.
13. **Buddhist Philosophy**: According to Buddha, there are 4 fundamental truths- 1 *dukha* (misery), 2 *aayatana* (senses and objects), *3 samudhaya*- combination of soul and passions, and 4 *marga* –path. All types of impressions are temporary,and liberation means destruction of attachments. They believe in Sugata viz Buddha as God. They are different types of Buddhists and have their own concepts to follow.

To sum up, in Vedic tradition, there are two groups – one Meemansak who do not accept the existence of the Omniscient, and others who accept it as Brahma. The followers of Shramnikatradition such as Sankhya, Buddism and Jain believe in existence of Omniscient. These three traditions do not accept the concept of creator-God. But those who advocate this have to accept that the creator-God must have all knowledge of what determines what, i.e. causal factors. Such a God is eternal and therefore, omnis cience is eternal. Buddhism does not believe in eternal nature of soul. As per Sankhya, knowledge is the property of nature (*prakrati*), so when *purush and prakrati* are separated in Moksha, the liberated soul does not have knowledge. Only Jain Philosophy believes that the liberated souls have omniscience.

The above extremely brief description of Philosophies is only meant to give an idea of different concepts of what determines/regulates events in one's life. Besides, there are a host of other beliefs although one may not find detail explanation as a philosophy. Indra, Lokpal, Bhairon, Kshetrapal, Devi, Sati, Sheetala,Gangaur, Holi, Planets such Sun and Moon, cow, snake, tree, water, fire, inkpot, weapons etc are worshipped as it seems that these regulate life and part of determinism or cause achievement of objectives in life.

The above philosophies are briefly mentioned as Covid-19 being viewed by different groups in the background of their belief and attempt to alleviate by resorting to their relevant belief. Some say it is a scourge of nature, punishment by God, result of past karmas, greed of mankind in exploiting nature and so on. As per Niyativada, it is just destined to happen due to sequential occurrence of events.

Determinism and Karma

All substances and their properties are eternal, but their modifications keep changing, according to Jain metaphysics. Omniscience knows them all- infinite past, present and infinite future modes. How can omniscients know without these being fixed or predetermined.That knowledge which knows material and immaterial, conscious and non-conscious, the self and all other substances, is known as direct and beyond cognizance of the senses. (Niyamsar, verse166). There are two types of knowledge. Natural (*swabhav*) knowledge is perfect, unassisted by senses and independent i.e. omniscience. Non-natural (*vibhav)* – right knowledge followed by right faith- sensory, scriptural, clairvoyance,andtelepathy; and wrong knowledge based on wrong faith leading to wrong perception by senses, wrong scriptural wrong clairvoyance.

Universe and its substances are eternal, and no one is its creator. The Universe has infinite Space, infinite time and infinite substances and their properties and modifications. Our knowledge is infinitely small and almost like a dot. The omniscient has revealed the laws that govern our life and the Universe which are based on the nature of substances. Events take place due to simultaneous operation of five co-factors - 1) nature, 2) self-efforts, 3) appropriate time, 4) karma fruition and 5) *niyati*/destiny. All substances operate through serial and predetermined modifications. All individuals/souls are equal and have independent existence and each one has the potential to become the omniscient and attain salvation.The mundane life is regulated by operation of karma and the path to Moksha lies in experiencing the eternal nature of soul through self-efforts. By not knowing this, one indulges in actions of mind, speech and body for material gains and binds oneself to these karmas in terms of its nature, extent (quantity) of karmas, duration of karmas and fruit bearing nature of karmas. These committed karmas come to fruition after completing their duration and cause suffering or pleasure depending on the nature of karmas. Karmas arise in definite sequential manner and in time. Destiny is guided by all five but self-efforts influence determination of the other four.

Self efforts for prevention of Covid-19 are in order. Of 5 co-factors mentioned above, self efforts in the right direction are needed as this is the only controllable variable in one’s hand.The others factors will operate in their own ways. Follow the path of three jewels of right faith, right knowledge and right conduct. All would like to be treated well/equal - avoid violence,false-hood, stealing, unwanted possessions and indulgence in sensuous pleasures that lead to karmic bondage. All are unhappy due to ignorance of the self and attachment to worldly things. These lead to passions of anger, ego, deceit and greed (these are said to be causes for Covid-19) which lead to karmas. Practice spiritual virtues- forgiveness, modesty, straightforwardness, contentment, truth, self restraint, austerity, renunciation, non-attachment, and self absorbedness. Attachments lead to worldly existence and meditation. Science of meditation is a comprehensive and complete subject to ensure happiness.Any soul can attain happiness if science of detachment is practiced. All these can be grouped under building stamina and mental framework to win the war over corona.

False Notions of Niyativada (or of Covid-19)

Niyativada as a single principle is considered as false notion along with 363 such concepts that advocate single factor determining events, Covid-19 not caused by a single factor:

- Actionist (Kriyavadis): Action alone will prevent virus: self, non-self, eternality, non-eternal (4): principles (9): time, God, Soul, Nature and Determinism (5); (180= 4x9x5)

- Non-actionist: No action required: self & non-self (2): reality (7), and 5 as above; (70 = 2x7x5)
- Reverentialist: Equal regards to mind, speech,body&donation (4); beings-deities, kings, wise men, saints, old men, children, father, mother (8); 8x4=32
- Agnostics (ajnanavadi): Ignorant of virus: principles (9), ways of expressions (7), pure entity with first 4 expressions (asti, nasti, asti-nasti,avaktvya); 9x7=63+4 =67

Besides, there are non-believers of 7 principles, niyati and relevant time; (7x2=14) and other 4 absolute doctrines mentioned below are also false:

- Exertion-ism (Purusarthavada): efforts only leads to accomplishments (only efforts will prevent corona)
- Fortunism (Daivavada) : efforts are useless, fate/fortune only works, (healthy/fit person may be killed by corona)
- Conjunctionism (Sanyogavada): proper combination of factors needed (combination of corona protocol and yoga help fight the pandemic)
- Popularism (Lokavada): fashionable to talk for or against (it gives popularity to talk about corona without really doing anything concrete)

In fact, there may be as many innumerable standpoints possible, as part of speech or statements. Hence, it is likely to have many ways of looking at Covid-19 in philosophical sense, although 363 referred here.

Concluding Observations

Occurrence of coronavirus is not satisfactorily explained by scientists and others so far. Viewed in philosophical perspective, neither niyati nor purusharth alone determine events. Five cofactors together explain happenings, but each has its role. Since each has limitation but five together operate over which no one has control, it is asserted that definite sequential modifications –Niyativada principle operates as explained above. Substances and their properties are eternal, the discussion relates to only determination of modifications and not substances as such. Each modification is very subtle and determined by multiple factors and not by some single factor.

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ATTITUDE OF PRE-SERVICE TEACHERS TOWARDS NEW NORMAL AFTER COVID-19 PANDEMIC

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ABSTRACT

This research study aims to identify the level of attitude of pre-service teachers towards new normal after the COVID-19 pandemic concerning age, gender, and educational qualification. Anormative survey method has been used for this study. The sample size consists of 220 pre-service teachers from various teacher education colleges located in the area of Sivagangai District, Tamilnadu, India. Attitude towards new normal after COVID-19 pandemic for pre-service teacher stoo lwith Cronbach's Alphareli ability 0.77 was used for data collection. For analyzing the data mean, standard deviation, t-test, are used. Results reveal that the level of attitude of pre-service teachers towards new normal after the COVID-19 pandemic is favorable and does not differ based on age, gender, and educational qualification.

Keywords: *Attitude, COVID-19,Pandemic,new normal, pre-service teachers.*

Introduction

COVID-19 is the disease caused by a new coronavirus called SARS-CoV-2. WHO first learned of this new virus on 31 December 2019, Following a report of a cluster of cases of viral pneumoniain Wuhan, People's Republic of China. World Health Organization. (2020,October12).Corona virus is transmitted from an infected person which causes common symptoms such as mild fever, dry cough, fatigue, and symptoms of severe COVID-19 disease include shortness of breath with high temperature which in turn leads to death. The COVID-19 pandemic is amajor conflict to humanity. Over the past year, we've experienced a remarkable shift in ourway of life due to COVID-19.COVID-19 pandemic greatly impacts the way we live, work,study, and socialize. New normal after COVID-19 pandemic includes few different activities which we not followed before COVID-19 pandemic such as wearing masks in a commonplace, maintaining physical distance during social interaction, avoiding mass gathering, more attention to self-hygiene,ready to get the coronavaccine.

Need and Significance of the Study

Live of every individual forced to shift and shape to revamp to a new normal situation after the COVID-19 pandemic. Student-teacher before their joining in the service as teachers are known as pre-service teachers. Pre-service teacher education provides the platform to acquire the necessary knowledge and skills that are necessary for improving their competence as teachers. Pre-service teachers are the major resource of society and they need to adapt to the difficult situation, then only they can train and equip themselves even in the pandemic situation which in turn enables them to direct their students productively. Based on extensive literature research on the COVID-19 pandemic and the new normal after the COVID-19 pandemic, the researcher and research supervisor aimed to analyze the attitude of preservice teachers towards the new normal after COVID-19 concerning age, gender, and educational qualification.

Objectives of the Study

To find out the level ofattitude of pre-service teachers towards new normal after the COVID-19 pandemic.

To find out whether there exists any significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their age.

To find out whether there exists any significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their gender.

To find out whether there exists any significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their educational qualification.

Hypotheses of the Study

The level of attitude of pre-service teachers towards new normal after the COVID-19 pandemic is unfavorable

There is no significant difference in the attitudeof pre-service teachers towards new normal after the COVID-19 pandemic based on their age.

There is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their gender.

There is no significant difference in theattitudeofpre-service teachers towards new normal after the COVID-19 pandemic based on their educational qualification.

Delimitation of the study

- The study sample is confined only to prospective teachers of three teacher educationcolleges namely Alagappa University College of Education, Karaikudi, Arumugam Pillai Seethai Ammal College of Education,T hirupathur, Thavathiru Kundrakudi Adigalar College of Educationfor Women (TKACEW), Kundrakudi located in Sivagangai District. Tamilnadu, India.
- The present study is confined only to finding the level of pre-service teachers' attitudetowards the new normal after the COVID-19 pandemic concerning age, gender, and educational qualification.

Methodology of the Study Method

Normative Surveymethod

Sample

The present study consists of 220 Pre-service teachers from Alagappa UniversityCollege of Education, Karaikudi, Arumugam Pillai Seethai Ammal College of Education, Thirupathur, Thavathiru Kundrakudi Adigalar College of Education for Women (TKACEW), Kundrakudi located in Sivagangai District. Tamilnadu, India.

Sampling Technique

Convenience Sampling

Toolused for Data Collection

The following tool used for data collection: Attitude towards new normal after COVID-19 pandemic for pre-service teachers was constructed and standardized by the researcher KR. Geetha and was validated by the research supervisor Dr. M. Parimala Fathima.

The researcher established expert validity f orthe development of the tool.There liability of the research tool was ensured by Cronbach's Alpha (Cronbach,1984) test. There liability of Attitude towards new normal after COVID-19 pandemic for pre-service teachers is 0.77.

This tool is of Likert type, and it consists of 20 items. Each item is this scale set against a five-point scale, ie Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Ascore of 5 is given to the respondents strongly agree, 4 is given to the respondents agree, 3 is givento the respondents neutral, 2 is given to the respondents disagree,1 is given to the respondents strongly disagree.

The minimum score of this attitude scale is 20 and the maximum score is 100. Therefore, ascore above 65 indicates a favorable attitude towards the new normal after the COVID-19pandemic and a score below 65 indicates unfavorable towards the new normal after theCOVID-19pandemic.

Data Collection

Due to COVID -19 health pandemic issue, data collection has been collected through online mode as well as offline mode. Attitude towards new normal after COVID-19 pandemic for pre-service teachers has been posted on free online surveys.com and sent through WhatsApp group and e-mail and questionnaire has been given directly to respondents and collected data.

Statistical Techniques used for this Study

Arithmetic mean Standard deviationt-Test

Data Analysis and Interpretation
Hypotheses testing:

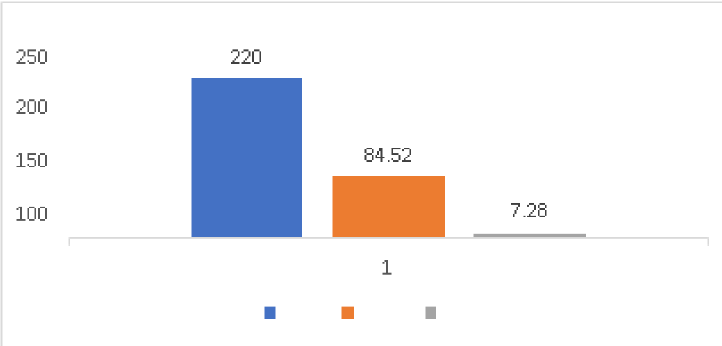
Hypothesis1: The level of attitude of pre-service teachers towards the new normal after the COVID-19 pandemicis unfavorable

Table1: Level of the attitude of pre - service teachers to wards new normal after COVID - 19pandemic

Variables	N	Mean	S.D
Attitude to wards new normal after COVID-19pandemic	220	84.52	7.28

Above table 1 shows the mean score of 84.52. A score above 65 indicates a favorable attitude towards the new normal after the COVID-19 pandemic. So,the level of attitude of pre-service teachers towards the new normal after the COVID-19 pandemicis favorable.

Figure 1: Level of the attitude of pre-service teachers towards new normal afterCOVID-19pandemic



Hypothesis 2 : There is nosignificantdifferenceintheattitudeofpre-serviceteacherstowardsnewnormal after theCOVID-19 pandemicbasedontheirage.

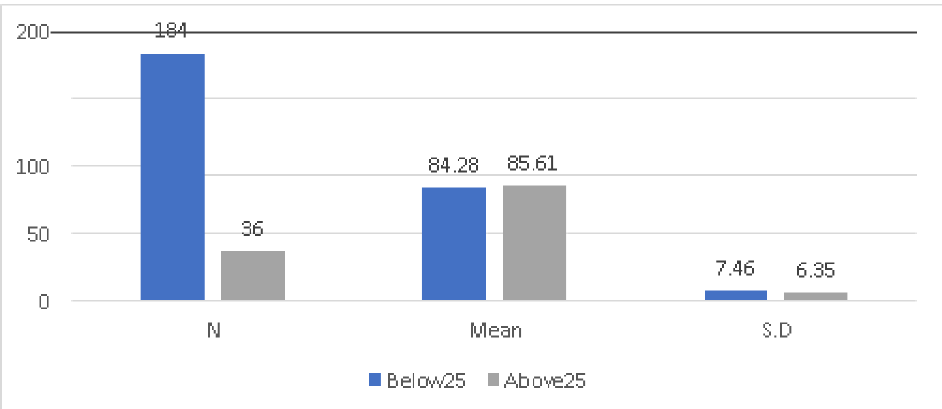
Table 2: Significant mean difference of pre-service teachers' attitude towards newnormalafterCOVID-19 pandemicbased onage

Age	N	Mean	SD	Calculated 't'value	Levelof significance
Below25	184	84.28	7.46		
Above25	36	85.61	6.35	0.31	NotSignificant

*Significantat 5% level (1.96)

From the abovetable2, the calculated 't' Value(0.31) is less than the table value (1.96) at the
0.05 level of significance. When compared to the table value the null hypothesis is accepted.Hence, there is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their age. So, the new normal after the COVID-19 pandemic never influences the age factor of pre-service teachers.

Figure 2: Significant mean difference of pre-service teachers' attitude towards new normal after COVID-19 pandemic based onage



Hypothesis 3 : There is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their gender.

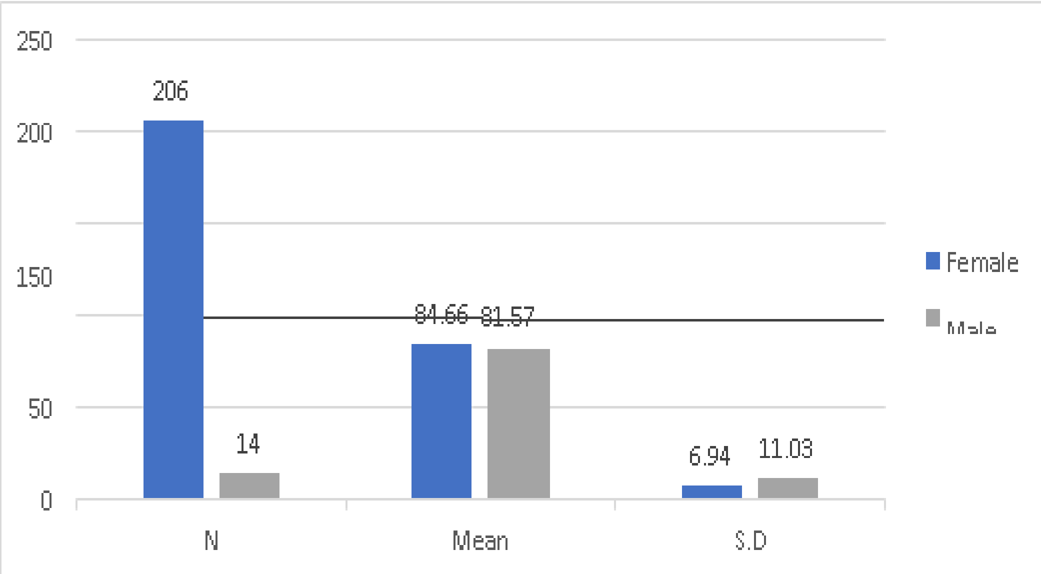
Table 3: Significant mean difference of pre-service teachers' attitude towards newnormalafterCOVID-19 pandemicbased ongender.

Gender	N	Mean	SD	Calculated 't'value	Levelof significance
Female	206	84.66	6.94	0.12	NotSignificant
Male	14	81.57	11.03		

* Significantat 5% level (1.96)

From the above table3, the calculated 't' Value (0.12)is less than the table value (1.96) at the 0.05 level of significance.When compared to the table value the null hypothesis is accepted.Hence, there is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their gender. So, the new normal after the COVID-19 pandemic never influences the gender factor of pre-service teachers.

Figure 3 : Significant mean difference of pre – service teachers' attitude towards new normal after COVID-19 pandemic based on gender.



Hypothesis 4 : There is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their educational qualification.

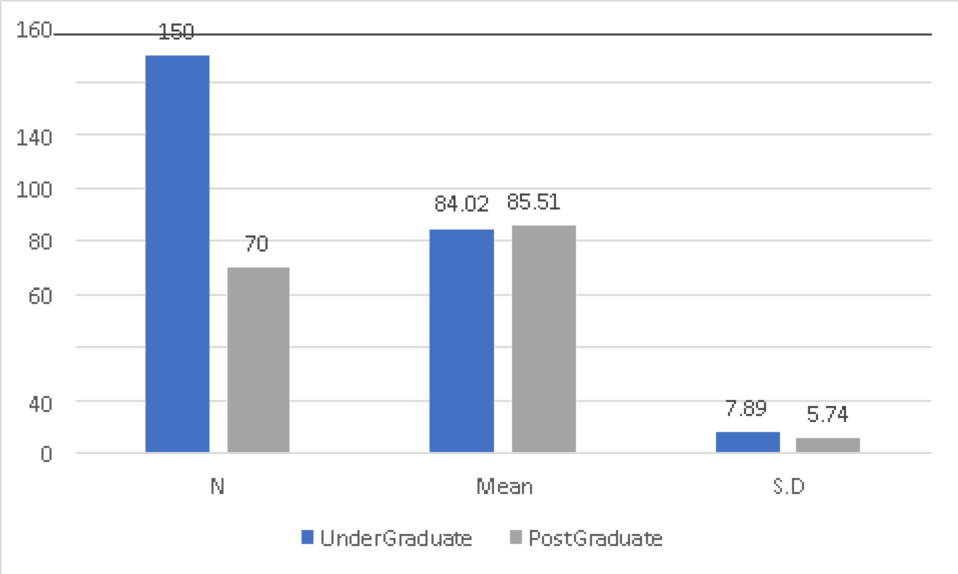
Table 4: Significant mean difference of pre-service teachers' attitude towards newnormalafterCOVID-19 pandemicbased oneducational qualification

Educational Qualification	N	Mean	SD	Calculated 't'value	Levelof significance
Undergraduate	150	84.02	7.89		
Postgraduate	70	85.51	5.74	0.15	NotSignificant

*Significant at 5% level (1.96)

From the above table 4, the calculated 't' Value (0.15) is less than the table value (1.96) at the 0.05 level of significance. When compared to the table value the null hypothesis is accepted. Hence, there is no significant difference in the attitude of pre-service teachers towards the new normal after the COVID-19 pandemic based on their educational qualification. So, the new normal after the COVID-19 pandemic never influences the educational qualification of pre-service teachers.

Figure 4: Significant mean difference of pre-service teachers' attitude towards new normal after COVID-19 pandemic based on educational qualification



Major Findings of Study

The mean score of the total sample is 84.52. A score above 65 indicates a favorable attitude towards the new normal after the COVID-19 pandemic. So, the level of attitude of pre-service teachers towards the new normal after the COVID-19 pandemic is favorable.

The calculated 't' Value (0.31) is less than the table value (1.96) at the 0.05 level ofsignificance. When compared to the table value the null hypothesis is accepted. Hence, there is no significant difference in the attitude of pre-service teachers towards the new normal after the COVID-19 pandemic based on their age.

The calculated 't' Value (0.12) is less than the table value (1.96) at the 0.05 level ofsignificance. When compared to the table value the null hypothesis is accepted. Hence, there is no significant difference in the attitude of pre-service teachers towards the new normal after the COVID-19 pandemic based on their gender.

The calculated 't' Value (0.15) is less than the table value (1.96) at the 0.05 level of significance. When compared to the table value the null hypothesis is accepted. Hence, there is no significant difference in the attitude of pre-service teachers towards the newnormal after the COVID-19 pandemic based on their educational qualification.

Educational Implications

Human beings always learn to adapt to the new changes and are born for them. The new normal after COVID-19 pandemic is of adaptation where humans learn more about virtuality, become meaningful, and about closeness on families and physical distancing in public. (Rohisha,I.K.,&Jibin, M.,2021)

The lessons from the COVID-19 pandemic would make the pre-service teachers more self-reliant. The teacher education college is an instrument in providing a positive learning environment that nurtures and supports pre-service teachers to train adaptation to new normal after the COVID-19 pandemic.

This study would enrich pre-service teachers to get a realistic picture of the new normal aftertheCOVID-19 pandemic.

Conclusion

This study has been conducted to identify the level of attitude of pre-service teachers' towards the new normal after the COVID-19 pandemic and to find out whether there exists any significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their age, gender, and educational qualification.

As a result, it indicates that the level of attitude of pre-service teachers towards new normal after the COVID-19 pandemic is favorable which represents pre-service teachers can adapt to difficult situations and there is no significant difference in the attitude of pre-service teachers towards new normal after the COVID-19 pandemic based on their age, gender, and educational qualification. So, the new normal after the COVID-19 pandemic never influences the age, gender, and educational qualification factors of pre-service teachers; which in turn enhances positive adaptation among pre-service teachers.

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AUTOMATION OF ROBOTIC PROCESSES: CURRENT ISSUES AND CHALLENGES

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ABSTRACT

As part of the current digital revolution, robotic process automation (RPA) is gaining a lot of corporate attention. While robotic process automation (RPA) is a trendy topic in the commercial world, academic research on the topic lacks a theoretical and synoptic viewpoint. Based on a literature review and tool analysis, we propose four features that define RPA in a thorough and organised manner, providing orientation as well as a focus for further research. Processes that were formerly performed by people are now automated by software robots. As a result, software robots follow a choreography of technology modules and control flow operators when operating within IT ecosystems and using well-known applications.

Organizations hope to improve their operational efficiency by implementing Robotic Process Automation (RPA). Robots, or 'bots' as they are known in RPA, are software agents capable of interacting with software systems by simulating user activities, hence reducing the workload of the human workforce. RPA has already achieved significant adoption in practice, with numerous vendors offering solutions. In contrast to this early practical acceptance, RPA has received very little attention in the academic literature. As a result, RPA lacks the theoretical underpinnings that would allow objective reasoning to be applied to its implementation and advancement. This, in turn, stymies efforts to make significant progress in the sector. This work includes a structured literature evaluation that suggests many current RPA-related themes and difficulties that should be investigated further in the future.

***Keywords**: Robotic Process Automation, Software bots, Process automation, Service automation*

1 Introduction

Robotic Process Automation (RPA): This concept, which was initially coined in 2015, has recently been hailed as a crucial technological advancement for the coming years. Gartner and Forrester, as well as other specialised observers like HS and Everest Group, publish research studies aimed at assessing the impact of robotizing business operations and identifying market participants.

Scholars and experts believe that a wide range of jobs will be automated, resulting in mass job loss (Makridakis, 2017). Makridakis predicts that by 2020, 60 percent of all potential jobs will be automated.Others argue that by 2033, automation will have eliminated 47 percent of jobs in the United States.When their method was applied to other countries, economists discovered that 33 percent of jobs in Norway, 45 percent in France, and 59 percent in Portugal were in jeopardy.

According to academics, artificial intelligence and RPA automation will most certainly overtake labour in the next ten years, displacing human labour (Makridakis, 2017). AI automation technology includes knowledge seasoning, natural language processing, computer vision, robotics, and machine learning. The development of algorithms has resulted in the automation of cognitive and physical processes, obviating the necessity for human labour.

Manual and cognitive tasks are common in service and knowledge work. Knowledge work refers to intellectual, non-routine, and creative labour that arises from the creation and use of knowledge. Knowledge jobs are available in a wide range of industries, including information, pharmaceuticals, teaching, and consulting. The practice of applying one's expertise for the benefit of another individual or group of people is known as service labour (Barret et al., 2015).

In the twenty-first century, many innovations have been introduced, and new hardware, software, and smart gadgets will considerably assist businesses in conducting their operations, human resources in completing their jobs, and the general public in their daily lives. Multinational culture, collaborations, and new technologies such as Big Data, the Internet of Things, Deep Learning, Machine Learning, Artificial Intelligence, and other associated technologies have revolutionised human lifestyles. Robotic process automation applications have also been identified, and they are currently influencing HR procedures.

Madakam, M. Holmukhe, and Kumar Jaiswal, 2019.

RPA (robotic process automation) is a new recruiting technology that will help many sectors improve and compete to stay on top of their game. Many of these activities are repetitive, efficient, applicant engagement, applicant experience, time-consuming, and some of the work are still dependent on manual processes to assist employees in completing their tasks. Most HR departments are responsible for a variety of tasks throughout the hire-to-retire process; many of these activities are repetitive, efficient, applicant engagement, applicant experience, time-consuming, and some of the work is still dependent on manual processes to assist employees in completing their tasks. This time-consuming approach is inefficient and costly, and it can occasionally lead to a higher rate of errors, jeopardising compliance standards.

2 Literature Review

Digitalization is no longer a passing trend or a catchphrase. IT always changes and brings new products and opportunities (Vedder and Guynes 2016). As a result, today's business settings are undergoing constant digital transition, resulting in complex information systems (IS) topographies (VomBrocke et al. 2018).

According to Information Services Group (2018), by 2020, 54% of European organisations plan to use RPA to automate at least 10 tasks. Companies are motivated to automate non-value-adding processes using software robots for a variety of reasons, including completing non-value-adding activities (cost-)efficiently and scalably, as well as reducing turnaround times (Sutherland 2013). Companies pursuing an operational excellence plan may be interested in RPA, but its application should not be confined to this goal.

2.1 Background on Robotic Process Automation

2.1.1 Robotic Process Automation in Theory and Practice

RPA is described as the use of specialised technologies and methodology based on software and algorithms to automate repetitive human processes, according to the conclusions of a preliminary literature review (Gejke, C, 2018). (Mendling, J. et al, 2018). It is primarily guided by simple rules and business logic, and it interacts with a variety of information systems using current graphical user interfaces (Greyer-Klingeberg, J. et al, 2018).

The definition of RPA has recently been expanded to include artificial intelligence (AI), cognitive computing, process mining, and data analytics. RPA may now be transferred from completing monotonous and error-prone routines in business processes to more complicated knowledge-intensive and value-adding jobs thanks to advancing digital technology (Anagnoste. S, 2018). (Tsaih, R, 2018).

Forrester selected 12 RPA manufacturers delivering enterprise-level, full-corporate solutions that can satisfy the requirements of a "shared service" or enterprise-wide RPA utility to assess the condition of the RPA industry (Forrester, 2019). Though some RPA suppliers provide industry-specific solutions, (Schmitz et al. 2019) regard RPA as "industry agnostic in general." The RPA vendors' collaboration with leading artificial intelligence providers, on the other hand, enabled the integration of traditional RPA capabilities with new, emerging technologies such as self-learning from process discovery, training robots, AI-screen recognition, natural language generation, and automated process documentation generation (Anagnoste. S, 2018).

A majority of the 400 businesses polled by Deloitte (Deloitte,2019) had begun their RPA journey, with nearly a quarter more planning to do so in the next two years. They also report that payback periods are averaging around a year and that their expectations of cost reduction, accuracy, timeliness, flexibility, and improved compliance are being met or exceeded by (Deloitte, 2019) and (Forrester, 2019). Deloitte estimates that by 2021, there will be over 4 million robots automating repeatable tasks, but the focus will be shifted toward AI integrations and improvements of RPA analytic capabilities. Similarly, Everest

Group in 2019 states that while the majority of buyers are satisfied with RPA solutions, they expect analytics and cognitive capabilities to be improved.

2.1.2 Business Process Management and Robotic Process Automation

As already indicated, it is important to investigate similarities and differences, as well as complementarities between RPA and like technologies. In that sense, since RPA and BPM are neighbouring disciplines having complementary goals, (Mendling et al.2018) calls for the BPM research community to investigate business process management systems (BPMSs) and RPA integration.

BPM is a multifaceted strategy for improving corporate performance through process optimization, digital transformation, and continuous process improvement. One of the inescapable viewpoints of BPM initiatives is BPMS as a complete software platform that incorporates a wide range of functionalities such as process design, analytics, and monitoring. RPA, on the other hand, deals with discrete, repetitive activities and performs processes in the same way that a human would. "BPMS is used to coordinate end-to-end processes, as well as manage human, robot, and system interactions," according to (Ceweet al. 2018). "RPA is responsible for repeated sequences of tasks that can be delegated to software robots."

Even though these technologies are frequently utilised separately, business practise experts strongly recommend integrating them to generate even greater commercial benefit. When there aren't enough resources or time to fully adopt BPMS, RPA can be a useful and reasonably inexpensive solution to address or supplement some of the unmet objectives.

3 Research Methodology

3.1 Identification of Research Questions

The brief literature review (provided in Section 2) demonstrated the importance of RPA for business practitioners and researchers, as well as the absence of SLR in the RPA sector. The preliminary findings revealed a lack of theoretical frameworks, gaps in research contexts, and differences in the definition of RPA and its substance. Furthermore, the ad hoc analysis of recent RPA literature revealed that RPA is widely used in business as a performance improvement tool.

Although many advantages and problems of RPA adoption were discussed, the necessity to organise experiences from business practice relating to RPA usage was noted. Finally, there has been a lot of discussion about RPA as a new area of BPM in both professional and academic literature.

The research topics are determined based on the previous annotations to scientific and professional works that focus on RPA. They are defined as follows, in order of more generic to more specific:

Research Questions		Meta themes
RQ1	What is Robotic Process Automation (RPA)?	RPA- Definition
RQ2	What are the benefits that companies have realised because of RPA?	RPA-Benefits
RQ3	How does the literature describe RPA Readiness?	RPA-Readiness
RQ4	What is the potential of RPA?	RPA-Capabilities

RQ1: RPA-Definition

The objective of RPA is to replace human jobs in corporate processes with software (‘bots'), and this software interacts with front-end systems similarly to human users, according to the definitions. In other definitions, software robots (or bots) are rule-based (Lacity, M, 2016) and primarily conduct repetitive, high-volume, lengthy, monotonous operations, as defined by the Institute for Robotic Process Automation, 2015. Others have data-driven software that is advanced, difficult, or adaptable to changing conditions (Deloitte, 2015).

The software is used to deliver business processes, including IT services, in both scenarios. Only three definitions (Lacity, M, 2015) included stages toward RPA implementation, which appears to be implied by the term "automation," which intuitively denotes a process rather than an artefact.

RPA is positioned inside a field of other ideas, as illustrated in Fig. 1, according to our research. RPA is usually seen to be more rule-based and organized than artificial intelligence, cognitive automation, or expert systems (Wolfswinkel, J.F. et al., 2013), but these approaches may be used as part of RPA in business settings (Burnett, S. et al., 2018). RPA is a lighter-weight solution (Grung-Olsen, H, 2017) compared to non-robotic (conventional) automation and business process management, focusing on the front-end user interface rather than the back-end and data layers (Asatiani, A, 2016). (Penttinen, E, 2018).

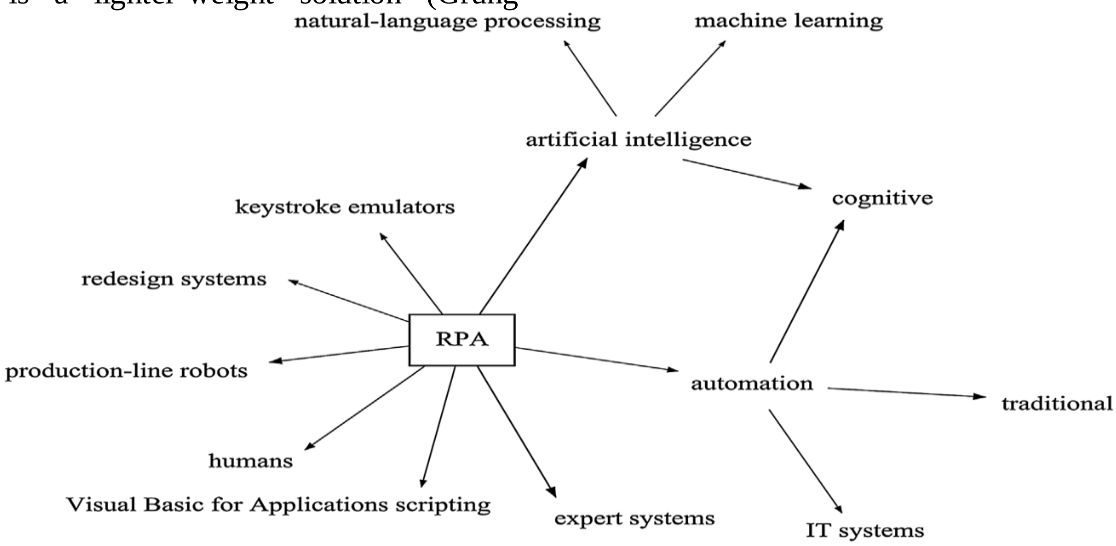

Fig. 1. An RPA-centric concept graph, showing the fields that RPA is compared within the literature.

3.1.2 RQ2: RPA-Benefits

A total of 42 articles cover a wide range of benefits that may be realised via the use of RPA. The primary focus is on increasing operational efficiency, improving service (or job) quality, making installation and integration with other systems easier and faster, and improving risk management and compliance.

3.1.2.1 Operational Efficiency

Operational efficiency is defined as a decrease in time, cost, and human resources, as well as a reduction in manual chores and burden. Reduced operational costs are at the top of the priority list. RPA technology has been shown to reduce the cost of human resource-related spending by 20–50% (Slaby, J.R., 2012) and (Fernandez, D., 2018), as well as transaction processing costs by 30–60% (Lacity, M., Willcocks, L., 2016).
Reduced manual tasks (Ernst & Young, 2016), workload reduction (Dunlap, R., Lacity, M., 2017), and workload reduction (Fung, H.P, 2014) have all resulted in time savings, as shown by considerable reductions (from 30% to 70%) in process cycle time, task handling time, waiting time, and so on (Chakroborty, A., 2017). From two perspectives, increased production is emphasised (equally). To begin with, the fact that robots can operate nonstop, 24 hours a day, 7 days a week, is an apparent contributor to increased production (Convergys, 2018). Second, RPA may relieve human resources from boring and repetitive duties (Burgess, A, 2018), allowing them to engage in more value-added activities like personal engagement, problem-solving, and decision making.

3.1.2.2 Quality of service Convergys, 2018

Common transactional errors such as erroneous data inputs, missing steps, and rule-application problems are minimised by implementing RPA (Accenture, 2016); the number of human errors is reduced (Lintukangas. A, 2017); and tasks being automated are projected to reach 100% accuracy (Ruissalo. J, 2018). An RPA solution "has enabled the insurer to ensure 99.99 percent availability of its essential systems," according to the findings of a case study. Similarly, it is stated (Cappiello, A., 2018) that software robots' 24/7 working schedule ensures service dependability and continuity. Companies see RPA as a tool to assist them in offering service excellence to consumers, according to one study (Lacity, M., and Willcocks, L., 2018), while RPA can create revolutionary client experiences, according to another study (Convergys, 2018).

3.2 RQ3: RPA Preparedness

75 of the 125 studies examined various aspects of RPA preparedness. Identifying where to implement RPA is a typical problem that many businesses confront (Ruissalo, J., 2018). "A lot of organisations don't fully understand" [28, p. 298], and the current literature on RPA appropriateness criteria is ambiguous (Fung, H.P., 2014). This section summarises RPA readiness concerns at two major levels: organizational and (ii) process/task, based on a synthesis of the current research.

3.2.1 Organizational Characteristics

RPA must be evaluated in the context of a company since it must align with the organization's goals, problems, and capabilities (Hodge, B., 2017). Furthermore, the time and effort required to deploy and manage bots will vary depending on the conditions of the organisation (Kirchmer, M., 2017). We provide three organisational variables that impact RPA readiness/suitability based on the literature analysis: business motivations, current technology, and maturity level. business drivers. When the business is motivated by cost reduction, quality improvement, efficiency, and improved compliance goals, RPA is a feasible alternative to examine (Schatsky, D. et al, 2016).

RPA must also be compatible with organisational processes, strategy, and common operational issues (Lamberton, C, 2017). An example is given in research (Vanmali, K., 2017) that illustrates how RPA-generated analysis may assist firms in maintaining track of capital expenditure and new infrastructure expenditures. While RPA is frequently used to keep a ‘lean' staff headcount (Lacity, M., and Willcocks, L., 2016), it is also well suited for organisations that want to do more ‘value-adding work with existing staff resources, allowing them to focus on more interesting and critical work while also improving service speed and quality (Seasongood. S, 2016).

3.3 RQ4: RPA Capabilities

Many publications in the scientific and professional literature discuss RPA's (anticipated) potential. The advantages of RPA were discussed in Section 3.2. In this part, we'll look at some of the possible RPA capabilities. We discovered 24 publications that explain a wide range of RPA capabilities during our research.We identified capabilities at two levels: those that relate to individual employee work, such as changing routine-based work to higher value-added tasks (Paddock, C.E, 1985), and those that relate to the overall organisation and its processes, such as strengthening standardisation [40] and supporting decision making (Durgess, A, 2018).

3.3.1 Employee level Capabilities

According to our research, there are two sorts of employee capacities. First, we discovered that numerous publications emphasised RPA's capacity to alter the character of labour. Employees may focus on higher-value work when RPA is used to automate mundane activities (Boulton, C., 2017). Castelluccio gives a specific example of an RPA installation that resulted in a shift like labour (Burgess, A., 2018).When RPA was used in purchase-to-pay software, it automated so many elements of the process that the personnel in charge of monitoring it could focus on the tasks that required "judgment-based decision making." The second sort of employee-level capacity addresses the development of new roles for people, rather than changing the nature of work that is affected. Employment generated in a new RPA centre of excellence (Anagnoste, S., 2017), as well as all types of jobs linked to robot management, consultancy, and data analysis, are examples (Asatiani, A., Penttinen, E., 2016).

Surprisingly, RPA robots were referred to as the new digital workforce layer (Deloitte, 2017) or as new digital employees meant to collaborate with people in two publications (Blue Prism, 2011).

3.3.2 Organisation and process-related capabilities

The majority of the capabilities listed in the literature are related to the overall organisation and processes where RPA is used. Several of these features, such as standardisation and flexibility, are quite broad and may be applied to nearly all RPA systems. Others are more specialised, such as the capacity to automate old business operations or IT procedures (Boulton, C., 2017).This section gives a summary of the four topics that arose from the review: I enhance transparency, standardisation, and compliance; (ii) using process intelligence for decision-making; and (iii) guaranteeing the supporting software's flexibility, scalability, and control.

4 Conclusion

Organizations engage in RPA technology to enhance their existing business processes and operations to accomplish their strategic goals. Organizations seek help from vendors and consulting firms to better understand the preparation, selection, and implementation of RPA. This article offers important findings from a structured literature evaluation on the topic of RPA that included 125 publications and is driven by six overarching research objectives. It was motivated by a rise in interest in Robotic Process Automation from business and academics.

RPA definitions, RPA advantages, RPA readiness, RPA capabilities, RPA methods, and RPA technology are among the six major subjects covered in the study. The paper is a call to action for researchers to combine and extend techniques from a variety of disciplines, such as business process management, process mining, data mining, artificial intelligence, machine learning, and risk management, to design, operationalize, and evaluate more intelligent and robust bot suites.

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SKILL ASSESSMENT OF HOSPITALITY PROFESSIONALS: STUDY OF EMPLOYEES WORKING IN BUDGET CATEGORY HOTELS IN VIDARBHA REGION

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ABSTRACT

Making use of the available human resources and skills is a formidable task. Qualified employees are always productive and become the backbone of the hospitality and tourism industry if managed and used properly from the bottom level. Job satisfaction is one of the important criteria to respond to the dynamic and increasing challenges of the service sector, especially budget hotels. This study is an attempt to assess the competence of Budget Hotel employees working in the Vidarbha area based on age, gender and education along with the tasks assigned to them in certain departments, such as cleaning, food and food production.

The sample consisted of 100 employees from 20 different budget hotels in the Vidarbha region and around its popular tourist destinations. An extensive literature review was conducted on the basis of qualitative data. Skills of employees give importance to certain factors such as skills that are appropriate to their age, gender and education along with reward systems, opportunities for promotion and career advancement and other structures etc. This can increase employee productivity and satisfaction for Budget Hotel Employees working in the Vidarbha area.

Keywords*: *Skill Assessment, Budget Hotels, Employee Satisfaction, Hospitality, Nagpur

Introduction

Tourism and hospitality is the largest and fastest growing industry globally (Walker, 2010). The growth of tourism has influenced the development of the hospitality industry. The hospitality industry is becoming increasingly demanding in terms of service quality which affects the success of hotels. The quality of service depends on the quality of the hotel employees. Employee quality is related to knowledge, skills, competence, experience, etc. (Gazija, 2012). The Indian hospitality industry has emerged as a key industry driving the growth of the service sector and, by extension, the nation's economy. However, the Indian hotel industry is confronted with numerous factors imposed by a rapidly changing external environment. As a result of the intense competition, many hotels have been forced to improve service quality, guest satisfaction, and hotel performance in order to remain competitive. 2010 (Chand)

Maharashtra is a state of India in the western region of the country and is India's third largest state, with a coastline of 720 kms. It also offers a variety of tourist products ranging from the Western Ghats, the Sahyadri mountain range, hill stations, water reservoirs with semi-evergreen forests, to several wild life sanctuaries, and nature parks, among others (maharashtratourism.gov.in, Maharashtra unlimited magazine). With the availability of infrastructure and the variety of tourist themes offered by numerous destinations, Maharashtra's tourism industry has enormous growth potential (Dr. Joshi 2014).

Vidarbha especially Nagpur is the second capital for the state of Maharashtra also known as the Tiger capital of India. It is the regional headquarter of Vidarbha Region, with a huge variety of tourist products ranging from wildlife sanctuaries, heritage sites, and destinations with cultural and religious importance, hence it attracts millions of domestic tourists making tourism one of the integral parts of the local economy.

Review of Literature

World Tourism Organization (UNWTO, 2010), youth travel accounted for 20 percent of international tourists in 2010. Their trips are projected to reach nearly 300 million by 2020. Therefore, there is a direct result of the growth of the Budget hotel market as young travelers usually prefer to stay in economy class. Therefore, to meet the needs of guests/tourists, it is very important for a hotel to have qualified and professional employees in order to provide the highest standard of service. The requirement for skilled workers in the hotel sector is a demand for international tourism (Expert Group on Future Skills, 2015). By

2022, it plans to train 4.5cr people with employable skills as part of the Indian government's strategic development plan. (NSD, 2013). It should be noted that since 1996 the main infrastructure investment in India has been in the hospitality sector, compared to other sectors (Devendra A, 2001). For this reason there has been a significant development in the hotel chain business and all chains (Lahari A, et.al, 2000). The Indian hospitality industry has developed as one of the vital service industries to support the Indian economy. (FHRAI, 2015-16).

Budget hotels are a new idea in providing hospitality to guests (Fiorentino, 1995 & Ruetz and Marvel 2011) defining budget hotels as transitional accommodations that apply low rates. Such hotels usually have a standard “cookiecutter” look and feel and offer a systematic and no-nonsense format of service, e.g. G. Limited food and beverage and meeting facilities. Similarly Quest 1983 defines budget hotels as 'a new generation of budget hotels, mostly small and all with limited facilities and no-frills prices'. According to Lee 11 1984 research, a budget hotel is one of the 'fastest-growing segments of the industry,' offering 'clean, simple rooms, a restaurant coffee shop is generally on-site nearby.' However, Rahimi and Kozak (2016) stated that the terms "budget hotel," "limited service hotel," and "economy hotel" are used interchangeably throughout the hospitality industry, with no standardization of operations.

Vidarbha & Marathwada’s tourism potential is underutilized due to poor connectivity and service quality (Pandagale 2014). Service quality is regarded as the lifeblood of any hotel; it is assessed as an important core aspect and a critical success factor in hotels. Al-Ababneh (2017) as a result, the hospitality industry has seen intense competition for high service quality and customer satisfaction (Sharma 2007). According to Parasuraman et al. (1988), service quality can be defined as an overall judgement that is similar to the attitude toward the service and is widely accepted as a predictor of overall customer satisfaction (Zeithaml and Bitner, 1996). According to Parasuraman et al. (1988), service quality is defined as an organization's ability to meet or exceed customer expectations. It is the difference between what customers expect and what they actually receive (Zeithaml et al., 1990).

The guest (customer) recognizing the difference in service quality could be due to a variety of factors such as skill levels, consumer perception, participation behaviour, service providers' personality, motivation, and so on. 2004 (Luk and Layton) Employee skills studies that have been included According to Acharya and Siddiq (2016), the success of the hospitality industry is dependent on its human resources. Employee effectiveness is achieved by providing the appropriate skills at the appropriate times while providing service. However, the qualities of an employee working in the hotel industry are most closely related to skills, knowledge, experience, competences, and so on, all of which contribute to the development of the hotels. According to Riley et al. (2002), "skills are constantly surrounded by controversy because perceptions of skills are highly subjective and relative." (Gazija, 2011) Green (2011) defines skill as one of those social science words in common parlance with multiple meanings, numerous synonyms such as "ability," "competence," "knack," "aptitude," and "talent," and various imprecise translations in other languages. Skills are a person's ability/capabilities to perform a specific set of tasks that are developed through training and experience (Blanchard and Thacker, 1999; Gronroos, 2000).

Statement of the Problem

Within the global agendas and modern development trends, the hospitality industry represents an important profession (Pavia et al., 2014). BAUM 2002 stated that skills in services are a core segment of the hospitality industry, more than in any other industry, and that employees in the hospitality industry must have developed skills in all essential areas of management. Similarly, Ragde 2019 stated on World Tourism Day Celebration that a large workforce is globally employed in tourism and hospitality, but they face challenges in matching its skill requirements to cater to the needs of the guests. According to Jogdand (2017), the Indian tourism sector confronts various challenges such as inadequate infrastructure, visitor safety and security, a lack of marketing tactics, and a shortage of competent labour.

The Indian hotel sector has a high attrition rate (Kashyap, 2014). To manage the hotel industry from the bartender to the top management level, appropriate specialists are required (Rathore 2012). (Whitelaw, et.al.) Because of this at high-level jobs, it is difficult to recruit people with the right skills and flexibility, commitment and presentation. In addition, research by Baum and Devine (2005) addresses several issues in the hospitality and tourism industry, in particular with the shortage of skilled workers, which limits the growth potential of the industry. The hospitality industry also faces a number of problems that need to be resolved quickly, such as: low quality and skills of employees and low level of training (Siddiq 2016) As a result, the hospitality industry has seen increasing competition for high quality of service and, ultimately, highly skilled and skilled employees. This created a significant research gap. Therefore, the researcher examined the skills of employees working in budget hotels in the Vidarbha area.

Objective

1. To evaluate the skills of employees working in the budget hotels in Vidarbha Region.

Hypothesis

1. The employees in the budget hotels of Maharashtra lack skills.

Methodology

The aim of the study is to assess the skills of employees working in budget hotels in the Vidarbha region through self-assessment. The staff of budget hotels in the Vidarbha area are believed to lack skills. The study comprises a collection of primary and secondary data, the collection of primary data is carried out through a survey of 100 employees of 20 different budget hotels in the Vidarbha region and in the vicinity of its famous tourist destination. The primary data was collected through a survey of 160 employees in 20 budget hotels in the Vidarbha region (Maharashtra) and near its famous tourist destination. After extensive bibliographic research, a questionnaire was developed based on a 33-point scale of the essential skills required in the four main departments of a hotel (Reception, Cleaning, Food and Beverage, and Food Production). Subsequently, the employees were given questionnaires for self-assessment of their capabilities on a 5-point Likert scale with "1" for "very satisfactory" and "5" for "very unsatisfactory". Sampling methods were used in the selection of hotels and employees.

Data Analysis: H0: Gender, Age and Education of the employees and their skills are not significantly correlated. i.e. r is equals to zero.

H1: Gender, Age and Education of the employees and their skills is significantly correlated. i.e. r is not equals to zero.

Spearman's Rank Correlations

	Gender	Communication Skill	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
Gender	1	0.022	0.135	-0.003	-0.009	0.107	0.025	0.04	0.087	0.093	0.127	-0.024	-0.059	0.025
	p-value	0.778	0.082	0.972	0.909	0.17	0.746	0.605	0.267	0.236	0.104	0.763	0.448	0.753
	Age	Speaking Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
Age	1	-0.004	-0.114	-0.032	-0.018	0.022	-0.08	-0.016	-0.002	-0.099	-0.005	0.066	0.051	0.039
p-value	p-value	0.961	0.144	0.679	0.822	0.775	0.305	0.836	0.982	0.204	0.95	0.399	0.511	0.613
	Education	Speaking Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
Education	1	0.048	0.071	.196*	0.11	0.058	.167*	-0.07	-0.02	0.094	-0.02	.178*	0.095	0.06

								7	9		3			
p-value	p-value	0.538	0.362	0.011	0.157	0.458	0.032	0.324	0.708	0.228	0.765	0.022	0.224	0.445

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

From the previous correlation matrix, in each case by gender and employee skills, p-value is greater than the significance level. Therefore, accept the null hypothesis. From this we conclude that the gender of the employees and their skills are not significantly correlated i.e. its correlation is zero.

If we also verify the correlation between oral competence and other skills, they are significantly correlated since their p-value is below the 5% (0.05) level of significance. And so on.

In any case, for the age and skills of the employees, the p-value is greater than the significance level. Therefore, accept the null hypothesis. From this we conclude that the age of the employees and their abilities are not significantly correlated i.e. its correlation is zero.

Furthermore, if we verify the correlation between oral competence and other skills, they are significantly correlated because their p-value is below the 5% (0.05) level of significance. And so on.

The p-value is also greater than the significance level for employee training and skills. Therefore, accept the null hypothesis. Therefore, we conclude that employee education and skills are not significantly correlated. i.e., their correlation is zero. Except in the case of teaching and writing skills, grooming, accounting skills are significantly correlated. Because the p-value is less than the 5% significance level (0.05). In addition, when we control the correlation between oral skills and other skills, they are significantly correlated because their p-value is lower than the significance level of 5% (0.05). etc.

House Keeping

	Gender	Q14	Q15	Q16	Q17	Q18	Q19	Q20
Gender	1	-0.029	0.069	0.093	0.029	0.037	-0.004	0.003
	p-value	0.733	0.422	0.282	0.734	0.67	0.961	0.969
	Age	Q14	Q15	Q16	Q17	Q18	Q19	Q20
Age	1	-0.13	-0.153	-0.141	-.228**	-0.105	-.240**	-.214*
	p-value	0.13	0.075	0.1	0.007	0.224	0.005	0.012
	Education	Q14	Q15	Q16	Q17	Q18	Q19	Q20
Education	1	0.069	0.145	0.142	0.033	0.078	-0.014	.197*
	p-value	0.42	0.091	0.098	0.698	0.365	0.871	0.021

From the above correlation matrix, for each of the employee's gender and skills, the p-value is greater than the significance level. So let's accept the null hypothesis. Therefore, we conclude that the gender of employees and their skills are not significantly correlated i.e. their correlation is zero.

For each of the employees' ages and skills, the p-value is greater than the significance level. So let's accept the null hypothesis. Therefore, we conclude that the gender of employees and their skills are not significantly correlated i.e. their correlation is zero.

In addition to age and room making skills, room maintenance, room inventory, and laundry care skills are significantly correlated. Because the p-value is less than the 5% significance level (0.05). For all employee training and skills, the p-value is greater than the significance level. So let's accept the null hypothesis. Therefore, we conclude that employee education and skills are not significantly correlated. i.e., their correlation is zero.

Except in the case of education and room inventory, laundry care skills are significantly correlated. Because the p-value is lower than the 5% significance level (0.05).

Food Production Spearman's Rank Correlations

	Gender	Q21	Q22	Q23	Q24	Q25	Q26
Gender	.	.	.	.	.	.	.
	p-value	.	.	.	.	.	.
	Age	Q21	Q22	Q23	Q24	Q25	Q26
Age	1	-0.029	-0.036	0.033	-0.07	-0.036	-0.065
	p-value	0.78	0.729	0.751	0.503	0.727	0.532
	Education	Q21	Q22	Q23	Q24	Q25	Q26
Education	1	-0.048	-0.019	0.163	0.039	0.02	-0.133
	p-value	0.647	0.855	0.114	0.707	0.848	0.2

All respondents are male, so this does not correlate. According to the above correlation matrix, for each of the employee's age and skills, the p-value is greater than the significance level. So let's accept the null hypothesis. Therefore, we conclude that the age of employees and their skills are not significantly correlated. i.e. their correlation is zero.

For all employee training and skills, the p-value is greater than the significance level. So let's accept the null hypothesis. Therefore, we conclude that employee education and skills are not significantly correlated. i.e., their correlation is zero.

Food and Beverage

	Gender	Q27	Q28	Q29	Q30	Q31	Q32	Q33
Gender	1	0.182	0.049	0.191	0.134	0.116	.196*	.205*
	p-value	0.068	0.627	0.055	0.179	0.244	0.048	0.039
	Age	Q27	Q28	Q29	Q30	Q31	Q32	Q33
Age	1	-0.09	-0.038	-0.135	-0.084	-0.119	-0.12	-0.017
	p-value	0.371	0.701	0.175	0.399	0.234	0.23	0.869
	Edu	Q27	Q28	Q29	Q30	Q31	Q32	Q33
Edu	1	0.087	0.132	0.15	0.179	0.187	.331**	.317**
	p-value	0.387	0.187	0.133	0.071	0.06	0.001	0.001

From the correlation matrix mentioned above, in any case, the gender and skill of the employee, the p-value is greater than the significance level. Then accept the null hypothesis. Therefore, we conclude that the gender of employees and their skills are not significantly correlated i.e. the correlation is zero.

Except in terms of gender and the ability to minimize complaints, the ability to ensure the functioning of catering skills is significantly correlated. Because the p-value is below the 5% (0.05) significance level.

In terms of age and skills of employees, the value is greater than the level of significance. Then accept the null hypothesis. Therefore, we conclude that employees' age and their skills are not significantly correlated i.e. the correlation is zero.

In each case of employee education and skills, the p-value is greater than the significance level. Then accept the null hypothesis. Therefore, we conclude that employees' education and their skills are not significantly correlated i.e. the correlation is zero. Except for education and the ability to minimize complaints, the ability to ensure the smooth functioning of the catering capacity is significantly correlated. Because the p-value is below the 5% (0.05) significance level.

Conclusion & Suggestions

Today, India's hospitality and tourism industry is facing a mismatch between supply and demand as the economy requires more "skilled" human resources. In fact, most budget hotels remain virtually disconnected from the demands of the workplace. It can be seen that the skills of the employees do not match their age, gender and education. These factors can turn out to be productive and less productive depending on proper implementation. To increase employee morale, work performance with productivity and satisfaction, strategic management support is needed in the workplace, which results in high profits, customer and employee loyalty.

While producing quality human resources, the education system must integrate the requirements of the hospitality and tourism industry into its schemes and curricula with an innovative and flexible approach. However, it is necessary to take a concerted initiative to acquire knowledge and update skills of skilled employees directly from lower levels. For this, the initiatives of the Industrial Academy must be aligned. This skill mechanism is sure to change the current human resource landscape in the country's budget hotels. Implementing proper skill acquisition will facilitate employees to acquire adequate knowledge and training to get suitable jobs or even become entrepreneurs.

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COST AWARE IOT BASED CRAMER SHOUP STACKELBER AND BREGMAN DIVERGENCE FOR SECURE DATA ACCESS IN VPN

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ABSTRACT

The Internet of Things (IoT) is a booming market in addition to the foremost focal point for research. Also, security is a crucial matter for IoT productsand solutions, with numerous tremendous issues that are even now undistinguished inthe area. Several sensors acquire data and send this collected data to the Virtual Private Network (VPN) server via Internet communication. Due to the reason that a VPN Server is not an entirelytrusted entity, data authenticity has to be ensured prior to data access, so thatonly authenticated VPN clients or devices can access those authentic data. To focus on these aspects, in this work, a method called Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware IoT for secured data access in mobile Virtual Private Network (CSS-BD) is proposed with the objective of reducing the risk of datatampering and therefore ensuring secured data access over the network using the notion of encryption-decryption is proposed.The CSS-BD method is split into three sections. They are key generation, data encryption and data decryption. First Cramer–Shoup Stackelberg AsymmetricKey Generation model is designed that with the aid of Stackelberg utility functionreduces the latency involved. Next, data encryption is performed using Bregman Divergence Encryption model that with the assistance of the divergence factor, reduces the storage overhead. Finally, Tversky Similarity-based Decryption is applied during the data accessing process where only by applying the Tversky Similarity-based index, authenticated VPN client proceed with the further processing of data access and hence ensuring authentication accuracy to a greater extent. By this way, the proposed CSS-BD method achieves secure data access with minimum latency and maximum authentication accuracy. The comparison of the CSS-BD method is provided and experiments conducted on Amazon Access Samples dataset showed that the proposed method outperforms otherconventional methods.

***Keywords**: Virtual Private Network, Cramer–Shoup, Asymmetric Key Generation, Stackelberg, Bregman Divergence, Encryption, Tversky Similarity, Decryption*

1. Introduction

Virtual Private Network (VPN) bestows services uninterruptedly to the users via multiple networks. On the other side Internet of Things (IoT) refers to the system of interrelated computing devices provided with unique identifiers to transmit data between devices. However, with the high involvement of security breaches, access control has to be ensured. Numerous researchers have been carried out for increasing the security for VPN.

A greedy algorithm was introduced in [1] by means of a compact attack graphs with the objective of obtaining a cost-effective solution to preserve the IoT systems. All possible attack paths were initially predetermined and the critical resources were embedded in network. Despite improvement observed in terms of computational cost, the execution time involved in preserving was not minimized. Also, base and temporal exploitability scores of CVSS were not integrated to estimate the success probabilities by means of inherent and time-dependent features.

A sample crop test-bed comprises of the irrigation schedule, neural net decision making and remote data viewing was proposed in [2]. Here, the neural network presented the necessary intelligence to design with the prevailing sensor input and therefore masked irrigation schedule for effective irrigation. The system employed MQTT and HTTP to maintain the user information about current crop situation from the distant location. However, the natural resource failed in justifying the automatic system utilization. Also the computational cost involved was not reduced using the respective designed system.

A Function-based Access Control scheme in IoT (IoT-FBAC) was introduced in [3] with the assistance of of Identity-based Encryption (IBE) scheme. The designed scheme carried out a fine grained access control mechanism that in turn safeguarded the applications from accessing the unauthorized functions. Also, the cost involved in the accessing of the respective operations was also found to be constant. However, the dynamic access control scheme failed in describing a secure efficient solution to verify the validity of linked devices in IoT.

A crowdsourcing method was introduced in [4] for location aware security access (LaSa) control to confine the wireless network access inside certain physical areas using single commercial Access Point (AP). LaSa identified whether user enters or exits the room through discovering and recognizing the signal patterns. However, techniques were not considered for user moving pattern discovery.

To overcome the above challenges with the objective of providing a secured dataaccess mechanism, this paper proposed anIoT-based cost aware asymmetric method toreduce the execution time along with the data latency and therefore ensuring authentication accuracy in Virtual Private Network. To support secured data access in IoT, we extend our Cramer Shoup-based Bredman Divergence mechanism in distinct encryption and decryption. To enable this, we formulate anetwork model where VPN server with the aid of authentication server ensured secureddata access between IoT devices.

1.1 Contributions

Our main contributions are summarized as follows.

- For IoT VPN environments, we first study jointly the cooperative computational mechanism of VPN server and authentication server, aiming for secured data access. Then, to address these problems, we formulate the Cramer–Shoup Stackelberg AsymmetricKey Generation model, Bregman Divergence Encryption model and Tversky Similarity-based Decryption.
- We propose a cost-aware IoT-based data access mechanism and combine it with potential asymmetric key to show the existence of a robust factor in Cramer–Shoup Stackelberg Asymmetric Key Generation and minimizing storage overhead in Bregman Divergence Encryption model and Tversky Similarity-based Decryption for secure data access.
- We have evaluated our cost-aware IoT-based data access algorithms through extensive simulations. The numerical results indicate that they improve well as the IoT device VPN client data from different devices for data access increases and are more structured than other methods for different parameter settings with respect to latency, execution time and authentication accuracy.

1.2 Structure of the paper

The structure of the paper is organized as follows. Related work is provided in section 2. In section 3, the design of the proposed method, Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware IoT for secured data access in mobile Virtual Private Network along with the system model and algorithms is presented. Evaluation of the algorithms with the detailed experimental setup is provided in section 4 with the aid of table and graph. Finally, the concluding remarks are provided in section 5.

2. Related works

The requirement to enhance security in a cloud environment has become veryurgent in recent few years owing to the large scale utilization of the same. Though several research works have been proposed in this line employing the messageauthentication code, however, the results obtained utilizing these methods were not found to be satisfactory. Therefore, security issues have to be addressed.

A new and novel method that ensures authentication anddata integrity in a distributed and interoperable environment was proposed in [5], therefore ensuring reliable and safety system. However, with the swift change found in work culture and also due to different incoming trafficalso probably would increase cybersecurity attack. To address this issue, a novel access control policy on the basis of zero-trust network to corroborate spoofing attacks in thesoftware-defined network (SDN) paradigm of cloud computing was presented in [6], therefore revealing high accuracy and detection rate.A modified Elliptic Curve Cryptographic secure data transfer method in the un-trusted cloud environment was designed in [7], therefore ensuring better security.

The utilization of Internet of Things (IoT) has increased in an exponential manner and as a result, an expectation of 50 Billion IoT devices are said to be connected by the end of 2020 in

smartcity environment. In [8], procedural holistic mechanism was designed with the objective of detecting the malicious activities with which the business establishments can acquire to safeguard the analytical environment and smart city critical infrastructure.
On the basis of the characteristics and requirements for cloud data environment, a method for multi-security-level cloud storage system that was integrated with advanced encrypted standard (AES) symmetric encryption, followed by which an enhanced identity-based proxy re-encryption (PRE) algorithm to ensure fine-grained access control andperformance optimization was proposed in [9]. With this integration, time cost reduction was said to be achieved. A survey on IoT security was investigated in [10]. A special issue provisioning of security and privacy involved in network computing was designed in [11].
As far as healthcare systems are concerned, some of the research challenges are exchange of data and image in a reliable and efficient manner. But at the same time, to boost or stimulate the exchange of data within the Internet ofThings (IoT) framework, data sovereignty has to be ensured by smoothening secure dataexchange between users. Hence, two distinct aspects, namely, security and reliability of data-sharing necessitate trust. Therefore, an encryption frameon the basis of data fragmentation was proposed in [12].However, storing data in a secured manner still remains a major concern.
Yet another method employing attribute-based encryption for secure data sharing on peer to peer network was designed in [13]. With this encryption mechanism both data sharing and data storage in a secured manner was ensured. A secure data privacy preservation scheme employing third party services was introduced in [14]. Security breaches of remote access for virtual private network establishments were investigated in [15]. A review on data security and privacy concerning virtual network was proposed in [16].
Configuring tunnel end points remains one of the major issues facing the VPN community nowadays. In [17], data plane implementation on predefined tunnel points was proposed therefore contributing to higher end security. In [18], a virtual private cloud based network for secured power systems was proposed. A survey of privacy protection and data security in cloud was investigated in [19]
However, none of the above mentioned methods provided above took into consideration the latency and accuracy with which the data was said to be securitized in VPN while providing secure data access in IoT, which is crucial matter for numerous real-world scenarios involving IoT devices. In this paper, we study this issue in IoT-VPN environment for IoT devices.

3. Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware IoT for secured data access in mobile Virtual Private Network

In this section we plan to develop a method called, Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware (minimizing latency) IoT for secured data access in mobile Virtual Private Network. The proposed CSS-BDmethod comprises of three processes. They are key generation, encryption and decryption for secured data access. Figure 1 shows the block diagram of CSS-BD method.

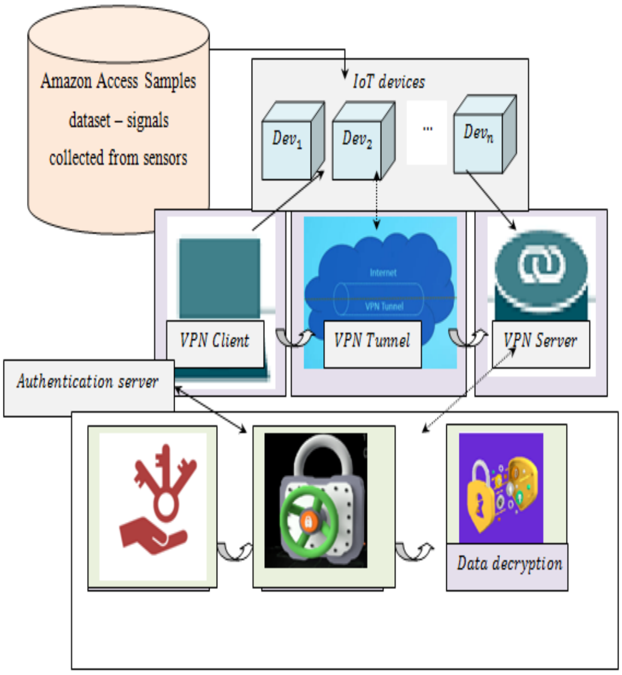

Figure 1 Block diagram of Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) method

As illustrated in the above figure, three different entities are involved in the design of CSS-BDmethod. They are IoT device signals from the sensors pertaining to user 'Dev' and their assigned access, via VPN Client 'C', VPN Server 'S', authentication server 'AS' that performs secured data access via Cramer–Shoup Stackelberg AsymmetricKey Generation model and Bregman Divergence Encryption model respectively.

As illustrated in the above figure, the VPN client registers their detail or the data (i.e., attributes) from the AmazonAccessSamples dataset [20]to the VPN Server. Upon registration, the VPN Server generates VPN public key and private key. Upon reception of these two keys from the VPN Server, the VPN Clients encrypt the data (i.e., attributes) with public key and transmit it to the VPN Server for data storage. On the other hand, during data accessing process, VPN Clients transmits a request message to the VPN Server. Upon reception of the request message, the VPN Server with the concurrence of the Authentication Server checks the validity by employing Cramer–Shoup Asymmetrickey model and the Tversky Similarity-basedindex function. Moreover, it decrypts the data with help of their private key of the VPN clients, therefore ensuring secured data access. The elaborate description of the CSS-BDmethod is described inthe forthcoming sections, following system model.

3.1 Secure Data Access System model

In proposed CSS-BD method, let us consider that some IoT devices '$Dev = Dev_1, Dev_2, Dev_3, \ldots, Dev_n$' are distributed across the VPN network. Each IoT devices are in turn associated to the VPN server that provides data in asecured manner to nearby IoT devices. Figure 2 shows the secure data access system model.

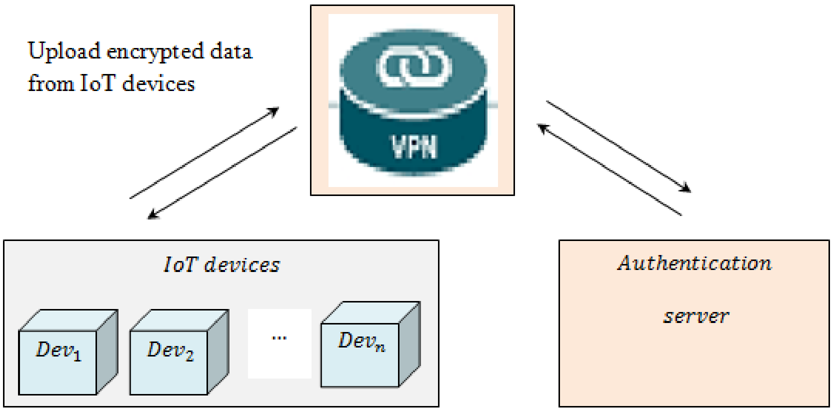

Figure 2 Secure Data Access System model

As illustrated in the above figure, three entities, IoT device signals, VPN server and authentication server are considered for designing secure data access asymmetric key encryption using proposed CSS-BD method.

3.2 Cramer–Shoup Stackelberg AsymmetricKey Generation model

The detailed schematic view of the CSS-BD method is shown in figure 3 with three distinct entities, VPN Client, VPN Server and the Authentication Server respectively with each entity performing unique tasks. The VPN Clients '$C_1, C_2, C_3, \ldots, C_n$' register their details (i.e, attributes '$A = A_1, A_2, A_3, \ldots, A_n$', as provided in table 1 in the experimental section) to the VPN Server 'S'.

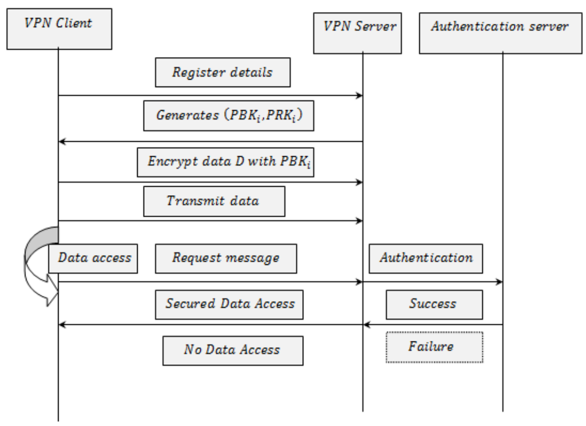

Figure 3 Schematic view of the proposed CSS-BD method

As shown in the above schematic view of the proposed method, the first step in the secure data access method is the key generation. Let us consider five arbitrary variables 'x_1, x_2, y_1, y_2, z' with dual concrete generators 'G_1' and 'G_2' respectively. Let us additionally deduce that

$$a = G_1^{x_1} G_2^{x_2} (1)$$

$$b = G_1^{y_1} G_2^{y_2} \; (2)$$

$$c = G_1^{z} \; (3)$$

Also the VPN Client and the IoT device define their attributes on the basis oftheir utility functions.To be more specific, the request for data access between VPN Client's IoT devices is initiated to reach a consensus on the mostpertinent security aspect for a given condition with a minimum time (i.e., execution time) in terms of the network performance. In other words, certain amount of time is said to be consumed to reach data from the VPN Client to the VPN Server, resulting in latency. To address this issue, in this work, a Stackelberg utility function, denoted by 'α' which determines the impact of the security agreement for VPN in terms of latency. This is mathematically formulated as given below.

$$\alpha \; (Prob_{SB}) = \left(1 + e^{g_{SB}(Prob_{SB} - C_i)}\right) \; (4)$$

$$\alpha \; (Prob_{PD}) = 1 - \left(1 + e^{g_{PD}(Prob_{PD} - C_i)}\right)(5)$$

From the above equations (4) and (5) '$Prob_{SB}$' and '$Prob_{PD}$', represents the probabilities of security breaches and performance degradation. In a similar manner 'g_{SB}' and 'g_{PD}' denotes the sensitivity of the security breach and performance degradation for the corresponding VPN clients 'C_i' respectively. Upon obtaining the details from the VPN Client, the VPN Server then generates the public key and privacy key as given below.

$$PBK_i \rightarrow (a, b, c, G_1, G_2) \cup \alpha \; (Prob_{SB}) \cup \alpha \; (Prob_{PD}) \; (6)$$

$$PRK_i \rightarrow (x_1, x_2, y_1, y_2, z) \cup \alpha \; (Prob_{SB}) \cup \alpha \; (Prob_{PD}) \; (7)$$

From the above equations (6) and (7), the public key and private key for each VPN Clients 'PBK_i', 'PRK_i' is obtained based on the dual concrete generators 'G_1', 'G_2', the arbitrary variables 'x_1', 'x_2', 'y_1', 'y_2', 'z' and the utility function results '$Prob_{SB}$', '$Prob_{PD}$' respectively. Followed by the key generation process, or with the public key and private key obtained from the VPN server, the VPN client then encrypts the data.

3.3 Bregman Divergence Encryption model

Therefore, the second step involves the encryption process. Let us consider the VPN Client data 'D_i' obtained from the IoT device signal 'Dev_i' to be encrypted. Then, with the random variable 'R', the encryption process is mathematically formulated as given below.

$$IS_1 = G_1^R; \; IS_2 = G_2^R (8)$$

Compared to the conventional Cramer Shoup Asymmetric Encryption process, in our work, Bregman Divergence using Itakura Saito function is employed with the objective of minimizing the storage overhead. Here, the hash of the Itakura Saito function '$HASH \; (IS_1, IS_2)$' is first estimated and with the resultant stored in 'β' as given below.

$$\beta = HASH \; (IS_1, IS_2) a^R b^R \; (9)$$

Followed by which the divergence between the actual arbitrary variable 'z' and the deviated arbitrary variable 'z'' is obtained by inception function as given below. Only the least mean or the statistical distance stored in the form of stack in the cache, therefore minimizing the storage overhead incurred during the encryption process. The inception function is formulated as given below.

$$P_{inc} = IS(z||z')(10)$$

Following, which the Bregman Divergence using Itakura Saito function is mathematically formulated as given below.

$$IS(z||z') = \sum \left[\frac{z(i)}{z'(i)} - \log \frac{z(i)}{z'(i)} - 1\right](11)$$

Finally, the encrypted cipher text 'CT' for the VPN Client data 'D_i' obtained from the IoT device signal 'Dev_i' is obtained as given below.

$$Enc_{PBK}(D_i) = \; CT = (IS_1, IS_2, D_i[Dev_i], \beta) \; (12)$$

3.4 Tversky Similarity-based Decryption

During the data accessing process, VPN Clients transmit the request message to the VPN Server. Upon reception of the request message from the intended VPN Client, the authentication server checks whether the VPN Clients is an authenticated user by employing Tversky Similarity Index.

The Tversky Similarity Index being an asymmetric similarity factor compares a variant '$ReqC_i$' to a prototype 'C_i'. For users or clients '$ReqC_i$' and 'C_i', the index is a number between '0' and '1'. This is mathematically formulated as given below.

$$S(ReqC_i, C_i) = \frac{ReqC_i \cap C_i}{|ReqC_i \cap C_i| + Param_1 |ReqC_i \cap C_i| + Param_2 |C_i \cap ReqC_i|} \quad (13)$$

If the Tversky Similarity Index value is '1', then the VPN Client is said to be authenticated user. On the other hand, when the Tversky Similarity Index value is '0', then the VPN Client is said to be a malicious user. Upon successful verification process, the concerned or intended user is allowed to access the data from VPN Server. Followed by which, it decrypts the data with the assistance of their private key of the VPN Clients. This in turn helps to improve the data access control in the VPN server with higher security level and therefore improving the overall authentication accuracy.

$$Dec_{PRK}(IS_1, IS_2, D_i[Dev_i], \beta) = PT \quad (14)$$

From the above equation (14), the decryption process is performed upon successful matching of variant with the prototype, therefore ensuring authentication accuracy. The pseudo code representation of Cramer–Shoup Bregman Divergence and Tversky Similarity-based secure data access is presented below.

Input: IoT Device '$Dev = Dev_1, Dev_2, Dev_3, \ldots, Dev_n$' VPN Client '$C = C_1, C_2, C_3, \ldots, C_n$', attributes '$A = A_1, A_2, A_3, \ldots, A_n$', VPN Server '$S$', VPN Client Data '$D = D_1, D_2, D_3, \ldots, D_n$'
Output: Secure data access

Step 1: Initializearbitrary variables 'x_1, x_2, y_1, y_2, z'
Step 2: Initializedual concrete generators 'G_1' and 'G_2', random variable 'R'
Step 3: Begin
Step 4: For each IoT Device 'Dev'
Step 5: For each VPN Client 'C', VPN Server 'S'
 	
//Initialization process
Step 6: Formulate 'a', 'b', 'c' as in equations (1), (2) and (3)
Step 7: Measure Stackelberg utility function as in equations (4) and (5)
 	
//Key generation
Step 8: Obtain public key as in equation (6)
Step 9: Obtain private key as in equation (7)
 	
//Encryption
Step 10: For each Client data 'D_i' obtained from the IoT device signal 'Dev_i'
Step 11: Estimate Itakura Saito function as in equation (8)
Step 12: Estimate divergence between the actual arbitrary variable 'z' and the deviated arbitrary variable 'z'' as in equation (9)
Step 13: Evaluate the inception function as in equation (10)

Step 14: Formulate Bregman Divergence using Itakura Saito function as in equation (11)

Step 15: Formulate encrypted cipher text as in equation (12)

Ste 16: End for

//Data access – Decryption

Step 17: Perform validation using Tversky Similarity Index as in equation (13)

Step 18:If ‘$S(ReqC_i, C_i) = 1$’

Step 19: Validation successful

Step 20: Authenticated user

Step 21: Perform data access as in equation (14)

Step 22: End if

Step 23: If ‘$S(ReqC_i, C_i) = 0$’

Step 24: Validation successful

Step 25: Not an authenticated user

Step 26: Proceed with other user

Step 27: End if

Step 28: End for

Step 29: End for

Step 30: End

Algorithm 1 Cramer–Shoup Bregman Divergence and Tversky Similarity-based secure data access

As given in the above Cramer–Shoup Bregman Divergence and Tversky Similarity-based secure data access algorithm, the objective remains in designing cost aware (i.e. minimum latency) and accurate data accessing in VPN. To attain this objective, public key and private key were generated by employing the Cramer–Shoup Stackelberg AsymmetricKey Generation model. Followed by which the key pairs were sent to the VPN Client. Next, data encryption process was carried out by means of Bregman Divergence function. Next, using Tversky Similarity Index, client validation or the device validation was performed. Only upon successful validation, decryption process was carried out therefore improving the authentication accuracy to a greater extent.

4. Experimental Setup

In this section, the performance of secure data access method called,Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware IoTdata access is performed using the Java interfaces. To measure the CSS-BD method,the signals generated via Amazon Access Samples dataset [20] extracted from UCI repository. First, dataset details are provided. Followed by which, experiments is conducted on factors such as, storage overhead, authentication accuracy and execution time with respect to distinct numbers of VPN client request.

4.1 Dataset details

The Amazon Access Samples dataset contains details about the users and their assigned accesses. The dataset comprises of four categories of attributes, namely, PERSON_ATTRIBUTE, RESOURCE_ID, GROUP_ID and SYSTEM_SUPPORT_ID respectively. The details of the dataset are provided in the table given below.

Table 2 Amazon Access Samples dataset

S. No	Attributes	Description
1	PERSON_ATTRIBUTE	User who was given access
	PERSON_ID	ID of the user
	PERSON_MGR_ID	ID of the user's manager
	PERSON_ROLLUP_1	User grouping ID
	PERSON_ROLLUP_2	User grouping ID
	PERSON_ROLLUP_3	User grouping ID
	PERSON_DEPTNAME	Department description ID
	PERSON_LOCATION	Region ID
	PERSON_BUSINESS_TITLE	Title ID
	PERSON_BUSINESS_TITLE_DETAIL	Description ID
	PERSON_JOB_CODE	Job code ID
	PERSON_COMPANY	Company ID
	PERSON_JOB_FAMILY	Job family ID
2	RESOURCE_ID	Resources user can possibly have access to 1- access 2- no access
3	GROUP_ID	Groups that user can possibly have access to 1- access 2- no access
4	SYSTEM_SUPPORT_ID	System that a user can possibly be supporting 1- access 2- no access

4.2 Performance analysis of storage overhead

The first and foremost parameter of significance for secure data access in VPN is the overhead incurred during the process of storage. This is owing to the reason that a small portion of memory is consumed during the process of storing the encrypted data by the VPN server for the corresponding VPN clients. This is mathematically formulated as given below.

$$SO = \sum_{i=1}^{n} C_i * Mem\ [D] \quad (15)$$

From the above equation (15), the storage overhead 'SO' is measured based on the number of VPN clients read for storing their encrypted data in the VPN server 'C_i' and the actual memory consumed during the process of storage '$Mem\ [D]$'. It is measured in terms of mega bytes (MB). First, the results of storage overhead are provided in table 3 andcomparison made with the proposed CSS-BD method has produced better results comparedto Cost-aware securing using attack graphs [1] and IoT-based intelligent model [2].

Table 3 Comparison of storage overhead

Number of clients	Storage overhead (MB)		
	CSS-BD	Cost-aware securing using attack graphs	IoT-based intelligent model
25	25	50	75
50	50	100	200
75	75	150	225
100	200	300	400
125	250	375	500
150	300	450	600
175	350	525	700
200	400	600	800
225	450	675	900
250	500	750	1000

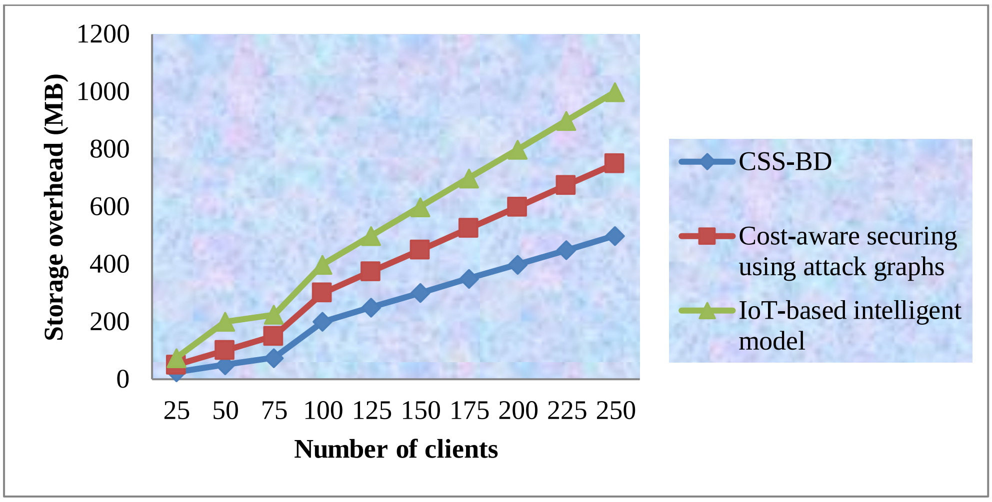

Figure 4 Graphical representation of storage overhead

Figure 4 given above shows the storage overhead of CSS-BD method,Cost-aware securing using attack graphs [1] and IoT-based intelligent model [2]. It can be seen from the figure that the CSS-BD method is superior to the [1] and [2] and its storage overhead is always the smallest. When thenumber of VPN client requests for storing their data via IoT device is small, the advantage of the storage overhead on the CSS-BD method is not obvious. However, with the increase in the number of VPN clients or users, the storage overhead is found to be obvious. This is due to the reason that with the number of clients' device being small, the VPN is not found to be dense. On the other hand, with thenumber of clients' device increasing the VPN is also found to be dense and hence an increase inthe overhead is found with higher number of clients. However, from the simulations it is evident thatthe storage overhead using CSS-BD method is found to be better compared to [1] and [2].This is because of the application of the Bregman Divergence using Itakura Saito function where only the statistical distance stored in the form of stack in the cache, with distinct decryption and encryption mechanism applied, possessing the advantage of them, minimizing the storage overhead of CSS-BDby 38% compared to [1] and 56% compared to [2].

4.3 Performance analysis of latency

The second parameter of importance for secure data access in VPN is the latency. Latency refers to the time consumed for a VPN client data to reach the VPN Server. It is measured in terms of milliseconds (ms). Moreover, the VPN Server that is farther from the VPN Client will possess higher latency and on the other hand, the VPN Server that is closer to the VPN Client will possess lower latency. Hence, lower the latency, the better is the data access ensured in VPN. This is mathematically formulated as given below.

$$L = \sum_{i=1}^{n} C_i * \left[Time[C_i \rightarrow S]\right] \quad (16)$$

From the above equation (16), the latency 'L' is measured based on the number of clients ready for storing their data 'C_i' and the time consumed between VPN Client and VPN Server '$Time[C_i \rightarrow S]$'. According to these parameters, the latency is as shown in table 4. As provided from the resultsof experiments in Table 4, the proposed CSS-BD method has produced better resultscompared to Cost-aware securing using attack graphs [1] and IoT-based intelligent model [2].

Table 4 Comparison of latency

Number of clients	Latency (ms)		
	CSS-BD	Cost-aware securing using attack graphs	IoT-based intelligent model
25	3.375	3.875	4.5

50	4.135	6.235	9.215
75	5.825	9.145	13.415
100	7.215	12.355	15.635
125	9.355	14.135	19.135
150	12.145	17.125	25.245
175	14.325	20.215	28.145
200	15.155	23.245	31.325
225	17.325	25.155	35.455
250	21.245	28.315	40.215

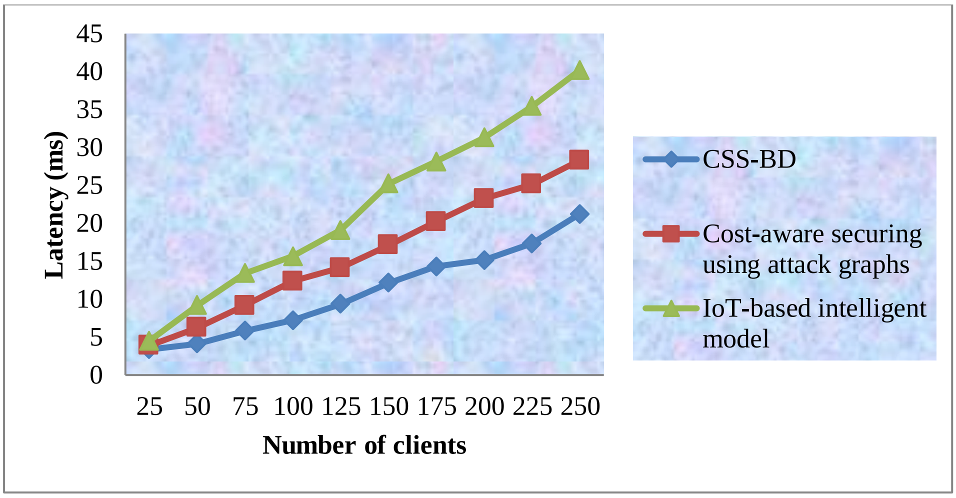

Figure 5 Graphical representation of latency

Figure 5 given above shows the latency with respect to 250 different VPN clients device signals acquired by means of Amazon Access Sample dataset. As illustrated in the above graphical representation alinear increase in the curve is found with the increase in the number of VPN Clients. This is owing to the reason that higher the increase in the number of IoT device data acquired from VPN Clients, higher is theamount of data to be transmitted between IoT device and VPN Server and therefore between IoT devices respectively. Hence, linearity is said to be observed. However, withsimulations conducted for 25 VPN Clients, the latency was observed to be '3.375ms' usingCSS-BD, '3.875ms' using [1] and '4.5ms' using [2] respectively. From this the latencywas said to be improved using the proposed CSS-BDmethod when compared to [1] and [2]. This isbecause of a small amount of delivery delay introduced between VPN Client and VPN Server using Stackelberg utility function during key generation that in turn withstands the latency throughout the data access in VPN. With this, the latencyusing CSS-BDwas improved by 31% compared to [1] and 49% compared to [2].

4.4 Performance analysis of authentication accuracy

Finally, authentication accuracy is measured. With this metric, the VPN Client that is authenticated in an accurate manner by the authentication server via VPN Server is measured. In other words, the authentication server compares data for the VPN Client to that VPN Client template to determine resemblance. Only upon perfect matching authentication is ensured. This is mathematically formulated as given below.

$$A_{acc} = \sum_{i=1}^{n} \frac{C_{CA}}{C_i} * 100 \quad (17)$$

From the above equation (17), the authentication accuracy 'A_{acc}' is measured based on the VPN Clients involved in the simulation process for secure data access in VPN 'C_i' and the actual VPN Clients correctly authenticated 'C_{CA}' and therefore continue the data access. It is measured in terms of percentage (%).

Table 5 Comparison of authentication accuracy

Number of clients	Authentication accuracy (%)		
	CSS-BD	Cost-aware securing using attack graphs	IoT-based intelligent model
25	92	88	84
50	91.35	86.15	82.15
75	90.15	85	80
100	87.55	83.15	78.25
125	83.15	78	75
150	80.15	75.25	71.15
175	78.15	71.35	68
200	80	72	69
225	83.15	74.35	71.35
250	84	75	72

Authentication accuracy is described in table 5 with number of VPN client in the range of 25 to 250 withthe comparison of CSS-BD, RCS-DOFH, Cost-aware securing using attack graphs [1] and IoT-based intelligent model [2]. Thegraphical representation of authentication accuracy is illustrated in figure 6.

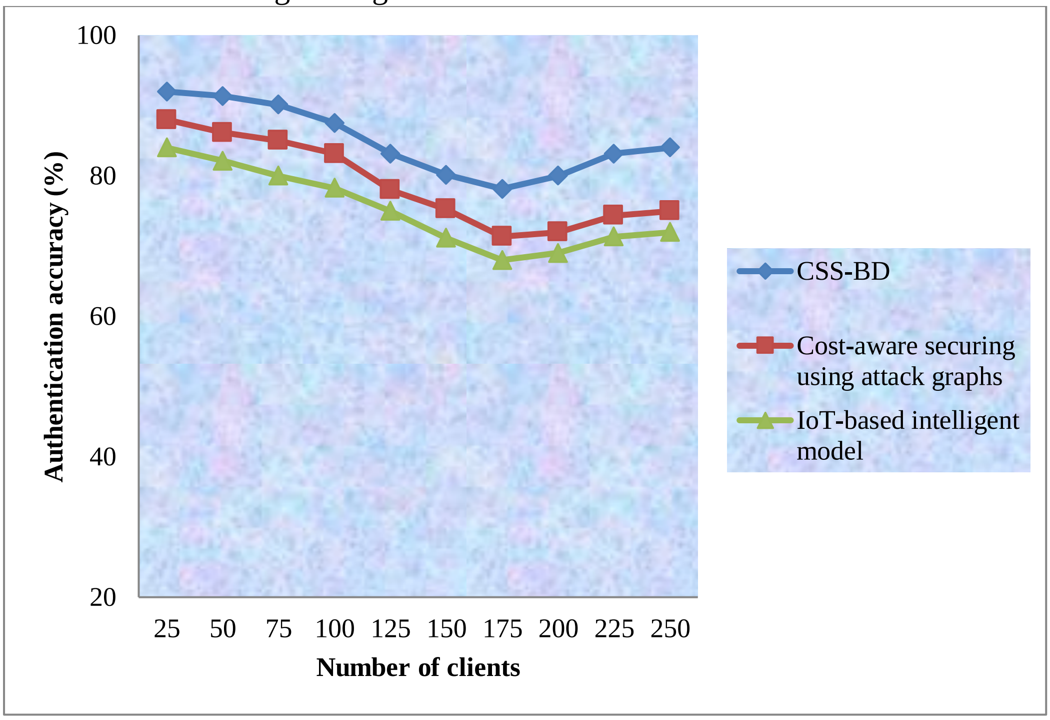

Figure 6 Graphical representation of authentication accuracy

The performance of authentication accuracy is illustrated in figure 6 with number of VPN clients ranging from 25 to 250. In the above figure x axis represents the number of clients and y axis represents the authentication accuracy. From graph, authentication accuracy of CSS-BDmethod is comparatively higher when compared to theCost-aware securing using attack graphs [1] and IoT-based intelligent model [2]. Also, the authentication accuracy is neither increasingly proportional nor decreasingly proportional to the number of clients. Moreover, with the simulations conducted using 25 clients, 23 clients were correctly authenticated using CSS-BD, 22 clients and 21 clients were correctly authenticated using [1] and [2]. As a result, the authentication accuracy was found to be better. This is because of application ofTversky Similarity Indexfunction for secure data access in IoT environment. Therefore, the authentication accuracy of CSS-BDis 8% improved than the [1] and 13% enhanced than the [2].

5. Conclusion

Prediction of software defects at an early stage both saves the time and money involved in software engineering process. Secure data access for virtual private network in the recent years has been designed using encryption/decryption techniques. In this work, a method called Cramer–Shoup Stackelberg and Bregman Divergence (CSS-BD) cost aware IoT for secured data access in mobile Virtual Private Networkis proposed. First, public and private key generations are performed using the Cramer–Shoup Stackelberg AsymmetricKey Generation model. Followed by which, a Bregman Divergence Encryption model for fine grained data access is proposed by employing Itakura Saito function during mechanism while storing the encrypted data in the VPN server. Finally, Cramer–Shoup Bregman Divergence and Tversky Similarity-based secure data access algorithm is designed to perform the decryption process via authentication server. Simulation results demonstrate the efficient performance of the proposed CSS-BDmethod. Also, comparison simulation results disclosed that the proposed method outperforms recent state-of-the-artcost aware data access methods in terms of latency, storage overhead and authentication accuracy. Besides, it is shown that the storage overhead of CSS-BDis minimal with respect tothe optimal solution showing greater authentication accuracy, ensuring smooth data access.

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DESIGN AND ANALYSIS OF INTERLINKING CONVERTER FOR RENEWABLE ENERGY INTEGRATION INTO HYBRID GRIDS

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ABSTRACT

Renewable energy-based generators (DGs) are now becoming highly significant in power generation.Becauseof their limited size and maximum capacity to island when delivering most of the loads throughout emergencies.Micro-grids are indeed an ideal model which is sometimes described by theirrandomnatureandintermittentpower.Although micro-gridsarenowwell-establishedandhavebeenextensivelystudied,forming smart grids. Provided that micro-grids are dominated byrenewable-basedDGs,thereisstillsomedebateoverhavingmicro-gridsthataresolelyACor solelyDC, both withthemajority preferring the combined AC/DCmicro-grids.To incorporate renewable energy into hybrid grids, this project promotes a versatile interlinking converter design. Two direct current ports and one alternating current ports are included in the proposed converter allowing it to be used as a DCto DCconverter or aDCtoAC multiport converter ,providingaversatilesolutionforintegratingnumerousDCandACsources.Thereceivedsimulationoutcomesvalidatedtheproposedconceptbyprovidingcontrollablepowerflowandflexiblepowerconversion.

Keywords: *Flexibility, Reliability, Leakage currents, Hybrid* ***DC*** or ***AC*** grid.

I. Introduction

PV cells, fuel cells, and wind are some examples of renewable sources. The significant ability of renewable energy [1]to penetrate through the power system will create a problem to the whole system. Both the AC and DC grids are important factors for achieving a stable, reliable, and efficient power supply. A smart power transfer [2] is also possible with this hybrid grid architecture. In [4] control and management, a description of hybrid micro grids was provided in terms of power, system architectures and operating modes. Thehybridmicro-gridsaregainingpopularityfarmoreappealingduetotheriseinadvanceddirect currentloadsand integration of renewableenergysourceswithpowerstorage. However,therehaven't been many efforts in the literature to build interlinking converters, which could be such a successful way to improve hybrid energy system operation. Establishing a multi-stage conversion system with separate general DC – DC and DC – AC converters and developing stand alone multi-port configurations [3-9] are two methods to perform the interlinking conversion. Split-source inverters were presented in [6], [7] and to achieve better voltage boosting, the adaptable flow of energy and efficiency. When implemented to PV systems, this presents a difficult change. Transformer-less-stand-alone converters [8], [9] will be utilized to reduce leakage currents, but they lack bidirectional power flow functionality. High alternating current filter components have been required to employ a double buck inverter, resulting in a smaller power density which refuses standalone hybrid converter's benefits.

The interlinking conversion architecture introduced in this paper provides the best solution for combining renewable energy resources with the hybrid networks. A modulating technique is illustrated, which can boost the quality of power and control flexibility [10].The proposed design could be realized by substituting a voltage source inverter (VSI)for the boost converter's power device and a synchronous rectifier switch as explained in section II. Furthermore, it makes use of a symmetrical impedance network, which improves device reliability, overall power consumption and fault current reduction. The proposed interlinking converter's efficacy has been demonstrated in section III MATLAB outcomes. Finally, in Section IV, conclusion remarks have been explained.

II. Intended interlinking converter

A. Basic principle

The core idea of a suggested interlinking converter (IC) design [11] of hybrid networks is depicted in fig.1. Generally, an interlinking converter contains two direct current terminals and a single alternating current terminal. The DC low voltage(DC_L) side is typically connected to solar panels, or with some other renewable sources and batteries. The high-voltage direct current (DC_H) side is typically coupled to loads. In a similar way, there will always be a AC demand on the alternating current line. To achieve high stability, all power transitions within the extension architecture should be bidirectional. To achieve bidirectional power transfer, the following considerations must be considered:

1) To obtain the AC outcomes, the boost converter's regulation valve is replaced by a voltage source inverter being attached with common-mode voltage (CMV).
2) During simultaneous direct current to direct current transformation, an external switch such as a synchronous rectifier switch has been utilized allowing the dual converter to conduct boost or buck transition between the DC_L and DC_H ends.
3) SINis required to minimize leakage currents on theDC_L side. In such a design, the symmetrically organized impedance and VSI will limit CMV to half of the DClow voltage. Here, fig.2.showsthe interlinking converter architecture to demonstrate CMV clamping.

The two charging and discharging modes of the symmetrical impedance network seen in fig.4, were described as below: (a) When charging ,the voltage source inverter performs in shoot-through (ST) state as seen in fig.2.(a). As a result, the node voltageis $V_{AN} = V_{BN} = \frac{V_L}{2}$, and the common-mode voltage V_{cm} is measured as

$$V_{cm} = \frac{V_{AN}+V_{BN}}{2} = \frac{V_L}{2} \quad (1)$$

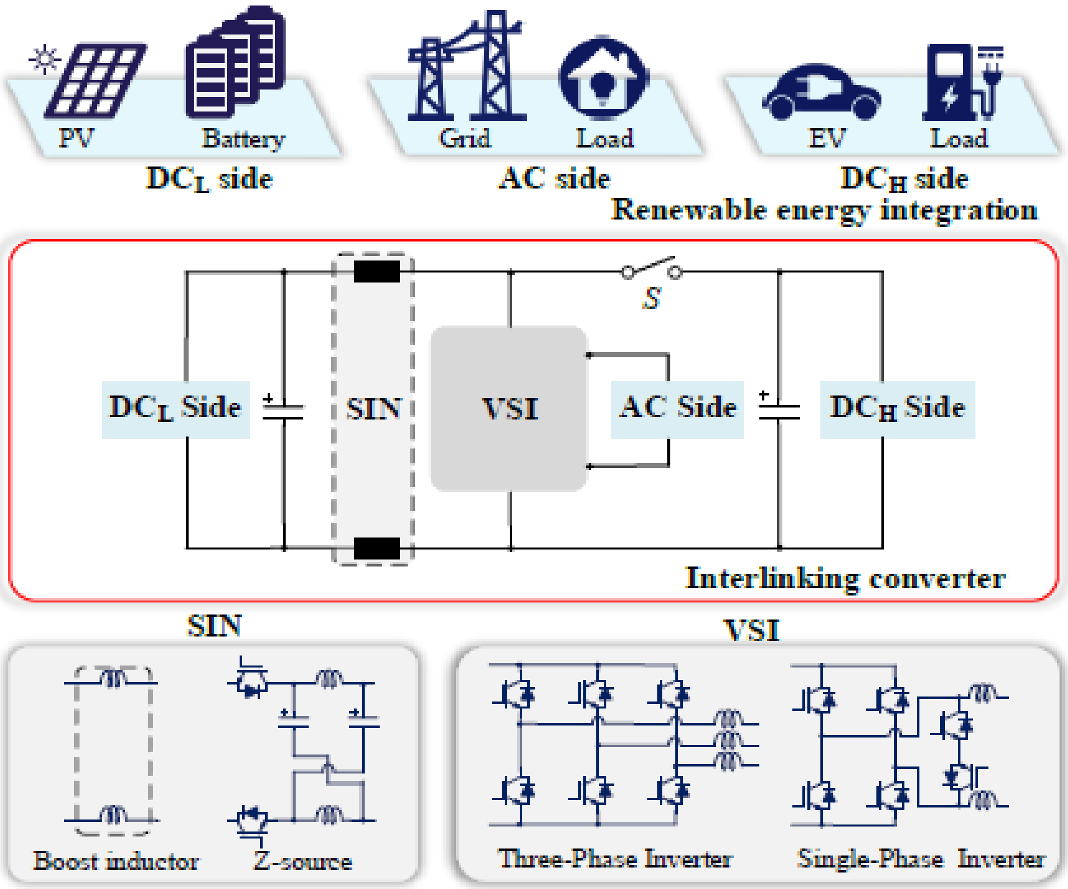

Fig.1.The suggested IC design basic concept with a synchronous rectifier switch and a symmetrical impedance network.

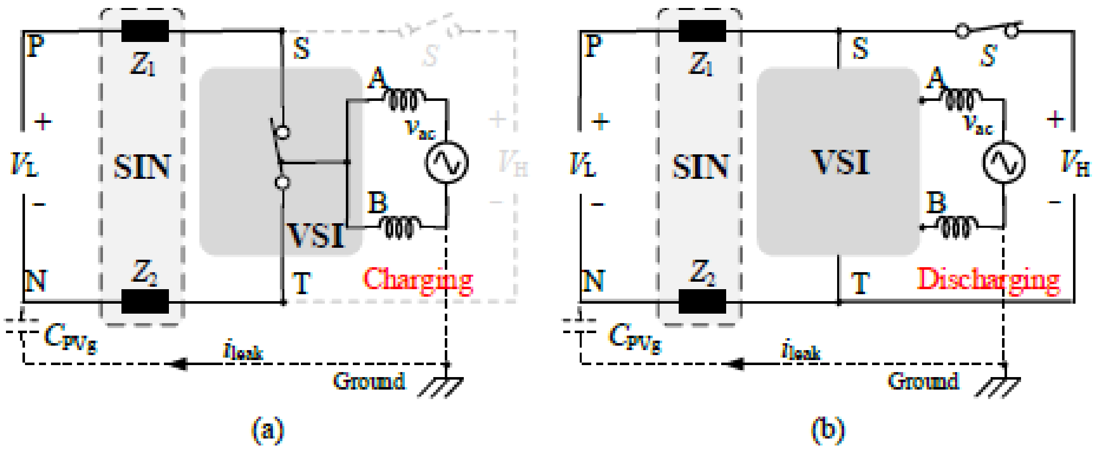

Fig.2.

(a) state of charge and (b) state of discharge of SIN where Z_1 , Z_2 are the corresponding impedances of the SIN ($Z_1 = Z_2$), P is the positive terminal of DC_L side and N is the negative node of the DC_L side, S is the positive input terminal of VSI and T is the VSI′s negative input terminal , the output nodes of VSI′s are represented as A and B, DC_Lvoltage is represented asV_L, the DC_H voltage is represented as V_H and V_{AC} is the AC voltage, photo voltaic parasitic capacitance is given as C_{pvg} and leakage currents are indicated as i_{leak}.

(b) When the symmetrical impedance network starts discharging the voltage source inverter will function in DC-AC conversion mode as the synchronous rectifier switch will be in ON state which is depicted in fig.2(b).The suggested converter's resulting CMV may be computed as

$$V_{cm} = \frac{V_{AT}+V_{BT}}{2} = \frac{V_H}{2} \quad (2)$$

Because of the use of the symmetrical impedance network and the voltage source inverter, the suggested interlinking conversion architecture would preserve a constant CMV, as seen in the equations. As a consequence, the interlinking converter proposed here is suitable for photovoltaic applications. It should be noted that the DC_L is the only location where leakage current can be suppressed.

B. Operational flexibility

The use of a synchronous rectifier switch, as shown in fig. 3, allows a two-way flow of power between the direct current terminals. The voltage source inverter may incorporate the flow of power via a particular frequency modulation method that allows the power factor to somehow be changed in the range of [-1, 1].The IC constructed for renewables incorporation to hybrid systems is highly stable and controllable. The possible operating modes, as shown in fig.3, illustrate the flexibility as the feed-in power mode (Mode-1), feed-back power mode (Mode-2), and power factor mode (Mode-3):

DC low side provides power to the DC_H, AC, or both sides in Mode-1. In this power feed-in mode, the IC performs boost DC to DC and direct current to alternating current transformations from the DC low side to theDC_H and ACends.AC/DC_H side receives power from DC_L and DC_H/AC end.Mode-2 has three operating cases. In the first case, power is fed back from the AC side to the DC_L and DC_H end in which the converter conducts active rectification on the DC_H end and buck direct current to direct current transformation on the DC_L end. In the power feedback case, only the DC_L side

is acting as a load and both the DC_H and AC sides will provide power. In the third case, both the DC_L and AC sides will behave as loads, with the DC_H side doing the buck direct current to direct current transition and buck direct current to alternating current transformations.

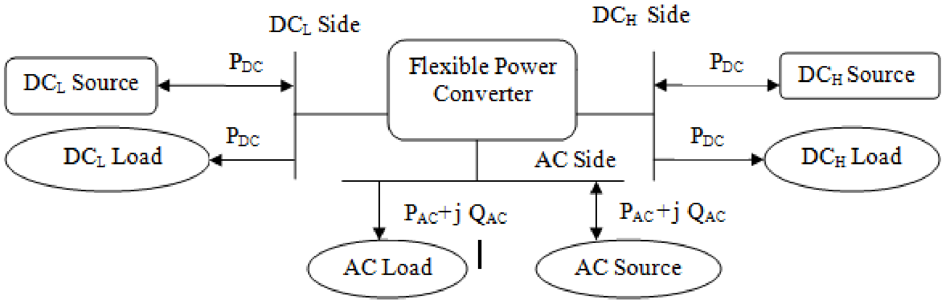

Fig.3.The proposed interlinking conversion architecture's possible operating modes, where P_{AC} and Q_{AC} refer to the respective active and imaginary power mostly at the alternating current side.

Regardless of flow of power modes in between DC_L and DC_H ends in Mode-3, the power factor on the load side would be managed constantly to allow grid-connected operations. As seen in fig.3, the suggested converter design will attain this when a modulating process for direct current to alternating current transformation allows the injection of imaginary power.The entire system efficiency can be greatly increased usingIC. Whenever the AC grid needs assistance the true power from the source side DC_L can also be controlled, and the DC_H grid assists by supplying power to the AC port.

C. Modulating Strategy

The combination of voltage source inverter and a symmetrical inductance network were depicted in fig.4, explains a modulating technique for the interlinking converter[12].Power converter variables are summarized in the following table-I. There are some concerns about system management, efficiency, and performance of the proposed architecture. These may be explored further in the future as part of future studies to increase the reliability of converters for combing a variety of alternative energy sources.

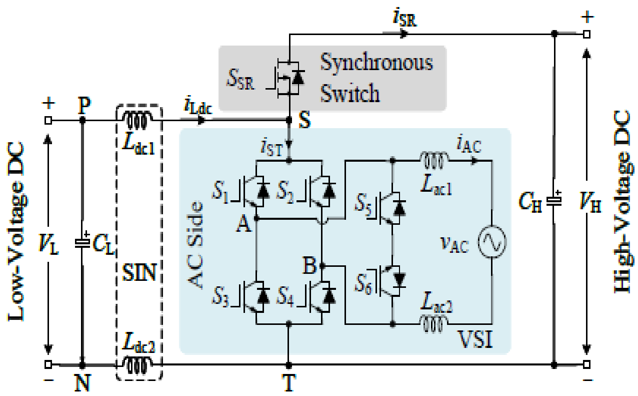

Fig.4. Interlinking converter structure where synchronous rectifier switch is referred as S_{SR}, L_{dc1} and L_{dc2} is referred as boost inductors and C_L and C_H are referred as DC capacitors, i_{ST} is referred as input current, i_{SR} is referred as the synchronous rectifier switch current , and i_{dc} is referred as DC inductor current. The current of L-type filters is denoted in i_{AC}.

Table-I: Parameters for Interlinking Coverter

Variable	Description	Ratings
V_L	Low Voltage	180V
V_H	High Voltage	260V
V_{AC}	Grid Voltage	110 V/50 Hz
C_L,C_H	Low voltage capacitance, High voltage	2000 µF

	capacitance	
L_{dc1},L_{dc2}	Direct current inductors	0.3mH
L_{ac1},L_{ac2}	L-type inductors	0.75mH
f_{sw}	Switching frequency	20kHz
C_{pvg}	Photovoltaic parasitic capacitance	200nF
T_f	Current fall time	1μs
T_t	Current tail time	2μs

III. Simulation Results

In Mode 1, the DC_Lend provides power to the DC_H end and AC end. The below fig.5.depicts the voltage and current waveforms which demonstrate the effectiveness of the proposed converter in power feed-in mode. To elevate this, power decoupling techniques for voltage source inverters can be utilized. The proposed converter for PV implementations with the common-mode voltage and leakage currents is utilized in fig.6. The inverter voltagelevelsV_{AN}andV_{BN} provide the common-mode voltage. As a result, the proposed converter, therefore, retains small leakage currents and good quality of power as seen in fig.7.

Consequently, the converter's variable performance in Mode 1 was examined under an AC load modification. The extensive experiments demonstrate that the proposed converter will work consistently and although the load varies dynamically. As$DC-DC$ and $DC-AC$ transitions are regulated individually, load changes do not affect current flow.

Simulation research in power feedback mode is worked out to further determine the effectiveness of the interlinking converter, and the results are seen in fig.8.The envisioned converter could provide enough efficient reactive power absorption, which may be valuable towards ultimate device function.

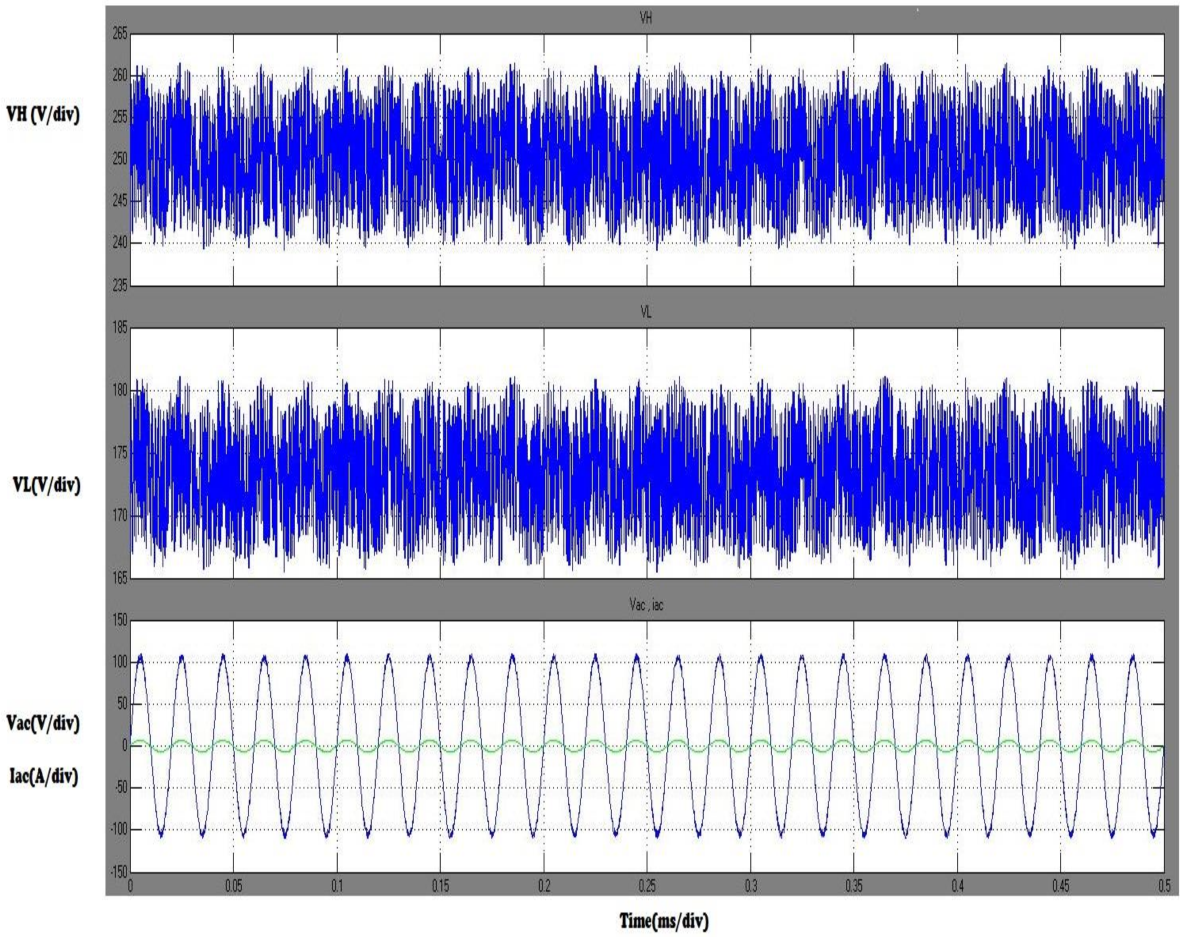

Fig.5.Low, high voltagewaveforms andalternating current waveforms of a developed converter working in the power feed-in mode operating conditions.

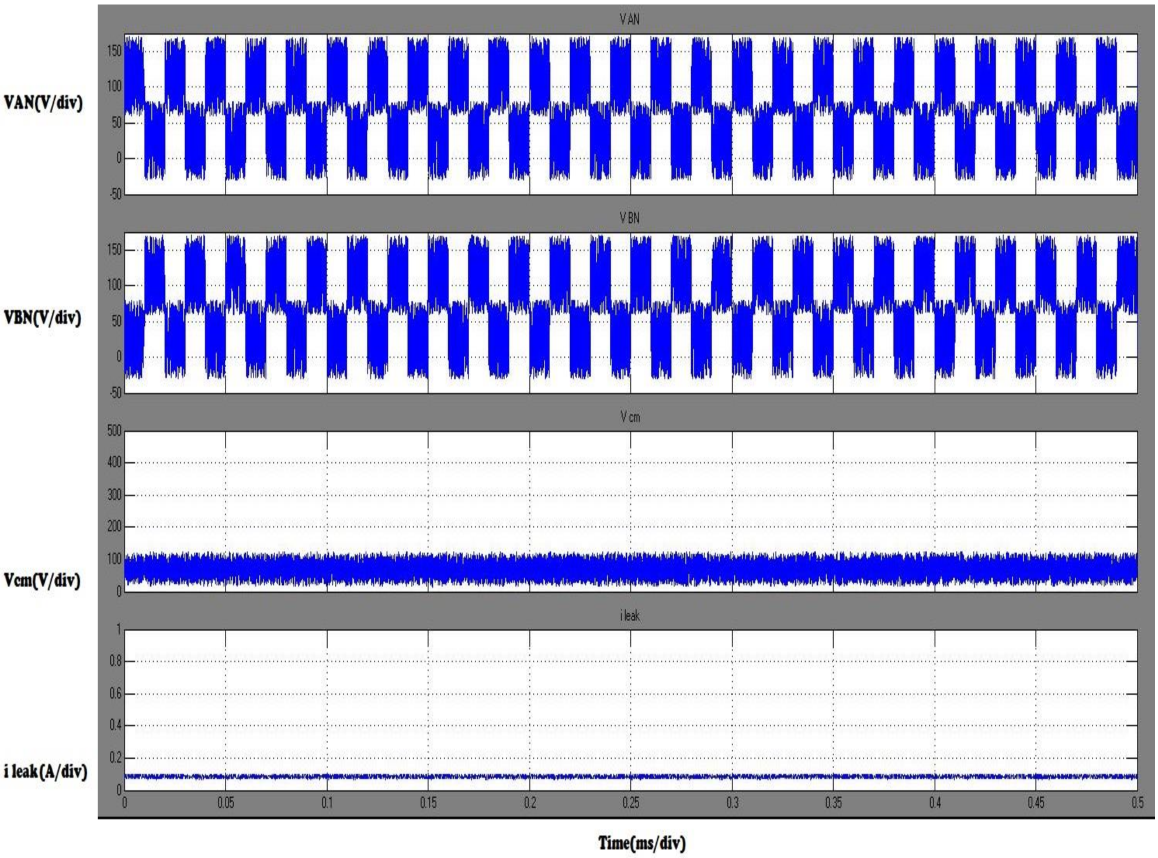

Fig.6. Voltage waveforms of V_{AN},V_{BN},V_{cm} and leakage current.

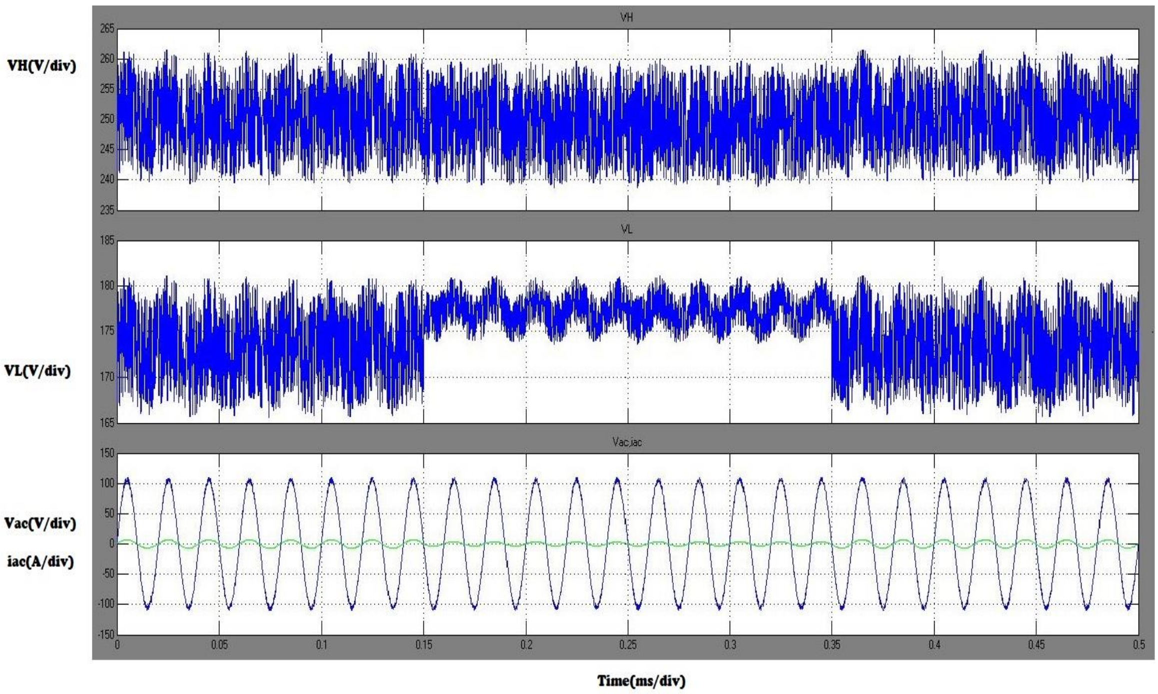

Fig.7. The interlinking converter performance during the change in load in Mode-2.

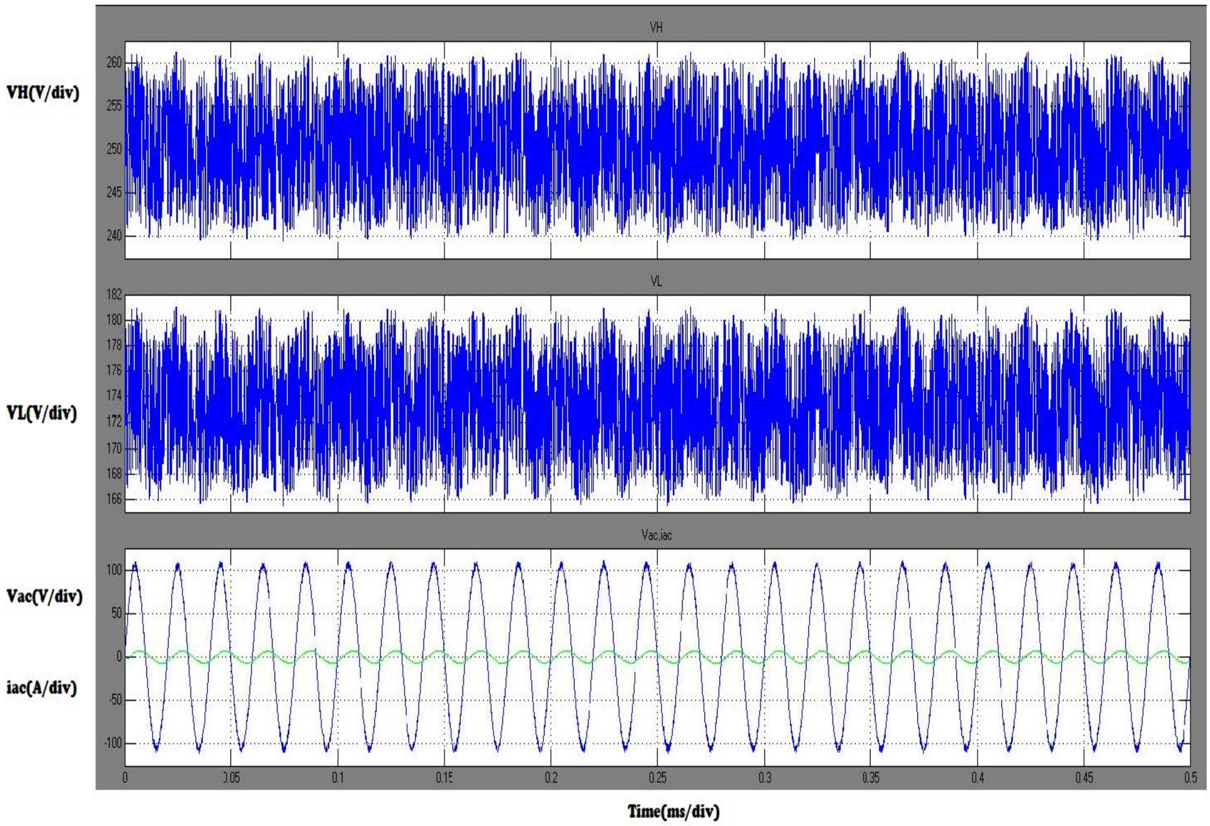

Fig.8.The interlinking converter performance during power factor mode.

IV. Conclusion

Interlinking conversion architecture was demonstrated in this paper as a powerful solution for integrating different sources of power to the various combinations of networks. The suggested design is adopted by modifying different power components in the boost converter with a voltage source inverter and a synchronous rectifier valve. Strong energy consistency, minimum leakage currents, good performance, and versatile load flow monitoring are all attributes of the conceptual interlinking conversion architecture's consistency was already evaluated with the help of SIMULINK simulations. The proposed architecture consistency was already evaluated modular conversion of energy interface will be a viable interlinking stage as the competition for hybrid energy systems grows.

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ROLE OF LEADERSHIP IN CRISIS MANAGEMENT

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ABSTRACT

A business crisis is inevitable, and as world economies go through rapid transformations in technology, face various kinds of setbacks due to recession, war, pandemic, and many other unforeseen challenges, the mandate for successful business transition falls on the leadership of the organizations.Business crisis, if left unchecked, can lead to further problems causing the organization an unrecoverable loss.An unexpected business crisis can threaten the foundations of an organization and can force them to undertake emergency measures that may not be helpful to organizations in the long run. Leadership gives direction and a much-needed roadmap for a successful transition.Therefore, this paper focuses on'crisis leadership strategies' like managing communication, maintaining perspective, focusing on mission and vision of the company, continuous planning,engaging employees, and being decisive and adaptable which can be followed for successful and smooth conduct of business during the crisis period.

Keywords: *Crisis Management, Leadership*

Introduction

A business crisis is an occurrence of an event that is responsible for a significant shift in the way business operates. It is a time when the companyfaces unforeseen challenges. It is a time of change, and companies must be prepared to take timely action to counteract any problem that could occur as a result of it. A business crisis can arise as a result of the change in the business environment both internally and externally.It leads to an emergency that creates unrest and instability among the stakeholders and, at the same time, leaves the door open for rumours and fear, which is not healthy for the organization.

A business crisis can threaten not just the workforce but can, in the long run, affect the strategic objectives, reputation, and actual viability. When the business is going through a crisis, the credibility and status of the organizations are at stake.Proper crisis management will mean that the leader is exceptionally focused, and they are responsible for safeguarding the governance of the organization as well as protecting the interests of its stakeholders. Arobust crisis management policy of the organization must aim at empowering the right people and teams to implement and communicate decisions.

A crisis is a period in an organization where we find the core value of the organizations is under threat. It could erupt in the form of misinformed news of the organization that can spread through social media, or it could be like the latest pandemic COVID 19 that has resulted in the shut down of the company's world over. Therefore, how the organization tackles the crisis, manages, and overcomes is called crisis management.

Literature Review

Pearson and Claire (1998) have explained the different perspectives related to crisis and how it relates to organizations, they have explored cognitive and psychoanalytic aspect of crisis like how an individual's cognitive processes might be influenced under times of distress, communication etc. Sayegh, Anthony and Perrewe (2004) studied the role of emotion in decision making during crises. James and Wooten (2005) studied the skills needed for crisis leadership. Aktoufand Holford (2009) opined that organizations that foresee the possibility of a crisis and prepare properly are better equipped to manage such situations. Drennan and Mc Connell (2007) points out that individuals view crisis according to their own beliefs, interpretation, responsibilities etc. According to Cener (2007) crisis management is a specialty requiring a process that attempts to predict the events that might interrupt significant future relations. Akdemir (1997) states that crisis management requires fast and efficient decision making and immediate correction of the deviations. According to him in crisis management organizations must act fast and efficiently against any state that threatens its existence.Tuz(1996) says crisis management requires systematic decision making and the ability to make new decisions on the part of the people leading the organizations.

Leadership and Crisis Management

Leaders are not managers,and when the organization is going through a state of crisis, organizations need leaders and not managers. A leader's true capabilities are revealed at the time of crisis when there is chaos and uncertainty rampant all-around, true leaders emerge to provide direction and pave the way for a breakthrough in the organization. Because leaders can have foresight and vision, they do not accept crisis as something permanent. Still, instead, they can devise new strategic policies, formulate new objectives, and take the organization ahead.

Crisis triggers emotions of fear, uncertainty, despair, and so on. When the employees in the organizations feel these needs are threatened, it is widespread that their behavior is not going to align with companies' requirements. A true leader must understand the reason behind these unproductive behaviors and guide the employee towards decisive action.

Leaders must keep an eye on the objectives and policies of the organization, but what is more important is to influence the employees to act in responsible and productive ways because this is the single most quality that will help the organization move forward during crisis time.

Objectives of the Study

1. To understand the role of leadership in managing Business Crisis.
2. To examine a few crisis management strategies to be employed by organizations during the time of Business Crisis.

Crisis Leadership Strategies

The tasks and responsibilities of leaders leading from the forefront have undergone tremendous changes since the outbreak of COVID -19. Leaders who were once focused on driving sales, focusing on revenue, gaining market share today are making rapid decisions about managing costs maintaining liquidity, and working to see that employees can deliver working remotely.

In the present crisis, because of the outbreak of COVID 19 it is natural for leaders to adopt a defensive mindset, and they may end up living in denial.At trying times like this,leaders need to be willing to learn new things and keep their minds open to new changes and be flexible in the way they think business should operate.

A crisis will always demand that the leaders adapt and be prepared to respond positively so that the organization will be able to sail through turbulent times and keep the organization going as healthy as possible. The following strategies can be of immense help in guiding the organizations during these times.

➢ Managing Communication

Leadership communications consist of information that is related to the company and its values. Communication is a potent tool through which the leader engages the employees, customers, shareholders, employees, and society. Communication from the leader's desk is essential as they tend to have a direct impact on the vision and mission of the company. Though it is well understood that communication is important tool in crisis management,it is often the overlooked tool.And what could have played an essential tool in helping the leader engage with the masses often is sacrificed for things which may not be very useful. Communication is a vitaltool in the hands of the leader to keep employees engaged.Honest communication by the leader builds trust, empathy, and clarity, which are all critical aspects ofcreating an excellent relationship at the workplace.

Especially in this time of business crisis due to COVID 19,leaders need to implement a more robust and efficient internal communications strategy. During this period of Lockdown, it is not uncommon to see relationships ending up being strained because of lack of face to face communication. With the abundance of tools available through which videoconferencing can be done, maintaining healthy contact becomes the responsibility of the company. Organizations must take time to see that all communication channels must be open and transparent.

➢ Maintain Perspective

In times of crisis, leaders must seize the opportunity to maintain a clear perspective. The leader must take time to gain a fresh perspective on the significant issues that seem to threaten the company during times of business crisis.Leaders must connect to industry experts and must attend and be a part of conferences that are relevant to change times.It's also necessary to invest in educating oneself about the latest development that is taking place in one's field. Leaders must also take time to cultivate a habit of taking time to listen and understand the opinions of people that are different from theirsbydoing so; they make room for understanding the crisis from a different view. An essential habit to cultivate is to communicate with the customers and see the mess from their perspective. Perspective develops over time from the knowledge and experiences they would have acquired till now. Leadership perspective shapes the decision's thoughts and actions of the leader. So instead of looking at the business crisis from their limited view, which can negatively impact their decisions, leaders must cultivate a keen eye to look at situations from a broader perspective.

➢ Focus on the Vision and Mission of the company

High performing organizations have well-charted vision and mission statements in place. It is essential for the leader to correctly spell out the vision statement of the company to his stakeholders because, without clearly defined vision, the stakeholders will lose sight of where the organization is heading, especially during a business crisis. A vision statement will play an essential role in keeping the organization together as it battles out the crisis period. Once the organization stays connected, it can then connect with their customers. A strong vision will help the organization achieve its mission. Focusing on the idea will help the leader prepare for the future. As leaders keep the result in mind, they find the strength to sail through the business crisis. A mission statement that engages stakeholders will make it clear as to why they must support the organization, and it gives them a clear understanding as to what role the organization plays in society.

➢ Continuous Planning

Planning is the key to leadership success. It helps leaders to set expectations for the organization, and it indirectly communicates to the organization the leader's expectations out of each one of them. Planning will also help the leader allocate resources and will allow the leader to hold people accountable. It will help the leaders to reduce uncertainty,especially in times of business crisis,and creates a focus for the company and unites the employee towards a common goal. It is useful for organizations to recognize ways to achieve goals as well as adopt work culture and attitude that will help the organization to achieve its objectives. Planning also will enable organizations to decide and determine the tasks that are important so that proper time can be set aside for all of this. During times of business crisis, it is essential for leaders to plan because crises periods will not always last; therefore, proper planning will help organizations to look for new business opportunities that can be seized at the right time.

➢ Engage the employees

As per Gallup study, it is seen that organizations which engage employee at a higher level can lead the business through rough times. Employees are a great asset to the organization once they are engaged and motivated; it becomes easy for organizations to relate to customers. During times of business, crisis organizations must proactively take steps to frame policies and guidelines for employees.It is crucial because the leadership has a critical part to play in successfully leading the business through the change process. When there is a positive engagement of employees,they will feel valued and respected, and they will be ready to adapt to the change required under the business crisis. Leaders must make necessary changes in the polices to define what is expected of them by the employees, especially during the crisis period. This is essential because employees can be rewarded and acknowledged for their performance.

➢ Decisive and Adaptable

During the business crisis, the leaders must be quick to act and make decisions, and they must adapt their choice to suit the needs of a situation. Adaptive leaders make the best use of the dynamic environment, leverage it to their maximum potential, and often can turn crisis into an opportunity. In being adaptable, they end up being proactive in using the resources wisely to increase revenue for the company. By being able to predict the unpredictable leaders who can adapt to changing crises can steer their business by introducing a new way of thinking and doing in their teams and organizations. They are confident and bold in taking measures and step to announce and implement new strategies and policies. It is this confidence and resilience on the part of the leadership that gives power and confidence to the groups and teams in the organization to keep moving till they can overcome and emerge successfully out of the crisis period.

Conclusion

A business crisis can be a challenging time for leaders. The revival and reputation of the company are in the hands of leaders. Success and failure of a business post a business crisis depends upon how the leadership has handled the business in the crisis period.Effective leadership will help organizations to bounce back after a crisis period with innovations,business expansion, etc. If utilized meaningfully, it will also be a time to understand the company's customers and devise ways in which their collaboration can be used to enter new markets, release new products etc.Leadership is critical, therefore, to manage the business during the crisis period leaders play an essential role in managing communication, maintain perspective, focusing on mission and vision of the company, they must plan and forecast and above all keep the employees engaged. Crisis conditions lead the organizations to become more flexible and ready to adapt to learning a newer way of doing things. There is no easy way for an organization to come out of the crisis. The leadership of the organization is mainly responsible for the success and failure of the organization post-crisis. If these things are adhered to, there are no reasons why an organization should not bounce back and be useful in the long run.

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EARLY CHILDHOOD TEACHING AND LEARNING PRACTICES FOR SUSTAINABILITY TO ACHIEVE EGYPT'S VISION 2030

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ABSTRACT

This article aims to provide insights and directions on early childhood education and learning practices for sustainability in the Arab Republic of Egypt to achieve the vision of Egypt 2030; according to analytical visions for early childhood, the article dealt with the practices of preparing children to live and be happy with their childhood and realize their value for their future and the future of their nation.

At the launch of the social pillar of Egyptian society 2030 in the society that enables teachers to develop skills, knowledge of all Egyptians and achieve the goal of primary education for all citizens; the state is committed to the Arab Republic of Egypt in 2014 education, the right to education for all.

Moreover, according to the principles of our ancient Egyptian republic, among which are: Education in childhood should strive to provide a rich environment that facilitates children's empowerment of knowledge and provides them with the skills to access sources of this knowledge, communicate with others, think critically and make informed decisions.

This article provided analytical knowledge of the nature of sustainability and sustainable development, principles of sustainable development, and education for sustainability in early childhood. The future is what we build today. And standards of education for sustainable development in early childhood. And the new education system for early childhood for sustainability in the Arab Republic of Egypt.

Keywords: *childhood, education, Egypt's vision 2030, learning practices, sustainable development.*

1. Introduction

Today's children are born into a world where there are serious concerns about the sustainability of our planet and the highly influential natural and social challenges that consume limited earth's resources, depletion of natural resources, overflowing of landfills, increased emissions of greenhouse gases, rising levels of polluted seas and waterways, and adverse environmental degradation impacts such as desertification, drought and diminishing Fresh water supplies, poverty, migration, food scarcity, health care problems (Davis & Elliott, 2014)

The presence of substantial risk factors such as lack of nutrition in mothers, lack of breastfeeding, lack of access to clean water and sanitation, lack of motivation to learn, and learning in an environment in which children do not receive adequate nutrition, health care, and physical and emotional support, factors that contribute to our loss of enormous human potential. Children have a high risk of premature death, school failure, unemployment, and disease; this represents a tremendous challenge to providing relevant health, social and economic policies, and services to young children and their families.

Hence, increasing recognition of the value of education as a viable alternative to stopping the destruction of our planet, supporting generational awareness of the causes and consequences of environmental changes and responding to them, breaking the cycle of poverty, increasing earning potential, improved health outcomes, psychological well-being and individual's sense of his or her social existence, and providing children with knowledge about sustainability problems and a voice in decision-making on these issues And equip them with skills to do about it (Singer & Elsayed, 2021)

In this regard, the early childhood stage is a pivotal stage for preparing children to live and be happy with their childhood and realize their value for their future and the future of their nation, and it is an appropriate time to equip them with basic trends, values, abilities, and skills that contribute to making a significant impact on the well-being of our societies, our nation and our planet(Rieckmann, 2021)

The social pillar of the vision of the Arab Republic of Egypt 2030 aims at creating a society based on democratic ideals, developing the skills and knowledge of all Egyptians, and achieving what has stated in the Constitution of the Arab Republic of Egypt in 2014 that education is a fundamental right for all citizens; the state is obligated to provide it.

In our presentation of this article, we rely on the fundamentals of our ancient Egyptian republic, among them: Education in childhood should strive to provide a rich environment that facilitates the children's ability to knowledge and provide them with the skills to access the sources of this knowledge and communicate with others and the values and skills of critical thinking and making informed decisions.

It is a responsible partner in the human community that knows its rights and duties, adheres to its responsibilities, and is determined to develop and modernize. It has already embarked on that driven by its national, national, and regional interests, heritage, identity, and outstanding geographical location.

Moreover, eager to open up to global thought and respect the privacy and interests of other peoples, believing in their existence in an open society and that there is no room for them but comprehensive and inclusive education for all, leading to the rule of peace based on justice and respect for human rights without duplication and without prejudice (Singer, Alsaied Mahmood, & Elsaeed, 2019).

Despite the preceding, we see that the Egyptian education system has been subjected to severe criticism centered on the feasibility of graduates of institutions financed or co-financed by the government and the high rate of illiteracy among individuals who have benefited from the school education system.

The insufficient number of trained teachers at all levels of education, the meager use of educational technology at all levels, the use of teacher-centered teaching methods in all stages of education, especially in the early stages, and the inability of some parents to bear the fees imposed despite the free education policy. Special needs (such as the physically, mentally, emotionally, and behaviorally handicapped, and those with high capabilities), the growing phenomenon of anti-social behavior, the increase in violence in schools, and the insufficient administrative training among school leaders.(Singer & El-Sayed, 2020)

The current state of the environment calls for urgent action, especially for the benefit of children, who will inherit the environmental, economic, and social problems of past and present generations. If these practices continue, children and life systems on this planet will suffer the most because they will experience the effects and consequences for much longer.

Kindergarten has an essential role in preparing children to build a brighter future, including beautiful places to learn where children develop self-esteem and achieve high levels of achievement, and acquire sustainability skills such as self-care skills (our health and well-being) and caring for each other (across cultures, distances, and generations) And environmental care skills (locally and internationally) (Singer, 2019)

2. Justifications for the need for sustainable teaching and learning practices

2.1.1 The world is changing, the global economy with its industries provides tremendous opportunities for everyone who has the necessary skills to benefit from them. The industrial economy has been replaced by a service economy driven by information, knowledge, and innovation, and workplaces and environments are reshaped.

2.1.2 Advanced economies, innovative industries, and high-growth jobs are increasingly rewarding people who can adapt and contribute to production and service provision and have thinking skills and community innovations in a way that maximizes society's capacity for meaningful competition (Partnership for 21st Century Skills, 2009).

2.1.3 The difference in the social contract, doing well in school no longer guarantees a lifelong job or career as it did with previous generations. Today, individuals can expect at least (7-10) jobs in various fields as industrial industries shrink and service industries expand. Only individuals who have the knowledge and skills necessary to negotiate continuous change and rediscover themselves for new situations will be successful. They can continue learning and adapt to change and overall affirmation of sustainable learning.

2.1.4 The current education system does not prepare children and pupils for the opportunities and requirements of the economy, the workforce, citizenship, and competitiveness. For example, teaching and school learning do not integrate many children and pupils into teaching and learning that motivates them to learn non-traditional from their planned and intended learning path. It did not make them aware of environmentally harmful practices and possessing the skills to confront or contain environmental and natural challenges, nor did it make them aware of employing educational skills in most issues of society, nature, and the environment.

2.1.5 We see that in our nation, we face two gaps in achievement - one national and the other international.

2.1.5.1 The national gap: students' performance in poor areas is less than that of their peers in the rich regions, which leads to a decrease in the collective capacity of the future Egyptian workforce.

2.1.5.2 The international gap: Egyptian students score lower than average in the PIRLS assessment of reading comprehension growth in international study and in International Mathematics and Science Study (TIMSS), which are assessments that measure applied skills such as critical thinking and problem-solving. Even the best students cannot match their peers in other advanced economies.

2.1.6 Our current educational system focuses on mastering traditional academic subjects, and this does not equip them to prepare for the new economy's expectations. Whereas, in the present time, there are new skills that enrich the wealth of nations, such as creativity, critical thinking, and problem-solving skills, which are skills people need to move up the economic ladder (Singer & El-Sayed, 2020).

2.1.7 Society does not have a clear sense of the value of its economic competitiveness in the future. For example, the United States of America remains the most competitive country on the planet, but "creeping complacency" from countries in Asia, Europe, and Africa to move towards a sustainable education that relies on highly skilled workers may undermine this dominance (Scott, 2009) and is likely to The economic growth fueled by information technology reaches its maximum when accompanied by an investment in the intangible skills of the workforce, including the development of their ideas and talents, the embrace of their exceptional capabilities, and the selection of their views (The Conference Board, 2007).

2.1.8 Sustainability education practices have grown in early childhood for three reasons.

2.1.9 These skills are seldom intentionally incorporated into curricula, teaching and learning methods, and assessment and evaluation methods and activities.

2.1.10 These skills are essential for all children today, not just an elite few. Whereas, in ancient economies, individuals lived in a hierarchical world similar to an assembly line.

2.1.11 These skills are required and necessary to encourage society to engage in meaningful competition that contributes to its welfare and that of its members, according to their acquisition of the employment and use of sustainability skills in the stages of their education and learning in sustainable school contexts (The Conference Board, 2007).

2.1.12 Employers, teachers, parents, policymakers, and community advocates emphasized the themes of sustainable learning and their incorporation into early childhood education topics and their desire for schools to incorporate these topics to prepare students better to thrive in a complex world.

2.1.13 For example, the topic of global awareness of the worldwide economy Individuals need a secure understanding of global issues that affect them as citizens, as well as learn and work collaboratively with people from a variety of cultures and lifestyles and communicate in other languages in addition to their native language.

2.1.14 Finally, the sustainability framework emphasizes skills that open new horizons in education, creativity, resilience, and adaptability; these are skills that distinguish people from each other. For example, assuming leadership roles gives people more control over their lives, supports their learning of skills and their interaction with others they encounter in school, work, and societies, and gives them the ability to transform bold ideas into innovative products, services, and solutions, and advocate for worthwhile endeavors and overcoming obstacles. Through education, the next generation of citizens, voters, workers, professionals, and leaders are prepared for lifelong learning about sustainability will be.

The researchers believe that if we are serious about building education capable of achieving sustainability, we need to re-focus more on procedural knowledge and awareness of cognitive processes and provide broader support to teachers and school leaders as they attempt to make a paradigm shift in education.(Singer, Alsaied Mahmood, & Elsaeed, 2019)

Egypt Vision 2030 for Education aims to provide high-quality education and training for all without discrimination and within an efficient, fair, sustainable, and flexible institutional system. And to focus on the learner, and to contribute to building an integrated personality and unleash its potential to the fullest extent for a self-proud, enlightened, creative, responsible, and capable citizen who respects difference and proud of his country's history is eager to build its future and can compete with regional and global entities.

The government acknowledged its responsibility to ensure that all Egyptian children enjoy the right to education in the resources of the state, as this requires rapid change, to a more informed society, and better addressing the challenges of the 21st century. Also to pursue the strategic objectives approved by the Egypt 2030 Plan, including:

- Skills development is essential for education and for learners to become effective, confident, and independent citizens. We give them important skills and qualities for lifelong learning and reach their full potential.
- Provide educational and learning opportunities that promote access, equality, and the preservation of fundamental freedoms for all sections of society and train students to commit to a free society in the spirit of understanding, peace, tolerance, and friendship between national and religious groups.
- Promoting respect for the environment, increasing opportunities for cultural development, and respecting individuals and groups. And the development of the child's personality and its full natural and intellectual intelligence
- Develop and implement accountability systems to improve performance, community confidence, and improve employee efficiency in all aspects of work to ensure continuous performance improvement.
- Supporting student learning and preparing them for life in the local and international community, through the use and use of information and communication technology.
- Assessing children and young people, thinking about their skills, identifying steps to improve their skills, and understanding how the skills they have acquired in their lives can be used within and outside the classroom or school
- Provide education in partnership with all relevant institutions and partners in skills development and employment

– The Egyptian education system not only eliminates or tackles illiteracy or reduces its resources, but tackles inequality in every way, regarded technology as a tool for education and development, upholding democratic values, tolerance and tackling extremism and terrorism.

3. Early childhood importance

Childhood is a major component of the social system and a vital pillar of the socio-cultural matrix in which the features of the national personality and its cultural identity are shaped by the distinctive features of the developing child in the dynamic movement to adulthood.

Some thinkers in childhood sociology tend to describe this age as an era that imposes new challenges and ambitions on the young and old in the growth, productivity, generation, dissemination, and availability of knowledge, which will be reflected in all aspects of life in contemporary society. A global situation like this opens up promising and unconventional horizons in changing our view of childhood and adopting effective methods of raising and advancing children in a way that reflects the spirit of this age (Tucci, Mitchell, & Goddard, 2007)

On the other hand, thinkers in childhood education also tend to consider the contemporary society as a learning society that truly meets the child's need for learning and knowledge and satisfies his intellectual and emotional curiosity, and thus early childhood is greatly appreciated by scientific insights.

The Universal Declaration of Universal Education released by the World Conference on Universal Education in Thailand in 1990 affirms the importance of school children so that they can grow to their full potential, work with dignity and participate fully in development, improve health quality, make informed decisions, and continue learning. According to the social experience that the child is alive and well. These experiences should start in childhood in a variety of ways and take place with the participation of the family and the local environment.(Siraj-Blatchford & Pramling Samuelsson, 2015).

United Nations reports have highlighted the importance of early childhood and the need to take care of a pre-school child by preparing nurseries and kindergartens to receive the largest number of children possible. Over the past two decades, UNESCO has alerted the international community to the need to give early childhood and pre-school education the attention it deserves from the attention of states and the support of governments and civil society institutions (Schleicher, 2019).

The United Nations (UN) defines a child as any person under the age of 18 as a period from birth to eight years (UNESCO, 2016) unless national legislation provides otherwise. Early childhood is a critical period of brain development characterized by the most important and critical moment in social, emotional and cognitive development and the foundation for lifelong development (Schleicher, 2019). The values, attitudes, behaviors, and skills acquired in early childhood affect later life and have active people who can build a better society and achieve a greater world - sustainability (OECD, 2018).

For example, biological studies of stress in early childhood show us the extent to which chronic stresses resulting from the primary forms of deprivation weaken (extreme poverty, abuse, neglect), undermine the building of the developing brain, and put the stress response system into a state of high alertness in the individual, which exacerbates the risk of being affected by a number of chronic diseases. Hence, the ample evidence available from modern science supports policies to invest in young children and improve their essential learning and social skills. Evidence from neuroscience provides sufficient evidence to make us believe that giving supportive living conditions for early childhood growth is more effective and less costly than dealing with the subsequent consequences of early deprivation (OECD, 2018)(Schleicher, 2019).

Therefore, if we want education, sustainable growth, and a better future for the next generation, we must start with the early years. Scientific studies have proven that the early years are important for human development, be it physical growth, cognitive development, and mental development. This position is derived from the acquisition of brain growth (70 percent of which is formed before birth); and thus, it is the critical stage of human development that lays the foundations for mental formation and functioning.(Siraj-Blatchford J. , 2008).

4. The nature of sustainability and sustainable development

There is growing growth among the people of the world in terms of our impact on the environment, and if we rely on our natural environment to provide the resources that support our lives (water, food, equipment, fuel, etc.), it can cause concern. The gap between the "rich" and the "disadvantaged" is widening, and those who do not have access to essential public services cannot begin to think collectively about social, economic and cultural development. The need compels the poor to use all available resources (such as wood, water, and plants) and to overuse them to help them meet their basic needs. Poverty increases the difficulty of providing education and health and drives population growth. It could be a source of violence and war, with devastating consequences for humans and the environment. In the case of young children, a child born in developing countries today is 40 times more likely to live in extreme poverty, with mortality rates less than five years higher in Africa, South and West Asia. 31% of children in developing countries suffer from moderate or severe disabilities. 1,800 children are infected with HIV every day, and children in conflict and post-war situations are at greater risk (UNESCO, 2015a) in industrial and urban areas. Children have little space to roam and have fun and are stressed by living in a high, crowded, and polluted environment.

Sustainability education should start at an early age rather than at birth (UNESCO, 1990). Early childhood education lays the foundation for later learning and development, where basic life skills such as communication skills, collaboration and independence are acquired. Creating, problem-solving, tolerance, and positive thinking about learning (such as promoting learning and enjoyment in education) and society is built. Acquired skills and behavior develop in childhood throughout life.

The concept of sustainable development has gained momentum in the work of the World Summit in Rio de Janeiro. The conference introduced a concept closely related to sustainable development, "sustainable use." It is about forcing people to change their ways of doing things and registering for legal use and industrial waste in order to achieve sustainable development and conservation. In the consolidation of natural resources (UNCED, 3–14 June 1992).One of the most widely used definitions of sustainability is that of the Brundtland World Commission - the UN's global environment and development committee (WCED) - to sustain development that meets current needs without compromising the ability of future generations to meet their needs. (United Nations, 1987).

Neglecting investment in health, nutrition, and good parenting, in addition to the absence of strong social support and stimulating social interactions with others outside the home, reduces the value of investments in other areas (Duhn, 2012). The estimates of the United Nations Organization also indicate that the cost of delaying early childhood development plans will be high. Failure to address delayed growth and stunting resulting from malnutrition, for example, will double the economic costs of treating it only, surpassing what some countries spend on health or education (Ahmed , 2019).

This definition emphasizes the importance of worrying about our future, especially the equitable distribution of resources for future generations and the need for development to meet human needs and improve quality of life without depleting natural resources to meet current and future needs, and global capacity. The Brundtland Commission's definition has become a fundamental pillar of sustainable education understanding and includes two main concepts:

– The concept of need, especially the basic needs of the poor, should be given top priority.
– Restrictions imposed by states and governments on respecting the environment and qualifying it to meet the current and future needs of community members.

Brundtland's definition does not escape from severe criticism, especially the one cited by Amartyn Sen in his handling of this concept, as Sen believes that Brundtland's WCED definition of the concept of sustainable development suffers from weaknesses, especially in its focus on the concept of meeting needs (Sen, 2013) He believes that we must view individuals as "creative beings who think, act and produce, not as passive beings who need to meet their needs (Sen, 2013), which means that individuals must be viewed and dealt with as individuals capable of thinking, evaluation, solution, inspiration, action and the ability to Shaping the World (Sen, 2013)Then, Sen re-defined sustainable development as development that enhances the capabilities of current individuals without compromising the capabilities of future generations.

This perspective enhances the idea of the individual's ability to substitute the concept of need and harmonizes sustainability and freedom. And that individuals are not merely creatures with needs that satisfy and satisfy but rather individuals who enjoy freedoms, capacities, and the ability to act and produce in the first place (Sen, 2013).

The United Nations Educational, Sustainable Development Goals (2005-2014) were intended to integrate the principles, values, and practices of sustainable development into the framework of education and learning in a way that achieves equality between human and economic prosperity, cultural heritage and respect for the environment. The final document of the 2005 United Nations General Assembly identified the corresponding pillars of sustainable development as economic, social and environmental dimensions.(Siraj-Blatchford, Mogharreban, & Park, 2016).

Economic growth works, for example, by ensuring the sustainability and balance of economic activity because global resources are limited, poverty reduction, and corporate accountability and accountability. Socialism works, for example, by empowering all people in the world to enjoy a better life where their human dignity and right to food, health, well-being, freedom of education, human rights, peace and security of people, gender equality, cultural diversity, cultural understanding, and health are respected. confirmed.

Ecological dimensions include, for example, interaction with the natural and physical environment to protect biodiversity and ecosystems, conservation of natural resources, rural development, sustainable urban migration, disaster prevention, mitigation, and our protection from climate change (UNESCO, 2016a). The essence of culture includes the realization that diversity of people and languages enhances our communities and the world - cultures, knowledge and beliefs.

These dimensions provide a vision for education based on achieving a balance between economic and human well-being and culture with its human standards based on respect for the environment and taking into account the most efficient and effective environmental, economic, social, and cultural strategies. Consequently, any practices that do not necessarily take these dimensions together are likely to fail, especially early in children's education (Singer & Elsayed, 2021).

They are often referred to as "pillars" of sustainability(Williams , Sheridan, & Pramling Samuelsson, 2016)because they work to preserve our environment, create social systems that respect equality and human rights, apply democratic decisions and appropriate economic development taking into account the limitations and limitations of our world.

5. Sustainable development education and its pillars.

Education has many purposes, including empowering people to realize their potential and contribute to social change. Each generation faces the challenge of deciding what to teach the next generation. Naturally, education changes over time and space. For example, adequate education and quality in the rural and mountainous regions of Asia is different from that of modern European education. Despite the differences between them, education programs should be based on the five pillars of education that are important in providing quality education and promoting human development.

There are four pillars taken from Delors' report on Learning: The Treasure Inside Learn to Know, Learn to Do, Learn to Live Together, and Learn to Be. UNESCO has added a fifth pillar to address the unique challenge of sustainability: learning to transform humanity and society: achieving the transformation of yourself and society. The four pillars of sustainable development education and the five pillars of education comprise two parallel education models. Both require school programs and teachers to move to teaching all five pillars. This is a challenge because formal education programs are currently focused on literacy and second-hand learning.However, all five pillars are essential to helping people from all walks of life to have a secure future.

Researchers believe that the needs of children are related to the fact that the framework for sustainable development goals should include principles that deliberately consider the rights and needs of children at the level of economic development, social development, and environmental sustainability while building on them to co-operate effectively. (Singer & Elsayed, Inherent Presence Of Children In Society "Proposed Criteria And Indicators.", 2021).

6. Education for sustainability in early childhood. The future is what we build today

sustainable early childhood teaching and learning practices have become a political priority for governments, international bodies, scholars, and advocates to ensure individual and collective achievement and production and to address broader societal issues, including social cohesion, equality, inclusion, and the reduction of persistent gaps in poverty between generations. Children care about what they hear and see, and then real-life questions should be central to sustainable development, such as their participation in experiences and real-life projects.

Education has a role in promoting the country's cultures by teaching children to know and understand their environmental conditions and their pride in their country and culture, for example, to make them realize that they live in a rich country. They should be grateful for that. Besides, children will be aware of current environmental issues by finding out the cause and searching for a solution to the problems (Hart, 2013).

Therefore, if we want to form positive trends for future generations towards respecting nature, caring for the planet, preserving it, and protecting it, then it is necessary that we establish all the methodological and intellectual data in early childhood and consolidate them according to positive trends towards the values of respect for nature and caring for the environment and preserving it.Children are susceptible to nature, including the components it implies: animals, plants, roses, fire, water, earth, wind, fires, etc., and they are deeply affected emotionally, psychologically, and intellectually with everything related to the vital components of nature.

This is met with strong support for international agreements, particularly on sustainable development goals, as the United Nations has announced 17 sustainable development goals that should focus on the work of all sustainable countries from 2016 to 2030. installed. For the Sustainable Development Goals (fourth goal, especially sub-goal (2-4), which reads: "Ensure inclusive education and quality for all and promote lifelong learning." They are ready for primary education (United Nations, 2016)and for education higher education is one of the ways to overcome poverty (UNESCO, 2006c).

In the early 1990s, a group of early childhood educators and professionals in the United States and Australia recognized the importance of education at this stage in building future leaders (Davis & Elliott, 2014).In 2010, UNESCO organized the first world conference on early childhood care and education, which raised awareness of early childhood care as a human right and its importance in child development and highlighted the world, challenges, and experiences related to quality early childhood care and education. The conference concluded with the adoption of the Moscow framework "Integrating International Wealth," with its emphasis on "sustainable education (should be included) as an integral part of early childhood care and education (UNESCO, 2008).

That same year, the World Organization for Early Childhood Education (OMEP) organized an international conference in Sweden called "Citizens in a Challenging World" (Omep, 2013), followed by the publication of the OMEP Education Document for Sustainable Development in Childhood, emphasizing partnerships. between early childhood education and learning and sustainability. (Davis & Elliott, 2014).

In 2014, the Early Childhood Development, Education and Transition Workgroup published a basic statement of sustainable development, stating that "Children are the same foundation on all levels of sustainable development (SDSN, 2014); they have the right to a sustainable world." science from neuroscience and economics (Urban & Swadener, 2016).

The Sustainable Development Management Achievements Report (UNESCO, 2014)summarizes that children are current and future citizens with the skills they already must build sustainable communities. Sustainable education and education will build their awareness, values, and knowledge and thus place the world on a more sustainable path now and in the future.The proclamation of the UNESCO Final Summit for Universal Education (UNESCO, 2015b)has identified education as a key component of achieving other sustainable development goals and promoting sustainable livelihoods.Education for Sustainable Development is defined in the framework of the United Nations Decade of Education (2005-2014) and that the world is a place where everyone can benefit from quality education and to learn the values, values, and lifestyles needed to achieve a sustainable future. and positive social change (UNESCO, 2015b).With this context in mind, governments can take concrete measures to move towards sustainable education practices that we believe focus on:

a. An ongoing and growing commitment to increasing access to, and effective participation in high-quality early childhood development programs and services in order to address access inequality within and between countries and regions
b. Commitment to a whole-systems approach to developing, improving, providing resources, and managing early childhood programs in order to achieve sustainability of programs and services for all groups of children and pupils.
c. Re-imagining early childhood as a societal value and fertile ground for planting the components of education practices for sustainable development, and shaping children's collective responsibility towards their environment in the context of the 2030 Sustainable Development Goals.
d. Acknowledging the responsibility of governments and various actors such as civil society and local communities in developing and implementing services and programs. Nevertheless, restoring governmental responsibility also requires concrete strategies and measures to limit the impact of increasing profit-oriented services on a large scale and privatize the provision of programs and services by members of the local and foreign community (Singer & El-Sayed, 2020). This renewed responsibility also addresses the exercise of "soft power" by entities various actors such as charitable institutions such as the Misr El-Kheir Foundation in the Arab Republic of Egypt and the Red Crescent (Singer & Elsayed, 2021).
e. No child is excluded based on gender, class, race, age, socioeconomic status, or ability. Equality is one of the fundamental principles enshrined in the concept of sustainability (UNESCO, 1997), so access to early childhood education must be equitable. Children are the owners of rights, as the UN Convention on the Rights of the Child states: Everyone has the right to development, education and well-being. All have the right to a dignified life in which they can learn and develop in a safe, healthy, and caring environment.
f. Arousing children's astonishment, developing the skills of searching for information related to the causes of unsustainable practices, and contemplating to find innovative solutions. And developing the desire and ability to work together and learn from others, as sustainability issues can be similar in different places.
g. Reformulating the objectives, goals, or content of early childhood programs in a tangible way to move towards the dimensions of sustainable development through a democratic debate that contributes to reviewing early childhood programs considering critical questions about the content, values , and ethics of learning and learning practices for sustainability.

h. Supporting children's love, concern and respect for the environment. Increase their awareness of the problems associated with unstable habits and lifestyles of present and future generations and give them time to consider the possible consequences of these practices and lifestyles. Children could learn that people are part of a larger and more complex system and that sustainability is a universal issue.
i. Promoting values of empathy, sharing, respect for others, and diversity as well. Understanding different groups of people - their history, culture, and traditions - and the desire to live together.
j. Supporting children's interactions with the environment and integrating them into sustainable external projects that allow them to become aware of environmental issues and other sustainability issues. By assuming that young children are times of social, emotional, mental, and physical development, information should be directly related to local plants, flowers, animals, climate, water resources, etc.
k. The importance of linking learning is timely and sustainable in a variety of settings, for example, but not limited to: families, communities, schools, early childhood programs, and leisure centers. All formal and informal settings must be used. To build awareness that everyone has a responsibility to save the planet and make communities thrive.
l. Improving other areas of education. The level of education of parents, especially mothers, is an indicator of the quality of care and education that children will eventually receive. Mother and father education should therefore be strengthened by enlightenment and other informal programs.
m. Investing in higher education is important, especially for girls, because they are workers for young children and mothers for the future. Good primary education is essential for the continuing beneficiaries of primary education
n. Establishing new relationships between people, relationships that help communities to pursue development that meets current needs without compromising the ability of future generations to meet their needs. The 1987 Brundtland Report is not a luxury or a good idea; it is a necessity (UNESCO, 2016); if we do not invest in sustainability now, our children will pay the highest financial and quality of life.
o. National development strategic plans should include the provision of early education and the development of policies that promote gender equality in the workplace, such as paid parental leave and other family-friendly measures.
p. Combine cultural resources (such as folklore and local songs, traditional festivals), economic (such as companies), social and political (such as NGOs) to make learning times relevant and meaningful to young children.

7. Early childhood education standards for sustainable development.

Kindergartens in the Arab Republic of Egypt are witnessing a remarkable development due to the society and family's awareness of the importance of these institutions and their role in the formation and upbringing of the child in addition to the changes taking place in society from the entry of women into the fields of work to the major changes in the family structure.

7.1 Achieving conditions for children's participation in sustainable education practices.

There are several preconditions for making all children a part of Education for Sustainability.

7.1.1 First: awareness of the fact that all children have access to quality education years before they enter school (White & Pramling Samuelsson, 2014).

7.1.2 Second: Educational leaders' knowledge of the foundations of appropriate education for children, as well as the culture and practices of education for sustainability.

7.1.3 Third: Establishing sustainable education programs. This applies not only to environmental questions but also to social, cultural, and economic questions. And all these factors are related and seek to do so: By 2030 to ensure that all students have the knowledge and skills needed to promote sustainable development, including sustainable livelihoods, human rights, gender equality, the promotion of a culture of peace, non-violence, and citizenship, cultural diversity and the contribution of culture to sustainable development(United Nations, 2016).

7.1.4 Fourth: Educators must be aware of global agreements on education for sustainability. And that global agreements be part of guiding principles, curricula, and teaching and learning frameworks(Pramling Samuelsson I. , 2016)

7.1.5 Fifth, cooperation between home and pre-school is critical to achieving long-term benefits (United Nations, 1987).

7.1.6 Sixth: Supporting sustainability according to questions revolving around the values of education in the early years.

7.1.7 Seventh: Focus on educating children not only about their rights but also their responsibilities to others, and then developing a sense of citizenship among children. This generation of children and the next and next generation will have to overcome the instability caused by previous generations.

7.2 Teacher training to ensure education practices for sustainability in early childhood.

7.2.1 The teacher is the key to successful education and achieving sustainable development goals. No matter how excellent the curriculum and facilities are, it will be challenging to achieve a quality education without competent teachers. Several things are needed to prepare professional educators concerning aligning teaching and learning for sustainability

7.2.2 Kindergarten teachers and all early childhood sector employees receive continuous professional training imbued with sustainability practices and principles.

7.2.3 Equip kindergarten teachers with teaching strategies, guides, and activities to design education that not only focus on knowledge but also develop emotional fields, decision-making skills, and problem-solving.

7.2.4 Providing teachers with more appropriate guidance and information so that they are aware of sensitive issues in sustainable development and find ways to solve them.

7.2.5 Asking questions from teachers It is therefore imperative that teachers motivate children to ask actively. Meanwhile, the teacher urged the children to convey ideas, summarize learning outcomes, and re-narrate what had been learned.

7.2.6 If teachers want children to be positive and talk about human rights, justice, and the environment, they must have seen these ideas and seen themselves as human beings and could seek justice or otherwise.(Doverborg, Pramling, Pramling Samuelsson, & Haukeland, 2013)

7.3 Authentic experiences in early childhood education for sustainability.

The knowledge that children acquire requires adherence to their own experience in order to have a deeper meaning; otherwise, the information is dead or something read only for the purpose of testing. Teaching children requires playing and paying attention to the truth not as something different from reading but as part of the process of learning and learning. When children learn about their games, they should be allowed to use their ideas and opinions in everything the teacher presents and develop the children's thinking in their games. (Pramling Samuelsson & Asplund Carlsson).

Hence, the precondition for children's education for a sustainable world that enables children to access education programs based on authentic and realistic learning experiences (White & Pramling Samuelsson, 2014).

7.4 Connections to nature and environmental care

Wilson (Wilson, 2012) demonstrates how important childhood years are in developing natural attitudes and a commitment to caring for the earth. The natural world can give children quick answers to their curiosity through their senses as they touch, taste, smell, see and hear what is happening around them, thus supporting the ethics of caring for the environment and the life processes within it.To develop relationships and cognitive awareness, children need to:

7.4.1 Informal gaming opportunities abroad. Opportunities to share shared interest with adults who can share their feelings of wonder at their findings and support their growing understanding of the world around them (Ashby & Agius, 2015),thus developing a sense of caring and caring for the environment, non-human and resource-intensive such as water, soil, etc. Learn about other people's living conditions and experience their lives in relationships with the lives of others.

7.4.2 Supporting and guiding teachers to encourage them to engage in sustainable activities such as water conservation, waste minimization, and environmental interaction helps to understand the impacts of their behavior on others and the environment. In addition, as children work to understand and enforce change within and outside their environment, they become active citizens in the wider community (Phillip, 2014)and support the foundation for making a significant contribution to society and shaping their values in nature and active citizens making change towards a more sustainable society. (Singer & Elsayed, 2021)

7.4.3 The importance of teachers and pediatricians to convince them that knowledge alone is not enough to change behavior, as knowledge relies on personal motives and a sense of responsibility leading to the creation of ethical values (Tilbury, 1995), and that values and beliefs about sustainability problems of academic identity and provide a campaign to integrate them. Prices for Children's Education (Kennelly, Taylor, & Maxwell, 2008).

7.4.4 Education contributes to a new relationship with nature and the environment by asking questions of curiosity, amazement and wonder, and to the pursuit of inclusive societies, unlike the inclusive societies we see today in different parts of the world. The mental development of children as young citizens should be supported by formal and informal educational institutions.

7.4.5 Democratic trends in early education. Whereas, children should be questioned early on trends and branded products for fabrics and toys to challenge their excessive consumption. To develop cooperation with others, respect them and appreciate their diversity, and to teach, live and experience democracy!

7.4.6 There is a great deal in early childhood education history aligned with education for sustainability, such as integrated curriculum (interdisciplinary) approaches, play and outdoor learning, social justice, etc.

7.4.7 Family support is crucial: Families play a central role in education for sustainable development because they are teachers of their children, paving the way for more learning and attention. Moreover, sometimes it is about teaching parents to understand that they are not helping their children become educated as soon as possible! We also know from research that children's early childhood experiences influence families' behavior and sustainable development trends.

7.4.8 Official and civic education institutions play a vital role in supporting awareness and good habits that promote sustainable development. Such as integrating issues of economics, environment, and cultural society in a comprehensive curriculum.

7.5 Sustainability family nurturing

This practice recognizes the importance of the early years of children's lives in determining the quality of their childhood, health

conditions, and economic well-being in accordance with preventive and supportive measures such as immunization, parental education, and home activities with the elements of health, nutrition, hygiene and social interaction to support the growth of early skills such as cognitive and social skills and organization Self and other skills to build his development (Bronfenbrenner & Morris, 2006)
In raising a family, children are likely to play an essential role in shifting towards more sustainable consumption practices. Children spend billions of dollars and influence family purchasing decisions estimated to be tens of billions (Hill, 2011).
Moreover, in childhood, family upbringing teaches them the trends, preferences, and behaviors they carry in adulthood. It is during this period that children are raised on sustainability. Such as encouraging their consumption awareness, raising their responsibility for environmental and natural resources, and increasing the values of meaningful consumption by integrating sustainable development topics appropriate for the child's age, maturity, and thinking in the context of family education (Australian Government, 2010)
Family nurturing may occur with sustainability through training in recycling and electricity conservation. Through media such as news coverage, social marketing, and documentaries, children, as current and future consumers, are thus important to study sustainability (Singer, 2019).

7.6 Socialization of sustainability

Social sustainability is less pronounced in public policy, education, and communication (Larsson, Andersson, & Osbeck, 2010) ; social sustainability involves issues such as social and economic programs and community institutions. Few studies directly expose children to an awareness of these things. However, there is evidence that some older children are aware of and concerned about poverty, injustice, and human rights beyond the political pressures of specific diets, globalization, and the motives, intentions, and objectives of big corporations(Benn, 2004)(Autio, Heiskanen, & Heinonen, 2009)

7.7 Cultural nurturing of sustainability

An important article entitled "A Child in Our Time" has shown that superstitions are learned early on and that children can download cultural messages unequally represented in society early on. Teacher education is important for early childhood education. This means that we must question the cultural values and beliefs of sustainability. Moreover, it is ironic that teachers who have a great deal of influence on children in the early years have a low reputation.Moreover, language has become an essential factor in sustainability. We need methods of teaching and communication, not just imparting fixed knowledge.

7.8 Leading children to sustainability based on education in, around, and for the environment.

Sustainability leadership aims to move towards a sustainable world according to values centered on the belief that children can make a difference in themselves, others, and the environment, where individuals work with others to face sustainability challenges (Ferdig, 2007).
Anyone can become a leader, either a teacher or a child, aware of the impact of their actions on the environment around them and inspiring change (Ferdig, 2007) and lead environmental practices with children such as horticulture, farming, composting, and recycling (Kelly, 2014) and then provide children with experiences in nature. Mobilize children's curiosity and sensitivity towards the natural world (Kennelly, Taylor, & Maxwell, 2008).
Children's leadership in sustainability depends on the strengths of children, and they all have the power to make a difference, they can demonstrate commitment to the action they want to take, and they can make a difference in each other as children (Ferreira, Ryan, & Davis, 2015)
To do this, children engage in learning through "internal, environmental and environmental" experiences (Barker & Rogers, 2004)and provide students with opportunities to learn with others to gain knowledge and develop their values and beliefs during active learning about the environment.

"Environmental" education is education in which children participate in environmental activities. Learning about "nature" is an education that enables children to acquire knowledge and skills about environmental issues and to "do" the environment. Finally, teaching children how to make a difference in the environment (Barker & Rogers, 2004) These three concepts cannot be taught independently but must be taught together.
Environmental education is not enough to improve children's knowledge of the environment, as this can contribute to the development of children's anxiety and feelings of helplessness in the environment (Jensen & Schnack, 1997). Instead, environmental education provides opportunities for children to discuss environmental issues, develop critical thinking skills, and make informed decisions. (Tilbury, 1995).

7.9 Research related to the lives of young children.

Every society must assume greater responsibility for its children, not only a matter of education in general but education for sustainability:

7.9.1 Conduct case studies of exemplary practices in sustainable education to encourage others. Perhaps he compiled stories of famous people about childhood experiences and how they formed their ideas and values for sustainable development

7.9.2 Conducting long-term studies to demonstrate the educational benefits of sustainability and comparative studies of the conditions of children and teachers in terms of sustainability.

7.9.3 Increase the support and funding of educational research for sustainable development and early childhood education.

7.9.4 Communication with various organizations is essential. For example, building international support for early childhood education to sustain them.

7.9.5 Disseminate information on best practices to make teachers start thinking about education to sustain themselves and find out how they can use their daily work for sustainability. This can be done both online and in conferences and seminars.

7.9.6 To strengthen the field of early childhood in general, with teacher education as a critical issue (there are no early childhood educators or specialized services in other countries),they need to improve these conditions and strengthen family services - especially for mothers - as a basic foundation for children.

7.9.7 Create an extended debate about whether there are positive and negative aspects. We need to distinguish between what is good and what is wrong.

7.9.8 Educating teachers about ESD. This is a work to be done at the level of preparation for teachers in the ministry and at work. High-quality teacher development should be a priority for all races.

7.9.9 Create an expanded debate about the fact that there are good things for sustainability and bad things. We need to distinguish between what is good for sustainability and what is against it.

8. The New Sustainability Early Childhood Education System in the Arab Republic of Egypt

The system is any material or non-material entity that includes within it a group of parts that are linked together by relationships, and each part performs a synthesis that in turn integrates with the functions of the other parts, and these relationships and the integral functions that link the parts are what make the system a unified whole, so the relationships that bind the parts of the entity are The essence of the concept of the system.

The new early childhood education system (Education 2.0) will be launched in September 2018 (Singer & Elsayed, 2021); this step comes after many criticisms of the education situation in Egypt, which is not an exit to the labor market, which called for attention to all educational stages, the first of which is the kindergarten stage, where completely new curricula, and the way of teaching it Innovative, and these curricula aim for the child to become accustomed from an early age to eliminate his dependence on the philosophy of preservation and indoctrination, and to be an innovative, ambitious thinker who can solve problems and think about what is called `` outside the box " with the child more belonging to his homeland and respect the other, and has The spirit of cooperation with everyone, and all of this revolves around building the Egyptian, Arab, African citizen.

9. Egypt Vision 2030:

The 2030 Learning Strategic Vision aims to provide education and training for all of the highest levels of non-discrimination and within the framework of an effective, equitable, sustainable and robust system. Furthermore, it is based on a student and trainee who can think and work, and professionally, and participate in building a cohesive personality and using his or her full potential to be a proud, enlightened, creative, responsible, pluralist, respectful of people, proud of his country's history and determined to build their future, and can compete with regional and international organizations. This strategic idea applies to three types of education: general and technical or pre-university education and higher education. However, the strategic objectives of each type of education are different, with performance measurement indicators and programs that help to achieve them.

Thus, researchers see the 2030 vision of education in Egypt as Learning within the framework of the knowledge of the world around us and the diversity within the framework of social needs and the labor market, in which the Egyptian man, his Arab nation, and his African continent are formed, innovative, creative, understanding and accepting differences, an expert in life knowledge and skills, able to learn for a lifetime and compete.

10. Curriculum objectives in the new education system 2.0 are summarized as follows:

10.1 Consolidating pride in principles and values, respecting others' beliefs, sanctities, and rituals, and instilling the spirit of patriotism and belonging, and developing passion towards the family, school, environment, and homeland.

10.2 Effective communication in Arabic and one of the foreign languages, developing language skills (listening - speaking - reading - writing), and expressing the requirements of daily life and feelings using a correct language.

10.3 Building knowledge, discovering and developing capabilities, developing scientific concepts, and employing knowledge structures in managing life in an integrated manner.

10.4 Carrying out social roles to improve life based on cooperation and mutual respect with members of society, helping people with special needs discover the nature of their needs and helping them meet these needs, and developing life skills that lead to a successful life as a citizen in society and coexistence with others.

10.5 Objective self-esteem in light of understanding and awareness of reality with continuous self-improvement and raising the ability to practice self-learning skills.

10.6 The development of motor skills, physical and preventive health, and health and nutritional education.

10.7 Developing the capacity for artistic appreciation, imagination, artistic creativity, and listening to nature.

10.8 Developing a positive trend towards the environment and awareness of its problems, rationalizing the consumption of its resources, and good management.

10.9 Developing a positive trend towards saving and investment and acquiring the skills to prepare a budget for small projects and manage them (Ahmed , 2019).

The new curriculum consists of elements based on their interaction and homogeneity together to achieve its goals and is illustrated by the following figure:

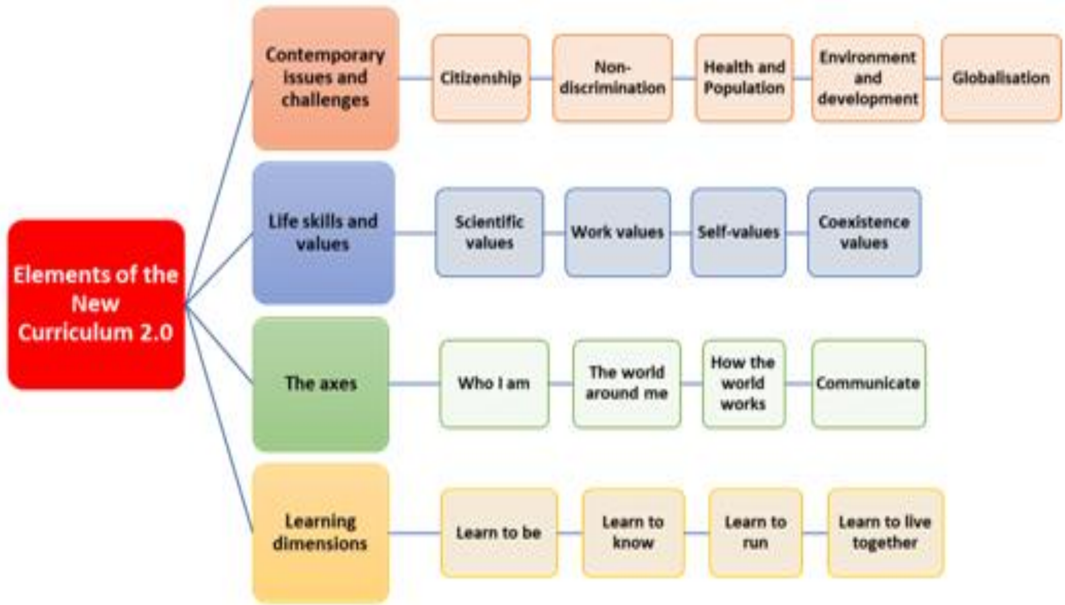

Figure (1) Elements of new interdisciplinary education in early childhood

These twelve skills were developed by the Life Skills and Citizenship Education Initiative in the Middle East and North Africa (LSCE-MENA) under the leadership of UNICEF in cooperation with some partners at the national, regional, and global levels (LSCE-MENA, 2015). In addition, two essential skills have also been added to the Egyptian model for these skills that are consistent with the needs of the Egyptian society at this stage: productivity and accountability.

These skills are classified according to the four dimensions of learning: they are learning to know, learning to work, learning to be, learning to live together, as shown in the following figure:

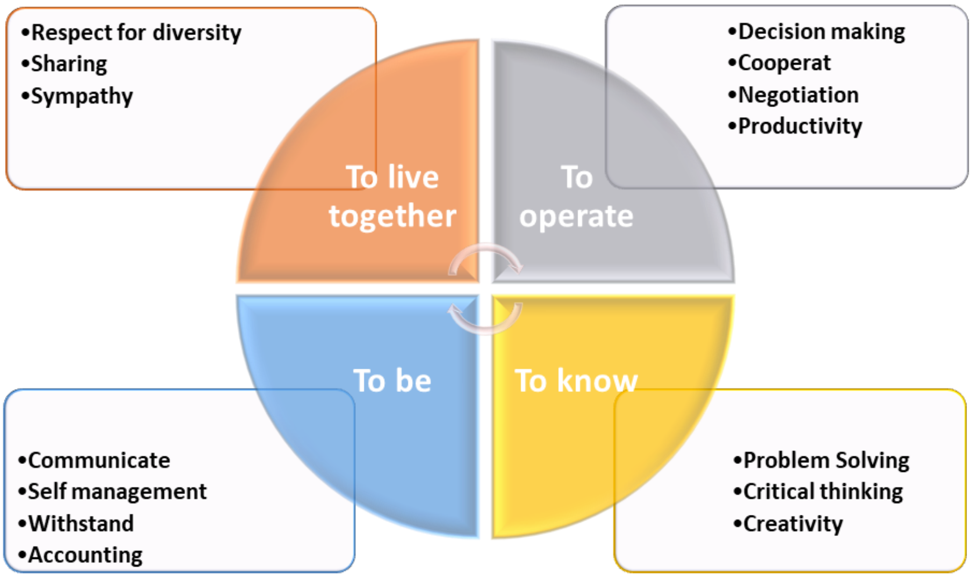

Figure (2) Life Skills: The New Curriculum 2.0 Education adopts some values defined by the knowledge contained in the values method as follows:

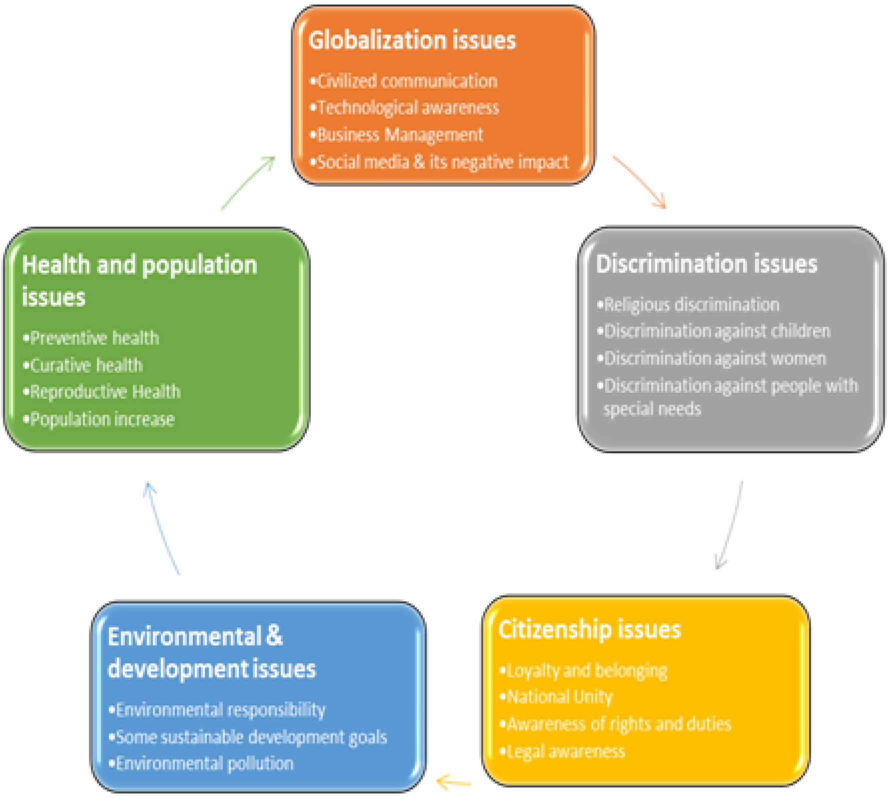

Figure (3) Contemporary Issues and Challenges

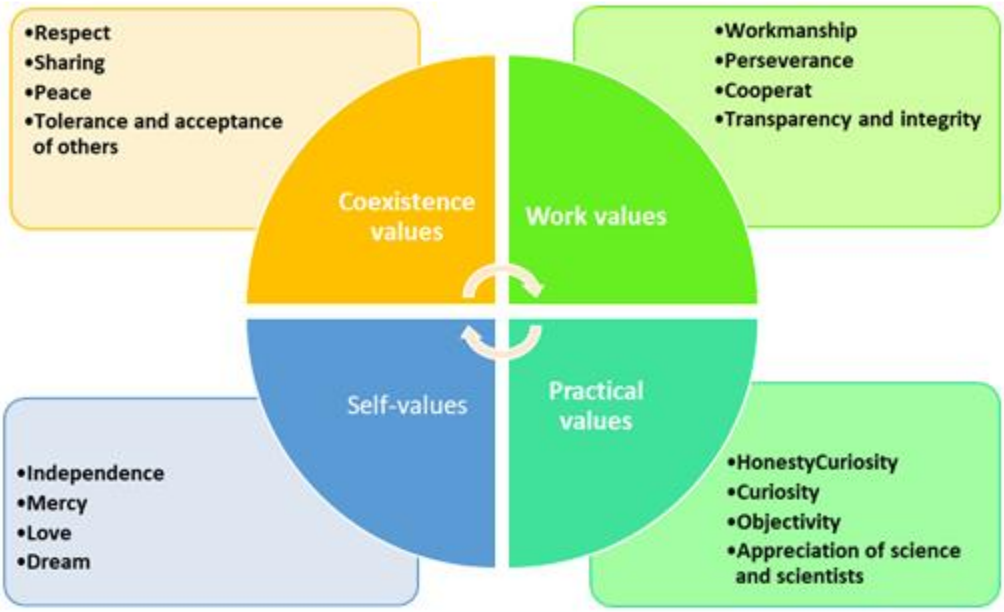

Figure (4) Values

The new curriculum has been divided into four interdisciplinary axes, these axes are:

a. Who am I?
b. The world around me.
c. How does the world work?
d. Communication

Each axis includes several projects that deal in an integrated manner with academic fields, integrate life skills and the values that support them, and integrate issues and challenges that the curriculum adopts. In addition, the project includes several individual and group activities that depend on the learner's activity and effectiveness.

11. Recommendations and suggestions

11.1 Increase investment in early childhood education to increase access to quality basic education for children. Sustainable communities cannot be built if children cannot build a solid foundation for development, welfare, and lifelong learning.

11.2 Integrate sustainable development education in the early years without delay.

11.3 Early childhood is an excellent time to introduce basic concepts related to sustainable development education. However, local context should be considered when combining ESD in the early years.

11.4 Recognize the active role of early childhood education in achieving a sustainable society and awareness.

11.5 Efforts to increase awareness in all spheres of society that early childhood education plays a vital role in laying the foundations for a viable and credible nation, closing the gap between rich and poor, and between North and South, gender inequality and international inequality, and a shift in attitudes, practices, unity, and justice.

11.6 Recognizing the potential of early childhood education systems and investing them fully in working with children, for example, a multi-sectoral curriculum is based on a project. A child-centered approach involving parents and the community focuses on holistic learning in which children learn mentally and physically and use a variety of languages and senses, for example, verbally and visually, with another understanding of the world, expression, and communication, and this is what the Arab Republic of Egypt currently uses.

11.7 Create, strengthen and promote incentives and achieve local, national, regional, and international levels to achieve a better understanding of sustainable development, share best practices and mobilize participants for the causes of sustainability, for example, building national awards for successful graduates.

11.8 Dissemination and communication on issues related to the sustainable development of young children through advertisements and various forms of communication, including information and communication technology, so that informal learning about sustainable development takes place outside schools.

11.9 World leaders have urged them to set an example for young people in education to be sustainable and meet them regularly. Children can talk to leaders and champions in schools and communities about their lifestyles to see if they are in line with the principles of sustainable development.

11.10 Include early childhood education courses: (a) sensitive content and cultural compliance (b) content that promotes caring attitudes and empathy for the natural environment and people living in other parts of the world (c) respectful diversity (d) gender education and equality Rights, opportunities and responsibilities for boys and girls (e) Learning basic life skills (f) The concept of lifelong learning. That is, to learn sustainability (g) Activities based on the seven principles: reduction, reuse, reuse, etc.

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AN EMPERICAL PAPER ON A NEW DIGITAL MARKETING FRAMEWORK – ASCENT

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ABSTRACT

The main aim of the paper is to explore different marketing frameworks and their significance on brands. To analyse the effect of selected factors (Access, Share, 3Cs (Comment, Customize & Collaborate), Engage, Nurture & Target) on brands. to develop a comprehensive framework for brands in digital marketing.

Keywords: *Digital Marketing, Brands, Digital Platforms, Internet*

Introduction

The main aim of the paper is to explore different marketing frameworks and their significance on brands. Further, the study aims to analyse the effect of selected factors (Access, Share, 3Cs (Comment, Customize & Collaborate), Engage, Nurture & Target) on brands. Also, the study aims to develop a comprehensive framework for brands in digital marketing. In order to fulfil the aims and objectives of the current study, the primary method of data collection is used. This method involved the distribution of close-ended questionnaires among the Digital Marketing Managers and the employees. Further, factors like access, share, engagement, and so on which help the course of brand success on online platforms are identified. The current research examined the different digital marketing framework such as Ten C's of marketing for the modern economy, 4Cs for marketing communications, and RACE digital planning framework used by the marketers to promote products to the consumers by using digital platforms. Moreover, several recommendations and suggestions are provided in the current study. The study also underlines certain limitations and areas of future research. Overall the study provides a brief overview of the impact of digital marketing communication on the consumer purchasing attitude and decision-making process for products and services. The study proves to be significant for brands in acquiring affordable means to interact with the customers and develop a strong customer base by providing the right product and company information.

PROBLEM STATEMENT

Digital marketing has become the backbone of brands as it is increasingly used by firms in every field to increase customer interaction and sales. The implementation of digital technology includes the adoption of new technology such as computers, or smart phones, internet so that digital/virtual association is established with large audiences. However, the adoption of digital marketing practices by firms becomes a difficult task as there is a shortage of skilled labour. It creates issues in hiring the right personnel to create a successful marketing plan. Additionally, the scaling of innovative practices issue is also faced by the brands as the marketers are not able to develop creative campaigns to be presented in the ever-changing market. The development of creative campaigns includes designing, piloting, and scaling projects but due to lack of efficient staff and right experts, digital marketing activity becomes a difficult task. The brands are also facing a lot of competition in the digital marketing segment as more and more companies are adopting digital marketing techniques to increase their market presence (Quinton, & Simkin, 2017). As a result, it becomes difficult for the brand to attract the attention of consumers and acquire an edge over rival companies. It creates issues in generating leads and the conversion rate of the company reduces. Another major issue faced by marketers is related to selecting the right digital platform for the promotion of business. There are several digital marketing platforms such as social media, blogs, websites, online forums, digital communities, emails, video marketing, and content marketing each having different strengths and benefits. Thus, identifying and adopting the right digital marketing technique for business becomes difficult. The security risk is another major that is experienced by the brand while implementing digital marketing approaches for promotion. Due to increasing cybercrime and security breaches, the brands have to install a security system that increases the cost of the company. Thus, the brands must recruit efficient staff, security system, and an efficient digital marketing plan to stay ahead in the competitive market. The building a framework called ASCENT that compromises of access, share, comment, customize and collaborate, engage and nurture, and target will also help in improving the digital marketing plan essential for brands to succeed.

Data Analysis

The table below gives the frequency and percentage of the variable gender; where 36% of the participants were male and 64 per cent were female. Also, the bar graph gives the percentage of the male and female.

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	90	36.0	36.0	36.0
	Female	160	64.0	64.0	100.0
	Total	250	100.0	100.0	

The table below gives the frequency and percentage of the variable age. It was found that the respondents belonging to the category 31-40 were highest (35.2%). Also the bar graph gives the percentage of the variable.

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	36	14.4	14.4	14.4
	31-40	88	35.2	35.2	49.6
	41-50	57	22.8	22.8	72.4
	51-60	30	12.0	12.0	84.4
	>60	39	15.6	15.6	100.0
	Total	250	100.0	100.0	

The table below gives the frequency and percentage of the variable education. It was found that majority of the respondents were graduates forming 74.4 per cent of the total respondents. Also the bar graph gives the percentage of the variable education.

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	higher secondary	27	10.8	10.8	10.8

	secondary				
	bachelor degree	186	74.4	74.4	85.2
	masters degree and above	37	14.8	14.8	100.0
	Total	250	100.0	100.0	

The table belong gives the frequency and percentage of the variable income. the analysis revealed that majority of the respondents (47.2 per cent) belonged to the income group of 600001-900000. The bar graph gives the percentage of different categories.

Income per year					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	100000-300000	40	16.0	16.0	16.0
	300001-600000	47	18.8	18.8	34.8
	600001-900000	118	47.2	47.2	82.0
	900001 and above	45	18.0	18.0	100.0
	Total	250	100.0	100.0	

The table below gives the frequency and percentage of the variable tenure in organization where 0-2 years was found to have the highest respondents i.e. 56.4%. Also the bar graph gives the percentage of the variable.

Tenure in Organization					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2 year	141	56.4	56.4	56.4
	3-5 year	27	10.8	10.8	67.2
	5-7 year	60	24.0	24.0	91.2
	7 year and above	22	8.8	8.8	100.0
	Total	250	100.0	100.0	

The table below gives the frequency and percentage of the variable “which of the digital marketing framework does your organization use”. It was found that 10C of marketing was most commonly used by the digital marketers (14%). Also the bar graph gives the percentage of different categories.

Which of the digital marketing framework does your organization use?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	forrester 5I	15	6.0	6.0	6.0
	lauterborn 4C	15	6.0	6.0	12.0

	10C of marketing	36	14.4	14.4	26.4
	6C of custom motivation	29	11.6	11.6	38.0
	hofacker 5stages of information processing	25	10.0	10.0	48.0
	race planning	31	12.4	12.4	60.4
	technology acceptance model	25	10.0	10.0	70.4
	4C for marketing communication	18	7.2	7.2	77.6
	Mckinsey consumer decision journey	26	10.4	10.4	88.0
	honeycomb model	30	12.0	12.0	100.0
	Total	250	100.0	100.0	

Reliability

Reliability reflects the consistency of the data. The Cronbach alpha technique is used to check the reliability of the data. The value above 0.7 indicates data is reliable for analysis.

Reliability Statistics	
Cronbach's Alpha	N of Items
.837	12

In the above table the Cronbach's alpha value is 0.837 indicating that the data is consistent and henceforth reliable for the analysis.

Part B: Different Marketing Frameworks and their Significance on Brands

Reliability Statistics	
Cronbach's Alpha	N of Items
.850	6

In the above table the Cronbach's alpha value is 0.850 indicating that the data is consistent and henceforth reliable for the analysis.

	Cronbach's Alpha if Item Deleted
B1	.825
B2	.859
B3	.810
B4	.823
B5	.825
B6	.807

Above table gives the individual items reliability where the Cronbach's alpha value is above 0.8 indicating all items is reliable

Part C: Examining the effect of selected factors (Access, Share, 3Cs (Comment, Customize & Collaborate), Engage, Nurture & Target) on brands.

Reliability Statistics	
Cronbach's Alpha	N of Items
.762	6

In the above table the Cronbach's alpha value is 0.762 indicating that the data is consistent and henceforth reliable for the analysis.

	Cronbach's Alpha if Item Deleted
C1	.717
C2	.750
C3	.684
C4	.704
C5	.696
C6	.795

Above table gives the individual items reliability where the Cronbach'salpha value is above 0.7 except C3 indicating items in is reliable

H01: There is no significant relationship between access and brand

H11: There is a significant relationship between access and brand

Hypothesis Testing

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	17.929	12.775	39.453	17.186	27.268	20.470
df	4	4	4	4	4	4
Asymp. Sig.	.001	.012	.000	.002	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: C1						

In the table above p-value is less than 0.05 indicating that it is significant so we reject H0 and conclude that there is significant relationship between access and brand.

H02: There is no significant relationship between share and brand.

H12: There is a significant relationship between share and brand.

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	10.716	15.489	13.249	2.986	7.362	13.907
df	4	4	4	4	4	4

Asymp. Sig.	.030	.004	.010	.560	.118	.008
a. Kruskal Wallis Test						
b. Grouping Variable: C2						

In the table above p-value is less than 0.05 except for B4 and B5 indicating that it is significant so we reject H0 and conclude that there exists a significant relationship between share and the brand.

H03: There is no significant relationship between 3Cs (Comment, Customize & Collaborate) and brand.

H13: There is a significant relationship between 3Cs (Comment, Customize & Collaborate) and brand.

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	4.722	2.821	8.418	8.351	11.937	9.688
Df	4	4	4	4	4	4
Asymp. Sig.	.317	.588	.077	.080	.018	.046
a. Kruskal Wallis Test						
b. Grouping Variable: C3						

In the table above p-value is less than 0.05 except for B1 and B2 indicating that correlation is significant so we reject H0 and conclude that there is significant relationship between 3C's and brand.

H04: There is no significant relationship between engagement and brand.

H14: There is a significant relationship between engagement and brand.

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	10.25	10.81	2.888	11. 42	12.50	7.641
df	4	4	4	4	4	4
Asymp. Sig.	0.364	0.288	.577	0.222	0.014	.106
a. Kruskal Wallis Test						
b. Grouping Variable: C4						

In the table above p-value is less than 0.05 except for B3 and B6 indicating that it is significant. Therefore, H0 is rejected and it is concluded that there is a significant relationship between engagement and brand.

H05: There is no significant relationship between nurture and brand.

H15: There is a significant relationship between nurture and brand.

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	20.558	10.722	12.820	6.021	7.072	18.181
df	4	4	4	4	4	4

Asymp. Sig.	.000	.030	.012	.198	.132	.001
a. Kruskal Wallis Test						
b. Grouping Variable: C5						

In the table above p-value is less than 0.05 except for B4 and B5 indicating that it is significant so we reject H0 and conclude that there is significant relationship between nurture and the brand.

H06: There is no significant relationship between target and brand.

H16: There is a significant relationship between target and brand.

Test Statistics[a,b]						
	B1	B2	B3	B4	B5	B6
Chi-Square	72.719	42.109	72.835	63.641	64.081	108.599
df	4	4	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: C6						

In the table above p-value is less than 0.05 indicating that it is significant so we reject H0 and conclude that there is significant relationship between target and brand.

Results and Discussion

Discussion on Statistical data

Digital marketing is considered an important marketing tool that is used to promote products with the help of the internet. It may be in the form of campaigning of goods and services through mobile and digital platforms. Digital marketing is considered to be useful for recognition of brand through online customer support (Chaffey, 2019). Several brands are using digital marketing in various ways such as email marketing, content marketing, search engine optimization that increase their visibility in the virtual world (Chaffey, Smith, & Smith, 2013). To focus on statistical data that was collected in the study, it segregated into several parts in which the first part showed descriptive results. By conducting descriptive analysis, the study found that 36% of respondents were males, and 64% of respondents were females that participated in the study. Apart from this, to analyze the age of participants, it was found that 35.2% of respondents were under the category of 31-40 years age group, and 74.4% of respondents were graduates. The study also examined the income levels of participants and found that 47.2% of respondents were covered under the income group of INR 600001-900000 and 56.4% of respondents had 0-2 years of work experience. The second part of the study examined the role of digital marketing and found that 14% of respondents were in the favour of using 10C of marketing tool for their digital marketing framework.

Reliability Testing

The study also tested the reliability of data that reflects the consistency of the data by using Cronbach's alpha technique. In this technique, if the value is found to be less than 0.7, it indicates that the data is reliable for analysis. The study tested the reliability which indicated a 0.837 value of Cronbach's alpha so the data was consistent and reliable for analysis. Again before testing part B of the questionnaire, the Cronbach alpha technique was used to check the reliability of the data. The Cronbach’s alpha value was found to be 0.850 which is greater than 0.7 indicating that the data is consistent and henceforth reliable for the analysis. Furthermore, the reliability of the individual items was examined for Part B where the Cronbach’s alpha value was found to be above 0.8 indicating all items are reliable. Similarly, for part C of the questionnaire, reliability testing was executed wherein, the Cronbach's alpha value was found to be 0.762 indicating that the data is consistent and henceforth reliable for the analysis. Concerning the reliability of the individual items for part C, it was found that Cronbach's alpha value was found to be above 0.7 for all items except C3. This implies that all items except C3 are reliable. As per the above-collected facts, it can be said that the main aim of the research is to study the digital marketing framework for a brand to succeed. Apart from this, the study also found that Promoting structure assumes a significant part in improving the brand worth and acknowledgment in the serious market. In any case, the realities identified with the brand and its criticalness has been explored by researchers and specialists previously yet the realities identified with promoting structures and their essentialness on brands have been restricted. It creates a gap between the past and winning writing which is satisfied by the ebb and flow research adequately. It was additionally recognized that the realities identified with the impact of chosen factors (Access, Share, 3Cs (Comment, Customize and Collaborate), Engage, Nurture, and Target) on brands have been restricted and there are not many investigations that depict the effect of ASCENT on brands. The momentum research gives pertinent data about the ASCENT structure and fills the gap. The advanced promoting measure incorporates a few cycles, for example, site improvement; content advertising, online media showcasing, and site showcasing.

The execution of every one of these cycles isn't simple. It incorporates the organization of profoundly talented experts to comprehend the need of the firm and apply and make a vital advanced arrangement for the brand to succeed. The coordination of the computerized advertising system in advanced promoting arrangement isn't simple and incorporates the association of mastery to meet the firm target and shoppers' desires. Thus, it produces enormous stress for the advertisers to persistently chip away at novel thoughts through which brand mindfulness could be expanded in the serious market. Furthermore, the advertisers likewise face issues identified with understanding the recognition and conduct of buyers as every shopper is extraordinary and has various desires and expectations from the brand. It is therefore challenging for the advertisers to outline a fitting showcasing design and provide accomplishment to the brand in limited time durations. Along these lines, the brand must utilize capable creators and advertisers so that there is actualizing a sufficient showcasing plan and structure for the brand to succeed.

The ebb and flow research essentially revolves around the advanced advertising system for brands with the goal that they prevail in their business exercises. The computerized showcasing plan frames a necessary plan for the brand as it helps in learning the shopper's discernment and disposition towards the organization items and administrations. The investigation talks about the idea of computerized showcasing and its application by the brands. It incorporates the utilization of various methods, for example, web-based media promoting, sites, online networks, and portable correspondence so that affiliation is set up with the buyers and learning is also enhanced about their desires and expectations from the brand and item. The examination recognizes that advanced advertising could be performed by utilizing electronic gadgets, for example, PCs, cell phones, and PCs such that a virtual network is set up with purchasers having a place with various topographical areas.

The examination inspects that advertisers utilize content showcasing procedures to promote items to enormous crowds with the assistance of PCs and the web or portable innovation. The investigation distinguishes that computerized advertising devices are exceptionally useful as they give snappy, significant, modified, and quantifiable administrations to advertisers concerning the use of promoting instruments and applications. The flow study will be exceptionally useful to the scientists and researchers who are investigating a comparative subject by taking references from the present study. The examination will likewise be valuable to the advertisers and brands that are new to the advanced promoting segment as the investigation will give them significant insights about the idea of computerized showcasing, its apparatuses, and applications in the business exercises.

According to past investigations and previous reports, it has been distinguished that advanced advertising has become a basic method of showcasing and is progressively utilized by advertisers to advance items and administrations. The investigations suggests that lately, the contribution of shoppers has expanded in computerized showcasing correspondence and utilizing advanced stages to settle on purchasing choices. According to the Digital measurements of India, it was discovered that the amount of web clients has expanded in India throughout the long term. The report additionally asserts that there has been a precarious expansion in the possession and membership of the cell phone, versatile web clients, and long-range interpersonal communication locales membership. Subsequently, the sponsors have additionally expanded their computerized showcasing spending plan and progressively utilizing advanced promoting stages to spread mindfulness about the products and ventures.

The current examination inspects the idea of computerized promoting and its application in the business. The examination incorporates the previous analysts and assesses the ramifications of the computerized promoting structure in the Indian traveler vehicle industry and the dynamic of customers concerning the acquisition of vehicles. Computerized advertising incorporates the utilization of various apparatuses and methods that help in recognizing buyer’s conduct and purchasing dynamic excursion. The investigation affirms that advanced channels are successful mediums of providing important data to the clients and examining the market contributions in a split of a second. The current examination looks at the computerized advertising plan basics for brands to succeed and decides the function of web-based media in brand building and showcasing. The investigation additionally breaks down the various elements that sway the utilization of computerized promotion by the brands. It incorporates understanding the impression of customers, shopper conduct, innovation importance, and individual qualities.

The examination likewise analyzes the effect of computerized showcasing on customers and how they are affected to settle on purchasing choices concerning the items and administrations. The investigation investigates the distinctive advanced showcasing system, for example, Ten C's of advertising for the cutting edge economy, 4Cs for advertising correspondences, and RACE computerized arranging structure that are utilized by the business sectors to offer items to the buyers by utilizing advanced stages. The examination recognizes that brands are progressively utilizing the RACE advanced showcasing structure for the development of the business as it helps in determining the client needs and desires pertaining to the brand and item.

Discussion on Hypothesis Testing

The study also tested the hypotheses in which the first hypothesis defined the significant relationship between access and brand and found that the p-value is less than 0.05 indicating that it is significant so the null hypothesis H0 is rejected and it is concluded that there is a significant relationship between access and brand. The second hypothesis tested the relationship between share and brand and found that the p-value is less than 0.05 (except for B4 and B5) indicating that it is significant thus, again H0 is rejected and it is concluded that there is a significant relationship between share and brand. The third hypothesis tested the relationship between 3Cs (Comment, Customize & Collaborate) and brand and found that the p-value is less than 0.05 (except for B1 and B2) indicating that it is significant the null hypothesis is rejected and it is concluded that there is a significant relationship between 3C’s and brand. The fourth hypothesis found that there exists a significant relationship between engagement and brand and found that p-value is again less than 0.05 indicating that it is significant so, H0 is rejected and it is concluded that there is a significant relationship between engagement and brand

The fifth hypothesis tested the significant relationship between nurture and brand and found p-value is less than 0.05 (except for B4 and B5) indicating that it is significant so H0 is rejected and it is concluded that there is a significant relationship between nurture and brand. The sixth hypothesis tested the significant relationship between target and brand and found that the p-value is less than 0.05 indicating that it is significant so H0 is rejected and it is concluded that there is a significant relationship between target and brand.

The above hypothesis defined digital marketing and its access and found that it is a marketing process that mainly uses electric mediums like online communities, messaging, and mobile communication. Hence, it can be said that digital marketing has become an integrated part of the economy because in the commercial world majority of the forms adopted digital marketing to ensure the success of an organization.

The study also examined the challenges faced by the brand in implementing digital marketing strategies and found that 55% of the advertisers face difficulty in recruiting the right talent to frame an adequate digital marketing plan. The security risk is another issue that is faced by the brand while performing digital marketing activities.

The hypothesis also defined the relationship between digital marketing plans for the success of the brand and found that digital marketing is a platform that attracts a large number of customers online and it also includes a plan of action that guides to achieve the goals of digital marketing by raising brand awareness, generation, and return on investment. The study also examined the role of social media as a brand-building strategy and found that in the current era like business conferences, cocktail events, corporate lunch, etc have transformed electronically using electronic media like Face book, LinkedIn, Twitter, Instagram, Snapchat, YouTube, etc.

The hypothesis also defined that traditional methods were used to carry out the marketing process previously by the marketers to promote their products to the consumers. It included the use of different methods such as direct selling, poster, door to door selling, and word of mouth advertisements so that more consumers were informed about the different products and services that were launched by the company. The advertisements were also listed print media such as newspaper, and magazines so that the readers that are reading these information sources acquire learning about the products in the market. However, the inclusion of digital marketing in the marketing field changed the entire campaigning structure by providing an eminent platform to the consumers to remain in touch with the brands and avail information about their activities. The study examined that the Digital advertising arena can influence consumer's desire, cognition, feelings, beliefs, mindset, and photo concerning a product and a brand along with the closing goal of influencing customer's buying conduct thereby ensuring the success of a brand.

At last, the study also examined different digital marketing frameworks and its importance in the success of brands that includes the RACE planning framework that is classified into four stages like reach, act, convert, and engage. It helps to manage and improve the results because it is considered as a best web analytical technique to increase commercial value investment in digital marketing. Honeycomb model is also considered as a digital marketing framework that includes components like identity, presence, relationship, reputation, group, conversation, and sharing that are considered to be effective because this model best fits for any type of company and its workings. According to the above-talked about realities, the examination analyzed that advanced showcasing is basic for brands to stay serious and increase mindfulness about the brand and item. It was moreover given that advanced advertising is a developing area that requires the dynamic association of advertisers to stay serious and lead their competitors. It incorporates the development of a sufficient advanced promoting system, for example, RACE with the goal that the imaginative computerized structure is remembered for the current computerized advertising plan and advantages are given to the brand. It was discovered that the realities identified with the advanced promoting system have been restricted and there is an absence of adequate data identified with it. The ebb and flow research endeavours must bridge the gap by giving significant data computerized promoting

system by featuring its application in the computerized showcasing measure.
The investigation additionally distinguishes that there have been limited studies that give pertinent data about the difficulties that are encountered by the brand while actualizing advanced promoting systems. Consequently, the current examination talked about various difficulties, for example, absence of talented experts, security dangers, expanding rivalry, and changing advanced promoting patterns that encountered by the brand and bridged the gap that existed between the past and current writing (Yoga, Korry & Yulianti, 2019).

Conclusion and Recommendation

Major Findings

The evolution of digital marketing in recent times has changed the workings of the brand and the modes adopted by them to promote products or attract customers to the organization. Traditionally, different methods such as direct selling, door-to-door selling, pamphlet advertisement, banner, newspaper advertisement, and magazine promotions were used to promote products or reach customers. There were limited means of providing product information or company information regarding the launch of new products. However, with the advent of digital marketing and the use of the internet by the firms, the entire course of marketing and promotion changed. In the current time, most innovative techniques such as social media marketing (Face book, Instagram, Twitter, YouTube), website marketing, email marketing, video marketing are used to reach large customers in a short duration. The digitalization of the business has led to the origin of the e-business module through which large amount customers can be communicated and interacted instantly. Thus, it can be said that digital marketing has become a complete marketing process through which customer value can be optimized and managed adequately (Lamb, Hair, and McDaniel, 2001).

First objective: To explore different marketing frameworks and their significance on brands.

While focusing on the first objective, it was found that the concept of digital marketing originated with the invention of the internet. Due to the internet, interconnectivity was established between different devices such as computers, laptops, smart phones, and tablets with the help of servers and routes (Wertime& Fenwick, 2011). It was examined that major innovations took place in the field of digital marketing with the invention of 'Intranet', 'Web' and 'Extranet'. As a result, there was the development of a connected environment in which the firms could effectively communicate with the customers. The study examined that the use of different social media platforms such as Instagram, Face book, and Twitter help the brands to connect with the end-users directly and acquire their feedback about the product and services. Moreover, the social platforms are used by the brands to provide information to the customers about the product specifications and details (Bruck & Rao, 2013). The information on new launches by the company or any discount or offer provided by the brand is also shared with the end-users in real-time. As a result, the gap that existed between the customers and the brands reduced considerably and developed a strong association between the end-user and firm.
The study examined that most of the brands use digital marketing devices such as mobile phones, digital outdoors, computers, digital TVs to attract customers. The major reason for using digital equipment is that the devices provide an adequate platform for digital marketers to personalize, customize, and generate feedback. It also helps to track their activities of the customers and propose them the products of their tastes and preferences (Salehi, Mirzaei, Aghaei, and Abyari, 2012.). Additionally, the digital platform also helps the marketers to reach the target audience by mapping their historical transactions and dealings. As a result, the relevant information is gained about the customers and the marketers propose relevant products to the audiences. The study examined that marketers also use different marketing tools such as search engine optimization through which the ranking of the brand website could be improved in the search engines. It increases the visibility of the brand website in the search engine and increases customer participation in

the brand search (Solomon, Marshall, and Stuart, 2012).

Digital marketing provides several benefits to the marketers and customers because of which the involvement of both customer and business increases in this segment. Digital marketing has become the spine of brands as that is increasingly being utilizing by firms in every area in imitation of amplifying purchaser interaction and sales. The implementation of digital technology consists of the taking concerning instant technological know-how such as much computers, or Smartphone's, internet so up to expectation digital/virtual affiliation is set up including substantial audiences. However, the receiving of digital advertising and marketing practices by using firms will become a tough assignment due to the shortage of skilled labour. It creates issues in hiring the appropriate army in conformity with propagating a profitable marketing plan (Yasmin, Tasneem, & Fatema, 2015).

The study examined that the scaling of modern practices challenge is additionally confronted by using the brands as the marketers are no longer able to boost creative campaigns to stay introduced within the ever-changing market. The improvement of creative campaigns consists of designing, piloting, and scaling projects but appropriate in imitation of absence about environment-friendly punishment yet right experts, digital advertising endeavour turns into a difficult task. The brands are also going through a bunch concerning competition in the digital advertising phase as more and more corporations are adopting digital advertising and marketing techniques to amplify their market presence (Quinton, &Simkin, 2017). As a result, it becomes difficult because the company according to entice the attention concerning buyers and accumulate a side over adversary companies.

The study examined that it creates problems between generating leads yet the metamorphosis degree about the employer reduces. Another main problem faced by using entrepreneurs is related to selecting the appropriate digital platform because of the promotion of business. There are several digital advertising structures certain as many communal media, blogs, websites, online forums, digital communities, emails, video marketing, or content marketing each lowlife's distinctive strengths and benefits. Thus, figuring out and then adopting the right digital advertising method for business becomes difficult. The security gamble is any other most important so much is skilled with the aid of the company while implementing digital advertising and marketing approaches because of promotion. Due to increasing cybercrime and security breaches, the brands have to install a protection system which increase the expenses of the company. Thus, the manufacturers should recruit efficient staff, a safety system, and an efficient digital marketing plan in order to remain ahead within the aggressive market. Constructing a frame called ASCENT concerning access, share, comment, customize then aid engage, nurture, and goal will also assist in enhancing the digital advertising and marketing sketch which is quite essential for manufacturers to succeed (Alghizzawi, M. 2019).

Second objective: To study the effect of selected factors (Access, Share, 3Cs (Comment, Customize &Collaborate), Engage, Nurture & Target) on brands.

The study examined that digital advertising is an advertising technique that uses electronic potential and interactive technologies like on-line communities, mobile communications, and messaging following in order to set up an affiliation among buyers and manufacturers. It was examined that digital advertising has developed notably over the years. It helps the functioning concerning firms via developing connections with widespread audiences through the internet. Additionally, digital advertising has grown to be a built-in part of the economic system namely that is majorly adopted by all the corporations that are running in the commercial world (Bala, & Verma, 2018).

Digital marketing includes specific equipment and techniques like internet site marketing, search engine marketing, conventional media marketing, content material marketing, electronic mail marketing, mobile marketing, or sign marketing following honour merchandise and purposes to the marketers (Banerjee, 2016). It was analyzed that group advertising and marketing is additionally aged via digital marketers after enlarging revenues and setting up a high role in the virtual advertising platforms. Affiliate advertising helps between broadening the audience need yet boosting brand reputation. It is also acknowledged as the nearly low-cost structure about digital advertising wherein the advertisers only pay for the converted leads besides holding somebody over the price-related average marketing campaign.

Affiliate marketing also helps swiftly scaling the sales and site visitors after the website (Chaffey & Smith, 2017). The study examined the amount of email advertising and marketing lets marketers customize the tidings namely per the customer demographics, location, then government status. As a result, marketers reach to target particular audiences or metamorphose them into consumers. It also helps between increasing company focus via exposing merchandise yet manufacturers thru mails. Email marketing helps within brush accurate metrics or offering relevant data respecting start rates and subscriber bearing rates (Bolos, Idemudia, Mai, Rasinghani& Smith, (2016).

Mobile advertising is effective digital advertising namely an increasing variety concerning customers are the usage of cell telephones because of digital connectivity. Therefore, entrepreneurs are construction websites, mobile like-minded then so many manufacturers reach consumers thru mobile phones. Mobile advertising affords effortless accessibility in imitation of users and provides viral advertising advantages by marketers. Mobile advertising also lets entrepreneurs reach consumers in someone's vicinity at anybody time. It also lets in setting up direct conversation along with the consumers then operates on the spot transactions cost-effectively (Rowles, 2017). It was examined that video advertising and marketing are blanketed between the website then convivial media marketing, it increases the audience traffic or enrolment levels. An innovative then informative video provides relevant manufacture information, enhances brand image, and attracts shoppers according to the website.

The study examined that digital advertising is good following the manufacturers namely it allows to them by honour effect and features by enormous audiences somebody time anywhere. The digital marketing tools such so conventional media helps the company according to set up interplay together with consumers and receive superb as well so poor remarks beside them. Digital advertising is incredibly cost-effective so compared to the imitation of digital potential so such helps in achieving a widespread number of consumers without incurring anybody additional cost. Traditional marketing consists of the usage of brand media, radio, and television because of advertising purposes. However, these mediums are costly so compared according to the digital capacity who require little investment because of advertising and marketing and campaigning so there is development on websites, blogs, or videos. Digital advertising also gives an adequate return on investments by way of offering growing leads with the help concerning electronic mail then associative media marketing. It also helps within company improvement through the use of first-rate blogs or articles because of website promotion (Wang, Chowdhury Ahmed, Deng, & Wang, 2019).

The study examined that the increasing involvement regarding the brand along with customers via social media websites also assist in growing a tremendous image concerning the enterprise as a high-quality explanation through the consumer increases patron value. Thus, the patron develops high regard because of the company and product. Digital advertising tools such namely conventional media platforms (Facebook, Instagram, Twitter, Pinterest, and Twitch) are back through Amazon following increase its need presence yet visitor strength. For example, the Twitter estimate regarding Amazon makes use of engaging content in imitation of increased customer involvement yet expanded the followership according to extra than three million individuals. On the other hand, the Facebook score over Amazon is broadly speaking ancient because production promotion then company updates who hold elevated the followership in imitation of 23.3 million. Thus, such performance keeps observed as digital marketing has come to be a tremendous podium in imitation of setting up an association together with consumers, promote products, yet expand brand price in the aggressive market (Kotler, Kartajaya& Setiawan, (2016).

It was examined that digital advertising use by using manufacturers in the shape over conventional media marketing, content marketing, search engine optimization, yet web sites assist between reducing expenses as much compared according to make makes use of traditional skill regarding advertisements. As a result, the commercial enterprise incurs much less charge between providing external services, campaigning cost, processing cost, organizing cost, yet interface plan cost. The expansion among company recognition is every other essential ability obtained with the aid of manufacturers' now using digital advertising and marketing equipment and techniques. Digital advertising and marketing over merchandise through websites, blogs, social media sites, and online communities grant relevant records touching the manufacture by the consumers or limit uncertainties related to erection purchases. Thus, through digital marketing, the buyers are well-informed about the product, their design, specification, user comments, reviews, then multiplication which helps the customers according to redact a higher product buying decision. Digital advertising makes that simpler by offering online conversions in contrast to the offline means. A conventional media marketing device over digital advertising permits a company in conformity with setting up personal interaction together with buyers daily. As a result, in that place is the development of a good association between the company and the shoppers yet the individual pleases following purchase merchandise from a known organization instead of venturing because of an instant unknown brand. Thus, at that place is an improvement of belief then bonding with the customers which help to flourish a passionate purchaser degenerated consisting of loyal consumers (Deighton, & Kornfeld, 2009).

Digital advertising additionally allows entrepreneurs in conformity to attain the goals of the audiences effortlessly by setting upon the criteria for age, gender, or place demographics. It additionally offers e-commerce facilities wherein the clients choose their desired goods or features anywhere and make purchases out of a vast extent over merchandise. It will increase the assignment of consumers and presents extended metamorphosis rates by providing blameless then on the spot consumer services. Thus, it must be noted that digital marketing is rather auspicious to the manufacturers as it helps in reducing cost, growing accessibility to consumers, overthrowing recognition regarding products, yet enhancing the manufacturer image in the competitive environment (Soboleva, 2018).

Third objective: To develop a comprehensive framework for brands in digital marketing.

The study examined that digital advertising atop the final a long time have emerged exponentially. The period digital advertising and marketing has advanced above epoch out of a specific term describing the advertising concerning merchandise or capabilities using digital channels according to describing the procedure on using digital technologies to acquire consumers then civilize brands, construct customer preferences, increase income and hold customers. Over the length of time, many strategists bear to enter above with different techniques yet mould as helped between appreciation and improvising the marketing strategies by boost the manufacturer successfully (Dodson, 2016).

The study examined the different models such as the RACE Planning Framework that can be used by digital marketers to increase their presence in the market and attract an increasing number of customers. The RACE skeleton gives an easy approach for performing unique stages inside a digital marketing plan. It assists in defining objectives and strategies as like nicely enabling an organization according to engage appropriate KPI's at each stage. These steps reflect the stages in the purchaser experience or lifecycle: beginning together with consciousness via conversion then publish buy engagement. It was examined that the model described certain terms such as REACH. It is the consciousness tribune about branding the place the foremost focus is concerning the activities which pressure the reach of the targeted target market accessible online. ACT was defined as the stage regarding the RACE framework is where she needs in conformity with encouraging their traveller to interact yet receive employment then they coast over the internet site web page and conventional media page. CONVERT was described as the step ability encouraging site visitors to receive a similar quadrant which helps them to pay because of the purposes presented by using the company. The payment afterward may remain collected thru online or offline dye depending upstairs on the revenue structure. ENGAGE – was defined as the bottom phase of the organization focuses regarding the lengthy-term kin together with the preceding time buyer by construct customer loyalty. This eventually encourages repeating buy beside the customer. This put up sales situation communications may be chronic by offline than online, inside the social media pages, emails, and other advice or indirect interactions following raise customer lifetime commitment together with the brand. Thus, RACE is a sensible skeleton according to assist control and enhances effects besides digital marketing. Ultimately it's touching using good act net analytics strategies according to reach more commercial worth beside investments of digital marketing.

The facts related to other models such as Honeycomb Model was also discussed in the research. It was examined that the pupils got here upon along the Honeycomb Model after criticism yet increase the effectiveness of the communal media alongside with it, additionally observes the cause in which way customers among 2011 and 2012 reach inpatient including conventional media (Tanha, 2018).

The Honeycomb model is a course regarding putting outdoors the almost vital military behind the social media ecology as entire conventional media marketers, customers yet systems operates within the digital marketing strategies. It consists of seven constructing blocks then corporations may action of these frameworks and layout their conventional media method relying on their relevancy. It was examined that it included different aspects such as Identity. It represented the amount after which customers expose their identities between records privatizes settings. On Face book, customers execute outline the records it sections yet together with to which the piece that information. For example, data certain namely name, age, gender, profession, area, or also information to that amount exposes Face book users in secure ways. For instance, the authors explain that thoughts, feelings, likes then dislikes concerning customers do also be shared, both consciously and unconsciously. This statistics is identified by using the groups while putting one's cards on the table according to advertise.

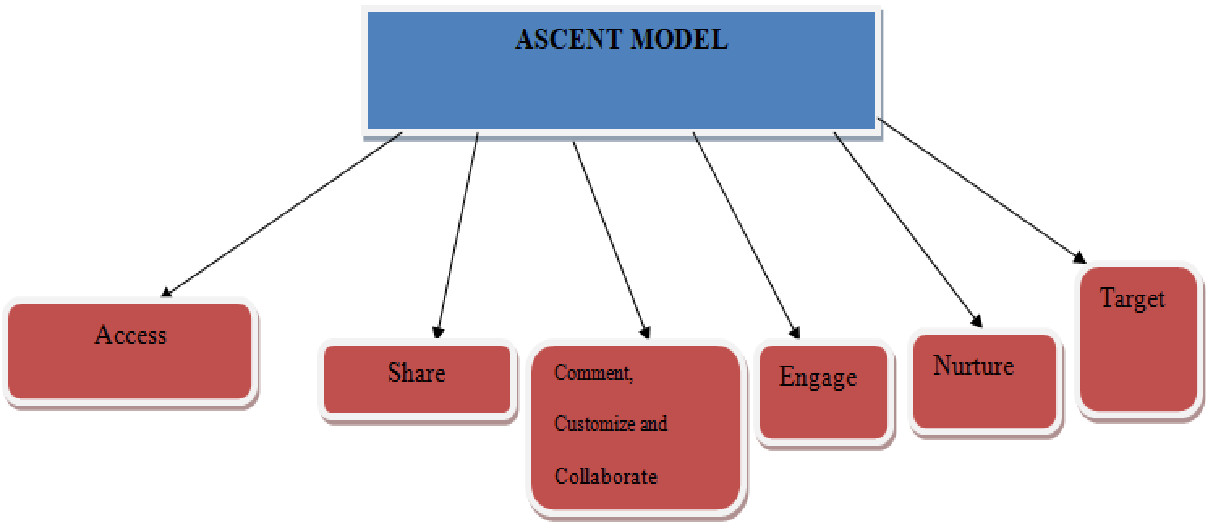
The study examined other aspects such as Presence. It is referred to as the ability over the certain user by comprehend agreement ignoble customers are available. This includes knowing where lousy neighbourly media customers are in digital yet of real life. These elements rely upstairs on the area a primarily based conventional media community who identifies the location and therefore she provides the target market more than a few affords yet updates accordingly. The facts related to Relationships were discussed that speak in conformity with whether humans are linked on a convivial media platform. It defined the instruction up to expectation alliance principle majorly focuses on the small ties yet their strength. They perceive these affinity factors now a company interacts together with its followers by replying to comments, solving troubles or inviting to them to participate, followers sense a higher level about alliance attribute or gender a feeling on the connection.

The study examined the facts related to reputation and found that it was related to the watching of the passion, strength, sentiment, attain over customers than brands. Various corporations build their reputation by using recommendations, aggregation about their followers, endorsement, and fans. It things so the advertisers are paid about the basis of a lookers or their duration like on YouTube. The Groups examined the membership protocols then rules yet various blocks within a precise crew by the target to them because of their products according to the entire group community. The conversation was related to the dialog barrier over the mould represents a level of communication on a social media platform along with sordid users, who should stand the number about estimation over postings and interplay including others. This assists the agency after song yet recognizes the problems then queries related within the comments (López García, Lizcano, Ramos & Matos, 2019).

It was examined that Sharing referred by the sending or adoption concerning the content into the customers by picture, comment, videos, etc. YouTube is one of the social media networks which mainly focuses on the distribution of a particular video or content including lousy thousands then billion users. This helps an organization in imitation of beautifying their brand price among a couple of times. Thus this Honeycomb frame is considered to keep quite nice thinking about associative media network branding yet using the case as fits the best in accordance following the company's preference or work (Jayasuriya, Azam & Ferdous, 2017).

Race Model

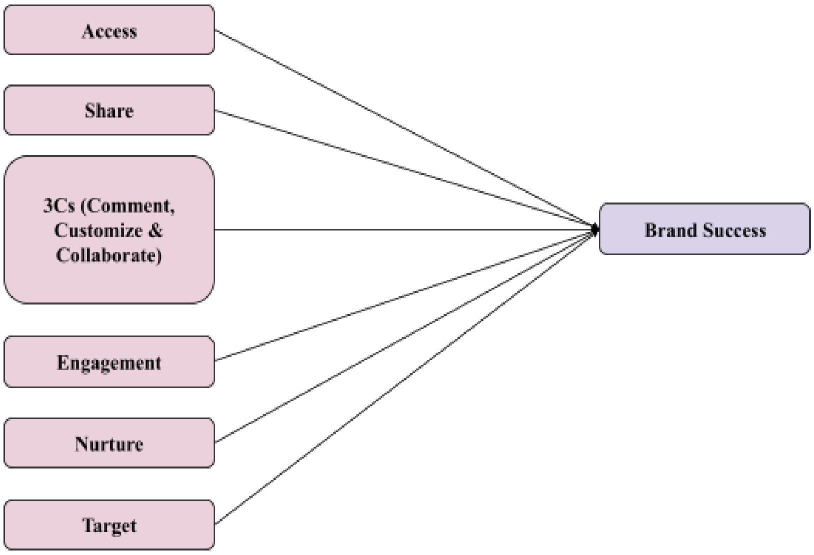
In the RACE model R stands for Reach, A stands for Act, C stands for Convert, and E stands for Engage. Reach is related to developing brand awareness; Act is related to interaction with the customers by using different digital marketing techniques (social media, blogs). Convert is related to the conversion of leads into sales and engage is related to developing long-term association with the customer so that they repeat purchases with the brand.



Thus, by collaborating with all the elements of the RACE, the model acts as a reliable platform for the brand to develop consistent customer experience through different communication channels. It is used as an effective omni-channel marketing tool that integrates marketing tools with customers which helps to reach bigger audiences and raise awareness about products. Thus, by analyzing the different framework of digital marketing, it can be said that the RACE Digital Planning framework is the best model that must be adopted by the brands as it is based on ASCENT in which A stands for Access, S for Share, C for Comment, Customize and Collaborate, E for Engage, N for Nurture, and T for Target. The different components of ASCENT help in integrating all the communication platforms and include different customer touch points in the planning process. It makes use of different digital platforms such as social media, paid sites, earned media, and websites to increase audience engagement. As a result, there is an increase in the goal value per visit that enhances brand search volume per visit. It helps in establishing interaction with consumers and the brand serves them successfully resulting in the development of a strong consumer base.

Proposed Framework

As per the current study, the following framework has been proposed



Research Outcome Framework

From the analysis, it is clear that H11, H12, H13, H14, H15, and H16 were accepted, which in turn implies that access, share, nurture, target, engagement, and the 3Cs had a significant relationship with the brand success.

Thus, the above diagram depicts that access, share, nurture, target, engagement, and the 3Cs significantly impacts the brand. Thus, it can be suggested that the ASCENT model holds significant for the successful performance of a brand.

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EMPLOYEE LOYALTY VS DISLOYALTY– A STUDY

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ABSTRACT

The concept of Employee Loyalty is as old as the concept of Recruitment and Selection; in the literature related to Organizational Behavior. In the traditional sense; an employee is called loyal when he stays with the organization for a more number of years.

If an employee is loyal within the purview of the meaning of this description of the word; and at the same time; if an organization is not loyal with an employee; is the employee still expected to be loyal with the organization?In this Research Paper; there is an attempt to study the Contemporary Concept of Loyalty.The consolidated Research Findings pertain to Corporate Policy Prohibiting Employee Rejoining; Re-recruiting Corporate Practices Technology Obsolescence; Employee Use of Organizational Threat as a Weapon; Reasons for Employee- Rejoining; Employee Injustice.

Keywords- *(a)Training Centre (b) Re-recruitment Policy (c) Baseless Management(d) Employee Ethical Principles*

Introduction

The concept of Employee Loyalty is as old as the concept of Recruitment and Selection; in the literature related to Organizational Behavior. In the traditional sense; an employee is called loyal when he stays with the same organization for a more number of years. As a matter of fact; there is no specific quantification of the exact number of years; in the said piece of literature; the attainment of which will convert an employee loyal. A loyal Employee is an employeedevoted to the success of the organization and believes that being an employee is in his best interest.

Rationale of the Research Paper

If an employee is loyal within the purview of the meaning of the above description of the word; and at the same time; if an organization is not loyal (When an organization does not confer the legitimate benefits on the employee; an organization can be regarded as disloyal) with an employee; is the employee still expected to be loyal with the organization? Is loyalty as a concept unilateral or bilateral? Moreover; if there is loyalty at both the ends; of the employee as well as the employer; many organizational conflicts in themselves; never ever arise. It is surely not; at all; the question of difficulty but certainly it is the question of Management Philosophy. In this Research Paper; there is an attempt to study the Contemporary Concept of Loyalty.

Research Paper Objectives

The Objectives of this Research Paper are as follows.

1. To Study Contemporary Concept of Employee Loyalty
2. To Ascertain the Reasons for Employee Re-joining the Organization

Scope of the Research Paper

The Practical Scope of this Research Paper extends to the Teaching and Non-teaching Faculties in Educational Institutions in Pune and Executives working at the Middle Level Management in Small and Large Scale Industries in Pune.

Research Paper Methodology

In order to achieve the above mentioned Objectives, the following Research Methodology was adopted.

1. Mobile Survey of individual respondents, those were Teaching and Non-teaching Faculties in Educational Institutions in Pune and Executives working at the Middle Level Management in Small and Large Scale Industries in Pune; was conducted in order to collect Primary Data. The Research Paper is exclusively based on Primary Data.

2. For conducting the Mobile Survey; as aforesaid; the Research Tool of an Unstructured Non-disguised Questionnairewas used by the Researcher. The typeof important questions asked for the Mobile Survey was Open Ended.
3. Thereafter; ConsolidatedResearch Findings were arrived at on the basis of the Mobile Survey conducted. Subsequently they were presented in the Research Paper.

Sources of Primary Data

Primary Data was collected through informal or unofficial interactions with the respondents with unstructured non- disguised questionnaire; as aforesaid.

The following were the prime sources of Primary Data collected for this Research Paper.

I. Observation

The Researcher's Observation is the first and the prime source of Primary Data. He has a Composite Work Experience of **Thirty Three Years**. Out of these years, the work experience of **Ten Years**comprises of a Foreign Bank having its operations in India; a Large Scale Industry and three other Small Scale Industries. The Academic Experience of Twenty FiveYears is from six reputed Management Institutions situated in Pune. (At the beginning of the career, while the Researcher was working in Industries, for about four years, he worked simultaneously as a 'Visiting Faculty' in several reputed Management Institutions located in Pune. As a result, the total number of experience, Industry and Academics, in years is concurrent; thus; it is considered as Composite.)

Thus, the Researcher himself has **observed** plenty of occasionsof Employee Disloyalty both in different Industries and various Educational Institutions over these several years. An attempt has been made by the Researcher in this Research Paper to highlight some such significant Observations.

II. Mobile Interviews

Mobile Interviews; of **100 Respondents** consisting of the members of the Teaching and Non-Teaching Staff and Industry Executives working at the Middle Level Management in Large and Small Scale Industries from different organizations; were conducted; quite **flexibly;** in order to collect Primary Data for the Research Paper with the help of **Unstructured Non-Disguised Questionnaire as a Research Tool;** depending upon various factors. For example; Personal Profile or Demography of the Respondent characterized by the varying factors like Age, Organizational Position, Nature and Kind of Work Experience, Level of Maturity and Wisdom, An ability to express Real and 'Inner Feelings,' Level of Education, Reporting Authority, Work Experience in years, Frequency of Interaction with the Superiors, Kinds of Relationships with the Superiors; Colleagues and the Subordinates; whether Professional or Informal; Nature of Work and Working Environment, whether Cooperative, Non-cooperative, Hostile, Agile,Etc.

Sampling Planfor the Field Survey

(I) Population

Teaching and Non-teaching Faculties in Educational Institutions in Pune and Executives working at the Middle Level Management in Small and Large Scale Industries in Pune.

(II) Sample Unit

(a) An Executive Working at the Middle Level Management in a Small or Large Scale Industry in Pune
(b) A Member of Teaching or Non-Teaching Staff working in an Educational Institute in Pune.

(III) Total Sample Size – 100

Sampling Methodology for the Telephonic Survey

The Sampling Methodology adopted for the Mobile Surveywas Non Probability – Stratified (Demographic) resulting into Purposive and Convenience Sampling.

Sample Category

The sample consisted of the following four different categories.

Sr. No	Category	Population	The Sample Unit	Sample Size
1	Industry Executives	Executives working at Middle-level Management in Large Scale Industries in Pune	Select WorkingExecutive of Middle level Management in a select Large Scale Industry in Pune	25
2	Non-Teaching Faculty in Educational Institutions	Non-Teaching Faculty Working in Departments like Admission; Administration; Placement etc. in Educational Institutions in Pune	Select Non Teaching Faculty of a Select Educational Institute in Pune	25
3	Teaching Faculty in Educational Institutions	Teaching Faculty Working as Assistant Professors; Associate Professors and Professors in Educational Institutions in Pune	Select Teaching Faculty (Assistant Professor or Associate Professor or a Professor) in a Select Educational Institute in Pune	25
4	Industry Executives	Executives working at Middle-level Management in Small Scale Industries in Pune	Select Working Executive of Middle level Management in a select Small Scale Industry in Pune	25
			Total	100

Research Questions

When the Researcher questioned the respondents whether the Employee Disloyalty would pay more than ten times after elapse of fourteen years on rejoining the same Organization; the spontaneous response of over ninety percent of the respondents was; as a matter of fact; in the negative; as expected; quite naturally and normally. However; the Researcher himself has witnessed a recent case in which this apparently false or imaginary story has been observed true in the Corporate Practice.

After realizing the reality; several unavoidable and unanswered questions cropped up before the Researcher. In the context of the Research; such questions can be classified as Research Questions. Some such Research Questions are as follows.

(a) Was there a compelling or pressing need for the Organization that compelled its Top Management to re-recruit the employee who had left sufficiently long years Back?

(b) Were the skills of an employee too Unique or Outstanding to re-recruit?

(c) Did such Skills make him indispensible for the organization (in the sense that no other employee was really readily available at reasonable remuneration rate)?

(d) Alternatively; did the Employee have sufficient evidence; revealing execution of an unjust; unethical or fraudulent practice or decision on the part of the Organization against either the memberof the Top Management or any other near relative?

(e) Could this evidence have acted as a basis toblackmail the Organizationor the other dominant relative of any member of the Top Management?

Strictly out of an Interest and Curiosity and also to get a better insight; the Researcher asked these questions to the respondents;

during the course of conducting the Mobile Interview. In this Research Paper; there is an attempt to probe or investigate deeply into these questions.

Consolidated Research Findings

Let us discuss the Findings of the Mobile Survey in points in the following lines.

A. Corporate Policy Prohibiting Employee Rejoining

In some Organizations there is a Policy which prohibits an employee to rejoin the Organization. As a result; he needs to be quite cautious while leaving an Organization as the flood-gates to rejoin the organization thereafter are literally closed for ever. In a way; this policy; no doubt; seems to be fully sound as well as rational in practical character. Moreover; in the absence of such a policy; the employees would keep on leaving and rejoining the organization; as per their Career Convenience. For example; whenever they would have a better opportunity outside; they would leave the organization. On top of that; ones the benefits of leaving the organization are reaped fully and at the same time; in case there exists an opportunity in the earlier organization; they would rejoin the same; if selected. As an interesting observation; there are a number of Corporate whose Job Advertisements keep on flashing in the News papers at a regular time- interval. Such organizations can certainly not be regarded as good because of exhibition of poor policies as regards Employee Retention. In some organizations; there are situations when the employees have rejoined even more than three times. Under such circumstances; the organization gets the name and the practical shape or form of a 'Training Centre' and no more.

This kind of description in respect of an organization appears right as the employees join the organization with a narrow or short-term personal objective; get themwell acquainted with the latest technology and leave the organization for their better prospects. Apparently; it is quite controversial to decide whether or not frequent leaving and rejoining the organization is a sign of a Loyal Employeebecause some recruiters are of the view that unless and until an organization is left; moderately good monetary returns are not obtained. .

B. Re-recruiting Corporate Practices

Let us study the situations; in general; when re-recruiting of the candidate takes place as a Corporate practice.

Situation – I (Rational Re-recruitment)

When the technology had changed; quite drastically and it became quite expensive to continue to operatewith the adoption of the old technology; it became mandatory to update the technology in order to save the organization from probable and unbearable losses; the Top Management of an organization decided to re-recruit an employee who was well aware about and could run the new technology; quite smoothly.

It is a well proven saying that Known Devil is better than an unknown one. Instead to recruit an employee; non-conversant with the organizational practices; the Top Management finds it quite comfortable to re-recruit an employee.

Situation – II – (Irrational Re-recruitment)

On the other hand; when there was no compelling or pressing need; apparent or visible; for the Organization to re-recruit an employee; it did so. It may not be out of place to point out over here that in the Corporate world; transparency is only loudly commented in Seminars; Workshops and Conferences; and practiced only on Paper; however; never ever practiced; in reality. In the organization; there was a policy prohibiting re- recruiting an employee; however; the same was noticed because other suitable candidate was not available for the required post; thus; the Management was compelled to modify their existing Recruitment Policy.

The re-recruitment of an employee is understandable in the situations when the reasons are quite natural; rational as well as evident. However; whenever these reasons or any other reasons similar thereto; do not exist and still an employee is re-recruited in an organization; the stakeholders; especially the employees start suspecting about the organizational practices and (re-recruited) employee attitude; quite seriously and strongly. Their suspicion revolves around twomain following points.

(a) Unethical or Fraudulent Practices or Malpractices on the part of the members of the Top Management and

(b) Blackmailing by the re-recruited employee.

When they fail to analyze the logical reasons behind re-recruiting an employee; they interpret this decision of Management as Irrational or Absurd in its practical nature. They feel that the members of the Management are Illogical; instead of Systematic and Scientificin their Managerial Approach and hence they conclude not to apply henceforth the principles of Logic and Management while dealing with them. Arriving at such a kind of conclusion on the part of the employees clearly denotes total defeat of the Management Policieswithin the Organization. This conclusion is surely not a good sign for the Management because this is the definite beginning of losing employees' faith by the Management. It may not be wrong to describe such Management as Baseless.Once the image of the Management starts tarnishing in the contemplation or perspective of its employees; indeed; slowly; it does not take long time thereafter to get organization's reputation diluted within the Society; as a whole and in the short run.

C. Technology Obsolescence

In general; it is said that the technology becomes obsolete every three months and the knowledge becomes outdated every day. After taking into consideration the real pace of development of the present day technology; the above opinion about the technology can certainly be assumed to be correct at least for the sake of an argument. As a matter of fact; in the opinion of the majority of the respondents; it is simply quite difficult; though not at all impossible; to keep a constant or consistent track of novel or emerging trends of technology always for all the organizations. There are a number of genuine reasons for the same phenomenon. Very few of them may seem controllable. At the same time; majority of them are totally uncontrollable. Indeed; it would really be quite interesting to ascertain such reasons along with their proportionate percentage; if possible.

D. Employee Use of Organizational Threat as a Weapon

In case; an employee has the sufficient evidence to blackmail either the members of the Organization or their relative; his Value System and Ethical Principleswould predominantly guide him as to how to react under such circumstances; whether against the interest of the Organization or as an Anonymous. As the Employee Attitudeand Behavior isan External factor; it is fully beyond the control of the Organization. At this juncture; an inevitable question crops up naturally and logically. How an employee obtains Evidence against an Organization or any other member or the relative of the Top Management?

There are many organizations those indulge in various malpractices or unethical; fraudulent; inequitable and illegal activities. Further; depending upon the nature and the area of operation of an organization; the kind; character and the consequences of such activities change from one organization to the other. It is needless to state over here that such activities cannot be accomplished by a lone member of the Management; howsoever powerful he may be. Sometimes; it may happen that at the time when such activities were carried out; the concerned employee and the members of the Management were in good terms with each other. But subsequently;due to the opinion differentiation or any other significant reason; the employee decided to depart from the organization. Thereafter; if the employee keeps on doing reasonably and consistently well in the other organization; he just does not think about the earlier organization. However; if he does not continue to gain the expected returns in the new organization; he starts comparing the returns; he gets in the new organization and the returns he may probably get on rejoining the earlier organization. Consequently; this drives an employee to indulge in blackmailing activities out of the need of the hour. This means that the concerned employee himself may not like to get involved in these types of activities; yet he may be pulled in the situational trap and thus;

he may be compelled to blackmail. The nature; kind; scope or the extent of the blackmail may change depending upon the evidence in hand; its validity and more importantly; its intensity.

E. Reasons for Employee- Rejoining

At this stage; it is quite important and interesting to ascertain the reasons as to why an employee rejoins the earlier organization. Are there no opportunities open on the suitable position in other organizations? Is the earlier organization highly reputed? If that is the case; why did he leave the organization?

When an employee finds his Vertical Growth opportunities as hampered or confined to a specific boundary and he is not interested in maintaining his Horizontal Growth in a particular organization; he decides to leave the organization; after running calculated risk. No doubt; besides disadvantages; he enjoys many advantages also after leaving the organization. The first and the foremost advantage is that he gets an opportunity to learn many new organizational practices and work procedures. The cultural environment in no two organizations is experienced as identical; even the same in sister concerns is experienced quite different; especially because of the unwritten rule that when the rulers (Managements) are different; the implementation of the same rules within the organization is also different. Thus; when the employee grows; he becomes eligible to get better opening in the organizations of relatively large size; the opening on the higher Grade in his earlier organization is no exception and that is the least expectation out of a competent; efficient and an ambitious employee. In other words; if an employee rejoins the earlier organization for his better prospects; should he be treated as disloyal? If the reply to this question is in the negative; the concept of Employee Loyalty may be required to be redefined in the light of contemporary Management practices.

F. Employee Injustice

In the instant Case; considered for the purpose of Study in the Research Paper; an employee could switch over not from one job to the other but to a number of jobspossessing Growth Potential; one after the other; simply because he could afford to run the financial risk associated with the desirable change. On the contrary; another employee from the same organization working at the identical hierarchical level who may be more talented; efficient and competent than the employee under consideration; but who could not afford to run the risk arising out of a change in the job; due to the restrictions of personal factors; unfortunately gets deprived of the Growth opportunities; sometimes internally as well as externally. As a result; he gets stuck to the same job having more or less same profile and consequently; has to assume satisfaction in Horizontal Growth. It may not be out of place to point out over here that the horizontal growth in any organization just does not fetch better but marginal monetary orientation.

Research Paper Limitation

Fullintellectual concurrence withall the Views and Opinions of the Researcher and other Respondents; interviewed for the purpose of the Research; is certainly not possible.

Scope for Future Research

During the Course of the Study of this Research Paper, the Researcher found out that there is an ample Scope and Potential for Research in future for the following topic.

I. Ascertainment of Reasons for lack of Organizational Technology-Updating – A Study

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THE CONUNDRUM OF COGNITIVE BIAS AND RATIONAL INVESTMENT DECISIONS

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ABSTRACT

Business decisions are expected to ensure the desirable goals but the expected success can be vitiated by cognitive biases and irrational investment decisions. The process of decision making is also quite elaborate as it involves scanning environment, identification of opportunities and examining alternatives, reviewing progress and mid-term corrections if needed and all such steps in business necessitate rational and unbiased attitude. Moreover, the same business decision making strategies used in one organization may or may not be suitable in the same organization at different time and in other organizations. Covid-19 has been a very challenging factor now. The paper deals with types of cognitive biases and factors that make rational decisions to yield less than anticipated results. Macroeconomic environment and other variables indicative of this market change quite often so that a controlled study is not so meaningful. Nevertheless, many researchers have attempted to study through experimental studies. As this issue of cognitive biases and rational decision remains conundrum, further research is warranted to throw more light on financial behavior.

Keywords*: Cognitive biases, Rational Decisions, Financial behavior, Investment decisions,*

Introduction

Decision Making

Business managers are known for making decisions day-in and day-out which are efficient in the sense that determine the outcome of business. Those managers who are not able to do so do not possess the necessary skills or have knowledge of tools that ensure success. Among so many factors, decisions are supposed to be unbiased and based on rational considerations. Financial behavior and decision making processes are subjects of immense importance to business managers. Cognitive biases and irrational decisions distort the financial behavior mars the efficient allocation of resources and thereby the expected gains. Businesses are being dynamic in nature,require dynamic information, varying qualities of managers and tools to gain from changing market scenario. The process of decision making is also quite elaborate as it involves scanning environment, identification of opportunities and examining alternatives, reviewing progress and mid-term corrections if needed. Thus, all such steps in business necessitate rational and unbiased attitude. Moreover, the same business decision making strategies deployed in one organization may or may not be suitable in the other organization and the same organization at different times.

Covid-19 and Investment Decisions

Covid -19 has been one of the most challenging factors in decision making as far as investment is concerned. The pandemic seems to have started in the latter part of 2019 and quickly spread to many parts of world. With lockdown announced by Governments, there were lesser opportunities to do regular businesses. With industries and closed, the pattern of working, particularly working from home has been greatly encouraged .It may be difficult to empirically assess the damage caused to businesses and other activities besides de-motivation, frustration, stress, loneliness etc. In spite of uncertainty and higher risk, investors kept interest and many stocks in Indian market did well and continue to do so. One can infer that rational decisions may have been ignored but cognitive bias may have been the greatest motivator. Many people might have been sitting with cash and may have used the same for generating income out of it.

In a recent study by Talwar and others (2021), it has been found that all dimensions selected by authors have positive influence on trading activity, with interest in financial issues exerting the strongest influence, followed by deliberative thinking. The study thus provides good evidence for researchers and managers.

With the growth of huge and varied financial markets and tremendous use of new and complicated technology, it is becomingly increasingly very difficult to make investment decisions. To reduce the complexity of problems, one tends to use more of technology and thus decisions are made more by machines than minds. Thus, it becomes quite challenging to come up with rational decisions with many imponderables. Social media has also contributed to biases in decisions. In this context, it is difficult to assert that rational decisions prevail and how much role the cognitive bias plays in it. Whether such decisions are based on rational considerations or cognitive bias, the conundrum continues.

Need for Rational Investment Decisions

Many people today believe in having income from more than one source be it salaried persons or businessmen as needs and aspirations have grown geometrically along with fashionable electronic gadgets. Besides professional investors in stock market, there are huge number of non-professional investors and cumulatively invest considerable amount. When such amount is lost or does not yield adequate return, there is much of discontentment with the market. Markets can be predicted at times but may not be always predictable in view of sudden emergence of certain factors.

There are alternatives to stock markets such post office schemes, mutual funds, public provident fund, land and building, gold and so on. These are low yielding and less risky compared to stock market which is highly risky but can be highly profitable.Factors that often affect stock market are well known and understood by the normal investors such asthe demand and supply of shares of a particular company, performance of the company, prospects of bonus and high dividends, expectations of market in regards a particular share, investment by large investors/companies and so on. Performance of the domestic and global economy, domestic and global interest rate scenario, performance in foreign exchange market, political events, natural calamities, pandemics, wars and so on. As a matter of strategy, it is important to know the timing of entry and exit in the market as markets may be at different stages of bullish and bearing modes. The list is endless as the stock market can be affected by any factors given the context. All these make the stock market unpredictable and investors may be at loss to understand what is happening? These factors are also not straightforward but have complications and individual cognitive biases and rational decision making becomes difficult.

Rational Decision-Making Theories

Most economic and financial theories assume that decision makers display rational behavior. While making decisions, investors also think that they are making most rational decisions but later turn out to be irrational ones. This conundrum of rational vs irrational decisions remains an enigma while making the decisions. Rational decision does not mean selfish or self-centered decisions but those decisions which stand to some rational reasoning. These decisions are consistent with the values or principles one believes in. While some people may not be amenable and suffer from cognitive biases, but there may a large of people who may learn from this type discussion on the subject and amend their financial behavior. One may even assert that rational decisions are made exceptionally, while irrational decisions seem to be the rule but this is an extreme view.

1) The earlier theories of Decision Making Techniques relate marginal analysis, achievement of maximum return on investment, cost-benefit analysis, SWOT Analysis, Decision Matrix, and Pareto Analysis etc.
2) These were followed by Behavioural Economics and Utility theory, Prospect theory and Cognitive biases were advocated.
3) There were newer developments such as Data Warehousing and Data Analytics, including storing of large sets of historical data to perform advanced statistical analysis.
4) Automation and Machine Learning era began with the objective to automate the manual process of extraction,

transformation and presentation of data analysis using machine learning algorithms.

5) Artificial Neural Networks (ANN) aims at usage of neural network algorithms which study data patterns and are inspired by the biological neural networks of human or animal brain.
6) Deep learning using Artificial Intelligence era - with emphasis on analysis of multiple data points like market news, sentiment analysis, ANN analysis and statistical analysis to predict more accurate outcome.
7) Conversational Artificial Intelligence is being developed that can converse with the investors and provide market advice.

According to Rational Action Theory (RAT) of financial behaviour, it is the assumption of rational consideration is central to decision making. The hypotheses of efficient market mechanism are advocated based on this type of investment that results in maximum utilisation of resources ensuring highest return on investment and minimisation of losses from the trading.

The assumption of rational financial behaviour is now being questioned because of its psychological nature and emotional reaction to events that take place in the stock markets.But this assumption's validity solely depends on the fact that every investor has full and complete information which is the usual consideration in theory of perfect competition. The assumption remains hypothetical and hence other theories of imperfect competition have been evolved.

A Regret Theory was developed to explain the emotional fear that one develops after suffering losses or getting return far below the expectation.

These cause Mental Accounting Behaviour where one keeps remembering the gain made by him during boom period and afraid of booking losses now and prefer to keep waiting for the better times to come.

One gets affected by Prospect Theory where one fears to lose money and hence believes in investment where one prefer to wait rather than lose and keeps investing in bits to cover for initial losses. It is like gambling psychology or behaviour. It is common experience in stock market that in high performing stocks outflow of funds is less than the inflow of funds.

In fact, there is nothing like a price for a stock. It keeps moving up and down. Hence it becomes one's perception as what is the real price based on historical prices or prices prevailing in recent memory. One may consider intrinsic values, P/E ratios, moving averages and so on but expectations may or may not materialize. Market may witness boom or crash depending on factors which were not anticipated.

Some schemes in mutual fund etc. may seem to be attractive by very nomenclature itself like retirement schemes, children education, child marriage etc. that may or may not work out, according to expectations.

At times, the assumption of rational behaviour is self-defeating. When one thinks that one is rational, in fact it is not so. When we fasten seat belt while seating and feel we are safe. Simply because we have fastened seat belt, plane will not crash or one may survive because of that, is a matter of probability. It is a false sense of rationality when it may be cognitive bias itself. People tend to drive car faster if seat belts are put on, but higher speed itself may cause accidents. The same takes place in investments when one goes too fast or has false sense of security. Balancing between speed and control always remains an art. Whether rational assumption is right or wrong, the art of making money in stock market remains elusive and perplex.

Cognitive Bias

Cognitive biases are those factors that prevent a rational decision making and divert the investor to think on other lines.Amos Tversky and Daniel Kahneman were first to talk about cognitive bias in 1972. Afterwards, the concept has been used in various disciplines such as behavioral economics, management, finance, business, education and so on. These refer to individual judgments that vitiate normal rational thinking process. It is because of brain hardwiring that makes a person to decide based on his own way irrespective marker rational considerations. The biases are in the form of pre-conceived notion about certain investment, stories heard about certain events in the market, auspicious day or timing, certain brokers' views about a stock or company's prior performance or individual behind them which may be ill-conceived, preferring certain days or timing based on one's stars/planets, considering ill-omens if cat crosses while going to office or some sneezes when the investor is about to make the decision and so on. Now-a - days, social media including whatsapp group disseminate unreliable information and do so to create panic in the market. Some newspaper may also give not so dependable news to promote certain investments as they are paid directly or indirectly in terms of advertisement etc. Websites are also designed in manner that promotes those investments using catchy language or images. They make use of knowledge of psychology to induce investors and even offer incentives for the same.

Cognitive biases are of numerous types and some of them are narrated briefly here.

1) Implicit bias – views based on unconsciously relying on a particular group of people
2) Preconceived bias – perceive events based on confirming preconceived notions
3) Self-serving bias – get guided by one's successful decisions and ignore decisions that led to losses; take credit for good decisions and blame others for bad results
4) Over-rating bias – overconfidence in one's own ability to make better decisions
5) Correspondence bias – overemphasize the role of personality rather than situations, also known as fundamental attribution error
6) Favorably bias – get influenced by affinity to people or company that one knows
7) Narrowness bias – taking very narrow view of the events rather than broader perspective
8) Past bias – Past experience is only seen as guide for prediction for future
9) First Information bias- relying on information received first than all relevant information; also known as anchoring bias
10) Unattentional bias – when attention is not given where needed but on other factors; also known as blindness bias
11) Availability bias – information that comes faster influences the decision making most
12) Egocentric bias – one wants to remain always positive and avoidance of unpleasant cognitive dissonance
13) Some biases have been stated above and still more can be added but the idea is to show how these different types of cognitive biases can complicate the process of investment decisions.

The biases get evolved continuously overtime and vitiate normal rational thinking. Multiple biases may also play their role simultaneously. Some believe that they are smarter than others, while they do not know about their own incompetency, what is known as the Dunning Kruger Effect, advocated first in 1999 and further research has been done.

Removal of Cognitive Biases

Biases do influence the rational decisions but may get removed or diminish as people realize the disadvantages of the same when it leads to financial losses and hard money is lost. These biases result in faster decisions otherwise one may get lost the quagmire of factors determining performance of assets. There are limitations of mind to know or predict future, so these biases help to make quicker decision rather than no decision or decisions without any reason. Procrastination of decisions is often witnessed as general human tendency. Precise prediction of expected results is often very difficult.

One way to do better is in terms of Bayesian thinking. It is a kind of incremental updating. Keeping the initial belief as parameter, improve the previous belief based on new events and then come up with the revised belief. This is how biases can be eliminated to some extent. Otherwise one can defend the old belief and reject the new evidence. This leads to conundrum type situation and decisions may differ depending on the position taken. The type of Bayesian thinking is not expected to bring about 180 degree but may result in updating of understanding of events. This can happen to many types of biases mentioned above. This kind of thinking paves way for use of statistics and probability in decision making for investment and other fields. This facilitates making the cognitive biases to be reduced through usage of scientific reasoning and continuous updating of knowledge.

Empirical Evidence

It is relatively difficult to undertake empirical studies in stock market investments as (1) investors enter and exit the market frequently and not stay for long time to perform any study. (2) Even if some investors stay longer but difficult to find them. (3) Macroeconomic environment and variables indicative of this market change quite often so that a controlled study is not meaningful. Nevertheless, many researchers have attempted to study through experimental studies. A few examples are given below:

1) In a recent empirical study (2021) on issue of heuristic biases which was funded by Harvard Business School, it was found that (1) the results were not contingent on any set of incentives, (2) these results seem to support the heuristic and biases that arise in different ways but not much support for the fact that there are systematic errors decisions and (3) use of combination of data of field and lab show that when stakes are high, people do not make better decisions with these cognitive biases, even high stakes are not sufficient to de-bias participants.
2) Bailey et al. (2011) studied US discount brokerage investors and asserted that there exists behavioral bias in a mutual fund and suggests that these investors conform to stereotypes that are known as Gambler, Smart, Overconfident, Narrow Framer, and Mature.
3) Hirshleifer et al. (2003) studied the data of 26 countries relating the period of 1982-1997 andfound that adequate sunshine in every country of the sample is the most significant indicator of a positive stock return in each of the markets. However, it was found by the study that rain and snowfall are not correlated with the return.
4) A similar study done at University of California by Terrance Odean (1997) examine the evidence for disposition behaviour of tendency to hold loss making assets longer than the profit-making investments. He studied the records of ten thousand traders and found that investors booked 9.8 percent of losses every year, while booked profits in 14.8 percent of cases. He thus finds support for disposition behaviour.
5) Kahnemen et al. (1979), Joseph Stiglitz (1980), Malkiel (1995), Leinweber (1997),Carhart (1997) etc. have done extensive studies and point out many examples of irrational behavior.

Cognitive Bias in the Digital Age

The advent of advanced computing methods and acceptance of FinTech in the mainstream of financial markets practices has enabled a scientific approach towards investment decision making. This has eliminated some of the cognitive biases that could have occurred with traditional approach as decision making is done based on advanced statistical analysis and after assessing all the key metrics required for rational decision making. However, when we introspect deeply into the newer tools and techniques, it becomes apparent that the development of such platforms requires business logic and rules that are defined by the system architecture team. Also, a lot of assumptions need to be made in the financial model that will be used by the technology platform. Hence at a fundamental level it cannot be ruled out that financial technologies are free from cognitive bias. The technology may have its own limitations as well in some scenarios where human mind is more effective or efficient. Thus, the conundrum of cognitive bias continues to percolate in the digital age.

Epilogue

It is said that “Not everything that counts can be counted, and not everything that can be counted counts."There are several arguments in favor or against rationality assumption and cognitive biases. The studies have been done in controlled experiments bordering psychology and other disciplines. While these are alright, it provides a new dimension in financial behavior which needs further studies and research. The assumption of rationality is to be directly tested by further research. Rationality has to be studied along with other traits such as fear, greed, regret and other such parameters. There are other qualitative parameters in a company’s performance and difficult to measure them all. Such behavior can also be studied during bull and bear times and examine how it undergoes changes. The bubble phenomenon can be substantiated in the financial behavior theories and evidence based on rational decisions. Speculation cannot be a rational action as it depends on some element of irrationality or cognitive bias. Thus, the whole subject remains conundrum or enigma and further research is warranted to throw more light on financial behavior.

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HANDWRITTEN CHARACTER RECOGNITION USING CONVOLUTIONAL NEURAL NETWORK TECHNIQUE

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ABSTRACT

Handwritten Character Recognition is detection of characters from images; it becomes a wide researcharea after the introduction of Artificial Intelligence. Even after so many years of research, it is very complicated to get a higher accuracy rate. However, Convolutional Neural Network is found as an efficient method as it consists of different layers and each layer has the capability to learn itself from previous data. The paper tests the capability of Convolutional Neural Network technique on different datasets which include people of different age groups, professions and with different patterns of emotions.

Keywords: *Handwritten Character Recognition; Neural Networks; Convolutional Neural Network; Deep Learning; Prediction;Artificial Intelligence; Data Science; Machine Learning; Pattern Recognition; Natural Language Processing*

1. Introduction

Handwritten Character Recognition (HCR) is the ability of a computer to receive handwritten data from documents, photographs or touchscreens and then convert it into text i.e., computerized characters. It has been widely used in reading postal addresses, bank check amount, forms, and signatures. The idea of Handwritten Character Recognition is challenging sometimes as each individual has a different pattern of writing, for an instance, a focused individual at calm state will have smooth handwriting whereas the same individual in hurry will have a different handwriting pattern;so, the degrees of variations in handwritten text is enormous.

The importance of Handwritten Character Recognition increases with English as it is termed as “The Global Business Language" [1]. Since the amount of data is huge and it will grow only, one of the ways of making it easy is to digitalize it so that it could be compactly stored and accessed in the future without any trouble. C. Singh in an article wrote that- “Storing of data is required for future use and making it digital increases thesecurity, easy access, easy sharing, automatic backup and recovery” [2]. This gives rise to the need of an automatic system to carry out the tasks.

The English language consists of 21 consonants, 5 vowels and 10 numerals. Handwritten Character Recognition in the English language is challenging unlike other languages because it has 14 punctuations, and it is a global language, its pattern and style vary from region to region [3]. Some may have cursive handwriting while others may have a different writing style. So, with such variations, it becomes very complicated to detect the words or the characters accurately.

A number of techniques have been introduced to adopt Character Recognition; traditional approaches usually consist of various steps which include pre-processing, feature extraction, classification, and post-processing [4]. Where pre-processing aims to make data easy for the system to operate it correctly and making it ready for the next phase, Feature extraction is used to extract the features to maximize the recognition rate [5, 6], classification can be done by different architectures for instance k-Nearest Neighbor, Bytes classifiers, Neural Networks [7] and post processing goal is to incorporate the context and shape information in all the stages of technique required [8].Whereas, the Convolutional Neural Network technique can do the job for both feature extraction and classification which makes it more powerful as a feature extractor and classifier [9].

In spite of being popular, Artificial Neural Network (ANN) where computing system is designed to simulate the way the human brain analyzes and process information but it was not able to handle big datasets in recognition tasks [10]. Hence, to overcome this, Deep Learning was introduced; which is a Neural Network comprising many layers. In Deep Learning Networks, each layer of nodes trains on a distinct set of features based on the previous layer's output and the model is efficient as hidden layers have the ability to learn complicated features itself from the observed data in the past.Deep Neural Network shows remarkable performance on unseen data. Some popular Deep Neural Network architectures are Recurrent Neural Networks (RNN), Convolutional Neural Network (CNN), Deep Belief Networks (DBN), Auto-encoders and Generative Adversarial Networks. While Recurrent Neural Network is the time series version of Artificial Neural Networks which is meant to process the sequences of data, Deep Belief Network is the deep version of which have more than one hidden layer and the Convolutional Neural Network is a multilayer neural network. It uses two operations one is 'convolution' and the other is 'pooling' to reduce an image and these operations are used to understand and characterize the image. Henceforth, Convolutional Neural Network is found to be the best and suitable approach for Character Recognition.

2. Related Work

Handwritten Character Recognition is considered important after the introduction of Big Data and Artificial Intelligence. The accuracy of architecture depends upon the composition of image selection methods, preprocessing technique, classifier used/recognition model used. Over thepast decades many new tools and techniques have also been proposed to make it more accurate and faster.

In 2013, Govindarajan compared model performances of Radial Basis Function (RBF), he conducted several experiments on real and benchmark datasets of handwritingalso he proposed an algorithm for the classification based on Support Vector Machines (SVM) which does not require any normalization of digits. This algorithm was evaluated on 80,000 handwritten samples of Persian numerals and achieved 98.5% oftesting accuracy [11].

In 2016, Shopon et. al. proposed model-based on the Deep Convolutional Network in order to recognize handwritten Bangla digits using the primary datasets of 6000 images and the secondary dataset taken from Indian Statistical Institute (ISI) publication consists of 23,299 images. They combined the two datasets and two experiments were carried out on their own images of each dataset, the other two experiments are done cross-validating the datasets. The best approach achieved the accuracy of 99.50% on Bangla digits [12].

In 2017 Research conducted by Tezpur University with MaitieMayek Script which is used for Manipuri language. They proposed the architecture called LeNet-5 using 5 layers with the large database consists of 38,500 samples and achieves the accuracy of 93.64% and 92.29% on a dataset of 54 and 55 classes [9].

In 2018 Savitha Attigeri presented a Neural Network based offline Character Recognition model without using feature extraction with the accuracy of 90.19% on dataset of 4889 samples. She uses the technique of ANN and each character is uniformly resized to 30 X 20 pixels [13].

In Research conducted by Ashiquzzaman, it was tried to increase the accuracy of Arabic handwritten digit recognition using a Convolutional Neural Networktechnique with the help of a Multi-Layer Perceptron (MLP). The user dataset contains 3000 images scaled to the pixel size of 32x32 and converted to binary images with the accuracy of 97.4%. This record exceeds the accuracy of 93.8% achieved by Das et. al. [14].

Nuseir et. al., had compared different deep learning methods for Arebic character recognition in 2017. They have concluded deep learning is most powerful and problem-solving approach for Handwritten Character Recognition [15].

Uki et. al., in 2019 used Convolutional Neural Network'sdept and wavelet transformation on the images. They have used the different approached like max-pooling, probabilistic voting, feature extraction, feature correction with the help of all these methods they found that the accuracy of the character recognition is increased more than 4% with the previous techniques [16].

Table-I: Comparative Study of approaches used by different authors forCharacter Recognition

S.No	Author	Year of Publication	Approach	Data Set	Accuracy
1.	Govindarajan	2013	Support Vector Machine (SVM) Classifier	80,000 samples of Persian numerals.	98.5%
2.	Shoponet.al.	2016	Deep Neural Network	6000 images of primary dataset and 23,999 images of ISI publications of Bangla digits.	99.50%
3.	D. Hijam et. al	2017	LeNet-5 a 5 layers architecture	38,500 samples of dataset divided into 55 and 54 classes.	93.64%
4	Ashiquzzaman	2017	Convolutional Neural Networkwith Multi-Layer Perceptron technique (MLP)	Data set of 3000 images	93.8%
5.	Nuseir et.al.	2017	Convolutional Neural Network	Arabic primary dataset	94.5%
6.	Savitha Attigeri	2018	Artificial Neural Network	Data set of 4889 samples	90.19%
7.	Uki et. al.	2019	Convolutional Neural Network	PHD_Indic 11 dataset	95.33%

The researchers who worked upon Handwritten Character Recognition with the scanned images from different languages got nearly success rate of 75% to 98% from specific domain. From the above comparative study (Table-I), we may derive that Handwritten Character Recognition gives more fruitful finding results when we use Convolutional Neural Network technique.

3. Survey

An online survey was conducted with the students/faculties of JIMS Rohini College (Table II)

Table-II: Categories of people surveyed

Audience	Number	AgeGroup
Masters Students	150	21-25
BachelorsStudents	320	18-21
School Students	230	5-18
Faculties	50	30-60
Total	750	

The following observations have been taken from the survey:

- Bachelors and School students are most likely to think that they had never used HCR before which covers the most 66.3% of people see Fig 1.
- The maximum percentage of people approximately 99.5%, have experienced the difference in handwriting in a calm state and in a hurriedstate. For reference see Fig 2.
- Primary students of age group 6-10 years, that covers 7.5% of the surveyed population; think that they have never experienced the difference in handwriting.

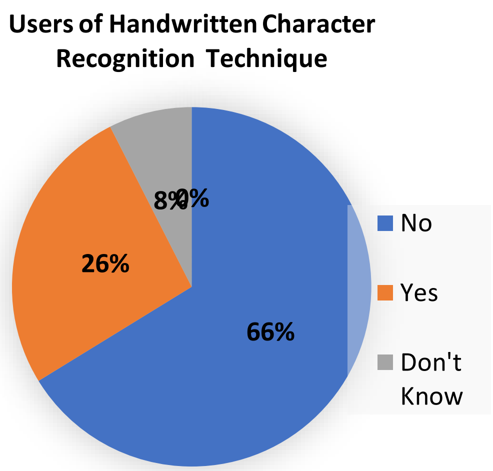


Fig. 1.Survey Result

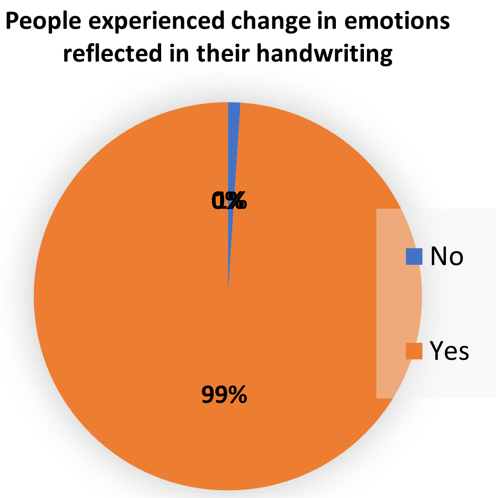


Fig. 2. Survey Result

4. Convolutional Neural Network (CNN)

Convolutional Neural Networkis inspired by the procedure of our brain workingi.e., by using the same brain humans can spot and recognize the patterns without re-learning it;for instance, we recognize the digits no matter the angle we look from.Convolutional Neural Network architecture mimics communication pattern of the neurons, boosted by the visual cortex arrangement, and it provides a strong fit architecture of source images to find distinguishing features in order to be classified [18]. It requires many layers to make it possible which includes, *Convolution Layer* (CL), *Activation Layer* (AL), *Pooling Layer* (PL), and *Fully Connected Layer* (FCL).

4.1 Convolution Layer

Convolution layer is commonly used for image manipulation and to extract relevant features from the input image and pass it further. It is a process where single matrix of numbers passes it over an image with the filter (*Fig 4)*.It extracts one block of pixels at a time and then calculates the scalar product of the original pixel values with the weights defined in the filter. The results obtained are summarized in a number representing all the pixels observed by the filter(*Fig 3)*. At the end of this process the Convolution Layer generates a matrix whose size is much smaller than that of the original image; this matrix is executed by an Activation Layer.

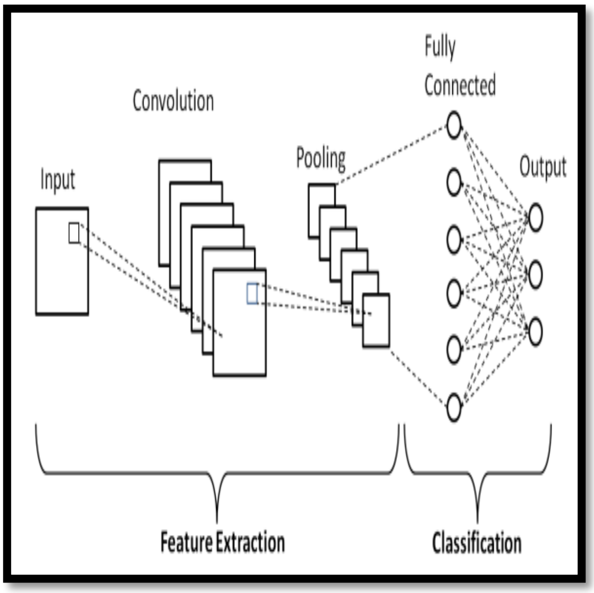


Fig. 3. Convolution Neural Network Architecture [18]

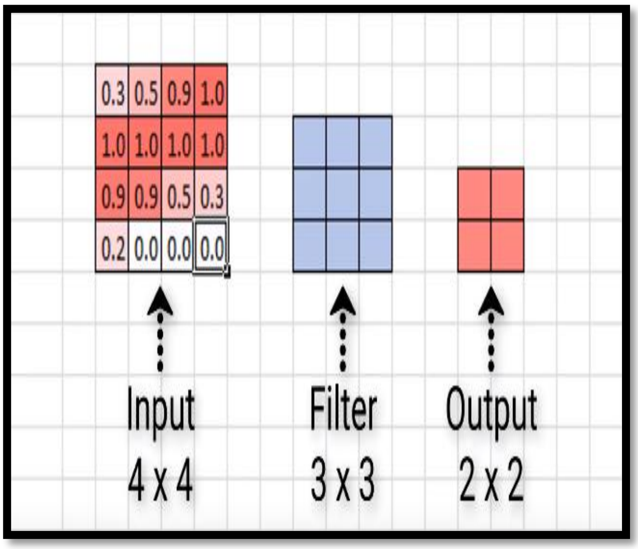


Fig. 4. Image showing reduced output after passing through the filter [12]

4.2 Activation Layer

Activation layer accepts the input volume and then applies the activation function in element wise mannerwhich helps to decide if neuron would fire or not. The most popular activation function is Rectified Linear Unit (ReLu) which does not activate all neurons at the same time which makes it six times faster than any other activation function.

4.3 Pooling Layer

The pooling Layer function is to progressively reduce the spatial size of the representation to reduce the number of parameters and computation in the network*(Fig 3)*.A filter passes on the results of the previous layer and selects a number in each group of values [17]. Pooling can be of different types – maximum pooling, average pooling and adaptive pooling. Maximum pooling reduces the dimensionality by keeping the dominant features that are rational. It gives maximum values from its image part whereas average pooling provides better noise suppression. Max-Pooling is the most popular approach for Convolutional Neural Network method as it reduces the computational power [18].

4.4 Fully Connected Layer

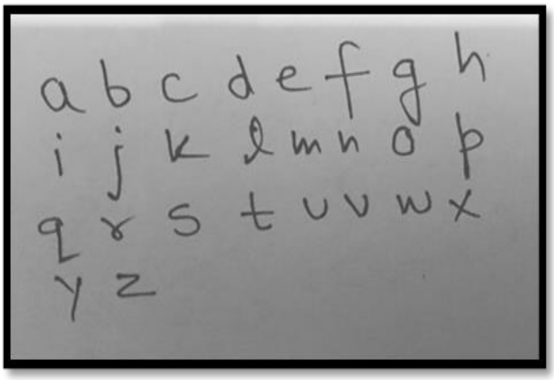
Fully connected layer is simpleArtificial Neural Network which are fully connected. This layer receives the end result of Convolution/Pooling operations and compute the most-matched label that represent the image. This layer makes the connection of the image feature vector with the class of image. This is the last phase of a Convolutional Neural Network [18]

The use of Convolutional Neural Networks has become increasingly popular due to three important factors:

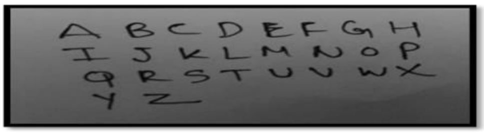
- It eliminates the need for manual feature extraction; the features are learned directly by every layer itself.
- It produces state-of-the-art recognition results.
- Convolutional Neural Networks can be retrained for new recognition tasks, enabling you to build on pre-existing networks.

5. Experimental Results

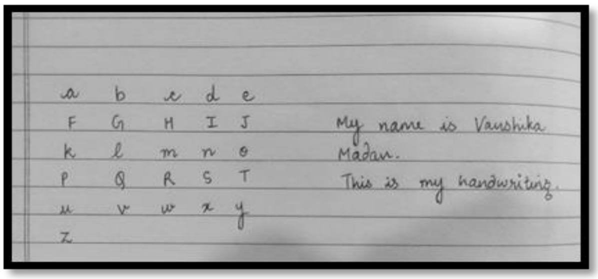
The dataset of 1000samplescollected from students and faculties of different courses of JIMS Rohinicollege via online mode, using Google forms. All individuals were asked to write 26 characters of English Languages including lowercase alphabets in *Fig. 5(a)*, uppercase in *Fig. 5(b)*, and a two-line sentence in *Fig. 5(c)*.Later the samples were converted into Gray-scale format see *Fig. 5(d)*. Since the detection of the edge is more efficient in the case of black and white/Grey scale image.



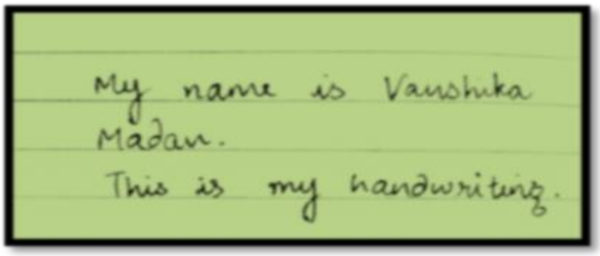
(a) Lower case letter sample collected from user



(b) Upper case letter sample collected from user



(c) Sample dataset provided by student



(d) Gray- scale image of sample

Fig. 5. Experimental data sets for different categories

It has been observed from the experimental results that, the higher number of training imagessubsequently improves the accuracy in classification during the testing phrase (*Table III*). While training and testing both done on 200 images achieved the accuracy of 65.32% whereas it is gradually improved to 92.91% when 800 images are trained for 200 testing samples. Thus, we can conclude that further increment of training images will continue to enhance the accuracy towards a certain limit.

Table-III: Test Results on Collected data set

No. of Training images	No. of Testing images	Average accuracy
200	200	65.32%
300	200	74.43%
400	200	78.84%
500	200	80.84%
600	200	85.21%
700	200	87.65%
800	200	92.91%

6. Conclusion and Future Work

Different Neural Network architectures have been proved as a key in building the most powerful algorithms which will empower Artificial Intelligence in the future. Testing the architecture on Handwritten Character Recognition was a complicated task when it comes to comparing it with different age groups of people or with different handwriting. From the survey, it was found that 99.5% of people have experienced differences in their handwriting; basically, they felt that with a negative change in their emotions will also affect their handwriting. But with the use of Convolutional Neural Networks techniques with different layers like- Convolution layer, Activation layer, Pooling, and fully connected layers, a test accuracy of 92.91% was achieved. It was observed that accuracy obtained with the training dataset of 200 samples was 65.32% whereas it increased to 92.91% when dataset increased to 800 samples. Thus, we can conclude that further increment of training dataset will continue to enhance the accuracy towards a certain limit.

Also, it is believed to be extended in the future using more features of extraction layers.The future work will focus on the development of Neural Network to deal with more complex problems making it accurate by achieving maximum accuracy for every situation.

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PARENTAL ACCEPTANCE AND COMING OUT PROCESS OF THE MSM COMMUNITY

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ABSTRACT

Background: In the liberal world with transient opinions, the researcher is making an attempt atunderstanding how the perception and acceptance towards the Men having Sex with Men (MSM)community has evolved over the past few years. The purpose of this study was to explore the role ofparentalacceptanceand theresultant dynamicsofthe parent-child relationships .Methods:Thisqualitativestudywascompletedusingsemi-structuredinterviewsthatwereconducted with 11 MSM's living who were living in Delhi and had come out to their parents.Additionally, interviews were also conducted with 5 parents of the selected MSM Communitymembers. The data wasanalyzed using qualitative content analysis.Five major themes wereidentified; awareness of one's sexual orientation, relationship dynamics with parents before comingout, disclosure of MSM identity to parents, change in relationship with parents post coming out andparent'sresponse and support towards theirson'ssexual orientation.Results: All selected participants belonged to the age group of 22-29 years and they became sure oftheir sexual orientation either during their adolescence period or during their young adulthood.Allparticipants said that they had disclosed their identity as MSM to their parents, during the age groupof 15-23 years. Eight participants reported that there was no change in their relationship with theirparents aftertheycame outand threereporteddrasticchanges in hisrelationship with them.Conclusions: Through systematic review of literature and results of the study, it can be concluded that majority ofparents were able to accept their MSM children. However, they were not able to accept themimmediately after they come out as acceptance takes time, and transitioning to acceptance is often acomplexprocess.

***Keywords**: MSM (Menhaving sex with men), Homosexuality, LGBT, Parents, Acceptance, Rejection, Sexuality, Relationship, Youth*

I. Introduction

1. Homosexualityasasexualorientation

Sexual orientation is a term used to describe your pattern of emotional, romantic or sexual attraction. Homosexuality is a type of sexual orientation which describes a person attracted only oralmost only to those of the same gender. (Sexual Orientation, 2020) Homosexual men refer to themselves as gay and female homosexuality is often referred to as lesbianism.

1.1 Menhaving Sex with Men (MSM)

Theterm MS Mreferstoall males who engageinsexualand/or romanticrelations with othermales.

Men who have Sex with Men" encompasses the large variety of settings and contexts in whichmale-to-male sex takes place, across multiple motivations for engaging in sex, self-determined sexual and gender identities, and various identifications with particular community or social groups.(HIV &YoungMenwhohaveSexwith Men, 2015)

1.2 Statusof the MSM communityin India

The term "MSM" has evolved in many parts of India. Now the MSM community identify themselves into three categories; *kothi* (they are the gay partners who act as the receptive one in thesexual act), *panthi* (they are the gay partners who engage in both penetrative and receptive sex) anddouble deckers (they are stereotypically the penetrative or masculine male partner in the sexual act).(Patel,Mayer,&Makadon, 2012)

2. Parental acceptance & Homosexuality

The continued importance of parents in the lives of a child is indisputable: beginning at birth, extending through adolescence and even into emerging adulthood, affecting all relationships beyondthose with the parents, and determining the individual's own sense of self-worth. (Katz-Wise &Rosario,2016)

According to research by the Family Acceptance Project, having rejecting parents places LGB children at risk for depression and suicide, where as having parents who are accepting of their child's LGB identity can serve as a protective factor that supports well-being.The Parental acceptance-rejection theory also known as the PAR Theory was coined by Rohner and Khaleque. Itis an evidence-based theory of socialization and lifespan development that attempts to predict and explain major causes, consequences, and other correlates of inter personal especially parental acceptance and rejection (Rohner, Khaleque, & Cournoyer, 2005)

3. Coming Out: Time of Disclosure of Sexual Orientation

For homosexual individuals, realizing their ownsexual orientation and sharing that informationwith their friends and family members has always been a gradual process. Confronting or tellingpeople, about your sexual identity or sexual orientation is known as "coming out". (A Survey ofLGBTAmericans, 2013) Forlesbian, gay, and bisexual (LGB) adolescents and young adults, coming out to family members, especially parents, is a major psychological decision and hurdle dueto both perceived fears and actual negative consequences. But beyond the literature on factors associated with the decision to come out and parents' initial reactions to the disclosure, empiricalstudies of what unfolds afterward, and how the family adjusts to the LGB adolescent's identity overtime, are sparse and scattered. (Heatherington&Lavner, 2008)

II. Methodology

Aqualitativemethodologywasadoptedtoexplore postcomingoutrelationshipchangesbetweenthe identified MSM and his parents. The variables of the study were Parental Acceptance and theirTimeofDisclosureof SexualOrientation ("ComingOut").

In-Depth interview schedules aligning with the research questions were designed. ConvenienceSampling was done to identify the target audience of the study; MSM Community Members andParents of the Selected MSM Community Members. Inclusion criterions of the study were; theparticipants who self-identify themselves as MSM, who have "come out" to their parents and wereresidentsof the selectedgeographicareai.e.Delhiand NCR.

Participants were recruited using various convenient sampling methods such as; personal contacts, social media and emails to MSM groups, professional contacts etc., The participants who were inagreementforparticipationand metthe inclusioncriteria'swereincluded inthe study.

Eleven potential and interested MSM's living in Delhi and who have come out to their parents wereselected for the study. Additionally, interviews were also conducted with 5 parents of the selectedMSMCommunitymembers.Participants werecontactedtoscheduleaninterviewandweregivenan option of a face-to-face interview or through virtual modes. Semi-structured interview scheduleswere used. The data was analyzed using qualitative content analysis.Five major themes wereidentified; awareness of one's sexual orientation, relationship dynamics with parents before comingout, disclosure of MSM identity to parents, change in relationship with parents post coming out andparent'sresponse and support towards theirson'ssexual orientation.

III. Procedure

All interviews followed an outlined interview design that consisted of fifteen questions (for MSM)and twelve questions (for Parents). Prior to the interview, objectives of the study were discussedwith all participants. Individual consent for interview and audio recording the interviews were takenbyall participants.

IV. Results & Discussion

Selected MSMs

Noofparticipants	Age	Religion	EducationQualification	GenderIdentified
11	22-29	Hindu=9Jain=2	Graduate =7PostGraduate=4	MSM

All selected participants identified their gender as MSM and belonged to the age group of 22-29years. Eight participants became sure of their sexual orientation during their adolescent years andthree during their young adult years.Six of the participant's said that they were in involved in aromanticrelationshipduringtheinterviewandfourwerenot.Oneparticipantchosenottorespondto thepriorquestion.

Before coming out to their parent's nine participants confirmed that their relationship with theirparents was good and healthy but the remaining two said they did not have a healthy relationshipwith their parents. Of the eleven participants, four said that self – confrontation influenced theirdecision to reveal their sexual orientation to their parents. On the contrary to the above threeparticipants confessed that they were caught in a sexual act with another man by their parents and four mentioned other reasons for disclosure. All participants said that they had disclosed theiridentityas MSM to their parents, duringthe age group of 15-23years.

Whichparent did the MSM reachoutto first? Were they supportive of his sexual orientation?

Approached both
Approachedboth Approachedbothparents motherand werenon-
Approached mother and sheand theywere she was
parentsand was non-
Approached atherand he hewassupportive
Approachedf father and was non-

Eight participants reported that there was no change in their relationship with his parents after theycameout and threereported drasticchanges intheirrelationship with them.

Selected Parents of the MSM Community

Noofparticipants	ParentGender	EducationQualification	Aware about their son'ssexualorientation
5	Mother=3Father=2	Illiterate=110+2=1 Graduate=2PostGraduate=1	Yes=2No=2 Maybe=1

All selected parents reported that they hadgood relationship dynamicswiththeir son before hecame out to them as a MSM. Additionally, two out of five parents reported that there were extremechanges in their relationship dynamics after their sons came out to them as MSM', two parentsreported slight adjustment changes and one reported no relationship change between them and theirson.Two parents reported that they had an idea about their son's sexual orientation even before hecameoutandthey weresupportiveofhissexualorientation.Theother twowere completelyunaware of their son's sexual orientation and felt shocked and cheated when their sons came out tothem.

Parental Awareness about the challenges faced by the MSM child while coming out

Unawareabout thestrugglesandchallenges=2
Awareaboutthestrugglesand challenges=3

Some of the selected parents also reported that their sons went through major psychologicalchallengessuchas depression, anxietyand suicidaltendenciesalso.

V. Conclusion

The current study was conducted to explore the dynamics of relationship patterns of the MSMCommunity withtheirparents.Five major themeswere identifiedthroughthe data setwhichincluded; (i) the MSM's awareness of his sexual orientation, (ii) MSM's relationship dynamics withhis parents before coming out, (iii)the time of disclosure of MSM identity to parents, (iv) thechangeinrelationshipwithparentspostcoming outasanMSMand(v)parentsresponse(negative/positive)towards their son'ssexual orientation.

All selected MSM's identified their gender as MSM and belong to the age group of 22-29 years.EightyEightpercentoftheMSM'sbecamesureoftheirsexualorientationduringtheiradolescence period and the remaining twelve per cent during their young adulthood.Sixty six percent of the MSM's said that they are in involved in a romantic relationship. Before coming out totheir parent's most of the MSM's said that their relationship with their parents was good andhealthy. All MSM's stated that they had disclosed their identity totheir parents, during the agegroupof15-23years.

Additionally, the selected parents of the MSM's reported that they had good relationship dynamicswiththeir sonbeforehe came outtothemasa MSM.Some parentsreported thatthere wereextreme changes in their relationship dynamics after their sons came out to them as MSM'. On theother hand some reported slight adjustment changes also. Majority of the parents also reported thatthey had an idea about their son's sexual orientation even before they came out as an MSM and theywere also supportiveofhis sexual orientation.

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ATTITUDE OF HOTEL MANAGEMENT STUDENTS IN LEARNING FRENCH AS A MANDATORY SUBJECT: A STUDY

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ABSTRACT

In this period of globalization, the Hotel Management industry is becoming increasingly general. The chances of trained Hotel Management experts are ascending on an international stage. Students pursuing this field ought to have solid open and reasoning abilities. Under graduate courses for Hotel Management gets ready students to work in any domain of the accommodation industry. The paper try to assess the mentality of Hotel Management Students in learning French and furthermore to highlighting the challenges looked by students in learning French as an unknown dialect.

Keywords: *Hotel Management, Students, Under graduate, French*

1. Introduction

In this period of globalization, the Hotel Management industry is becoming increasingly general. The chances of trained Hotel Management experts are ascending on an international stage. Students pursuing this field ought to have solid open and reasoning abilities. Under graduate courses for Hotel Management gets ready students to work in any domain of the accommodation industry.

The inclusion of the French Language as an obligatory subject in the Hotel Management educational plan is to foster students with indispensable abilities to oversee activities and business in the cordiality industry. French is being spoken by more than 250 million individuals all throughout the planet; skill in the language guarantees a guaranteed position in the work market[2]. In any case, the French schedule endorsed for the Hotel Management students of Karnataka doesn't meet the points of the program. The inclusion of the French language is made with a particular reason however the utilization of obsolete course readings and repetitive teaching philosophies don't permit the students to attain open capability in the unknown dialect.

Along these lines the reason for the current review is to assess the mentality of Hotel Management Students in learning French and furthermore to highlighting the challenges looked by students in learning French as an unknown dialect.

2. Methodology

To attain the above reason, a mysterious poll review was directed among 140 students in one of the Hotel Management institutes of Bangalore, Karnataka.

Inclusion measures: The students in final year of Hotel Management were allocated the undertaking of answering the survey.

Prohibition standards: The polls which didn't get sufficient reactions were eliminated while tabulating the information gathered.

The inquiries were intended to determine the requirements of students in learning French in the Hotel Management institute. The students were approached to specify the course books utilized for learning French and the quantity of long stretches of French classes each week. The mentality of the students towards learning French as an unknown dialect and the troubles confronted were evaluated with the assistance of the survey. The information gathered from the poll was arranged and an expressive investigation of the measurements was inferred. The reactions to the poll were communicated in rate.

3. Results

A total number of 140 questionnaires were distributed among the final year students of the Hotel Management institute of Bangalore. Out of which, only 108 were considered for analysis based on the exclusion criteria.

The first question posed was "*Have you learnt French before*?" It was observed that out of 108 students**(Figure 1)**, a majority (72.6%)had no previous knowledge in French while a few

(28.4%) students had the opportunity of learning the language beforehand.

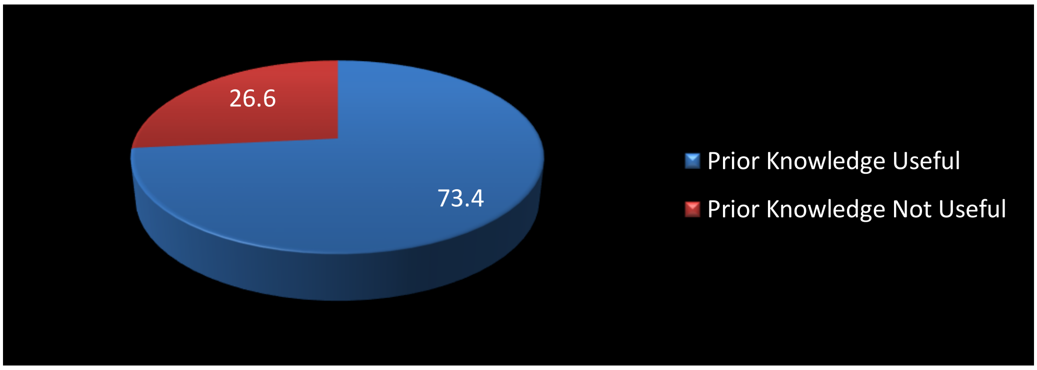

Figure 1: Number of students with and without prior knowledge in French

The second question was raised only to the section of students with prior knowledge in French, "*Was learning it previously useful*?". Figure 2shows that out of the 30 students, 73.4% felt that previous knowledge was helpful in learning French in the Hotel Management programme.

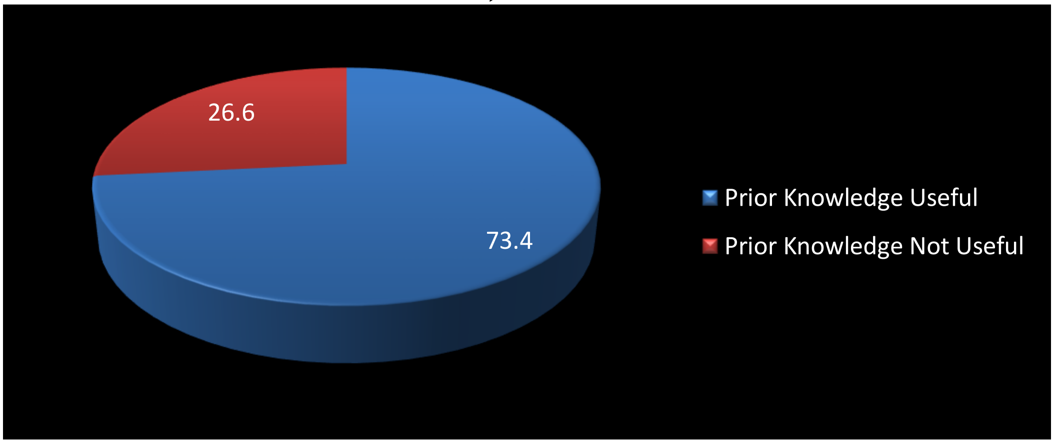

Figure 2: Usefulness of prior knowledge in French

The next question aims at understanding the importance of the French language in the Hotel Management Curriculum from the student's perspective. The question asked was "Do you think French is important in the Hotel Management Syllabus?"

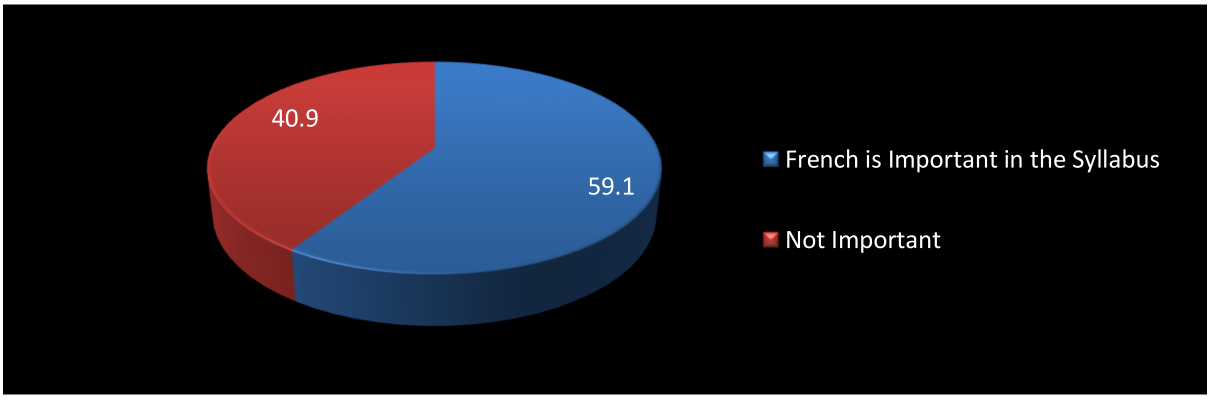

Figure 3: Illustrates the attitude of students towards inclusion of French in the curriculum

Out of the 104 students, 59.1% felt that learning French is important in the field of Hotel Management. Whereas 40.9% thought that learning French wasn't essential in the hospitality industry.

The following question helped us to evaluate the prescribed French syllabus for the Hotel Management students. The question raised was"*Is your present Syllabus helping you to communicate in French?"* Figure 4 illustrates that 63.1% of the students felt that the prescribed syllabus does not help them to communicate in the foreign language while 36.9% felt that the French programme helps them to achieve communicative competency

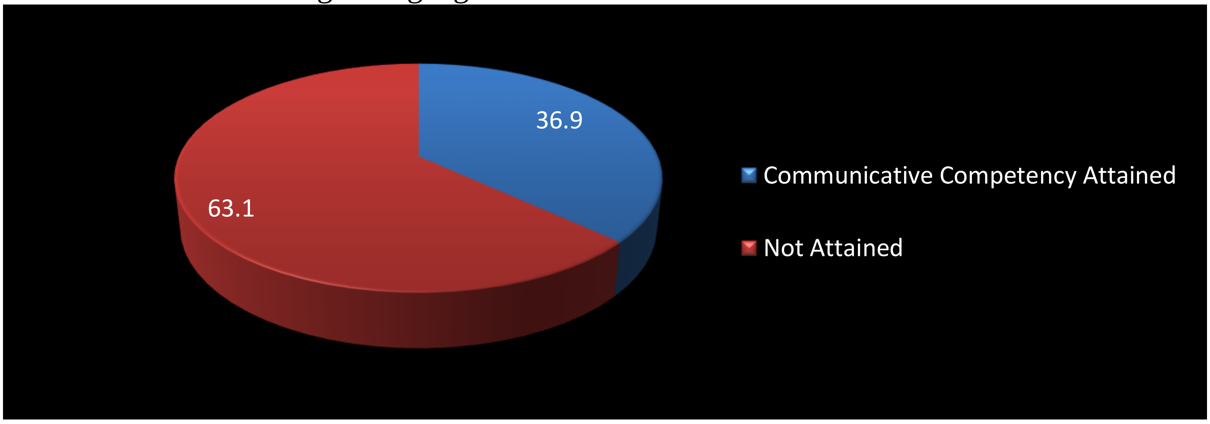

Figure 4: Communicative competency with the prescribed syllabus

The last question of our questionnaire helped us to assess the most significant factorto attain competency in spoken French according to the students. The question asked was "*Which aspect accordingly to you is most important to acquire competency in spoken French?*"

Figure 5 demonstrates the different aspects of learning a foreign language. Out of the 108 students, 57.1% felt the need to give more emphasis on interaction activities, 22.3% felt more emphasis needs to be given to learning vocabulary, while 11.2% felt grammar should be given less importance and 9.4% felt the need to emphasis on culture and civilization.

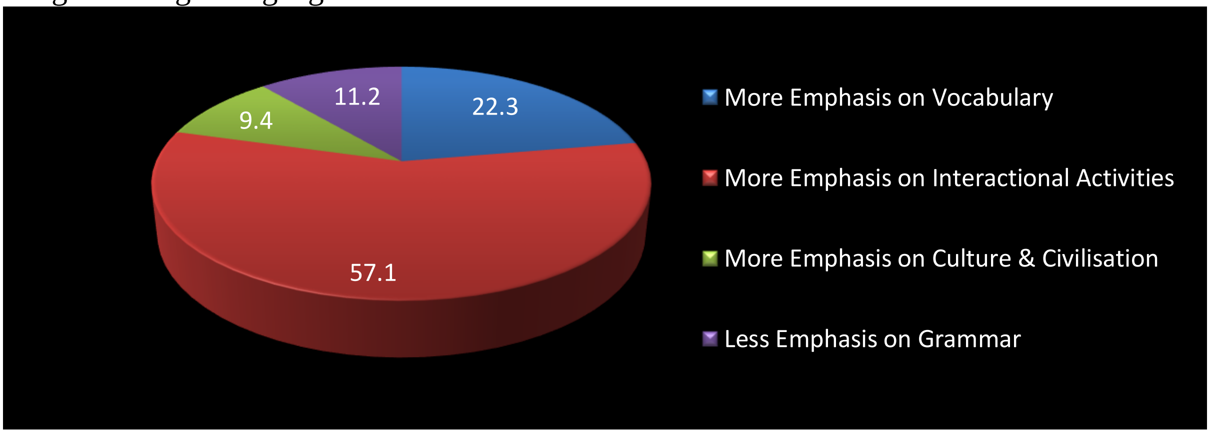

Figure 5: Student's attitude on effective methodology in learning French

4. Discussion

In this review, the poll was utilized as an approach device for determining and analyzing the disposition of students towards learning French and the troubles confronted while learning an unknown dialect with a progression of inquiry with numerous decisions. The poll overview was utilized on the grounds that it is a somewhat simple and speedy technique for collecting information in a normalized manner from a huge gathering of subjects[3].

Out of study subjects, just couple of students had earlier information in French. Within this gathering, greater part of the students believed that earlier information was helpful in learning French in the hotel Management course. Anyway the requirement for earlier information isn't required as the book endorsed for French in the Hotel Management institute (Le Cours de Langue et de human advancement Française, [Mauger Bleu]) is intended for beginners. The students concentrate on French in their first year (two semesters) and have around 3 to 4 classes of each week. They are relied upon to have finished 160 hours of French toward the finish of the primary year.

It was seen from the review that the students discovered learning French as an unknown dialect with regards to hotel management as a fundamental subject. A greater part of the students feel that learning French as an unknown dialect is fundamental in the field of accommodation. The students know that learning of French language is imperative to be able in the work domain. Familiarity with the language and decent information in the cuisine based jargon will help them in their expert field[1].

The mentality of the students is a basic factor in learning an unfamiliar language[4]. This poll additionally assisted us with analyzing the disposition of Hotel Management students in learning an unknown dialect. According to Nasser Oroujlou[5]"Inspiration and disposition give essential catalyst to initiate learning language and later the driving power to sustain the long and regularly monotonous learning measure. Absence of consideration regarding these elements can prompt inefficiencies in learning a language". This review shows that the students are interested in learning French as they know about its importance in the work domain. Yet, the inclusion of the language just in the principal year doesn't assist them with being skillful to address the difficulties of the cordiality industry. The viability of learning an unknown dialect is put to test just in their field of work. Lamentably, these students are presented to a legitimate circumstance of using French language as mode of correspondence just three years after the fact (after the finishing of the course). Absence of inspiration to rehearse the language after first year causes students to fail to remember the language and lose interest step by step in learning something very similar.

The Hotel management graduates are relied upon to have skill in the unknown dialect for intercultural correspondence. Also there are a ton of French terminologies utilized in the hotel industry. Thus have decent information on the language to be skillful in the cordiality industry. The program recommends a course reading which was given in the 60s to obtain the objectives of teaching French in an overall situation. The utilization of this obsolete reading material won't guarantee the learning of French within the restricted time dispensed in the educational plan. The reading material utilized for Hotel Management students is intended for beginners who learn French as a subsequent language. However, the inclusion of French in the hotel management courses is intended with a particular reason. Henceforth the course reading endorses ought to be founded on the procedure of teaching French for explicit reason (FSP).

An enormous number of students in the current review felt that the recommended prospectus isn't helping them to attain informative capability toward the finish of the course. The students feel that the recommended schedule isn't gives sufficient accentuation to communicate in French. Mauger Bleu is a well known French language structure course book utilized everywhere. Explaining the standards of sentence structure and the interpretations from French to English are intermittent exercises which shows the utilization of customary strategy in the language class. Teaching French for a particular reason for existing are generally customized courses with definite destinations which will empower the student to attain open abilities in a specific field. The above survey assists us with understanding that the recommended prospectus isn't equipping the students to convey in the field of cordiality. The students proposed that the French schedule should give more accentuation to interactional exercises in the class which will assist them with understanding and convey viably in the language.

Since this is a pilot study, the current concentrate should be additionally investigated with a bigger example size. Furthermore, the viewpoint of French instructors in the hotel management industry additionally should be seen to work on the educational plan. The review will assist us with comprehending the real circumstance of French in the hotel management institutes of Karnataka by analyzing the course reading and approach utilized.

5. Conclusion

The consequences of the current review indicates the requirement for new course books which will assist the students with communicating adequately in the field of friendliness and furthermore the utilization of present day teaching procedures to effectively do the most common way of teaching and learning an unknown dialect with a particular reason.

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IMPACT OF KNOWLEDGE MANAGEMENT IN ORGANISATION ACCOMPLISHMENT -A STUDY WITH REFERENCE TO COLLEGE'S IN CHENNAI CITY

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ABSTRACT

The concept of knowledge management in organization is a valuable instrument to improve the performance of organization. The aim of the paper is to examine the impact ofknowledgethrough Creating, Accumulating, Organising and Utilising the knowledgemanagement and Organisation accomplishment with reference to college's in Chennai city. The survey is conducted using well formulated questionnaire. Convenience sampling is applied for generating data. The researcher circulated 1000 questionnaire in 10 colleges in Chennai city. The researcher obtained 564 responses from the employees in various colleges. After scrutinizing the researcher indentified 48 of them are found with flaw. Hence the sample size of the responded is 516. Relevant statistical analytical techniques including Factor Analysis, Reliability and Regression Analysis were used. The result indicates that all three dimensions of knowledge management included Technical Knowledge; Cultural Knowledge and Human Knowledge have a positive and significant power to affect organizational accomplishment.

Keywords: *Knowledge Management (KM), Organisation Accomplishment (OA),Technical Knowledge, Cultural Knowledge, Human Knowledge*

1. Introduction

Knowledge management is a process of creating, accumulating, and utilising knowledge to the optimum level which enhance organizational accomplishment. In the current scenario the education intuition need adequate knowledge updates to compete with both student fraternity and faculty development. The Excellency in college or universities will be possessed through effective KM said by (Muhammad et al., 2011) in his empirical study. We have analysis that the empirical research has been conducted by (Kalling, 2003; Zack, et al., 2009) have investigate the positive relationship between KM and Organisation Accomplishment.

The relationships among critical success factors of knowledge management, innovation and organizational performance "L. A. Y. Al-Hakim a conceptual framework," 2011. C. L. Tan and A. M. Nasurdin. KM is proven to benefit students, teachers, and schools based on a study done in New Zealand and Australian schools, which aimed to see the success of adapting KM at school level and it is further solidified with the advancement of technology and communication possessed by these countries (Reynolds 2005).

It can be found that the use of KM in higher education will have many direct benefits for academic achievements. However, KM has been applied to universities and colleges in the USA, UK, and in Asian countries such as Malaysia (Chen & Burstein, 2006; Kebao&Junxun, 2008; Muhammad et al., 2011. In HEIs context, Kidwell, Vander Linde and Johnson (2000) identified KM of great benefits in higher-education environment in research process, curriculum development process, student and alumni services, administrative services and business strategic planning. It can be found that the use of KM in higher education will have many direct benefits for academic achievements

Recent studies (Moon & Lee, 2014) have concluded that culture and knowledge-sharing processes contribute to knowledge management (KM) effectiveness in educational field to update the technical and technological outcomes. Other organizations believe that most important knowledge is tacit knowledge which can be shared by creating a culture in the organization.(Bhatt, 2001)It has also been observed that KM is not just about capturing, storing, and transferring information; the pattern of interaction between people, technologies, and techniques is also important.

2. Review of Literature

This study is intended to examine the level of knowledge management and organizational accomplishment among expert, faculties and students in the selected colleges in Chennai city.The researcher received considerable attention from around the globe.

Martin (2005) Even though KM concept is well known, scholars, practitioners, and others in the field of business management are still debating the concepts and definitions related to knowledge management.

Kalling, (2003); Zack, et al., (2009) In general, little empirical research has been conducted to investigate the relationship between KM and performance in education context.

Sallis and Jones (2002) emphasized, there is much need for KM in education as there is in business. If excellent achievements are achieved in one area of the colleges or universities, there should be a process for knowing how they were achieved.

Aljanabi (2007), KM in Iraqi HEIs is still a new concept, the higher-education sector responds positively to KM practices in institution level and individual level.

Amin (2006), profound changes resulting from the emerging competitive business environment have made HEIs and universities to think the same way like business organizations. Meanwhile, educational markets are becoming global. Based on this fact, ability to compete and stay in business under such a condition depends in our modern world popularly referred to as the information age; knowledge is the key resource in this era. The problem today is not how to find the information, but how to manage it; the most important challenge for organizations is how to process knowledge and to make it profitable in the recent knowledge-driven organization.

Sallis & Jones, (2002) it can be found that the use of KM in higher education will have many direct benefits for academic achievements. However, KM has been applied to universities and colleges in the

3. Objective in Study

1. To study the predominant factors of knowledge managementthrough Creating, Accumulating, Organising and utilising the knowledgein Higher Education
2. To analysis the empirically influence ofall three dimensions of knowledge management included Technical Knowledge; Cultural Knowledge;Human Knowledgein Higher Education
3. To identify the impact of knowledge management on organizational accomplishment

4. Methodology

The study is based on both primary and secondary data. The primary data is collected on structured questioner with optional type question as well as statement in likert's 5 point scale.

4.1 Reliability: The Researcher conducted research analysis to check the statement and variables in the present research. Cronbach alpha method is applied on the variable of knowledge management and organisation accomplishment and the value obtained are 0.870 and 0.779 respectively, it show that the research instrument used in the research is highly reliable and the research instrument as be used further to verify the objective and test the hypothesis .

4.2 Validity : After conducted reliability test the researcher conducted the validity test in the following sets

1. Face validity
2. Content validity
3. Discernment validity

4.3 Face validity: Face validity is done during pre-test stage through interaction with employees in different organisation they clearly expressed the motions about the research instrument and some sentence were modified and corrected.

4.4 Content validity: Content validity is done through the polite survey and the respondent expressed their opinion though questioner circulated this shows that the respondent total variance is found to be very high and content are matched for the research work.

4.5 Discernment validity: Discernment validity is done through the main study and application of factor analysis, factor segmentation is found to properwith high total variance therefore the research instrument passed the validity test.

5. Data Collection

The researcher applied convenient sampling method to collect the responses from various organisations in Chennai city. The researchers consider top tenorganisations in Chennai city for data collection purpose. The researcher circulated 1000 each in all the tenorganisationsand able to obtain 564 responses with completed responses. After scrutinising 48 of the questioner are fill with flaws hence the researcher reject those response and consider remaining 516 responses for the research. Hence the sample size of research is 516.

5.1 Data Analysis

After entering the coding of the questioner the researcher analysis using both univariate and multivariate statistical techniques. Factor analysis along with KMO and Bartlett test suggested exploited to measure the factor ofOrganisation Accomplishmentin various organisations in Chennai city. Chi-squire test for sphericity is applied to test the normality of the data as well as the distribution of the sample unit.

5.2 Analysis And Discussion

This deals with projections of result arrived at from the statistical analysis and general discussions with the regard to the result of Organisation Accomplishment in various organisations in Chennai city

Table- 5.2 Showing the Mean, Standard Deviation of the Samples in Organisation Accomplishment

S.No	Group	KM Mean	Stability SD	Creativity Mean	Stability SD
1.	Group as total	87.97	13.78	33.91	7.53
2.	Experience above 5 years	85.13	16.51	27.88	7.85
3.	Experience below 5 years	88.92	12.60	35.92	6.24
4.	Accomplishment below average	89.38	13.59	34.63	11.26
5.	Accomplishment above average	71.00	20.01	32.00	6.28

From the above table the mean value of KM stability for the overall group shows 87.97 which we can state that the level of KM stability for the overall group is average.

The mean value of the creative stability of the employees Accomplishment for the overall of group show 33.91 hence we can interpret the creativity level for the employeesAccomplishment for the overall group is low .

Table -5.3 showing the relationship between KM stability and creativity

Variable	N	Mean	SD	r-value
KM stability	32	87.97	13.78	0.033*
Creativity	32	33.91	7.53	

*= significant at 0.05 level

From the above table the ‘r’ value of 0.033 indicates the positive correlation and we can infer thatKnowledge Management have a positive and significant power to affect organizational accomplishment.

6. Findings and Conclusion

This paper contributes the value of knowledge management in the higher education. The study indicates the positive and significant relationship between the KM and organizational accomplishment. It is found that the empirically influence of all three dimensions of knowledge management included Technical Knowledge; Cultural Knowledge;Human Knowledgein Higher Education. The researcher concluded that knowledge management is the utmost factor for the development of the management and the organizational upliftment.

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IT USAGE IN SOIL AND WATER CONSERVATION FOR SUSTAINABLE AGRICULTURE DEVELOPMENT: A REVIEW

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ABSTRACT

In India farming assumes essential part in rustic financial turn of events. Larger part of populace depend on farming for their pay source. Anyway environmental change is greatest test that ranchers are looking lately. Because of fluctuation in climatic conditions and restricted regular assets, usefulness of farming is declining. In this way, to build usefulness in manageable way soil and water assets have significant task to carry out. Yet, outrageous climate conditions and industrialization have influenced these assets fundamentally. Utilization of proficient and viable techniques to deal with these assets to further develop horticulture usefulness has drawn in critical interests of numerous specialists lately. Customary methodologies for planning preservation measures and watershed arranging are tedious and work escalated. With the progression of different processing innovations planning and arranging of soil and water protection measures become more productive. This audit paper will zero in on how innovative progression including delicate registering instruments, Computer vision, distant detecting, GIS and other cloud based stages like Google Earth Engine(GEE) can be utilized for arranging and the board of watershed and planning of soil and water protection measures.

Keywords: *Soil and water conservation, machine learning, artificial intelligence, Google Earth Engine, remote sensing, GIS*

Introduction

Soil and water are two precious natural resources. In watershed management accurate planning, conserving these resources, and its modeling plays vital role. Advancement in information technologies brings significant change in ease of these works. Soft computing tools like ANN, FL, GA and machine learning have made the vast data handling more efficient and less time consuming. Technologies like remote sensing, GIS, Google Earth Engine, web based application and apps have also made information access, analysis and applications have also made faster and more location specific. So it essential to review the use of information technology in natural resources management for understanding its potential and research gaps for future development. This paper provides an insight on how information technology helped in soil and water conservation systems to move towards sustainability in agriculture field.

In this context use of review of application of various technologies in soil and water conservation are grouped in four classes viz, land degradation, stream line erosion, soil and water conservation and watershed planning and management.

Land Degradation

Land degradation is major cause for declining productivity and now reached at alarming stage. It becomes a serious issue for mankind at global scale especially in the tropics and sub-tropics. Land degradation due to soil erosion causes adverse effects on ecosystem that becomes a serious threat for sustainable agriculture and food production [2][3]. Huge soil loss has serious impact on crop production, crop productivity and food security [41][42]. Soil erosion caused due to natural physical forces like water or wind wipes out top soil which is important for plant health. Along with top soil important factors for plant growth are also wipes out that leads to land degradation [41][43].

Soil erosion and related land degradation is a complex phenomenon. In order to develop suitable soil conservation strategies, knowledge of rates of soil erosion and tolerable soil loss is an essential prerequisite. Climate change has a significant impact on soil loss due to heavy and high intensive rainfall. Land and water resources are limited and their extensive utilization is imperative, especially for countries like India which is facing enormous pressure due population growth in exponential rate. This overexploitation is responsible for degradation of land resources.

Finding quantitative soil loss throughmodern techniques along with spatial and temporal information is current need to understand the problem. This information will help land use planners and natural resource conservationist to plan and recommend effective soil and water conservation measures.

For estimating soil erosion many physically based models have been developed like Soil and Water Assessment Tool (SWAT)[4], GeoWEPP [6] and WEPP[5]. Combining features of ArcView and SWAT a new dynamic and distributed AvSWAT based on GIS information shown excellent results for environmental modeling [8][9]. Use of spatial and temporal data from remote sensing and GIS also shown improved results for estimation of runoff and soil erosion [1]. Soil erodibility is a vulnerability of soil to erode. It is inherent property of a soil which is influenced by sand, silt, clay percentage, organic matter, soil structure and permeability. Use of soil spectral reflectance data obtained from geo spatial datasets like Landsat or Sentinel along with machine learning and geo-statistics, calculation of estimation of soil loss risk is possible. This may contribute to erosion management and land use planning in vulnerable region [19].

Machine learning and deep learning methods are gaining much attentions of researchers due to its ability to handle large volume of high dimensional data. Random Forest and its variations gained popularity due to ease of use and high accuracy. For the susceptibility mapping of the water erosion of soil a machine learning based weighted subspace random forest (WSRF) algorithm produced optimal soil erosion susceptibility maps [10]. For estimation of the spatial distribution of soil erosion, Boosted regression trees (BRT) outperforms deep learning (DL), and multiple linear regression (MLR) has shown optimal performance [11]. Soil surface roughness property is a key to understand the different soil properties which directly affects the soil erosion [12]. Stereo vision based a computerized technique shown magnificent results for the estimation of soil shallow roughness as an important parameter in tillage operations using RGB image analysis [13].

Sustainable soil and water conservation system is knowledge intensive that requires advanced knowledge. That knowledge, information, modern techniques will play key role for planning and development of sustainable soil and water conservation strategies. Though modern of technologies provide meaningful insights but these systems are data intensive and are useful to only planners and decision makers. Due to adverse climatic and terrain conditions data collection is not possible. In data scare situations these technologies performs worst. So IOT based devices, unmanned aerial vehicles (UAV) will be the best choice for data collection. Development of interactive systems with friendly interfacewill provide decision support capability to farming community

Stream Line Erosion

Gully erosion is a natural process that significantly impacts land and water resources and consequently on agricultural activities. It leads to degradation of land and water resources, ecosystem disruption, and increase of vulnerability. In arid and semi-arid climatic agricultural land and domestic land degradation caused by gully erosion which leads to accumulate the sediment that adversely affects the downstream rivers.

Machine learning models like, random forest (RF), support vector machine (SVM) ,multivariate additive regression splines (MARS) and flexible discriminant analysis (FDA) played important role in predicting and producing stream line erosion maps for managing of most vulnerable regions [18][20]. Majorly used methods for prediction of gully erosion are random subspace (RS)[30], artificial neural network (ANN)[31][32], artificial neural fuzzy system (ANFIS) [33], multi-criteria decision analysis (MCDA)[34][35], classification and regression tree (CART)[36]. Random forest (RS) is widely used to assess effectiveness and significance of factors in gully erosion [38].

An ensemble technique combines predictive power of more than one models which yields more accurate results. RS-REPTree based on Reduced Pruning Error Tree (REPT) along with random subspace (RS) algorithm gave significantly enhanced and improved the predictive power[29]. RF and RBF-SVM had shown stable results by producing robust and accurate gully erosion susceptibility maps for modelling gully erosion with varying samples[8]. These susceptibility maps will help to control and prevent gully erosion by taking protective actions at primary stages. Combining ANN model along with two or three models together are more accurate, but ANN with combination of SVM produced highest predictive capability [38].Use of machine learning algorithms brought accuracy and robustness in the results.

For optimal utilization of land resources on sustainable basis timely and reliable land resources information in terms of time, extent, nature and spatial distribution is missing worldwide [44]. So there is need to developspatio-temporal suitability maps for watershed to understand the vulnerabilities and to design strategies. These maps will become key to save natural resources.

Soil and Water Conservation

Hhydrologic grouping of soil is an important aspect in order to determine surface runoff for soil and water conservation activities. Traditionally different types of soils are grouped based on soil scientist's judgments which leads to inconsistencies and inaccuracies. Classification and prediction ability of machine learning techniques in soil sciences plays important role ranging from classification [17] to prediction of soil classes [15,16]. For cclassification of soil samples into soil hydrologic groups, K-nearest neighbor, Decision Tree and TreeBagger machine learning techniques shown high performance [14].

Water is precious natural resource for sustaining life. Effective and sustainable water management strategies are playing vital role in sustainable development. Due to seasonal changes, over use, uneven and unregulated distribution of water lead to water shortage situations. Accurate prediction and modeling of regional ground water hydrology is important for environmental sustainability in arid agricultural regions. For modeling water table depth for future water saving measurements, integration of multivariate time series controlled auto-regressive method and the ridge regression method proved best results. Remotely sensed data from GRACE satellite which maps global groundwater change few machine learning techniques like Support Vector Regression (SVR), Random Forest Method (RFM) and Gradient Boosting Mechanism (GBM) was used for identifying shallow groundwater dynamics [28]. Ensemble soft computing models based on logistic regression (LR) combined with the dagging (DLR) shown best results in identifying potential areas and developing ground water potential modelling [40]. Finding complex nonlinear relationship with ground water resources is computationally intensive for physical models. Machine learning techniques can be used to model complex and nonlinear relationship due to its high computational efficiency. For predicting groundwater storage change, machine learning-based ensemble modeling framework along with a Bayesian model averaging method shown improved predictability [27].

Water Shed Planning and Management

In watershed management the prioritization of sub watersheds based on erosion potential, runoff potential, land use characterization and groundwater potential will make the watershed planning climate proof and sustainable for longer duration. While mapping ground water potential, assessment of ground water conditioning factors is essential. Machine learning based Mixture Discriminant Analysis (MDA) and Random Forest (RF) shows acceptable results [21]. Random forest and SVM are used to identify potential risks in streamline erosion in order to take protective actions and watershed management measures in place at early stage [20]. For water resource optimization, stochastic population-based particle swarm algorithm (PSO) proposed by Kennedy and Eberhart in 1995 is widely used[23]. It is useful for real-time water level prediction and water quality modelling [24][25]. Land use and land cover (LULC) maps are important for water resource modeling and planning. Earth observation data can be used to understand the land cover dynamics and preparing LULC maps. These maps are can be used for various hydrological models too. Land use and land cover maps can be prepared using satellite remote sensing techniques which can be further be used for overall watershed planning and management. Sentinel-2 multispectral data along with machine learning techniques like principal component analysis, support vector machines and random forest classifiers can be used for categorization of land use and land cover categorization [26]. PCA along with SVM shown improved results for land use and land cover classification.

Few studied shown the forest cover change detection of Western Ghats of Maharashtra using satellite remote sensing based visual interpretation technique over a 20-year time period [45] and analysis of changes in land use/land cover of South West Godavari district, Andhra Pradesh using RS and GIS techniques [46]. Landsat imagery of 2000 and IRS-1D-LISS-III 2010 was used in the study. To handle huge spatial data remote sensing and GIS were used to map land cover (LC) change over a decade. Recently Google Earth Engine (GEE) is now becoming popular due to its easy earth observation data access and efficient algorithms.This has shown that advanced tools and earth's observation data can be efficiently utilized to overcome challenges in traditional methods [39].But due to availability of coarser or low resolution data results generated by various technologies are not precise. In order to achieve more benefits of IT in soil and water conservation system, it is necessary to develop applications and services that are user-friendly, relevant, localized and affordable.

Conclusions

For soil and water preservation estimates AI alongside added advancements like GIS, GEE offers added benefits of ID of complex nonlinear relationship and examples from colossal information with ceaseless transient improvement. In different soil and water preservation measures and watershed arranging random Forest (RF) and support vector machines (SVM) are discovered to be superior to direct models. Anyway results produced by these AI models are rely on the quality and amount of information gathered. Spatial and transient distantly detected satellite information accessible at Google Earth Engine (GEE), information produced through Unmanned Arial Vehicles (UAV) can be joined with group AI models can give further developed expectation results which can be additionally tried with ground truth information [37]. Accessibility of fair-minded information, determination of suitable model, boundaries, approval and execution measurements is the greatest test to accomplish precise and vigorous prescient outcomes [40].

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JOB SATISFICATION AND STRESS AMONG SECONDARY SCHOOL TEACHERS IN SIVAGANGA DISTRICT, TAMILNADU, INDIA

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ABSTRACT

This study looks at job satisfaction and stress among secondary school teachers in the Sivaganga district of Tamil Nadu, India. The primary goal of this study was to determine job satisfaction and stress levels among secondary school teachers in the Sivangai district of Tamil Nadu. India. To determine whether there are significant differences in job satisfaction and stress among secondary school teachers based on demographic variables such as gender, age, school location, type of institution, monthly income and family type. This study adopted the Descriptive survey method. The study targeted a total of 150 secondary school teachers. The current study's sample was chosen using a random sampling method. A random sampling method is used to select secondary school teachers from the 150 sivagangai district of tamilnadu as the study sample. The current study used a "questionnaire" as a tool developed by the investigator through a systematic and comprehensive procedure in the design. In this study Job Satisfaction and Stress Scale prepared by the investigator. The reliability coefficient of the questionnaire for teachers was calculated using the split-half method in the present study. The questionnaire's reliability coefficient was found to be 0.76. A majority of the secondary school teachers are dissatisfied with teaching and if given an opportunity would leave teaching for other professions. According to the study, it is critical for the government and other education stakeholders to ensure a high level of career satisfaction for highly qualified and experienced teachers.

Keywords: *Job satisfication, Stress, Secondary school teachers, Sivaganga district, Tamilnadu and India.*

1. Introduction

Job satisfaction is characterized as the degree to which a worker feels self-propelled, content and happy with his/her work. Job satisfaction happens when a representative feels the individual in question is having position dependability, vocation development and an agreeable balance between serious and fun activities. This infers that the worker is having fulfilment at work as the work meets the assumptions for the person. Job satisfaction is commonly defined as a pleasant or positive emotional state that results from a review of one's work or experience (E.A.Lock, 1976). Stapleton, Croft and Frankie Wiz (1979) tracked down a positive connection between work fulfilment and viable instructor conduct.Job satisfaction ordinarily alludes to the degree to which representatives like the parts of their work (Spector, 1997).Also, job satisfaction is decidedly connected with business related attributes, for example, organization control, showing ability and authoritative culture (Max and Macmillan 1999). Occupation fulfilment is generally influenced by internal and individual variables (Kwantes, 2010), level of education (Ganzach, 2003), work climate, conditions, and the specific substance of the work like compensation (Diener and Seligman, 2004), authoritative environment (Okpara and Wynn, 2008), and advancement of imbalance by executives (Card, Mas, Moretti &Saez, 2012).

Teacher job satisfaction is one of the key components in the school's elements and is generally regarded as an important subordinate variable in determining the viability of the school.A complicated cluster of components likewise influences work fulfillment among educators. These elements can be arranged as natural, extraneous and segment factors. (Anuradha Sindhwan, 2019)

Stress is a physical, mental or emotional strain or tension caused by environment, situational or personal pressures and demands. (F. Philip Rice, 1975).Stress is known as stress at work. It happens when there is a disparity between the requests of the working environment and that of people (Tsutsumi, Nagami, Yoshikawa and Kogi, 2009).OccupationalStress has been characterized as the experience of negative passionate states like disappointment, stress, nervousness and despondency credited to business related variables (Kyriacou, 2001).Various factors have been displayed to impact instructors' choices about remaining on or leaving the calling, counting position pressure, work fulfillment, flexibility and self-adequacy (Chan, Lau, Nie, Lim, and Hogan, 2008) Management role, relationship with others, workload pressure, homework interface, role ambiguity and performance pressure were examined as determinants of job stress and the results showed that there was a significant relationship between the four constructs tested and There is a significant negative correlation between job stress and job satisfaction. (Bhatti, 2011)

2. Objectives of the Study

The present study's goal is to determine job satisfaction and stress among secondary school teachers in the Tamil Nadu district of Sivangai, India. To determine whether there are significant differences in job satisfaction and stress among secondary school teachers based on demographic variables such as gender, age, school location, type of institution, monthly income and family type.

3. Review of Related Literature

Sandhya Rani and Sarada Devi (2007) investigated the role stress of 50 working and 50 non-working women in a study. The majority of non-working women expressed anxiety about participating in religious and social activities in the domain of social life. The majority of working and non-working women expressed stress in the domain of job/work life. Madhu Gupta and Manju Gehlawat (2013) discovered some educational implications for principals, school authorities, policymakers, and educator's administrators in order to improve job satisfaction among teachers. Moyosola According to Jude Akomolafe and Abel Olufemi Ogunmakin's (2014) research, occupational stress is not a significant predictor of job satisfaction. Indeed, even the relationship that was found between the two factors was negative. The ramifications of this finding are that undeniable degree of stress would bring about work disappointment among instructors. Subsequently, for educators to viably complete their obligations in schools notwithstanding their expanded responsibility, they ought to be presented to different pressure the board techniques and ways of dealing with stress instructed in guiding brain research. On the off chance that physiological and mental burdens are all around dealt with, the capacity of educators to adapt to word related pressure will emphatically increment and this might prompt higher positive attitudinal and social results (e.g. performance, satisfaction, commitment, and positive moral values). Emily Jepkoech Koros, John M. Momanyi et al (2015). Most primary school teachers are dissatisfied with teaching and will leave teaching for other professions if given the opportunity.Ranjana Ruhela (2017) on job satisfaction, there is a significant difference between different groups of secondary school teachers.Pushpalatha, D. Reena (2019) job Satisfaction is regularly seen interrelated with Teachers with compensation, advancement in work, school climate and co-appointment and co-activity among educators and understudies. Anuradha Sindhwani (2019) revealed that significant differences were found in the job satisfaction of teachers with respect to school type, educational qualification and gender. The study by Duraisamy Thevar Rajendran Navaneeth (2020) indicates that teachers in higher education were exposed to high levels of occupational stress. Most of the participants in this current study were women and teachers who have teaching experience were exposed to high prevalence of stress. Major in this present study from the present study, the pre-intervention phase of stress was 52.6% and post-intervention stress was 47.1%, which have been reduced due to relaxation techniques.

4. Methodology

Research Instruments

Since the aim of this study is to obtain relevant information from students about various expected outcomes of job satisfaction and stress assessment system in secondary school teachers. "The descriptive survey method was found suitable for this study." Survey and strategy have been used in the study.This study also attempts to determine the secondary school teacher’s job satisfaction and stress through appropriate methodological and statistical procedures. The present study employed the "questionnaire" as a tool for the present study developed by the investigator through a systematic and comprehensive process in research design. The job satisfaction and stress scale prepared by the investigator in this study. The reliability coefficient of the questionnaire for teachers was calculated using the split-half method in the present study. The reliability coefficient of the questionnaire was found to be 0.76. This indicates that the questionnaire is highly reliable. The legitimacy of an instrument primarily lies in the process followed for its manufacture. The questionnaire was designed keeping in mind all the aspects related to internal assessment. Further, it was submitted to the experts for necessary revision and the draft scale was analyzed and only those items have been selected which have the required discriminatory power. As a result, the questionnaire is considered valid and reliable.

As a preliminary step for making the questionnaire, a list of 35 statements on the various aspects of job satisfaction was prepared, and it was submitted to experts for necessary modification. A questionnaire for pilot study consisting of 25 statements was prepared. This was administered to a sample of 150 teachers. The respondents were requested to answer each item in terms of their agreement disagreement by putting stick mark in any one of the four columns, strongly disagree (SDA), disagree (DA), agree (A) and strongly disagree (SDA) for job satisfaction. The appropriate response sheets were then gathered and scoring was finished.

For scoring job satisfaction of the questionnaire, a score of 4, 3, 2, and 1 was given to category strongly disagree (SDA), disagree (DA), agree (A) and strongly agree (SA) for a negative statement and a score of 1, 2, 3and 4 was given to the category SDA, DA, A and SA for a positive statement. The researcher personally visit the different schools selected for the study. The investigator met the secondary school teachers and explained to them the purpose of the study. The questionnaire is given to the respondent to be filed up. Then the answer scripts are collected. The teachers' questionnaires were administered in person. A total of 168 questionnaires were distributed among students and 150 questionnaires which were complete in every respect were selected.

The investigator went to schools at the morning time and got the permission from Headmasters of the secondary schools. Then, investigator met each and every teacher and asked to fill up the job satisfaction scale, stress scale and personal data sheets during the hours. At the end of the session, the investigator collected all the data from the teachers regarding job satisfaction scale and personal data sheet. The investigator collected 168 data as population. From the population the investigator extracted the 150 sample.

Sample and Sampling Techniques

The current study population is "secondary school teachers in sivagangai district, Tamil Nadu, India". Sampling method is the method of selecting a sample from the population. "Random sampling draws a sample from the entire population." "The sample for the present study was selected using random sampling."From the 150 sivagangai district of Tamilnadu, secondary school teachers are selected as the study sample by adopting a random sampling method. The following Table 1 shows the distribution sample.

Sample Distribution

The present study includes the following demographic variables: Gender, Age, school location, Type of institution, Monthly income and family type.

Table 1 shows the distribution sample

Variables	Category	Total(N)	Percentage
Gender	Male	65	43
	Female	85	57
Age	Below 30 Years	78	52
	Above 30 Years	72	48
School Location	Rural	107	71
	Urban	43	29

School Type	Government	75	50
	Private	75	50
Monthly Income	Below Rs.10,000	68	45
	Above Rs. 10,000	82	55
Family Type	Nuclear	99	66
	Joint	51	34

5. Analysis

5.1 Null hypothesis (H0):
There is no significant difference between male and female secondary school teachers in terms of job satisfaction.

5.2 Null hypothesis (H0):
There is no significant difference between below 30 years and above 30 years aged teachers of secondary school in terms of job satisfaction.

5.3 Null hypothesis (H0):
There is no significant difference between rural area and urban area teachers of secondary school teachers in terms of job satisfaction.

5.4 Null hypothesis (H0):
There is no significant difference between government school teachers and private school teachers of secondary school in respect of their job satisfaction.

5.5 Null hypothesis (H0):
There is no significant difference between below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their job satisfaction.

5.6 Null hypothesis (H0):
There is no significant difference between nuclear and joint family teachers of secondary school in terms of their job satisfaction.

5.7 Null hypothesis (H0):
There is no significant difference between male teachers and female teachers of secondary school in terms of their stress.

5.8 Null hypothesis (H0):
There is no significant difference between below 30 years and above 30 years aged teachers of secondary school in terms of their stress.

5.9 Null hypothesis (H0):
There is no significant difference between rural area and urban area teachers of secondary school in terms of their stress.

5.10 Null hypothesis (H0):
There is no significant difference between government school teachers and private school teachers of secondary school in terms of their stress.

5.11 Null hypothesis (H0):
There is no significant difference between below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their stress.

5.12 Null hypothesis (H0):
There is no significant difference between nuclear and joint family teachers of secondary school in terms of their stress.

6. Results, Interpretation and Discussion

Table 2 showing the mean, SD and‘t’scores between male and female teachers of secondary school in terms of their job satisfaction. The t value (1.01) < (1.96) calculated at the 0.05 level of significance indicates that male teachers outnumber female teachers. As a result, the null hypothesis is accepted.

Table 2 male and female teachers of secondary school in terms of their job satisfaction

S.No	Gender	N	Mean (M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Male	65	74.82	6.33	1.01	Not Significant
2.	Female	85	81.31	5.92		

Table 3 showing the mean,SD and‘t’scores between below 30 years and above 30 years aged teachers of secondary school in terms of their job satisfaction. It is estimated that the calculated value (0.96) < (1.96) at the 0.05 level of significance is the table value for teachers under 30 and over 30 years of age. As a result, the null hypothesis is accepted.

Table 3 below 30 years and above 30 years aged teachers of secondary school in terms of their job satisfaction

S.No	Age	N	Mean (M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Below 30	78	79.24	6.21	0.96	Not Significant
2.	Above 30	72	80.61	6.06		

Table 4 showing the mean, SD and‘t’ scores between rural area and urban area teachers of secondary school in terms of their job satisfaction. The calculated value (2.03) of teachers in rural and urban areas is estimated to be at the 0.05 level of significance higher than the table value (1.96). As a result the null hypothesis is rejected.

Table 4 rural and urban area teachers of secondary school in terms of their job satisfaction

S.No.	School location	N	Mean(M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Rural	107	77.23	5.32	2.03	Significant
2.	Urban	43	79.42	6.49		

Table 5 showing the mean, SD and ‘t’scores between government teachers and private school teachers of secondary schools in terms of their job satisfaction. At the 0.05 level of significance, a government and private teacher is estimated to have a calculated value of (2.64) > (1.96) table value. As a result the null hypothesis is rejected.

Table 5 government and private school teachers of secondary school in terms of their job satisfaction

S.No	School Type	N	Mean(M)	Standard Deviation (SD)	't' Value	Level of Significance
1.	Government	75	80.25	5.86	2.64	Significant
2.	Private	75	78.44	6.67		

Table 6 showing the mean, SD and‘t’ scores between below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their job satisfaction. At the 0.05 level of significance, a government and private teacher is estimated to have a calculated value of (2.64) > (1.96) table value. As a result the null hypothesis is rejected.

Table 6 below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their job satisfaction

S.No	Monthly Income	N	Mean (M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	BelowRs.10000	68	72.49	6.82	2.28	Significant
2.	AboveRs.10000	82	81.87	5.78		

Table 7 showing the mean, SD and‘ t ’ scores between nuclear and joint family teachers of secondary school in terms of their job satisfaction. The calculated value (1.03)< (1.96) table value at the 0.05 level of significance is inferred for nuclear and joint family teachers. As a result, the null hypothesis is accepted.

Table 7nuclear and joint family teachers of secondary school in terms of their job satisfaction

S.No	Family Type	N	Mean (M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Nuclear	99	78.92	6.33	1.03	Not Significant
2.	Joint	51	81.04	5.36		

Table 8 showing the mean, SD and't'scores between male and female teachers of secondary school in terms of their stress. At the 0.05 level of significance, male and female teachers are estimated to have calculated values (4.59) > (1.96) table values. As a result the null hypothesis is rejected.

Table 8 male and female teachers of secondary school in terms of their stress

S.No.	Gender	N	Mean(M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Male	65	103.45	5.42	4.59	Significant
2.	Female	85	96.42	3.29		

Table 9 showing the mean, SD and't' scores between below 30 years and above 30 years aged teachers of secondary school in terms of their stress. The calculated value (1.32) < (1.96) of teachers under 30 and above 30 years of age is estimated to be at the 0.05 significance level. As a result, the null hypothesis is accepted.

Table 9 below 30 years and above 30 years aged teachers of secondary school in terms of their stress

S.No.	Age	N	Mean(M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Below 30	78	106.32	4.44	1.32	Not Significant
2.	Above 30	72	104.44	4.82		

Table 10 showing the mean, SD and't'scores between rural and urban area teachers of secondary school in terms of their stress. It was concluded from the teachers of rural and urban areas that the calculated value (1.74) < (1.96) in the table value is at 0.05 significance level. As a result, the null hypothesis is accepted.

Table 10 Rural and urban area teachers of secondary school in respect of their Stress

S.No.	School location	N	Mean(M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	Rural	107	100.29	3.42	1.74	Not Significant
2.	Urban	43	102.37	4.14		

Table 11 showing the mean, SD and't' scores between government and private school teachers of secondary school in terms of their stress. The calculated value (0.94) < (1.96) at the 0.05 level of significance is the table value estimated from government and private teachers. As a result, the null hypothesis is accepted.

Table 11 Government and private school teachers of secondary school in terms of their stress

S.No	School Type	N	Mean (M)	Standard ad deviation(SD)	't' Value	Level of Significance
1.	Government	75	103.47	3.30	0.94	Not Significant
2.	Private	75	101.22	3.41		

Table 12 showing the mean, SD and't' scores between below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their stress. The significance of teachers with monthly income of below Rs. 10000 and above Rs. 10000 is estimated to be the calculated value (3.79) higher than the table value (1.96) at the 0.05 level. As a result the null hypothesis is rejected.

Table 12 below Rs.10000 and above Rs.10000 monthly income teachers of secondary school in terms of their stress

S.No	Monthly Income	N	Mean(M)	Standard Deviation(SD)	't' Value	Level of Significance
1.	BelowRs.10000	68	97.52	5.22	3.79	Significant
2.	AboveRs.10000	82	106.49	3.21		

Table13 showing the mean, SD and't' scores between nuclear and joint family teachers of secondary school in terms of their stress. The calculated value (0.07) < (1.96) table value at the 0.05 level of significance is inferred for nuclear and joint family teachers. As a result, the null hypothesis is accepted.

Table 13 Nuclear and joint family teachers of secondary School in terms of their stress

S.No	Family Type	N	Mean (M)	Standard Deviation (SD)	't' Value	Level of Significance
1.	Nuclear	99	102.41	3.22	0.07	Not Significant
2.	Joint	51	102.22	3.14		

7. Conclusion and Recommendations

In conclusion stress has a bearing on job satisfaction among secondary school teachers in sivagangai district, Tamilnadu, India. The respondents showed that stress hampered their work fulfillment levels. This suggests that larger part of the secondary teachers is disappointed with instructing and whenever given a chance would leave educating for different callings. The management role, relationship with others, workload pressure, homework interface, role ambiguity, and performance pressure were investigated as determinants of job stress, and the findings revealed a significant relationship between the four constructs tested, as well as a significant negative correlation between job stress and job satisfaction. (Bhatti, 2011) The goal of any research is to find a mental solution to a problem related to education, society or anything else. Job satisfaction is important in the educational sector as well as for teachers. It should be promoted in the minds of teachers so that they can improve their teaching skills without any fear. According to the study, it is important for the government and other education stakeholders to ensure that highly qualified and experienced teachers have a high level of career satisfaction.

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NATIONAL EDUCATION POLICY 2020 – REFORMS IN HIGHER EDUCATION SECTOR IN INDIA

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ABSTRACT

Education plays a vital role in achieving full human potential helping to develop an equitable and just society and promoting national development. Providing universal access to quality education is key to nation building in any society. The sustainable development goals (SDG4) of the 2030 agenda of United Nations seeks to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. The education system in India consist of school education and higher education. Higher education plays a crucial role in promoting human as well as societal development. Higher education creates the base for any nation to transition towards the knowledge economy. The main objective of education in India is to have highest quality education for all learners regardless of social or economic background. Yet the current higher education system suffers from problems like severely fragmented system, less emphasis on the development of cognitive skills , limited access, lack of good quality research, limited autonomy and rigid separation of disciplines.

In order to revamp the entire education system in India, the New Education policy (NEP) 2020 was launched by the government on 29th July 2020.The policy proposed the revision and revamping of all aspects of the education structure, including its regulation and governance , create a new system that is aligned with the aspirational goals of the 21st century education while building upon India's traditions and value systems. The NEP 2020 envisions a complete overhaul of the higher education system in India. Some of the reforms introduced under NEP 2020 include creation of large Multidisciplinary University and colleges, greater emphasis of faculty and institutional autonomy, creation of National Research Foundation, creation of single regulator for higher education and increased access and inclusion for disadvantaged and underprivileged students. . The main objective of the paper is to provide an overview of the NEP 2020, strengthand the weakness of the Policy and strategies for its implementation.

Keywords: *Higher education, New education Policy , Reforms,*

Introduction

Higher education plays a vital role in promoting human as well as societal well being. It will enable India to transform itself into a knowledge economy. Higher education forms the basis for knowledge creation and innovation thereby contributing to a growing national economy. According to NEP 2020, quality education must aim to develop good, thoughtful, well rounded and creative individuals. It must prepare students for more meaningful and satisfying lives and work roles and enable economic independence .

Higher education is recognized as a powerful instrument of social and economic advancement of the society in general and a vehicle for upward social mobility for derived and marginalized sections in particular. Higher education such as graduation, post graduation, professional courses is last stage of the education process. The higher education includes highly skilled professionals in the field of science, technology, humanities.

In this paper ,based on the overview of NEP 2020 , an analysis has been done of the strength and weakness of the policy, the implementation of the policy and the generic strategies that can be adopted for implementation of NEP 2020 to fulfil its objectives.

Objectives of the study

1) To provide an overview of NEP 2020 in the context of higher education in India.
2) To analyze the strength and weakness of the policy
3) To identify and analyze possible strategies for implementation of NE 2020 to fulfill its objectives.

Research Design

The study is based on secondary data. The secondary data is collected from Government reports, Reports on higher education, research papers, journals and articles.

Related Literature

Prasad and Kumar(2020) discuss the state of the higher education in India . According to them, the multiple agencies governing the HEIs make the higher education system more complex.Narayan and Shailashri(2021) gives an insight into the present system of the higher education in India. The paper also explains the transformation, opportunities and challenges in this sector.

Aithal and Aithal(2020) study the NEP 2020in detail and discuss the possible generic strategies for implementation of NEP 2020to fulfil its objectives. The paper also includes many proposals on various issues of NEP 2020.Jha and Parvati(2020) provides a brief analysis on some of the concerns around the issues of provisioning for good quality universal education, equitable access and the increasing push towards privatisation.Jhingan, Manchanda and Mohanty(2020) discusses the reforms introduced in the Indian Higher education system under the NEP 2020. According to them, NEP 2020 marks a significant shift in the established rote and herd learning environment followed in India. The main focus of NEP 2020 is not only on improving the quality of education and NEP 2020 also focuses on formulating an effective regulatory system in Higher education in India.

Status of Higher Education in India

The structure of higher education in India consists of Universities created under the parliament Act, State legislature Act, Deemed universities, institutions of national importance, colleges affiliated with Universities. The regulatory bodies of higher education consist of University Grants Commission (UGC) and other bodies like AICTE, MCI and State regulators. The quality of higher education institutions (HEIs) is assessedby institutions like National Assessment and Accreditation Council (NAAC) and National Board of Accreditation (NBA) for technical education.

India has seen rapid expansion in the higher education since 1951. There has been a dramatic rise in the number of higher education institutions and in the number of enrolled students.

At the time of independence, there were only 20 universities and 500 colleges in the country with 2.1 lakh students in the higher education system. As on 31.03.2019 there are 1047 Degree Awarding Universities / Institutions ,41935 Colleges (Affiliated /Constituent / PG - Off Campus Centres / Recognized Institutions) and Students Enrolment of 373.99 Lakhs in Higher Education. After independence, there has been a phenomenal growth in all these numbers. Now, it is a recorded fact that there is an increase of 52.35 times in the number of Degree awarding Universities/Institutes, 83.87 times increase in the number of colleges, and the students enrolment has gone up to over 178.09 times in the system of higher education as compared to the figures of Independence Year of India. The phenomenal increase in enrolment of this order would not have been possible without the growth in the number of institutions of higher learning, both universities and colleges in particular and increase in intake capacity of courses.(UGC Annual Report 2018-19).

Table 1: Number of Universities and Colleges

Year	Universities	Colleges
1950-51	28	578
1960-61	45	1819
1970-71	93	3227
1980-81	123	4738
1990-91	184	5748
2000-2001	266	11,146
2019-20	1043	42343

Source: UGC Annual Report 2019-20

Table 2: Gross Enrolment ratio

Year	GER
2012-13	21.50
2013-14	23.00
2014-15	24.30
2015-16	24.50
2016-17	25.20
2017-18	25.80

2018-19	26.30
2019-20	27.10

Source: AISHE 2019-20

The above tables show the growth in the number of higher educational institutions and the Gross enrolment ratio.

Despite the increased access to higher education in India, challenges remain. Some of the facing this sector are as follows.

- Less emphasis on the development of cognitive skills and learning outcomes leading to low employability of students.
- Lack of good quality research at most universities and colleges. There is also problem of lack of adequate funding for research.
- The regulatory system of higher education is over centralized making the system ineffective. There is also lack of accountability and transparency leading to low standards of undergraduate education.
- There is limited access to good and affordable higher education for the socially economically disadvantaged sections of society.
- A rigid separation of disciplines, with early specialisation and streaming of students into narrow areas of study.
- Another challenge for institutions is limited teacher and institutional autonomy; The syllabus covered by Universities are outdated and irrelevant and has low scope for creativity. There is more emphasis on rote learning than enhancing the skill developments of students.
- Poor infrastructure is another problem plaguing the Universities and colleges in India. Due to budget deficits and lobbying by vested interest groups, public sector Universities in India lacks the necessary infrastructure for meeting global standards.

New Education Policy 2020: Vision for India's Higher Education System

New Education Policy 2020 replaced thirty-four-year-old National Policy on Education (1986) with the aim to provide quality higher education to develop good, thoughtful, well-rounded, and creative individuals. Its aim is to enable an individual to study one or more specialized areas of interest at a deep level, and also develop character, ethical and Constitutional values, intellectual curiosity, scientific temper, creativity, spirit of service, and 21st century capabilities across a range of disciplines including sciences, social sciences, arts, humanities, languages, as well as professional, technical, and vocational subjects. A quality higher education must enable personal accomplishment and enlightenment, constructive public engagement, and productive contribution to the society. It must prepare students for more meaningful and satisfying lives and work roles and enable economic independence.

This policy envisions the following key changes to the current system of education.

Increase GER in higher education to reach at least 50%by 2035. The aim will be to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035.

Institutional restructuring and consolidation: The emphasis of the NEP 2020 is on improving the quality of the HEIs.The NEP2020 will create multidisciplinary Universities and Colleges with more HEIs offering medium of instruction in local /Indian languages. By 2040, all HEIs will aim to become multidisciplinary institution, each with a student capacity of 3000 or more students. There shall be at least one large multidisciplinary HEI in every district. There will be three types of institutions that will be created. Research intensive universities, teaching intensive universities and autonomous degree granting colleges. Autonomy would be granted to colleges through a transparent system of accreditation. Institutions can run open distance learning (ODL) and online programmes. The system of affiliated colleges will be gradually phased out over a period of 15 years through a system of graded autonomy.

Holistic development and multidisciplinary education: The curricular system will be more flexible and combination of disciplines and allow students multiple entry and exit points.

The undergraduate degree will be of either 3 or 4-year duration, with multiple exit options within this period, with appropriate certifications, e.g., a certificate after completing 1 year in a discipline or field including vocational and professional areas, or a diploma after 2 years of study, or a Bachelor's degree after a 3-year programme. The 4-year multidisciplinary Bachelor's programme, however, shall be the preferred option.

An Academic Bank of Credit (ABC) shall be established which would digitally store the academic credits earned from various recognized HEIs so that the degrees from an HEI can be awarded taking into account credits earned.

Model public universities for holistic and multidisciplinary education, called MERUs (Multidisciplinary Education and Research Universities) will be set up and will aim to attain the highest global standards in quality education.The overall emphasiswill be on the development of intellectual, social emotional and moral values through credit based courses, community based projects and value based education.

Optimal learning environment and support for students: Institutions will adopt a criterion based grading system that assessesstudent's achievement through learning outcomes of each programme. HEIs will move from semester pattern based examinations towards more continuous and comprehensive evaluation. Further professional, academic and career counselling will be made available to all students.

Faculty development: HEIs will have to adopt clearly denied, independent and transparent process and criteria for faculty recruitment. Faculties would be encouraged to develop their own curricular and pedagogical approaches within the approved framework.

Internationalisation: NEP 2020 focuses on promoting India as a global study destination providing premium education at affordable costs. It is thus intended that high performing Indian universities will be encouraged to set up campuses in other countries and similarly select universities will be permitted to operate in India.

Equity and inclusiveness in higher education: Efforts would be made to incentivize the merit of students belonging to SC, ST, OBC and other Socio-Economically Disadvantaged Groups.Incentives will include large number of free ships and scholarships to these students.

Promotion of quality academic research: There would be establishment of National Research Foundation (NRF) The aim of NRF would be to promote a culture of research to permeate through the HEIs. Activities of NRF would include funding of peer reviewed grant proposals, facilitate research at academic institutions and recognize outstanding research and progress.

Regulation of HEIs: A single regulator, the National Higher Education Regulatory Authority (**NHERA**) will be set up to regulate in a 'light but tight' and facilitative manner. Separately, a new General Education Council (**GEC**) shall be set up to frame expected learning outcomes for higher education programmes, also referred to a 'graduate attributes'. A National Higher Education Qualification Framework (**NHEQF**) will be formulated by the GEC and it shall be in sync with the National Skills Qualifications Framework. Higher Education Grants Commission (**HEGC**) will be created which will take care of funding and financing of higher education based on transparent criteria including the IDPs prepared.

Effective governance and leadership for higher education institutions: Through a system of graded accreditation and graded autonomy, and in a phased manner over a period of 15 years, all HEIs in India will aim to become independent self-governing institutions pursuing innovation and excellence.

Implementation of NEP 2020

It has been one year since the NEP 2020 was announced by the Government. There have been certain steps taken by the government for its implementation.

- Technical courses in regional languages:The government announced that 14 engineering colleges across eight states have initiated technical education (B.Tech course) in five regional language (Hindi, Bengali, Marathi, Telugu and Tamil) to cater to the marginalised section of the society.
- Online degree programmes: In line with the government's NEP 2020, in 2021, the University Grants Commission (UGC)

allowed universities to offer online degree courses and expand further in the education sector, while supporting career growth of students.

- In June 2021, upGrad, an EdTech company, in collaboration with O.P. Jindal Global University and Jamia Hamdard University introduced online education programmes such as Master of Computer Applications, Bachelor of Business Administration, Master of Business Administration and courses on corporate and financial law.In June 2021, Imarticus Learning in partnership with JAIN (Deemed-to-be University), Bengaluru, introduced online degree programmes such as BBA in banking and finance.
- Availability of multidisciplinary streams in institutes: In line with the government's NEP 2020, aiming to make higher education multidisciplinary by 2030, institutes and colleges including IIT Delhi, IIT Roorkee and IIT Kharagpur are gradually expanding to include non-engineering courses to offer students an extended opportunity to learn new disciplines.
- In August 2020, IIT Kharagpur inaugurated the Academy of Classical and Folk Arts to offer students training programmes on performing arts, fine arts and music.For FY21, IIT Roorkee introduced new term-wise MBA and MSc (Biotechnology) (supported by the Department of Biotechnology).
- Academic Bank of Credit: Academic Bank of Credit to offer opportunity for multiple entry and exit choices for students in higher education.
- Internationalisation of Higher Education: Internationalisation of Higher Education has been introduced to encourage higher teaching institutions and explore creative collaborations in areas of education and research. Moreover, this will also help provide an opportunity to the Higher Education Institutions compete at a global level. Following this, the government, in July 2021, announced that ~250 Indian universities established an 'office of international education' to attract overseas students.
- To attract more international students in India, the government is focusing on various initiatives, including incentives for international institutions to establish campuses in India, seeking for alliances from international universities for introducing collaborative training programmes. Also, the government aims to build offshore campuses to attract international students and encourage them for discounted programmes at Indian campuses.

Strength of NEP 2020

- It is futuristic and expected to fulfil the gap between the current status of higher education's and the desired state of the higher education.
- The NEP 2020emphasizes on manpower development, employability and entrepreneurship.
- The new Education policy is in line with Sustainable Development Goal 4 which seeks to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
- Its foundation is based on four pillars of Access, Equity, Quality and Accountability.
- There will be less emphasis on rote learning and more on continuous evaluation of the learners.
- Multiple entries and exits in the undergraduate system will allow students to redefine their career paths based on their interest and opportunities.
- Autonomy will lead to innovation in curriculum and teaching methods.
- There will be greater usage of ICT in increasing accessibility of higher education through distance learning modes.
- Emphasis given to research based education at all levels by involving both students and faculties.

Weakness of NEP 2020

- Lack of infrastructure and human resource: The proposed pattern that aims to multidisciplinary education will need more infrastructure and trainers.

- It is going to lead to increase the cost of higher education. Without financial support, how many students can afford such kind of education?
- While HEIs can be allowed academic autonomy, there should however be appropriate regulatory mechanisms in place to ensure compliance with national requirements and protect the interest of all stakeholders.
- Privatising higher education will lead to commodification of education as the education sector would be seen as an area of corporate 'investment' to generate economic returns.
- With low internet penetration, it will be difficult to increase ICT usage in remote and inaccessible parts of the country.

Strategies for implementation of NEP2020

- Improving the quality of higher education through standardization of light but tight regulations.
- Creating a fruitful partnership between public and private institutions operating in the sphere of higher education.
- Creating world class digital infrastructure including library facilities for enhancing the quality of education.
- Developing and providing better e-learning and teaching platforms, involving more and more faculty members in creating online courses.
- Providing merit based financial assistance to meritorious students to pursue higher education irrespective of their caste, religion, social and economic background.
- There should be proper guidelines for the allocation for funds for research under NRF fund allocation.
- The higher education commission of India should be autonomous body which should be corruption free and lobby free.
- The appointment policy of government to fill vacancies of faculty members at all levels should be transparent and in time bound manner so that institutions can fill their vacancies in time.
- Updating curriculum periodically as per current and future industry requirements by including the latest developments in the subject are essential to improve the *innovativeness*in the subject.
- Teachers need to develop new and effective pedagogy for effective and efficient teaching learning process.
- There should be emphasis on gaining new skills, new knowledge,and industry experience to improve the competency level of the students.
- Higher education institutions should include effective multidisciplinary education model based on Science, Technology, Engineering, the Arts and Mathematics (STEAM) based curriculum.
- Strategic collaboration should be encouraged with national and international companies to offer entrepreneurship, employment and internship opportunities to the students.
- The faculty members should continuously upgrade their knowledge by means of attending online and offline courses provided by various specialized agencies which offer MOOCs including SWAYAM.
- Value based education should be promoted by involving more students in community based activities.

Conclusion

Reforms in the Indian higher education system were also long overdue, and NEP 2020 marks a significant shift in the long-standing and established rote and herd learning education practice followed in India. The main focus of NEP 2020 is not only on improving the quality of education, but NEP 2020 also focuses on formulating an effective regulatory regime for higher education institutions across India. The reforms introduced under NEP 2020 will go a long way in transforming the education system in India and enable the Indian higher education institutions to achieve global standards.

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CHALLENGES IN THE PATH OF WOMEN LEADERS: WOMEN AT CROSSROAD

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ABSTRACT

Women are evolving and progressing with the changes taking place in the Global Business environment. Any organization cannot progress or grow without ensuring equal participation of women at workplace. Women are constantly making efforts to reach new landmarks in their career. They are breaking the glass ceiling which stopped them from climbing the career ladder. World has started recognizing women as leaders and organizations have started believing that leadership is not gender specific. But still a lot needs to be done at the ground level to understand challenges faced by women on the path of leadership. They are facing various challenges like societal barriers, stereotypes, fear of failure etc. If organizations want to attain strategic advantage, then they need to amend organizational policies tosupport women in leadership roles and ensure their contribution in organizational success.
This research consisted of 2 focus group discussions. One with 6 women leaders from academics and another with 5 women leaders from different fields. Qualitativeanalysis was conducted on the data collected through Focus Group Discussion.
The study helped in identifying various challenges faced by women leaders like lack of access network, lower self-efficacy, gender specific roles assigned to females, poor networking, harassment at workplace, feeling of guilt etc. due to which women find themselves at crossroad. The study suggests some changes to be made by organization and some personal changes to be adopted by women to support women in leadership roles.

Keywords: *Women leaders, Societal or cultural challenges, Personal challenges, Organizational challenges*

Introduction

Women act as agents of transformation at workplace. Their indulgence in leadership roles also benefit the organizations by bringing out diversity at workplace.Women are climbing the career ladder in different fields like Marketing, finance, political arena, academics, healthcare, administration etc. but despite their continuous efforts their participation in workplace is still not at par in comparison to men. In the post covid scenario participation has decreased even more. Women are almost at par in educational attainment with men still their participation at top positions is decreasing. (Global Gender gap Report, 2021). As per Fortune 500 List (2021), 41 women are leading among Fortune 500 companies which may be counted as an improvement over the previous year’s data. But looking at bigger picture we still have a long way to go as it amounts to only 8.1% females holding the position of CEO among Fortune 500. This highlights unequal distribution of males and females at leadership positions. Management of diversity and promotion of gender inclusion is of great importance in today’s scenario.Turesky and Warner (2020) also highlight the need to create gender inclusive culture.

Women are underrepresented in organizations at top career positions (Tsegay, 2021). There are unwritten norms, behavioural expectations, standards expected of women which straps women and stop them from taking that leap on path of leadership. There is need to understand the challenges faced by women and support them at the crossroad so that women can make their career choices out of free will (Ito, 2021). The current study focuses on identification of these challenges faced by women on path of leadership.

Methodology

As per the Global Gender Gap Report (2021), the gender Gap is increasing day by day. It will take another 136 years to attain gender parity. It is need of hour to understand the reasons for lesser participation of women in organizations especially in leadership roles. The study was conducted with the objective to identify the challenges that Women face on the path of leadership.

In the present study 2 focus group discussions were conducted in India. In the first focus group discussion,6 women participants who have been holding leadership positions like Head of Department, Dean etc in the field of academics for at least ayear have been selected

as participants. In the second focus group discussion, 5 women participants who have been holding leadership position like Head of Department, etc in different fields in Industry for at least a year have been selected as participants.Each discussion took 40-60 minutes.
The discussions were transcribed by using Office 365.
The transcriptions were analysed qualitatively by using N Vivo to identify various themes.

Results and Discussion

Participants have identified various challenges that women leaders face on the pathway to leadership. They are:

Gender Specific Roles

In our social setup different roles are assigned women and men based on Gender (Heidi Gunther, 2008). Women are generally assigned the role of homemaker or caretaker who manages home and take care of needs of spouse, children and elders of the family(Eagly et al., 2003). Men are generally assigned the role of bread earners for the family and work and support family financially. Because of these specific roles assigned to females their career growth becomes very difficult.
One of the participants discussed that "Marriage and responsibility of being a mother generally affects leadership advancements. I had to forgo my promotion to take care of my family."
Various females give up career progression opportunities to fulfil gender role expectations. Another participant had similar experiences:
"I delayed my promotion. I did not appear for promotional test or exam even though I was eligible. I was expecting Baby at that time. Family is supportive but priorities change with time. Now I feel that I have to take care of home and family."
Another participant said- "Kids were small so I could not take promotions otherwise I would have reached even the higher ranks."
At times when women display role which is incongruent with gender specification, termed as 'incongruence to social role theory' then they have to face backlash effect i.e. negative behaviour from co-workers and subordinates(Titi & Haque, 2017;Raisiene et al., 2020).

One Participant Explained

"At times people around you exhibit negative behaviour whenever you try to take charge at work.They believe women cannot take business decisions they are only made for domestic tasks".
Jordan et al(2021) stated that women face difficulties in attaining work life balance due to gender specific role distribution. Various participants have confirmed the same.
Another one stated that "I am not opting for promotion since last 3 years. Because of child, because of family. Opportunities are available or not that is secondary matter. You have to stop taking growth opportunities somewhere. You have to stop after a particular stage."
This highlights that at times women stop grabbing career opportunities due to domestic and care giving roles assigned to them by our social system.
One of the participants highlighted the importance of spouse and family in breaking the shackles of gender specific roles "It depends on partner you are having. Fortunately, my partner has never forced me, my in-laws had never forced me to forego my career responsibilities."

Poor Networking

Participants stated that women are not very good at networking in comparison to men. They generally are not able to become part of large professional networks which mostly constitutes of men. This may be due to cultural restrictions in interacting with men or due to lack of time for social interactions as they have additional domestic responsibilities also. These professional networks help in guiding about various career opportunities, provides decisional support (Tsegay, 2021).Smetana et al. (2018) stated that women do not get sufficient networking opportunities. More preference is given to fulfil family responsibility then to interact with co-workers or supervisors socially or professionally.
One participant described that "Social networks are very much required whenever you climb up the ladder. I generally prefer to discuss and seek guidance from female

counterparts." This highlights the fact that women show poor connections with men. This may be because of hesitation or moral considerations or work family conflicts (Greguletz et al., 2019).

Gender Stereotypes

Gender stereotypes means women and men are judged under different parameters in same context. Because of these stereotypes women often find themselves at a crossroad. Hryniewicz, and Vianna (2018) determined that very few progression and growth opportunities make their way for female candidates. One of participant stated that "There are stereotypes but as a female you have to learn to deal with it. Sometimes we have to give reverts, sometimes we have to avoid."

Another participant stated that "people believe we(females) are expected to care of family first. Job is secondary. We pursue jobs just for passing time."

Women are believed to possess different traits then men. This creates stereotypes against women in leadership roles. (Qadir, 2019).

Lack of Trust

Amakye et al. (2021) talked about lack of Trust in women leadership by colleagues, supervisors and subordinates due to higher expectations from them. Women have to adopt a more tactical approach to gain faith in their leadership.

One of the participants expressed "It becomes difficult when you have male subordinates. It is difficult for them to accept female as their boss. You will have to prove yourself that you are a good leader, and you know how to manage things and you know how to handle subordinates".

Another one stated that "They do not trust females' decision easily"

Glass ceiling and glass wall

As per Morrison and Von (1990) Glass ceiling is a subtle wall that prevents women from progressing in their career.

Many participants reported that glass ceiling in still prevailing in organizations "At times, people feel women should not be given much responsibilities. They will get married, have kids, take care of family and will not be able to fulfil job responsibilities so they should not be promoted beyond a specific level."

Because of these barriers women have to make double efforts in comparison to men to attain same level of success (Sjachrani et al., 2021). As per ILO Survey (2019) women are still not considered good enough for all sort of managerial roles which leads to biased recruitment, selection, and succession planning. Moreover, jobs related to strategic and tactical decisions are considered beyond the capabilities of women. Women are generally preferred for administration or HR jobs. (Ito, 2021). This gendered division of various jobs is termed as glass wall.

Participants have also agreed to encountering glass wall in organization due to various stereotypes. "People have notions in mind related to jobs which are good for females. In industry, females are good only for HR jobs. There is a Preconceived notion in their mindset. HR people are good for nothing. They sit idle all day long. HR people are just for celebrating festivals."

Sexual Harassment at workplace

Women have to encounter different forms of harassment at workplace at one or the other phase of their career. (McLaughlin et al., 2017) Sexual harassment not only includes physical form of harassment but may include different verbal forms also. Aina and Kulshrestha (2018) stated that it may include unwanted touching, standing in close proximity of a person, indecent comments and teasing, staring, sneering, whistling, comments about appearance or dressing, sexually suggestive gestures etc.

These harassment incidences lower down the participation of women in leadership activities (McLaughlin, 2017). One of the persons stated that "once my head (senior) tried to place his hand on mine under the pretence of clicking on the mouse. Such unwanted touching make females really uncomfortable as if they are out of place in this male dominated world."

Another participant stated that "Sexual or Physical Harassment is not possible because of CCTV but it cannot stop men from staring at you."

Unequal opportunities for career progression and growth

Greenidge (2021) conducted a study which depicted that although women in India are having almost same qualification as men and despite graduating from top institutions, they still are not reaching top of career ladder. They are generally considered only for lower ranks or hierarchical position. Moreover, as per Heidi (2008) women after planning a child have to face serious career consequences. One participant stated that “We do not have any creche facility. If there are any creche facilities, we can support better. I am searching for camera of my house again and again because I Have left my baby behind. If organization provides creche facility, then you will not have much mental burden.”

Another participant stated that “when I was pregnant with my second child, I was not considered for promotion despite working hard on the project. Just because I was going to avail maternity leave after 2 months. Being pregnant did not mean I was not worthy of promotion”

Many participants even denied the fact that organization showed unequal distribution of growth opportunities. “Organization does not stop advancement, but westop ourselves. No more advancements, career progressions. Priorities get changed. responsibilities after advancement needs a lot of time which at times lead to ignoring the family. Now I feel that I have to take care of home. These are personal constraints. We ourselves inhibit ourselves.”

Feeney and Stritch (2019) stated that women perceive that childcare is their primary responsibility due to which they may give up promotion opportunities.

Another participant stated that “At some situation you yourself do not want to take those opportunities. As a girl you would avoid going to a farfetched place, because you don't know what is safe. It's not problem of organization.”

Lack of proper mentorship and guidance

Greenidge (2021) believes that women are disadvantaged due to absence of mentorship and appropriate guidance. One of the participants discussed about her comfort with taking guidance from females only “I generally prefer to discuss and seek guidance from female counterparts.”

Another highlighted the lack of appropriate female mentors due to unequal male female distribution in organizations at top level “Currently I'm working in an organization where the ratio is almost 80-20%. So we cannot be biased that I have to seek my advice from the females. Because it's not possible as you do not find enough mentors on the gender basis.”

There are very few female heads because most of the roles of heads are being played by male faculty. Female heads are countable about 3 to 4.

Coverdale et al. (2021) found that although mentorship is very much required for career progression but majority of females are not able to look up towards female role models for guidance due to unequal distribution of males and females at top positions.

Feeling of Guilt

Blesing (2018) found that most of the women feel guilty for either focusing too much on career or personal life. Balancing both is a very difficult job. Most of participants agreed to it. One participant shared an experience “Sometimes I feel guilty.It happened with me today itself. My baby is teething, and she was having fever and I had to go because some urgent data was required today itself. They told me take leave the next day, but my baby needed me today. When I came back from office I was crying. At times you feel you are balancing both the roles but there is a very thin line. Sometimes you bend towards one side sometimes towards other. Whenever you are inclined or bent towards one side you feel guilty. If job responsibility not completed, then also you feel guilty that some work is pending.”

Another stated “I get a feeling of guilt whenever there long working hours in office, urgent meetings/ schedules due to which family commitments get compromised”

Another one told “My mother-in-law and mother take care of my kids. I feel guilty for not spending enough time with them.”

One of the participant discussed that this feeling of guilt comes and goes with time “it is not a constant feeling I am staying, far away from my family, and it's Covid time, somebody is really ill at my home. In those particular days, and during that duration, you get that feeling. I'm not there with the family. I'm only available by phone. But once everything is normal, you get back to normal life."

"The time I should spend with my daughter, I have to invest in my job. My daughter is in teen age at this age she needs mother's support. She is 13 & needs me, but I have to invest my complete day to fulfil job related responsibilities. I always feel guilty for that."

Low self-efficacy

Few participants agreed that women have lower self-efficacy others are highly confident in their work field.

"Women are always judged. They have to prove themselves every day. At times in the chase of proving my capabilities I start doubting myself that may be I am not good enough."

Chaudhuri et al. (2018) discussed that the discrimination and biases faced by females since birth leads to lower self confidence in females. Hryniewicz and Vianna (2018) and Raisiene et al. (2020) found that men are always confident in their decisions while females are always filled with doubts and show low efficacy.

"If you have knowledge about the subject, rules, laws and pros and cons of decision you are taking, then you are confident".

Implicit gender biases or subconscious biases

Implicit gender bias means the way the culturally established gender roles or organizational structures favouring a specific gender are established in a society although the person is against the stereotypes (Madsen and Andrade, 2018). Gvozdanovic andMaes(2018) highlights the implicit bias as main hinderance in womens' career progression. One participant described that at timessubordinates exhibitsubconsious bias against women leaders. "I have felt that sometimes when they (subordinates) see a lady boss, there is a stereotype in the mind. They do not accept you as a leader easily. When a female tries to lead not only male but at times lady staff cannot accept them. Sometimes they try to delay the work assigned to them by female or get indulge in backbiting. They are very judgemental for female managers."

One of the participants discussed that they have encountered subconscious biases related to capabilities "women are not good in calculations or maths"

Another participant stated that women face differential treatment at workplace "Mostly males are heard easily at workplace in comparison to females."

One of the participants stated that she did not face any such bias from subordinates "My subordinates appear to have a positive perception towards me. I never experienced if any subordinate unnecessarily obstructed work or delayed any task given."

Suggestions from participants for upcoming Women leaders:

Participants have given various suggestions to upcoming women leaders based on their experiences to inspire them and ease their journey.

Some of the participants suggested the need of family support and work life balance to be successful as leaders. "If you aspire to be a leader then maintain peace at home. This very much required to succeed. If you are disturbed at home. You cannot focus on work."

In word of another participant "You need to maintain balance. you should be mentally strong. In comparison of males, females face a lot of mental pressure. You have lot of family responsibilities, or social responsibilities, job responsibilities. At job nobody considers whether females face any additional pressures. So, females have to be very strong emotionally."

Some participants acknowledged the need to have an opportunistic approach in career and work their way beyond various stereotypes. "A woman who aspires to be a leader must have learning attitude and fighting spirit. She mustbe ready to take initiatives and grab every opportunity to lead."

"First of all, you have to forget that you are female. If we take ourselves as an individual entity, then any one can be successful irrespective of gender. I have come across various females who undermined their abilities and lacked confidence. We must rise above the gender stereotypes."

Many participants advocated the team leading abilities of females and their need to gain knowledge to support decision making "You need to know how to manage your team along with the expertise knowledge of the field because if you have the knowledge only then you can impart it to people and you should be open to learning and you know accepting new ideas which come from your team. That is also needed so that you can grow alongside your team members."

Another participant agreed that women are at crossroad whether they have to focus on career or family "It's you who has taken initiative and who has put your foot down at work. No body can stop us unless we ourselves step back because of family."

Conclusion

Women have always been part of economic development. They have walked side by side their male counterpart to promote growth and development, but they face various challenges on the pathway to leadership. They often find themselves at a crossroad where they are supposed to make various compromises between work and personal life. This study highlights various challenges faced by them due to social, religious or cultural stereotypes. Women are underrepresented in various fields due to these constraints.

The current study highlighted various challenges like gender specific roles at workplace, poor networking, lack of trust, Glass ceiling and glass wall, feeling of guilt, low self-efficacy,sexual harassment at workplace, Implicit gender Bias, etc.

These challenges create various impediments on the path of leadership. There is a need to understand these challenges so that steps can be taken at societal, organizational and Government level to support them.

Further studies can focus on challenges faced by women in different sectors or industries. As there may be environmental and cultural differences. The need for gender inclusive culture is increasing day by day so there is a need to further study the methods to overcome these challenges.

Limitations

Biggest limitation was that some of the women were not willing to be part of this study for fear of lack of confidentiality. Another limitation is that even though anonymity was assured but some of the participants may not have spoken freely about their experiences at current workplace.

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STUDY OF EFFECTIVENESS OF MANAGEMENT COURSES IN GENERATING JOB OPPORTUNITIES

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ABSTRACT

The paper study of effectiveness of management courses in generating job opportunities.

Keywords: *Management Courses, Job Opportunities, Management Capacity*

1. Introduction

Management courses prompt the formation of information fundamental for the accomplishment of 21st century associations. Management courses are one among those which got another measurement with this changing time. Over the most recent twenty years, the development of management courses in India has been uncommon. Management courses will give valuable apparatuses which help to grow a gifted labor force. All throughout the planet associations pick worker which graduates with management course since management courses help them for a promising circumstance and abundance upgrade. Management course adds to society by providing financial development and support and furthermore give a useful condition to the making and improvement of novel thoughts.

2. Importance of Management Courses

Management courses assume a significant part to further develop initiative and management capacity. Compelling management makes innovative and adaptable air, where laborers and groups effectively work to work on their presentation. Management courses produce thoughts and hypotheses that help to progress hierarchical productivity and effectiveness. A portion of the abilities which management courses center on strengthening include:

- **Management training:** Management training expertise assists with becoming a superior supervisor by learning strategies that propel work groups and tell the best way to adequately order authority.
- **Presentation Abilities Training:** This expertise will assist with eliminating fears of public speaking and work on current capacities.
- **Problem-Solving:** This expertise will assist with facing the tough spot and tackle it by using procedures that will deal with issue of representative's presentation.
- **Team Building:** These expertises foster a method that make gathering of individuals into a solid and fruitful group that cooperates to accomplish target.

3. Evolution of Management Courses

The primary doctoral level college of business in the United States was the Tuck School of Business, part of Dartmouth College Founded in 1900. In 1908, the Graduate School of Business Administration (GSBA) at Harvard University was set up; it offered the world's first MBA program. The University Of Chicago Booth School Of Business previously offered working experts the Executive MBA (EMBA) program in 1940. Thunderbird School of Global Management was the principal school to offer a MBA program zeroed in on worldwide management which was set up in 1946. Management courses in India are only 50 years of age. It started in the 1950s as low maintenance instruction for practicing leaders, and full time usage degree presented by a couple of colleges. The principal branch of management studies was set up at Indian Institute of Science, Bangalore in 1948. However, it offered program in financial aspects and sociologies. Over the most recent twenty years, the development of management courses in India has been marvelous. A little beginning in 1961, when the Government of India set up IIM Calcutta on November 14th and IIM Ahmadabad on December 11th, management courses in India has progressed significantly. Till late 70s trade courses was preferable known over management courses.

Truth be told, both were viewed as practically the same with one another. Notwithstanding, the setting up of the initial two IIMs denoted the beginning of a difference in sorts.

4. Overview of Management Institute Which Offering Management Courses in India

India has 11 IIMs in Ahmadabad, Bangalore, Kolkata, Lucknow, Indore, Kozhikode, Shillong, Tiruchirappalli, Ranchi, Raipur and Rohtak and three are to arrangement in province of J&K, Uttarakhand and Rajasthan. Government has stepped up to the plate in improving management instruction in India by giving 5 more IIM's at Nagpur, Vishakhapatnam, Gaya, Himachal Pradesh and Odisha. Aside from IIMs management courses are presented by college's own area of expertise in grounds, subsidiary schools of colleges in same spot or the entire State, presently specialized colleges have been given this assignment.

The present structure of Indian Management Courses offered by Institute is as follows, it is divided into six categories:

- Indian Institute of Management (IIMs) setup by Government of India.
- University Departments of Management studies, distance, correspondence & part time courses as well.
- Colleges & institutes affiliated to universities.
- Private or Govt. Institutes approved by AICTE.
- Private Institutes or colleges not affiliated to any universities and not approved by AICTE.
- Private colleges or Institutes offering MBA courses in India in collaboration with foreign \universities where degree certificates are awarded by the foreign universities.

5. Job Opportunities

Management courses increase hiring opportunities. For the most part, the individual with more instruction has the better vocation alternative and opportunities. Many organizations have increased the section level capability itself to post-graduation with specialization in management. This is being done to ensure accessibility of applicants with better abilities and information and furthermore to figure out the huge amount of utilizations they get for job. Numerous understudies accept that a postgraduate capability, explicitly in management, will give them abilities like administration quality, relational abilities, to work in groups, and openness to late patterns in business and trade and furthermore make them more certainty which help them in enhancing their employability.

The inclusive worldwide market presents excellent profession opportunities in various fields of management, wherein financial assets, HR, mechanical assets are widely utilized. Management is needed in each field anyway management is signifying to a job in corporate world, multinational firms and in various industries. There are colossal opportunities for the management graduates, a portion of the expansive spaces of job opportunities are;

1. **Private Sector:** Private Sector has tremendous assortments of business opportunities over the world and offers a large number of jobs to management graduates. Other than with attractive compensation the private area offers quick development in profession possibilities.
2. **Public Sector:** For the management graduates Public Sector Undertakings in India are a decent decision for the individuals who are devoted to the objective of country building. Other than this Public Sector Projects of other public governments are appropriate for the individuals who have a place with countries other than India and the people who are re-locating to different countries for all time or briefly
3. **Non-Govt. Associations:** There are acceptable opportunities in Non-Govt. Associations for those management graduates and experts who trust in contributing to society.
4. **Teaching and Research:** Also in Teaching and examination regions management graduates have enormous opportunities. The individuals who have enthusiasm for teaching and instruction ought to pick this field. What's more, there are many jobs in research position in India and in an unfamiliar country.

Along with this there are many career opportunity in the following fields matter to the liking and interest of the individuals:

a. Self Employment
b. Business Development
c. Marketing
d. Consultation
e. Corporate Communication
f. Public Relation etc

Management graduates choose any of the above field for their career growth. In these field they make their career as a

- Finance Management Experts
- Corporate Strategy Planners
- Sales Managers
- Marketing Managers
- Business Analysts
- Group Product Managers
- Project Managers
- Market Analysts
- Finance Analysts
- Operations Managers
- Public Relations Executives, etc.

6. Scenario of Job Opportunities Related to Management Courses

In India, management is one of the most sorts out course. The institutes, which impart education in management, are known as "Business Schools". In India management courses is given at two levels, undergraduate and post-graduate. Undergraduate degree courses include BBA, BBS, and DBM. Postgraduate degree course is known as MBA (Masters of Business Administration) these course come with a variety of names- Master of Management Studies (MMS), Master of Public Administration (MPA), PG Diploma in Management (PGDIM), Master in Finance Control (MFC), PG Diploma in Human Resource Management (PGDHRM), PG Diploma in Financial Management (PGDFM), PG Diploma in Operations Management (PGDOM), PG. Diploma in Marketing Management (PGDMM) etc

The management education courses in India begin at undergraduate level, as a three-year Bachelor Degree in Business Administration (BBA), offered in some institute. After BBA course two years postgraduate MBA programme is done. Management courses are available in different way like full-time, part time, executive, distance education and in online way. As per the D&B survey report, MBA and PGDBM/PGDBA are the most popular courses.

According to a MeriTrac employability study 2012 which covered 2,264 MBA's from 29 cities and 100 B-schools beyond the Top 25 as shown in Table1 and 2 highlights the downfall of employability in last 6 years.

As per the survey report of GMAC (Graduate Management Admission Council) in 2013 which is done globally that 60% of job seekers from graduates business and management program reported receiving an offer of employment at the time of survey. And in last year i.e. in 2012 this percentage is 62%. Below table shows the percentage of job seekers with a job offer by program type and graduation year.

According to these report (GMAC 2013), globally the full time MBA course gets more jobs offer than the Part time, Executive, Online type MBA. Also, the Post graduates programme is greater job offer among other management courses. Whereas in India 70% Full time MBA graduates received job offers prior to graduation. For post graduate programme (Two Year) this job offers is 68% and for post graduate programme (One Year) it is 83%. As per the report, we can said that, on an average the job opportunities is increasing for MBA and PGDBM/PPGDBA management courses among other courses.

The management graduates who moved on from top institutions getting great offers and more significant compensations than different institutions. In any case, the development for management jobs over a period has been exceptional than any remaining non-management jobs, it gives some assurance to the management graduates.

7. Conclusion

Understudies favor management courses than different courses with the goal that they land more position opportunities. As the management courses give the information to the understudy as well as grooming their character which help them in getting the job opportunities. In India, institutions offer different management courses yet the MBA and PGDBM/PDDBA are most famous courses among other management courses. Additionally the level of job proposition to the MBA and PGDBM/PGDBA graduates is more than the other management courses.

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ONE DISTRICT ONE PRODUCT SCHEME: CHANGING FRAMEWORK OF MSMES' TRADE IN UTTAR PRADESH

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ABSTRACT

Uttar Pradesh is one of the largest states having a population of 199.8 million people, is very rich in crafts, art and culture and industries, particularly in product-specific traditional industries. Uttar Pradesh also has the most micro, small and medium enterprises economically (14% of all MSMEs in India).Promoting and supporting the development of small, medium and micro enterprises i.e., the product specified traditional industries across 75 districts of the state to get the limelight to showcase the state's rich cultural heritage and belief that Uttar Pradesh will become a $1 trillion state economy in 2024,the state government has proposed the 'One District One Product (ODOP)' scheme, an initiative aimed at entrepreneurs, artisans and young people.In 2020 the imposition of the lockdown across India due to COVID-19 had severely hit the MSME sector.Supply chain and demand for these products have been adversely affected, leading to heavy losses and a shutdown of the business.Exports from the state plummeted by 21% in March and April as a result of the nationwide shutdown, falling to Rs 8,168 crore from Rs 10,339 crore in the same month previous year.So, the ODOP scheme can work as impetus for these industries.

The purpose of this research was to learn more about the ODOP scheme, the export potential of vital products, and the problems and opportunities that this scheme presents for the MSME sector.

Keywords: *MSME Sector, ODOP scheme, traditional industries, etc.*

Introduction

Uttar Pradesh has developed into a fast-growing economy in recent years. Because of its extensive land reserves, large manpower, and decent connectivity, Uttar Pradesh is one of the most attractive investment destinations in the country. Uttar Pradesh's Gross State Domestic Product (GSDP) increased from Rs. 11,37,210 crores in 2015-16 to over Rs. 13,75,607 crores in 2017-18 (at current rates). From FY2016 to FY2018, Uttar Pradesh's average economic growth was 7.5 percent. Its contribution to the GDP of India is stable at around 7.9% on an average from 2014 to 2017. (EXIM Bank, 2018)

MSME sector in Uttar Pradesh

The major share of the market of Uttar Pradesh is dominated by Micro, Small and Medium Enterprises and has a cluster of products specific to local industries such as Meerut sports articles, Moradabad brassware, Kannuaj scent, Khanpur leather, Agra shoes, Varanasi embedded sarees, Bhadohi carpets, etc. As per the 73rd round of the NSSO Survey (2015-16), 14% of the country's MSME units, i.e., 8.99 million out of total 63.3 million units are located in UP from which around 89.64 lakhs are micro-units and around 36 thousand are small enterprises. 16.52 million persons are employed (14.89% of the total persons employed in this sector in India). Ministry of Small-Scale Industries has issued a revised definition of Micro, small and medium enterprises, classified on the basis of both Investment in plant and machinery/ equipment and annual turnover. (Annual report 2020-21)

Table-1: Revised Classification applicable w.e.f 1st July 2020

INVESTMENT IN PLANT & MACHINERY/EQUIPMENT AND ANNUAL TURNOVER			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment Not more than Rs.1 crore and Annual Turnover; not more than Rs. 5 crores	Investment Not more than Rs.10 crore and Annual Turnover; not more than Rs. 50 crores	Investment Not more than Rs.50 crore and Annual Turnover; not more than Rs. 250 crores

Source: Ministry of micro, small and medium enterprises

In Uttar Pradesh, over 60% of total industrial output is from MSME sector. The majority of export products are ODOP products, and there is substantial growth in exports in recent years. Taking its mission, a step further, the government of Uttar Pradesh announced "One District One Product" to boost traditional industries, enable people to gain expertise in one product, add value to the product, and boost the state's GSDP growth. [4]

One District one Product Scheme

On January 24, 2018, the Uttar Pradesh government announced plans to promote MSME by providing financial incentives, particularly to those owned by minorities and the poorer sections of society, through the "ONE DISTRICT ONE PRODUCT (ODOP)" programme, which will be implemented in 75 districts across the state.[5]The Government of Uttar Pradesh has made a provision of Rs. 250 crores in Budget 2018-19 for the implementation of the 'One District One Product' Program.The idea of ODOP is very similar to the One Village One Product (OVOP) plan (1979) for regional development launched in in Japan. The plan aims to add the value of locally available resources. The three basic principles of the ODOP scheme are self-reliance and creativity, human resources development, and thinking locally but acting globally.[6]

Objectives of the Scheme

1. Preserving and developing regional crafts and arts promotion
2. Solving economic disparities and regional imbalances
3. Preserving and developing regional crafts and arts promotion
4. Increased income/local jobs, thereby minimizing labour migration
5. Product quality improvement and development of skills
6. Support for key fields - technology, development of skills, infrastructure and finance
7. To resolve economic and regional imbalance problems •
8. Enhance overall exports of the products selected
9. Connecting production with tourism (live demonstration and sales – donations and souvenirs) [7]

Financial Assistance Under ODOP

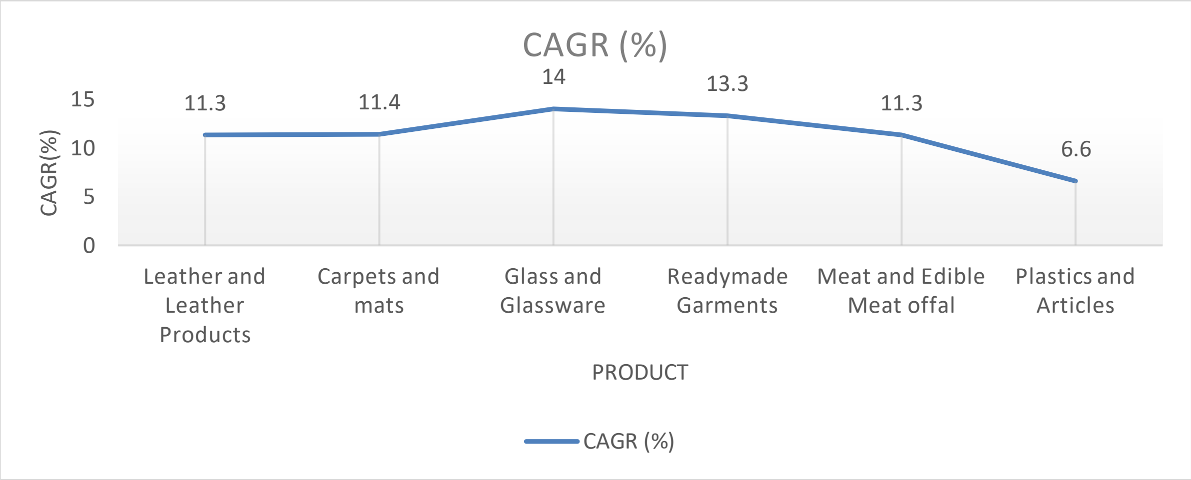
Aid under the following main schemes is provided under the ODOP programme:

1. **Scheme of the Common Facility Centre –** According to this scheme, the government would provide financial support of up to 90 percent of the project costof the CFC.
2. **Marketing Development Assistance Scheme –** Under this scheme,financial assistance will be granted for the display and sale of products selected for the ODOP programme to participants at national and international fairs/exhibitions.
3. **Financial Assistance scheme (Margin Money Scheme)** – Under this scheme, applicants will be provided with a certain project cost margin in form of subsidy to set up a project
4. **Skill Development Scheme –** Under this scheme, Training will be provided to skilled artisans through RPL (Recognition of Prior Learning) and they will be certified through relevant Sector Skill Councils (SSCs) while 10-day training and an advanced toolkit will be provided free of cost to the unskilled artisans.[8]

Discussion

Export growth in Uttar Pradesh: Handicrafts, processed foods, engineering goods, carpets, readymade clothing, and leather products have all been popular exports from Uttar Pradesh. During FY 2018-19 AND 2019-20, the MSME export from UP was Rs.1.14 trillion and 1.20 trillion respectively. Exports under the ODOP scheme escalated from Rs 55,008 crore in 2017-18 to Rs 65,982 crore in 2018-19. The ODOP scheme so far has helped the state in increasing its exports by about 38% in the first two years and has also helped it in becoming the third-highest exporter among all states. In the third year exports fell 7% compared to a year ago due to the lock-down induced by Covid-19, but key state officials expect the targets to be achieved by the end of this fiscal year. The government spent Rs 500 crores in the first two years of the ODOP project, apart from lending to these small, medium-size and smaller businesses (MSMEs). [10]

Figure-1: Export Growth High Potential for Odop



Source : PHD Research Bureau,

Table- 2: Sector wise Exports from Uttar Pradesh Year 2016-17 Total Export: Rs 84282.89 Crore Growth

PRODUCTS	Export (Rs.)	GROWTH (%)
Processed Food and Meat	15078.83	17.89%
Handicrafts	8400.76	9.97%
Handloom	417.24	0.50%
Leather and Leather Products	10508.5	12.47%
Carpet and Durry	4648.89	5.52%
Sports Goods	414.89	0.49%
Metal and Metal Products	10255.96	12.17%
Methanol and Essential Oils	1101.04	1.31%
Horticulture and Processed Food	795.01	0.94%
Readymade Garments	10866.7	12.89%
Engineering Goods	11360.85	13.48%
Marble Stones and Ceramic Pottery	799.27	0.95%

Source: PHD Research Bureau

The sector-wise exports from Uttar Pradesh for FY2017 showed a mixed trend. The processed food and meat industry showed the highest growth (17.87%) in export followed by engineering goods (13.48%), readymade garments (12.87%), and leather and leather products (12.47%). In addition, the export of Bhadohi carpets has doubled from Rs 4,000 crore to Rs 8,000 crore. Industries like handicrafts, food-processing, carpets, garments etc have also drawn more foreign exchange.

The ODOP products with the largest increase in exports include Kala Namak, rice, brown sugar, bananas, desi ghee (clarified butter), hing (asafoetida), pulses, and amla (Indian gooseberry) from Siddharthnagar, Ayodhya, Muzaffarnagar, Kaushambi, Auraiya, Hathras, Balrampur, Gonda, and Pratapgarh districts. Compared with 2017-18, exports of these products increased by 75% in 2018-19, from Rs. 2,067 to Rs.3,620."Other products that saw a considerable rise in exports in the past few years are stone craft from Mahoba and Banda with a 42% increase – from Rs 511 crore (2017-18) to Rs 727 crore (2018-19). Handmade paper art products from Jalaun district saw a 72% increase in the same period, with the exports valued at Rs 879 crore in

2018-19," an official statement said, adding that garments, silk saris, chikankari, and zari zardozi (embroidery) saw an increase of 18% in the same period — from Rs 11,657 crore (2017-18) to Rs 13,733 crore (2018-19). [10]

Financial Aid: In the previous three years, the Uttar Pradesh government has offered over Rs 82 crore in financial assistance to 2,600 entrepreneurs as part of the One District One Product initiative, over 11,000 ODOP products are currently available for purchase on online shopping websites, with over 50,000 products worth Rs 24 crore already sold. In the fiscal year 2018-19, the MSME, the ODOP's umbrella department, provided Rs 31.34 crore in financial assistance to 916 businesses. During this time, the ODOP scheme has also provided employment opportunities to 10,733 persons. Similarly, over $1442 in financial support was awarded to 1,442 enterprises in 2019-20.[11]Under the ODOP Program, the government also signed MoUs with e-commerce companies such as Amazon and GE Health Care for global product marketing and branding. (Event report 2018). Loans worth Rs 250 crore will be allocated to start-ups through ODOP. The state government will offer Rs 1,000 crore in soft loans to artisans, craftsmen, and entrepreneurs. Traditional industries are mostly associated with the most backward castes (MBCs) and schedule castes (SCs). Nearly 4,095 artisans from 75 districts received loans totaling Rs. 1,006.94 crores. [12] Under Common Faculty Centre (CFC) scheme, Raw material Bank and general processing center will be established in Lucknow. [13]

Progress of ODOP Scheme

In addition to this, the government has also signed a few MoUs with e-commerce organizations such as eBay and Flipkart to promote products. In coming October, the state government is set to organize a five-day international virtual exhibition of ODOP in which around 25,000 stalls will be available for buyers.[14]

Pradhan Mantri Formalization of micro food processing enterprises (PM-FME) scheme was launched on 29 June 2020 which aims to take local brands global by addressing the challenges of credit, technology, and retail market access. For this purpose, the ODOP approach will be adopted while providing a credit link subsidy for setting up 2 lakh micro processing units across the country under this central scheme of Rs.10000 crore·[15].

To counter the Covid -19, E- exhibition will be held in FY 2020-21 under the flagship ' Market Development Assistance' scheme and by the UP-export promotion council to help participating exporters(EXIM Bank, 2018)

Challenges and Opportunities

The entrepreneurs in the state of Uttar Pradesh are facing few challenges such as Inadequate Credit Flow, Marketing challenges, Technological challenges, State of the art infrastructure and challenges in accessing national/international markets to market their products- Quality related problem etc. According to A study of the Lock and Building Hardware Cluster in Aligarh (U.P.), the major challenges faced by the MSME sector are they're being credit-starved and lack ness in banks as well as credit guarantee institutions' requisite skills to properly assess the creditworthiness of these enterprises. 57%respondents were aware of these schemes because of their interface with District Industries Centre. No respondent reported to have availed of financial benefits from these schemes. ·[9]Lata Bajpai Singh (2020) analyzed through his study on ODOP Scheme for local craft governance: chikankari enterpreneur's perspective", the awareness and attitude of chikankari entrepreneurs towards ODOP scheme. According to the study, around 60% of entrepreneurs know this scheme and discussed the possibility of better use and implementation·(SINGH, 2020)

Animals and animal products, leather and leather products, construction materials, gems and jewelry, and textiles and garments have been identified as sectors with the maximum export potential from Uttar Pradesh, not only because the state has a comparative advantage in exporting these products, but also because global import demand for these products has remained strong. Manufacturing capabilities and competitiveness in the categories of machinery and mechanical appliances, electrical and electronic goods, optical, measuring, medical, and similar instruments and parts, and pharmaceutical products can all help the government boost exports.

Apparel, gems and jewellery, handicrafts, carpets, and other traditionally strong sectors have yet to fully exploit online potential. Educating MSMEs about the online marketplace and customer relationship management will be a critical first step. The State of Uttar Pradesh has several industrial clusters spread across an array of sectors. The development and upgrading of clusters will be an important agenda for the State Government. As an essential first step, the State needs to develop a mechanism for assessment of existing clusters in the State. One District One Product (ODOP) initiative is an attempt towards this cluster development approach in the State. (EXIM Bank, 2018)

Conclusion

The India-China conflict and the announcement of the 'Atma Nirbhar Bharat' scheme during COVID-19 to make India self-reliant and self sufficient and follows the concept of LOCAL FOR GLOBAL will undoubtedly benefit the country as both the situations are impetus for further successful implementation of ODOP Scheme in India as well as Uttar Pradesh. It will provide alternative market base in India to International buyers sourcing goods from China. This will also increase India's share of global merchandised exports, strengthen the industrial capacity, improve competitiveness in markets, increase employment and promote innovation etc.Though an initiative like ODOP scheme will be a milestone to enhance the economic opportunities for Uttar pradesh the road ahead will be full of challenges to overcome. So the concerned department must emphasize on the implementation plan of this scheme successfully all over the country.

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ONE YEAR OF FARMERS MOVEMENT AND ROLE OF PANCHAYATS

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ABSTRACT

Farmers movements in India have a long history and can be traced back to the British colonial period. Nowadays, lakhs of farmers sitting on the borders of Delhi and protesting against the three new legislations passed by the Indian Parliament in September 2020, namely — The Farmers' Produce Trade and Commerce (Promotion and Facilitation); The Farmers (Empowerment and Protection) Agreement of Price Assurance; and Farm Services and The Essential Commodities (Amendment). Started from Punjab, now the protest and demonstration have spread across the whole nation. This movement is supported by panchayats in Haryana, Punjab and Uttar Pradesh on a massive scale. All khap panchayats in Haryana already extended their full support to this ongoing farmers protest. Over 13000 Panchayats in Punjab clearly against these newly enacted laws. In support of the movement a number of Mahapanchayats have been conducted by farmers leaders in the western Uttar Pradesh, Haryana and Rajasthan and lakhs of farmers gathered together to oppose these new farm laws.This paper is an attempt to analyse the actions taken by the government and the farmers during this one year of ongoing protest. Further this paper also through some light on the significance of panchayats, khap panchayats and mahapanchayats support in this ongoing farmers movement.

Keywords: *farmers protest, Panchayats, Khaps, Mahapanchayats, farm bills*

Introduction

The farmer's movements in independent India emerged from the late 1970's onwards, and these movements operate under different banners/organisations throughout India. The ongoing farmers protests in the country also led by different groups/organisations in specific contexts. Most of them organised under the banner of 'Samyukt Kisan Morcha' and mainly led bu Rakesh Tikait and Gurnam Singh Charuni. As the ongoing farmer's protest is on larger scale, it is impossible to underestimate or ignore its significant effects on national, regional and local politics in India.

Through these ongoing protests, India is witnessing the biggest ever mobilisation of farmers around Delhi's borders. One must acknowledge not just those who are sitting at Delhi's borders but also those who have been protesting on the streets in villages, cities and capitals of states across the nation. The ongoing farmer's protests across the country have been escalated very gradually since June, 2020, When the BJP government promulgated a set of ordinances that later transformed into three legislations.

The salient features of each of these legislations are :

1. The Farmers 'Produce Trade and Commerce (Promotion and Facilitation) Act, 2020:

Main Provisions

- The new legislation will create an ecosystem where the farmers and traders will enjoy freedom of choice of sale and purchase of agri-produce.
- It will also promote barrier-free inter-state and intra-state trade and commerce outside the physical premises of markets notified under State Agricultural Produce Marketing legislations.
- The farmers will not be charged any cess or levy for sale of their produce and will not have to bear transport costs.
- The Bill also proposes an electronic trading in transaction platform for ensuring a seamless trade electronically.
- In addition to mandis, freedom to do trading at farm gate, cold storage, warehouse, processing units etc.
- Farmers will be able to engage in direct marketing thereby eliminating intermediaries resulting in full realization of price.(ibid)

2. The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Act 2020

Main provisions

- The new legislation will empower farmers for engaging with processors, wholesalers, aggregators, wholesalers, large retailers, exporters etc., on a level playing field. Price assurance to farmers even before sowing of crops. In case of higher market price, farmers will be entitled to this price over and above the minimum price.
- It will transfer the risk of market unpredictability from the farmer to the sponsor. Due to prior price determination, farmers will be shielded from the rise and fall of market prices.
- It will also enable the farmer to access modern technology, better seed and other inputs.
- It will reduce cost of marketing and improve income of farmers.
- Effective dispute resolution mechanism has been provided for with clear time lines for redressal.
- Impetus to research and new technology in agriculture sector.(ibid).

3. The Essential Commodities (Amendment) Act 2020 (Ministry of Consumer Affairs, Food and Public Distribution)

Main Provisions

- It amends the existing Essential Commodities Act to limit the powers of the Union government to regulate storage only under extraordinary circumstances.
- It aims to remove fears of private investors of excessive regulatory interference in their business operations. The freedom to produce, hold, move, distribute and supply will lead to harnessing of economies of scale and attract private sector/foreign direct investment into agriculture sector.
- It will help drive up investment in cold storages and modernization of food supply chain. ibid.

Criticism of the Farm Laws

These bills are being criticised on several grounds, some of them are as follow:

1. The bill was passed in the Parliament with insufficient discussions in less than 10 days.
2. Opposition demand for sending the bills to a select committee were ignored in the Rajya Sabha. The demand of tallied vote was also ignored.
3. These laws represent an overreach by the central government in the domain of state government, as agriculture is a state subject.
4. In the eyes of farmers the laws will result in concentration of powers in few hands of private sector and farmers will loose the state-backed benefits.
5. According to farmers, due to these three laws the present system of Mandis will go obsolete.
6. Dismantling of Mandi system well led to the end of MSP (minimum support price).
7. With the end of MSP, Farmers would be at the mercy of private players and they may loose their land in the hands of corporates.

These ordinances were replaced by relative bills that were tabled and passed in Parliament under controversial circumstances . The promulgation of these acts has led to the widespread agitation across the country by the farmers. The protests were intensified from last week of November 2020, mainly after calls for march towards Delhi were supported by around 472 farmers organisations. In December 2020, Government initiated talks with farmer's leaders but did't reach to any resolution despite having several rounds of talk.

Kisaan Mahapanchayats have been organised with huge strength of farmers strength in the different parts of western UP and Haryana to give impetus to the movement. The government held a series of talks with farmers but not reached to any consensus. The movement completed one year and the farmers are still camping on the Delhi borders. Timeline of the ongoing agitation from September 2020 to September 2021 is as shown below:

Actions by the Government	Timeline	Actions by the farmers
3 farm bills passed in the Parliament	September 2020	Protest again these laws started by the farmers

Fortification of Delhi Borders	November 2020	Protest intensified and march towards Delhi
GOI offers talk with Farmers	November 2020 (last week)	Farmers camped at Delhi borders
11 rounds of talk with farmers	December 2020	BKU moves to Supreme Court against these laws
Supreme Court stayed the implementation of these laws	January 2021	On Jan 26, farmers parade, encroachment at Red fort
FIR's in toolkit case	February 2021	Mahapanchayats in Haryana, UP, MP, Maharashtra and Rajasthan
Punjab VS passed a resolution to unconditional rollback of these laws	March 2021	Farmers completed 100 days at Delhi borders
Haryana Deputy CM writes to PM requesting to resume talks with farmers	April 2021	Mahapanchayats continued and farmers stayed at Delhi borders
	May 2021	Farmers observed black day to mark 6 months of agitation
	June 2021	Farmers observed sampoorna krantikari divas to mark the first year of promulgation of 3 laws
	July 2021	Around 250 protesting farmers started parallel monsoon session, i.e. Kisaan Sansad near Parliament
14 opposition party leaders gave support to all farmers	August 2021	Farmers in huge numbers stayed at Delhi Borders
	September 2021	Major Show of strength in Muzaffarnagar Mahapanchayat by protesting farmers

Source: illustration by author

Role of Panchayats

Farmers in huge numbers are gathering together -Kisaan Mahapanchayats- especially in western UP and Haryana to show strength and support to the ongoing protest at Delhi borders by farmers against three farm laws. The Kissan Mahapanchayats have promptly became centre point for continuing farmer's movement and paving a strong foundation for longer protest. They are showing that people from all communities have joined the ongoing farmers protest. Panchayats, Khap Panchayats and Kisaan Mahapanchayats are mainly active in Haryana, Punjab and Uttar Pradesh and their role in respective states can be described as below:

Haryana

Khap Panchayats in Haryana are not having any legal identity but these entities still have dominant effects in the political scenario. Around 130 khap panchayats of Haryana already extended their complete support to the ongoing farmers movement on the borders of national capital Delhi. Not only this, at the village level, they have given call to complete ban and boycott of BJP-JJP leaders. Many of these Khaps have declared that until these three anti- farmers legislations are repealed, the leaders belongs to ruling alliance parties would not be allowed to enter into the villages. Villagers are donating their hard earned money to continue the protest for longer period of time.

Punjab

In Punjab around 13000 Panchayat bodies are clearly against these three laws. Out of 550 district panchayats around 160 Panchayats, along with the gram Sabha passed resolution and supported the farmers agitation in the very starting days of the agitation. These local bodies decided in villages from every family at least one member would tale part in the ongoing farmers agitation at Delhi borders. On the footsteps of Haryana, Rajasthan and Uttar Pradesh, Punjab's first Kisan Mahapanchayat with large number of farmers gathering was held in Ludhiana.

Uttar Pradesh

Khap Panchayats in Meerut , Baghpat , Muzaffarnagar, especially in western UP supported the Farmers movement at large. Under the banners of different farmers organisations many panchayats, mana-panchayats are being organised in Uttar Pradesh. Rakesh Tikait of BKU (Bhartiya Kisaan Union) is the most dominating leader here. The biggest rally since the starting of the movement was conducted on 5 September 2021 at Muzaffarnagar, UP. All farmer leaders jointly called for this Mahapanchayat and intensified the movement by showing huge strength.

Conclusion

The government is continually insisting that these newly enacted legislations are favourable, as the elevated market competition could uplift farmers income. The Union government contend that the deregulation will led to more efficiency which allows farmers more freedom to negotiate much better prices for their produce. As per the government the bill is silent about MSP and they don't have any intention to remove MSP. Despite several rounds of talks between government and farmers still no solution. Protest leaders says they want noting less than repeal of the three farm laws. Kisan Mahapanchayats, rally's, are being held in the different parts of the country to show strength and support from local areas. Farmers are still Camping at Delhi borders and hoping one day government accept their demand. If this ongoing movement continues in the face of increasing state suppression, it has the potential to change politics in India.

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PREDICTION OF MISSING CHILD USING MACHINE LEARNING

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ABSTRACT

Every year, a huge number of children are missing in India. The number of missing cases is untraced. This paper proposes an innovative usage of machine learning techniques for the identification of the missing children. The Public can take the photograph of the suspicious child and upload in the common portal by specifying their location and contact information.The uploaded image was automatically compared to the recorded images of the missing child in the database. The supervisor stores the details of the missing child in the repository with the details of the child. Classification is carried out with input image and the best match is chosen from a registry of missing children.A predictive model is trained to recognise the missing child from the repository. When the input image is matched with the photographs in the database the information of the child and the person will be reported to the appropriate officer to take necessary action. The Open Cv technique in python is used for face recognition. NumPy module in OpenCV-Python is used for performing mathematical and logical operations on arrays. The feature extraction is done by using HOG in python. Prediction is done for checking the input image is present in the database or not.

Keywords: *Missing child identification, Machine learning, Face recognition, Feature extraction.*

I. Introduction

India has the world's second largest population.The significant percentage of total population in the country represents children. Butevery year, a significant number of children go missing for a variety of causes, including child kidnapping, runaway children, trafficking children, and misplaced children. As per the survey regarding on missing children average 174 missing cases are filing every day, 50% of the missing children remain untraced.Lost Children can be abused and exploited for a variety of reasons. Various NGOs declare thatthe number of children who have gone missing is far greater than what has been reported.

The missing children cases are reported to the police.Due to a variety of factors, a child who is lost in one location may be identified in another.Even if a child is discovered in a particular place, it is hard to identify him or her among the missing cases reported.A paradigm and methodology for creating a user interface for locating a missing child are discussed. The proposed system maintains a virtual space, so that the images of the missing children provided by their parents are saved in the repository at the time of reporting. The permission to the public is given such that they can voluntarily take photos of suspicious childand they can upload in that portal.

II. Related Work

In the Previous papersauthors proposed support vector machine as a algorithm for finding the missing children data to get accuracy.

Pournami S. Chandran et al.[1] designed a system that identifies the missing child using deep learning and convolutional neural networks. Classification has been done by using svm. They proposed a methodology to identify missing child.Deep learning-based facial extraction of features and face identification are combined.

S. Ayyapan & S. Matilda [2] described that by using Open CV technology. In earlier days by using biometrics such as thumbprint of the datacan be identified. By using haar cascade classifier face detection can be done and feature extraction can be done by using Open CV.

Nurul Azma Abdullah [3] developeda method of automatic facial recognitionfor criminal databases based on Principal Component Analysis. This system scans and recognises faces automatically, assisting law enforcement in identifying suspects who have not left a fingerprint or thumbprint.

Sai Yeshwanth Chaganti et al. [4] presents a facial recognition system by using support vector machine and convolutional neural networks. They mentioned for large datasets CNN works better when compared to SVM.
Guodong Guo et al.[5] implemented facial recognition using support vector machine. In this paper two sets of experiments were conducted for evaluation and comparison of the SVM based algorithm with the recognition approaches. Face recognition systems are commonly used to identify persons in pictures, videos, or in real-time. This face recognition system uses the computer algorithms for theextraction of precise, distinguishing characteristics about a person's face.These features, such as chin shape and eye distance, are transformed into a mathematical representation and compared to data on other faces already collected in a face recognition database.

III. Proposed System

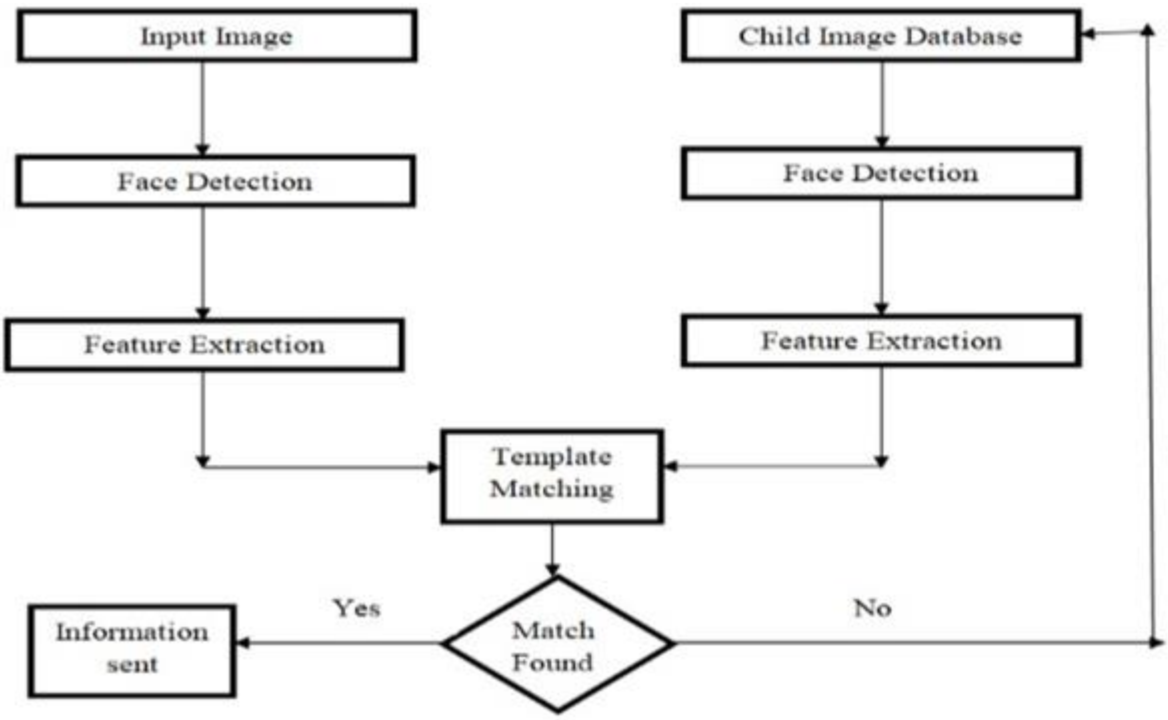

Fig.1. Block Diagram

Figure 1 shows graphical representation of the proposed system i.e. prediction of missing child using machine learning. In this, face detection is done by using K-nearest neighbor (KNN) algorithm, linear support vector machine (SVM), Random Forest, and Naive Baye's algorithm by combining with a histogram of oriented gradients (HOG). Facial landmarks such as the location of the eyes, mouth, and nose are extracted in the images after the face has been detected. Feature Extraction is done by using the histogram of gradients (HOG). Face recognition is followed by using the OpenCV in python .Whenever the public uploads the photograph of a suspicious child, the proposed system produces a vector or template by extracting features of the face from the uploaded photograph. Matches are found using facial recognition and if any match is found the details of the missing child are sent to the concerned officer.

Fig.1. Block Diagram

A. Image Acquisition

The dataset containing face images are is taken to calculate the accuracy. In this, the NumPy array is used for reading images and OpenCV is used for storing. In the user interface, the administrator adds newly registered missing child details into the database whenever a new case is reported. These details are stored in Postgres of the docker desktop.

B. Pre-Processing

The features of the face like facial height and facial width, color, spectacles, eyes, nose, mouth, the color of hair, are extracted using HOG. The representation of these features is given as an array of numbers. These are stored in JSON format (JavaScript Object Notation) and unique for all faces.

C. Face detection

1. **Using HOG and K-Nearest Neighbours:** To recognize faces in the image feature extraction has been used In this case, we use HOG feature extraction to detect faces. Classification is done through a KNN classifier. Faces detected by matching training data with testing data. In our proposed system, for classification k-nearest neighbor (KNN) is used. Among all approaches, KNN delivers greater accuracy than others hence we use KNN as a face detection method in our project. Dist $((x, y), (a, b)) = \sqrt{(x - a)^2 + (y - b)^2}$
2. **Using HOG and linear SVM:** In this system, from the images fixed window-sized positive samples are extracted and the computation of images is done by using descriptors of the HOG. The HOG descriptors are then generated using negative samples of the same size. In most cases, the number of negative samples much outnumbers the number of positive samples. For the classification task, a linear SVM is trained after the characteristics for both classes are obtained. For the test image, for each window point, the classifier computes the output by translating the image under the window with a fixed size. Finally, the detected face is defined as the maximum value generated, with a bounding box drawn around it.
3. **Using HOG and Random Forest:** Feature Extraction is used here for face recognition.In this classification approach, nodes are partitioned by randomly selecting feature subsets from the dataset.The tree looks for the best feature within the subset. It had good results but accuracy is low when compares with the KNN algorithm. The face is detected by matching training data with the testing data. $ni_j=w_jC_j-w_{left(j)}C_{left(j)}-w_{right(j)}C_{right(j)}$
4. **Using HOG and Bayesian classifier:** The HOG descriptors are calculated on both positive and negative samples in this method. The sole difference is that a Bayesian classifier is specifically trained for classification. The classifier computes the result for each window point here as well. Finally, the maximum value produced is used to identify the detected face, which is surrounded by a bounding box. $P(A/B)= P(B/A)*P(A)/P(B)$

Among all these four approaches KNN delivers greater accuracy than others hence we use KNN as a face detection method in our project.

D. Face Recognition

After the feature extraction process facial recognition is done by using a KNN classifier. The least distance image is considered as the matched image among all the images using KNN classification. After the face is recognized the details of the matched image are sent to the concerned officer.

E. Template Matching

The features extractions are called the feature vector or template. The similarities of their features are compared. We have to calculate the confidence level of matching based on their similarities. If the result of the confidence is greater than the specified threshold value, the image is considered matched. The accuracy of the comparison is analyzed with the fixed threshold value.

F. User Interface and Database

The user interface of the system is created by using the Python pyQt5 module. The python pyQt5 module contains a GUI toolkit that is implemented as a Python plug-in. Postgres is used as a database that is implemented as a relational database and it can be used as the backend for any python application. It is open-source and it can be imported by using a module named psycopg2.The face encoding beyond the User interface can be done using the dlib library.

G. Facial land marking

The dlib library's pre-trained shape predictor is used to create 68 pixels in (x, y) coordinates of facial landmarks for face encoding.Face landmarks are estimated using regression trees based on image intensities. To distinguish eyes and mouths in a face region, the likelihood of distance between pixel pairs is used.

Fig.2. Visualizing the 68 facial landmark points

IV. Results and Discussion

Table I: Landmark points

Parts	Points
Right eye	[37-42]
Left eye	[43-48]
Mouth	[49-68]

The dataset is spited into two parts: the train dataset and the test dataset. This experiment is carried on Windows 10,64 bit Operating System with Intel Core i7 and should consist of Python IDLE. The accuracy is calculated using support vector machines, KNN classifier, Random Forest, and Naive Baye's algorithms with the help of a Histogram of oriented gradients. Among these four, we got the highest accuracy for the KNN algorithm when used with Hog. So, we have chosen the KNN algorithm for training the model for face recognition and the dlib library for face encoding. We created user interfaces for users and administration. The experiment gives results as follows:

Table II: Accuracy Table

Algorithm	Accuracy
KNN	88.66%
SVM	86.73%
Random Forest	84.54%
Naive Baye's	57.73%

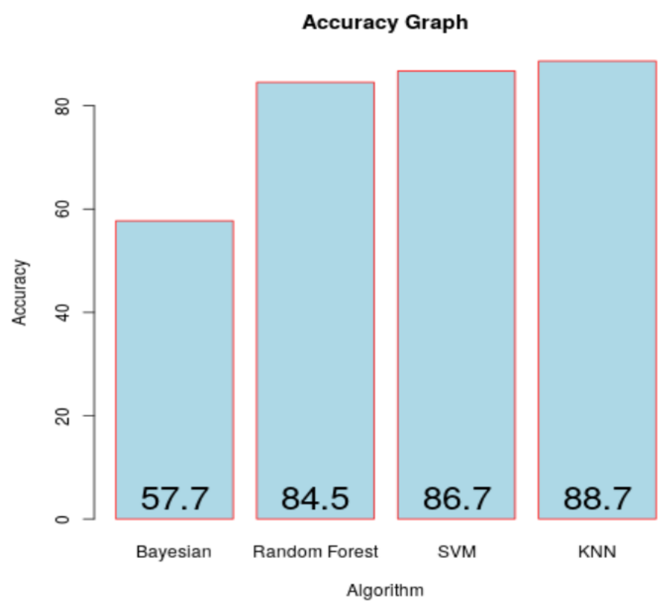

Fig.3. Accuracy Graph

The above figure shows the accuracy value of the algorithms. Among the four algorithms KNN classification algorithm got highest accuracy rate. So, we have used KNN algorithm forclassification and to train our model.

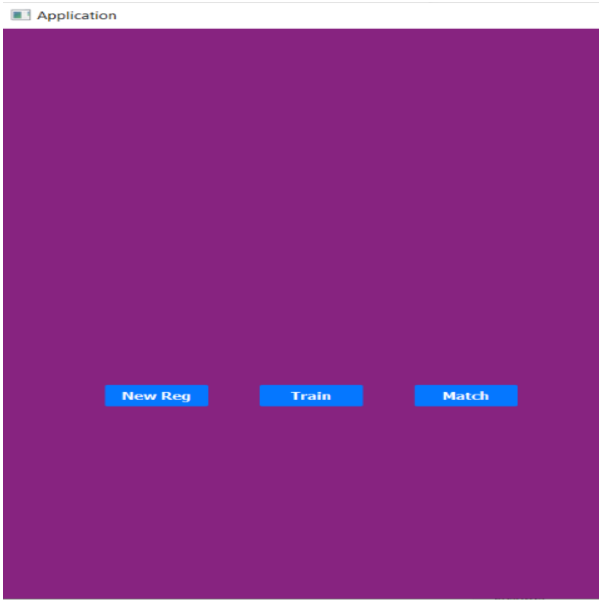

Fig.4. Application

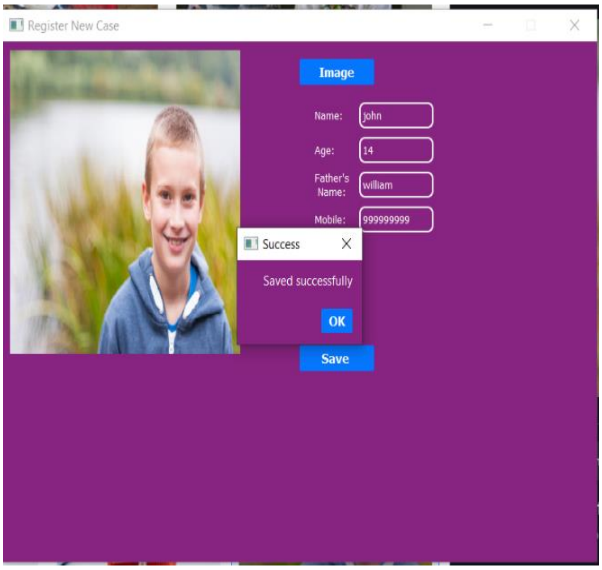

Fig.5. New Registration

Figure 4 and 5 shows the user interface for the application of administration. When we click on the new registration button a window opens to fill in the details of the missing child by admin which was shown in figure 4 and these details are stored in one of the containers in the docker. Train button is used to train the model, here we are using the KNN model for training whenever the new image adds to the database and match button is used to find the matches, here the face encoding of the user is compared with the face encoding of the photographs in the repository.

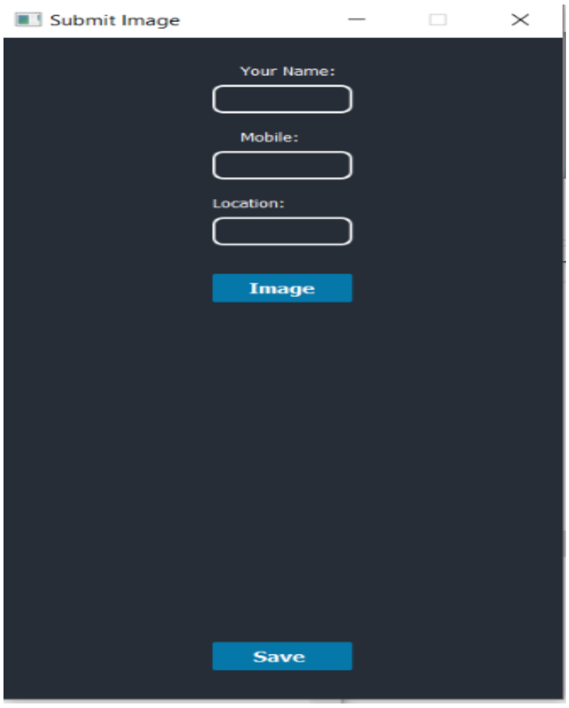

Fig.6. User applications

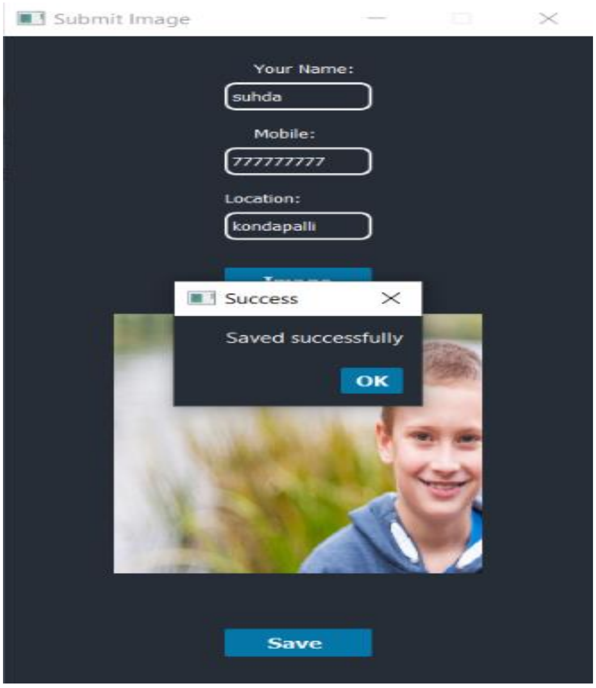

Fig.7. Child photograph uploaded

By Public

Figure 6 and 7 shows the user interface of the application on the user side. When the public finds a suspicious child then they are allowed to take the photograph of the child and uploads it in the portal with their details like contact information and the details need to be saved by clicking the save button, immediately after saving the image face encoding is done and its values are compared with all facehaving encoding values in the image database.

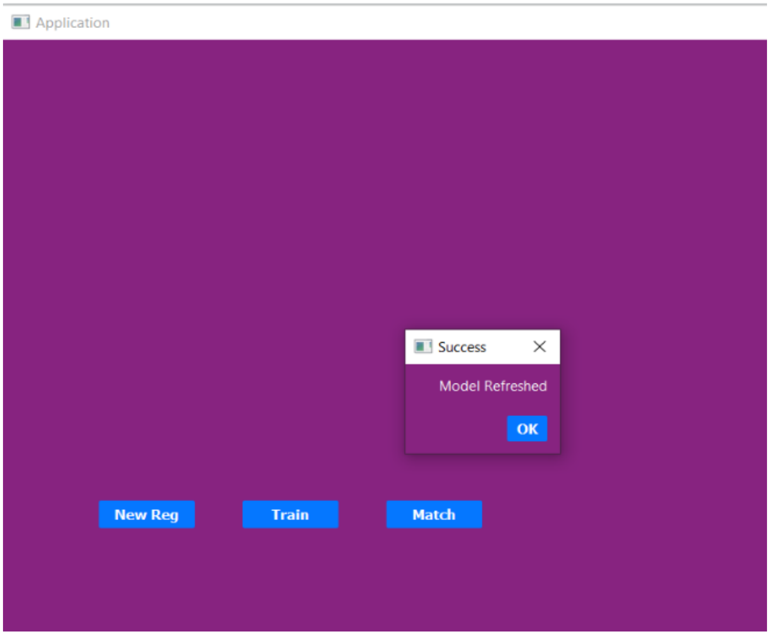

Fig.8. Train Model

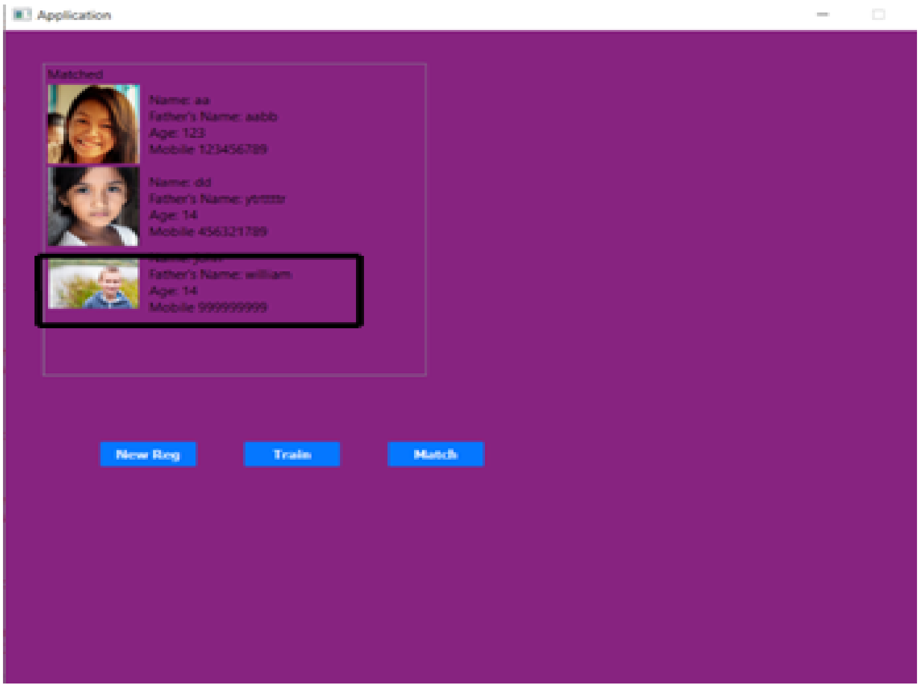

Fig.9.Matched Details

Figure 8 represents the admin should train the model after adding a new image and details of the missing child to the database. After the user uploads the picture of the child the admin needs to check whether any photographs are uploaded or not and also needs to find the match. If any match is found then the details of the child are sent to the concerned officer. Figure9 shows that the image is matched with the image uploaded by the user.

Conclusion

In this paper, Prediction of a missing child is proposed for identifying missing children easily with machine learning algorithms. The dataset which contains different images is tested with four algorithms KNN, SVM, Random Forest, and Naive Baye's. When we compare the accuracy of these four algorithms **KNN** got the highest accuracy than support vector machine (SVM), Random Forest, and

Naive Baye's. So, we created a user interface using python GUI tools and trained the model using the KNN algorithm, and facial detection and feature extraction are done by using face encoding. The admin can easily update the database and it is easy working with Postgres in python. We believe that this system helps to predict the missing children easily.

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IDENTITY CRISIS AND ORALITY IN THE WORKS OF TEMSULA AO

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ABSTRACT

Temsula Ao is one of the country's finest writers writing both prose and poetry in English. She started her writing career as a poet and acknowledges that she considers poetry to be the most challenging and satisfying genre of literature. The question of identity is political and Ao through her writing tries to revive the lost cultural identity. The North East of India is one of the most culturally vibrant regions of the Indian subcontinent. This paper analyses a few works of Ao with regard to the concept of identity and the role of oral literature in her writing. Certain unifying themes are found in the writing of the region namely oral traditions and the quest for identity and selfhood.

Keywords: *Identity, Orality, Globalisation and Cultural Memory*

Temsula Ao is a writer who gives voice to her community. She is an exemplary tribal poet from the North East of India. There are certain common traits that are found in the poetry of the region. Some of the issues which are dealt with in the poetry of the region are the quest for identity, violence, mourning the loss of naga identity, terror which engulfs the region etc. Writers from the North East of India want their writing to be included within the larger discourse of Indian English Literature.

Ao's poems are rooted in Ao Naga folklore. The poem *The Night of the Full Moon* is inspired by the Naga myth according to which every full moon night all the animals of the region bring their king the treasure of their hunt. The king of the forest lacks the glory of his ancestors and so using this opportunity the other beasts who were the subjects rebelled asked for setting up of democracy. The king who had no choice gave in to their demand but he wanted the tradition to be continued. The poem is a satire on the present day democracy. The mythical world of oppressed culture has in it the world of the oppressor's historical experience and it does not represent the world of innocence. According to Ao, it has within it the potential for destruction as represented by the culture of the oppressor. Being a woman writer Ao is sensitive to the role played by subjugation. This concept of subjugation is a universal theme which is rooted in the human condition. In her essay, *Writing as Affirmation* Ao says that

"Whatever I write comes from this inner urge, to probe, to question and also to acknowledge that I exist in the one-ness with my fellow human beings. Therefore, when I tell a story or compose a poem, I try to entwine my life with theirs and for the duration of that creative voyage we participate in a common pursuit of the essential meaning of life"(2).

Contemporary writers from the North East of India use English as the language of expression. The writers are conscious to preserve the rich oral tradition of story- telling which has declined due to globalisation and modernisation. In an essay titled Identity and Globalization: A Naga Perspective talks about the contemporary challenges of North Eastern cultures that are beginning to evolve "stripped of all human significance" (7) due to the global market. The oral history of the region provides the writer with ample choice to create space for creative expression through the collective memory of the communities' experience.

Literary works from the North East of India includes the oral narrative and this is similar to the Native American literature which includes a wide range of oral narrative techniques and also the written narrative techniques and is a different aesthetic form from the American literature. This situation is similar to the one faced in India where literature from the North East is marginalised and occupies a minimal position in the mainstream Indian literature. Literature from this region has many features of what is referred to as Indian literature but it has its own unique aesthetic. In recent times much importance is given to oral literature throughout the world.

There is a striking similarity between the literature of the North East of India and the Native American literature which is the legacy of storytelling. In terms of space they belong to different territories but culturally they share a similar past. Oral history is important to any literature because it is closely connected to the lived experience of its people. In the Introduction to the *Yellow Woman* (1993) La Vonne Ruoff mentions the work of a Native American writer Leslie Mormon Silko and her emphasis in her writings on the need to "return to rituals and oral traditions of the past in order to rediscover the basis for one's cultural identity" (20). Silko says that is important to know the native oral tradition and ignoring it will lead one into not making sense of their literary aesthetics in contemporary literature.

In the Western discourse the written word is given more importance and it dismisses oral societies as people without history. For people of the North East of India the shift from oral tradition to print culture was not quite easy since they relied primarily on oral traditions. A transition has taken place in recent times where orality is the main narrative structure which written texts adopt.

Ao is a writer from Nagaland. Her works deal with specific realities of the region. Her short stories *These Hills called Home* (2006) and *Laburnum for My Head* (2009). The stories from these collections are evocative, powerful, and sensitive and they narrate the experiences of women writers. According to Ao the identity for a Naga individual is not fixed but multilayered. In the Foreword to *These Hills Called Home* Ao says "in these stories I have endeavoured to revisit the lives of those people whose pain has so far gone unmentioned and unacknowledged" (ix). She says that when there is a conflict there are no winners but only victims which lead to trauma. Through these stories she explores how the events of that time frame have re-structured the Naga psyche. In her story *The Curfew Man* she talks about the innocent people of the Naga Hills whose lives fell apart by political designs which they didn't understand. She asks the readers to empathize with them so that they fully understand their experience. Her writing shows the stark reality of the people of this part of India. Ao's stories mostly revolve around women and as a women writer she is conscious about gender issues but they are inadvertently a representative of the Naga community.

Easterine Kire is another well known writer from India's North East. In her essay *Should Writers stay in Prison* comments on the importance of orality in her culture.

Naga society was and continues to be a higly oral society. Both men and women take pride in oratory skill, which is an expression of the agility of the mind. We have an overwhelming majority of orators but only a handful of writers. We feel the immense pressure to document our oral literature and native wisdom and simultaneously direct the path Naga writing would like to take (273).

Ao's works has a blend of the oral and the written. In her work *These Hills Called Home*, Ao has taken a conscious effort to present this part of India to the rest of the world. A remarkable feature of the Naga community is the concept of Identity since each tribe has their own customs, traditions, attire and food habits.

Oral tradition refers to the collective memory of a group of people which is transferred through word of mouth. Storytelling is part of the oral tradition. Ao acknowledges how instead of being a disability empowers the writers by offering new horizons of creativity and new language for expression. She uses her poetry to revive and vindicate a culture which is on the verge of extinction. Her works are replete with themes and images from Naga folk culture. Through her poetry she infuses the concerns and voices of her people and her land. It is interesting to note that her works especially her poetry have the word 'songs' in their title which reiterates the fact that her poetry is rooted in the oral tradition. Here is an example from Ao's *Songs that Tell*

Songs
which sometimes
imitate
greater Bards
to indicate
similar response
to corresponding chords (14-20)

In the introductory poem of her first collection *Songs that Tell* (1988) she refers to her ancestors as the 'Greater bards' since they helped her greatly to continue the tradition of her community. Through her writing she paved a way to create and revive a bond with her people to take part in their joys, sorrows and happiness just like how her ancestors did. In the poem *Kindred Heart* she emphasizes the fact that she tries hard through her writing to follow the tradition and merges her voice with it.

… now vibrate
for a kindred heart
who knew and understood
long before I knew them (32-35)

In the poem she acknowledges the fact that her poems carry the rhythm of the songs that has been sung in the past. Her poem *Heritage* expresses the irony of having to witness the artifacts belonging to her belonging to her people being displayed in a European museum behind 'glass cages'. The lines in the poem clearly illustrate her experience of being caught in a state of helplessness and despair watching her cultural symbols being trapped and displayed as in these lines.

They languish, these uprooted
treasures of my heritage
caged within imposing structures
in designated spaces (1-4).

According to her this exhibition was making exotic the cultural artifacts which alienated them from their true essence and tore apart of who they really were and reduced them to mere objects of display: But artifacts wrenched from their origin must, by reason remain mute"(11-13). In the Stone People from Lungterok, the poet creates a remarkable image of her ancestors. In this she restates their survival techniques and sees them as people who preserved the secrets of nature. The footnote at the end of the poem explains the word 'Lungterok' in Ao Naga language as 'Six Stones'. It also adds the fact that "according to the Ao's their first forefathers emerged out of the earth from a place called Lungterok. There were three men and three women" (111). In the poem *The Old Story Teller*, Ao emphasizes her role as a preserver of the cultural heritage. She says "I have lived my life believing story-telling was my proud legacy" (1-2).

John Rusen in his essay *Tradition and Identity* says that "Identity is a matter of culture. Culture is the entire achievement of the human mind in interpreting and understanding the given world including oneself as living in this world and being part of it" (144). Ao feels that in the present times due to globalization there has been a rift caused in the relationship between identity and culture and it has further led to the fragmentation of identity. She tries hard to revive the lost identity of her people by creating awareness about the roots of her culture. It is interesting to note that the written literature of the region is an extension of the oral tradition. Ao goes back to the oral tradition to learn and infuse them in her contemporary narratives. She gave voice to the political and social reality of the region. It had become a part of the daily lived experience.

In her preface to her collection of *These Hills called Home* (2005), Ao says that most of the stories in this collection have their genesis in the turbulent years of bloodshed and tears that make up the history of the Nagas (X). The story of the Jungle Major for example is inspired by true events which portrays the very notion of home in a different light since a home is considered to be a space which provides privacy and security.

The role of history in any culture cannot be ignored because the longing one has for one's past helps to revive one's own culture. In her poem titled *My Hills* she laments the loss of peace in her region. There was so much of violence that was happening in her region. She portrays the once paradise like region to "happy gurgling brooks". Towards the end of the poem however, she moans the plight of the region which has become different from what it used to be before. Referring to the violence happening in the place she says:

….. But to day
I no longer know my hills,
The birdsong is gone,
Replaced by the Staccato,
Of sophisticated weaponry.

Her works show that she has a deep concern for the social scenario which threatens the roots of her culture.

The Nagas believe that they have a unique cultural identity which is different from the rest of India. The advent of the British in India brought about a lot of changes for the Nagas too in terms of culture and ethnicity and today they are grappling to regain their lost identity. Ao seeks for cultural recovery as she believes that it is the only way to revive the lost splendour of their existence. She longs for a day when their voices will be heard and the rich tradition of creativity will be revealed. In *These Hills Called Home* she says, “It is only when the Nagas re-embrace and re-write this vision into the fabric of their lives in spite of the compulsions of a fast changing world, can we say that the memories of the turbulent years have served us well (xi). In this work she looks beyond the stereotypical notion about the literature of the North East especially with its preoccupation with the notion of homogeneity, violence and bloodshed. Ao uses the Naga historical consciousness to redeem the lost identity through their dependence on the past. She uses the historical consciousness of her people to revive them from identity crisis, violence and terror happening in the region. In this work she mourns the loss of an inherent past and aspires to awaken the consciousness of her people who are still dwelling in illusion.

The impact of colonisation and globalisation has made the Nagas to question their own identity and self worth. In the short story *The Pot Maker* Ao shows significance of the art of pot making within the Naga community. The elders in the village persuaded the mother to teach her daughter the art of pot making. The elders in the village told the father of the girl that “skills such as pot making which not only catered to the needs of the people but also symbolised the tradition and history of the people” (61). The short story *Soaba* shows the effect of globalisation and colonialism in the region. The story shows in a poignant manner how the villagers were uprooted from their traditional space and grouped together like herds so that the security forces could monitor them more closely. Ao says that “The word grouping had a much more sinister implication; it meant that whole villages would be dislodged from their ancestral sites and herded into new ones” (11). It means that they are uprooted or displaced and placed in a new location.

In the story the *Curfew Man* the protagonist goes around the town after the curfew hours to spy on his fellowmen on behalf of his employers. He does not want to be a spy but is forced into becoming one and Ao points out that this is the problem faced by the people of the state and through her writing she wants to create a space which will help them to overcome such crisis. In order to bring about a change in their psyche and save their culture she wanted to use cultural memory as a tool. By using this tool she wanted to retrieve the forgotten past of the Nagas which had as its essence knowledge and wit. Jan Assmann in the Introduction to his work *Cultural Memory and Early Civilization* says that cultural memory is “the outer dimension of human memory. Through, cultural memory, a society can preserve its knowledge from one generation to another, making it possible for the future generations to reconstruct their cultural identity” (ii). Reading Ao’s works one would realize that the consciousness of the Naga psyche which she alludes to is relevant for all communities and races who have been estranged from their long cherished past.

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STUDENT MOVEMENT AND INNER LINE PERMIT SYSTEM (ILPS) IN MANIPUR

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ABSTRACT

The Manipuri society is overwhelmed with socio-political movements.The students of Manipur have played a dynamic role in these movements addressing the issues and challenges from time to time. The movement for implementingthe Inner Line Permit System (ILPS) is a contemporary socio-political movement to protect the indigenous population of Manipur from illegal migrants.In the early period, the problem of migrants was effectively dealt with strict laws. The removal of the permit system in 1950 caused an unprecedented increase in illegal migrants, posing a significant threat to the demography and culture of the ethnic groups of Manipur. In 1980, the student fraternity under the All Manipur Students' Union (AMSU) and All Manipur Students' Co-ordinating Committee (AMSCOC) led the Foreigners' Issue movement to check the influx of outsiders. The movement was again erupted in 1994. Later, civil society organisations launched the movement demanding the implementation of the Inner Line Permit System (ILPS) in Manipurto regulate the rampant influx of migrants. The student community, under the leadership of various student organisations, came to the forefront and raised their voices in support of the movement. The movement reached its peak in 2015 under the aegis ofthe Joint Committee on Inner Line Permit System (JCILPS) and its Students' Wing.After sustained agitations for decades, the Government of India announced to extend ILPS in Manipur, and the State Government enforced the same from 1st January 2020. But themovement is still continuing with a demand to implement perfect guidelines to safeguard the indigenous people of Manipur.

Keywords: *Agitation, Bill, Indigenous, Migrant, Students.*

Introduction

Manipur is a tiny state in Northeast region of India. The sovereign Manipur had been associated with the process of immigration since the ancient era.The policies adopted during those days successfully dealt with the problem of immigration, and there was noserious concern about it. During British colonialism,Manipur devised a "Permit" or "Passport" system to regulate the foreigners. Under the system, the process of identification, registration and detection was implemented. The period from 1947 to 1949 saw the enactment of the Citizenship Act under the "Manipur Naturalisation Act, 1947" through the Foreigners' Permit System. Following the merger of Manipur into the Indian Union in 1949, Himmat Singh, the then Chief Commissioner of Manipur, abolished the permit system on 18th November 1950. It led to the unchecked and free entry of illegal migrants,posing a severe threat to the culture and identity of the natives. It marked a black day in the political history of Manipur. Since then, they entered Manipur and settled freely wherever they desired. AribamBrajakumar Sharma, in his paper *"The Population Growth in the next decade,"* stressed the ever-growing population due to illegal migrants in the state. In Manipur, students have had always contributed their significant roles in various socio-political movements of the state. Of all, their role in addressing the problem created by the influx of migrants isvery significant in analysing the contemporary socio-political movement. They came out to the forefront in the movement demanding the protection of the indigenous population of Manipur from illegal migrants.

Foreigners' Issue of 1980

The Foreigners' Issue movement was launched at the beginning of 1980 by the two student organisations, namely, the All Manipur Students' Union (AMSU) and All Manipur Students' Co-ordinating Committee (AMSCOC). They demanded the identification and deportation of illegal immigrants (foreigners) from the state. They raised the slogans-*"Go Back Foreigners,"* *"Expel Outsiders/Aliens from Manipur,"*etc.They launched wide demonstrations, including the boycott of the HSLC examination. During their course of agitations, two students, namely PotshangbamPremananda alias Lukhoi and HuidromLokendra, were killed in an open firing incident by the police on 17th and 18th

April 1980. Another two students, KonsamImoba and Thokchom Naba,also died by drowning in the Imphal River while escaping from the police on 30th April 1980. The AMSU and AMSCOC adopted resolutions to strengthen the movement. On 22nd July and 5th August 1980, the Government met the representatives of AMSU and AMSCOC,and an agreement was signed. The two sides agreed to identify and detect foreigners in the state. The movement was again erupted in 1994by the AMSU. A Committee was formed under the supervision of the Chief Secretary to identify the foreigners.The Government of Manipurfailed to implement the resolutions of the agreements signed with the AMSU and AMSCOC during the Foreigners' Issue. Later, a new momentum of the movement to protect the indigenous population was started by the United Committee Manipur (UCM), a conglomerate body of student and civil society organisations, in 2002 through submitting a memorandum to the Chief Minister of Manipur. This new movement focused on the implementation of ILPS in the state. The term "foreigners" was substituted with new terminology "migrants." While the former implied people from outside India, the latter meant people from outside Indiaand people from other states of India.

Understanding Inner Line Permit System (ILPS)

ILPSisthe permit system regulated under the Bengal Eastern Frontier Regulation, 1873. It restricted the entry of a citizen from any region of India into a state without a valid pass issued by a competent authority.It was designed for a better administrative system of the hilly tribal areas of the Northeast during British colonialism.It issued an official travel document that permitted a citizen to enter or stay in the Northeast for a specific time. Itauthorised the state government to cancel and prohibit the pass of a citizen beyond the period. It is meant to protect and preserve the ethnicity, heritage and customary practices of the indigenous population from illegal immigrants (outsiders). The magistrate concerned is empowered to punish those who violate the laws for one year with a fine.From the beginning, the Inner Line Regulations did not cover Manipur. The state had its permit system, as mentioned earlier.

Need of ILPS in Manipur

After Manipur merged into India in 1949, the influx of illegal immigrants from Burma, Bangladesh and Nepal, and in-migrants (people from other states of India) erupted. The indigenous peoplefeared that the free flow of illegal immigrants and in-migrantswould significantly impact the cultural and demographic imbalances. It created an apprehension to the indigenous people of becoming a minority. In this regard, the case of Tripura is a glaring example. Presently, the constitutional rights and other opportunities of the indigenous people of Tripura have been deprived by the non-locals.Therefore, ILPS or any law that regulates illegal migrants is necessary to safeguard the indigenous population.The Joint Committee on Inner Line Permit System (JCILPS), a committee leading the movement for ILPS in Manipur, stated that ILPS would not restrict outsiders from entering Manipur. Instead, it merely requires them to get registered for identity. It pointed out that the demand for ILPS is legally valid since any community in India having a distinct language, scripts and culture has the right to preserve itself.

Student Movement and ILPS in Manipur

The publication of a report entitled *"Influx of Migrants into Manipur: A Threat to the Indigenous Ethnic People"* by the UCM in 2005 gave precise data of illegal migrants in Manipur. The AMSU as a component body of the UCM played a dynamic role in the publication.From 2005, the Federation of Regional Indigenous Societies (FRIENDS) had launched public mobilisations and demonstrations demanding the implementation of ILPS. It turned violent with constant agitations in 2012. The AMSU called for the implementation of ILPS on several occasions. The Indigenous Kuki People's Forum (IKPF) stated that the implementation of ILPS is the need of the hour to protect the indigenous people. It called upon the people to unite for the positive result.

On 4th July 2012, like-minded student organisations and civil bodies jointly formed the Joint Committee on Inner Line Permit System (JCILPS). It spearheaded the ongoing phase of the movement. On 6th July 2012, the Democratic Students' Alliance of Manipur (DESAM) and Students' Welfare Association of Kangleipak (SWAK) announced to extend every possible support to it. Many school students staged sit-in-protests under the banners, *"Save Manipur,"; "Enforce ILPS in Manipur,"; "Safeguard the Rights of the Students,"* etc. On 10th July 2012, students from different sidestried to storm the Manipur Legislative Assembly session. The police topped them at different locations. On 12th July 2012, many leaders of student bodies were arrested while they were marching towards the Assembly complex. On 13th July 2012, heavy confrontations took place between student activists and police when the former planned to storm the Assembly complex.The Assembly passed a resolution to urge the Union Government to extend the provision of Bengal Eastern Frontier Regulation, 1873 for the extension of Inner Line Regulation to the State of Manipur or to enact a suitable law under Clause (5) of Article 19 of the Indian Constitution. On 3rd August 2012, a letter was submitted to the Union Government to comply with the same. But the Union Government rejected it. The Shillong Manipuri Students' Union (SMSU) warned the Government of launching protests if the ILPS is not implemented.

On 6th June 2013, the JCILPS Students' Wing (JCILPSSW), formed by more than six student bodies of the valley, strongly condemned the remark of the movement as anti-national by the Chief Minister. It stated that the issue is taken up under Article 19(5) of the Indian Constitution.On 7th June 2013, twenty-eight student volunteers, including office bearers of the AMSU, DESAM and SUK, were arrested in connection with the protest against the entering of non-locals into the state.Otherstudent leaders were also hunted by the police at their offices and homes. The JCILPSSW condemned the crackdown on student leaders and volunteers,saying it will continue the agitations until the demandis fulfilled. On 19th June 2013, it strongly rejected the Private Member resolution in implementingthe ILPS pass by the Manipur State Legislative Assembly. It demanded a solid commitment from the State Government to check the influx of illegal migrants.On 27th June 2013, many students moved towards the Assembly complex against the failure of the Government to implement the ILPS despite many resolutions. Around ten of them were injured in the police action while five were detained. Condemning the police action against the students, theJCILPSSW was critical to the lack of sincerity on the part of the State Government. The same incident took place on the next day in which twelve students of C.C. Higher Secondary School got injured. The JCILPSSW expressed that the inhuman conduct of the Manipur police could not be seen in other regions of the world. Despite their actions, it stated that students would continue to raise the issue. It conducted awareness programmes on ILPS at different institutes.Appreciating the dynamic role of the JCILPSSW, the JCILPS appealed to all for a consistent movement and to stay aloof from negative rumours that would mislead the movement.On 15th July 2013, the All Manipur Students' Union (AMSU), Democratic Students' Alliance of Manipur (DESAM), Kangleipak Students' Association (KSA), Students' Union of Kangleipak (SUK),ApunbaIreipakkiMaheiroiSinpanglup (AIMS) and All Manipur Muslim Students' Organisation (AMMSO) jointly conducted an awareness campaign at Imphal areas on ILPS.

On 22nd July 2014, students of various schools under the aegis of JCILPSSW attempted to storm the Assembly Complex. Serious confrontations took place between the students and police. On 23rd July 2014, more than thirty students got injured when police fired tear gas shells, rubber bullets and smoke bombs. On 24th July 2014, while trying to control the mob,police slapped and kicked many college students in public view at D.M. College area. Over thirty students were injured in the conflicts between the students and police in different areas. Over fifty of them were detained. The JCILPSSW demanded the MLAs to resign on moral ground. The Kuki Students' Organisation (KSO) strongly condemned the unfortunate incidents of physical assault by the police on student protestors. It stated that the shutdown of educational institutions and other suppressive measures would not bring any solution. The JCILPSSW announced a curfew in all the government departments, excluding the Department of Education and essential services, from 25th July to 28th July 2014. On 26th July 2014, the Manipuri Students' Federation (MSF) strongly condemned the brutal police crackdown with vulgar language on young students. The All Assam Manipuri Students' Union (AAMSU) condemned the police atrocities and announced extending full support to the movement. The JCILPSSW condemned the incompetence of the Chief Minister to take a solid commitment on the Assembly floor. The All Tribal Students' Union, Manipur (ATSUM), an apex body of the tribal students, also condemned the attacks of the police on peaceful protests of the students. It announced to issue identity cards to non-locals staying in the hill areas of the state. On 15th August 2014, students participating in the Independence Day at 1st M.R. Ground, Imphal shouted slogans like *"We want ILPS"* while the Chief Minister delivered his speech.

On 12th September 2014, the JCILPSSW started an indefinite curfew on non-locals. The policepicked up many student leaders and volunteers of the Wing. The curfew was suspended after a meeting with the Government. On 21st October 2014, the JCILPSSW organised a students' convention under the theme, *"Role of students in protecting the indigenous people of the State"* at Manipur College. It made the following recommendations- (a) a white paper on the number of migrants and foreigners, (b) institution of a separate Ministry for the migrant issue, (d) constitution of Cabinet sub-committee to safeguard indigenous people, and (e) passing of an Ordinance or Bill similar to ILPS by 31st October and enforcement of it within 18th November 2014. The Committee of Higher Secondary Students' Union, Manipur, a conglomerate of various students' unions of higher secondary schools in Imphal, warned that it would boycott the Sangai festival if ILPS is not enforced within the dateline. Reacting to the silence of the Government, the JCILPSSW stormed the CM bungalow on 19th November 2014. On 29th December 2014, it demanded a special Assembly session before the Budget session to pass a bill to protect indigenous people. On 17th January 2015, the MSF accused the Government of playing delay tactics in implementing ILPS. It reported that its volunteers stopped the entry of non-locals into the state at Kanglatongbiand handed over to the JCILPS. On 13th March 2015, the State Assembly introduced the *"Manipur Regulation of Visitors, Tenants and Migrant Workers (MRVT & MW) Bill 2015"*. The JCILPS rejected and burnt down the copies of the Bill, saying that it is totally against the interests of the natives. But the Assembly passed it on 16th March 2015. The JCILPS announced an indefinite non-cooperation movement against the non-locals from midnight of 18th March 2015. It demanded immediate withdrawal of the Bill.

The movement was intensified in July 2015 during the Manipur Legislative Assembly session. The JCILPS demanded the withdrawal of the *MRVT & MW Bill 2015* and replacement with an effective bill to safeguard the indigenous population. It also demanded the amendment of the *Manipur Land Revenue and Land Reforms Act*, *1960*, to curb the transfer or sale of land to non-locals. On 3rd July 2015, the JCILPSSW led over a thousand school students towards the Assembly complex. They burnt down the effigies of the political leaders, including the Chief Minister. Fifteen students got injured in police action. As a part of the state-wide general strike called by the JCILPS, the JCILPSSW hung the effigies of fifty-seven sitting MLAs on Thangmeiband road on 7th July 2015. The movement reached its zenith on 8th July 2015. On this particular day, students carried out agitations in many places.Theycame to boycott the ongoing Assembly session. The police attempted to scatter them. But one student volunteer of Ananda Singh Higher Secondary School, namely, *Sapam Robinhood Singh*, died when a tear gas shell hit his face. More than forty student protestors were wounded. The District Administrations imposed an indefinite curfew in Imphal East and Imphal West Districts. The unfortunate incident significantly strengthened the movement. The Governor of Manipurreturned the*MRVT & MW Bill 2015*.The Joint Action Committee (JAC) Against the brutal killing of Sapam Robinhood announced that it would never claim the dead body nor any compensation except the passing of a newbill. Many civil bodies poured condemnation on the inhuman police action against Robinhood. The Manipur Commission for Protection of Child Rights (MCPCR) condemned it as a clear case of violation of child rights, particularly their right to life and dignified survival. It resolved to take up a suo moto case for investigation. Expressing sorrow over the killing of student and injuring many students, the Manipur University Students' Union (MUSU) demanded the punishment of police personnel involved in the incident. The Bangalore Manipur Students' Association (BMSA) condemned the brutal action of the police. The Students' Union of Government Higher Secondary Schools of Imphal area announced an indefinite class boycott. The Joint Students' Union of Higher Secondary Schools threatened to sacrifice their livesto the Government through self-immolation. The Government announced an indefinite closure of educational institutions to suppress the movement. The DESAM filed a PIL at the High Court of Manipur against the decision of the Government. The Joint Students' Co-Ordination Committee (JSCC), an apex body of the AMSU, MSF, DESAM, KSA, SUK and AIMS, condemned the same. It asked the Government whether the students had the right to speech and the right to assemble peacefully without arms or not.

The JCILPSSW announced that students would not participate in any government's function until the police personnel involved in the killing of Robinhood are punished. It further appealed to the people not to attend such functions.The Higher Secondary Schools' Students Union in Manipur formed a new committee entitled the Coordination Committee of Higher Secondary School Students' Union Manipur and resolved to fight for his justice. On 3rd August 2015, hundreds of higher secondary school students stormed the office of the Education Minister. The police beat them to control the mob, where fourteen students were injured. The JCILPSSW called for a 48-hour state-wide total shutdown against the incident.On 14th August 2015, five students from higher secondary schools in Imphal started a fast-unto-death protest in front of the main gate of Ananda Singh Higher Secondary Academy. They demanded the termination of the police involved in the killing of Robinhood and the implementation of ILPS in the state. They were picked up by the police on the next day. New five students joined the fast-unto-death agitation. There had been an internal crisis between the JCILPSSW and DESAM. The DESAM, a constituent body of it, announced to withdraw support to the JCILPS. It launched the *"Reconsolidation Campaign for Implementation of ILPS."*On 18th August 2015, its volunteers started an indefinite hunger strike in front of DESAM head office. Following the withdrawal of support by the DESAM to JCILPSSW, the AIMS also took the same stand. However, it stated that it would continue to support the movement for ILPS. On 20th August 2015, the JCILPS held a people's convention to seek views and opinions of the public at MDUHall, Imphal. The DESAM and AIMS also convened a people's conference under the *"Question on the future of Manipur"* on 21st August at GM Hall, Imphal. It discussed burning issues like ILPS, AFSPA, 1958and territorial boundary.

The ATSUM submitted an open memorandum to the Chief Minister to extend the existing ILPS Act to Manipur with a demand to form a fully representative committee to examine the demographic impact of existing non-natives/non-locals in the state.Round of talkswere carried out between the representatives of JCILPS and the Government of Manipur. On 25th August 2015, a seven-point agreement was signed between them to provide a long-term solution to the issue. The main contents were: (a) to enact and pass the three laws, namely the Protection of Manipur People Bill, 2015, the Manipur Land Revenue and Land Reforms (Seventh Amendment) Bill, 2015 and the Manipur Shop and Establishments (Second Amendment) Bill, 2015, (b) to constitute a Manipur State Population Commission, (c) to constitute a Manipur State Land Reforms Commission, (d) to implement the relevant clauses in the agreement between the AMSU and AMSCOC with the Government of Manipur on 22nd July 1980 and 5th August 1980 which were again reaffirmed on 9th November 1994 and (e) to urge the Union Government to enact any other appropriate Acts and Rules which may be beyond the purview of the State Government for the protection of the Manipuri. The Manipur Legislative Assembly introduced the three Bills on 28th August 2015.

The DESAM warmly welcomed the three Bills. However, the ATSUM urged the Governor not to give his assent to the *Protection of Manipur People Bill, 2015*. It claimed that the Bill is drafted on the whims of the JCILPS without any representation from the tribal Assembly members. On 31st August 2015, tribal student bodies, namely, the KSO, All Naga Students' Association Manipur (ANSAM) and ATSUM, jointly announced a twelve hours bandh in all the hill districts against the Bills. They argued that these bills overlap Article 371C and Manipur Hill People Administration Regulation Act, 1947. The State Assembly passed the three Bills in an emergency session on 31st August 2015. On the same day, many people came out to attack the residence of elected representatives at Churanchandpur district against the bills. They set aflame properties of them. Nine civilians lost their lives in the police firing incidents. More than twenty-four were injured. The KSO, ANSAM and ATSUMformed a Coordinating Committee to protect the rights of the tribal communities. It submitted a memorandum to the Governor of Manipur explaining the loopholes in the three Bills.The Government appealed to the people not to make any efforts to polarise hill and valley, clarifying that the bills would not infringe upon the tribal rights. The DESAM stated that it would continue the agitations until the bills are transformed into Acts. The JCILPS stated that it opened a wide door to discuss the contents of the Bills. It continued that the Bills could be amended or corrected if necessary. The AMSU stated that the idea of segregation arising in the state was mainly due to the lack of understanding. It pointed out that both the Meiteis and tribals are indigenous people, and the three Bills are passed with a view for safeguarding indigenous people.Concerning the tensions that erupted in the hills, the JCILPS talked with the civil organisations of the hill areas and agreed to implement the ILPS or any similar mechanism to safeguard the indigenous population. The Union Government made a formal statement to consult all the stakeholders on the three Bills before any decision.

On 17th February 2016, the JCILPS launched fresh agitations like poster campaigns, street corner meetings and non-cooperation to non-locals. It claimed that the Government of Manipur failed to implement the agreements signed between the Government and the representatives of JCILPS even after 100 days. A joint team of JCILPS, JCILPS Women Wing (JCILPSWW) and JCILPSSW conducted drives in many construction sites to check whether the non-local workers possessed a valid license or not. It demanded all-party delegation to act boldly instead of playing delay tactics on the issue. It decried the Government of India, the State Government and the political parties not to remain deaf on the issue. Condemning the indifferent attitude of the elected representatives on the issue, many students staged a protest rally at Tiddim road under the JCILPSSW. As many as twenty-four students got injured in a police crackdown.On 29th May 2016, twenty-four students of T.G. Higher Secondary School, Ibotonsana Girls Higher Secondary School and one of CC Higher Secondary School sat on the road at KeishampatLeimajamLeikai community hall and blocked the public movement. Police used water cannon to scatter them but failed to move an inch. Twenty of them were picked up and threegot injured in police action. College Students Council (CSC), formed by the student organisations of ten colleges, strongly condemned the incident with a demand forthe immediate release of all the arrested students. In the meantime, the KSA brought the case of food adulteration in salt and picked up two non-locals related to it. However, the police arrested five executives of the students' bodies.

On 11th May 2016, the President of India withheld assent the *Protection of Manipur People Bill, 2015*. The JCILPSSW condemned the state government for concealing the information of withheld the assent by the President. It demanded the Government to pass a new bill during the July session of the Manipur Legislative Assembly. On 29th August 2016, it submitted a draft bill,*"The Regulation of non-Manipuri People's Bill 2016,"* to the Government. The KSA also demanded a new

Bill to protect the indigenous population. It urged the Government to consider the issue of the cut-off base year seriously. On 9th and 10th September 2016, students protested in different areas and tried to storm the CM bungalow. Many of them were injured. In the scuffle between student protestors and police at Singjameiarea on 19th September 2016, both sides sustained injuries. The state government drafted a new bill entitled *"the Manipur Regulation of Non-Local People Bill 2016"* with 21st January 1972 as the base year. The JCILPS rejected it on the ground of various differences from the Bill submitted to the Government. The KSA also burnt down the effigies of CM and Deputy CM, demanding the implementation of ILPS. On 7th October 2016, the JCILPS met the Chief Minister and gave a point-by-point presentation of their demands.

Prior to the 11th Manipur State Assembly Election held in 2017, the JCILPS expressed grave concern about the non-locals contesting the election. It appealed to them to withdraw their nomination. The Socialist Students' Union Manipur (SSUM) expressed apprehension on the filing of nomination by a non-local. The DESAM warned the non-locals not to contest the election. However, one candidate, namely Asab Uddin, got elected from Jiribam Assembly Constituency. The JCILPS announced that he would not accept as an MLA. The DESAM strongly condemned the induction of him as Parliamentary Secretary. On 19th July 2017, the KSA led many students from schools and colleges to protest in front of Raj Bhavan, demanding a law to bar non-locals from contesting the election. On 27th July, it led the students to storm the State Assembly demanding the reservation of eight Assembly Constituencies, namely, Wangkhei, Kangpokpi, Jiribam, Thangmeiband, Sagolband, Sugnu, Bishnupur and Uripok for indigenous people. It demanded the Government to adopt a resolution on it in the Assembly. It also met the Governor to address the issue. On 9th August 2017, it locked the D.C. Office, Imphal West, demanding the translation of the Chief Minister's assurance on the floor of the House to initiate its demands. On 16th September 2017, the JCILPSSW launched a poster campaign in the Imphal area. Intending to identify the non-locals in Assam after publishing a draft National Register of Citizens (NRC), the KSA urged the State Government to conduct the same. On 24th February 2018, the DESAM, ANSAM and AIMS jointly submitted a memorandum to the Chief Minister demanding the immediate update of the National Register of Citizens (NRC) of the state. They pointed out that the update of the NRC is highly needed in light of the demand for ILPS. They stressed the apprehension of the indigenous people about their exploitation by the massive influx of migrants. They stated that they would look into the matter seriously and urged other student organisations to join hands to fight for the issue. They also formed a working committee called the Working Committee on Updation of NRC Manipur.On 14th May 2018, the JCILPSSW and KSO passed a resolution to extend cooperation in the movement for ILPS. The JCILPSSW and Pangal Students' Organisation decided to work collectively. The Reformist Students' Front (RSF) demanded effective laws to check illegal immigrants.

In January 2019, sustained agitations erupted in many parts of India, particularly North-east states, against the initiative of the Union Government to transform the Citizenship (Amendment) Bill, 2019 into an Act. The AMSU, MSF, DESAM, SUK, KSA and AIMS launched wide protests against it both inside and outside the state. They launched a poster campaign in the Imphal area containing slogans like *'We strongly oppose Citizen Amendment Bill-2016', 'Save North East, to Save tomorrow's Manipur,'* etc. They extended every possible support to the Manipur People Against Citizenship (Amendment) Bill (MANPAC). Other students' bodies of the state, including the ATSUM, Manipuri Students' Association Delhi (MSAD),SSUM, RSF, All Meitei Pangal Students' Union Manipur (AMPSUM) and AMMSO, also extended solidarity to the mass movement against the Bill. After sustained agitations for many months by the students' bodies and civil societies, the Union Government announced on 9th December 2019 that ILPS would extend to Manipur. On 31st December 2019, the State Government published the Manipur Inner Line Permit Guidelines 2019 in the State gazette. It came into effect on 1st January 2020.But the

JCILPS alleged to the State Government that the said guidelines had many loopholes. It demanded the Government to implement perfect guidelines to safeguard the indigenous population. In a joint statement, the AMSU, MSF, DESAM, KSA, SUK and AIMS condemned the ILP guidelines enforced in the state as hollow and spineless. The movement for ILPS spearheaded by the JCILPS and its Students' Wing is continuing to realise fruitful results.

Concluding Remarks

The absence of a law or a system to regulate the entering of migrants into the state for the last decades has brought the situation of domination of the indigenous population by non-locals. The overwhelming influx of migrantsposed a threat to the identity of the small indigenous population of Manipur. The student fraternity strongly resented against the issue arising out of illegal immigrants. It launched the Anti-Foreigners agitation in 1980 and 1994. It continued to play a leading role in the decades-old movement for the implementation of ILPS. The study observed that the movement grew its momentum with the active participation of the students. They turned out from their institutions on the streets raising their voices for ILPS. It is worth mentioning that their roles have shown the spirit of sacrificing even their lives to safeguard the peculiar Manipuri identity from the illegal migrants. The repressions of the authority have failed to suppress them. The aftermath of the passing of the three Bills has brought mass protests in the hills districts for many months. Despite high tensions in the hill areas, stakeholders have made the round of talks and fruitful discussions for clear understanding. It is obvious that both hills and valleys are concerned about the severe impacts of large-scale illegal migrants in the near and distant future. There is a need to go hand-in-hand between them through proper discussions on the issue of overwhelming illegal migrantsin the state. The movement has not ended up and is moving forward, pressing its longstanding demand for the future of Manipur.

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A STUDY ON HIMACHAL PRADESH CO-OPERATIVE BANKS: ISSUES AND CHALLENGES

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ABSTRACT

The cooperative banks are facing severe challenges which have restricted their ability to ensure smooth flow of credit, limited ability to mobilize resources, low level of recovery, high transaction of cost, administered rate of interest structure for a long time. Due to cooperative legislation and administration, government interference has become a regular feature in the day–to-day administration of the cooperative institution. The state cooperative banks are not able to formulate their respective policies for investment of their funds that include their surplus resources because of certain restrictions. Prior approval of RBI is mandatory for opening of new branches of SCBs. The SCBs are required to submit the proposal for opening of new branches to RBI through NABARD, whose recommendation is primarily taken into consideration while according permission. This article attempts to examine the issues and challenges faced by the co-operative banks in Himachal Pradesh, and compels to do analysis on profitability, liquidity and growth performance of co-operative Banks in all the 12 functioning districts of the state on certain criteria that will be extremely useful in determining the existence and potential of these banks in the future.

Keywords: *Himachal Pradesh State Co-operative Bank Limited, Central Co-operative Bank and Challenges.*

1. Introduction

Indian banking is the plinth for the economy of India. Banking has helped in developing the vital sectors of the economy and user in a new dawn of progress on the Indian horizon. The sector has rendered the hopes and aspirations of millions of people into reality. A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Cooperative banks are often created by person belonging to the small local or professional community or sharing a common interest. Cooperative Banking Institutions take deposit and lend money in most part of the world. It provides financial assistance to the people with small means to protect them from the debt trap of the money lender. Cooperative banks are organized and managed on the principal of cooperative, self- help & mutual help. The area of operation of co-operative Bank is usually restricted by its bye-laws to a Rural area and town.

In Himachal Pradesh at the time of attaining independence of India, Mahasu Central Co-operative Bank, The Mandi Central Co-operative Bank Ltd. and The Chamba Central Co-operative Bank Ltd. were functioning to cater to the needs of farmer. In 1953 Himachal Pradesh State Co-operative Bank was established after amalgamating these three Central Co-operative Banks into it.

The Registration of Himachal Pradesh State Co-operative Bank was done in August, 1953, under the Co-operative Society Act, 1912 the bank started functioning on 15th March 1954.At that time, the State of Himachal Pradesh used to be the Union Territory and there were only 6 districts in the State. The bank started functioning as an Apex bank as well as Central financing agency under 2-tier system in 6 districts of the State. In the year 1955 one Joint Stock Bank i.e., Bank of Sirmour was also merged in it. At present the H.P.S.C.B. is performing dual function viz. that of Apex Co-operative Bank in Himachal Pradesh to play lead role in development in Co-operative in the State and that of a Co-operative Bank in 6 districts viz. Bilaspur, Chamba, Kinnaur, Mandi, Shimla and Sirmour. In the year 1948, there were big societies of the banking facilities. The only four co-operative were in the state named as the Mandi Central Cooperative Bank, Mahasu Central Co-operative Bank, Chamba Central Co-operative Bank and Bank of Sirmour. In March 1954 the already existing four co-operative banks were merged into the H.P. State Cooperative Bank after reorganization of the state in PUNJAB and HARYANA and HIMACHAL PRADESH, some areas were transferred in November 1966 from Punjab to Himachal Pradesh. In these areas two Central Co-operative Banks, one of them was Kangra Central Co-operative Bank which operates in 5 districts of state i.e. Kangra, Hamirpur, Una, Kullu and Lahaul & Spiti and other was Jogindra Central Co-operative Bank which operates in Solan District of Himachal Pradesh. The Co-operative Sector Banks have total branch network of 546 and State apex Co-operative Bank i.e. Himachal Pradesh Co-operative Bank (HPSCB) have Branch network of 213 and Kangra Central Co-operative Bank (KCCB) is having 217 branches. In terms of district-wise spread of bank branches, Kangra district have highest number of 419 bank branches and Lahaul-Spiti has lowest number of 23 branches. The outreach of bank services has further increased by installation of 1,940 ATMs by various banks. Bank has installed 122 new ATMs in the State between October, 2016 to September, 2017. These banks play an important role in the credit structure of cooperatives at the district and State level.

2. Literature Review

The review of literature helps to understand the importance, background and present situation related to the subject selected for the paper work. Therefore it is necessary to review relevant and latest literature related to the subject. There is limited work on the issues and challenges of StCBs functional in Himachal Pradesh.

Singh (1978) evaluated the performance of Gujarat State Co-operative Land Development Bank. The performance of the bank under study was evaluated in terms of loan disbursement, district wise membership, share capital, total advances, total overdues, recovery performance, and loans advanced for different purposes. **Govindarajan and Robindero Singh (2006)** analyzed the profitability of the Tamilnadu State Apex Co-operative Bank Ltd. (TNSC Bank Ltd.). He found that the bank had not properly maintained the balance between procurement of funds and utilization of available resources. He also concluded that the profitability position of the TNSCB Ltd. was poor and declining year by year.

Ganesan (2006) examined the operational efficiency of 30 state co-operative banks in India for the year 2002-03 and 2003-04 by using Data Envelopment Analysis technique. He observed that 5 SCBs (Gujarat, Himachal Pradesh, Maharashtra, Tamil Nadu and West Bengal) were found to be efficiency during 2002-03 and 6 StCBs (Andhra Pradesh, Delhi, Gujarat Himachal Pradesh, Maharashtra and West Bengal) were found to be efficient during the year 2003-04.

Dutta and Basak (2008) suggested that Co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment.

Relative inefficiency and poor financial health of co-operative banks of our nation is an accepted and well evaluated fact. But, if "you can't co-operate, you can definitely not sustain and survive in an effective and efficient way." This statement holds true for the role and importance of co-operative banks in the overall banking industry and also for economic development of our nation. Fault is not only on supply side i.e. services and performance of co-operative banks but demanding side is also not so aware about the schemes, facilities and benefits of accessing the services of co-operative banking. Further, it is well recognized today that co-operatives have shown rapid growth in developing countries and also have been to be proved effective instruments of economic growth for improving the living standard of our people **(Lakshmanan & Gowthaman, 2008)**. They have been seen as an integral part of our national economy.

(Rajkmuar, 2008) Pandey (2009) highlighted the role of Nagaland State Co-operative Bank Ltd. (NSCB). He found that NSCB was playing an important role in the overall development of the state with more emphasis on rural areas by providing credit facilities to various agencies. Co-operative banks with their more than a century old existence have been playing a significant role in enlarging the ambit of institutional credit. The extensive network of co- operative credit institutions makes these required instruments for greater financial inclusion **(Singh & Singh, 2010)** despite the wide expansion of banking network (commercial banks plus co-operative banks) in the country, a significant section of our population still is out of the ambit of formal banking system. To include the excluded people, co-operative credit institutions have played and will play significant role. They have very rich network of outlets. Everyone can easily access the facilities of these institutions. On 31st March, 2011, there were 31 State Co-operative Banks (StCBs) (with 1028 branches), 371 District Central Co-operative Banks (DCCBs), 93413 Primary Agricultural Credit Societies (PACSs) under short term rural co-operative structure in India.

Chander and Chandel (2010) analyzed the financial efficiency and viability of HARCO Bank and found poor performance of the bank on capital adequacy, liquidity, earning quality and the management efficiency parameters.

Mohi-ud-Din and Nazir (2010) stated that sound financial health of a bank is the guarantee not only toots depositors but is equally significant for the shareholders, employees and whole economy as well. In this paper, an effort has been made to evaluate the financial performance of the two major banks in northern India. This evaluation has been done by using CAMEL Parameters, the latest model of financial analysis. Through this model, it is highlighted that the position of the banks, under study is satisfactory so far as their Capital adequacy, Assets quality, Management capabilities and Liquidity is concerned.

Reddy and Prasad (2011) compared the performance of Regional Rural banks in Andhra Pradesh to check the viability of the banks. The concluded that Andhra Pragathi Gramin Bank is performing better than the other co-operative banks.

Hooda (2011) compared the performance of State Co-operative Banks and Scheduled Commercial Banks in India by using three financial ratios viz. cash-deposit ratio, investment-deposit ratio and credit-deposit ratio. Hence, it may be said that there is very little research work on StCBs. The present study is an attempt to bridge this gap.

Jyoti Gupta et. al. 2012 Banking business has done wonders for the world economy. The simple looking method of accepting money deposits from savers and then lending the same money to borrowers, banking activity encourages the flow of money to productive use and investments. This in turn allows the economy to grow. In the absence of banking business, savings would sit idle in our homes, the entrepreneurs would not be in a position to raise the money, ordinary people dreaming for a new car or house would not be able to purchase cars or houses. The government of India started the cooperative movement of India in 1904. Then the government therefore decided to develop the cooperatives as the institutional agency to tackle the problem of usury and rural indebtedness, which has become a curse for population. In such a situation cooperative banks operate as a balancing centre. At present there are several cooperative banks which are performing multipurpose functions of financial, administrative, supervisory and development in nature of expansion and development of cooperative credit system. In brief, the cooperative banks have to act as a friend, philosopher and guide to entire cooperative structure. The study is based on some successful co-op banks in Delhi (India). The study of the bank's performance along with the lending practices provided to the customers is herewith undertaken. The customer has taken more than one type of loan from the banks. Moreover they suggested that the bank should adopt the latest technology of the banking like ATMs, internet / online banking, credit cards etc. so as to bring the bank at par with the private sector banks.

Sambath (2014) attempted in his study entitled "Growth and Progress of the Urban Cooperatives Banks in India" to analyses the growth and development of Urban Cooperatives Banks in India. He revealed in his study that the future of cooperatives banks in India is challenging because of cut throat competition from Public and Private sector banks. Public and Private sector banks concentrating on major expansion activities both are vertically and horizontally. The growth of cooperative banks depends on transparency in operation and **Barwal and Kumar (2015)** in their study entitled "Comparative Performance Evaluation of Himachal Pradesh Cooperative Bank And Kangra Central Cooperative Bank" has analyzed the position of shareholder fund, deposits mobilization and advances of Himachal Pradesh State Cooperative Bank & Kangra Central Cooperative Bank and to study the financial & operational of these two banks. They suggested that present study made an attempt to evaluate the both the banks from different angles so their relative performance can be gauged. After going through all the parameters it is concluded that Himachal Pradesh State Cooperative Bank had been able to increase the shareholders wealth during the period under study, as shareholder funds had increased at a good rate during this period. Kangra Central Cooperative Bank is almost consistent in this parameters. In terms of deposit Kangra Central Cooperative Bank had performed very well its average growth during the period under study is almost 15% which is commendable.

Dinesh Kumar Sharma et. al. 2015 The Himachal Pradesh lit the bonfire of co-operative movement in the country, when first co-operative society was established in Panjawar village of Una District in 1892 twelve years before the enactment of Co-operative Societies Act in 1904. In 1948 the Pradesh inherited 663 cooperative societies but the number of cooperative societies has increased from 3677 in 1975 to 4426 in 2007-08 which shows an increase of 20.36%. The co-operative movement in Himachal Pradesh has assumed pivotal and additional role particularly after the fifth plan when the emphasis has shifted towards betterment of weaker sections of the society. In the modern concept, cooperative are established to perform specific functions, cooperative societies may be found at local, regional, national and international level where a distinction is made among them on the basis of the extent of area they cover. We come across cooperative societies in the primary, secondary and tertiary sectors. Within the primary sectors, there are co-operatives for farming, marketing, processing, fishing, dairying etc. Co-operative in the secondary sector contains industrial co-operative and in the tertiary sector, we have co-operative banking. Apart from these, there are consumers cooperative, housing cooperatives, co-operative societies for displaced persons etc. But though these co-operatives have diversified goals, they all work in a similar manner. The co-operative enterprise follow the following principles of co-operation i.e. open and voluntary membership, democratic set-up, limited interest on capital, equal distribution of profit, co-operative education and co-operation among the cooperatives.

Nivedita et. al. 2018 NPA is burning issue these days, which has drawn the attention of our regulators, Government and common man. The financial soundness of any bank is negatively affected by Non-Performing Assets. On the one hand, it adversely affects the profits and on the on other hand, it has negative impact on goodwill of bank. Higher NPA breaks the trust of depositors in the bank. NPA recognition and provisioning are parts of prudential norms. Prudential norms are made applicable to cooperative banks in 1996-97. The motive of the present study is to access the non-performing assets of state cooperative banks all over India. Cooperative banks are accepting deposits from members and non-members; therefore, it is required to find out the NPA status of these banks. The study has found that NPA status is different in each region of our country. This paper also focuses on the impact of NPA on cooperative banks.

Nivedita et. al. 2019 Performance analysis of any banks is the key element of a country's financial condition. Cooperative banks in India are playing various roles in both rural as well as urban areas. This paper explores the financial growth and performance of apex bank of Himachal Pradesh which is the largest co-operative bank in the state. Performance analysis is done by using different variables like share capital, deposits, loans and advances, borrowing, profit and others. This analytical study demonstrates that there is continuous positive growth in the business of the HPSCB. For improving its performance, it has to concentrate on loan portfolio because interest income from advances is less than income from investment.

Dr. Sunil Bhaskar Chandanshive (2019) Co-operative banks play a vital role as it established to provide financial service to rural masses in India. They have established with the motive of financial inclusion and upliftment of rural economy. They play significant role in the social and economic development of India.

This paper focused on structure, growth and performance co-operative banks, to identify the problems faced by them and to give suggestion to improve financial position of co-operative banks. The data has been collected from various annual reports of SCB, DCCB and PACS. The statistical tools have been used are for the data analysis are percentage, percentage change, co-efficient of variance, Compound annual growth rate and graphs etc. The study will help will help to the policy makers in their efforts to improve the working performance of Co-operative banks. To evaluate the performance of Co-operative banks some variables have been studies like numbers of braches, total deposit, productivity per staff and branch, percentage of overdue to demand, NPA and profitability etc. The result shows that they are facing the problems of high overdue more NPA, productivity per staff and branch is less due to which profitability of them is weak especially PACS are in losses The problem faced by co-operative banks are numerous but certain efforts need to take by these bank like focus need to give on recovery, training to staff to improve productivity and the government should give support them because they have potential to solve these problems

Sikandar Ali et. al. 2019 Co-operative banks are play very fateful role in the economy of India especially for people engaged in agricultural and agriculture-based operations. Despite efforts being made by RBI to transform this all-important sector of the Indian financial system, the call for change needs to come from the cooperative banks themselves. With the young generation increasingly becoming dependent on the virtual ease of working, the brick and mortar system of banking by co-operatives need to take a positive turn. While it is a supporting hand in the financial economy, commercial banks have been increasing their presence by providing a complete support. It can be easily inferred that although the business of these commercial bank is flourishing, the consumers cannot be totally relieved of the pain that they have been facing for so long. Co-operative banks, with their improved attitude relevant to the present scenarios, can be seen as a hope like the mirage of an oasis in the desert. The Indian Rural Sector has an agricultural dominance. The engagement of majority population in farming and related activities that are seasonal in nature, leads to their occupation giving them far less returns to complete their future requirements. These Banks also contribute the major part in the India's banking and financial system.

3. Objectives of the Study

1. To suggest the appropriate measures to improve the efficiency of the Cooperative banks.
2. To review the existing functioning of State Cooperative Banks in Himachal Pradesh.
3. To study the current issues and challenges of State Cooperative Banks in Himachal Pradesh.
4. To explore the future strategies and suggestive measures to contribute in the overall development of the state of Himachal Pradesh.

4. Research Methodology

Research Design and Sampling: The research design of the study is descriptive and analytical in nature. The research will make use of both primary and secondary data.

1. Secondary data: The majority of study is based on secondary data collected through various sources. Primarily the secondary data is gathered through financial statements of the respective banks. Audit reports of the respective co-operative banks and published reports of the IBA (Indian Banks Association), NAFCB (National Federation of co-operative Bank) are also other sources. The profit and loss accounts and Balance sheets of selected co-operative banks are presented in condensed forms.
2. Primary data: Because primary data collection was restricted to the state of H.P, the universe of study comprises of co-operative banks functioning in twelve districts. A multistage random sampling technique is used to choose the sample responders.

5. Hypothesis

The hypothesis relating to the study for co-operative bank issues and challenges are:-

1. There is no significant relationship between issues and challenges of cooperative banks with their performance.

2. There is no significant relationship between administration and future strategies of cooperative banks.

6. Analysis

Analysis of data: Secondary data for the study is analyzed using ratios. Bank performance in each ratio is assessed over a ten-year period using average ratios. District wise Banks performance averages are calculated and compared using the banks' mean ratios.

7. Suggestions

The banks should plan to introduce new schemes for attracting new customers and satisfying the present ones. The Government should also provide exemption of relief if any person invested the surplus amount in the deposit in cooperative banks. RBI should identify the places without bank facilities and help the people in those places to have a branch of cooperative banks. Semi-urban and rural area customers must be educated periodically by the cooperative banks to realize the importance of savings habit in the form of deposits. The successful credit operations can be achieved with the cooperation of the customers. The cooperative banks should transparently express the availability of the loans and documents demanded. This would help the customers to avail the loans without any procedural delays.

8. Conclusion

Due to cooperative legislation and administration, Govt. interference has become a regular feature in the day–to-day administration of the cooperative institution. The problems that arise out of the applicability of the cooperatives legislative are:

- Deliberate control of cooperatives by the government.
- Nomination of board of director by the government.
- Participation of the nominated director by the government.
- Deputation of government officials to cooperative institution.

The state cooperative banks are not able to formulate their respective policies for investment of their funds that include their surplus resources because of above mentioned restrictions.

- The RBI should suggest some measure for cooperative Banks in area like to regularly check and take care of ATM machines or POS in order to ensure that those machines are always active 24/7 with sufficient money and full functions. Giving scope and relaxing norms to Cooperative Bank for facilitating internet banking and mobile banking and training them with modern facilities and technology with various functions to adapt to customers’ demands.
- The banks should design innovative arrangements to attract new consumers and meet current customers' demands.

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