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From the Desk of Editor in Chief

Dear Readers

Research is a continuous process, which leads to new innovations, inventions and systems to help individuals and society as a whole to face the challenges. The world is now going through a tough time with **Covid-19** which turned in to a Pandemic. Suddenly this difficult situation has put biggest challenge in front of whole humanity demanding entire new work system and work culture. Actually, in such situation only Research undergoes toughest test to find solutions with a challenging time frame and high efficiency. It is quite heartening that India is facing this grave situation with determination and resolution. Many new innovations, new systems and new products have come up, which show strength of our researchers, engineers, scientists and other professionals. India has successfully converted this grave crisis into an opportunity. The education sector also adapted quickly to the new situation and, the efficiency and speed with which it came up with online system of Academics and Research, surprised everyone. I congratulate our research fraternity for continuing their work even with constraints of lock down. In this situation also, where nation is caught with serious pandemic, our researchers have taken up new areas of research, covering varied dimensions of skill education, industry & society as a whole.

This issue of **SHODHAYTAN** comes with many thought provoking research works, covering wide spectrum of subjects, but very relevant to present difficult time, that humanity is facing today. One such article examines new dimensions of Spiritual Management, which is important in the context of Covid-19. The renewed goal of **Atma Nirbhar Bharat**, that is self-reliant new India, underlines the role of start-ups, new enterprising ventures, innovations and skill development. There are important articles on issues related to these themes, including one which analyses Prime Minister's Employment Generation Scheme, as applied in Madhya Pradesh. In pandemic situation, everyone realises the importance of Digital India and how plastic money has come handy to provide safeguard against spread of coronavirus. An article on acceptability of plastic money in this issue therefore becomes important. Libraries of medical colleges are these days much frequented in the wake of pandemic situation. There is an important article on digital resources in medical libraries. SWOT analysis of revival of Indian economy post covid-19 articulated in one research work provides a good overview of the situation ahead. Continuing with research work relevant to society and national interest even in difficult times is hall mark of **SHODHAYTAN** authors. I would like to place on record my deep appreciation for our authors and publication team.

Covid 19 has forced the world to take up a new culture and system in all walks of life. In order to cover entire horizon post Covid 19, Rabindranath Tagore University is organising an International web conference titled **“Redefining Re-structuring or Revamping the world for sustainable development amidst new normal”** during 24 to 26 July 2020. **SHODHAYTAN** Team welcomes your research papers and articles for this conference.

Dr. Deepti Maheshwari

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Women Education in Jharkhand: A Historical Perspective

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ABSTRACT

"The best thermometer to measure the progress of any society is its treatment of its women. There is no hope of rise for that family or country where there is no value of women, where they live in sadness" This above mentioned thought of Swami Vivekanand on Women rightly points out that women education is the essential indicators of nation's development. There is no doubt that education creates awareness within people i: e discovering themselves and around, acts as the major catalyst and prime factors for bringing out the social change and transformation. And, this is the reason, why, the status of women education has become one of the most important agenda which are being discussed in the today's world. It is well said that "by educating a woman, you educate the whole family". Education plays the most crucial role in the development of women's status. Women education allows them to articulate their aspiration and strategies for change. The participation of women in educational opportunities help them to compete with their family responsibilities because, women are still consider usually the only once responsible for domestic duties in Jharkhand's society, Though after exploring and looking into the history and the ruler who ruled in the region of Jharkhand, few dynasties have showed its influence on education in this region but the sector of women education did not seem to account any remarkable trace till the event of east India company in 18th century. Moreover, even, the study of women education in its historical perspectives in Jharkhand has not been explored extensively. Hence, through this paper, the researcher has tried to describe the several contemporary schemes launched by the government and N.G.Os. to enhance the enrolment ratio of girl students and expansion of higher educational institution in the state of JHR.

Key-Words: - Women Education, Historical perspectives contemporary schemes

Today, the importance of women in the society is beyond any doubt. In today's world, women with their ambitions, intelligence and strength have proved that the tag word 'inferior' which is usually associated with female candidate has nothing to do with gender. The traditional thought about women as wives are rather to say as just reproducers of generation is extinct. Only a tool for proven that they are not they can influence the society in every areas of competence like politics, defences entrepreneur, medical, engineering, academic etc. However, we look through the history of women's life in India and abroad; there is lots of ups and dawn happenings related to this. In ancient period there is evidence that women were given as higher status as that of men. But slowly and gradually their importance and status as compared to men declined with less continued till early twentieth century. From this time, women started recognising their true potential and dared to arouse questions over the rules laid down for them by the contemporary society. Consequently, they started breaking barriers and earned a respectable position in the world. Now, in order to describe the women education in Jharkhand, let's first look into the history of it in the perspective of Jharkhand.

I DEVELOPMENT OF WOMEN EDUCATION IN JHARKHAND

When a comparison is being done between the existing position of women education and that of medieval period of India, we find the present one much better than any time. Undoubtedly, this journey of education for women has not taken place in

isolation. There would have been several factors which contributed in this as for example, political, social and geographical. To know, the exact history of development of women education in Jharkhand is still a challenging task. For that, let us discuss the geographical and political origin for this state of Jharkhand.

Jharkhand is a state in the eastern part of India. It got its existence as a separate state on 15th November 2000 A.D. The region of Jharkhand has been inhabited since the Mesolithic- Chalcolithic period as shown by several ancient cave paintings in the state. Since, the almost entire region of Jharkhand is full of plateau region and forests tracts. Due to this for most of the time, it was remained alienated from outside empire. It was formerly as part of 'Bihar' and 'Bengal' which have its own ancient educational history essentially, but, this region was unfortunately deprived of education. Thought, for much of Jharkhand history, education involved the oral and written transmission of sacred texts and the acquisition of survival and craft skills. Among some advisees (aboriginals) like the Birhar tribes of Jharkhand, as for example, there was the greater gender parity in learning the skills of tool making. However, the process of Sanskritization and Westernization has today directly or indirectly marginalized the women's vestigial rights among many tribal communities.

Though, in due course of time, as historians say that educating girls was a taboo, their mobility was restricted and they were not allowed to interact with strangers. Many superstitions, misconceptions and social evils created a huge gap in the number of educated men and women in the Jharkhand. But, after the insurgence of British colony in India, the situation undoubtedly started changing. Those periods proved to be a boon for the development of women's education. As for examples, Christian's missionaries and obviously the British government took immense interest in women education by granting a large fund to east India Company in 1813 A.D. In 1849 A.D. the government subsidized a Calcutta (Kolkata) girl's school founded by J.E.D. Bethune, Ram Gopal Ghosh and Jaikisan Mukherjee. During, this period some Indian and English social reformers also played the key role in strengthening the women's Education. Reform organizations like the Prarthana Samaj, Arya Samaj, Ramkrishna Society and the Theosophical Society started school to educated women. In 1904, Annie Besant wrote 'The education of Indian Girls' which laid the curricular foundations for girls' schools.

II WOMEN EDUCATION IN JHARKHAND AFTER INDEPENDENCE

After Independence, women's education in India certainly improved due to making provisions of some incentives to girls' education and granting equal education to women by amending several articles of the constitution. Since, Jharkhand is an integral part of India hence, any constitutional amendment done by Indian government must affect the policies of Jharkhand state government. As for examples, after the amendments Article 14, 15, 15 (5), 21(A), 24, 25, 26, 45, 350A empower the state to adopt several measures of positive discrimination in favour of women for neutralizing the cumulative socio-economic, education and political disadvantages faced by them. In 1986, the NPE decided to restructure education in accordance with the social and geographical frame work of each state and with larger national goals. Emphasis was given on expanding girls' primary education, secondary education and higher education. During the last three decades, several schemes and programmes for women education were launched which aims to generate awareness and improving the efficiency of delivery of welfare services meant of women.

III SCHEMES LAUNCHED FOR WOMEN'S EDUCATION AND CONSEQUENT CHANGES OCCURRED IN JHARKHAND

- (a) **Elementary and Secondary Education Level** – The government has launched several programmes to provide education for all in general and especially for women. Since, the state of Jharkhand came into existence in the year of 2000 A.D. hence; the researcher has given major focus on those schemes which were implemented during the last two to three decades. These schemes are as follows:
 - (i) **Sarva Shiksha Abhiyan (SSA)**- SSA is the main programme for universalizing the elementary education. The main aims include universal access and retention bridging of gender and social category gaps in education.
 - (ii) **Mahila Samakhya Programme (MSP)**- MSP was launched in 1988 in order to account ' education as an agent of basic change in the status of women.'
 - (iii) Scheme for construction and running of Girls' Hostel for students of secondary and higher secondary school was launched in 1993-94
 - (iv) **Mid Day Meal (MDM)**- MDM was launched by the government of India in the year of 1995 with an aim to enhance enrolment of children in schools, to increase attendance and retention and to improve nutritional levels among children.
 - (v) **National scheme of Incentives to Girls for Secondary Education (NSIGSE)**- NSIGSE was launched by the government of India in the year of 2008 in order to promote enrolment of girl child in the age group of 14-18 at secondary stage, especially those who passed class VIII and to encourage the secondary education of such girls.
 - (vi) **Strengthening for Providing Quality Education in Madras's (SPQEM)**- SPQEM was launched by the government of India in 2009 for bringing qualitative improvement in Madrasas. Undoubtedly Muslim girls whose numbers are very large in Madrasas would have been benefitted much.
 - (vii) **CBSE Udaan Scheme** – This scheme was launched by HRD ministry of India in 2014 A.D. The chief feature of this scheme was to provide free course material for girl students in XIth and XIIth classes, so that the enrolment of

girl's students could be increased in engineering and technical colleges.

(viii) Beti Bachao Beti Padhao Scheme-

This scheme was also launched by the Indian government in the year of 2015 in order

- To save the girl child from social evils as, gender –biased abortions,
- To ensure the survival and protection of infant girl child
- To improve the nutrition status of girl child, and
- To ensure education of girl child.

(b) Higher Education Level - Though government has not initiated any scheme at large for universalization of higher education as it was done at elementary and secondary level. Yet, in the past decades, the government has taken several steps in order to increase the girls student enrolment in higher education which are as follows:

(i) Day Care Centres in Universities and colleges:

The UGC has introduced a scheme to provide day care facilities on payment basis at universities for children of around three months to six years of age, when their parents (university employees/students) are away from home during day. It includes male employees / scholars/ students also whose wives are working elsewhere.

(ii) Post Graduate Indira Gandhi Scholarship for Single Girl Child for Pursuing Higher and Technical Education-

The Main objective of this scheme is giving support for pursuing higher education and technical education to such girls who happen to be the only child in their families. Girls students up to the age of 30 years in who wish to get admission in P.G. courses are eligible. The total number of scholarship in one academic year is 1200 and the amount of scholarship is Rs.3100/- per month. By providing this scholarship they are able to recognize the importance of observance of small family norms.

(iii) Post – doctoral Fellowship for Women-

The purpose of this scheme is to provide fellowship to such unemployed women having Ph.D. degree in their respective subject areas with an aim to utilize their talents for carrying

out the more study at advance level of research.

(iv) Development of Women's Studies in Universities and colleges

– This scheme provided financial assistance to universities for setting up new women study centres to enhance and strengthen the women empowerment.

(v) Construction of Women's Hostel for Colleges-

Through this special scheme 'Construction of women's hostels', the government intends to bring gender equity and equal representation of girl students in higher education. Under this scheme, women's hostels and other infrastructural facilities are being provided to colleges.

(vi) Indira Gandhi National Open University (IGNOU)-

IGNOU too has been making sincere effort continuously to make access higher education to girl students especially of remote and rural areas. Beside the above mentioned scheme, there are few more which are consciously assisting the women in higher education such as, 'DTS's scholarship scheme for women scientists and technologists, 'Mahila –E- Haat', 'Rajiv Gandhi National Creche Scheme', 'AICTE' special effort for setting up of new women technical institutions etc. In Order to enhance the women's participation in higher education, the Indian government laid the foundation stone of the Jharkhand's first women university in Jamshedpur in February 2019.

Since, the state of Jharkhand came into existence on 15th November 2000. And, since then and before, lots of various schemes and programmes were launched in order to uplift the educational Level of girls during the past decades as the investigator has mentioned in the previous section of this paper. Hence the researcher has attempted to present a glimpse of increasing percentage of girl student's enrolment at elementary level as well as higher education level. Table -01 and figure 01 show the 'increasing enrolment of girl students at elementary level in Jharkhand 'where as table -02 and figure 02 show the 'increasing enrolment of girl students at higher education level in Jharkhand'.

Table 1
Increasing Enrollment of Girl Students at Elementary level in Jharkhand

Year	Total population of Girls in the age group of 06 yrs. to 14 yrs.	Total no. of girl student who were enrolled
2001-02	5,494,777 (lakhs)	2,663,366 (lakhs) (48%)
2011-12	6,458,307 (lakhs)	5,103,925 (lakhs) (79%)
2015-16	6,788,515 (lakhs)	5,863,738 (lakhs) (86%)
2017-18	8,873,545 (lakhs)	7,808,719 (lakhs) (88%)

Figure – 1

Increasing enrollment of Girl Students at Elementary Level in Jharkhand

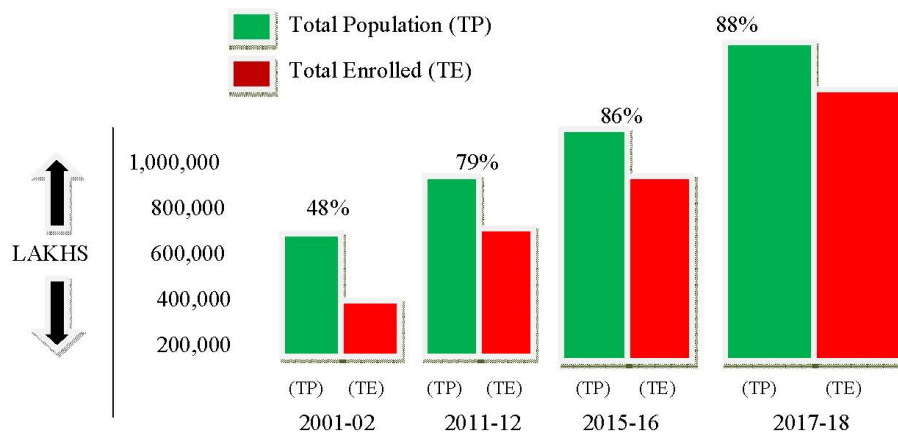
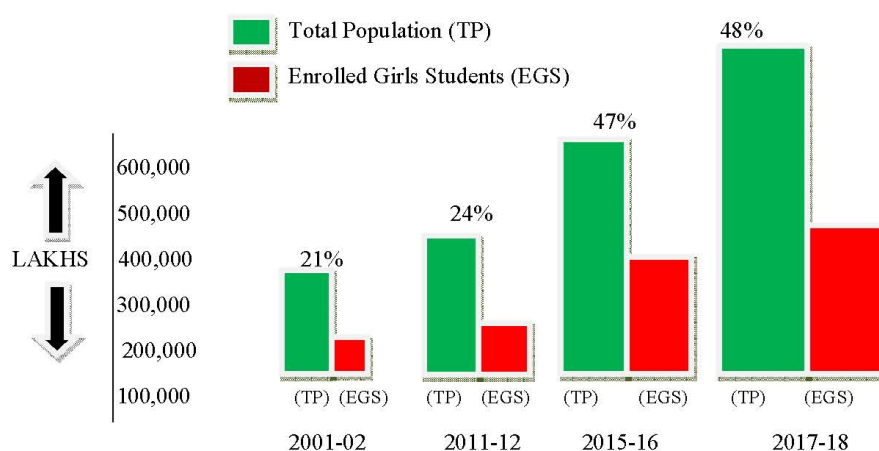


Table 2
Increasing Enrollment of Girl Students at Elementary level in Jharkhand

Year	Total population of Girls in the age group of 18 yrs. to 25 yrs.	Total no. of girl student who were enrolled
2001-02	3,91,823 (in lakhs)	84,751 (in lakhs) (21%)
2011-12	4,81,734 (in lakhs)	1,18,153 (in lakhs) (24%)
2015-16	5,25,771 (in lakhs)	2,74,633 (in lakhs) (47%)
2017-18	5,81,643 (in lakhs)	3,34,627 (in lakhs) (48%)

Figure – 02

Increasing Enrollment of Girl Students at Elementary Level in Jharkhand



IV CONCLUSION

Due to several welfare schemes and scholarships launched by the central government as well as the state government, the women participation in higher education is increasing in almost all disciplines but its rate of increase is still slow. In the last decade, the AISHE report and other parallel sources have helped the researcher to observed some events or factors which directly or indirectly account for the acceleration of girl students participation higher education, some of these are as:

- Change of attitude against women about education.
- A positive mind set of women students about employment which depends on education.
- Hard working tendency and passion for success among women students.
- Hostel facilities and scholarship for girls students motivate them for higher education etc.

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Plastic Money: -It's Adoptability and Acceptability among Indian Consumers

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ABSTRACT

In the present scenario it is not possible to imagine modern life without plastic money. All kinds of commercial transactions and other forms of payments are done through plastic cards instead of traditional money. Polymer money is gradually holding its grip over traditional money in Indian consumer market. Undoubtedly, the growth in use of internet and smart phones has increased the use of sophisticated apps among the Indian consumers. But on the other hand the fact remains static that in a diverse country like India the acceptability of plastic money is a real challenge among the less educated, uneducated and people with limited means of earning. Hence this paper will make an attempt to highlight usage of plastic money in India and also to know the challenges faced in the acceptability of plastic money among the Indian Consumers'.

Keywords: - Polymer money, Consumer, Plastic Cards, Technology.

I INTRODUCTION

Plastic money or polymer money as it is usually called has now become an integral part of our life. Plastic money has slowly created a strong aura among the Indian customers. Plastic money as the name itself says that it is the substitute of paper currencies. Plastic money a term used for the hard plastic cards which are used as an alternative against the regular paper currencies. This plastic money is existent in many forms like credit cards, debit cards, store cards, pre-paid cards, green cards, etc. These cards have been introduced to make the money transfer systems hassle free. The presence of plastic money is not new. The first polymer money was used by the United States of America. The reference of Charge Cards cannot be ignored here. These cards did lay a foundation for the future debit cards and credit cards. The use of charge cards can be very well traced out since 1900s. These cards were used just to maintain and keep the loyalty of their customer towards the company (Bhawna Mukaria, 2018). In India polymer money came into existence in the 1990s but was not as popular as it is now. The acceptability and adoptability of plastic money faced a lot challenges due to the demographic factors of the Indian customers like their income, education, marital status, age, etc. The technological advancement has made the customer to change their perception towards acceptability of plastic money. Today many customers have changed their perception towards the use of plastic money and have started their business transactions through digital mode. Moreover, the wider acceptance on the use of plastic money was witnessed after the effect of demonetization declared by Hon'ble Prime Minister of India Shri. Narendra Modi on November 8th, 2016. This decision has changed the dimensions of the Indian consumer market. Demonetization has further increased the span of the use of plastic money in India. Due to this major decision by the Government of India the entire economic scenario of India has changed. This economic transition has also affected the consumer market and the behavioural pattern of the Indian

consumers. Polymer money or plastic money as it is usually referred has opened up other alternatives for making payment which until now was overruled by the traditional money otherwise. People now have started using more polymer money as the retailers and small businesses have also implemented the various convenient and easy options of doing the financial transactions and also their day to day business. Though lot many people have some insecurities in their mind regarding the use of plastic money, still it is very conveniently ruling the Indian market and the Indian consumers because of its ease in its usability. It all depends on the consumer as to how alertly they are making use of the plastic money in their day to day life. The world is now being globalised and credit cards, debit cards, smart cards etc., are all being globally accepted. Indian consumers in a sense started feeling connected to plastic money as they felt it to be more convenient provided better satisfaction as compared to complex cash transactions. These satisfactory elements increased the mobility of plastic money in India.

Although polymer money was existent prior to demonetization but its acceptability and adoptability among the Indian consumers has increased a lot after the enforcement of demonetization and also because of the continuous promotion by the government of India to use more of the digital modes of payments.

The modern Indian market and its customers are very much now into the alternative source of traditional money. A large number of Indian populations are enthusiastically using the plastic money in their day to day life. But as a researcher what bothers me is to learn the acceptability and adoptability levels of plastic money among the less educated group, illiterate group and low income group of people. How the consumer behavioural pattern among these group of people has been affected when the government is promoting its citizens to go more cashless. The question which always triggers into my mind is that, in a country like India with such a diverse distribution of market and consumers will it be ever possible to make our market go cashless completely

and how then the behaviour of the consumers will change.

II OBJECTIVE

- (a) To study the usage of plastic money in India.
- (b) To study the challenges faced in the acceptability of plastic money in India.

III REVIEW OF LITERATURE

Dr. Khillare S.K. and M. Limbore M. (2017) did a study of consumer's expenditure behaviour and its significance for using plastic money. Their study examines the perception of plastic money and its using and spending pattern among the consumers. This research was done on 212 customers. In their study they found that the convenience of plastic money makes it easy to use but at the same time if plastic money is not managed properly it may lead to overspending also, which may further lead to financial stress and burden.

Dr. Meera M. Rafiya, Padmaja R, Mohammed Abubakkar (2017) researched on customer attitude towards usage of plastic money. They analysed on how slow the traditional money was overruled by plastic money. They did a study on 100 respondents and found that most of their respondents were using plastic money for shopping, online purchases and were using it for buying expensive product. They also found that the customers preferred plastic money due to convenience in use and easy accessibility. Their study also revealed that a major problem found during their study was the transactional charges and the redundant formalities need to acquire the cards from the financial institutions.

Al-Amin M. Sultana, N. Nafi S.M. and Islam S.N. (2019) studied the perceptions about plastic money towards the sustainability in banking. To study this they collected response from 200 respondents and designed a quantitative research. Their study results revealed that the usage and financial benefits, convenience factors, and psychological factors influenced the customer's attitude positively. But at the same time their identified respondents also highlighted some problems as customers.

Amanj Mohamed Ahmed (2020) in his study analyzed the impact of use of credit cards on consumer's behaviour. This study was based on the response of 40 respondents. The study highlighted that people of Kurdistan region of Iraq are accepting the use of credit cards provided the service providers should provide proper services. Their study also says that the plastic money is making revolution in the modern banking sector across the world.

The research done by Eunicia Fernandes (2019) on consumer perceptions towards plastic money gives is a basis to understand the customer's mentality towards the utilization plastic money. This study was done through primary data collected from 100

respondents. The research basically studied the acceptability and the various factors affecting it. The study states the customers are increasingly learning to use plastic cash over paper cash.

IV RESEARCH METHODOLOGY

The descriptive research approach is used in the paper. The secondary data from reliable sources, newspapers, research papers is used to analyse the trend and challenges in adoption of plastic money in India

(a) **Concept of Plastic Money:-**Plastic Money or also referred as Polymer Money is said to be made out of plastic, is a modern way of making payment for the goods and services. It is being used each day in place of bank currency notes. As stated in the Business Dictionary, plastic money is a generic term used for all types of bank cards, credit cards, debit cards, smart cards, Automated Teller Machine cards and charge cards. In past few years, there has been a drastic growth in the usage of plastic money among the people. It is so looked that plastic money is a better alternative to paper money or to the already existing standard money. Primarily there are two types of plastic money namely debit cards and credit cards. Their usage is vast; it is used for online banking online payment of bills, wire transfers, etc. Plastic money is beneficial for reducing the printing cost of the currency, helps to save the environment by less use of paper, works with the concept anytime-anywhere concept and many more. In India with the change in the concept of handling the market, the Indian market has also drastically changed from seller oriented to consumer oriented market. The modern concept of marketing concentrates on consumer market more as compared to seller market. The customer or consumer has become the king of the market. Things totally revolve around the customers. This transition of the market has evolved due the enhancement of consumer awareness. The modern consumers have learnt and adopted to do modern patterns buying. This eventually has also changed the buying and payment tendencies of the consumer. This was the point when the plastic money slowly started to hold its grip over the standard or traditional form of money.

(b) **Current Scenario of Plastic Cards:-**Today modern consumers cannot think their life without polymer money. The credit cards and debit cards have replaced the traditional money to a great extent. But we should not forget that along with emerging modern consumers we also have existent traditional consumers about whom we cannot be ignorant. Hence it will be interesting for us to learn about the current scenario of plastic money in India. The feasibility and its user friendly feature have made it popular in Indian consumer market.

(c) **Credit Cards:** A Credit Card is a plastic card bearing an account number assigned to a cardholder with a credit limit that can be used to

purchased goods and services and to obtain cash disbursement on credit.



(d) **Debit Cards:** Debit Cards are substitutes for cash or cheque payments much the same way that credit cards are.



(e) **Charge Cards:** A charge card means of obtaining a very short-term loan for a purchase. It is similar to a credit card, except that the contract with the card issuer requires that the cardholder must each month pay charges made to it in full there is no

minimum payment other than the full balance. Since there is no loan, there is no official interest. A partial payment results in a severe late fee and the possible restriction of future transactions and risk of potential cancellation of the card.



(f) **Master Card** A smart card is a plastic card embedded with a computer chip that stores and transacts data between users. This data is associated with either value or information or both and is stored and

processed within the card's chip, either a memory or microprocessor. The card data is transacted via a reader that is part of a computing system.



(g) **ATM Cards** These cards are typically used at ATMs to withdraw money, transfer funds and make deposits. ATM cards are used by inserting the card into a machine and enter a

PIN or personal number for security purpose. The system checks the account for sufficient funds before allowing any transaction.



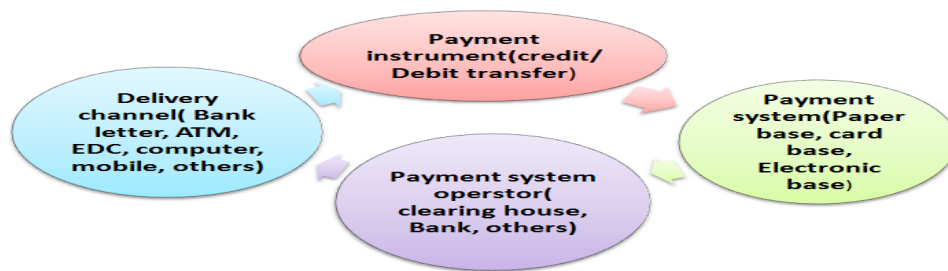
V RECENT TRENDS OF PLASTIC MONEY IN INDIA

India is one of the world's fastest growing economies. The electronic transactions have become more secure, convenient and have made ecommerce safer. The next five years will be very exciting period in India. It is expected that more development, innovation and infrastructure building will take place. The country's robust demand growth will aggravate the need for faster and simpler, payments and we will see not only a shift from cash to electronic payments but newer modes of electronic payments growing and replacing existing technologies. The growth of plastic money can be classified into two main perspectives, infrastructure and consumer perspective.

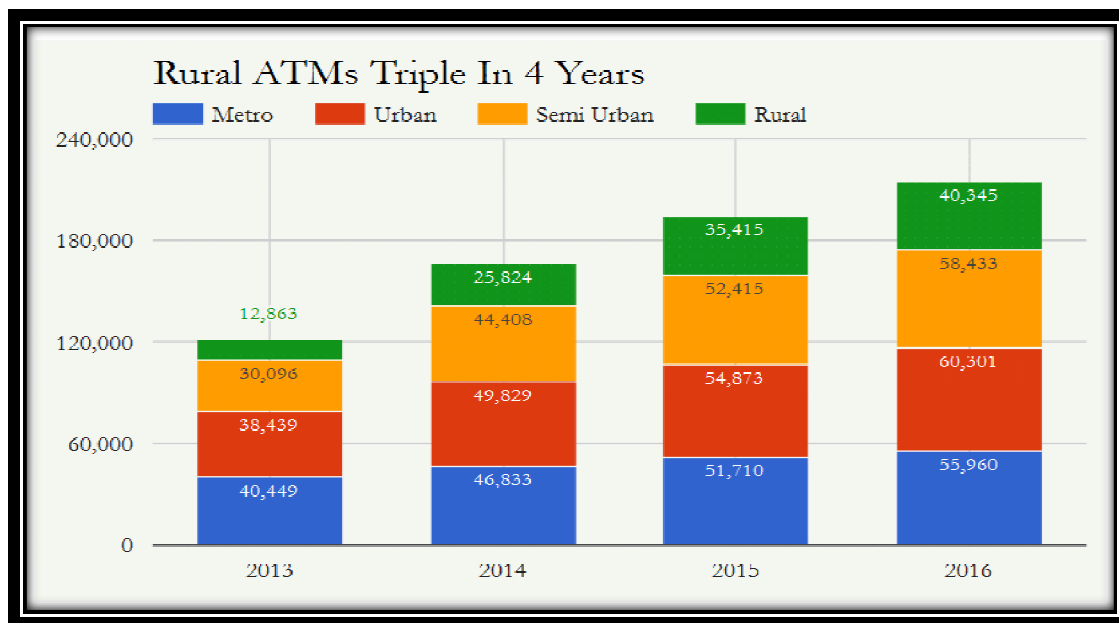
- (a) **Convenience:** - Plastic money provides an easy way to make financial transactions without carrying cash. It also provides the benefits of anywhere and anytime banking.
- (b) **Check Counterfeiting:-** The proposed plastic currency notes will reduce the chances of counterfeiting
- (c) **Long life of Plastic Currency Notes:** - The proposed plastic currency notes will have the life of five years as against one-year life of paper currency notes.

- (d) **Check on Black Money:-** It is possible to trace the financial transactions done through cards. Developing a culture of plastic money will make it easy for the government to trace black suspected black money sources.
- (e) **Supports Growth of E-commerce:** - The use of cards has supported the growth of e-commerce. Growth of e-commerce enhances cost-effectiveness and alternative channels to improve economic growth.
- (f) **Power of Purchasing:** - Debit or Credit cards made it easier to buy things. Now we do not have any need to carry money in a large amount. Plastic money is accepted at any time and everywhere.
- (g) **Time-Saving:** - one can purchase anything from any place through a credit card or debit card without spending money on fare or cash transaction. You have to provide your card details to seller store or corporations and settle your order. It saves time in the transaction by debit and credit card.
- (h) **Safety:** - In case, if an individual loses the cards, then he/she may contact the bank or financial institution, which provides the cards. The financial institution or bank will block the account and no-one can draw a single penny without your permission.

VI ELECTRONIC PAYMENT SYSTEM IN INDIA



Source: https://www.google.com/search?q=electronic+payment+system+in+india&tbm=isch&hl=en&rlz=1C1RLNS_enIN904IN904&hl=en&ved=2ahUKEwi0vpvBmffpAhUb6HMBHayeBDkQgowBegQIARAR&biw=1423&bih=789#imgrc=h9zdnkmrGv4IFM&imgdii=WDbScCk27VxxLM



Source: https://www.google.com/search?q=recent%20trend%20of%20using%20plastic%20money%20in%20india&tbm=isch&hl=en&tbs=rim%3ACY7twIFZWhCbImDBXoOQvmRFuE-HWR8xdy79yI4sKEPobfgGidJWSCDWF0QJ8iWO-JKYZ7MdhNP1QzdtjUC0PsUmsNhgbrPRDvEbaQj5apetC2Lhd5lkgpqNsMZ_1kgERH3V_1uZbt2MqADkqEgnBxoOQvmRFuBGox1Z8HgMS4CoSCU-HWR8xdy79EeAn-LYCp-l0KhIJyI4sKEPobfgRx9GtchQ16Z8qEgkGidJWSCDWFxHbObs68BSxLSO SCUQJ8iWO-JKEfyzEWG0ThB-KhIJYZ7MdhNP1QwRwFW6lPne6dsqEgndtjUC0PsUHG5T_II-bamfbioSCWSNhgbrPRDvEQrxBiQfvo3MKhIJEbaQj5apetC2UotxoTcO4gqEgkLhd5lkgpqNhF7mzJRD3EWsioSCcMZ_1kgERH3VERNvoavPhmpBKhlJ_1uZbt2MqADkRrb6xFd8krpFhreD4Nzyltd4&rlz=1C1RLNS_enIN904IN904&ved=0CBsQuIIBahcKEwiYwKG2zvfpAhUAAAAAHQAAAAAQBg&biw=1423&bih=740#imgrc=SG8hqCzmUWoVSM&imgdii=qUnnYnKwlvurYM

VII CHALLENGES IN THE ACCEPTABILITY OF PLASTIC MONEY

The 21st century working pattern has become technology driven and moreover customer driven. The marketers are facing competition and rising consumer expectations. The marketers are continuously making efforts to improve the efficiency, productivity, reduce the cost of production, enhance the availability factors, so that the consumer convenience can be achieved. The technology driven

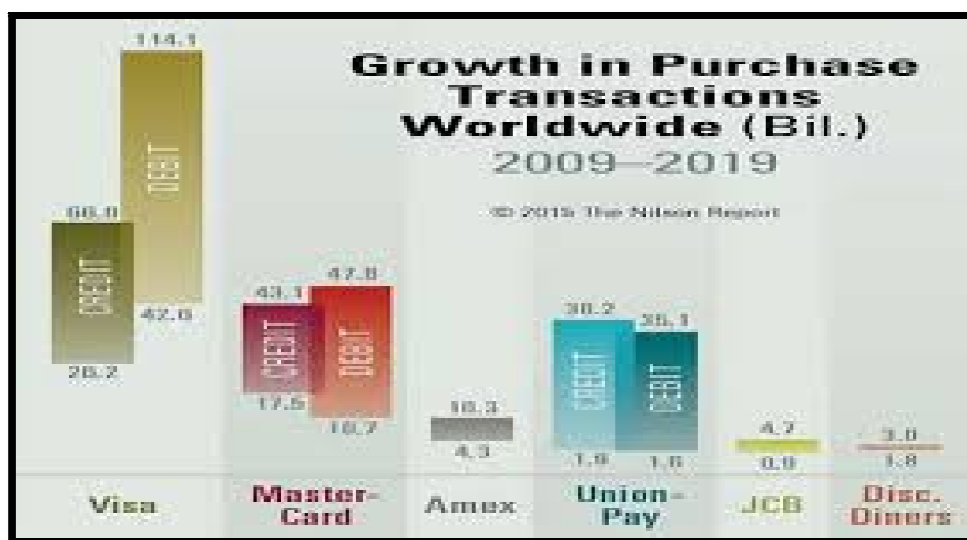
marketing methods viz, mobile banking, net banking, UPI, ATM cards and using other modern forms of making e-payment has created convenience for the Indian consumers to a great extent.

The Indian market is a diverse market. On one hand there are consumers who are quite comfortable in using the modern forms of electronic payment and on the other hand there are consumers who are still afraid of using polymer money. The concern lies here that in spite of India being one of the fastest growing economies cash is still the king of the Indian market. In my opinion what restricts people from using more

plastic money is because of lack of awareness and the security concerns as, a major section of the Indian society comes from less educated background or uneducated background. There are also people from limited means group and low earning group. These group of people think twice before spending their money. This is challenge area which to be worked upon by the government of India so that the marketing avenues and circulation of polymer money in these sections of the society also increases. Strategies can be made to emphasise on the differentiated use of plastic money by enhancing the characteristics of polymer money. The use of internet has increased in the recent times, not only in learned groups but it has also increased among the other demographic groups. Hence if proper measures at the bottom level of the society is taken by the government then slowly but surely the awareness of polymer money can increased in the concerned areas.

VIII GROWTH AND FUTURE PROSPECTS OF PLASTIC MONEY

The above review presents us some interesting facts about the acceptability of polymer money. In the study it was observed that, in spite of so many challenges faced in the acceptability of polymer money there has been a steep rise in the use of plastic money in the past few years. Although gradually but people have started to adopt plastic money in their day to day life. Seeing this gradual growth the government has also started to take attractive measures to enhance the use of plastic money in India. And it would be not incorrect to say here that despite of many challenges India will also succeed to become more cashless to the maximum of its limit. Yes, the fact remains challenging here that probably the complete cashless economy might not be possible because of the diverse population and so many demographic constraints which is a major hurdle in this concept. It is because of this reason only that cash is still the king of Indian market till date.



Source: https://www.google.com/search?q=growth+of++plastic+money+in+india&tbm=isch&ved=2ahUKEwit2qbLtvnpAhWZcH0KHSamDL8Q2-cCegQIABAA&oeq=growth+of++plastic+money+in+india&gs_lcp=CgNpbWcQDDIECAAQGFD6uwVY_N4FYJXxBWgBcAB4A1AB_gGIAcgQkGEFMC4yLjiYACgAQGgAQtd3Mtd2l6LWltZw&scient=img&ei=XPbhXq28EZnh9QOmzLL4Cw&bih=740&biw=1423&rlz=1C1RLNS_enIN904IN904&hl=en&hl=en#imgsrc=2PumcxPNpGPvM&imgdii=HHYHESKjdO5MKM

IX CONCLUSION

Polymer money undoubtedly is getting a positive response from the Indian consumers due to the convenience factor. The modern consumers are more interested in making payment through cards rather than in cash. This has surely increased the use of polymer money in India. This drastic change among the Indian customers is due to the major socio-technological changes taking place in the Indian consumer market. The Indian market is observing an increased availability of modernised technologies that can overrule the cash transactions. But every coin has two sides. Likewise on the other hand the

demerits of polymer money cannot be overlooked. One of the major concern for common man is the security concern, lack of proper technological knowledge, the rigid and traditional mind frame of Indian consumers who still prefer to use the traditional money. Yes, but surely with the advancement of technology and improvised modern payment system has definitely led to the growth in polymer money in India. This advancement has seen a positive transition more after the demonitization decision taken by our Hon'ble Prime Minister Shri Narendra Modi in November 2016. Post demonitisation the use of polymer money has triggered in India. The flexibility element will surely

enhance the penetration of polymer money in India in semi urban and rural areas.

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Study on the Problems & Prospects of International Container Transshipment Terminal (ICTT), Kochi, Kerala

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ABSTRACT

Container terminal is a facility where from the cargo containers can be transshipped worldwide. The transshipment can be made between container ships and land vehicles at the container terminal facility. India is the major commodity exporters in this world. International Container Transshipment Terminal (ICTT) is playing very important role in shipping industries because exports bring in foreign revenue to the country's exchequer. ICTT, Kochi was commissioned in 2011 with much fanfare offering big prospects and benefits to the Indian exporters. But there are some problems for the smooth functioning of the export/import process at ICTT, Vallarpadam, Kochi. The study mainly tries to find out the major problems associated with the ICTT and also the huge prospects and benefits for the Exporters.

Key Terms: ICTT, SEZ, THC, DPW, BOT, SSR

I INTRODUCTION

International Container Transshipment Terminal (ICTT) is situated in Cochin, Kerala, which is known as Vallarpadam Transshipment Terminal. Dr. Manmohan Singh, the former Prime Minister of India commissioned this terminal on 11th February 2011. There is only one Transshipment Terminal Port in India, and this terminal is also first Container Terminal operates in a Special Economic Zone (SEZ). It may be remembered that Cochin Port Trust (CPT) made an agreement with Dubai Port World (DPW) on 16th February 2005. As per the agreement, DPW was to construct, develop and operate the International Container Transshipment Terminal, and this terminal would have to be operated by Dubai Port World for 30 years. After thirty years of operation control would be revised to the Cochin Port Trust. International Container Transshipment Terminal, at present, operated by Dubai Port World a logistic Company.

It is handling 70 million Containers and 70000 Vessels (Ships) annually in all over 40 countries in the world. Dubai Port World was a global ports operator. All the facilities in connection with exports formalities arranged at International Container Transshipment Terminal in Vallarpadam, Cochin, Kerala. Ports are very essential platform in transport industry. There are tremendous opportunities for exporters to export their cargos through this terminal, because the exporters can save transit time. The same time there are some problems in this terminal which the researcher wishes to find out.

II OBJECTIVES OF THE STUDY

- (a) To understand the problems which are happening in ICTT regarding the shipment of Cargoes and how it effects Exporters
- (b) To understand the prospects of ICTT and how it can be utilized by Exporters

- (c) To make suggestions for more effective exports of commodities through ICTT.

III PREVIOUS STUDY

Joseph .P.S , Researcher along with Manoj P.K (2015) has studied a commodity-wise exports through ICTT (2011-2014) based on the data from 2011 to 2014 and pointed out that many exporters are preferring Mangalore, Tuticorin and Chennai Port. Because Higher Terminal Handling Charge (THC) are levied at ICTT. Other reasons for export diversion from ICTT are higher loading and loading charges, strict customs formalities and various expenses.

IV RELEVANCE AND SIGNIFICANCE OF THE STUDY

The Main problems are higher Terminal Handling Charge (THC) at ICTT, Cochin. At the same time, Mangalore, Chennai, Tuticorin ports are charging very less THC, other labour charges and other miscellaneous expenses. Even though charges like THC, labour Charge, Transportation Charge are very higher at ICTT, the exporters can save transit-time if they use this terminal, because mother vessels are now berthing at ICTT. This mother vessels make voyage to destinations directly, so the exporters can also save freight charges.. Similarly export containers are coming from International Container Depot (ICD) Coimbatore, Bangalore etc., to International Container Transshipment Terminal by using Vallarpadam rail line and four line roads. Customs Office, Container Freight Stations (CFS), Clearing and Forwarding Agent's (C & F) offices, Steamer Agents Offices, which are even situated on Willingdon Island, ICTT is 15 kilometers distance from Willingdon Island . It will take more time and is therefore inconvenient to transfer containers to ICTT from Port CFS. Even though Ro-Ro Service is arranged for container movements between these two locations, it is also an additional expense for exporters. Higher THC, Labour Problems and other

limitations have contributed to poor performance of ICTT.

V EXPORTER'S MAIN PROBLEMS AT ICTT

(a) Higher Terminal Handling Charges (THC)

(i) **Terminal Handling Charge (THC) at ICTT** - Terminal Handling Charge (THC) is very high at ICTT when compared with other major ports in India. Following are the THC charging in different ports in India. So, Researcher wants to compare THC with other ports how it can be reduced at ICTT and make it attract more exports through Cochin Port.

Terminal Handling Charges (THC) (Rupees at Major Ports in India. With effect from 18th October 2018

Export (Size/Type)	Cochin ICTT	Mangalore NMPT	Tuticorin PSTL	Vizag VCTPL	Chennai CCTTL	Goa MPT	Mundra ADANI
20' Dry	9000	6120	5500	6460	5500	6610	8500
40' Dry HC	13000	7420	7400	9800	7600	9500	11500
20' Reefer	17150	14100	5500	15250	11000	16000	11000
40' Reefer	24250	15900	7400	21650	16000	21000	16000
20' HAZ Cargo	10800	6200	6635	8370	7000	6610	11000
40' HAZ Cargo	14800	7500	8760	12825	10000	9500	16000
20' ODC	17400		5600	8150	7000		14500
40' ODC	24250		7400	12225	10000		17100

Source: Customer Advisory (CMA CGM Group) Steamer Agent

Export (Size/Type)	Haldia HDC	Krishna Patanam KPCT	Hazira ADADI	Kandla KCTL	Karaikal MKP	Kattupalli ADANI	Kolkata CPY/MHC
20' Dry	9250	5100	7850	4500	5500	5500	9250
40' Dry HC	13550	7500	11450	7000	7600	7600	12800
20' Reefer	11000	11800	17000	7100	11000	11000	11000
40' Reefer	16700	17000	23850	11000	16000	16000	16700
20' HAZ Cargo	9500	7500	10150	6970	7000	7000	9500
40' HAZ Cargo	14000	11100	15350	10325	10000	10000	14000
20' ODC	18450		11000		7000	7000	18450
40' ODC	27100		16000		10000	10000	27100

Source: Customer Advisory (CMA CGM Group) Steamer Agent

Terminal Handling Charges (THC) (Rupees at Major Ports in India. With effect from 18th October 2018

Import (Size/Type)	Cochin ICTT	Mangalore NMPT	Tuticorin PSTL	Vizag VCTPL	Chennai CCTTL	Goa MPT	Mundra ADANI
20' Dry	9000	6400	5500	6460	5500	8100	8500
40' Dry HC	13000	7840	7400	9800	7600	11710	11500
20' Reefer	17150	14100	5500	15250	11000	16000	11000
40' Reefer	24250	16400	7400	21650	16000	21000	16000
20' HAZ Cargo	10800	6400	6635	8370	7000	8135	11000
40' HAZ Cargo	14800	7840	8760	12825	10000	11760	16000
20' ODC	17400		5600	8150	7000		14500
40' ODC	24250		7400	12225	10000		17100

Source: Customer Advisory (CMA CGM Group) Steamer Agent

Export (Size/Type)	Haldia HDC	Krishna Patanam KPCT	Hazira ADADI	Kandla KCTL	Karaikal MKP	Kattupalli ADANI	Kolkata C PY/ MHC
20' Dry	9250	5120	7850	4500	5500	5500	9250
40' Dry HC	13550	7620	11450	7000	7600	7600	13500
20' Reefer	11000	12000	9350	6750	12000	12000	11000
40' Reefer	16700	17000	13550	10500	16000	16000	16700
20' HAZ Cargo	9500	7600	10150	6970	7000	7000	9500
40' HAZ Cargo	14000	11200	15350	10325	10000	10000	14000
20' ODC	18450		11000		7000	7000	13350
40' ODC	27100		16000		10000	10000	20500

Source: Customer Advisory (CMA CGM Group) Steamer Agent

Higher Terminal Handling Charges are charging at ICTT. Researcher studied about the THC charging at ICTT. In ICTT, wherein Terminal Handling Charges are Rs 500/- to Rs 3000/- which is higher when compared with other ports. Higher THC is the one of main problems at ICTT regarding the shipment of cargoes.

(b) Customs formalities – Strict at ICTT - It has been observed that Customs formalities are very strict at ICTT when compared to other major Ports. After completing the Shipping Bill file and Customs examinations, the containers can be stacked at Vallarpadam Terminal. Normally Customs Supervisor is giving Let Export Order (ie permission to export the cargo) It is essential before the container can be stacked. But in other ports like Mangalore and other southern ports of India, the container can be stacked immediately at the terminal. Let Export is required only at the time when the containers are loaded into the vessels.

(c) Specific Cut- off Time - Time consuming customs procedural formalities are being performed at ICTT. But in other southern ports these formalities are very simple. Export Cargos are examined and customs formalities cleared at least 4 hours before vessel berthing. International Container Transshipment Terminal is charging Special Service Request (SSR) costing 4000/- + Goods and Service Charge (GST) for 20' feet containers. It is because of there is a specific cut-off time applicable at ICTT. This is very inconvenient for the exporters. No Cut-off time is applicable in other southern ports. There is no Cut-off time at Mangalore and other ports. So no need for SSR in Mangalore and other ports. Even after the berthing of the vessel, cargo can be examined at Mangalore and other ports.

(d) Higher Transportation Charge - It may be noted that most of the exporters are based in Tamil Nadu, Karnataka and other Southern States of India. If the exporters export their cargoes through ICTT, the transportation charges and other miscellaneous expenses will be very high; these expenses are unbearable to exporters.

(e) Frequent strike and labour problems- Frequent labour problems like strikes and lorry strikes, Container lorry drivers strike, Container Owner's strike are the main problems affecting the ICTT. In the long run, it will force exporters to divert cargoes to other ports.

(f) Higher Cargo Clearing, Loading, Unloading and other miscellaneous expenses - Clearing and Forwarding Charges, Loading and unloading charges, other miscellaneous expenses like travel expenses from Willingdon Island to ICTT, Vallarpadam (15 Kilometers) etc., are very high at ICTT. These are also other major problems at ICTT.

(g) Low frequency of Vessel arrival - Frequency of vessel arrival at ICTT, Kochi has been stagnant where as the frequency has increased at other southern major ports. This is also one of the major problems throwing spanner in the smooth operations of the ICTT.

(h) Higher Sales Tax - Higher Sales Tax, other charges, lengthy and cumbersome clearance, procedures at the Check Post at Walayar near Palakkad, are also other major problems effecting ICTT in a higher way.

(i) 15 Kilometres distance from ICTT to Customs Office, and Cochin Port - Fifteen Kilometers distance from Cochin Customs Office to ICTT, Vallarpadam is very inconvenience for Clearing and Forwarding, Steamer Agents staff members. This lengthy distance will effects export procedures, some time the container cannot be loaded in to the specified vessel. Such condition will surely give nightmarish experience to exporters and it may bring financial loss to exporters.

(j) Dredging Cost - In order to berth Mother Vessel, Cochin Port has to dredge the area of ICTT frequently more effective manner. It is high expensive for Cochin Port. This is also one of the problems to berth mother vessels (large ships) at ICTT

VI MAJOR PROSPECTS AT ICTT FOR EXPORTERS

- (a) **First and only one Transshipment Container Terminal in India** - International Container Transshipment Container Terminal is the first and only one transshipment container terminal in India. ICTT is first container terminal to operate in Special Economic Zone (SEZ). So many exporters can save transit-time by exporting through ICTT. Mother Vessel (Big Vessel) can berth at ICTT so the container can move directly to the destination. If the exporter exports their cargoes in feeder vessel, the vessel first berths in Sri Lanka transshipment terminal or Singapore transshipment terminal for transshipment of cargoes.
- (b) **Relaxation of Cabotage law** - The Union Cabinet relaxed Cabotage law under the Merchant Shipping Act 1958 for transshipment of export-import containers at the Vallarpadam ICTT. The relaxation of Cabotage law, which protect domestic shipping lines by reserving coastal cargoes for Indian ships. It is aimed at attracting more cargoes to the ICTT. Coastal cargoes are the cargoes that move from ports within India to port within the country. Every country has made provisions to protect their country-flagged vessels.
- (c) **Railway line to ICTT** - There is Vallarpadam rail line with a total length of 9.3 KM in which 4.62M through Vembanad bridge which became the longest rail bridge in India. About 80% of the bridge is constructed over the backwaters of Vembanad Lake. This railway line is very useful to move containers from Inland Container Depots (ICD).
- (d) **Line Road to ICTT from Kalamassery** - There is also a 4-lane road between Vallarpadam ICTT area and Kalamassery (Ernakulam) to handle the heavy traffic of the terminal which is known as N.H. 47. This facility can boost the exporters to divert their cargoes to ICTT.
- (e) **Two Wharves facilities** - Under the facilities of Cochin Port Trust, there are two wharves in Cochin. One is Ernakulam Wharf and other is Mattancherry Wharf. Export and Import cargoes are handling in the area of Wharf. The Export and Import cargoes stuffed in containers are loaded and unloaded at berthing pointing in the area of ICTT. These activities are very convenient for exporters and shipping business members.
- (f) **Container Freight Stations (CFS), Public or Private Warehouses facilities** - Export containers are stores and kept ready in Container Freight Stations (CFS), Public or Private Warehouse for loading to the vessels on arrival. There is a facility to stack the export cargoes and doing customs formalities and examinations in Container Freight Stations. There are so many Private Container Freight Stations are

constructed and operating near Vallarpadam Container Terminal.

- (g) **Radioactive detectors and Vehicle Scanners at ICTT** - Radioactive material detectors and vehicle scanners have been installed at ICTT. The Customs department has launched an export processing centre and Gate Module at ICTT for speedy export clearance. The Gate Module was specifically developed for ICTT by the Directorate of Systems, Central Board of Excise and Customs (CBEC) for the efficient and fast clearance of containers. With the introduction of the Gate Module, all export container movement between the Container Freight Station (CFS) can now be tracked. The Customs Export Processing Centre (CEPC) provides a single window system for clearance and will help eliminate the unnecessary container traffic between CFS and ICTT ensuring speedy processing of export.

VII SUGGESTIONS FOR ENHANCED PERFORMANCE OF ICTT

Even though ICTT is the first and only one transshipment terminal in India, and all the facilities are coming under this International Terminal, many exporters especially from southern India, attracts Mangalore, Tuticorin and Chennai Ports. It clearly noted that, there are so many reasons for the leaving tendency of exporters from ICTT. The researcher would like to mention a few suggestions for the better performance of ICTT. They are follows:-

- (i) **Customs Authority has to simplify the Procedural formalities:** Export Cargo examinations formalities by the customs authorities, obtaining their reports from Supervisor, Preventive officers and completion of other formalities, Issue of Let export order must be simplified. Special Service Request (SSR) of Rs 4400/- per 20' container, are very lengthy and cumbersome at ICTT. This formalities must avoided by the Customs Authorities at ICTT.
- (ii) **Terminal Handling Charges (THC)** is very high at ICTT. It is very important as far as exporters concerned. THC must be reduced up to Mangalore, Chennai Port charged. THC has a direct bearing amount of exporters on the operational efficiency and it will effect the profitability of the exports. So THC has to go down at ICTT so as to match with those in other ports like Tuticorin, Mangalore, Chennai, Goa, Vizag.
- (iii) **Existing rate of Cargo and Container handling Charges at ICTT Cochin** - Worker's Union agreement rate with Kerala Head load Worker's Welfare Board, Cochin are very high. So this charges especially loading and unloading charges need to be brought down.

- (iv) The setting up of Walayar -Vallarpadam freight corridor is appreciable by the Kerala State Government. This will ensure hassle-free, fast, less expensive transit of export items through Kerala Boarder (Wayalar). Passing of export goods through Walayar Check-post involves higher cost. Kerala Government decision can avoid unwanted expenses.
- (v) The Cochin Port has to made frequent dredging and this will enable mother vessels (large ships) to berth comfortably. The dredging must be done in a more effective and ensured in a cost effective manner so as to attract more mother vessels to ICTT. Mother vessel can attract more exporters to export their cargoes through ICTT.

VIII CONCLUDING REMARKS

In this study, researcher endeavors to find out the problems and prospects associated with International Container Transshipment Terminal regarding shipment of export cargoes and how the problems and prospects affect the Indian exporters. The Researcher also has found some above mentioned problems and wants them to be put into more effective utilization of ICTT. Considering the positive features of ICTT, it can be inferred that tremendous potentialities are there for the ICTT to come up as the most preferred export destination in India.

ICTT is an ideal and only one transshipment hub in India, the exporters can use this terminal very conveniently. International terminal facilities are arranged day to day basis at ICTT, so exporters can also save freight charge and transit –time. Vallarpadam rail line with a total length of 9.3 KM in which 4.62M through Vembanad bridge is very useful to move containers from Inland Container Deports (ICD). It is also noted that four lane road between Vallarpadam ICTT area and Kalamassery (Ernakulam) will lead to smooth movement of cargos from southern state of India. This facility can boost the exporters to divert their cargoes to ICTT. ICTT has to try to bring back its lost customers and retain the existing customers. It is suggested that ICTT has

to attract new customers to so that it can dream and boast of a bright future.

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Financial Inclusion: A Road India Needs To Travel (With Special Reference to Bhopal City)

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ABSTRACT

Every country has a financial integral strategy in order to build its financial sector comprehensively and sustain its condition consistently for several years. The strategy also works towards strengthening the financial system of the economy whenever there are fluctuations in the financial market. Financial Education, Financial Inclusion and financial stability form the three main elements of the financial strategy of a country. Inclusive Growth and development on a nation is determined by the level of its financial Inclusion. When the financial products and services are available to the weal sections of the society at a cost effective and transparent manner it is termed a financial Inclusion. The Government of India and the Reserve Bank of India has been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. This paper though a financial inclusion survey on 150 respondents attempts to enlist the factors that encourage financial inclusion.

Keywords: Financial Inclusion, Financial awareness, Financial Products.

I INTRODUCTION

(a) **Financial Inclusion:** The Committee on Financial Inclusion headed by Dr. C Rangarajan in 2008 defined financial inclusion as, “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost.” In general, the term financial inclusion is understood as welfare-oriented measure for enhancing access to and affordability of financial services and products for all. The Committee on Financial Sector Reforms under the Chairmanship of Dr. Raghuram G. Rajan referred to financial inclusion as “Universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products.” The financial services like branch Deposits and payments, insurance, credit are included in financial Inclusion.

(b) **Benefits of financial inclusion:**

- (i) Financial Inclusion aims in providing the financial services at a low and affordable class and therefore caters to the financial needs of the poor people in a responsible and transparent manner.
- (ii) It ensures financial sustainability among the economically unprivileged sections of society.
- (iii) Financial inclusion helps in creating awareness about the financial products, thus promoting financial Literacy and stability.
- (iv) Financial Inclusion promotes Digitalization by providing digital options to the users to fulfill their financial needs.
- (v) Keeping in view the income levels, financial needs of different households, consumer preferences variety of products are available by the financial Institutions to cater to diverse financial needs.

According to the **CRISIL Inclusix2018, February 2018, Volume 4**, India has adopted several measures to advance the financial inclusion; a significant percentage of population is still without the access even to the basic financial services. Therefore Financial Inclusion is not only an economic imperative for India, but also a socio-political one.

Lack of awareness, illiteracy and poverty are among the major factors that lead to a low demand for the financial service and consequently to exclusion. On the sully side also the factors like distance from the branch, inconvenient branch timings, complicated procedures and documentation, unsuitable products, language barriers contribute to exclusion. Because of these complications involved people feel easier to borrow from the informal credit sources even though it results in compromised standards of living, higher costs on accounts of dependence on unethical and unregulated providers, greater incidence of crime and increased unemployment. Therefore financial inclusion includes the creation of awareness about the financial products, Debt counseling and advice on money management.

II REVIEW OF LITERATURE

Saha, 2019 analyzed the effect of Self Help Group in empowerment of women of paraganas district of West Bengal. The main objective of the study is to know role of SHGs in women strengthening, and financial advancement. The data was collected through a structured interview from 80 respondents. The study concluded that SHGs have had more prominent effect on both financial perspectives and advancing women strengthening in a sustainable manner. **Singh, 2016** studied the awareness of working women towards financial inclusion in Satna. The data was collected through structured questionnaire and respondents were selected from different educational institutions. This study helped working women to reduce the dissatisfaction level towards financial inclusion and will enhance their

financial awareness which will be helpful for women empowerment too. **Maravi & Modi, 2017** highlights the trouble of tribal women in present scenario and how the minor forest product changes the life of tribal women. This was an empirical study carried out in the Anuppur district of Madhya Pradesh. **Balaji & Vijayadurai, 2014**, intended to assess the level of financial inclusion among the tribal people in Nilgiris district and also to study their awareness about no frills account and to find out the strategies followed by the banks to make the excluded people to include. The author used chi-square test to find out the relationship between socio-economic factor of the respondents and the level of financial inclusion status and respondents awareness about no frills account, SHGs and its benefits and paired 't' test was used to find the significant difference in the respondents level of awareness of financial services of banks before and after opening an account. **Anoop V., 2019** measured the quality analysis of Financial Inclusion in the rural area. A structured interview schedule was used to conduct the survey. Data were collected from financially included households, inducted in to formal financial system as the part of financial inclusion plan accordingly data were collected from 600 households. Convenient sampling was used in the study. SERVQUAL analysis was used for measuring service quality of financial inclusion in the rural area and paired t test was also use for analysis of the data. The study concluded that main frame financial institution should provide excellent services to their customers in order to have a sustainable competitive advantage. **Shetty & Hans, 2015** critically examines and discusses role and reach of SHGs towards women empowerment. The secondary data is obtained through various published and unpublished records, books, magazines and journals. The study concluded that Total empowerment of women should be the goal to authenticate the pro-people policies and programmes in the country, including 'Jhan Dhan', 'Skill India' and 'Start-up India, Stand up India. **Kharuri & Manjunatha** analyzed Bank linkage schemes like saving linked SHGs and fresh loans to SHGs by banks to explore and suggest the savings' mobilization initiative by the Government of India through means of financial inclusion.

III OBJECTIVES OF THE STUDY

The aim of the study was to get a holistic view of the rural financial landscape by generating the reliable estimates. The study was done with the objective to get a deeper understanding of the status of the rural households with respect of the following:

- (a) Financial Inclusion aspects like borrowing, saving, investments, pension, insurance etc.

- (b) Aspects related to the knowledge, attitude, behavior of the rural populace towards the financial products and services available.

IV RESEARCH DESIGN

This part describes the methods and procedures used in the collection and the analysis of the in the study. The specific methodology adopted and the details are given as follows:

Type of Research – Descriptive Research

(a) Rural Household Study:

(i) Survey Approach: Sample Survey

- **Sampling Method:** Non -Probability
- **Sampling Technique :** Convenient Sampling
- **Sample Unit:** Rural Household in Bhopal (M.P)
- **Sample Size:** 150 Rural Household
- **Sampling Area:** Bhopal

- (b) **Research Instrument:** Considering to the nature of the study as well as for the obtaining correct information from the respondents, it has been decided to collect information through structured questionnaire prepared with the help of available related literature and research reports.

- (c) **Analytical Tools:** Mainly tabular analysis, cross tabular analysis, chart presentation and spss statistical package were used to achieve the objectives of the study.

- (d) **Analysis and Findings:** A pilot study was conducted to test the efficiency, sufficiency and validity of the questionnaire before applying the full fledged data collection using the questionnaire Method. A sample size of the pilot study was 150. After the data was gathered the reliability of the questionnaire was tested by computing Cronbach's alpha. The value of the alpha in the study is 0.84 which exceeds the accepted cut off score of 0.70. Therefore the questionnaire is acceptable and reliable for the data collection.

- (e) **Financial Inclusion survey:** The financial inclusion survey was conducted using a questionnaire. The questionnaire was set using the CRISL Inlusix parameters of Bank Penetration (BP), Credit Penetration, Deposits penetration and the Insurance penetration. The research instruments used for the study comprised of a structured household questionnaire and personal interviews to capture the information relating to financial inclusion. The questionnaire was designed in a manner to gather information from the respondents about savings, investments, access to financial services, knowledge and attitude towards financial products and services.

**Summary of demographic factors
(Using Frequency and percentages)**

Gender -	Frequency	Percentage
Male	50	33%
Female	100	67%
Education:		
Illiterate	10	7%
Primary	40	27%
Secondary	20	13%
Higher Secondary	80	53%
Graduate	-	
Post Graduate	-	
Diploma	-	
Occupation		
Agriculture/ Dairy Farm	60	40%
Seasonal Business	40	27%
Petty business	50	33%
Private jobs		
Government		
Family monthly income:		
Below Rs.5000	30	20%
Rs.6000-10000	80	53%
Rs.11000-15000	40	27%
Rs.16000-20000	--	
Rs.20000-above	-	
Total	150	100

Source: Computed by Author

According to the criterion suggested by Kaiser (1974) a value less than or equal to 0.50 is unacceptable. In the survey the Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.625 which shows an adequate sample size. The Bartlett's Test of

Sphericity is .000 less than .05 which rejects the null hypotheses that multicollinearity does not exist between the statements in the questionnaire. This result is sufficient to do factor analysis.

**Table -1
KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.625
	Approx. Chi-Square	321.633
	df	91
Bartlett's Test of Sphericity	Sig.	.000

Source: Computed by Author

(f) Factor Analysis: Factor analysis was used to construct and find out the factors influencing financial inclusion among women. The 14 statements of the

questionnaire were set on 5 point Likert scale and were used for factor analysis in SPSS 20.

Table -2
Communalities for Financial Inclusion

	Initial	Extraction
Products like Bank Accounts, Bank Deposits, Fixed Deposits and Recurring Deposits.	1.000	.617
Government Deposits schemes run y the post office like KVP/NSC	1.000	.616
Credit facilities and loans provided by the banks.	1.000	.689
Retirement plans like National pension scheme / Atal pension scheme and insurance schemes provided by the bank	1.000	.551
Digital Banking services like Debit Cards / Internet Banking and Mobile Banking.	1.000	.418
Mobile apps like paytm, free charge and other banking apps	1.000	.666
Scheme by the government <input type="checkbox"/> Prdhan Mantri jan dhan jyojna <input type="checkbox"/> Prdhan Mantri jeevan jyoti Bima <input type="checkbox"/> Prdhan Mantri suraksha Bima Yojna <input type="checkbox"/> Prdhan Mantri Mudra Yojna <input type="checkbox"/> Prdhan Mantri vaya vadana yojna <input type="checkbox"/> Stand up scheme	1.000	.484
The financial products offered are affordable and innovative	1.000	.871
Enough information and awareness is provided about the products offered	1.000	.880
Financial products have increased personal/Business productivity.	1.000	.937
Competent enough to avail the financial services offered by the government.(documents/ savings etc.)	1.000	.661
Regularity in the usage of the financial services and products is maintained.	1.000	.611
Always Exposed to informative session organized to educate and spread awareness about the importance of saving and investments , an introducing any financial products and services	1.000	.649
Easy and prompt Availability to use the financial services (Distance / Physical access / Location)	1.000	.597
Extraction Method: Principal Component Analysis.		

Source: Computed by Author Extraction Method: Principal Component Analysis

Table-3
Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.984	28.456	28.456	3.984	28.456	28.456	2.813	20.093	20.093
2	2.177	15.547	44.004	2.177	15.547	44.004	2.315	16.535	36.627
3	1.921	13.719	57.723	1.921	13.719	57.723	2.136	15.256	51.884
4	1.164	8.316	66.039	1.164	8.316	66.039	1.982	14.155	66.039
5	.974	6.955	72.994						
6	.843	6.023	79.017						
7	.764	5.460	84.477						
8	.561	4.004	88.480						
9	.496	3.540	92.021						
10	.386	2.757	94.777						
11	.351	2.505	97.282						
12	.176	1.258	98.540						
13	.155	1.109	99.649						
14	.049	.351	100.000						
Extraction Method: Principal Component Analysis.									

Source: Computed by Author

Principal component analysis was employed to extract factors through Varimax Rotation Method with Kaiser Normalization. All factors loading greater than .50 are considered for further analysis. Total four factors accounted for 66.039 % of the variance explained as seen in Table -3.Total variance explained shows all the factors extractable from the

analysis along Eigen values more than 1, the percent of variance attributable to each factor, and the cumulative variance of the factor. Here first factor accounted for 20.093% of the variance, second factor accounted for 16.535 % of the variance .Third factor accounted for 15.256 % of the variance. Fourth factor accounted for 14.155% of the variance.

Table -4
Rotated Component Matrix

	Component			
	1	2	3	4
Financial products have increased personal/Business productivity.	.959			
The financial products offered are affordable and innovative	.917			
Enough information and awareness is provided about the products offered	.730	.506		
Regularity in the usage of the financial services and products is maintained.		.768		
Retirement plans like National pension scheme / Atal pension scheme and insurance schemes provided by the bank		.721		
Digital Banking services like Debit Cards / Internet Banking and Mobile Banking.		.566		
Scheme by the government <input type="checkbox"/> Prdhan Mantri jan dhan jyojna <input type="checkbox"/> Prdhan Mantri jeevan jyoti Bima <input type="checkbox"/> Prdhan Mantri suraksha Bima Yojna <input type="checkbox"/> Prdhan Mantri Mudra Yojna <input type="checkbox"/> Prdhan Mantri vaya vadana yojna <input type="checkbox"/> Stand up scheme		.552		
Government Deposits schemes run y the post office like KVP/NSC			.745	
Easy and prompt Availability to use the financial services (Distance / Physical access / Location)			.716	
Mobile apps like paytm, free charge and other banking apps			.700	
Products like Bank Accounts, Bank Deposits, Fixed Deposits and Recurring Deposits.			.589	
Competent enough to avail the financial services offered by the government.(documents/ savings etc.)				.766
Credit facilities and loans provided by the banks.				.710
Always Exposed to informative session organized to educate and spread awareness about the importance of saving and investments , an introducing any financial products and services				.646
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 6 iterations.				

Source: Computed by Author

Table -4 Rotated Component Matrix highlights 4 components having the statements with the maximum correlation. These statements were put together to form the factors which are independent to each other under the financial inclusion survey.

V RESULTS AND DISCUSSIONS

Despite India having high economic growth rates a majority of its population is still unbanked as per the article by Amol S. Khanvilkar on the “Importance of Financial Inclusion”. Global trends have shown that in order to achieve inclusive development and growth, the expansion of financial services to all sections of society is of utmost importance. As a whole, financial inclusion in the rural as well as financially backward areas of cities is a win-win opportunity for everybody involved – the banks/NBFC’s intermediaries, and the left-out urban population.

The financial Inclusion among the rural women in Bhopal city was done through a survey and factor analysis was applied to conclude that 4 factor play a major role in financial inclusion. The **4 dimensions Access, Quality, Usage and Welfare.**

- (a) **Access:** is to use the forms of the financial services i.e. Minimum barriers in availing the financial services. It includes the tangible factors such as Physical access facilities, Location, facilities and qualified employees.
- (b) **Quality:** The second factor is the quality of the financial product offered .The financial product attributes and product development should match the needs of the customers. Product stands for the availability of suitable, convenient, innovative and cost effective financial products offered as a part of financial inclusion. 1% country GDP is lost due to exclusion from the banking system (The CRISIL Inclusix)
- (c) **Usage:** The actual usage of the financial services and products can only be ensured from the Responsiveness, the willingness of the employees to help customers and provide prompt service. It includes information, willingness, prompt service and quick response from the employees to the customers. Empathy is the caring and the individualized attention the bank seeks provides to its customers. It includes

individual attention, convenient operating hours, personalized service and need based service. In February 2011, the Government of India and the Indian Banks' Association (IBA) jointly launched Swabhimaan, a nationwide programme for financial inclusion. Swabhimaan aimed to bring the deprived sections of society into the banking network and ensure that the benefits of economic growth percolate to all levels. It looked to facilitate opening of bank accounts, provide need-based credit and remittance facilities, and promote financial literacy in rural India. (The CRISIL Inclusix)

- (d) **Welfare:** The welfare in the personal and the business productivity can be ensured through Assurance & reliability which symbolizes the knowledge, awareness and customer's education, credit counseling, security and trust and right time service.

An Inclusive growth will ensure empowerment and the populations will participate more effectively in the economic growth of the country. Financial Inclusion will results in better employment and Business opportunities. To conclude India can become a global player by travelling the road towards Financial Inclusion.

VI LIMITATIONS OF THE STUDY

- (a) Analysis is purely based on the responses of the respondents and hence may give biased or false information than the actual data.
- (b) Due to conservative nature, it may be possible some respondents may not have given their responses in the questionnaire in fully true manner.
- (c) The study is limited only specific rural areas and therefore, several other potential samples outside these areas have been neglected.

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Analytical Study on Performance of Enterprises Supported Under Prime Minister Employment Generation Program in Madhya Pradesh

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ABSTRACT

Prime Minister Employment Generation Program (PMEGP) was launched on 15th Aug 2008 by the Ministry of MSME to create self-employment and employment opportunities by promoting establishment of self-employment ventures/micro enterprises in rural and urban areas. This scheme was evolved by merging two existing self-employment schemes, building upon the experiences from implementation of these schemes. With MSME as single nodal agency at the National level, the scheme is being implemented with active engagement of State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries enters (DICs) and banks. In the state of Madhya Pradesh, during the year 2009-10, total of 1138 enterprises were supported under this program. Physical verification of these units was undertaken to look at the status of these units and ascertain whether the enterprises supported adhered to the scheme guidelines or not. This paper attempts to give an overview of this scheme, profile the enterprises supported and present the status of the units based on the physical verification that was undertaken to study the units. Physical verification included interactions with the entrepreneurs and other stakeholder. Relevant records were also examined in order to understand if the scheme guidelines were adhered to or not and also to look at present status and performance of the supported units. Based on the field observation and findings of the study an attempt has also been made to suggest recommendations for better implementation of the Scheme.

Key Words: MSMEs, PMEGP, Entrepreneurship, Self-employment, Rural Development

I INTRODUCTION

In the present scenario, the role played by micro enterprises in MSME is pivotal in achieving inclusive economic growth and sustainability mainly on two counts: in terms of employment generation and entrepreneurship development. The central government thus initiated its flagship programme the Prime Minister Employment Generation Programme, PMEGP aimed at uplifting microenterprises for employment generation and entrepreneurship development programme. Prime Minister's Employment Generation Programme (PMEGP) was introduced by merging the two schemes that were in operation till 31.03.2008 namely, Prime Minister's RojgarYojana (PMRY) and Rural Employment Generation Programme (REGP). The PMEGP has this objective to generate employment opportunities by promoting establishment of self-employment ventures/micro enterprises in rural and urban areas.

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of Micro, Small and Medium Enterprises, as the single Nodal Agency at the National Level. At the State level the scheme is implemented through state KVIC Directorates, State Khadi & Village Industries Boards (KVIB's) and District Industries Centers (DIC's) and banks. The Government subsidy under the scheme is directed by KVIC through the identified Banks for ultimate allocation.

In order to reinforce and consolidate the growth of microenterprise created, it is imperative to assess the performance of these units to identify the extent to which they adhere to the norms and meet the purpose for which they were created. It will also detect any loop holes, which may hinder the utmost performance of the enterprise. This paper critically analyses the performance of the units financed during year 2009-10 in Madhya Pradesh, MP under the Prime Minister Employment Generation Programme PMEGP in creating continuous and sustainable (self-) employment opportunities to a large segment of traditional and prospective artisans, rural and urban unemployed youth through micro-entrepreneurial activities. It purports to assess whether the unit is set up as per the norms of the scheme and is working satisfactory. It also intends to study the impact of PMEGP on the rural/ urban employment in magnitude, nature, quality of Enterprises, Linkages developed for ensuring its sustainability, to study the optimal level required for its viability etc. In light of the findings, the outcome of the study will pave way for identifying loopholes and take corrective actions by the Nodal agencies of the PMEGP scheme to ensure the better performance of the micro units under the scheme.

II PMEGP SCHEME AND ITS IMPLEMENTATION IN MADHYA PRADESH

(a) Background of the PMEGP

PMEGP is a new credit linked subsidy programme under the administrative control of the Ministry of MSME and it is introduced by merging the two schemes namely Prime Minister's Rojgar Yojana (PMRY) and rural employment generation programme (REGP) on 31st March, 2008 for generation of employment prospects through setting up of microenterprises in rural as well as urban areas.

The PMEGP was launched with an objective to generate employment opportunities through setting up of new enterprise. The focus was on facilitating setting up of microenterprise or self-employment ventures. The focus was also to bring together widely dispersed traditional artisans/ rural and urban

unemployed youth and give them self-employment opportunities to the extent possible, at their place.

At the outcome level the objective was to provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas. And increase the wage-earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

The maximum cost of the project/unit admissible under manufacturing sector is Rs. 25 lakhs whereas for business in service sector the maximum admissible amount is Rs. 10 lakhs. The beneficiary was expected to give contribution in the range of 5 to 10 % of the project cost and the balance amount of the total project cost was provided by Banks as term loan. This is further illustrated in the table 1 below:

Table 1
Quantum of Margin Money Subsidy

Categories of beneficiaries under PMEGP	Beneficiary's own contribution (of project cost)	Rate of Subsidy	
		Urban	Rural
Area (location of project /unit)			
General Category	10%	15%	25%
Special (including SC/ ST/ OBC/ Minorities/ Women, Physically handicapped, Ex-Servicemen, NER, Hill and Border areas etc.	05%	25%	35%

Source: https://my.msme.gov.in/MyMsme/Reg/COM_PMEGPForm.aspx

(b) Eligibility criteria to apply for PMEGP

Any individual, above 18 years of age is eligible to apply under this scheme; there is no income ceiling for assistance for setting up projects under PMEGP. For setting up of project costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakhs in the business /service sector, the beneficiaries should possess at least VIII standard pass educational qualification.

(c) Assistance under the Scheme:

Assistance under the scheme is available only for new projects sanctioned specifically under the PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other scheme) are also eligible for assistance under PMEGP. Institutions registered under Societies Registration Act,1860;Production Co-operative Societies, and Charitable Trusts, Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed

Government Subsidy under any other scheme of Government of India or State Government are not eligible.

(d) Procedure for availing the subsidy

The applications for availing subsidy under the scheme are processed on first come and first serve basis. e-tracking of the applications has been introduced to allow applicants to keep a track of the status of their applications through the official website of KVIC which brings transparency in implementation of the scheme and helps to create data base of PMEGP beneficiaries. The system prevents corruption in implementation and leads to better governance (Tripathi and Koley, 2015). So, this makes the performance assessment a crucial factor in deciding the success of the PMEGP implementation.

(e) Progress of the PMEGP-All India Achievement

The progress achieved so far (MSME records upto 30.03.2016) is shown in table 2 below:-

Table 2
Progress of PMEGP during XI(2008-09 to 2011-12) & XII Plan (2012-13 to 2015-16)

Year	MM subsidy released (Rs in crore)	MM subsidy utilized# (Rs in crore)	No. of projects assisted	Estimated employment generated
XI Plan Total (2008-09 to 2011-12)	3131.65	3067.69	1,64,283	16,05,865
2012-13	1228.44	1080.66	57,884	4,28,246
2013-14	988.36	1076.45	50,493	3,78,907
2014-15	1073.17#	1122.54	48,168	3,57,502
2015-16	1013.53*	872.44*	38103*	278160*
XII Plan Total	4303.5	4152.09	194648	1442815
Grand Total [XI and XII Plan]	7435.15	7219.78	358931	3048680

Source: https://my.msme.gov.in/MyMsme/Reg/COM_PMEGPForm.aspx

including un-utilized balance funds of previous year.

Releases & all figures upto 30.03.2016

(f) PMEGP in Madhya Pradesh

In Madhya Pradesh, PMEGP scheme commenced from the financial year 2008-2009. This flagship programme gives targets to commercial banks which need to be achieved during the given financial year. The application received are sorted out by the District Level task force Committee (DLTFC) consisting of the members from District Trade & Industries Centres, KVIC, KVIB, Lead Bank Officer, Branch Managers of the service area, Entrepreneurship Development Institutions and selected viable projects were further forwarded to the bank branch of the service area/or bank opted by the applicant. The applications received by the bank were further scrutinized and pursuant to which, the selected project were given financial assistance by the bank.

The application of PMEGP scheme is carried out once a year in every financial year. However, from the financial year 2017-2018, application window remains open throughout the year. In Madhya Pradesh, application for PMEGP can be filed online by selecting any of the three nodal agencies namely DTIC, KVIC and KVIB. Only DTIC accepts application for the urban area.

Every beneficiary has to undergo mandatory training on Entrepreneurship Development. The Entrepreneurship Development Program (EDP) is of 6 day duration for those whose project cost is less than 5 lakhs and 10 days for those, whose project cost is more than Rs.5 lakhs. Post completion of the training a certificate is issued to the entrepreneur. During the financial year 2008-09 total margin money of Rs. 120.04 lakhs was disbursed, under PMEGP scheme, thereafter in 2009-10 total of Rs 2589.68 lakhs were disbursed to 877 entrepreneurs.

III STUDY OBJECTIVES & METHODOLOGY

Promoting entrepreneurs and self-employment activities which would also help in stop the flow of migrant youths to urban areas in search of jobs has been the need of the hour. The PMEGP is envisioned in this direction but it is imperative to evaluate whether the scheme is implemented in the right perspective or not and to gauge the extent to which it is poised to meet the objectives for which it was implemented. Hence it is necessary to study the performance of PMEGP in the study area.

With respect to Madhya Pradesh during the year 2009-10, 1138 PMEGP units were financed in rural and urban areas across the 49 districts of Madhya Pradesh. Whereas during 2008-09 total number of units financed were 349. Out of these units the number of units found not working during 2008-09 was 79 as per KVIC records. This verification was conducted by EDII. Going by the number of units that were not operational, it becomes important that the performance of the enterprises supported under the scheme is studied and analysed to assess the performance of the units and also study the critical factors that result in the units becoming non-functional and default.

(a) Review of Literature

In this context, fairly moderate studies exist that highlight the role and importance of the PMEGP scheme. Some of the studies are as follows;

To cite, Singh and Singh (2007) evaluated the performance of PMRY in Manipur by making district wise divisions (nine) and analysing entrepreneurs who benefitted from this scheme using the chi-square. The findings reveal that the annual growth in target-disbursement achievement on the implementation of PMRY in 4 districts of Manipur is significantly negative. Meetei and Deepak kumar (2012) reviewed the activities of Khadi and Village

industry in 9 districts in Manipur under the PMEGP scheme. They found that KVI products have good demand but lack adequate supplies. Kumar (2013) presented a review of the PMEGP with entrepreneurial perspective in context of Uttar Pradesh. The findings reveal that most of the respondents from the study opted self-employment out of choice and is not influenced by government schemes or failure to get into a public sector. PMEGP plays a vital role in providing credit flow to self-employment aspirants, but the concerned department has poorly disseminate information regarding the scheme. Daizova and Sharma (2014) analyzed the performance of Mizoram Khadi and Village Industry Board (MKVIB) under PMEGP scheme as per tenure of 2009 to 2014. The findings show that MKVIB plays a vital role in the economic development of the poor rural and unemployed youth; it provided financial assistance to 1137 enterprises with satisfactory sales turnover.

Ajithan (2014) attempted to understand the perception of the beneficiaries under the PMEGP in Coimbatore district on a sample of 277 beneficiaries of PMEGP. The study shows that family was the main motivating source behind adopting the scheme in both the manufacturing and the service sector. On similar lines, in Punjab, Mittal (2015) reviewed on self-employment through PMEGP through scheme's eligibility conditions, quantum and nature of financial assistance, industries supported (micro and small scale) and the EDP training centres. Shallu (2015) analysed the impact of PMEGP on the employment generation in Punjab (divided in three regions - Malwa, Doaba and Majha). The findings reveal that the employment per city is highest in Malwa, then Majha and finally followed by Doaba.

Choudhury and Ghosh (2015) in their study evaluated the performance of PMEGP in village industries pan India, particularly in Jharkhand w.r.t number of project started, production, sales, employment and earnings. The correlation analysis shows a high correlation among all variables but in Jharkhand, project started-production and production sales have strong relations whereas project started-employment and employment-earnings show weak correlation. Tripathi and Koley (2015) assessed the PMEGP in West Bengal relative to other states of India w.r.t projects financed, margin money distributed and employment generated under the scheme of PMEGP. West Bengal accounted for 14 percent of total employment generated and nine percent of projects financed in India. A. S. Shiralashetti, & Iranna S. Bhustali (2016) attempted to assess the functioning of one flagship schemes of KIVC in Vijayapur of Karnataka State for rural entrepreneurship development. The findings show that the PMEGP has a pivotal role in entrepreneurship development and maximum male and manufacturing industries have received highest margin money in the study.

Agarwalla and Sharma (2017) assessed the effectiveness of PMEGP in capacity building of micro enterprises in Kamrup District in Assam. The findings reveal that PMEGP was successful partially in employment generation through establishment of microenterprises but not up to the mark in creating entrepreneurs. Kaur and Kaur (2017) analyzed the performance of PMEGP during the period of 2012-2016 all over India. It related to aspects like employment generation, events and contribution of banks in the implementation of PMEGP. The findings reveal decreasing trend of margin money, production, sales, earnings, and awareness camps, exhibition within the study period. There was a downward trend in the number of persons trained under Entrepreneurship Development Programme (EDP) plus a poor state of the awareness camps, exhibitions, and workshops conducted under the scheme. Khan et al. (2017) attempted to analyze the physical as well financial performance of Khadi and village industry in J and K under PMEGP. The findings of the study reveal that both the targets were achieved to its fullest (approx. 95 percent) in recent year (2015-16). It also found that the services and textile industries were the best performers and the minority community was the highest beneficiary under the scheme. Gupta (2018) attempted study to examine the impact of PMEGP in Sikkim by considering employment generation, project sanctioned and margin money released from 2008-2017. The study found that the rural poor's or uneducated youth's income increased but the industries covered were limited.

(b) Objectives of the Study

The study was conducted with following objectives:

- (i) To examine whether the units are set up as per the norms of the PMEGP scheme in select districts in M.P.
- (ii) To assess the functioning of the units and suggest ways for ensuring its sustainability and optimal level required for its viability.
- (iii) To suggest policy measures to improve the efficiency and effectiveness on the basis of outcomes and inference of the study.

(c) Research Methodology

In this study, 100% Physical verification of the PMEGP units financed during 2009-10, located in the urban and rural areas in the State, was conducted. Under this study rural and urban areas of the 49 districts, where units were financed under PMEGP were covered to collect information from the beneficiaries and financing Banks. The Beneficiary Schedule provided by KVIC was administered through the investigators to collect information like loan and subsidy given to the beneficiary, the utilization of the amount, supply and possession of assets, the income and employment generated and other parameters of the scheme.

Prior to this, a detailed understanding was made about the PMEGP Scheme and verify the units to ascertain whether the unit is functioning as per the norms of the PMEGP norms. To undertake the task, field investigators were selected and trained for the purpose. They visited each and every unit and spend enough time. There. They have seen the documents to understand the purchases, expenditures and receipts to verify the working of the unit, employment generated and actual grounding date of the unit.

(d) Sample Size

Physical Verification of all, 1138 PMEGP units was conducted in rural and urban areas across the 49 districts of Madhya Pradesh. Visits to all the units was undertaken to

verify physical existence of the units and to ascertain whether the unit is set up as per the norms of the scheme and working satisfactorily. Interaction with the banks which had financed these units was also done to look at the financial positions of the units as per the bank records.

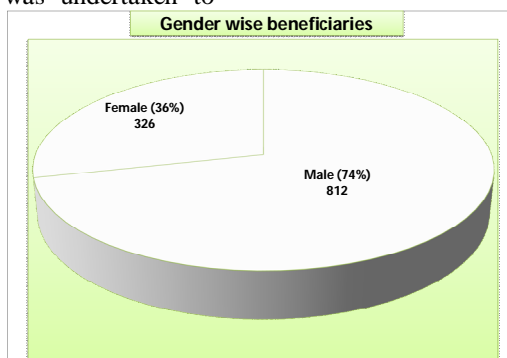
IV ANALYSIS & FINDINGS

(a) Results & Discussions

(i) Demographic profile of the beneficiary

The Demographic profile of the beneficiary in terms of their gender and social category is presented below:-

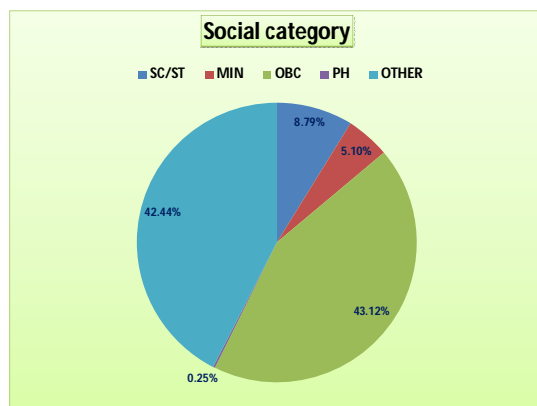
Fig. 1: Gender of the beneficiary



Female beneficiaries are eligible for 10% additional subsidy in the scheme. Still, the no. of Female

beneficiaries is 36% which is almost half of the male beneficiaries.

Fig. 2: Social category of the beneficiary



As per the figure above, 42.44% units belongs to the general category beneficiary, 43.42% of OBC category, 5.10% of Minority Category and 8.79% to SC/ST category.

(b) Current Status and performance of the Financed Units

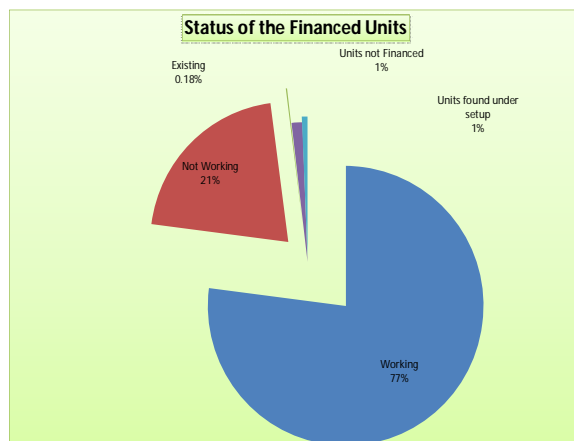
(i) Agency wise present status of the Financed Units

On investigating the 1138 units (financed through the three agencies viz; KVIC, KVIB and DTIC), the relative agency wise present status of the financed units is presented in the table 3 below:-

Table 3
Agency wise Status of the financed units

Agency	No. of units Surveyed	Working (a)	Not Working (b)	Existing (c)	Units not Financed(d)	Units found under setup (e)
KVIC	187	165	018	00	02	02
KVIB	418	315	096	01	02	04
DTIC	533	397	124	01	10	01
Total	1138	877	238	02	14	07
		77.06%	20.91%	0.18%	1.23%	0.62%

Fig. 3: Agency wise status of the financed Units



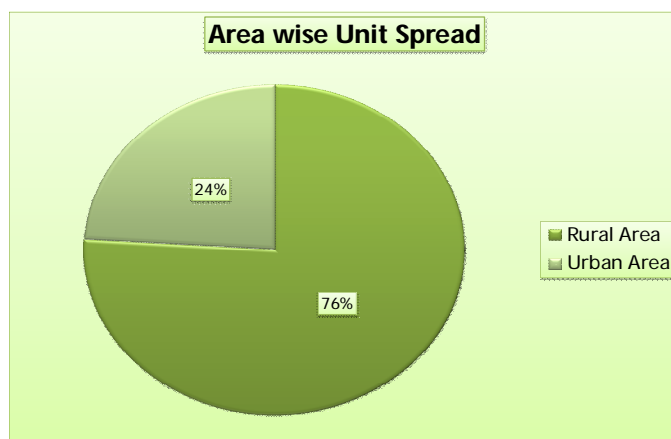
During the field verification, 77% of the units financed were found operational and working as per the guidelines of the scheme. While 21% were found not operational. However, they have made investments in fixed assets with PMEGP support. 1% units were found in the process of setting up (Some actions towards procurement of Machines/ Raw material were taken but units are not operational). 1% of the units reported to KVIC were not financed by the bank and hence not found on the ground. Only 0.18% of the total enterprises reported were found

working but grounded much before the release of funds under PMEGP (Already existing unit)

(ii) Area wise spread of Units

Units financed through KVIC and KVIB are established in the rural area while the units through DTIC are established in the urban as well as Rural Area. Overall 76% units are established in the rural area and 24% Units are established in the urban area as per the details shown in the table below:

Fig. 4: Area wise Unit Spread

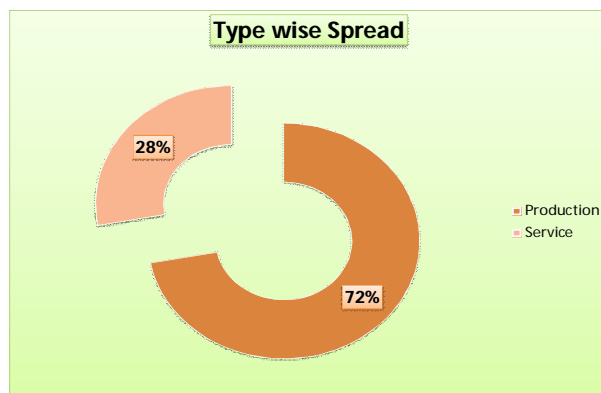


(iii) Type wise spread of the units

Units financed through KVIC and KVIB are more in production while units financed through DTIC are of the nature of Service. Overall 75% Units were

financed as production units and 25% Units as Service units. Agency wise details of the type of Unit is shown in the below table.

Fig. 5: Type wise spread



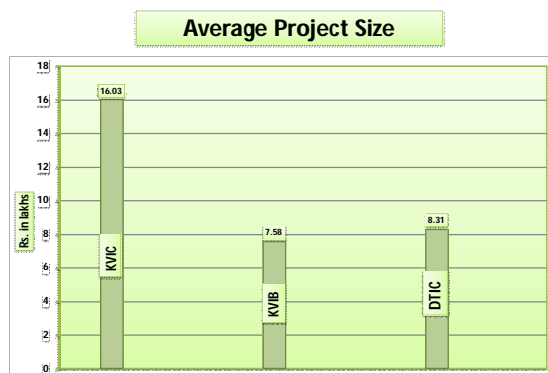
(iv) **Average Project Size**
Average Project Size in case of KVIC and KVIB are more as compared to the Units financed through DTIC. One of the reasons being the more no. of

Service units was financed through KVIB as compared to the Production unit. Table below shows the Average Project size of the Units financed by the agencies.

Table4
Average project Size

Agency	Average project Size (Rs. in Lakhs)
KVIC	16.03
KVIB	7.58
DTIC	8.31

Fig. 6: Average project Size



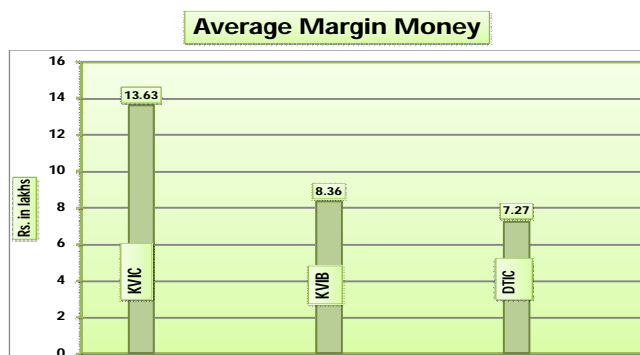
Limit for the support under PMEGP is 25.00 Lakhs for Manufacturing and 10.00 Lakhs for Service enterprises. Size of the Units funded by KVIC is much higher than the other two agencies.

(v) **Average Margin Money**
Margin Money depends upon the location of the unit and the category of the beneficiary and varies from 15% to 35% of the Project Cost. Average amount of the margin money subsidy agency wise is as per the table below:

Table 5
Average amount of the margin money subsidy

Agency	Average Margin Money(Rs. in Lakhs)
KVIC	5.36
KVIB	2.43
DTIC	2.39

Fig. 7: Average Margin Money



Average Margin money subsidy released by the KVIC is higher due to the financing of projects in rural area of relatively bigger size projects. DTIC has financed small to bigger size projects, Majority of them are in urban area.

(vi) Employment created

Employment created in terms of i) Average employment/Unit, and ii) Employment/ Investments as represented below: -

**Table 6
Employment Created**

Employment Created						
Agency	Full Time	Part time	Seasonal	Total	Average Employment / Unit	Employment / Rs. 1 Lakh Investment
KVIC	2265	202	82	2549	13.63	1.17
KVIB	3350	100	44	3494	8.36	1.01
DTIC	3356	328	190	3874	7.27	1.19
Total	8971	630	316	9917	8.71	1.12

One employment on every Rs. 1.00 Lakh of the project cost is expected under PMEGP. This is found in line with the guidelines of the project in case of all the three agencies.

(vii) Time taken for sanctioning the project

On discussion with the officials of the three agencies and bankers, it is found that average time taken by all the 3 agencies, KVIC, KVIB and DTIC for sanctioning of projects is around 60 days. This is according to the specified norms under the PMEGP.

(viii) Time taken for releasing the Margin Money

On discussion with the officials of the three agencies and bankers, it is found that average time taken for the release of Margin Money is around 60 days.

(ix) Agency wise Percentage of Loan Sanctioned as C.E. Loan

Capital Expenditure Loan, C.E. Loan, granted by the banks depends upon the requirement of the project and is found to be between 69 and 76%.

(x) Percentage of Loan Sanctioned as Working Capital Loan

Working Capital Loan granted by the banks depends upon the requirement of the project and is found to be between 24 and 36%.

(xi) Type of the Activities financed

Table 7
Agency wise Type of the Activities financed

Agency	Common Units	
	Production	Service
KVIC	Stone Crusher, Tiles, Bricks, Readymade Garment, Gur, Vermi Compost, Tiles, Mineral water,	Tent House, Centering,
KVIB	Stone Crusher, Bakery, Fabrication, Wheat Flour, Cattle Feed, Agarbatti, Jewellery, Bricks, Cement Products, Dairy Products, Agro products, Wooden Furniture, Dall Mill, Jute Bags etc.	Dhaba, Concrete mixture, Beauty parlor, Restaurants, Tent house, Printing, Xerox, Computer centre, DJ Music, Grain grading, Motor winding, Centering etc.
DTIC	Stone Crusher, Bakery, Fabrication, Wheat Flour, Cattle Feed, Jewellery, Bricks, Cement Products, Dairy Products, Agro products, Wooden Furniture, Flour Mill, dairy Products etc.	Dry Cleaning, Physiotherapy, Concrete mixture, Beauty parlor, Restaurants, Tent house, Printing, Xerox, Computer centre etc.

(c) Key findings of the study

(i) Profile of the units Financed

Units financed through KVIC and KVIB were in the rural belt while the units financed through DTIC were in both, urban as well as rural area, with majority of the units were in the rural area and small number in urban area. Units financed through KVIC and KVIB were mainly in production while those under DTIC were in the service. Most of the units were financed by the Public Sector Banks while only a few units by the Regional Rural Bank and none of them were financed by the Cooperative Bank. Average Project Size in case of KVIC and KVIB are more as compared to the Units financed through DTIC. Out of the 1138 units 261 Units were found Not Working/ Existing / Not Financed/Under Set Up. 52.11% of the Total Units in this category were financed through DTIC, 39.46% through KVIB and only 8.43% through KVIC.

It is observed that units financed by KVIC, around 52% of the units have project cost in the range of Rs. 15 to 25 lakhs, 42% units have Project Cost upto Rs. 5 Lakhs and for remaining 4% units the project cost is between 5 to 15 Lakhs. In case of units' financed by KVIC, around 63% of the Units financed are in the range of Project Cost up to Rs. 5.00 Lakhs and around 18% Units are in the range of 5 to 10 lakhs and 19% units are in the range of 10 to 25 lakhs. On the other hand 60% of the Units financed through DTIC are in the range up to 5 Lakhs and 16% are in the range of 20 to 25 Lakhs and rest 24% units are between the project costs of Rs. 5.00 to 20.00 Lakhs.

(ii) Status of Units Financed under the scheme

Overall assessment of the units revealed that 77.06% Units were operational, whereas 22.94% units were found either closed or not even launched. Out of the 22.94% units found closed 20.91% were found on the ground but had not been operational for a long time. 0.18% units were found as established much before the credit support was released under PMEGP. It was also found that 1.23% units had not been initiated as bank had sanctioned their loans did not disburse the funds. 0.62 % units

were in the process of being setup, in these cases capital investments had been done but the operations of the enterprise were not yet to take off at the time of verification. Very few were found to be closed for the reason of marketing problems or units are no longer viable.

Large chunk of closed/ existing units are in the range of Up to 2.00 Lakhs and Between 2.00 and 5.00 Lakhs which is 48% and 24% respectively. Thus 72% of the Units are found closed/Non traceable/Non-viable after some time/ Existing. 14% Units are found in the project Range of 5 to 10 lakhs. 10% of units are found in the range of higher project Size. 46% of the closed units were in the Service Sector and remaining 54% in the Manufacturing Sector.

(iii) Adoption of scheme in true letter and spirit

Beneficiaries were not fully aware or had not understood the provisions of the schemes. They simply understand that this is the scheme where maximum 'subsidy' can be availed. Very few entrepreneurs including women entrepreneurs actually took advantage under the scheme. In fact, Units financed to female through KVIC and KVIB are almost one third of the units financed by them however units financed to female through DTIC are one fifth only, this despite the fact that there is provision of additional 10% subsidy for women entrepreneurs. Similarly the coverage of SC/SC beneficiaries is only 8.79% of the total entrepreneurs. So there is lot of scope for covering female entrepreneurs and SC/ST entrepreneurs in this scheme. None of the units were financed in artisanal sector, though; promotion of continuous and sustainable employment to a large segment of traditional and prospective artisans is one of the major objectives of the scheme.

In the higher ticket financed units (>Rs. 20.00 Lakhs) it is observed that some of the units availed the scheme with sole intention of availing the subsidy only. Financed projects in this category such as Stone crusher, Flattened rice mill etc. typically require

larger finance requirements and financing done was not at all adequate.

Units financed under the scheme through all three agencies are similar in nature and the major activities financed are in Stone Crusher, Bakery, Fabrication, Wheat Flour, Cattle Feed, Agarbatti, Jewellery, Bricks, Cement Products, Dairy Products, Agro products, Wooden Furniture, Dall Mill, Jute Bags, Dhaba, Concrete mixture, Beauty parlour, Restaurants, Tent house, Printing, Xerox, Computer centre, DJ Music, Grain grading, Motor winding, Centering etc.

(iv) Adherence to schematic requirements

On some of the parameters, the requirements as per the scheme guidelines were adhered too, employment generation requirements and not financing the units for negative list of activities were two criteria which were met by most of the financed units. One employment on every Rs. 1.00 Lakh of the project Cost is expected under PMEGP. All units were found to have generated employment as per this norm. Also, none of the units were found financed from the negative list of activities as per the guidelines of the Scheme.

V CONCLUSION AND SUGGESTIONS

The study clearly indicates that knowledge about the scheme and its various aspects is limited. Hence, there is a need to create awareness about the scheme among the beneficiaries. Beneficiaries generally get information of the scheme from the earlier beneficiary or from the implementing agencies. They are also often misled and exploited by the middleman. So, there is a need to evolve mechanism for dissemination of information through reliable sources. This can be done by giving wide publicity to the scheme, its components and procedure to avail the benefit from them through electronic and print media. More number of Workshops should be organised to brief the Scheme to potential beneficiaries.

In self-employment programmes, care should be taken at the time of selection of beneficiaries. Only those beneficiaries who have the potential to start and manage the economic activity should be covered under the scheme. Units found grounded but closed are primarily due to the incompetence / lack of knowledge of the entrepreneurs.

It was found that lack of co-ordination between Banks and the Implementing Agencies. PMEGP is a bank driven scheme and the final sanction of project and release of loan is done at the level of concerned Bank. It is therefore imperative that KVIC, KVIBs and DICs interact regularly with the higher officials of Bankers at District/ State/National level to ensure that the bottle necks, if any, in implementation, are resolved.

The overall performance of the beneficiary in terms of administrative capability, financial management and availability of marketing facility was observed to be very poor. Lack of proper training and lack of monitoring were some of the reasons for such state of affairs. Hence, proper training programmes regarding financial and administrative management, maintenance of records and marketing facility should be arranged by the certain reputed agencies.

Marketing of produce is reported to be the problem in some of the Units. Marketing support for products produced by the units under PMEGP may be provided through KVIC's Marketing Sales outlets, based on quality, pricing and other parameters. Besides the above, Exhibitions, Workshops at District/State Zonal/National and International levels, Buyer-Seller Meets, etc., may be arranged for the benefit of PMEGP beneficiaries by KVIC. Suitable Units may be encouraged to participate in the International Marketing Events. Business Development Service Provider may be involved to support the beneficiary in running the unit smoothly and for the purpose of Marketing in Domestic as well as overseas market

The implementing agency has not identified any institution for technological transmission to the beneficiaries. Thus, inherent skills of the beneficiaries have not been upgraded. They are not in a position to apply the modern skills and re-designs in their products and activities. Hence, there is a need to involve some national level institutions for upgrading the technical skills of beneficiaries to use modern techniques and thereby increase their productivity and efficiency.

There is a need to identify suitable performance indicators so that there is consistency between performance indicators and the scheme objectives. It is also important to strengthen the capacity of the district/block level agency to generate and transmit quality data on identified parameters to help in decision-making. Increasing use of information technology should be made for speedy transmission of data to decision-making authorities and making the system effective.

As envisaged in the scheme, efforts should be made to provide continuous and sustainable employment to the traditional and prospective artisans but nothing has been done in this regard. There is a need to support the unorganised sector, not only to create the employment but to conserve the heritage of country also.

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Career Awareness among Higher Secondary Students in Rural Areas of Berasia, Bhopal

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ABSTRACT

Young people today are facing a complex and rapidly changing society. A review of the literature reveals that despite a great deal of effort being put forth by schools and government agencies, an increasingly large proportion of Indian youth have and will continue to experience difficulty in making the transition from the world of school to the world of work. Over the last few decades significant economic, social, political, and technological changes have made it difficult for young people to adapt to the numerous career trends. These trends which include Move from the production/ manufacturing sector to the service sector; Automation and increase in computer technology; Increase in online ,app based ,part time, temporary and seasonal work; Inflation in the number of women, minorities, and persons with disabilities in the work force; Population increase of skilled youngsters leading to unemployment, low-paying positions and competition. Aim of the study rest on how student make decisions and choices involved in planning future and building a career on occupation in rural areas. Most assorted is students awareness in relation to their academic studies and occupation also the orientation among the students to the method of locating and using available information sources of the school for the purpose of obtaining, analyzing about job and requirements. Paper put maximum emphasis on how students orient to the availability in the school. And after guidance assistance to the students in planning the job seeking process in finding an appropriate place in the world with students born ability, efficiency.

I INTRODUCTION

Aim of the study rest for finding career awareness among secondary school students through various resources, who may not be aware of the existing occupation available to them. currently in India most learners attend academic schools that offers general subjects such as biology, math, physics, commerce, etc. There are few technical and vocational institutions, therefore the options available to them are limited, the reason is vocational institutions are costly and situated in urban area. Academic institutions are not equipped to provide for learners who want to pursue professional careers.

These learners either go off track by leaving school prematurely or they continue the marketing, management, information technology, media etc. Determine the knowledge, understanding, attitude and perception of students with regards to their career awareness. It is intended through this study to make recommendations that will lead to meaningful interventions as an attempt to rectify the current situation.

Currently students of 12th class in rural area do not have an understanding to professional and career/job oriented courses and opt for more long established careers such teachers, lawyers, clerk, nurses, computer operator etc. The main reasons behind such practices may be ignorance, apprehension, poor financial status and less career awareness. Especially in rural areas of berasia Bhopal

Choosing the right career can be a very difficult task especially in a world which offers a muster of paths, all of which seem to be leading to a pious goal. Careers can actually forge or ruin one's life, thus it is important to make the right choice. Career guidance can help you in pursuing the right courses, in the right courses, institutes and can guide you in choosing a suitable career. To grab a career can be very gratifying if you have made the right choice. It is well said 'if you choose the job you love, you don't have to work a single day in your life. On the other hand, a wrong settlement can lead you to disagreeable path in life.

Doing a career search it is obligatory to have the right career related information. A well informed choice always reflects ones maximum efficiency. The right career advice can help student to choose a career to match your personality as well as your inclination and ambition.

Various aspects for promoting and drafting career awareness in school level among students could be as spelled bellow:

Young people today are facing a complex and rapidly changing society. A review of the literature reveals that despite a great deal of effort being put forth by schools and government agencies, an increasingly large proportion of Indian youth have and will continue to experience difficulty in making the transition from the world of school to the world of work.

Over the last few decades significant economic, social, political, and technological changes have made it difficult for young people to adapt to the numerous career trends. These trends include:

- (a) Move from the production/ manufacturing sector to the service sector;
- (b) Automation and increase in computer technology;
- (c) Increase in online ,app based ,part time, temporary and seasonal work;
- (d) Inflation in the number of women, minorities, and persons with disabilities in the work force;
- (e) Population increase of skilled youngsters leading to unemployment, low-paying positions and competition

Young people must be aware of these changing trends by having the capacity to be resourceful, adaptable and flexible amidst change and ambiguity. It is in this context of constant change that adolescents must make decisions regarding their life careers. Cooperative efforts of the school, home and community and government are needed to help young people successfully make the transition from school to the real world of work.

II NEED FOR THE STUDY

Career education is important at school level, school years is not too soon to begin, a version of the what you want to achieve in life by contributing to the world of work without career awareness, students have a realistic understanding of career due to lack of knowledge and bad decisions.

Students do not make premature career choices. The school is not aware of career exploration, students to build self confidence, personal interaction and far advices. So, its very need full to find the actual situation of students, in regard to awareness about their career, profession, especially in rural areas.

The books were consulted in this area

There were no studies done in any of the three surveys of Education so far done as regard to the topic of this research study. This study is justified.

There are several areas in which awareness is needed by students in rural areas:-

- (a) Student decisions and choices involved in planning future and building a career on occupation in rural areas.
- (b) Awareness in relation to their academic studies and occupation
- (c) Orientation among the students to the method of locating and using available information sources of the school for the purpose of obtaining, analyzing about job and requirements.
- (d) Student orient to the availability of the school.
- (e) After guidance assistance to the students in planning the job seeking process in finding an appropriate place in the world

III RESEARCH OBJECTIVES

- (a) To find out how student make decisions and choices involved in planning future and building a career on occupation in rural areas.
- (b) To find students awareness in relation to their academic studies and occupation.
- (c) To find the orientation among the students to the method of locating and using available information sources of the school for the purpose of obtaining, analyzing about job and requirements
- (d) To find how students orient to the availability in the school.
- (e) To find the after guidance assistance to the students in planning the job seeking process in finding an appropriate place in the world

IV HYPOTHESIS

- (a) Students make less decisions and choices involved in planning future and building a career on occupation in rural areas.
- (b) Students are not much awareness in relation to their academic studies and occupation.
- (c) Students are less oriented to the method of locating and using available information sources of the school for the purpose of obtaining, analyzing about job and requirements
- (d) After guidance assistance to the students in planning the job seeking process in finding an appropriate place in the world negligible.

V LIMITATIONS

- (a) **Variables**
 - (i) The study is limited to the Govt. schools.
 - (ii) The study is limited to rural area berasia block of Bhopal district.
 - (iii) It is done among the students of class12th of science, commerce, math,

VI REVIEW OF LITERATURE

ABHAY FOUNDATION is regularly conducting programs for the Inter and Degree students especially in the semi-urban areas of A.P. by organizing CAREER AWARENESS PROGRAMMES focusing mainly on Career Options, Communication Skills, Presentation Skills, and Personality Development. Till now, Abhaya foundation could successfully interact with more than 1,00,000 students in the entire country...the journey continues further as this is an important ongoing project.

Abhaya sponsored a state-level program conducted by ICSI, New Delhi across the state of AP in which 40 Professionals addressed about 40,000 students on various topics on 20th December, 2007. Now this phenomenon has been taken up by the ICSI since couple of years across the country in educating the youngsters about career options.

In rural areas of Madhya Pradesh yet study to be conducted regarding career awareness .much space is there, huge vacuum is formed due to increase in education but lack of career awareness and less availability of resources, shyness, negligible approach towards future planning leads to more failure in job procurement .unemployment is the final outcome students are facing in everyday life.

- (a) **Career Awareness** - abhaya is very regularly conducting programs for the Inter and Degree Students especially in the semi urban areas of AP by organizing CAREER AWARENESS PROGRAMMES, focusing mainly on Career Options, Communication Skills, Presentation Skills, and Personality Development. Till now Abhaya... could successfully interact with more than 1,00,000 students in the entire country...the journey continues further as this is an important ongoing project

VII CAREER COUNSELING AND GUIDANCE FOR STUDENTS, PARENTS & WORKING EXECUTIVES

- (a) **Objective:** The objective of Career Counseling and Guidance is to bring a career awareness campaign among the students, parents and teachers at the secondary and senior secondary education. In India the career counseling is late starter. However with the growth of competitiveness in the last two decades this has become a major concern in our education system. Our career counseling workshop gives an understanding to the students the importance of ones academic potential, attribute, personality, talents, interest, expectation, resource, strength and weakness while choosing a course for a right career at the right time for a bright future. The career counseling intends to show the students a planned route to a career right in the school years keeping in mind all above attributes so that the students remain motivated and effective during the most difficult years of the school system i.e. 10th to 12th and helping them to choose an appropriate stream/career after 10th or 12th standard. It will be our endeavor through this counseling to bring parents, students and teachers together to understand the effectiveness of career counseling and guidance and make

recommendations that would help students and the teachers to come as close as possible to a 'match' between the students profile and courses available and to lessen the parents pressure on the child.

- (b) **Benefits to School and Teachers:** The career counselling workshop also benefits the School and School Teachers immensely in providing students with helpful information to career planning along with the school curriculum in a stage when students are in adolescence and moving to adulthood with so much anxiety pertaining to physical and mental growth, excelling in the school exam and preparing for several entrance examinations. During this period students are marked by confusion in search for stable self-concepts that would integrate all aspects of themselves- skills, values, beliefs, interests, emotions and sexuality. The teachers can counsel easily in career planning to the college-bound students, a typical task that involves choosing a field of specialization in college, and hence, a career. This realization constitutes the backbone of career guidance and career counseling workshop which will increase the respect and affection from the students and parents. This fresh and powerful workshop on career counseling and guidance show the teachers an avenue to get rid of from there monotonous school routine teaching and give them a new perspective of life by showing them career counseling as an additional value addition to the school teaching. It focuses to make the teachers as effective career counselors who can guide their students in finding good universities to study and provide guidance as to which courses are in demand in the job market, conduct psychometric profiling of their students and guide students towards the right course/ stream.

This individual or group career counselling workshop is primarily focused to the students from class 9th to 12th standards of any board. Along with this additional benefit goes to the teachers concerned to attend this workshop for making them aware of different courses according to ones profile and broaden their career course horizon. Parents can attend this workshop which can be very beneficial in guiding their children for a right course and betterment of their child to find a right career in future.

Parhar et al. (2013) showed that there was no significant difference between the guidance needs of male and female secondary students, but the guidance needs of rural students were more than that of urban students. In this study the teachers irrespective of gender and school habi-tat expressed in favour of the necessity of Career guidance

Kodad and Kazi (2014) established the need of school counselling in India. As an extension of that research this present study and most importantly the teacher's feed-back strongly establishes the requirement of guidance and counselling services in schools.

In rural areas of Bhopal, especially Berasia Madhya Pradesh huge gap is found which attract need of career guidance .Research in this topic would definitely bring new era for pupils in higher secondary schools. So far no such work is carried out in Berasia.

VIII METHOD OF DATA COLLECTION

(a) **Case study method:-** This method was introduced by federic Le Play .Here method, questionnaires, under case study method

मूल्यांकन प्रश्नावली

उपयोग के लिए निर्देश

- प्रश्नावली चेकलिस्ट, मूल्यांकन प्रश्नावली को बहु तसावधानी से बनाया गया है

ताकि आवश्यक जानकारी प्राप्त करने वाले व्यक्ति को तथा प्रश्नावली के उत्तर देने वाले को अपना बहु तअधिक समय व्यतीत न करना पड़े

मूल्यांकन प्रश्नावली

Course

Name:

Study Location: _Govt.HSS Gunga, Berasia_____

Participant

Name

(optional):

Date: _____

Job

Title:

निर्देश

कृपया आइटमों के प्रति अपनी प्रतिक्रिया दर्ज करें .. हाँ/ नहीं चुनें

आपकी प्रतिक्रिया की सराहना की जाती है

प्रश्नावली

छात्र का नाम : _____

संस्था का नाम _____

कक्षा _____

ब्लाक _____

हां ☐ नहीं ☐

1	क्या आप अपने करियर के प्रति सजग हे	√	×
2	क्या आप करियर शब्द का अर्थ जानते हे	√	×
3	आप के अनुसार क्या करियर मार्गदर्शन आवश्यक हे	√	×
4	क्या करियर मार्गदर्शन केलिए आप ने किसी से संपर्क किया	√	×
5	क्या आप अपने करियर के प्रति चिंतित हे	√	×
6	क्या आपने अपना करियर चुन लिया हे	√	×
7	क्या आपको माता पिता द्वारा करियर के सम्बन्ध मार्गदर्शन प्राप्त हु आहे	√	×
8	क्या विधालय द्वारा आपको करियर के सम्बन्ध मार्गदर्शन प्राप्त हु आहे	√	×
9	किसी अन्य एजेंसी के माध्यम से करियर के सम्बन्ध मार्गदर्शन प्राप्त हु आहे	√	×
1	करियर मार्गदर्शन केलिए आपको प्रोस्ताहित किया गया हे	√	×
1	क्या करियर मार्गदर्शन केलिया आपको किसी के द्वारा प्रोत्साहित किया गया	√	×

1	क्या आपने करियर मार्गदर्शन के लिया स्वयं पहल की	√	×
1	क्या करियर मार्गदर्शन से आपको लाभ हुआ	√	×
1	क्या आपके द्वारा करियर मार्गदर्शन केलिए किसी पुस्तक की सहायता ली गयी	√	×
1	क्या आप जानते हो करियर कौन्सलर किन्हें कहते है	√	×
1	क्या आपको करियर कौन्सलर की आवश्यकता है	√	×
1	भावी करियर हेतु कोर्स चुनने से पहले क्या आप उस करियर से होने वाले लाभ एवं हानि के विषय में जानकारी रखते है	√	×
1	चुने गए करियर से भविष्य में आपको किस प्रकार की नोकरी मिलेगी इस विषय में जानकारी रखते है	√	×
1	आगामी पढ़ाई के लिए धन की व्यवस्था आप कहा से करेंगे ,यह तय किया है	√	×
2	ग्रामीण क्षेत्र में करियर की सम्भावनाये है जैसे दूध ,सब्जी ,आपको इनमे रुचि है	√	×
2	क्या विभिन्न कोर्सों के लिए प्रवेश की प्रक्रिया का ज्ञान आपको है	√	×
2	विभिन्न कोर्सों में प्रवेश के लिए आवेदन पत्र कहा से प्राप्त होगा यह जानकारी आपको है	√	×
2	आप जिस कोर्स को करियर हेतु चुन रहे है उस से नोकरी के सम्भावना किन श्रेणियों में है यह जानकारी आपको	√	×
2	आप के चुने हुए करियर से आपको प्रति माह लगभग कितना वेतन प्राप्त होगा यह जानकारी आपको है	√	×
2	करियर हेतु जिस कोर्स को आप चुन रहे है क्या वह आप की इच्छा अनुसार है	√	×
2	क्या आप स्वयं के लिए चुने हुए करियर कोर्स से पूर्णता संतुष्ट है	√	×
2	क्या आप ऐसे करियर के प्रति आशावान है जो स्वयं के द्वारा स्थापित हो	√	×
2	करियर सजगता हेतु शिक्षा विभाग द्वारा योजना चलाई जा रही है आपको इस की जानकारी है	√	×
2	करियर सजगता हेतु शिक्षा विभाग द्वारा योजना चलाई जा रही है आपको इस योजना का नाम पता है	√	×
3	करियर सजगता हेतु शिक्षा विभाग द्वारा योजना चलाई जा रही है क्या इस योजना से आपको लाभ हुआ	√	×
3	क्या आप करियर मार्गदर्शन योजना से पूर्णता संतुष्ट है	√	×
3	करियर सजगता हेतु शिक्षा विभाग द्वारा और अधिक प्रयास किया जाना चाहिए	√	×
3	१२वि कक्षा उपरांत विज्ञान \वणिज \कला संकाय में प्रवेश लेंगे	√	×
3	१२वि कक्षा उपरांत इंजीनियरिंग कोर्स में प्रवेश लेंगे	√	×
3	१२वि कक्षा उपरांत टेक्निकल कोर्स में प्रवेश लेंगे	√	×
3	१२वि कक्षा उपरांत नर्सिंग कोर्स उपलब्ध है क्या आप यह जानकारी रखते है	√	×
3	१२वि कक्षा उपरांत बैंकिंग में करियर की अच्छी सम्भावनाये है आपको इस की जानकारी है	√	×
3	एक ,दो ,तीन वर्षीय विभिन्न कोर्स आज उपलब्ध है क्या आपको इनकी जानकारी	√	×
3	अपने करियर के संबंध में माता पिता क्या आपने विचार विमर्श किया	√	×
4	उच्छ अध्यन के लिए बैंक द्वारा ऋण दिए जाते है आपको इनकी जानकारी है आपको भविष्य में किस क्षेत्र में काम करना है यह तय किया है	√	×
4	क्या आप भविष्य में करियर मार्गदर्शक के रूप में करियर चुनना चाहेगे	√	×
4	क्या आप चाहेगे दूर दर्शन के द्वारा करियर मार्गदर्शन दिया जाना चाहिया	√	×
4	क्या करियर मार्गदर्शन हेतु निशुल्क हेल्प लाइन होना चाहिया	√	×
4	ग्रामीण क्षेत्रों में बालिकाओं के लिया करियर मार्गदर्शन हेतु विशेष सजगता की आवश्यकता है	√	×
4	ग्रामीण क्षेत्रों में बालिकाओं के करियर मार्गदर्शन हेतु अभिभावकों के लिया विशेष सजगता कौन्सलर की आवश्यकता है	√	×

4	क्या बालिकाओं के उच्च अध्ययन में ग्रामीण परिवेश उत्तर दाई है	√	×
4	१२वीं के बाद अधिकतर छात्राएँ उच्च अध्ययन प्राप्त नहीं करती	√	×
4	समाज एवं सरकार को करियर मार्गदर्शन का व्यापक रूप में प्रसार करना चाहिए	√	×
4	व्यापक रूप में करियर मार्गदर्शन का प्रसार करने से विद्यार्थी अपनी क्षमता, रुचि अनुसार करियर का चयन	√	×

QUESTIONNAIRE

Name of the student.....

Name of the institution.....

Block.....

Class

S N	Questionnaires	% of affirmative answer	% of Negative answer
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1.	Are you aware of your career?	96	04
2.	Do you know the meaning of career	74	26
3.	Do you think career guidance is necessary ?	98	02
4.	Do you contact any one for career guidance ?	80	14
5.	Are you worried about your career	98	02
6.	Have you selected your career?	46	34
7.	Do you got career related guidance from your parents ?	46	44
8.	Do you got career guidance from school ?	36	64
9.	Do you got career guidance from any agency ?	28	72
10.	Do you have been encouraged for career guidance in school?	32	68
11.	Had you been encouraged by anybody for career guidance prior to us ?	32	68
12.	Had you been self motivated for career guidance ?	62	38
13.	Do you think to get benefit from career guidance ?	48	32
14.	Have you taken help of books for career guidance ?	36	64
15.	Do you need career councilor ?	32	68
16.	Are you aware of the benefit in the career option selected by you?	68	32

17.	Are you aware about the loss from the career you opt in future ?	84	16
18.	Are you aware of the job you would get by the career you selected ?	44	56
19.	Had it been finalized, from where you would arrange money for future studies	38	62
20.	In rural area enough scope is there for careers related to green vegetables ,milk. etc ,do you have interest in those ?	40	60
21.	Are you aware of admission procedures of various courses ?	26	84
22.	Are you aware of from where you would get application forms for various courses?	38	62
23.	Are you aware of the fields where you would get jobs in career option you selected ?	62	38
24.	Are you aware of the salary paid per month from the career being selected by you ?	24	76
25.	Is the course selected by you of your interest ?	100	00
26.	Are you satisfied from the course you selected as your career ?	100	00
27.	Do you expect that,you yourself will self establish a career ?	64	36
28.	School education department is running a program for awareness of career ,are you aware of it ?	26	74
29.	School education department is running programme for awareness of career ,do you know the name of it ?	22	78
30.	School education department is running programme for career awareness ,do you got benefit from it ?	30	70
31.	Do you think students need personal career guidance from School education department ?	54	46
32.	Should School education department put more emphasis on career awareness ?	96	04
33.	After 12 th will you take admission in same stream as you are science	66	34
34.	After 12 th will you take admission in engineering courses ?	58	42
35.	After 12 th will you take admission in technical courses?	28	72
36.	After 12 th various job oriented nursing courses are available ,are you aware of it ?	36	64
37.	After completion of 12 th ,there is excellent opportunity in banking sector ,are you aware of it ?	22	78
38.	One ,two & three years courses are available today ,are you aware of those ?	52	48
39.	Do you consulted with your parents regarding career ?	50	50
40.	Are you aware that, several banks offer study loans for higher studies ?	80	20
41.	In which field you would work in future ,have it been finalized ?	80	20

42.	Do you prefer to work as career counselor in future?	96	04
43.	Do you prefer ,if career awareness been done through radio station ?	100	00
44.	Free career awareness help line should be established by government ?	96	04
45.	Parents & students awareness in career guidance is needed for girls of rural areas ?	98	02
46.	In rural areas special career awareness counselors are needed for counseling parents?	88	12
47.	Is the social atmosphere & illiteracy in rural areas responsible for marginal students opt for higher education	88	12
48.	After 12 th most of the girls did not go for higher education ?	98	02
49.	Society and government should put more emphasis on promoting career awareness in rural areas	98	02
50.	Extensive propagation of career awareness/guidance among students, will help students to select best career as per their ability and interest?	100	00
51.			

Test- After collection of data Chi Square Test was used to ascertain the significance Yates correction was applied while using Chi Square Test

Expected value is the average value of a random variable over a large number of experiments. A random variable maps numeric values to each possible outcome in an experiment. We can calculate expected value for a discrete random variable — one

No=18 so formula for expected value is yes =36
No =64

in which the number of potential outcomes is countable — by taking a sum in which each term is a possible value of the random variable multiplied by the probability of that outcome. So, for example, if our random variable were the number obtained by rolling a fair 3-sided die, the expected value would be $(1 * 1/3) + (2 * 1/3) + (3 * 1/3) = 2$.

Yes =32

36*36/50=26 expt. value
64*64/50=82

IX DATA ANALYSIS

Graphical representation of data is done using BAR GRAPH'S and pie diagram.

Multivariate Analysis Techniques is used to analyze in which factor analysis is used to find the conclusion.

Question No	Response		Respondents		Percentage		Chi-Square	Significance
	Yes	No	Yes	No	Yes	No		
1			48	2	96	04	28.900	Significant at 0.01level
2			37	13	74	26	11.5400	Significant at 0.01level
3			49	01	98	02	46.100	Significant at 0.01level
4			43	07	80	14	25.94	Significant at 0.01level
5			49	01	98	02	46.100	Significant at 0.01level
6			23	27	46	34	0.34	Not Significant at 0.01level
7			28	22	46	44	0.7400	Not Significant at 0.01level
8			18	32	36	64	3.9400	Significant at 0.01level
9			14	34	28	72	9.700	Significant at 0.01level
10			16	34	32	68	6.500	Significant at 0.01level
11			16	34	32	68	6.500	Significant at 0.01level

12			31	19	62	38	2.900	Significant at 0.01level
13			24	26	48	32	0.100	Not Significant at 0.01level
14			18	32	36	64	3.940	Significant at 0.01level
15			16	34	32	68	6.500	Significant at 0.01level
Qt.No	Response		Respondents		Percentage		Chi-Square	Significance
16			39	11	68	32	15.700	Significant at 0.01level
17			42	08	84	16	23.400	Significant at 0.01level
18			22	28	44	56	0.7400	Not Significant at 0.01level
19			19	31	38	62	2.900	Significant at 0.01level
20			20	30	40	60	2.0200	Significant at 0.01level
21			13	37	26	84	11.54	Significant at 0.01level
22			19	31	38	62	2.900	Significant at 0.01level
23			31	19	62	38	2.900	Significant at 0.01level
24			12	38	24	76	13.54	Significant at 0.01level
25			50	00	100	00	50.01	Significant at 0.01level
26			50	00	100	00	50.01	Significant at 0.01level
27			32	18	64	36	3.9400	Significant at 0.01level
28			13	37	26	74	11.5400	Significant at 0.01level
29			11	39	22	78	15.5400	Significant at 0.01level
30			15	35	30	70	8.020	Significant at 0.01level
31			27	23	54	46	0.3400	Not Significant at 0.01level
32			48	02	96	04	42.34	Significant at 0.01level
33			33	17	66	34	5.1400	Significant at 0.01level
34			29	21	58	42	1.3400	Significant at 0.01level
35			25	25	50	50	42.34	Significant at 0.01level
36			14	36	28	72	9.700	Significant at 0.01level
37			18	32	36	64	3.94	Significant at 0.01level
38			11	39	22	78	15.700	Significant at 0.01level
39			26	24	52	48	0.100	Not Significant at 0.01level
40			25	25	50	50	0.020	Not Significant at 0.01level
41			40	10	80	20	18.02	Significant at 0.01level
42			40	10	80	20	35.34	Significant at 0.01level
43			48	02	96	04	28.900	Significant at 0.01level
44			50	00	100	00	50.01	Significant at 0.01level
45			48	02	96	04	28.9	Significant at 0.01level
46			49	02	98	02	46.100	Significant at 0.01level
47			44	06	88	12	28.900	Significant at 0.01level
48			44	06	88	12	28.900	Significant at 0.01level
49			49	01	98	02	46.100	Significant at 0.01level
50			49	01	98	02	46.100	Significant at 0.01level

X FINDINGS

Outcome of the research clearly indicates the role of career guidance and its importance in school going students of higher secondary .Response of Question number 1,2,3,4 indicates towards the innocence of children at above level in school. Response of Question number 46,47,48,49,50 points for the awareness in rural areas boys and also specially for girls., there is lacking of updated information ,detailed knowledge for current situation regarding demand of trades and skills .Career guidance is a real need for higher secondary students leading to the need and efficiency of market and industries. .It fore tells the path way for future.

[4]

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Spiritual Management Impact on Learning of School Students

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ABSTRACT

Spiritual Intelligence is quite important of all the intelligences in the world of school education and so is the spiritual health of students today. India had many past success stories in the spirituality applications to the school education but now it is at its bottom and need is to have its value added application revived in the world education with new and better inline ideas. The school environment has changed globally and is synchronized with the global inline educational needs. It is good time to improve the school education to check the negativity in the students by improving academics spiritual health and mind control which have been neglected. It is time to unlock the spiritual dimension of the intelligence.

Keywords: Spiritual dimension of intelligence, Mind Management, Goal Oriented Life

I INTRODUCTION

World is passing through difficult time with Covid-19, geopolitical tensions, climate change and global shockwaves. Time is critical to provide the impact of spiritual intelligence (SI) injected in the students with an open mind but with love and purity for their transpersonal leadership with the rational and balanced integration. SI provides to students the unbiased true north of the internal compass to guide internally self determination and accountability. Spiritual Intelligence is most critical out of all the intelligences in the world of school education and spiritual health of students today. India had many past success stories in the spirituality applications to the school education and students but now it is at its bottom and need is to have its value added application to the current world education with new and better inline ideas.

Research discussions, interviews and surveys with the learners and teachers confirm the spiritual abilities to their better performance in the world of work including academic achievements and life happiness. Thus students enter into the invisible radiant circle of self awareness, love and trust in life, meaning in daily activities, gentle surrender to truth and clarity of intention aligned with wisdom and compassion. Better look to have opportunity with the students for discussions and ask them to discover their inner landscape by examining their own thoughts, feelings, compassion, trust, courage, gentleness and finally encourage them to follow what they love and develop their inner talents.

II REVIEW OF LITERATURE

The school environment has changed globally and is synchronized with the global inline educational needs. It is good time to improve the visible deterioration in the school education having increased negativity in the students having sub standard academic achievement, spiritual health and mind control having invisible button. It is better to unlock the spiritual dimension of the intelligence.

SI unlocks the spiritual dimension of intelligence and students superior ability to acquire and apply knowledge to unlock the needed skills, abilities and specific behavior required to find moral and ethical path for the inter-personal relationships. SI takes care of students mind and body development, polishes and sharpens abilities to solve the everyday problems for life creatively in the new situation of the socio-psycho-physical environment for attaining the highest knowledge and wisdom. SI opens the heart and illuminates the mind with having better memory. Non ethical social networking, overloaded curriculum, growing "use and throw" attitude detracts students from value-oriented life. Spiritual inputs reduce their stress, and lead a meaningful and goal-oriented life. Before giving them a consciously planned value education program, SI increases ability to behave with wisdom and compassion, while maintaining inner and outer peace, regardless of the situation. It has measurable competencies. Amram (2007) investigated multi dimensions of SI and found spiritual students were generally happy, cheerful, at peace most of the time, rarely depressed have excellent physical health and are satisfied and find meaning in their life.

Neurologically left half brain is a serial processor of the intellectual intelligence, right half brain is a parallel processor of the emotional intelligence and full brain is synchronous processor of the spiritual intelligence also the 40Hz synchronous oscillations connect mind, self and world into a meaningful whole, 40Hz oscillations constitute the neural basis for the SI and is most critical for the students value added development of mind. Drivers have an enlarged part of the brain that deals with direction-finding. Frequent use of the neural network evolves a brain optimized for spiritual intelligence. Ultimately continued practice results in a 3Q brain IQ+EQ+SQ, neurologically the Super 3Q brain is optimized for spiritual intelligence by a psycho-physical process, Whole-brain coherence optimizes brain function, and results in greater fulfillment, increased creativity, sharpened intuition, more empathy and compassion, and improved performance on a wide variety of work and life skills.

III NEED FOR THE STUDY

This research study is to help students to improve their academic excellence by improving their brain memory capacity, critical but positive thinking skills, it happens by the impact of SI by the development and optimization of 3Q mind. It also needs critical attention of teachers on not only the school teaching but the critical is the learning from the teaching output.

This research is specific to the school education and its students. In India continuous deterioration of school students' academic and mental health poor behavior with poor mind development and having low spiritual intelligence quotient of the school leavers is effecting the nation's youth overloaded with the stress could be turned to better schools leavers output and it is possible with the positive impact of the mind development with the help of the SI.

National Curriculum for School Education has observed that curriculum has to provide learning experiences which will improve students' thoughts, feelings and actions. Very few researches have researched spiritual intelligence in India and its contribution to the field of education. This study covers management, psychological aspect of educational growth and development of the students, learning, motivation, personality development and adjustment, etc. Kothari Commission (1966) points out concept of the mingling of 'Science and Spirituality' is of special significance for Indian Education." This study indicates that an analysis of the various problems of spiritual intelligence in the psychological perspective may be accepted by the educationists to understand the Spiritual Intelligence impact which could bring about a dynamic change in education system and its learners.

IV METHODOLOGY

Use of research problems identification by the critical thinking, solutions by the creative thinking and conclusions by the collective positive thinking. Sharpen the existing SI impact which could bring about a dynamic change in education system and its learners. Used the face to face interviews to simulate the information and data in the process of conversion of data in to useful data and finally in the conclusive data. Used the face to face structured interviews, discussions and survey with the students, teachers, and educational experts. This research based on the real data and social research, attitudes and assumptions that the reality reasonably well represented in this research analysis. The useful data discussed with my seniors colleagues and experts and then made use of this data for the concluding data and used in the conclusion for this research problems.

Research questions and research responses from the randomly selected 12 teams of the school collected, studied and analyzed. Each team is from boys and girls from each class VII to XII grade of the school has 13 student members. Used Likert survey.

(a) Research questions -

- (i) Input to mind with the improved SI quotient have positive impact on students academic excellence in term of mind output that is better memory and learning skills from the school's teachings, thus to have improvement in learning / teaching ratio ?
- (ii) Input to mind with improved EI has direct impact on the brain input and an automatic impact on its output so have positive impact on students emotional achievements in term of taking positive decision and avoidance of negative decisions in most adverse circumstances like leaving home, academic failures and or life ending decision?
- (iii) Positive inputs to brain processor for Serial, parallel and synchronous processing add to improved brain use much more than brain usage by an average student, thus the 40Hz synchronous oscillations connect mind, self and world into a meaningful whole, thus this impact improved the spiritual intelligence critical for the students value added development of mind and thus their mind output critical thinking, thoughts and decisions in critical circumstances ?
- (iv) Static mind is the best to give the best output in a student life and it is mandatory input for mind development, stop entry of poison of negativity to the mind and thus it has direct impact on the mind output and on students positive behavior ?
- (v) Frequent use of the neural network makes brain optimized for spiritual intelligence and ultimately continued practice results in a 3Q brain IQ+EQ+SQ, the Super 3Q brain is thus optimized for spiritual intelligence by a psycho-physical process, Whole-brain coherence optimizes first brain function and then mind development and the last mile is to have a super 3Q mind energized by the power of spiritual intelligence, and all this shall have great impact on students positivity, life values and value added student life and life as whole. The Super brain could be made by the application of Artificial Intelligence (AI) through a robot having super brain but Robot cannot have 3Q mind so student's spiritual intelligence to be used finally?

V DATA ANALYSIS

Analysis of the infield data is done with the needed accuracy.

MS = Mean score

$(5N5 + 4N4 + 3N3 + 2N2 + 1N1) / (N5 + N4 + N3 + N2 + N1)$, N1 = # of respondents who answered "Very weak", N2 = # of respondents who answered "Weak", N3 = # of respondents who answered "Average", N4 = # of respondents who

answered "Strong", N5 = # of respondents who answered "Very strong"

Responses on 5-point Likert scale: 1-very weak, 2-weak, 3-average, 4-strong and 5-very strong,

The Likert Survey analysis outcome –

Table # 1 : Summary of responses for the five research Questions from the students teams of 12 #s each having 13 randomly selected students from grade XII to VII.

Table #1

Data Ref: Table #1	Likert Survey Score from all students teams				
Research Questions	N1	N2	N3	N4	N5
RQ I	0	0	16	22	118
RQ II	0	0	17	21	118
RQ III	0	0	10	45	101
RQ IV	0	0	2	14	140
RQ V	132	20	4	0	0

Figure #1

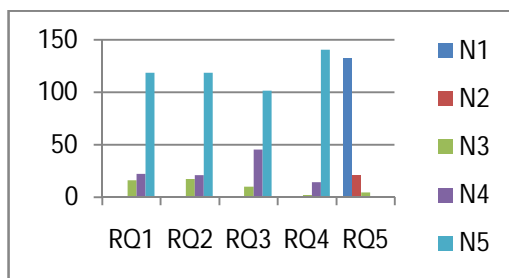


Table # 2

Likert Survey Score from senior secondary students teams of grade XII and XI					
Research Questions	N1	N2	N3	N4	N5
RQ I	0	0	3	6	43
RQ II	0	0	4	7	41
RQ III	0	0	4	20	28
RQ IV	0	0	2	4	46
RQ V	45	6	1	0	0

Figure #2

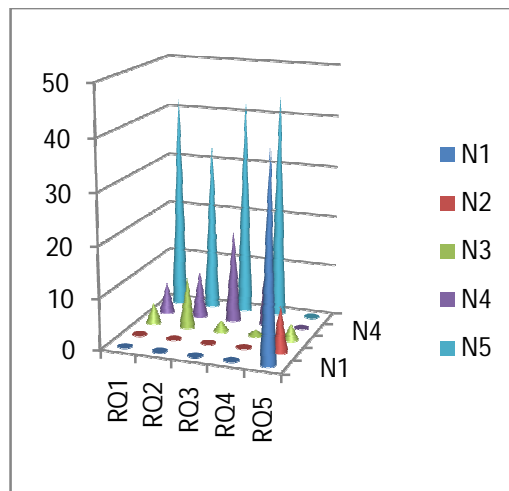


Table # 3

Likert Survey Score from senior secondary students teams of grade XII and XI

Research Questions	N1	N2	N3	N4	N5
RQ I	0	0	4	6	42
RQ II	0	0	10	9	33
RQ III	0	0	2	18	42
RQ IV	0	0	1	7	44
RQ V	40	9	3	0	0

Figure # 3

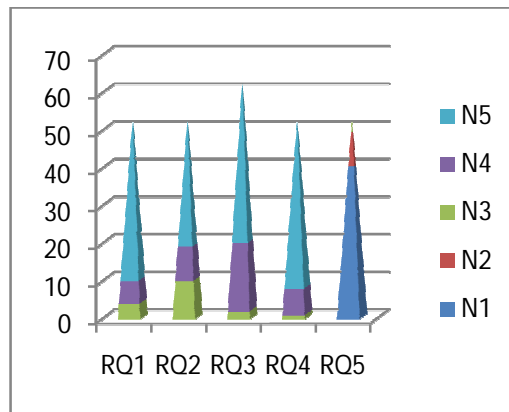


Table # 4

Likert Survey Score from senior secondary students teams of grade XII and XI

Research Questions	N1	N2	N3	N4	N5
RQ I	0	0	9	10	33
RQ II	0	0	4	7	41
RQ III	0	0	4	20	28
RQ IV	0	0	0	3	49
RQ V	47	5	0	0	0

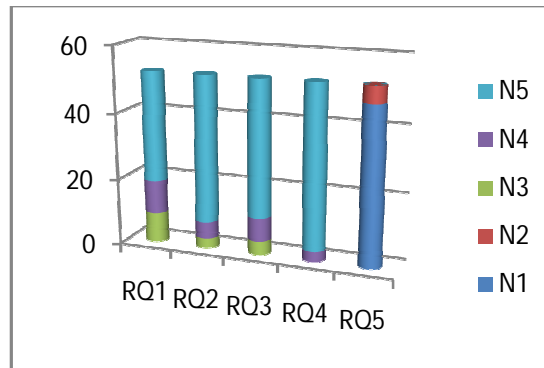
Figure # 4

Table # 5 All classes response		
	% of Respondents Strongly agreed	% of Respondents Strongly not agreed
RQ1	75.6	
RQ2	75.6	
RQ3	64.7	
RQ4	89.7	
RQ5		84.61

Table # 6 Senior Secondary classes response		
	% of Respondents Strongly agreed	% of Respondents Strongly not agreed
RQ1	82.69	
RQ2	75.84	
RQ3	53.84	
RQ4	88.46	
RQ5		86.53

Table # 7 Secondary classes response		
	% of Respondents Strongly agreed	% of Respondents Strongly not agreed
RQ1	80.76	
RQ2	63.46	
RQ3	80.76	
RQ4	84.61	
RQ5		76.92

Table # 8		
Junior classes response		
	% of Respondents Strongly agreed	% of Respondents Strongly not agreed
RQ1	63.46	
RQ2	84.61	
RQ3	75.6	
RQ4	94.23	
RQ5		90.38

VI CONCLUSION

Conclusion is based on the Likert survey responses analysis from the randomly selected student's teams from senior secondary, secondary and junior secondary grade students, discussions and interviews with teachers, school management expert and adviser.

RQ1 is strongly agreed by 75.6% of all students, 82.69% of senior secondary students group, 80.76% of secondary students group and 63.46% of secondary students group. Finally agreed that the input to mind with the improved spiritual intelligence quotient have positive impact on students academic excellence in term of mind output that is better memory and learning skills from the school's teachings, thus to have improvement in learning / teaching ratio.

RQ2 is strongly agreed by 75.6% of all students, 78.84% of senior secondary students group, 63.46% of secondary students group and 84.61% of junior secondary students group. Input to mind with improved emotional intelligence has direct impact on the brain input and an automatic impact on its output so shall have positive impact on student's emotional achievements in term of taking positive decision and avoidance of negative decisions in most adverse circumstances like leaving home, academic failures and or life ending decision.

RQ3 is strongly agreed by 64.7% of all students, 53.84% of senior secondary students group, 80.76% of secondary students group and 75.6% of junior secondary students group. Positive inputs to brain processor for Serial, parallel and synchronous processing add to improved brain use much more than brain usage by an average student, thus the 40Hz synchronous oscillations connect mind, self and world into a meaningful whole, thus this impact improve the spiritual intelligence critical for the students value added development of mind and thus their mind output critical thinking, thoughts and decisions in critical circumstances.

RQ4 is strongly agreed by 89.7% of all students, 88.46% of senior secondary students group, 84.61% of secondary students group and 94.23% of junior secondary students group. Static mind is the best to give the best output in a student life and it is mandatory input for mind development, stop entry of poison of negativity to the mind and thus it has direct impact on the mind output and on student's positive behaviour.

RQ5 is strongly disagreed by 84.61% of all students, 86.53% of senior secondary students group, 76.92% of secondary students group and 90.38% of junior secondary students group. The response is negative and the response is indicative that AI application by them is the last mile but the research opine differs it is the SI which could develop the 3Q mind development and achieve the last mile to have a super 3Q mind energized by the power of SI and all this shall have great impact on students positivity, life values and value added student life and life as whole.

VII FUTURE RESEARCH

Advanced research data analysis by the use of data codification and analyzed by using the Statistical Package for Social Sciences (SPSS) is for more accurate results to understand the school student's mental health, academic achievement, development and happiness in school life of school students. The advanced research investigation findings may be relevant for policy formulation.

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Does Recall influence Purchase Intention: An Empirical Study

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ABSTRACT

The era of marketing is changing. The traditional marketing has been converted into integrated marketing which includes all the promotional mix like an advertisement, sale promotion etc. Advertising has a huge impact on the mind of a customer but it has gradually deviated from its objective. As a result, new mode of promotion and communication tools has been evolved. The consumer wants to follow the trends of their favorite hero and heroine. It has given birth to product placement. Product placement can be stated as a paid form for exposure of their products by showing their features in films and television. Brand owner and various product owners are in search of an innovative way of promoting their product in the market. The objective of the paper is to measure the effectiveness of product placement on purchase intention. A structured questionnaire was developed to collect the responses of the respondent. A sample was collected from 199 people who are living in Kopargaon. Various tests like Reliability, Correlation, and Regression were applied with the help of SPSS v. 24. In order to check the reliability and validity of the data, Cronbach's alpha value was calculated. The analysis showed .789 which it considers to be good which stated that data is reliable for applying the various test. The Research concluded that recall of the product placed in movie direct viewer towards purchase intention. With this paper lecturer and various advertising agency, media planner, the brand head can implement and develop various blueprint and design in order to extend the use of product placement as a brand communication

Keywords: Marketing, Brand Placement, Product Placement, Consumer Behavior, Bollywood Cinema.

I INTRODUCTION

The trend of advertising the product started in the year 1869. N.W. Ayer & Son was the first full-service advertising agency that started advertising the product. The advertisement gradually entered into the market. Every owner desires to differentiate its product from the competitors by using various forms of advertisement. The traditional advertisement has a huge impact on the mind of the consumer. Advertisement used to influence their buying behavior. With the time customer have found the advertisement is being deviated from its objective. They were not able to influence the customer in purchasing the product. The consumer has a limited choice available for the product and brand. Globalization brought various brands and competitors have entered into the market. Media atomization and increase in competition have made the advertiser think and built a different and effective way to interact and communicate with the customers.

In order to take the attention of the customer back various new technique evolved. The mode of promotion and communication tools has been changed. They tried to modify the existing line of advertisement. Advertising strategies have been changed into a new line.

The consumer wants to follow the trends of their favorite celebrities and it has given birth to product placement. Product placement is considered as the most powerful way to attract the customer. Product placement is a platform where the advertiser, company come together in order to trade certain products. Advertiser creates a sight view where a celebrity or the model uses the product or either it is shown in the background. In 1930s brand placement

were considered as a movie prop and some amount was given as a donation to film producer (Nelson & McLeod, 2005). But in the early nineteenth century the advertisers, as well as the company, have placed the product into novel narration which becomes popular. Sargent and colleagues (2005), has studied the visual aspects of a cigarette brand in the top 25 U.S. box-office films for each year from 1988 to 1997 (250 films total). The study concluded that out of 250 films, 80 films (32%) hold the cigarette brand. It also stated that apart from that appearance of the cigarette brand, on an average 18 brand per film was found in top films in 1989, and 14 placements per film were notable among the top films in 1991.

According to Homer and Miles (2009), product placements are product or service fits by itself. The positioning of the product in the movie or films is known as product placement. Kamleitner and Jyote (2013) stated that it is the editorial content where product and brand are placed purposefully for promotion and recall. Product placement is a tool which advertises the product without any interrupt or missing the storyline. It features product, logo, quality, and features about the product. It highlights the attribute and characteristic of the brand and product. Many researchers have studied the topic in reference to the company and its benefit to them but still, consumers are left aside. This research mainly focused on putting a light on the impact of product placement in films towards their buying behavior. The appearance and advertisement of the product by the film star in the movie is known as product placement. Film stars have made iconic status in India because of the love and passion to be like them. Films have a huge impact on the mind of the viewers. In order to reach newer customer product placement in films fits well. Placement of product in the movie is

not a new concept. It is a way through which message can be delivered to the audience without hindrance. McCartey (2004) stated there would be positive enhancing when there is high involvement of the viewers but at the same time if the plot is not able to link. Lord and Gupta (2002) explained that the viewer can recall the brand more when there is high involvement. In addition to that Gupta and Lord (1998) concluded that more recall would be elicited if the product and brand are placed properly.

II LITERATURE REVIEW

Howard Luck Gossage said nobody reads ads. People will understand the things which attract time and sometimes it can be ads. We can't force the customer to buy your product what you can do is, you can create interest in buying the product. Darke and Ritchie, 2007 has considered that advertising is the deceptive and manipulative way of presenting the product. It creates distrust in the mind of the customer for the product. It has become a difficult task for the advertiser to attract and grasp the attention of the customer. They try to switch from one channel to another in order to avoid advertisement. It has been manifested that family doesn't like the commercial brakes as it acts as interrupter in their show. In order to deal with this problem, dealers are always in search of finding different ways through which they can reach the target audience and customers. From last tenure product placement is drawing the attention of the marketer. The support of entertainment marketing is taken to show effectiveness to the audience. The concept of product placement is as old as the cinemas are (Turner, 2004; Newell and Salmon, 2003). It can be understood as displaying the product or announcing the name of the product or brand in the movie seen. At first in the late 1960s, placement of the product in films was the routine task of the producer. Advertiser approaches for product placement. The advertisers either pay the cash or provide them logistics facility to complete the movie scene (Karrh, 1998). According to Lehu, 2006 Ford disbursement 30 to 40 million dollars to display an Aston Martin cars in named Die another Day (2002) by James Bond. At the same time, Virgin Cola gave the product to showcase in La boite (2001).

Mainly since the end of the 1980', several investigators have contributed to a better understanding of this communication technique coined as "hybrid" by Balasubramanian (1994) since it combines several media techniques. Its positive effect on attitude (Fontaine, 2006), behavior (Daugherty and Gangadharbatla, 2005), and especially its potential impact on brand recall (Brennan, Dubas and Babin, 1999; d'Astous and

Chartier, 2000) represent the main core of the research knowledge

According to Williams, Petrosky, Hernandez, and Page (2011), \$1.5 Billion dollars were worn out on product placement in 2005, \$2.9 Billion in 2007, and \$3.7 Billion in 2008. It is the promotional tactics used by the brand owner in which the face of the movie uses the same product. In accordance with Rajadhyksha (2004), the culture of India is reflected in the Hindi film industry. It is a sustainable hit for the product placed in the mind of the moviegoers. In 1970 Emami has placed its product and was successful in the campaign. Later on, the process of placing the product got started. With the release of Bobby in 1975, the yellow rajdoot motorcycle got famous by Bobby motorcycle to the customer. The appearance of the bike with Dimple Kapadai has created an impact on the mind of the consumer although products were not officially placed. Balasubramanian (1994) considered relationship movie maker and product owner decide the success of placement in the movie. The filmmaker creates the opportunities for product appearances which fit properly whereas the sponsor is in search of such opportunities. Continuing with the trend of promotion of products is done through songs. Brands like Zandu Balm pain reliever rub and BoroPlus anti-septic cream were poop of the super hit songs. A hit song from Dabbangg "Munni Badnaam Hui" poops Zandu Balm likewise product name fevicol was featured in Dabbangg. With the trends even Myntra. com, an online shopping address was also promoted in the hit movie Cocktail. With this literature, a conclusion can be drawn that product placement has a positive impact on the buying behavior of the customer.

III OBJECTIVES & HYPOTHESIS

- (a) **Objectives-** The paper studies the features of product placement. It analyzes the effectiveness of recall on purchase intention. So the study has been drawn up in the way which answers the following objectives:-
 - (i) To explore the impact of product placements in films on purchase intention.
 - (ii) To explore the impact of the recall on purchasing intention.
- (b) **Hypothesis:** H1: There is a positive impact of the recall on purchase intention

IV RESEARCH METHODOLOGY

Sample Characteristic: A sample of 199 was taken from a population of Kopargoan. A sample was collected on stratified random sampling. The analysis of the data was done SPSS (version 24).

Gender

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
1	Male	85	42.7	42.7	42.7
2	Female	114	57.3	57.3	100.0
	Total	199	100.0	100.0	

Education

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
1	Diploma	99	49.7	49.7	49.7
2	Bachelor	52	26.1	26.1	75.9
3	Master	46	23.1	23.1	99.0
4	PhD	2	1.0	1.0	100.0
	Total	199	100.0	100.0	

Number of Number Watch Type of Movie Watched

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
1	Once in week	91	45.7	45.7	45.7
2	Once in Month	103	51.8	51.8	97.5
3	Twice in Month	5	2.5	2.5	100.0
	Total	199	100.0	100.0	

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
1	Blockbuster	46	23.1	23.1	23.1
2	Thriller	39	19.6	19.6	42.7
3	Comedy	54	27.1	27.1	69.8
4	Action	28	14.1	14.1	83.9
5	Romantic	32	16.1	16.1	100.0
	Total	199	100.0	100.0	

(a) **Measures:** A questionnaire was designed on Likert five scales to know the impact of product placement on buying behavior. Among the question, four questions measured the factor of the purchase intention of the consumer. Correctness and completeness of the questionnaire were measured. To test the data reliability, factor analysis was done. Regression was applied to know the factor accountability for purchasing intention.

V RESULTS AND DISCUSSIONS

It analyses the variable of recall which has a positive impact on purchasing intention. Regression analysis was applied with the help of SPSSv 24.0 software. The overall reliability of the data was shown in table 2.

Table 2
Reliability of Recall

Cronbach's Alpha	N of Items
.789	4

Reliability of the questionnaire was checked and as per the scale of Cronbach's alpha, the data is good

and reliable. It is used for describing internal consistency as follows:

Cronbach's alpha

$\alpha \geq 0.9$

$0.7 \leq \alpha < 0.9$

$0.6 \leq \alpha < 0.7$

$0.5 \leq \alpha < 0.6$

Internal consistency

Excellent (High-Stakes testing)

Good (Low-Stakes testing)

Acceptable

Poor

$$\alpha < 0.5$$

Unacceptable

Nunnally 1967, recommended that when the reliability of the response exceed the estimates (≥ 0.70) which means the questionnaire is reliable.

In our case, it is .789 which is close to good and acceptable. With this, the test of reliability got cleared.

Table: 3
Component Matrix

	Recall
R23	.816
R22	.804
R24	.788
R21	.721
Extraction Method: Principal Component Analysis.	

Table: 4
Total Variables explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.454	61.344	61.344	2.454	61.344	61.344
2	.613	15.334	76.678			
3	.493	12.319	88.997			
4	.440	11.003	100.000			
Extraction Method: Principal Component Analysis.						

Table: 5
Descriptive Statistics

	Mean	Std. Deviation	N
Purchase Intention	6.0284	2.00455	199
Recall	1.9810	.79260	199

At the second phase collinearity of the data is checked. The data is not collinear and further regression can be processed. The regression model has entered one variable because it stated almost 29.1

% has a positive impact on purchase intention. The standard error is reduced to 1.68 which is at 95% level.

Table: 6
Correlations

		Purchase Intention	Recall
Pearson Correlation	Purchase Intention	1.000	.543
	Recall	.543	1.000
Sig. (1-tailed)	Purchase Intention	.	.000
	Recall	.000	.

The Significant value of both Tests is greater than 0.05, thus we can reveal that the data is normal and follow a normal distribution.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the estimates	R square change	F change	D1	D2
1	.543a	.295	.291	1.68754	.295	87.312	1	209

a. Predictors: (Constant), Recall

Annova

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	248.644	1	248.644	87.312	.000 ^b
	Residual	595.185	209	2.848		
	Total	843.829	210			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Recall

The ANOVA analysis provides the statistical test for the overall model fit in terms of F Ratio. The total sum of squares (843.829) is the squared error that would accrue if the mean of Recall has been used to predict the purchasing intention which is a dependent variable.

VI CONCLUSION

With the above analysis, the research concludes that product placement is being accepted as a new marketing communication tool. It states that purchasing intention is influenced by the recall of the product placed in the movie. It showed a positive impact on purchase intention. Viewers are having well versed knowledge about the product placement practices. The results states that product placement create a higher recall as compare to other source of communication. Consumers are intended to purchase the new product or brands which are new to them or their favorite celebrity is using the product. It creates a strong recall in the mind of the consumer. The consumer can have even better recall of product when their role model or hero/heroine's use or advertise them. During the time of purchasing, customer recalls the product which was shown during the time of the movie. Placement of the product creates a memory in the back mind of the purchaser. When products are placed on a repetitive basis it creates a memory for the product. The memory would result in purchasing the product. The producer tries to create memories which intend the purchaser to buy the placed product. The producer should use the strategies of Active and passive to make it more effective. Viewers don't mind if the brand appears in the movie as they are not creating a disturbance in the movie. The product or brands are so mixed with the line of the movie that they don't release that product or brand is being advertised. Majority of the viewers have accepted the practice of product placement. The Acceptance of the product placement has resulted in new tool of marketing communication which helps the recall of the product easily during purchasing the product or the brand.

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Premium Cars Study in Bhopal City – A Customer Satisfaction Analysis

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ABSTRACT

When one looks at the global economy and specifically narrows down to the Indian context the automobile sector definitely emerges out as the key player. The Indian automotive industry is one of the largest and the fastest growing industry globally. This study specifically covers the crucial aspect of customer satisfaction for the Premium cars in Bhopal city. The sample size is 660 and has been obtained through the method of random sampling in Bhopal. For the purpose of study, a number of various statistical tools like Factor Analysis, Freq distribution, Percentage Analysis testing has been used. Through the study it has been found that customers in the Premium segment car category can be rated as average satisfied. Factors to be considered are Design – External as well as Internal, Reliability (brand, Engine), Safety, Advanced Technology, Cost expenses, Maintenance and services, Product Quality. Therefore to fulfill the expectations of respondents we have to conduct surveys and meeting customers so that we can clearly understand their specific requirements and expectations. This would not merely satisfy the customers but would pull them up to aspire for consider to purchase premium cars.

Keywords: Premium Cars, Customer satisfaction, Simple random sampling technique

I INTRODUCTION

One of the most lucrative and pro growth car segment in the Indian market is the Premium cars. From the launch of Premium Cars by Maruti Suzuki in 1984 to its multi fold growth until today shows the economical, consumer behavior and lifestyle of the consumer in India. For a long time in India, main contributor was from small cars in terms of revenue, market share for the business growth of Automobile Market. The demand was also increasing as upgraded technology was offered to the consumer on periodic time intervals. Now Indian customers too are demanding, they look for latest advanced technology, features, design, functional aspects like connectivity, Wi-Fi, Navigation, Safety Advancements in Cars and they do not prefer to wait too long as there are many International reputed brands already in India with their wide product portfolios and product launches.

II BACKGROUND OF THIS STUDY

India is an important global player for producing Two Wheelers like Bikes, Scooters below 180-200 cc Engine Displacement Capacity. By 2015-16, India produced almost 2 Million – Cars and more than 8 Million 2 Wheelers ranking the 13th position for Cars and 2nd position for 2W Globally. The Automobile sector growth rate in India has been phenomenal, almost at the rate of 10 percentage in the last 5 years, most importantly we can witness a sharp growth for the Premium segment cars the consumers are moving towards showing the change in consumer behavior pattern, their economic strength, their needs and expectations are changing year on year rapidly. It looks this segment will be more suitable to the Indian roads, Comfort, Convenience and Safety levels, it will fall in the decision makers from Lower middle and Middle segment of population due to their

disposable income growth.

III SCOPE

- (a) Research focus with respect of Bhopal City
- (b) Related with Premium Cars
- (c) Product Variables considered – Education, Occupation, Income, Price & Sales Point and Age

IV REVIEW OF LITERATURE

Usha and Nallabala (2014) researched "A Study on Customer Satisfaction on Fiat Car at Concorde Motors in Chennai." 150 responses were collected as primary data. The analysis of data was done through Chi Square test and Descriptive statistics. The research concluded that the customer satisfaction levels are

- (a) Post Sales service is 59%
- (b) Test Driving is 76%
- (c) Brand experience is 61% among the same car brand users

Kishor (2014) study on "A Study on Customer Satisfaction of 'B' Segment Maruti Cars in Hyderabad City." 150 responses were collected as primary data through questionnaire's. For analysis of data Chi Square Test, Weighted Average method, Simple percentage method were used. The research concluded with (a) Major customers felt that Cost of maintenance is high (b) Few customer felt that space inside the car is inadequate like rear leg room & dicky area.

Jamuna and Bharathiraja (2014) researched on "A Study on Customer Satisfaction towards Tata Nano in Trichy Town." 110 responses were collected from primary data through Convenience Sampling. The method used was Chi Square test and

Descriptive statistics for analysis of data. The research concluded that customer satisfaction depends on product price. It also found that consumer looks for Car Company to enhance product quality, styling and advertisements.

Akhila and Ashar (2015) researched on "A Study on Customer Satisfaction towards Maruti Suzuki in Coimbatore." The method used was Convenience sampling, 150 responses were collected for primary data. Analysis of data was done through Chi Square test and Percentage analysis. The result concluded that (a) There is no important correlation between Maruti Cars and Gender group. (b) Priority features are security system, safety features, excellent performance, convenience

Suriya, Vinotha and Ganga (2015) researched on "Service Quality and Customer Satisfaction towards Tata Indica at VST Motors in Cuddalore." The method used for primary data collection was through Descriptive research plan. 120 responses were collected, analysis one way ANOVA and Descriptive statistics. The study concluded with the observation that customer wants to reduce their time of waiting when they reach service centres. Also the service time to be better and quick during delivery process.

Mohamed Atteia Sayed (2015) researched on "Does Brand Experience Build Customer's Satisfaction and Loyalty in the Automobile Industry." 511 responses were collected for primary data in Bahrain. The data analysis was done through Factor Analysis, one way ANOVA, Descriptive Statistics, correlation and multiple regressions. The research pointed out that correlation exists between brand loyalty, experience of brand and brand satisfaction and it is more effective towards Luxury segment.

Mathankumar and Velmurugan (2015) researched on "Determinants of Customer cars Satisfaction – With Special Reference to 4 Wheelers on Coimbatore District." The method used for primary data collection was through Convenience sampling. 260 responses were collected through questionnaires. Analysis data was done through Chi Square test method, the research had the observation customer satisfaction depends upon maintenance cost, their work / occupation, family status. The study concluded that automobile manufacturing company had prime focus area of post sales and service, fuel efficient which is preferred and looked by Indian Middle income customers as supports their economic condition for buying cars.

V OBJECTIVES

- (a) Main Objective is to understand consumer satisfaction of Premium cars in Bhopal city.
- (b) Second Objective was to study variables based on demography

VI HYPOTHESIS

- (a) Customer Satisfaction attributes does not change based on Gender
- (b) Customer Satisfaction attributes does not change based on Marital Status
 - (i) **Primary Data** -Interviews were planned, structured and prepared with books and Literature reviews and pilot interviews were conducted with 30 dealers and car owners, post this pilot testing and then it was analyzed thoroughly by Experts and Research scholars. Finally it was redrafted and interview was conducted with car users from Bhopal City.
 - (ii) **Secondary data** - The secondary data was received through possible textbooks, magazines, journals and dailies, internet web resources and other published and unpublished sources of information,
 - (iii) **Simple Random Sampling Technique** - This technique was used for collection of data in Bhopal City based on lottery way. It can be done on the basis of psych graphical, Demographical and Sociographical technique for the research. For the equal chance of Premium Car Users, we select Simple Random Sampling. In this the location area and the strength of sample in that location are defined (Kothari 2009)
 - (iv) **Sampling Frame** - In this study, we selected the technique of Random Sampling method. The size of the sample was 660. Through the Dealers and Authorized Show rooms collected the details of the car owners (customers). Yamane formula was used to determine strength of the sample for 625 sample size. As a buffer, due to no response, we planned for 30 percentage additional sample size so in totality 900 questionnaires were prepared and distributed. From the distributed one we collected 750 questionnaires, 90 out of that was not complete information filled so we found only 660 questionnaires to be okay and fit for research analysis.

(v) Statistical tools

N0	Tools
1	Descriptive Statistics – Frequency Analysis ; Percentage Analysis
2	Factor Analysis
3	One way ANOVA
4	Multiple regression analysis

(vi) Data analysis and interpretation

Table 1.1
Responses based on Gender

Variable	Category	Frequency	Percentage
Gender	Male	562	85.15
	Female	98	14.85
	Total	660	100.0

Source: Primary Data

From the 660 responses, highest are from Male 85.15% with 562 and from Females 14.85% with 98

Table 1.2
Responses based on Marital Status

Variable	Category	Frequency	Percentage
Marital Status	Married	610	92.42
	Single	50	7.58
	Total	660	100.0

Source: Primary Data

From the 660 responses, highest are from Marital Status - Married Male 92.42% with 610 and from Marital Status – Single 7.58% with 50

Table 1.3
Customer Satisfaction – Factor Analysis

For all 40 dimensions of customer satisfaction for Post Purchase Behaviour pattern of customers, Factor Analysis done for Premium Cars. The result below shows the further classification of factors as :

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	14111.067
	df	780
	Sig.	.000

Source: Primary Data

Sampling adequacy is 0.820 through KMO measure, Bartlett's Test of Sphericity with approximated chi-square value 14111.067 are statistically significant at the 1 percent level. This shows all other 39 dimensions are normally distributed and suitable for data reduction.

Total Variance Explained

Com.	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.006	25.014	25.014	10.006	25.014	25.014	4.024	10.059	10.059
2	3.154	7.885	32.899	3.154	7.885	32.899	3.898	9.744	19.804
3	2.775	6.938	39.837	2.775	6.938	39.837	3.460	8.651	28.455
4	2.199	5.499	45.335	2.199	5.499	45.335	3.133	7.833	36.288
5	2.048	5.119	50.454	2.048	5.119	50.454	2.930	7.326	43.614
6	1.696	4.240	54.694	1.696	4.240	54.694	2.756	6.890	50.504
7	1.446	3.614	58.308	1.446	3.614	58.308	2.611	6.527	57.031
8	1.185	2.962	61.270	1.185	2.962	61.270	1.599	3.997	61.029

Extraction Method: Principal Component Analysis. **Source: Primary Data**

From the table it is found that 40 dimensions are reduced into eight factors with individual variances 25.014, 7.885, 6.938, 5.499, 5.119, 4.240, 3.614 and 2.611 and the total Cumulative 63.881%. This shows that the 39 dimensions of satisfaction are reduced

into eight predominant factors to represent their respective underlying variables. The following information clearly explains the variable loadings in each factor.

Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
Cost of Servicing	.721							
Fuel economy	.701							
Pricing	.667							
Consumption of Fuel	.614							
Finance Option	.608							
Pre-owned value	.531							
Parts Cost and availability	.508							
Safety – Braking		.704						
Vibration		.691						
Security and Safety		.689						
Security Lock / Buzzer Alarm		.674						
Sudden Impact Protection Feature		.572						
Environmental Hazardious		.565						
Engine Noise Issue			.798					
Engine Power			.762					
Engine Capacity			.693					
Quick Acceleration			.674					
Car Specifications & Model			.552					
Internal Design				.773				
External Design				.754				
Compartment Space				.741				
Infotainment System				.649				
Life of Battery					.714			
Sound of Horn					.685			
Light System					.672			
Wiper performance					.668			
Easy of Drive						.737		
Styling Attractiveness						.715		

Comfortable / Premium ness						.687		
Brand Attractiveness						.618		
Car Body Color						.527		
Advanced technology						.494		
Post Sales Support							.814	
Guarantee / Warranty							.728	
Longitivity / Car Durability							.575	
Service Network Quality							.522	
Engine Issue – Heat / Cool							.498	
Quality Assurance								.759
Agility & Power Ratios								.677

Source: Primary Data

1. The below table has mainly 7 factors:

SN	Factors	Factor Loadings	Eigen Value
1.	Cost of Servicing	.721	8.004
2.	Fuel economy	.701	
3.	Pricing	.667	
4.	Consumption of Fuel	.614	
5.	Finance Option	.608	
6.	Pre-owned value	.531	
7.	Parts Cost and availability	.508	

Hence the 1st factor is categorized as “**Cost of Ownership**”

2. The below table has mainly 6 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Safety – Braking	.704	3.012
2.	Vibration	.691	
3.	Security and Safety	.689	
4.	Security Lock / Buzzer Alarm	.674	
5.	Sudden Impact Protection Feature	.572	
6.	Environmental Hazardous	.565	

Hence the 2nd factor is categorized as “**Technology for Security and Safety**”

3. The below table has mainly 5 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Engine Noise Issue	.798	2.456
2.	Engine Power	.762	
3.	Engine Capacity	.693	
4.	Quick Acceleration	.674	
5.	Car Specifications & Model	.552	

Hence the 3rd factor is categorized as “**Performance of Engine**”

4. The below table has mainly 4 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Internal Design	.773	2.087
2.	External Design	.754	
3.	Compartment Space	.741	
4.	Infotainment System	.649	

Hence the 4th Factor is categorized as “**Designing and Styling**”

5. The below table has mainly 4 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Life of Battery	.714	4.897
2.	Sound of Horn	.685	
3.	Light System	.672	
4.	Wiper performance	.668	

Hence the 5th factor is categorized as “**Exterior Features**”

6. The below table has mainly 6 factors:

SN	Factors	Factor Loadings	Eigen Value
1.	Easy of Drive	.737	1.436
2.	Styling Attractiveness	.715	
3.	Comfortable / Premium ness	.687	
4.	Brand Attractiveness	.618	
5.	Car Body Color	.527	
6.	Advanced technology	.494	

Hence the 6th Factor is categorized as “Brand Power “

7. The below table has mainly 5 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Post Sales Support	.814	1.217
2.	Guarantee / Warranty	.728	
3.	Longitivity / Car Durability	.575	
4.	Service Network Quality	.522	
5.	Engine Issue – Heat / Cool	.498	

Hence the 7th factor is categorized as “ Customer Care Support”

8. The below table has mainly 2 factors :

SN	Factors	Factor Loadings	Eigen Value
1.	Quality Assurance	.759	0.9882
2.	Agility & Power Ratios	.677	

Therefore the 8th factor is categorized as “**Quality Management System**”

Table 1.4
Shows independent sample t test between Customer Satisfaction and Gender –
Premium Cars

Factors	Gender	N	Mean	SD	t	Sig.
Cost of Ownership	Male	562	3.1734	.66415	2.580	.007
	Female	98	3.2878	.39558		
Technology for Security and Safety	Male	562	3.5904	.64344	.824	.387
	Female	98	3.5417	.64451		
Performance of Engine	Male	562	3.7998	.71414	3.102	.003
	Female	98	3.8499	.62429		
Designing and Styling	Male	562	3.2985	.84889	1.488	.142
	Female	98	3.1922	.89044		
Exterior Features	Male	562	3.4865	.74214	1.278	.198
	Female	98	3.3721	.60406		
Brand Power	Male	562	3.5725	.60011	4.011	.000
	Female	98	3.2943	.82047		
Customer Care support	Male	562	3.4947	.63672	2.147	.019
	Female	98	3.3940	.49886		
Quality Management System	Male	562	3.2876	.80299	.974	.318
	Female	98	3.2968	.85689		

Source: Primary Data

From the table above we can see customer satisfaction significance for both Genders through the calculation table using Frequency distribution, Mean, Stand Deviation and t ratio. For the total responses of 660 Premium Car Users, the important 8 factors are Cost of Ownership, Technology for Security and Safety, Performance of Engine, Designing and Styling, Exterior Features, Brand Power, Customer Care support and Quality Management system on which customer satisfaction depends. The gender groups are Male and Female.

Null hypothesis H_0 = Customer Satisfaction attributes does not change based on Gender

Alternate hypothesis H_A = Customer Satisfaction attributes does change based on Gender.

From the table, we calculated that Cost of Ownership– t ratio 2.580 and p value 0.007; Performance of Engine – t ratio 3.102 and p value 0.003; Brand Power – t ratio 4.011 and p value 0.000 and Customer Care support – t ratio 2.147 and p value 0.019. If we observe carefully we found that all values of p are less than 5% level of significance (0.05) so the hypothesis are rejected completely.

But factors like Technology for Security and Safety – t ratio 0.824 and p value 0.387; Designing and Styling – t ratio 1.488 and p value 0.142; Exterior Features – t ratio 1.278 and p value 0.198 and Quality Management System – t ratio 0.974 and p value 0.318. On observing we found that all values of p are greater than 5% level of significance (. 0.05) so the hypothesis are accepted and non significant.

If we go further towards analysis we found that Mean of Cost of Ownership exhibits Female as highest with 3.2878 whereas Male with low value of 3.1734; Performance of Engine exhibits Female as highest with 3.8499 whereas Male with low value of 3.7998; Brand Power exhibits Male as highest with 3.5725 whereas the Female with low value of 3.2943; Customer Care Support exhibits Male as highest with 3.4947 whereas the Female with low value of 3.3940.

The analysis tells us that customers response towards customer satisfaction varies with respect to their age groups for the factors like Cost of Ownership, Performance of Engine, Brand Power and Customer Care Support. However customer satisfaction does not vary on these same age groups when we look at the factors like Technology for Security and Safety, Designing and Styling, Exterior Features and Quality Management system.

Table 1.5
Showing independent sample t test between marital status and consumer
satisfaction for Premium Cars

Factors	Marital	N	Mean	SD	t	Sig.
Cost of Ownership	Married	610	3.3045	.6478	-2.175	.018
	Single	50	3.3517	.53741		
Technology for Security and Safety	Married	610	3.6049	.68401	-.819	.405
	Single	50	3.6998	.36534		
Performance of Engine	Married	610	3.6946	.71417	-3.421	.002
	Single	50	3.7866	.57846		
Designing and Styling	Married	610	3.2953	.85709	-.747	.397
	Single	50	3.3886	.82409		
Exterior Features	Married	610	3.4359	.74319	-3.051	.003
	Single	50	3.7877	.63362		
Brand Power	Married	610	3.4985	.61447	-3.708	.000
	Single	50	3.9659	.66902		
Customer Care support	Married	610	3.4989	.62934	-.697	.427
	Single	50	3.5881	.49894		
Quality Management System	Married	610	3.2873	.79840	-2.462	.014
	Single	50	3.5938	.92704		

Source: Primary Data

From the table above we can see customer satisfaction significance for Marital Status through the calculation table using Frequency distribution, Mean, Stand Deviation and t ratio. For the total responses of 660, the important 8 factors are Cost of Ownership, Technology for Security and Safety, Performance of Engine, Designing and Styling, Exterior Features, Brand Power, Customer Care support and Quality Management system on which customer satisfaction depends. The Marital Status are Single and Married

Null hypothesis H_0 = Customer Satisfaction attributes does not change based on Marital status

Alternate hypothesis H_A = Customer Satisfaction attributes does change based on Marital Status

From the table, we calculated that Cost of Ownership t ratio -2.175 and p value 0.018; Performance of Engine - t ratio -3.421 and p value 0.002; Exterior Features - t ratio -3.051 and p value 0.003; Brand Power - t ratio -3.708 and p value 0.000 and Quality Management system - t ratio -2.462 and p value 0.014. If we observe carefully we found that all values of p are less than 5% level of significance (0.05) so the hypothesis are rejected completely.

But factors like Technology for Security and Safety – t ratio -0.819 and p value 0.405; Designing and Styling – t ratio -0.747 and p value 0.397; Customer Care Support – t ratio - 0.697 and p value 0.427. On observing we found that all values of p are greater than 5% level of significance (. 0.05) so the hypothesis are accepted and non significant.

If we go further towards analysis we found that Mean of Cost of Ownership exhibits Marital Status as Single as highest with 3.3517 whereas Marital status for Married has low value of 3.3045; Performance of Engine exhibits Marital Status as Single as highest with 3.7866 whereas Marital status for Married has low value of 3.6946; Exterior Features exhibits Marital Status as Single as highest with 3.7877 whereas Marital status for Married has low value of 3.4359; Brand Power exhibits Marital Status as Single as highest with 3.9659 whereas Marital status for Married has low value of 3.4985 and Quality Management System exhibits Marital Status as Single as highest with 3.5938 whereas Marital status for Married has low value of 3.2873; Customer Care Support exhibits Male as highest with 3.4947 whereas the Female with low value of 3.3940.

The analysis tells us that customer's response towards customer satisfaction varies with respect to Marital Status for the factors like Cost of Ownership, Performance of Engine, Exterior Features, Brand Power and Quality Management System. However customer satisfaction does not vary based on Marital Status when we look at the factors like Technology for Security and Safety, Designing and Styling and Customer Care Support.

VII FINDINGS

It is observed that among 660 respondents using Premium Cars, the majority of the respondents are male 562 (85.15%), and 98 (14.85 %) are female. It is found that among 660 respondents, the majority of the respondents are married 610 (92.40%), and 50 (7.58%) are single.

From the research study from 660 respondents using Premium Cars, we found that higher percentage of respondents are male with 562 (85.15%) and lower are females with 98 (14.85%). Similarly we also found that higher percentage of respondents have marital status as married with 610 (92.40%) and lower are unmarried /single with 50 (7.58%). It was observed that preferences were quite different based on Gender for cost of ownership, performance of engine, brand power and customer care support, however for Technology for security & safety, Designing and Styling, Exterior Features and Quality Management system the preferences did not differ based on Gender.

It was also observed that preferences in Premium Cars were quite different on both groups of Marital status for cost of ownership, performance of engine, exterior features, brand power and Quality Management system, however for Technology for Security and Safety, Designing and Styling and Customer care support the preferences did not differ between these two groups. The Researcher found that in Premium Cars these important 8 factors are mainly responsible factors for the customer satisfaction.

VIII SUGGESTIONS

The research demonstrates that mostly respondents from joint families and unmarried customers are highly satisfied and occupy a larger number towards c- segment cars when compared to married customers. Therefore, a survey to be done to confirm customer requirements completely and then action to be taken for attracting customers towards premium car segments.

IX CONCLUSION

The Indian Auto Industry is one of the most important and merging globally. This industry plays a most vital role worldwide and for India in terms of economy, technologically and R&D work. This Research focuses on customer satisfaction for Premium Cars in Bhopal City. The sample selected was 660 and was made through simple Random sampling in the city of Bhopal. Researcher designed the questionnaire with five pointer scale. The accuracy of this method / tool is about 0.80. Different statistical tools were used like Factor Analysis, Freq distribution, Percentage Analysis testing. The research study pointed that Premium Cars consumers

are averagely satisfied with cost of ownership, Technology for Security and Safety, Performance of Engine, Designing and Styling, Exterior Features, Brand Power, Customer Care support and Quality Management system. . It is therefore understood and concluded that for the complete fulfillment of customers requirements a methodological survey to be done to confirm their requirements completely and then action to be taken for attracting customers towards premium cars.

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Skill Based Education System: A Determinant of Employability

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ABSTRACT

Education is one of the pertinent factors and accounts for the holistic growth of any nation. There are many developed countries across the globe, which have witnessed this fact for their overall growth and sustenance. Moreover, these countries adopt a type of education system and rubrics, whichever included skills alongside the educational mainstream. Thus, making the youth workforces prudent and effective for upbringing their overall socio-economic development. However, the education system in India is struggling to address and bring in significant changes in terms of infusing skill based education due to its pluralistic society and regional barriers. According to the guidelines of National Curriculum Framework (NCF), the education system must reflect changes in the learning standards and has to put more emphasis on professional development through imparting four 'Cs' such as critical thinking, communication, collaboration and creativity skills. Hence, the skill based education needs to address the employment requirements in terms of bringing professional development thereby making the youth workforces employable in accordance with expectations of employers. This in turn will enhance the socio-commercial and socio-economic development of the nation. The present study proposes a conceptual model based on reviews so as to measure the skill based education for employability, which comprise of skills.

Keywords: Employment, Skill, Education, Development

I INTRODUCTION

Education is the backbone of society's phenomenal growth for any developing country. However, this education alone cannot suffice to achieve complete employability of the workforces emerging out of all academia. The reason being country's productivity is directly proportional to the skilled labourers in large proportions. It is very much indispensable for a country like India with diverse population. India has exerted greater effort in early 90s to promote and nurture entrepreneurship. The considerable attempts at various levels have taken place to directly or indirectly promote entrepreneurship. It is in the past two decades there has been a growing debate about how well educational systems prepare the young workforces for becoming employable. The reason being the trends of rapid globalization alongside technological advancements have made the employers of many organizations / industries to face undue competition and challenges with regard to survival. This has necessitated the academia to impart relevant, current and cutting edge knowledge to the students for bridging the gaps and enabling employment growth at large. In this context, entrepreneurship education needs to gain firm ground to change the face of economy. This is mainly due to its dual nature of creating vibrant entrepreneurial base for future and providing enterprising workforces to address the skill based requirements. It is only under such a condition one could witness a longer queue of job providers than job seekers. Moreover, skill based education is the need for the hour to enhance the employability growth. Hence, in India the 'National Skills Policy' in 2009 has set a target to impart skills training to 500 million by 2022.

The Prime Minister's National Council on Skill Development is an apex institution for policy direction and review, which comprises of three tier structure and concerned with vision setting and laying down core strategies. This is functioning under Chairmanship of the Deputy Chairman of Planning Commission, Government of India, wherein, the National Skill Development Coordination Board has been setup and works on Public Private Partnership (PPP) Model. It performs the following functions:

- (a) To implement the programmes under National Skill Development and formulation of strategies
- (b) The outcomes of various schemes and programs for the Council are monitored and evaluation.
- (c) To address regional and social imbalances, develop practical solutions and strategies.
- (d) Quality assurance is ensured in vocational training and education.
- (e) Monitoring private participation strategies.

The economy is moving towards the expansion of service sector, wherein the role of skills is increasing gradually and playing a crucial role in the recent years. Furthermore, the service industry experts have revealed that soft skills have been given weightage in various national and international companies. According to them, skills are required at various stages like, selection, job performance, task accomplishment, rational thinking, job efficacy, etc. The soft skills such as good communication skills, positive attitude and adaptability are highly required for getting employment in service sectors. It is to be noted that at the time of recruitment, more emphasis is

given to soft skills. The reason being as soft skills indicates the personality of the candidate and facilitates to assess the basic domain knowledge. The domain knowledge is improved by the employers in the workplace ambiance but soft skills has to be infused from very beginning, which includes situation handling skills, team work spirit, professional etiquettes, positive attitude towards work and flexibility, etc. Moreover, in service industries most of the tasks and responsibilities are customer-centric. Hence, in performing these jobs and meeting the targets, customer services skills, selling skills, negotiation skills, convincing skills, motivational skills, social networking, etc. are highly required.

The soft skill appears to be very simple, but has a wide impact on one's own success or failure. It is usually assumed that soft skills are more than that of communication skills. It is important to note that a person's job performance, interactions and career prospects are enhanced by soft skills, which are known as personal attributes. In the past decade, the main focus was on hard skills, but due to rapid globalization, the industrial requirements have been changed periodically, which necessitated the importance of soft skills. Furthermore, the curriculum has to be specifically designed to make technically very sound for meeting the employer demands thereby becoming employable. The soft skills training and its learning outcomes do reflect in effective presentation, public speaking, interviews, etc. Thus, the soft skills help the prospects who aspire for career opportunities in coordinating the external partners, external customers and internal customers i.e., employees in other departments. Also, it provides the chance to work on a series of projects/assignments either in teams or individually in which they are expected to use variety or combination of their skills. Hence, in the current scenario soft skills becomes indispensable, wherein employers are looking in the incumbent employees. It has been an observation that those individuals who have a blend of abilities demand higher salary packages, where they can integrate technology, knowledge, management, teamwork and specific application skills effectively. Moreover, in general the term, 'soft' consists of style, skills, staff and shared goals. These four attributes are the pillars of organizational success.

II ROLE OF SKILL BASED EDUCATION IN PROMOTING ENTREPRENEURSHIP

Entrepreneurship promulgation is possible only through adequate skill acquisition programmes. This enables the socio-economic development of any nation. The skill based education plays a functional role in promoting entrepreneurship education to develop regional and society economies (Binks, Starkey & Mahon; Co & Mitchell, 2006). Moreover, a research study stated that schools and universities have a key role to play in promoting entrepreneurship. The reason being educational institutions are ideally considered the place in shaping entrepreneurial cultures and aspirations among students whilst studies for today's robust business. Furthermore, the universities are the seedbeds of entrepreneurship to teach their students with regard to thinking and behaving entrepreneurially (Mahlberg, 1996). Also, universities in this respect should position themselves as a hub of entrepreneurship by making a substantial contribution in nurturing an entrepreneurial environment, which combines factors that contribute to the development of entrepreneurship (Gnyawali & Fogel, 1994).

As a provider of entrepreneurship training programmes, universities must do all the best to create an entrepreneurially supportive environment that could encourage entrepreneurial activity, which in turn help to develop an enterprising culture among university students who are tomorrow's entrepreneurs (Roffe, 1999). This is supported by a study conducted by Autio et al. on entrepreneurial intentions of technology and sciences students across four countries consistently and concluded that university teaching environments are the most influential factors, which affect the students' perceptions towards entrepreneurial career and entrepreneurial convictions. Hence, it is important to present a positive image of entrepreneurship as a career option to draw students' attention within the university environment by providing the resources and other facilities available to them (Autio et al. 1997). In addition to that, we have to always remember that even though individuals have the relevant entrepreneurial knowledge and skills, if they do not possess positive image about entrepreneurship they might eventually not venture into the field (Alberti, Sciascia & Poli, 2004).

Madhya Pradesh is one among the leading states of India, wherein innovative and revolutionary steps have been taken to realize the Skill India Mission by Government of India. Also, in addressing a recent convention of the young entrepreneurs of Micro, Small and Middle level enterprises (MSMEs), Chief Minister has said that financial constraints will never be allowed to impede the

progress of young and innovative entrepreneurs. It is due to concerted and favourable efforts of the state government in the past two years, the Madhya Pradesh has witnessed an upsurge of about 1.5 lakh MSMEs creating over 3.63 lakh employments.

III RATIONALE OF THE STUDY

The skill based education is defined as a qualitative concept influencing the quantitative aspects like business productivity and growth of individual as well as organization. Today, skill based education is at the highest stake, wherein the potential employers are looking for aspirants. Also, in the fast changing environment, it is extremely important to meet the customers' changing demands, winning competitive advantage and sustain the positioning of the image of company across the national and global levels. Hence, it is the moral responsibility of every institution and / or university to provide the platform for its students to learn the employability and entrepreneurial skills so as to groom themselves with positive attitude. In furtherance, it builds the confidence among the students and leads them towards achieving their goals and objectives. The overriding purpose of this study will be measuring the importance of skill based education and its integration in lieu with employability in industry. The present study has envisaged in understanding various components of skill based education, which are essential for employment and also determines its impact on employability.

IV LITERATURE REVIEW

The research conducted to explore the importance of employability skills of engineering graduates through employers' perspective from various fields of engineering in Malaysia using SCANS model has showed that employers put high level of interests in employability skills from graduates. The study also revealed that no significant difference exists between the size of company and employability skills. However, significant differences between information skills and technology skills acquired by graduates (Mohd Yusof, Mokhtar & Abdul, 2018).

A study conducted by Paulrajan in 2011 on 'Employability skills in Chennai retail market, India' aimed to understand the prerequisites for the job with regard to skill sets and discovered the methods of developing employment skills in the retailing industry. The study outlines the underlying skill set required in getting and sustaining employment in the organized grocery and vegetable retail industry. The findings of the study concluded that, for entry level job a mix of vocational skills, personal skills and academic

qualifications are required whereas, in case of managerial jobs in retail industry employers focuses on people having communication skills, team work skills, academic qualification, leadership skills and work experience. Interestingly, this result has been contradicted by Groh et al., wherein they argued that employers around the world complain that youth lack the soft skills needed for success in the workplace. In response, a number of employment programs have begun to incorporate soft skills training, but to date there has been little evidence as to the effectiveness of such programs. Also, it has reported on a randomized experiment in Jordan in which female community college graduates were randomly assigned to a soft skills training program. Despite this program being twice as long in length as the average program in the region and taught by a well-regarded provider, the researchers have found that soft skills training does not have any significant employment impact in three rounds of follow-up surveys. Furthermore, they cited that elicited expectations of academics and development professionals revealed that these findings are novel and unexpected (Groh et al. 2016)

A research study on leadership styles in terms of personality traits by adopting Big Five Personality Type model, which analyzed the five dimensions of personality like, extraversion, agreeableness, conscientiousness, neuroticism and openness to experience on high level managers in private and public sectors. The results indicated that there exists a relationship between personality traits and leadership styles. The study also found that extraversion has showed positive relationship with transformational style and neuroticism exhibited negative relationship with transactional style (Simic, 2017).

A research reported that main reason for graduates are not employed from the perception of Malaysian university students is due to lack of self-discipline. However, from an interview with a Government-Linked Company (GLC), it was found that employers expect good personality from the graduates. The results have indicated that recent competitive trend for employment not only evaluates the academic achievement but also the interpersonal and personality criteria, which the graduates possess. Also, it highlighted that respondents are relatively positive for the influential role of some personality traits on employability. This has provided the evidence for educators to consider more about personality skills in courses and to explore instructional methodologies to improve the aspect of this skill (Azmi, Hashim & Yusoff, 2018).

V RESEARCH GAP

The aforementioned research studies have revealed about various factors related to employment skills, which highlighted that there should be an interaction between job and skills. The present study intends to project the indispensable skills that have to be enhanced in order to provide adequate placements, which are very much required for students' employability. The reviews are insisting upon the fact that institutes / varsities have to create an appropriate skill based educational curriculum, which should comprise of some specific skills for students to gain employment. In view of the literature review, the present study has explored the gap between industry expectations and skill based education for reinvigorating with a view towards better participation in the global economical context. Moreover, the researcher has observed that day-by-day industrial needs are rapidly changing and academia has to update the curriculum in accordance with employment requirements.

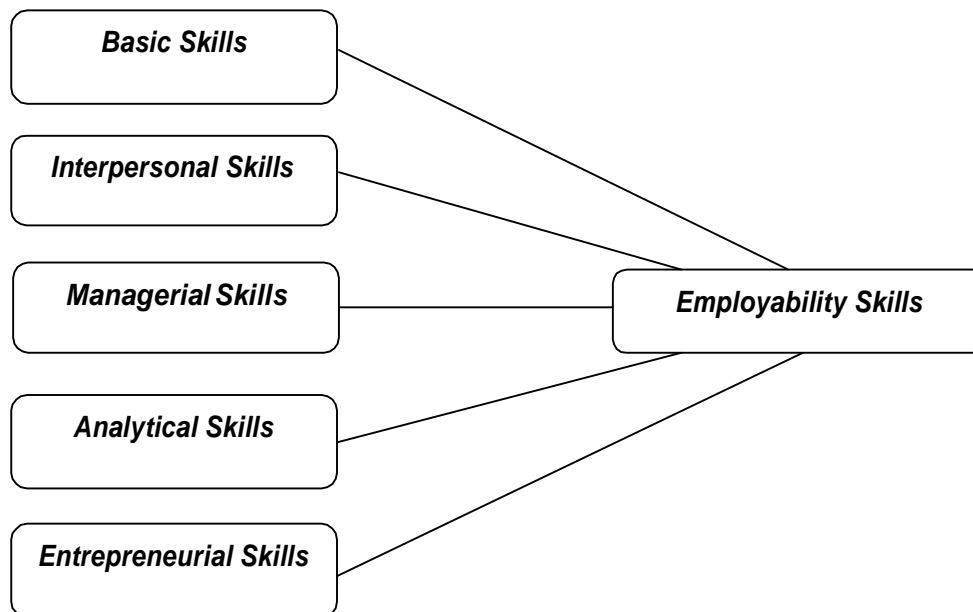
VI NEED & RELEVANCE

The present research intends to conceptually understand the need for skill based education, which is required for employability to face the contemporary challenges in accordance with global demands. Also, the significant roles that have to be played by institutions / organizations / industries for restructuring the system of education through skill based education system. Keeping the scenario, there is a sheer necessity to view the dynamics of skill based education to maximize the employability of workforces to survive in a competitive environment.

VII OBJECTIVE

To conceptually assess the skill based education on growth of employment and project a model for employability

VIII SKILL BASED EDUCATION MODEL FOR EMPLOYABILITY



IX DISCUSSION

The present study has proposed the above model, which reflects the skills that can be achieved through modern education such as, basic skills, personal or interpersonal skills, managerial skills, analytical skills and entrepreneurial skills so as to embrace maximum employability. This is supported by a study, which insisted that government and the education providers or educators should instigate

and internationally recognized quality assurance system to assess and grade professional education programmes. Also, he expressed that classroom based teaching must focus more on practical exercises, group work and creative activities by refining our education system right from the elementary level to develop generic skills and vocational / specific skills (Singh, 2014). Furthermore, the critical reviews on employment growth and skill based education on youths indicated that there is a relationship between the

skills based education and employability. In today's ever changing business environment, capable managers are quite crucial to organization's / industry's success in gaining and sustaining competitive advantage. This is possible only when the gamut of education focuses on holistic skill development process. A research study revealed that to reap the maximal performance out of the growing young population, investing in the education of the huge demographic is a must. Moreover, the transition of these latent economic assets into devastating liabilities needs to be prevented. There is also a direct need to analyze and scrutinize the education policies by the central government and regulatory authorities at the national level (Agarwal & Goyal, 2019). This indirectly provides an indication on the necessity of reviving the existing educational policies through infusing entrepreneurship-centric courses. In furtherance, the impact assessment on such policies becomes crucial in understanding the exact need based action to impart the required skills, which includes life skills. A study by Scandurra and Calero showed that differences in family cultural and social capital are relevant in explaining education and skills in the long run. The differences emerge in the ways in which countries deal with the unequal life chances of individuals, connected to their education and welfare arrangements and to their historical and institutional evolution. Moreover, the association of education with literacy skills varies greatly across countries and has both a direct and indirect effect on skills outcomes (Scandurra & Calero, 2020). It is to be noted that the educational programs across the nation should recognize the need to change in response to external pressure from key stakeholders. Also, an important dimension of such change is the redesign the educational curriculum. Therefore, it becomes the fundamental responsibility of academia to educate and groom the future leaders to address the future challenges for business organizations / industries.

X SUGGESTIONS

- (a) A full-fledged research study could be conducted on impact assessment of any governmental schemes and / or policies focusing on employment generation or skill development. This will provide the overall understanding of various factors that are needed and / or added to enhance the employment growth and strengthen the skill based education.

- (b) The universities must address the equivocal nature of business entry through entrepreneurship education and include skill building courses highlighting about leadership, new product development, creative thinking and exposure to technology innovation.
- (c) The government should focus on creating awareness of entrepreneurship and foster entrepreneurship career options, sources of venture capital, idea protection, ambiguity tolerance, etc, wherein these are few important attributes that define the entrepreneurial personality in accordance with entrepreneur development.
- (d) The education curriculum should introduce the following learning tools, which are useful for fostering entrepreneurship education, such as business plans, student business start-ups, consultation with practicing entrepreneurs, computer simulations, behavioural simulations, interaction with entrepreneurs, environmental scans, case studies, field trips, and use of media (videos & films) and social media.

XI CONCLUSION

In ever changing world, talented human capital will be a prime ingredient of business success. The effective management of business has spurred the creation of jobs, the generation of wealth and access to opportunity for an increasingly diverse population. However, the curriculum development in infusing skill based education has to be inculcated across academia. The education system in institutions or varsities should take appropriate steps to encourage research in entrepreneurship through fellowship support and also undertake joint research projects with Indian and overseas universities and institutions. These steps will slowly but surely bring in a remarkable change in the area of entrepreneurship education in India, which in turn, start showing positive impact and significant contribution towards becoming a developed nation.

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Constitutional Conquest - Disgrace Remains

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ABSTRACT

India has now become a member of 17th Common Wealth Nations who decriminalized homosexuality. This worldwide controversial topic arose in India after the judgment of 2009, 2013 and 2016 given by the High Court of Delhi and Supreme Court which brought several mental changes in the humanity. The landmark judgment was given by the India's highest court of justice that decriminalizes consensual gay sex, which concluded in the victory of a big fight, which was being fought since an era. The verdict of the court was a major milestone for LGBT community. I have chosen a provocative adjective in the title to draw your attention and stimulate your concern. Even being minority in country this community enjoys no such privileges which they should be given to them as citizens of the country. They have suffer a lot which makes them fall in the category of marginalised people in India as they are also deprived of their basic rights of life such as marriage, cohabitation with partner without any interference and many others. The basis of this research work lies in the circumstantial development and to uplift this community. The next major step to be taken for the welfare of LGBT community is to bring rules and regulations related to marriage, property rights and joint banking and insurance services, so they accept there is a long battle to face in upcoming years. The lack of social recognition has an effect on the capacity of LGBT people to access and accept themselves as the citizens of the country so far. The inequalities include isolation, social discrimination, and negative mental and physical health and many more, which finally cause them to face separation from this growing society. It has always been a debateable topic that either these people will get their rights or they will stand at the back. The complimentary part of the study is to help minority community to get an identity amongst the majority in the society. This research paper examines various stages of fight to get the real victory and the challenges which are being faced by the community members despite the legal victory.

Keywords: LGBT Community, Challenges faced by this community, Marginalised Population

I INTRODUCTION

"It takes no compromise to give people their right, it takes no money to respect the individual, it takes no political deal to give people freedom, and it takes no survey to remove repression.

Harvey Milk

These words of a famous personality who was also the first open gay person to be elected in the public office of California shows how respect of choice of individual is the essence of liberty. The abbreviation LGBT stands for "Lesbian, Gay, Bisexual and Transgender", it refers to the broad alliance of groups that are distinct by sexual preferences, gender and social and economic status. These people can be homosexual, bisexual or heterosexual, after their sexual orientation. The basic intention of Human Rights is to treat all humans equal and help them to have a life full of liberty as well as dignity. Anything that hampers the dignity and freedom of an individual is the violation of their basic principles. The Human Rights mainly focus on this LGBT Community and their preference helped this group to get identity around the world. The Preamble in the Constitution of India speaks about justice, social and equality of status, for all the citizens of the country. India is a diversified nation and attitude of the people fluctuates when it comes to LGBT Individuals. No matter it is rural or urban area but the though process differs.

In current scenario, there has been improvement in the rights of each minority group. In April 2014, S.C. in *NALSA v. UOI* said that all the rights and freedom should be granted to the LGBT community as well, and stated that the protection will be granted to them under the Constitution. A new judgment was written down thorough nail point of quill pen—by the bench of Supreme Court on 6th of September 2018 striking down 158 year old law. A bench consisting of five judges of the Supreme Court decriminalised homosexuality by striking down the colonial era up to an extent. The Bench was led by the Chief Justice of India, Justice Dipak Misra and four other judges who constituted Justice Rohinton F. Nariman, Justice A.M. Khanwilkar, Justice D.Y. Chandrachud and Justice Indu Malhotra, all the respected judges gave four separate but agreeing judgments. Sec 377 was decriminalised but is society looking up at them just the way they look towards their circle? The basic motive of passing of this judgment was to help up-liftment of these groups. Though the judgment was a positive step towards equality but can easily be criticised since society is not able to accept the minority. Struggling with all these situations, these minority groups are still not able to take a breath of freedom. Both the judgments of the years 2014 and 2018 are the important moments for the LGBT to get their rights. This is a victory but it never meant that LGBT people are fully free and can perceive equal status amongst the other citizens. It is totally dependent on how much more work has to be done in our country and other countries of the world to reverse these pre-historic and undemocratic gay laws.

The paper would state that just by saying that there are certain events which took place after decriminalization of 377 and are quite satisfying when seen in reference of LGBT community but still there is a major section of the LGBT community which are deprived of their rights and struggling to get justice in true sense and working in a determined way to get the fruitful result of the Landmark judgement. And there it shows where the marginalized people (one of which is LGBT community members) in India are still lacking justice despite such a treat legal victory. The paper would like to suggest that if some major reforms and initiative is taken by the people and the government to educate others and protect the rights of the LGBT members then something better can take place as it is correctly said, **“If the government and citizens world together then who is left to create problems”**. All section of the society including the LGBT community members which compromise of 2.5 million population of the country need to develop in order of the complete development of the society.

II GRADUAL CHANGE

The Government in the British Era incorporated Sec 377 in the Indian Penal Code, to criminalize non-conceptive sex. Religion always played an important role in shaping homosexual behaviour. Homosexuality is often categorised as a negative concept. This has been witnessed in the hold books of Jews and Christians, also in the book Quran. The practice of same sex relationship is denounced by all the religions. The Quran specified that the people who are involved in the same sex relationship destroyed society's sentimental views and are against God's beliefs.

The relationship of LGBT community and Religion differs greatly across the globe according to time and place. Amongst different sections acceptance differs and has been interpreted in different forms. LGBT people are barred from participating in any rituals of the Christianity. There are several portions of Hinduism that do not accept LGBT people as their members, while in the mythology the members of this community was made the part of the dignified society. They were accepted and things were usually in their favour. It is often read that Hinduism never boycotted homosexuality. Buddhism never accepted men to men and women to women behaviour, as according to them it was sexual misconduct which gives negative impact on the society at large. There is no mention of homosexuality in the holy book of Sikh. But according to the views of other Sikh homosexuality is a personal matter and societal interference is infringement of privacy.

Numerous LGBT people are elevated in religious families and have to face a great negotiation of internal pain and conflict as they try to harmonize their own beliefs with the reality of who they are. Relationship amongst the same sex is a controversial issue within the religion. Homosexuals face dangers within the walls of society's brains. Having been accepted in the past but

not been given a proper identity in present is something which is against humanity. However, within the religious communities, homosexual behaviours are given a specified place and became a supportive sector of the society. Some reforms such as Judaism and Episcopalian church have openly accepted the members of LGBTQ.

Across the globe: lesbian, gay, bisexual, and transgender people (LGBT), come over legal discrimination, indigenous violence, and other human right violations on the basis of their sexual orientation or gender identity. An International Day is celebrated against Homophobia, Transphobia and Biophobia to mark pride in whole US. The only belief of all, regardless the sexual orientation or gender identity, is to fulfil the exercise of human rights on equality and to help them attain their fundamental rights. The NAZ Foundation is a NGO, working in the field of sexual health and HIV/AIDS. They questioned the constitutional validity of the Section 377 since it infringed the fundamental rights of the minority groups, these rights includes right to privacy, right to dignity and health, right to equality and right to freedom of speech and expression. LGBT community was facing violence across the globe and is still facing discriminatory behaviour from their family members and their workplace.

While raising section 377 as a legal issue in court of justice that was done by Naz foundation and ABVA together in the year 1994 but disconsolately the petition was dismissed and subsequently later on the second petition filled in the year 2004 was also dismissed. But a sudden momentous change came on July 2nd, 2009. In the case of Naz foundation v/s Govt. of NCT of Delhi two bench judges consisting of Chief Justice Ajit Prakash Shah and Justice S. Muralidhalaid down a judgement decriminalising a portion of section 377 stating that decriminalization of act consented adult gay sex is a unheeding violation of fundamental right of the country men such as right to life and liberty and equality before law enshrined in section Article 21 and Article 14 of Indian Constitution. Other breakthrough came to the doorstep of the LGBT community, when in the case of National Legal Service Authority v/s Union of India in the year 2014. The Supreme Court asked government for, “declaration of transgender as a third gender and to add them in OBC quota”, and in addition the court said that all the fundamental rights are equally applicable on to the transgender people. Then came the date of decision September 6th, 2018 when a path breaking judgement was laid down. The Apex Court of India spoke in the case of Navtej Singh Johar and Ors. v/s Union of India, that decriminalization of a portion of section 377 of IPC will be done. The decision was delivered, to obtain which a lot of hard work was done and decision was brought with a lot of hope by petitioners and other activist to protect the fundamental rights of LGBT community and to remove their stigma in the society.

III CURRENT SCENARIO

The Supreme Court pronounced the judgment stating that, “consensual sexual acts between adults cannot be a crime, pronouncing that the old law was irrational, random and impenetrable.” After the above stated judgment the situation of this community was improved in the eyes of law only, but is never upgraded in the eyes of the society. The question which is very important to be thought about is, whether decriminalising few portions of section 377 sufficient enough to help the LGBT Community live life with dignity or still there are some major milestones which are left unturned?

Some of the population in South Asia, states that there is urgent need for the protection of third gender. The protection can be done in many ways, through pension schemes, welfare benefits, and surgeries in Government Hospitals as well as development programmes. Notwithstanding the political movements in favour of LGBT community, there remains a dislike present in the Indian population.

Some of major incidents which took place after the decriminalization of section 377 and are question on the effectiveness of the decriminalization:-

- (a) One of the most overlooked topics of the year 2019 was the acceptance which was made by Ace sprinter Dutee Chand that she has been in a same sex relationship since three years. Dutee said that, decriminalization of the section 377 gave her strength to accept the reality in public. But the first sportsperson who admitted about her reality faced trauma from the side of her family.
- (b) Many of the Indian Athletes have been exposed to discrimination, disgrace and loss of identity, work and medals after their sex verification. Middle distance runner Santhi Soundarajan won silver medal in 800m in 2006 Asian Games in Doha. Her medal was burgled from her and later she committed suicide.
- (c) Two lesbian women of Shamli District of Uttar Pradesh sought police protection from their own family members when they frightened them of the dire consequences of their marriage. The step of seeking protection from their own family member's shows the extent of trauma and insecurity which is residing in the minds of the students.
- (d) A middle class boy named Avinshu Patel hanged himself from fan of his residence in Chennai after suffering years of mental harassment from his own friends. In his Facebook post he seek apology from his parents, mother and sisters. He said that it was not his fault that he had such orientation of a Gay even though he was born as boy he used to walk, talk and think like a girl. This incident shows that even though section 377 of IPC has been decriminalized, but still there is a lack of education in the people. There are some obligations that each member of society holds towards the LGBT community, “which is to serve them with equal respect” and, the members of the LGBT community

are still unaware of the law and statutes for their protection from such harassment.

- (e) A petition was filed by Pune resident Varun Sardesai to urge Indian authority not to maintain its last position on LGBT rights and not to abstain itself on resolution that was formed by Latin America at the UN Human Rights Council, the resolution is seek to do mandate independent expert to abolish violence and discrimination which is based on identity of individual's gender and sexual orientation. Millions of people who signed petitions in order to help and support the LGBT community. This petition was signed by only 8% of the population of the country. Some are the members of Parliament, these members include Shashiv Tharoor, Supriya Sule, Priya Dutt and Apsara Reddy signed the petition urging the prime minister and his government to vote in favour of renewal of the mandate of the expert on violence and crime. These non-grants of vote shows that still after passing of such a historic judgment the Indians are not ready to accept a big change especially when it comes to the LGBT community.
- (f) Under Islamic Law- those engaging in same sex sexual acts can be sentenced to death in nearly a dozen countries or in large areas of the: Iran, Saudi Arabia, Yemen, Sudan, the northern states of Nigeria, southern parts of Somalia, two provinces in Indonesia, Mauritania, Afghanistan, Qatar, the United Arab Emirates.
- (g) In the year 2019, the Transgender Persons Bill, 2019 was adopted. The bill bans the biasness against the transgender in education, healthcare and private employment.

The Bills has following provisions:-

- (i) there should be no discrimination against transgender in employment, education institutions, health care, etc.
- (ii) they have full right of residence with their parents and their family members.
- (iii) there are provisions of welfare schemes and programmes for education, security from society and health of this community.
- (iv) National Council for Transgender Persons is formed to advise and to inform the members for the protection of their basic rights which are enshrined in the constitution of the country.

The bill was made with the intention to benefit a large group of transgender community, tone down the stigma and discrimination against the marginalised population and help them to get a status in the society.

- (a) **Effective and positive consequences:** World Health Organization's decided in 1990 to declassify homosexuality as mental disorder. In the light of the decision, government documents such as Bank Forms, Passports and Voter ID Cards, initiated with the third gender option along with male (M) and female (F), usually designated as “other” (O), “third gender” (TG) or “transgender” (T).

There are always two sides of a story; if one is sad then the other is a happy one. Same is applicable in this situation too, if society is not able to accept this reality, then these minority groups by themselves are taking step for their well-being. It is very important to take a step to safeguard the rights of these minority communities. Being the citizens of the country, every single person has access to Article 21. The word “life”, in Article 21 means a life of dignity but not just a life of an animal; this was given in the case of *Budhadev Karmaskar v. State of West Bengal*.

Some of the events which took place after decriminalization and are showing positive changes in favour of the LGBT community members are as follows:-

- (i) Transgender and gender activists Gopi Shankar Madhurai and S. Swapna from Srishti Madurai, put on a protest in the collectorate of Madurai on October 7, 2013, pleaded reservation to allow all the genders either male- female or transgender to give examinations conducted by UPSC, SSC BANK EXAMS and TNPSC. “Swapna is the 1st first transgender to clear TNPSE Group IV Exams.” Also, Gender status is a matter of self-respect for every citizen same took place Vaigha who is the first transgender in Kozhikode district to get ration card in her own gender status.
- (ii) Before decriminalization there was no frequent or enthusiastic participation of this group on television but latter the number enhanced. Tamnanna Simhadri became the role model; she was the first transgender to be the part of reality shows.
- (iii) A Hindu Muslim same sex couples Anjali Chakra and Sundas Malik shared their photo-shoot photos on social-sites. The ordinary people were applauded on social media with 44,000 shares for breaking the barriers of gender and religion.
- (iv) An NGO of Pardi Town in Valsad District handmade has for the first time made two transgender as their brand ambassador for its Aarambh and Menstrual hygiene day.
- (v) Article 14, talks about the theory of equality which is positive in nature. Court can direct the State to give equal treatment but cannot issue a mandate that the State should commit illegality or pass wrong order. “Article 14 cannot be invoked for perpetuating irregularities or illegalities, as stated in the case of *Usha Mehta v. Government of Andhra Pradesh*.”
- (vi) A transgender woman, who was one of the petitioners in *NALSA Case*, spoke that after the judgment she can feel how far this decision brought them, further that they are human beings as well, and need recognition within the communities they live in. Also, there are many more things to come regarding their civil rights and identification in the society without any fear of violation and humiliation.

IV COMPARATIVE STUDY

- (a) **In comparison with ISLAMIC WORLD** – Homosexuality is forbidden in Islam. All the majors of Islam do not agree with the concept of Homosexuality. Islam believes that same sex desires are an unnatural temptation; and same sex relationships comes under infringement of basic human lifestyles. A recent killing of almost 49 people was done at a gay night club in the State of Florida of United State on June 12th, 2016 by Omar Martin Claiming allegiance to Islamic State has raised questions of intolerance and hate towards LGBT Community. Gay sexual intercourse in Pakistan is punishable by imprisonment for life. In Afghanistan and Iran, homosexuality is banned and penalties have been enforced against it. In 2011, three men were executed in Iran for homosexual acts. Iran is prominent for hanging men accused for homosexual behaviour. In Saudi Arabia, homosexuality can be punished by death of the people. Promoting homosexual acts in front of the society as whole is a punishable offence. The punishment exceeds jail, fines, etc.

Though at many places of which follow Islamic Laws has passed LGBT anti-discrimination laws like in Albania, Kosovo, and Northern Cyprus. There are also several organizations for LGBT Muslims either to reform their sexual orientations or to support LGBT rights for them. No matter how many changes came in the laws relating LGBT relationships still considered as illegal way of living.

- (b) **In comparison with Germany and India** - No one may be prejudiced or favoured because of sex, birth, race, language, national or social origin, faith, religious or political opinions or sexual orientation. Some constitutions of the states have even established anti-discrimination laws; the basis of it included gender identity and sexual classifications. Same sex couples were legally recognized in Germany since 2001. Same sex wedding was celebrated in Germany in October 1, 2017. The couple, Karl Kreile and Bodo Mende was together for 38 years in Berlin. The couple exchanged their vows under the new law in town hall of Schoenberg, Berlin. Same sex marriages are not legalized in India, yet. In the year, 2011, an appeal was filed in Haryana Court for same sex marriage involving two women. The appeal was accepted by the Court, allowing them to marry. After the marriage, the couple received threats from relatives and the friends of their residence. Same sex marriages were permitted in 2017 in Germany, and it permitted the couple to adopt the child. Full rights were given to the couple for adoption. On October 10, 2017, in Berlin a district court of Kreuzberg approved the application for adoption of a child by same sex couple. In the year 2017, the citizens advanced a draft of a new UCC, that it should legalise same sex marriages to the Law Commission of the country.

V REALITY: A MIRROR TO PUBLIC PERSPECTIVE

The truth is no matter how many constitutional amendments are enforced but these people won't be able to attain their position in society. There has been no explicit law framed for the minority group to help them have their respectable place in society. Our country does not have any anti-discrimination law passed for discrimination and harassment in private employment. LGBT people are prohibited from openly serving in the Indian Military. In December 2018, a bill was introduced to the Indian Parliament for amendment of the Army Act, 1950, Navy Act, 1957 and the Air Force Act, 1950. The bill stated that LGBT group should be allowed to serve in the military of the country.

LGBT Community faces discrimination on daily basis. The Transgender Persons (Protection of Rights) Bill, 2016, was introduced in August 2016, to Parliament. This bill was re-introduced in the Parliament in 2017. On December 17th, 2018 the bill was approved by the Lok Sabha after making 27 Amendments. It included a clause which was controversial in its nature, it prohibited transgender from begging. The bill was lapsed when the 16th Lok Sabha was dissolved.

In India, the situation is very multiplex. The educated in the country also, hold grudges against this minority group. For the country, which is very traditional and heritage, it is difficult to accept that homosexuality also have their roots in the country. According to a survey, amongst the whole population of the country only 35% are in favour of legal rights to be granted to this community. The 69% of the LGBT citizens accept that they want equal rights, which is enshrined in the Constitution of the Country. But the other half of these people prefer, to demolish discrimination in employment. Basically, the only perspective is to get gender equality.

Acceptance of this community is most in the Hindu Community. 39% of the Hindus and 13% of the Muslims accepted the community in their circle. This is a positive step but it also consists of some loopholes of this society.

VI CONCLUSION

Homosexuality is about love, sometimes it's also about the physical attraction with another person. Transgender are basically deprived from their legal and Fundamental Rights that is, Right to Marry, to Adopt, to Vote, and at times to Life. This is only because, in older times the law recognised only two genders that is Male and Female. The amendments made in the laws are difficult to accept by the people. This kind of discrimination is heart breaking. Even in *Arthshastra* they gave many descriptions about homosexual behaviours whether performed by any of the gender. The ancient Hindu text *Kamasutra* consists of a proper description about homosexuality. Hence, we can assume that the

homosexuality was given identification in the early ages.

Transgender is a rare situation. This situation is stumbled across many times. In this world, six hundred crores transgender are estimated as a whole. This group has been the victim of sexual assault, humiliation, detention by police and many more. This community play the role of victimization, as a result of their identity or expression. The most common problems faced by this community are mental health issues. Due to a common network of social, economic and culture, this group is at its highest to face psychological problems such as, anxiety, depression, trauma, stress disorders and thoughts of committing suicides. In addition there is multiple health problems faced, which is the cause of drug addiction. Usually, this group become victims because of their personality. There are many dimensions in which victimization is faced by the transgender groups. There are many factors which are still unexplored by the Court of Justice. Few of them are:

- (a) Rejection by friends and family,
- (b) Expel by their place of worship,
- (c) Victims of criminal offences,
- (d) Instead of support, abuse faced because of media.

In an interview, a LGBT Communist claimed that the whole fight is for equal protection by laws and equal citizenship. The basic fundamental rights are being infringed. The Supreme Court like-minded gave the decision that Gay Sex is not a criminal offence. There was several opposition to repeal Section 377. They resisted that, this is harmful for society to make people of this group walk with them and it will morally degrade the society.

The LGBT Community is the minority population of the country and not less than the marginalised group according to the judgment. Although, the country has taken its first step by decriminalizing Section 377 and allowing consensual carnal intercourse. But somewhere we still straggle behind in the most practical aspects, where there is the need to make civil rights available for this community. Till today's date there is denial of education, right to enjoy in public places and many more, to the LGBT Community. These people are left with no other option then begging and other inappropriate jobs.

However, this cannot be denied that these judgments has advanced the society and made us walk on the path of acceptance.

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Recognizing Risk Insight & Purchase Intent across Online Platform

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ABSTRACT

E-commerce in past was facing problems of internet friendly population, low penetration of ICT and internet in India, low percentage of credit and debit cardholders, as well as non willingness of people to use plastic money due to perceptual threat towards its use. But with the passage of time, it improved tremendously as people have started gaining confidence about purchasing products through online. Now it is becoming an integral part of modern life. In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping the informational and social needs. This study is an attempt to identify various risks involved in online shopping behaviour. It also tries to analyse the impact and usefulness of online shopping platform in the current scenario of lockdown in India, when social distancing is the utmost important weapon to fight with KOVID -19 viruses. The findings provide useful insight for understanding consumers' perceived risk in internet-based transaction to increase their involvement in online shopping and to reduce their cognitive dissonance in the e-commerce setting.

Keywords: E-commerce, Perceived Risk, Risk Perceptions, Pandemic

I INTRODUCTION

(a) **Online Shopping** - A few years back, when online shopping was at its nascent stage, there were very limited purchases through online shopping. This was due to many reasons such as lack of internet friendly population, low penetration of internet in India, low percentage of credit and debit cardholders and unwillingness to use their credit card due to the fear of being scammed. But with the passage of time, this scenario has improved tremendously as people have started gaining confidence about purchasing products through online. It has become an integral part of modern life across the world. In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping peoples' informational and social needs. There are around 483 million Internet users in India (IAMAI, 2018). Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. An online shop, e-shop, e-store, Internet shop, web-shop, web-store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping centre.

(b) **E-commerce** - According to Lu, Zulkiffli, and Hamsani (2016), E-commerce is a business transaction that includes a transfer for information which is related with online retail business sites, trading and more. Benefits such as no boundaries towards distance and location which results a people can buy products or services worldwide and become vital channel for online retailers or marketers offer their products

and services to consumers (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012; Lu et al., 2016). However, consumers feel fear when shops online due to risk involved in online shopping websites. (Morad & Raman, 2015). Ariff, Sylvester, Zakuan, Ismail, and Ali (2014) stated the level of fear for dimensions of perceived risks.

(c) **Risk** - Indeed, risk needs to be alert and handle by online retailers and marketers to create competitive advantages in Internet area. Past researchers include Kumar and Bajaj (2016), Ariff et al. (2014) and Javadi et al. (2012) proved that most consumers try to avoid negative aspects when facing perceived risks in buying situation in every country. In result, knowledge growth among online retailers and marketers by study and identify the type of risks in online activities (Lu et al., 2016). There are 5 types of risks involved in online shopping which are functional Risk, physical risk, financial perceived risk, social or psychological and time risk.

II LITERATURE REVIEW

The concept of risk has been accepted as one of the main considerations in customer decision making. Bauer (1960) affirm that it is not the risks in "the real world" which affect customer's behaviour but their subjective perception on the risks that might happen. The customers are starting to perceive it when they are facing two factors which are uncertainty and (negative) consequences (Cox and Rich, 1964). The higher the uncertainty and negative consequences are, the higher the perceived risks (Hong and Cha, 2013). Risks perceived by the customers have been studied as subject in the last four decades (Mitchell, 1999). In traditional business, several prior researches only

focused on 5 risk dimensions, such as financial risk, product risk, psychological risk, social risk, and time risk (Jacoby & Kaplan, 1972; Roselius, 1971; Stone and Gronhaug, 1993). However, the rise of new commerce, which is internet, reinvents the experts to discuss risk in depth.

Customer's perception on risk in the e-commerce is quite higher than the offline business (Lee and Tan, 2003). They could not see, touch, or try the products/services that they would buy. For example, internet-based transaction requires delivery, hence the damage, fault, late or loss during the shipping is highly possible (Hong and Cha, 2013). Besides, the transaction safety risk and privacy might be faced by the customers because of the anxiety on the possibility that their personal data when purchasing a product will be abused by other irresponsible parties (Zhou et al., 2008). The customer doubts is when they manage to purchase in social media, they have difficulties to address a complaint related to damaged products, service guarantee, and promotional frauds (Yu et al., 2007; Zhang et al., 2012). Previous explanations have shown theoretical evidence that perceived risks in internet could involve delivery, security and privacy, and after-sale risk (Hong and Cha, 2013; Hajli, 2014; Kim and Park, 2013; Zhang et al., 2012; Stone and Gronhaug, 1993; Hong and Cha, 2013; Forsythe and Shi, 2003; Bansal and Chen, 2011; Zhang et al., 2012; Yu et al., 2007; Almousa, 2014).

Some researchers have shown that the perceived risk has a negative effect on online purchase intention. The risk is subjective (Bauer, 1960), which means that the possibility of loss suffered by the customer is influenced by the lack of their knowledge and experience in the decision they are about to make. The more risks they perceived, the less their intention to perform the purchase. Psychologically, people are quite worried of doing a mistake in purchase rather than maximizing the benefit from the purchase itself (Mitchell, 1997). Hence, the perceived risk is considered as one of the main barriers in the purchasing decision (Forsythe and Shi, 2003).

Financial risk, product risk, privacy risk, and time risk were studied by some researchers (Forsythe and Shi, 2003; Hong & Cha, 2013; Masoud, 2013; Almousa, 2014; Naiyi, 2004; Ling et al., 2011; Yokohama et al., 2014). Furthermore, Naiyi (2004) also found that delivery risk has a negative impact on online purchase. Yokohama (2014) studied that the social risk influences purchase intention through the brain neuron system and proved that social risk has a positive impact, while Hong and Cha (2013) found the contrary. Zhang et al. (2012) also stated that after-sale risk also has a negative impact on customer's purchase decision.

Pandey, A.C., Kumar, N. (2012) revealed that when consumers choose a brand, the reasons are specifically distinguished as functional, rational and emotional. While functional and rational reasons would be clear to most people. The emotional reasons are often referred to as substantiates and provide support for the delivery of both the functional as well as rational benefits of a brand.

Sanjeev Kumar and Savita Maan (2013) study provides insights into consumers' "online shopping behaviors and preferences. Moreover, it also identifies the hurdles that customers face when they want to adopt internet shopping as their main shopping medium. Findings reveal that online shopping brings optimum convenience to the consumers. Privacy and security risk emerges frequently as a reason for being wary about internet shopping. Shopping convenience, immediate possession, information seeking, social interaction, and variety affects the consumer attitude towards online shopping.

Mingyao Hu, Elliot Rabinovich and Hanping Hou (2014), focuses on online customer pre-purchase perceptions. Signal credibility reflects customer pre-purchase perceptions of the quality of an online retailer. The results indicate that signal credibility has a direct negative influence on online customer complaint intentions. Pandey, A.C., Jamwal, M (2015) revealed that dissonance decreases as the time taken to make a purchase decision increases. Marketers should engage the customers with more information in their offerings that could lead to a delay in the final purchase by the customers. The more time a seller engages to a customer, the more information a seller will carry on to the buyer, which, finally lead to the contentment to the customer. Understanding the impact of Demographics on Post-purchase Cognitive Dissonance by Pandey et al. (April 2016) tested the impact of age on dissonance and revealed that age as one of the factors that smartphone industry is catching up advancement with a great pace and population in all age groups are ready to purchase smartphone in any price range. The young consumers are more informed, interested and concerned than the old people for that if they don't get the exact benefits that have been expected lead to high dissonance among them. There is challenge of saving brand image by the marketer and the social as well as performance/functional risk rests with the purchaser.

III RESEARCH METHODOLOGY

(a) Objectives:

- (i) To find out the various risks involved in online purchases.
- (ii) To identify the significance of online medium based platform for the customers during the lockdown situation.

(b) Sample size: Sample size of the study consists of 400 Respondents out of them, 214 males and 186 females. The age group of respondents was 18 years and above.

Source: Primary Data.

Misuse of credit/debit card	No Misuse of credit/debit card	Not very much sure about this fact
62% (248)	30% (120)	8% (32)

The result about risk associated with online shopping, it was found that misuse of credit/debit card was perceived as risk by 62% respondents. 30% respondents perceived no such risk and at the same time 8% respondents not very much sure about this issue. Therefore it is found that there is significant

(c) Data collection: The data were collected through questionnaire administered on the randomly selected sample through online medium due to lock down like e-mails, or by posting a link on website and social networks like whatsapp.

IV FINDINGS

(a) Threat of cyber crime in online transaction

difference between people who agreed that there may be use of credit cards and those who did not. It is found that respondents perceived risk while using credit cards that credit-card details may be compromised and misused in shopping online due to cyber crime.

(b) Risk of leakage of personal information

Source: Primary Data

Risk of leakage of their personal information	No Risk of leakage of their personal information	Never think on this regard.
58% (232)	37% (148)	5% (20)

58% respondents perceived risk of leakage of their personal information whereas 37% disagreed to it and even 5% respondents never thought on this issue while using online platforms. There are many personal information that are required while placing an order online like address, phone number, e-mail

id, and some websites even ask for password. There exists pressure that this information may get leaked. It was found that significant percentage of respondents felt risky that the personal information given for transaction to the retailer may be compromised to third party and misused.

(c) Risk of discrepancy of product received

Source: Primary Data

Risk of discrepancy of product received	No Risk of discrepancy of product received	Neither agree nor disagree
52% (208)	41% (164)	7% (28)

52% respondents agreed that they had a product risk that they will receive product other than ordered product. It was disagree by 41% respondents whereas 7% were undecided. It was found that respondents have a product risk in online shopping that they might not receive the product they ordered online.

The products may be different that the visual image as displayed. There also may be deviations in specifications of colour, size, appearance etc. There are numerous cases in clothing and footwear where product received is not as per the requirements of the customer.

(d) Risk about Tangibility

Source: Primary Data

Risk of Tangibility	No Risk Tangibility	Tangibility Not Matters
74% (296)	24% (96)	2% (8)

The tangibility aspect and choice of products in online shopping was agreed upon by 74% respondents. 24% respondents disagreed to it whereas for 2% respondents tangibility doesn't matters. One of the major considered drawbacks of the online shopping is that there is tangibility issues associated

with purchasing a product line. It shows that there still exists a marked difference between people who prefer about products quality concerns as a major issue. It was found that in online shopping physical examination of product have significant impacts on purchases.

(e) Risk of Long Delivery Period

Source: Primary Data

Risk of Delayed Delivery	No Risk of Delayed Delivery	Delay in deliver Not Matters
71% (284)	24% (96)	5% (20)

71% respondents agreed that they had convenience risk of long delivery period whereas 24% respondents disagreed to it but at the same time 5% respondents has not given so much importance to delayed delivery rather they are more concern about quality. It is observed that there is a significant difference between respondents who agreed that there exist a

risk of long delivery period and those who did not believe in it. There have also been cases of consignments getting misplaced or lost. In metropolitan cities, the distances are more and hence, there is implied risk of delivery period being long. On the other hand, in case of remote cities, an effective distribution system may not be present.

(f) Risk of product Return

Risk of product return exist	No Risk of product return exist
79% (316)	21% (84)

Source: Primary

79% respondents found convenience risk of returning a product bought through online shopping whereas 21% disagreed to it. It was found that product

returning procedure has a significant impact on online purchasing due to complicated procedure.

(g) Usability of online platform of shopping during Lockdown

Usability during Lockdown	No Usability during Lockdown
72% (288)	28% (112)

Source: Primary Data

It was found that 72% respondents during lockdown period due to KOVID-19 in India preferred online shopping as more convenient and useful to purchase, because it helped them to stay safe in home due to social distancing but 28% were not agreed as they feel that this facility is also not effective due to uncertainty in delivery. They perceived that it was only available in some specific locations or cities and they like to shop physically during relaxed hours given by the administration.

VI CONCLUSION

This study revealed about fast awareness about online purchasing in India. It also proved that people are still facing risks in online shopping. But at the same time during emergency situation like lockdown, this platform of shopping plays a significant role especially when social distancing is the only weapon for fighting against this pandemic. The impossibility of product testing, problems with complaints, product return and misuse of personal data are the main uncertainties regarding on-line shopping. Hence, it may be concluded that customers observed perceived risk in Online Shopping but still its importance can't be ignored and the government as well as the providers of such platform should make strategies so that perceived risk of delivery and accessibility parameters should be addressed with more exposure of consumer. Only Online-Presence of retailers is not enough but the Customer-Participation without any perceived risk is more important.

V LIMITATIONS OF STUDY

- The respondents of this study only covers internet user's i.e. non internet user have not been covered.
- Due to time constraint the responses were limited to online questionnaire.

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Digital Resources and Services in JNU Medical College Library Aligarh: An Overview

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ABSTRACT

In present era E-resources have become most popular sources of information among the Research Scholars, Teachers, Professionals and students. Today students have access vast among of information through a variety of sources like E- journals, E-Books, Database, Institutional repository and different format like Doc, File, PDF file, HTML file etc. The need of E-resources and online services among the users are also growing day by day and becoming very essential.

Digital library are collections of digital content and services selected by a curator for use by a particular user community. Digital library offers direct access to the content of a wide variety of intellectual works, including text, audio, video, and data and may offer a variety of services supporting search, access and collaboration. This is greatly altered how library users find and access Information, and has put pressure on traditional library to take on new roles. Access to health information for medical professionals has become more essential because of new trends of practices in health care systems are taking place. Over the last decade electronic resources have become increasingly component of medical library collection. Now it becomes the life line of any library. This research paper has been the **Digital Resources and services in JNU Medical College library Aligarh: an Overview**. This study identifies those e-resources through which scientific information on health science can be retrieved.

Keywords: -E-resources Information, E-Journal, E-Book, Medical science, Full Text.

I INTRODUCTION

In the age of Information technology, the traditional concept of accruing information is gradually replaced by the accessing information online by the accessing information online. Over the last decade electronic resources have become increasingly component of Medical library collection. Now it becomes the life line of any library. E-resources are electronic information resources that you can access on the web on/off campus. The establishment of internet has considerably changed the way people and institutions function. It has led to wonderful and offer services to their users. At current, the libraries actively procure, organize, display and issue e- forms of books, journals, newspapers, theses and dissertations. This is also outstanding to change in information seeking behaviour of users. Most of the Medical college libraries are purchasing e- resources for their users. Libraries are facing the new challenges outstanding to the introduction of information & communication Technology. So in the context the terms mean any electronic product that delivers collection of data in text, numerically available resources.

II AMU MUSLIM UNIVERSITY

AMU is an Indian public central university. It was originally established by Sir Syed Ahmed Khan as Mohammedan Anglo oriental college in 1875. The collage becomes Aligarh Muslim University in 1920. The main campus of AMU is located in the city Aligarh. It has its three off campus centres at Malappuram (Kerala), Murshidabad (West Bengal and Kashganga (Bihar). The University is an Institute

of National importance provided under seventh schedule of the constitution at its commencement.

III JNU MEDICAL COLLAGE LIBRARY

It was part of the Aligarh Muslim University. Popularly known as faculty of medicine the library came into existence in the year 1962 with the establishment of the college for MBBS students. Jawarhar Lal Nehru Medical College AMU Aligarh has a distinction of having one of the best medical libraries of India. The college has a cherished history and earned for itself a place of pride in the field of medical education. Jawaharlal Nehru College was ranked as the 12th best among 400 medical colleges of India a survey by India-Neilson in 2006. JNU Medical College is a famous medical institute. Medical library has a best resource centre with rich collection of e-resources. The library has a rich collection of more than 60,000 print books and bound journals to pacify the increasing needs of the users. Keeping in view the riches of its resources. The library building consists of 14000 sq. ft covered area with sitting capacity of 350 seats for students. It canters to the information needs of approximately 2000 users of faculty of Medicines, Dental Collage, Institute of Ophthalmology and School of Nursing. The Library has been selected by the National Medical Library (NML) for its pilot project of interlinking of government Medical College. Libraries with NML under the project MEDLARS Centre has been development in the library and its services are continuously being provide to the users of function of Medicine. A large number of online journals/ e-resources/ database are available through

various database JNU Medical library provides the OPAC, CD-ROM, Database, Wi Fi Network- e-journals, PubMed, ERMED consortia and many more electronic information sources for research and development activities of faculty and students. Electronic information sources for their academic related work in a better way. Maximum users show their preference to use only e-resources and also found the fast positive and better results. Since then library has been a major source of reference. Jawaharlal Nehru Medical College consists of three centres.

Faculty of medicine library services the following:

- (a) **Sir Ziauddin Dental College:** A dental section was started in Department of General Surgery of J.N. Medical College with a single dental chair. This section was separated from General Surgery Department in 1986 and was given a status of Department of Dental Surgery. The Department of Dental Surgery used to treat patients suffering from Oral & Maxillofacial Disorders. Name of the College was changed from Sir Syed Dental College to Sir Ziauddin Ahmad Dental College, which later changed to Dr. Ziauddin Ahmad Dental College.
- (b) **Institute of Ophthalmology and School of Nursing:** The College also has one of the oldest Institute of Ophthalmology in the country. The various departments of the college have adequate teaching faculty as per their statutory governing bodies. The faculty consists of 240 qualified and experienced teachers. Jawaharlal Nehru Medical College has an environment oriented towards "learning".

IV CATEGORIES OF DIGITAL RESOURCES

Digital Resources is a broader term which include online search services, compact disc search services (online and offline), Internet sites, Electronic database, multimedia and other sources of information that users may directly access in an electronic format.

- (a) Subscribed databases and Electronic journals.
- (b) E- Resources in the Public domain.
- (c) UGC-Infonet/ WHO/ Medline Resources etc.
- (d) Electronic Reference Sources

V TYPE OF DIGITAL RESOURCES

- (a) **E-BOOKS:** E-Books are an electronic version of books that can be read by using a personal computer or by using e-book reader on the internet. JNU Medical library has a rich collection. The students can also download some e-books in the field of health& allied sciences from the link given below:
 - (i) E-books available through Science Direct
 - (ii) E-books available in public domain
 - (iii) E-books available through other links

- **E-journals:** E-journals are available in the electronic form and can be accessed using computer and communication technology. It could be available free or part of a paid services. JNU medical library subscribes about 100 international and national journals in various specialties. It has also maintained its archived collection of old journals (bounded volumes) in printed form.
 - (i) Indian e- journals
 - (ii) International e- journals
 - (iii) Journals available under ERMED facility by NML
- **E-database:** An electronic database is a collection data arranged in a systematic way to make the search easy and fast.
- **CD-ROM:** CD-ROM is non-volatile optical data storage medium using the same physical format such as audio, compact dishes, readable by a computer with a CD-ROM.
- **Subject gateways:** Subject gateways are sets of web pages containing lists of links to resources. Subject gateways access to networked based resources in a define subject area.
- **Institutional Repository:** Institutional Repository is a set of services that a university offers to the members of its community for the management and dissemination of digital materials created by the institution and its community member.
- **Digital repository:** Digital repository are an inclusive that a variety of communities, mythologies and technologies.
- **Open Access Journals (OAJ):** Many journals content available online, while the majority of their content is accessible only through traditional access paths
- **Electronic:** Thesis and Dissertation: Digital library of theses and Dissertations which are easily available over the internet from any university example: Shodhganga.
- **Digital Library:** Digital library as an organized and focused collection of digital objectives, including text, images, video and audio, with the methods of access and retrieval, organization, maintenance and sharing of collection.

VI OBJECTIVES OF THE STUDY

- (a) To know about different type of E-resources use by the users.
- (b) To find out awareness of E- Resources among Medical Students.
- (c) Identify the type of e-resources used.

VII ADVANTAGE OF E-RESOURCES

- (a) **Multi access-** A networked product can provide multiple points of access at multiple points in time 24 hours a day. 7 days a work and to multiple simultaneous users.
- (b) **Content-** The e- resources can contain a vast amount of information, but more importantly the material can consist of mixed media i.e. images, video, audio animation which could not be replaced in print.
- (c) **Functionality-** E- resources will allow the user to approach the publication to analyse its content in new ways by click of the mouse on search mode.
- (d) **Speed-** An electronic resource is lot Quicker to browse or search, to extract information from and to integrate information into other material and to cross search or reference between different publications.
- (e) **Availability of journals before the print-** apart from the above some other advantages of e-resources may include international reach reduced cost, unlimited capabilities, reduced cost convenience, search ability and linking.

VIII LIBRARY E-RESOURCES JNU MEDICAL LIBRARY

- (a) J-Gate
 - (b) Pub Med Central
 - (c) DOAJ
 - (d) Science Direct
 - (e) Biomed central,
 - (f) ERMED
- (i) **J- Gate:** It is the most comprehensive database and access gateway for the discovery of global e-journal literature organized in February 2006. It is the world's largest database of journal Articles.
 - (ii) **Pub Med Central:** It is compiled by the US National LIBRARY OF Medicine and the national Institutes of Health covering from MEDLINE. It is a database of more than 25 million references/documents.
 - (iii) **DOAJ:** It is the directory of open access journals launched in 2003 at Lund University. DOAJ also participates in the world-wide science portal. All information on this site is available to both members and non-members.

- (iv) **Science Direct** – It contains more than million articles from 3,800 journals and 37000 books including Book chapters. There are grouped in sections: Physical Science and Engineering life Science, Heath Science, Social Science and Humanities. Most of the articles and abstracts are free access but access to full text requires payment. After registration of University libraries and Institutions, they provide Science Direct access to their communities of faculty, researchers and students.
- (v) **Bio Med CENTRAL (BMC):** It contains 300 peer reviewed journals with free access in all areas of Medical research and biology. BMC Share discoveries from research communities in science technology engineering and medicine. BMC has enabled researcher to publish 70,000 open access articles and downloaded more than five million articles. Bio Med central is being to light open access publishers from one end to the older. More than 200 Medical online journals are available for all.
- (vi) **ERMED:** National Medical Library's Electronic Resources in Medicine (ERMED) Consortium electronic information resources in the field of medicine for delivering effective health care. The consortium will continue to be expanded and updated on an ongoing basis and suggestions for relevant and useful content are welcome. 242 high quality online e-journals are presently purchased.

IX IMPORTANT LINKS OF JNU MEDICAL COLLEGE LIBRARY

- (a) Aetna Intel health
<http://www.intelihealth.com/>
Aetna Intel Health, a subsidiary of Aetna, partners with Harvard Medical School and Columbia University College of Dental Medicine to provide health information on this website.
- (b) The Cleveland Clinic Health Information Centre
<http://my.clevelandclinic.org/health/default.aspx>
Produced by the Cleveland Clinic Department of Patient Education and Health Information, this site offers information on over 900 health topics. Podcasts and webcasts of health information are available along with transcripts of web chats with physicians answering health questions.
- (c) Familydoctor.org
<http://familydoctor.org/online/famdocen/home.html>

This web site offers clear and concise patient hand-outs for common medical concerns and conditions. Other helpful features are a medical dictionary, health calculators, the Healthy Living Guides, a Smart Patient Guide, Health Tools section and a Health Tip of the Day.

- (d) Hardin M.D.
<http://www.lib.uiowa.edu/hardin/md/>
 This subject directory of health web site links is maintained by the Hardin Library for the Health Sciences, University of Iowa. A special focus on medical pictures makes this site unique.
- (e) Health finder
<http://www.healthfinder.gov/>
 Developed by the U.S. Department of Health and Human Services, health finder links to carefully selected information and Web sites from over 1,500 health-related organizations. Their Drug Interaction Checker, Online Check-ups, and health newsletters in Spanish and English.
- (f) Health Link Plus
<http://www.healthlinkplus.org>
 Provides links to credible health web sites recommended by the Information Services staff of the Public Library of Charlotte & Mecklenburg County, North Carolina. Information in Spanish is also available. Their Ask-Us-Now feature provides real-time access to reference librarians to answer questions.
- (g) Mayo Clinic
<http://www.mayoclinic.com/>
 MayoClinic.com offers a wealth of easy-to-understand health and medical information. In addition to diseases and conditions, the site has a number of healthy living guides and helpful resources such as Health Tools.
- (h) Med Help International
<http://www.medhelp.org/>
 Med Help International is a non-profit organization whose focus is to provide medical information in non-technical language and to an online health community through over 200 medical forums. My Med Help has forums led by doctors where you can get answers and medical information online. Registration is required but free.
- (i) MedicineNet.com
<http://www.medicinenet.com/>
 MedicineNet.com is owned and operated by WebMD and part of the WebMD Network. The website provides easy-to-read, in-depth, authoritative medical information for consumers through its user-friendly, interactive web site.

- (j) Medline Plus
<http://www.medlineplus.gov>
 MedlinePlus offers over 18,000 links to accurate and current medical information on the Internet that has been evaluated by the National Library of Medicine. Brief information is available in the Medical Encyclopaedia with more in depth information on over 750 Health Topics
- (k) Net Wellness
<http://www.netwellness.org/default.cfm>
 Net Wellness, a non-profit consumer health web site, has been in operation for over ten years. It provides over 55,000 pages of high-quality information created and evaluated by medical and health professional.

X CONCLUSION

Today large amount of medical information is available in e-formats. These play an important role among the medical student's community in accessing and sharing of Information. It is to be noted that a large number of students are aware of the e-resources and satisfaction level was also high among the students on usage of e-resources. With the advancement of ICT, there is a notable change in the form of information sources as well as in Information retrieving process. Digital resources are rapidly taking place in the traditional sources of information and it is providing better ways of retrieving specific information with the use of World Wide Web. In spite of various advantages, which digital resources provide over print form of information sources and over print form of information sources and over traditional sources of information resources, there e-resources are not fully utilized either due to awareness, acceptance or attitude of the users. All these drawbacks need to be overcome to ensure the effective utilization of e-resources. JNU Medical library arrange various orientation program for new users from time to time now to use the library resources.

Today it is essential for medical librarians, medical professionals and medical students to continuously update their knowledge about the latest research and development in their field and the open access journals are an easy way to fulfil their learning and development needs.

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A SWOT Analysis of Revival of Indian Economy- Post Covid-19

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ABSTRACT

As Covid-19 scare shuts the world down for business, corporate sectors are worried about the well-being of their employees and their business entity. Further, Covid19 has badly affected all the sectors in many folds; namely- production blockage due to lockdown, migration of labour force and shortage of goods supply due to transportation stand down. Export- Import sector has totally paralyzed, as Covid19 has worldwide affect on economy sector and almost covered entire nations as a plague. Almost every ranking agency, economic research houses, policy makers and economists has expected lowering of Global and Indian economy growth rate due to COVID-19 effect. A large amount of FDI & FPI stands withdrawn during this crisis hours, which were in fact really required to support Indian economy during this pandemic hour. On one side, it is important to ensure the growth rate does not fall further and on the other we should take tangible steps for a faster recovery to put economy on a high single digit growth rate soon. It is expected that Government of India and policy makers will emphasis over encouraging of various indigenous sectors in manufacturing, trading as well as information technology and imposing of certain trade barriers & restriction on foreign business concern for functioning in Indian boundaries. Thus, this SWOT analysis is being focused on to identifying the impact on various sectors in short term and long term, export-import policy, effects on economic growth (GDP) and resources mobilization like capital, material and manpower including labour forces.

Key words: Covid19, SWOT, lockdown

I INTRODUCTION

The SWOT stands for Strength, Weakness, Opportunity and Threat. Strength & Weakness amounts to internal factors and Opportunity & Threat are external factors affecting the performance. Further, Strength & Opportunity are positive aspects and other side Weakness & Treats are negative aspects. This is a method of analysis of a strategic planning technique used to help identify **strengths, weaknesses, opportunities, and threats** of a situation. Strength & weakness mainly concerned with, human resources, infrastructure, capital and marketing strategy. Likewise Opportunity & threat deals with Future trends in your field or the culture, the economy, financial sources, demographics, the physical environment & legislation.

The SWOT analysis is necessary to provide direction to the next stages of the change process. *A SWOT analysis can be used to explore new solutions to problems, identify barriers that will limit goals/objectives, decide on direction that will be most effective, reveal possibilities and limitations for change and to revise plans to best navigate systems for the organization.*

The outbreak of the COVID-19 posed fresh challenges. Steps taken to contain its spread, such as nationwide restrictions more than two months and a complete lockdown of States have brought economic activity to a standstill and could impact both consumption and investment. While Indian businesses, barring a few sectors, can possibly insulate themselves from the global supply chain disruption caused by the outbreak due to relatively lower reliance on intermediate imports, their exports to COVID-19 infected nations could take a hit.

While we are now focusing in India on securing the population from health hazards and on providing relief, especially to the poor, we also need to think over long-term policy to secure the health of the economy, the viability of businesses and the livelihoods of people. Apart from providing robust safety nets for the vulnerable, ensuring job continuity and job creation, and there is an urgent need to mobilise resources to stimulate the economy.

The increasing widespread of COVID-19 has transformed the world's hustle into varying degrees of uncertainty. One of the few things that seem fairly certain is that the current downturn is fundamentally different from recessions we have seen in the past. This is not just another turn of the business cycle, but a shakeup of the world economic order. This paper is an attempt to focus on the issues arises out of Covid19.

II REVIEW OF LITERATURE

Danca (2006) described "How a SWOT analysis works" It accomplishes this by assessing an organization's strengths (what an organization can do) and weaknesses (what an organization cannot do) in addition to opportunities (potential favorable conditions for an organization) and threats (potential unfavorable conditions for an organization). SWOT analysis is an important step in planning and its value is often underestimated despite the simplicity in creation.

Houben, Lenie, & Vanhoof, (1999), utilizing a SWOT analysis can be used as a means for departure of a strategic plan, thus, making it a flexible instrument. To operate in this manner, the company must concentrate its future objectives on its strengths. The implementation of a SWOT analysis should be

considered as just one input to strategic planning. It should never be used alone.

The UN Department of Economic and Social Affairs (DESA) (2020), in its analysis said the COVID19 pandemic is disrupting global supply chains and international trade. With nearly 100 countries closing national borders, the movements of people and tourism flows have come to a screeching halt. The UN anticipated that global economy could shrink up by up to 1 percent in 2020 due to the corona virus pandemic, which is a reversal from the previous forecast of 2.5 percent growth. It further, warns that, it may contract even further, if restrictions on the economic activities are extended without adequate fiscal responses.

Barclays (2020) predicts India's economy growth to fall to zero percent for 2020, while the **IMF (2020)** has projected a growth rate of 1.9 percent from 5.8 percent estimated in January, 2020 for financial year 2021-22 and warned as *"worst recession since the Great Depression" will dwarf the economic damage caused by the global financial crisis a decade back.* It also said that, India and China would be the only two major economies likely to register growth, with all others contracting. IMF Chief economist Geeta Gopinath said in her forward to the WEO as she endorsed quarantine, lockdowns and social distancing as critical for slowing transmission. "These measures can help avoid an even more severe and protracted slump in activity and set the stage for economic recovery," penciling in a 5.8 percent rebound in 2021.

CRISIL (2020) in a release stated that, "Intensifying Covid-19 pandemic and a looming global recession has cast an unprecedented cloud over the credit quality outlook of India Inc, which has already been impacted by a slowing economy. This has forced CRISIL to slash its base-case gross domestic product (GDP) growth forecast for fiscal 2021 to 3.5%". It had slashed its growth forecast from 5.7% to 5.2%. But CRISIL comes with a caveat on its forecasts. "In times like these, every assumption and model needs repeated recalibration because the environment can change rapidly".

ICRA (2020), revised its previous forecast of growth from 4.7 percent to 2 percent for Financial Year 2021. British Bank, Standard chartered bank also revised its forecast from 4.4% to 2.7%. ICRA expects the ripple effect of corona virus to impact India Inc. on 5 major counts including slowdown in domestic demand, global slowdown, commodity prices, exchange rate fluctuations and supply chain disruptions.

Fitch Solutions (2020) cut its forecast for India's economic growth to 4.9% in for Financial Year 2019-20, saying manufacturing could come under pressure from weak domestic demand and supply chain disruptions due to the corona virus outbreak. The GDP growth is forecasted to recover slightly to 5.4% in 2020-21. "We at Fitch Solutions are revising down

our forecast for India's real GDP growth to 4.9% FY 2019-20, from 5.1% previously, and 5.4% in FY 2020-21, from 5.9% previously," the agency said in its outlook for the country. "Our revision is due to our view for disruption in the automotive and electronics supply chain from the ongoing Covid-19 outbreak in China to weigh on India's export manufacturing sector, and for this to have negative knock-on effects on the broad services sector,"

(a) **Methodology** - The concept of revival of economy in present scenario, where it is still unknown how long this Covid-19 pandemic will continue, what is the exact nature of the virus, how the global economy will recover, is totally anticipative. Based on the past experiences during such pandemic like SARS, Ebola etc. data are collected and trends have been studied sector wise. The comments and concerns of various international and national agencies, UNO, IMF, World Bank, rating agencies, non-banking financial institutions, revenue organizations have been viewed, studied and analysed with respect to the suitability to Indian markets and other socio, economic, polity and environment factors affecting the Indian economy directly or indirectly. All the data and views so collected are summarized in the way to reach at a conclusion to analyse the revival of particular sector considering its strength, weakness, opportunity and threat.

(b) Data Collection

Procedures for Conducting a SWOT Analysis - The SWOT analysis are done based on the factors responsible for the performance of various sectors and these are affected by Covid19 pandemic, say as human resources, infrastructure, capital sources, the physical environment & legislation etc.

The major steps of the analysis are enumerated below;

- (i) Identifying the sector such as manufacturing unit, trading units, medical equipment & medicine units, educational institutions, services sectors etc.
- (ii) Objectives of the analysis
- (iii) A detailed hierarchical data identifying its strength, weakness, opportunity and threat.

In developing the algorithm of analysis, the goal & objectives of concerns and organization were considered. The SWOT analysis was based on the principle, "Where we are now and where want to be".

(c) **Limitation** - This study is limited to the period from January, 2020 to 30 April, 2020 and the data available through various means of secondary sources such as, news appearing in news papers, reports of various agencies, business researches, rating agencies report etc.

The SWOT analysis is just one method of categorization and has its own weaknesses.

IV SECTORAL IMPACT ANALYSIS

(a) Education & Information Technology

Institution - Schools around the country have been impacted by COVID-19, facing closures that could last several months that too during the crucial period of academic year ending & beginning. In higher education, most Higher Education Institutions are not fully geared to implement online learning, with constraints around availability of digital content, technology and delivery capabilities. The impact of the COVID-19 outbreak is also expected to impact admissions to higher education in the coming academic year. Placements, internships for students could also be affected with companies delaying the on boarding of students. The outbreak is also expected to have far reaching consequences such as decreased global mobility of students (both inbound and outbound), difficulty in recruiting faculty, etc. Social protection measures such as free medical care and paid leaves.

(b) Real Estate & Construction: The real estate sector is one of the largest employment generators in the country and has a multiplier effect allied industries. On the other hand, the residential real estate sector has witnessed poor demand and lower absorption in the past few years owing to the economic slowdown. Overall halt in the manufacturing sector activity including cement, steel and other building materials, profound impact on sourcing of building material and labour.

(c) Consumer, Retail And Internet Business

- Raw material supplies could be a challenge due to disrupted supply chains. A fall in imports could severely impact select categories in retail and durables. Production for specific categories especially non-essentials would be a major challenge, with demand unlikely to pick up immediately. Supply chain seems to be the big challenge and needs realignment given recent announcements on essentials. Labour needs to be aligned to service essentials-based services. We are in the midst of a global pandemic and with the guidance around social distancing to counter the COVID-19 threat, it is logical to expect consumers to over-stock on essentials products and commodities. The existing uncertainty around how the pandemic shapes up may result in a uptick in spend by consumers in categories like rice, flour and lentils. This may give a slight

fillip to sales for FMCG companies, but at the same time this may be neutralized by a drop in levels in 'stock-in-trade' due to potential supply chain disruptions. The **e-commerce sector will also face the challenges** due to COVID-19 and may see a dip in growth. There will be **increased pressure on supply chain for deliveries of products** and another challenge for Ecommerce companies is that they will need to equip their employees with the appropriate resources to manage operations remotely with little or no disruption

(d) Transport and Logistics: Transport and Logistics is an essential sector where supply is predominantly lower than the demand. Crude price reduction is likely to impact the transportation costs positively. Reduced demand for logistics due to reduced production across sectors will put downward pressure on prices across various transportation and logistics sub-sectors like warehousing, freight transportation among others. Transport and Logistics services sector is highly working capital intensive. Reduced demand for these services is expected to impede the services in the short to medium term due to cash flow constraints. Decreased passenger movement on urban transportation systems will reduce utilization of assets such as MRTS, SRTCs, cab aggregators etc. which will adversely impact their revenue and operations. A surge in private transport is anticipated as people have become wary of public transport due to perceived/potential health risks. Local traders are unable to provide daily needs due to brake in the chain for supply of stock. ***Manish Sharma President & CEO, Panasonic India & SA said, 'The Initial Impact was on the Supply Side, now it is on the Demand Side'***. The immediate one is the well-being and safety of my colleagues, our stakeholders and fellow citizens at large.

(e) Apparels & Textiles: This sector is one of the largest private employers in the manufacturing sector and a sizeable number of contractual labourers as well. The nationwide lockdown has led to temporary closures of factories and lay-offs have already begun among low-wage workers. The sector has been grappling with profitability issues due to a sharp decline in yarn exports, cheaper imports, etc. If the situation persists, the impact would be higher. With a drastic fall in global demand and an export ban on certain critical raw materials (those used to make masks for example), the impact on exports is considerable.

- (f) **Automobile Sector** - Automobile sector was already facing weak demand and further production shutdown across the country due to the pandemic will significantly impact the sector further. Disruption in supply of raw material and other critical components have affected imports. Availability of contract labour for operations and support functions may be an issue even after the situation normalizes. Only essential repair related after market services may continue, but under low demand. *Masakazu Yoshimura MD, Toyota Kirloskar Motor said, "The Outbreak will make it Even More Challenging for Auto Industry". "The auto industry in India has been going through a rough patch. It has been facing weak consumer sentiment, switch to BS-VI technology and credit crunch. The Covid-19 will make the times ahead even more challenging. The outbreak will impact customer sentiments and business operations.*
- (g) **Tourism Industry-** With international and domestic travel closed and large scale cancellations, likely to affect on two sided movement i.e. inbound and outbound. Indian Association of Tour Operators (IATO) estimates the hotel, aviation, travel sector, outbound travel and inbound travel to India will be at an all time low. On

account of COVID-19, the Indian tourism and hospitality industry is staring at a potential job loss. **Lemon Tree chairman Patu Keswani says,** *"I have two worries: in a traditionally high-contact service business like ours, how do we ensure our employees and guests are not exposed to this virus and, if it should happen, how can we ensure that we identify/respond fast without letting others also get infected? The second is financial, with demand for hotels drying up for an uncertain length of time and in a capital- and labour-intensive business like ours, with mostly high fixed costs, how do we ensure that we can run our business with minimum long-term impairment in a scenario where many hotels will have no business? What costs can we eliminate/defer?"*

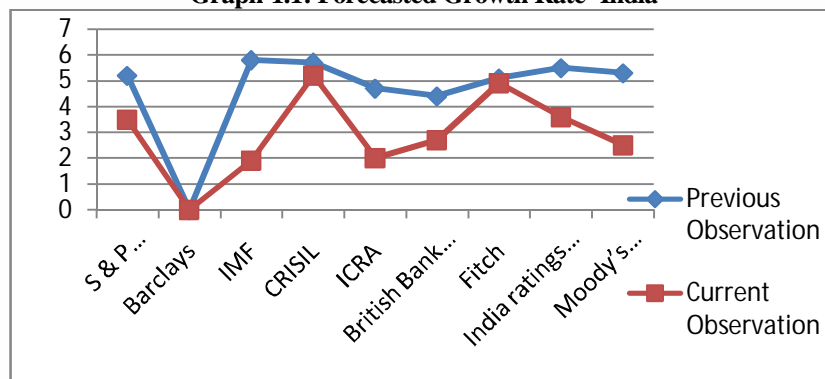
V INDIAN ECONOMY (GDP) PRE & POST COVID19

- (a) **Shifting Of Economic Growth (India & Global) By Rating Agencies:** Various worldwide and Indian rating agencies have revised their forecast of economic growth for global as well as Indian economic growth (GDP). Every such agency has lowered the growth for the year. Their ratings are illustrated in the following table-1;

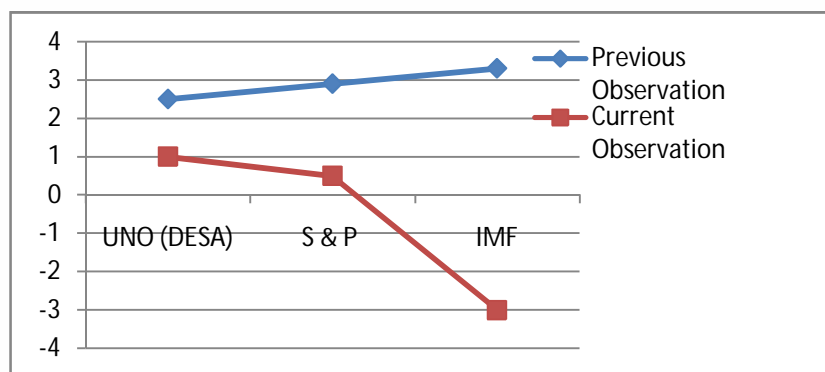
Table-1
Global/ India Gdp, Forecasted By Various Agencies/ Organizations Due To Covid-19 Effect

Rating agencies/Organization	Previous Observation	Current Observation	Deviation in Observation	Year
GDP- India				
S & P (Standard & Poor's)	5.2	3.5	-1.7	2020
Barclays	-	0.0	-	
NITI Aayog				
IMF	5.8	1.9	-3.9	
CRISIL	5.7	5.2	-0.5	
ICRA	4.7	2.0	-2.7	
British Bank –SC	4.4	2.7	-1.7	
Fitch	5.1	4.9	-0.2	
India ratings & Research (Ind-Ra)	5.5	3.6	-1.9	
Moody's Investors services	5.3	2.5	-2.8	
GDP- Global				
UNO (DESA)	2.5	1.0	-1.5	2020
S & P	2.9	0.5	-2.4	
IMF	3.3	-3.0	-6.3	

Graph-1.1: Forecasted Growth Rate- India



Graph- 1.2: Forecasted Growth Rate - World



The above table & graph clearly indicates that, current fiscal year is going to be a global economic downfall. Owing to the above forecasts, various policymakers have launched a fresh round of measures in the past few weeks as the data confirms a sharper than previously expected downturn. In the U.S., the Federal Reserve announced it will help bolster credit creation to small and medium businesses as well as state and municipal governments, through coordination with the Treasury. This will be achieved by purchasing loans and establishing liquidity facilities. In Europe, governments agreed to a three-prong approach, including European Commission support for short-term national working schemes, European Investment Bank lending guarantees for small and medium enterprises (SMEs), and European Stability Mechanism credit lines with reduced conditionality (structural reforms). In China, a range of targeting measures have

been rolled out, but the broad stimulus can be quantified by looking at financial conditions, which have swung one standard deviation looser than year-end 2019. Also, the flow of credit to the nonfinancial sector has risen 4 percentage points of GDP in the past three months. A key policy area, in our view, is the nexus between the SME sector and the labour market, which will be important for the recovery. If SMEs remain in business and employees retain their jobs, this will support a faster rebound once health conditions allow. Here, Europe and Asia appear to be more successful in keeping firms in business and workers on payrolls, albeit with reduced hours.

S&P Global Economics and Oxford Economics have forecasted a comparative Global GDP growth forecast based on the credit conditions. The detailed data are illustrated in the table-2 & graph-2 below;

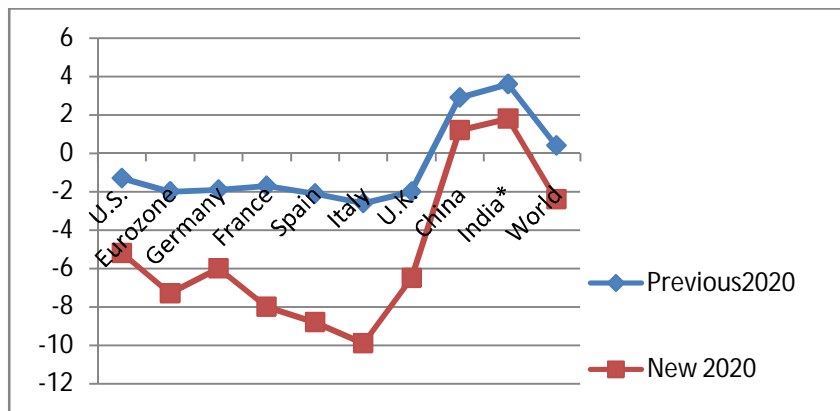
Table-2
Global GDP Growth Forecasts (In %Age)

		Q1 CCC	New Forecast		
Country	2019	2020	2020	2021	2022
U.S.	2.3	(1.3)	(5.2)	6.2	2.5
Eurozone	1.2	(2.0)	(7.3)	5.6	3.7
Germany	0.6	(1.9)	(6.0)	4.3	3.3
France	1.3	(1.7)	(8.0)	6.1	4.5
Spain	2.0	(2.1)	(8.8)	5.1	4.3
Italy	0.2	(2.6)	(9.9)	6.4	3.2
U.K.	1.4	(2.0)	(6.5)	6.0	3.2
China	6.1	2.9	1.2	7.4	4.7
India*	5.3	3.6	1.8	7.5	6.5
World	2.9	0.4	(2.4)	5.9	3.9
*Fiscal year ending March. CCC--Credit Conditions Committee. Sources: S & P Global Economics and Oxford Economics.					

S & P Global Economics and Oxford Economics in analysis, stated that, it's Global GDP Forecast for 2020 goes Negative. As a result of the sharp deterioration in macroeconomic

prospects, we have significantly lowered our GDP forecasts for the year. We now see a global contraction of 2.4% before a rebound to growth of 5.9% next year.

Graph-2: Global GDP Growth Forecasts (In %Age)



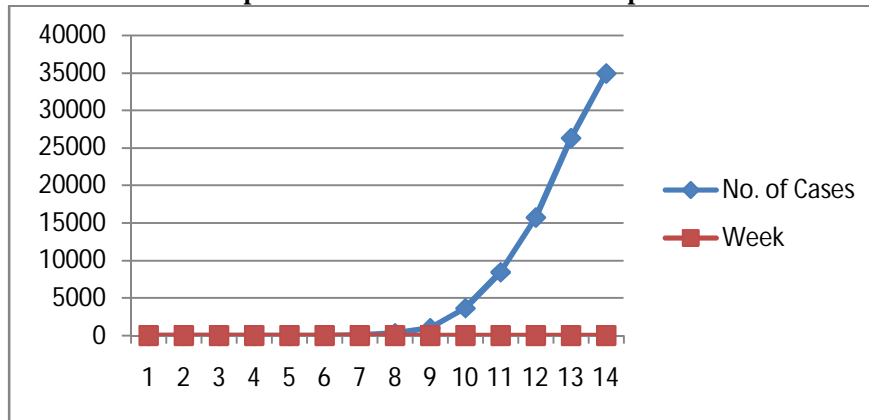
(b) Spreading Of Covid-19 Pattern - The pattern of spreading of Covid 19 is not even rather it is precipitous rising. The following

data collected from March 26, 2020 to April 30, 2020 for India shows the pattern of spread of Covid19.

Table-3
Pattern Of Covid19 Cases Spread

S.No.	Date	Total number of cases	Week
1	Feb, 01	1	0
2	Feb, 07	3	1
3	Feb, 14	3	2
4	Feb, 21	3	3
5	Feb, 28	3	4
6	Mar, 07	34	5
7	Mar, 14	102	6
8	Mar, 21	334	7
9	Mar, 28	1019	8
10	Apr, 04	3684	9
11	Apr, 11	8453	10
12	Apr, 18	15725	11
13	Apr, 25	26283	12
14	Apr, 30	34866	13

Graph-3: Pattern Of Covid19 Cases Spread



The health situation could improve more slowly than assumed, or move in a vertically rising pattern. For the first 9 week, it appears uniformly rising. Suddenly after 9th week, it changed its pattern and almost rising vertically. This would have direct effects on social distancing policies and, therefore, activity (recall that some pandemics unfold in waves).

VI ANALYSIS OF REVIVAL OF INDIAN ECONOMY POS COVID19

Many sectors have shifted their regular production line to the sectors required instant production to meet the demand arising due to Covid-19 such as medical production. Designers shifted from stylist design to mask making, chemical industries, cosmetic and perfume companies shifted towards producing sanitizer, insecticides and other such products which are highly demanded to counter the Covid-19. Automotive sectors started manufacturing Ventilators & life support systems. Not only production sectors, even services sectors have also changed their roles, which can be termed as re-invention of alternative role to meet the consequences arising due to such natural disaster. In one current example, Postmen have served as local bankers in remote & rural area by distributing the money to all needy without compelling them to move away from their home. According to the news appearing in media and television it is revealed that, since March, 23 to till 23 April, 2020, Post offices have disbursed Rs. 412 crore. Further, Indian Railways have made 500 coaches as isolation wards for Covid-19 patients.

Most companies have opted to work remotely and their employees are now 'online' and working from home. While these trends were already 'in-motion', they have now hit the fast-forward button. This presents a real and immediate opportunity to drive efficiencies through digital. At the same time, this crisis has highlighted the importance of investment in enabling technologies like cloud, data and cyber security.

This will change the way we 'work' with far reaching implications on business, services, commercial real estate, e-commerce, e-governance, automation, self-service capabilities, etc. This situation has proven once again, that cash is king. However, what is clear is COVID-19 has introduced new challenges to the business environment which call for a measured, practical and informed approach from governments and business leaders. We also need to realise that COVID-19 is likely to lead to a new normal.

The severity of the economic impact will largely depend on two factors- the duration of restriction on the movement of the people & economic activities in major economies and the actual size & efficacy of fiscal responses to the crisis. A well designated fiscal stimulus package, prioritizing health spending to contain the spread of the virus and providing income support to households most affected by the pandemic would help to minimize the likelihood of a deep economic recession. Bold policy measures are needed, not only to contain the pandemic and save lives, but also to protect the most vulnerable in our societies from economic ruin and to sustain economic growth and financial stability. The adverse effects of prolonged economic restrictions in developed economies will soon spill over to developing countries via trade and investment channels. Developing countries, particularly those dependent on tourism and commodity exports, face heightened economic risks. Governments may be forced to curtail public expenditure at a time when they need to ramp up spending to contain the pandemic and support consumption and investment. The Government of India in the line to curb the expenditure has taken some major initiatives to either curtail or reduce various expenses under salary, perk etc. It has reduced the 30% salary of public representatives, with holding of dearness allowances and dearness relief to salaried employee and pensioners, curtailing of interest on provident funds, reduction in its contribution in NPS from 14 percent to 10 percent and other allowances to various public sectors. Though this will ensure cut in public expenditure but other way the public spending will

decrease and thus affects the revenue collect. It can be understood that, public spending amount to collection through revenues and as well as saving/investment other hand.

While the recovery will kick into gear by the end of the year, it won't be enough to offset overall economic losses caused by COVID-19. Economic activity is therefore unlikely to stabilize by the end of this fiscal year. The service sector is opening at a slower pace, hampered by social distancing rules that look set to remain at least for now. Even manufacturing sector is also not doing well. Maruti Udyog Limited in its statement stated that, it has not sold any unit during the Month of April, 2020 except import of few units as a matter of trade law & EXIM policy. No economy has been spared the large cost which means large hits to growth and, in some economies, deflation. S & P its forecast has expected a hit to 2020 growth of 4-6 percentage points, bringing Australia to -5.7% and Japan to -3.6%. Among emerging markets, we now expect both India and Indonesia to grow by 1.8% this year, previously unthinkable numbers for two high-speed economies. Still, the downside risks of an imminent balance-of-payments crisis have reduced as the squeeze in the U.S. dollar subsides.

(a) Post-COVID Potential Output Relative to the pre-COVID: 03 Possibilities

(i) Back to the original. This means the economy will return to the pre-COVID after the adjustment period ends. All the rating agencies have reduced the growth to even more than 50%, what they forecasted earlier. The data presented in Table-1 & Table-2 clearly indicates that possibility of growth returning to original is not possible in current fiscal year.

(ii) Shift to a lower with loss in the level of output. The growth of labour, capital and productivity remain unchanged from the pre-COVID period, but the level of one or more of these factors is lower. Example includes lower human or physical capital due to obsolescence as a result of the changing composition of the growth or a step- down in productivity. The implication is that while the potential rate of growth post-Covid is the same as pre-Covid, the level of potential output is lower with negative growth.

(iii) Shift to a lower with loss in level and rate of output growth. There are both, a lower level of potential GDP and a reduction in potential GDP growth. The latter would likely be the result of slower productivity growth, as happened in the U.S. following the GFC. This theory diverges from the old baseline owing to new, lower potential growth as well as partial, proportional convergence.

VII POLICY EVALUATION AND FACTORS AFFECTING SECTORAL SHIFT & REGIONAL DISPARITY

- (a) Government of India has imposed certain restrictions over merger of domestic companies with that of Chinese companies. It is seen from the trend of withdrawal of FPI/FDI during the Covid-19 that most of the FDI/FPI have been withdrawn by Chinese companies and MNCs, which badly affected the Indian markets. Foreign portfolio investors have heavily pulled out their investments (FPI) from the Indian market in the month of March. In the half-month of March, FPI withdrawal has been up to nearly Rs 38,000 crore, according to National Securities Depository Limited (NSDL). The FPI withdrawal in the half-month of March is so far the highest withdrawal since the full month FPI withdrawal of Rs 38,906 crore in October 2018. In January and February 2020, FPI of Rs 957 crore and Rs 8970 crore respectively were received in India. The high FPI withdrawal is primarily on the back of the volatile share market due to the disturbance caused in the businesses across countries. "FPI outflows from India are due to global risk-off after the outbreak of coronavirus.
- (b) To curb the intention of such investors, it has become necessary to impose certain conditions on trade and merger of such institutions and investors, so as they cannot just withdraw from market without due approval from the government of India. In practice, MNCs get merged with domestic companies and when country is in real need of such capital, they withdraw the same to secure their capital and country faces capital crunches. India has tightened its foreign investment rules to block "opportunistic takeovers" by its neighbours, acting on concerns that Chinese buyers could use the coronavirus pandemic to snap up weakened Indian companies. One of India's top blue-chip stocks, mortgage company Housing Development Finance Corporation, revealed that the People's Bank of China had increased its shareholding to 1 per cent from 0.8 per cent. "The massive economic slowdown has weakened many Indian corporate making them attractive targets for takeovers," Alibaba is a large investor in Paytm, a fintech company, and food-delivery service Zomato. Tencent has backed car-hailing app Ola and BYJU's, an education start-up. The prospect that foreign investors from China have access to companies dealing in sensitive personal data or critical technologies should be subject to greater government oversight. "It is imperative that India incorporates national security as a ground for monitoring incoming FDI in order to protect our market and industry."

- (c) Reliance India Limited has entered into a pact with Face book to sale its 10% of share to face book to work in the field of technology and software to boost Indian economy. With its Rs 43,574 crore investment, Face book is now Reliance Jio's largest minority shareholder. This was accompanied by a pact between WhatsApp and Reliance Retail to boost the latter's Jio Mart platform. This investment gets Jio easier access to hundreds of millions of users across. For Face book, it means access to over 370 million Jio subscribers, a partnership with one of India's largest tech companies with a play in telecom services and infrastructure.
- (d) The mobilization of large number of labourer and students from one state to their native state and from abroad to India is certainly going to create regional imbalances and sectoral shift. The intellectuals, experienced and professional manpower resources migrated from abroad can be utilized in development of software in the field of state-of- the art app, mobile manufacturing, computer manufacturing, medical equipments and medicines etc to reduce the dependency on other countries especially on China. Similarly, States with migrated labour work force may take up the opportunity to have more MSME, SME manufacturing units in rural areas with moderate capital investment and incentives and suiting to their expertise to promote regional growth and counter the after effect arising from post Covid-19. One step ahead, Government of Uttar Pradesh has offered best infrastructure and capital supports to all such foreign investors, who desire to shift from China, specially from USA.

VIII SUMMARY & CONCLUSION

This is an opportunity for India, being comparatively cheap manpower force as there have been large mobilizations of experts and experienced man resources from abroad and local intrastate labour migration. The Governments and business policy makers' need to evaluate and analyse the present situation in reforming of its economy. Such steps may include, ease of financial supports to Indian investors with ease in policy, low rate of interest and certain tax exemptions to invite large investors to minimize the impact of decline in demand. Every sector has been reeling under severe financial stress, so interest rate reduction should be considered. Tax reliefs need to be provided, thus boosting consumer spending.

Easing manufacturing rules for essential commodities. Cut duties/allow imports of critical to retail markets. Create incentives for retail products manufacturing. Given all infrastructure would be operating at lower capacity, provide incentives to make use of such infrastructure for production of instant products of similar nature, utilizing its

strength and availing the opportunity to do it, which will reduce the working capital of the corporate. To support these initiatives banks are expected to relaxing terms on existing loans through measures like interest deferment increased moratorium period etc. The students should not suffer and academic sessions should not be compromised. So, there is needed to take every possible step to ensure that they continue to receive education in a secure and healthy contactless environment. Given the uncertainties over the next academic calendar, delays in conducting admissions exams, institutions can consider staggered admissions cycles for some of their programmes. Higher Education institutions and schools should be encouraged to digitise content, invest in technology to promote remote delivery of courses. Universities should be encouraged to create content in the form of videos, documents to spread awareness about the virus. Continuous professional development of teachers and faculty on creation of online content, effective delivery of courses online, conducting assessments online etc. Creation of a detailed central contingency plan will be a useful tool to undertake rigorous planning and meet the challenges of post Covid19 pandemic.

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Women Entrepreneurs in India and Their Success Stories Based On Their Skill Training

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ABSTRACT

The purpose of this paper is to present the study on women entrepreneurs in India and their success stories based on their skill training. It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. Likewise, this study also presents motivational successful stories of women entrepreneurs which brief about the challenges faced and how they overcome. For this kind of study, exploratory method conducted to fulfill the objectives of the study. The main objective the study is to examine the successful stories of women entrepreneurs based on their skill training. The major findings of the study how women are coming from restrained walls implemented by the society and their home itself as well as giving their huge contribution towards the development of the Indian economy.

Keywords: Women Entrepreneur, Successful Stories, Challenges, Skills and Indian Economy

I INTRODUCTION

Women Entrepreneurship is gaining importance in the modern period. It is a worldwide fact. In contrast, in rising economies such as India, women entrepreneurship has put on significance in the current past. The role of women at the work place has undergone a dramatic change in the last 50 years, just as the view of entrepreneurship over the centuries. Just five decades ago, there were only a few women who owned and operated their own businesses. There exists a list of successful business women entrepreneurs both in social and economic fields in India and performing well. The increasing presence of women in the business field as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a prominent role in society inspiring others and generating more employment opportunities in the country.

(a) Concept of women entrepreneurs- Women Entrepreneurs may be defined as the women or a group of women, who initiate, organize and operate a business enterprise. Women entrepreneurs usually face gender-based barriers to beginning and growing their businesses, like discriminatory property, marital status and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; restricted mobility and access to information and networks etc. There is contradiction of —have and haven't skills of Entrepreneurship in Indian women belonging to economically poor and rich families. Women belonging to economically rich families have the capital support however they may not have sensible entrepreneurial skills, thus outsourcing the

activities. At the alternative side of society, many women from economically poor families have consistent entrepreneurial skills; however they have not any financial support from their families. Still by overcoming of all these challenges, there a rapid growth can be observed in women nowadays that is very amendable and appreciable. Women's entrepreneurship can produce a really strong contribution for the economic well-being.

(b) Entrepreneurial participation of women in India

- The very recent trend in workforce participation of India is increasing entrepreneurial participation of women. This trend is facilitated by various factors like women's education, work experience and government efforts. Different development efforts targeted at the promotion of women entrepreneurs. In the recent years a rising graph has been seen on women entrepreneurship. According to the National Sample Survey, only 14% of the businesses in India are run by women entrepreneurs. Most of the companies are bootstrapped and run on a small scale. But, in traditional societies, they were confined to the four walls of houses performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities like academics, politics, administration, social work as well as started running the enterprises successfully. Here are the some successful stories of women entrepreneurs in India explored by the researcher which also encourage women in establishing their self-identity:-

Anubha Yadav completed her qualification in Engineering from Chameli Devi Institute Engineering and Technology and Hotel Management Course at IHM Mumbai (Dadar Catering College). She worked as an executive chef in Chennai for 1.5 years at the LIN Dessert Studio. Earlier she was a home baker for local bodies in Ujjain and would mostly cater to events. Currently she is the founder and owner at Candy Cottage which is a bakery specializing in desserts, cakes and variety of chocolates.

She started with small steps; Anubha began by distributing homemade chocolates on the occasion of 15th August and 26th January at the schools in her city. This was her pre-phase of the well-laid business plan and its advertisement.

After repetition of a huge variety of samples, she achieves positive mouth publicity in her circles and her city. She baked the most unique cakes for parties and events on order. Further, after the accumulation of personal revenues and a treasured amount of positive reviews, she started her own bakery called The Candy Cottage at Ujjain.

The passion for cooking and interest in the science of food since childhood, paved her way to pursue her dreams, learn the art of dessert making and thus, making her a successful Woman Entrepreneur.

Dr. Rashmi Dube Kackar completed her educational qualification in (PGTSAT) from International College of Financial Planning, Delhi University and PhD in Economics. The very same Rashmi is the Owner/Director of Inspirational Academy of Excellence, Ujjain. Dr Rashmi is the perfect example of a winner in every aspect. She specializes in teaching Competitive and Spoken English both. She has also served in the National Stock Exchange, Mumbai. (Listing Department) for one year.

Dr. Rashmi is a Freelance Corporate Trainer and gives training on soft and behavioral skills. She has trained for well-recognized companies like Visible Learning Enhancement Solutions, RPF Consultants etc. As per the requirements of the companies and the skills of the employees, she has also taken up some evaluations/certifications on Communication Excellence, Goal Setting, Lead with Impact, Time Management and Stress Management etc.

How did Rashmi start?

After getting married, she quit her job in Mumbai (NSE) and moved back to Ujjain. But she always aspired to do something parallel while balancing her work and married life. She soon started weekly Competitive English classes for banking students. In no time, there was progress she had her own institute in operation and decided to start her journey as a freelance corporate trainer.

She considers her father as her motivation, the exceptional communication skills that she has inherited are her father's gift to her. She firmly believes in the concept of knowledge sharing and emphasizes on always inspiring others,

"Perfection is never attained, it is pursued".

Vaishali Bassi, fitness coach in Aurangabad with her educational qualifications as B.A. LLB and LLM. She is married for 9 years and is a perfect mother to a seven-year old boy. She is the owner of Bodyholic fitness Studio since last three years in Aurangabad.

Since childhood she was deeply inspired by her father who worked as lawyer yet pursued his passion to be a Hockey player. Her father is a gold medalist in Hockey.

She did her training from the American Council of Exercise and mastered the functional trainer level at Health & Physical Education Fitness. She is a certified group fitness instructor & step Reebok trainer in 2019 certified at Netaji Subhash Institute of Sports, Moti Bagh, Patiala Health and Fitness Coach.

Further, she represented India in Bulgaria, 2004 at the International Aerobics Championship and has several achievements as the National Gold Medalist in Sports Aerobics, NSNIS Health, participated at Miss Fitness India of 2017 in Delhi, and fitness coach at Sports Authority of India, West, as well as various certifications in level 4 Certified personal trainer (FSSA, Delhi), Certified Group Class Instructor, Certified Body Combat Trainer. She has title of QUEEN OF FITNESS given by a renowned newspaper.

After achieving many certifications in the field of fitness and physical education she decided to start her own fitness studio as she wanted to teach and give the right information about physical fitness to the world.

Vaishali is self-made and self-motivated however her source of inspiration has always been her father. She owes all her achievements to the life lessons he taught to her. She wants to soon expand her business as a chain of fitness studios in many cities across the country. Vaishali is exactly what a woman of today means, strong, fearless and focused.

Aastha Gupta did her schooling from Carmel Convent Sr. Sec. School, Ujjain and college from Narsee Monjee Institute of Management Mumbai. Currently, she is working as a Business Analyst in IT Sector at Oddessa Inc. Bengaluru.

Having an inclination towards performing arts, Aastha started training in Indian Classical dance at a very young age. Currently, she is an excellent Ballroom Dancer with an experience of over 3 years. She started ballroom training in the year 2017 in Mumbai wherein she learnt basics with the much celebrated artist Sahiba Sawhney of The Dance Design. She has also attended various workshops and trained newcomers.

Her profession brought her to Bangalore, that's when she met Alex Diaz a renowned Salsa dancer and trainer who trained her further and refined her dancing skills leading her to be a participant at the International Latin Festival at Singapore, called Singapore Latin Extravaganza in 2019.

Astha is greatly motivated by her teachers and wants to continue dancing through her entire life. She is currently training people in ballroom dancing as an assistant to her teacher and working as a freelance instructor alongside. She aspires to become an International Salsa Artist and excel in Kizomba& Bachata dance forms as well. The 25 year old, Aastha is the example of a new age, woman entrepreneur who has chosen to follow her passion, keeping her professional life intact. Multi-tasking is her victory.

II OBJECTIVES AND RESEARCH METHODOLOGY OF THE STUDY

- (a) **Objective**-To examine the successful stories of women entrepreneurs in India
- (b) **Methodology**- The methodology uses the exploratory method by observing the successful stories of women entrepreneurs to complete the objectives of the study.

This chapter analyzes women's enterprises in their skill area and is proposed to provide as a reference source, providing a series of related data. In addition to the references given at the end of the document, the rest of the results are based on overall study made throughout the requirements of the research paper.

III SIGNIFICANCE OF THE STUDY

In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Their entry into business is of recent origin. Women have already shown their vital role in other spheres like politics, administration, medical and engineering, technical and technological, social and educational services. This study is also about the women entrepreneur's in India and their successful stories which is inspirational source for the women who restrained them in the four walls

IV LITERATURE REVIEW

The purpose of review of literature is to obtain comprehensive knowledge base and in depth information from previous studies. The review helped the researcher to develop an insight into the problem area. This helped in building a formation of the study.

- (a) **Role of women entrepreneur** - According to Yousafzai et al. 2018, accelerating the economic situation of a country's growth require "women entrepreneurs" to be part of it. Her involvement in society is capital structure which makes our country

develop quickly if investments invest in certain productive activities. Resources such as "land, labor and capital in national wealth and income in the form of goods and services" will increase commercial activities which increase the economic development of our nations "per capita income and the net national product" increases accordingly in our nation. Mostly "women entrepreneurs" offer more job opportunities to women and others too; this job opportunity pays for the weakest people, mainly women and unemployed in society. To empower women in the "rural and urban areas" of our society they generate a lot of awareness for people. Women are measured susceptible and weaker in our society. Hence, "women entrepreneurs" help these susceptible women to become tougher.

- (b) **Challenges faced by "women entrepreneurs"** - Sarri and Trihopoulou said that numerous surveys have been conducted around the world on the issue of female entrepreneurship and showed that numerous interventions are needed to advance the growth of "women entrepreneurs".

- (i) **Discrimination** - In addition, Mitchell said that in adding to the risks facing all "entrepreneurs", women face other problems because they are women in a "male-dominated society". Likewise, Mandipaka said that "most women entrepreneurs are discriminated against, which creates obstacles to their success".

- (ii) **Education and Training** - Furthermore, many studies have indicated the lack of education and training as another major obstacle. According to Phillips, Moos and Nieman, running a business is risky for all entrepreneurs, but it is even more risky for entrepreneurs. This is because, in addition to having to survive in an environment dominated by men, they often do not have adequate education and training in this field. Similarly, Jalbert said that running a business can be more challenging for women entrepreneurs in the formal and informal sectors because they are often poorly equipped in education and lack skills.

- (iii) **Lack of financial support** - Singh and Raghuvanshi (2012) claim that women entrepreneurs experience financial problems and greater marketing challenges as compared to men in similar field. Women entrepreneurs according to the authors need regular and frequent capital for their business, which is not readily available. According to the author, for a long time, there are no long-term financial institutions which are willing to fund women enterprises. This situation has improved slowly but men still have a head start in starting-up businesses. In line with Singh and Raghuvanshi's (2012) findings, other authors also agree that women entrepreneurs

experience greater challenges in getting financial support (Buttner and Rosen, 1992, Coleman, 2000; Coleman and Robb, 2012; Industry Canada, 2004). Arguably, this notion is not true as other believes there is no difference between male and female entrepreneurs with regard to getting financial support (Hertz, 1986).

- (iv) **"Family issues"** - Most of the "women entrepreneurs" are married, which echoed Fried's (1989) earlier discoveries, while most of the young employed women are mostly single. "Married women" have more problems managing their businesses than single women, as they have to make time for their "spouses and children" (Cromie and Hayes, 2011). Married enterprising women face the work and responsibilities of their home on a daily basis.
- (v) **"Lack of confidence and fear"** - "Gupta et al". (2007) recommend that the greater the pro-activity of a person to perform a task, the less stereotypical he is towards him and the greater the possibility of failure. In additional words, the more an individual cares about a certain task, the more responsive they are to the unenthusiastic stereotypes of that task. "Proactive women" are said to be more expected to undertake.
- (c) **Motivational factors for successful women entrepreneurship** - C. Brindley, stated that every successful man or woman is to be motivated towards achievements. In the same way women entrepreneurs should also be motivated by factors like confidence building, resource requirement, creation of a framework for entrepreneurship. They have to improve their talents on responsiveness and flexibility towards their target. Altering organizational structure and providing a strong support structure from their family, etc., are required for further thrust on entrepreneurship. Still several other undesirable factors prevent women from self-employed perception, which is still conquered by traditional "gender stereotypes".
- (d) **Family support** - A study conducted by Padaki in 2009 on women entrepreneurs, and the survey result showed, 70% registered that their "family members" were a main source of motivation and choice to start the business, while 73% attributed support by their husbands and only 5% of women stated a "female family member" as a source of motivation.
- (e) **Role of Government and Supporting Agencies Schemes for Promoting Women Entrepreneurship-** L. Rathakrishnan, Entrepreneurs are valuable assets for any country and several plans are released by government to motivate the entrepreneurship which is important for the growing country like India. A more focused view of

entrepreneurship was taken by the government, banks, financial institutions, business associations and even NGO's, during post-liberalization. Women began to be viewed as potential income earners and positive contributors to the economic development and growth.

- (f) **Research gap-** According to above studies, there is no study concerning the successful stories of women entrepreneurs. So, the researcher investigates on the successful stories of women entrepreneurs based on their skill area which results in motivational factors for other women too.

V FINDINGS, SUGGESTIONS AND CONCLUSION

- (a) **Findings:** The major findings of the study are
 - (i) Women entrepreneurs are coming to that confined four walls as well as giving their huge contribution towards the development of the economy and
 - (ii) Successful stories of women entrepreneurs (Rashmi Dubey, Astha Gupta, Anubha Yadav, and Vaishali Bassi) studied above can be amendable motivational aspect for any women in establishing their self-identity.
- (b) **Suggestions:** Women who are not coming outside or fear in facing the socio-economic situations, they should get inspire from those successful women entrepreneurs who faced same situation but now they are successful and well-known to everyone.
- (c) **Conclusion** Today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Inspirational stories of Rashmi Dubey, Astha Gupta, Anubha Yadav, and Vaishali Bassi are the evidence of this and also encourage other women "yes, *this is the time to do something for ourself*".

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Concept and Evolution of Yoga as a Science of Life

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ABSTRACT

The main aim of the study was to investigate the concept and evolution of Yoga in our daily life because Yoga is a science of life. Yoga comes in one's life at a certain point in time to provide awareness to question regarding the purpose of one's existence. Yoga have maintained that there is a state of complete fulfillment, but in order to reach that level of existence then has to be continuity in the evolution and experience of consciousness an our life is in a constant process of evolution. So there is a great need and a biological necessity of yoga in today's life because Yoga helps us in many ways when we rely on life sciences like Anatomy, Physiology, Biomechanics , Psychology, Biochemistry etc and many more. Therefore in order to understand the broader concept of yoga we have to study the subject as:

-Yoga as a philosophy (says that we are in constant process if evolution)

-Yoga is an instrument of psychological transformation (says that yoga psychology is both positive and normative science. It prescribe methods for enjoying sound physical and mental health and for promotion of the self)

-Applied yoga (says that yogic technique enables the practitioner to become master of his body, and mind, rather than a victim of his emotion and desire.)

Keywords: - Evolution, Yoga, Existence, fulfillment, Consciousness, Biological necessity, Normative etc.

I INTRODUCTION

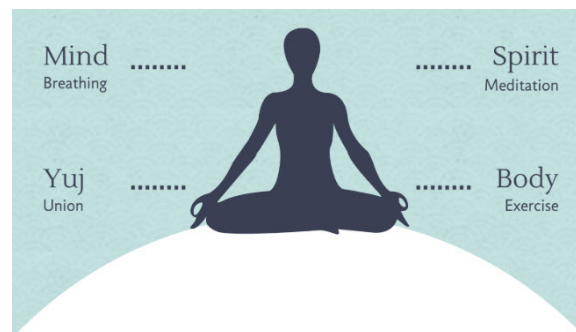
The Word Yoga has been derived from the Sanskrit root “YUG” which means ‘to unite’, ‘to join’, ‘to bind’, ‘to yoke’, or ‘to attached’. Its literary means to unite the individual spirit with the universal spirit. The YUG stands for enabling one to unite with GOD.

Yoga means one's who adopted the yogic science make his life healthy and healthy life styles contribute to some extent for future.

Yoga has its own way to create such environment that make a bond between physical health and spiritual health.

As per the patanjali philosophy, “Yoga is freedom and release from sorrow”

As per The Mahabharata, “Yoga is said to be deliverance from contact with pain and sorrow”.



Yoga does not only a science it works as a pacifier in one's life. Yoga has eight fold paths are:

- (i) Yama (restraint)
- (ii) Niyama (observances)
- (iii) Asana (the physical yoga exercise)
- (iv) Pranayama (breathing techniques)
- (v) **Pratyahara** (preparing for meditation)

(vi) Dharana (concentration, which helps prepare for meditation)

(vii) Dhyana (meditation)

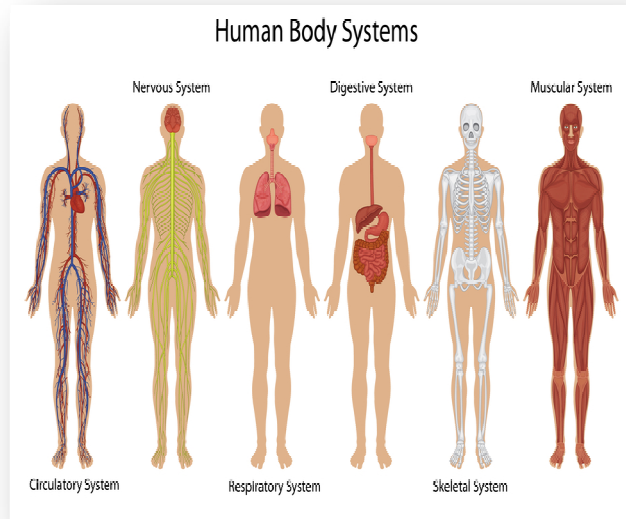
(viii) Samadhi (absorption, where we try to submerge with the eternal and divine)

II ANALYZE MOTIVES OR NEEDS

We are living in machine age and heavily or totally depend upon machines for most of our work. Machines do work for us which had adverse effect on our health. Thus yoga helps or guides us a Science of life for healthy living. Yoga helps us in many ways when we rely on life sciences like Anatomy, Physiology, Biomechanics, Psychology, Biochemistry etc and many more.

(a) Yoga benefits in:

(i) **Physiological benefits:** Yoga helps us to improves muscular efficiency, improves efficiency of respiratory system, better body and mind coordination, improves flexibility, improves endurance, improves cardio system, improves internal body functioning, improves body resistance to fight against infection like flu, virus(corona) etc.



(ii) **Psychological benefits:** Yoga develops positive attitude, Overcome Aggression, Overcome Anxiety, development intelligence, Motivation, Increase attention and concentration, provide relaxation and overcome stresses etc.

(iii) **Social Health:** Yoga develops sense of responsibility, duty, cooperation, peace and harmony, social development, upliftment of humanity.

(iv) **Better learning and increase performance.**

(v) **Good Body posture.**



III OBJECTIVES OF RESEARCH

Yoga is a science as well as arts. Yoga is a conscious and systematic process to accelerate the growth of human body and mind. Yoga develops a deep awareness off one's body, mind and intellect level.

Yoga is the science of right living and as such is intended to be incorporated in daily life. It works on all aspects of person i.e. the physical, mental, emotional, social and spiritual. Yoga is the best curative and preventive medicine for most of the disorders in human body system.



IV PURPOSE OF RESEARCH/ STUDY

The purpose of the research to explore the effects of yoga in one's life. When we go through the sedentary life styles, machine age, less working efficiency, postural deformity, tiredness and many more physiological as well as psychological ill effects of human being.

Then realize that need of yoga in our daily life is very important because **"if we did not learns the mathematics then someone cheat us in Numbers but if we did not learns Yoga/Physical education the body will cheat us."**

(a) Contribution of yoga as a Science of Life:

- (i) We can get rid of disorder through yoga.
- (ii) Yoga makes us healthy.
- (iii) Yoga develops peace of mind.
- (iv) Yoga develops peace and harmony.
- (v) Yoga gives us salvation.
- (vi) Yoga develops confidence
- (vii) Yoga develops positive attitude.
- (viii) In this Asana Centre of Gravity shall be maintained to perform this Yogic Asana, while other Asanas there is dire need of Science to maintain Centre of Gravity.

V DISCUSSION

"Yog is a practical aid to learn proper positioning of the body called asanas and to coordinate with the breath while performing asana. Yoga teaches us that the goal of every individual's life is to take the inner journey to the soul, Yoga offers both the goal and the means to reach it" as a science of Life.

When there is a perfect harmony between body and mind, we achieve self realization. Yoga teaches us that obstacles in the path of our self realization indicate them self in physical or mental in disposition. When our physical state is not perfect .This causes an imbalance in our mental state, which is known in Sanskrit as Chittarvitti. The practice of Yoga helps us to overcome the imbalance.

VI CONCLUSION

Many people discover Yoga through a desire for exercises and fitness and considered as a Science of Life. Yoga poses also called posture; do indeed stretch the body, but many people came to discover that Yoga also stretches the mind and inspire a journey of inner discovery. When we understand and use disciplines of Yoga practices we begin to feel that one with ourselves, with others and with the world

around us. For healthy living in modern society there is a dire need of Yoga.

In the end we can say that “An apple a day keeps doctor away” same on the other hand- “Yoga in a day keeps doctor away”.

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A Study on Workplace Stress and its Impact on Employee Performance

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ABSTRACT

Stress is a part of life and is generated by dynamic situations that a person faces. It is the mental and physical state that occurs when the resources of an individual are not sufficient to handle the current circumstances. Certain amount of stress is essential for the growth of individual and even a part of stress can lead to the serious disorders. The challenge is a key ingredient for healthy and productive work. Challenge can be referred as the bit of stress good for the sustenance and growth and results to be positive. But when the challenge moves in fast pace with high impact and pressure, it lead towards negative impact of stress. This stress increases pressure and deteriorate the condition of the individual leading to harmful problems which may be of physical, mental, emotional, behavioral nature and even create imbalance in lifestyle. Managing the stress is needed to cope with the increasing level of challenges. Stress also ruins the accomplishment of targets. This paper shall throw light on the causes of work stress and how it can affect both the individual and the organization's success. It will suggest measures to both management and employees to deal with stress.

Keywords: Workplace stress, good employment practices, stress management, employee performance, stressors

I INTRODUCTION

The father of stress theory Dr. Hans Selye (1956) defined stress as a general reaction of body to any demand made upon it. These demands are called 'stressors' and can be either pleasing or unpleasing situations or factors. As per Professor Richard S Lazarus (1966), "Stress occurs when an individual perceives that the demands of an external situation are beyond his/her perceived ability to handle them".

Stress can have both positive and negative effect at workplace. Two types of stressors are visible in organisations. They are the Challenge Stressors and hindrance stressors. The former one is associated with Workload, Competition, Time Urgency, and Frequent Organisational Changes. The later one is related to those Stressors which distracts the individuals from achieving the targets (viz., Red Tappism, Organisational Power & Politics, Role Ambiguities, etc.) Thus stress can be divided into Eustress and Distress. Eustress is positive or good stress whereas; distress is the stress responses to those events and actions that have negative impact on individual.

Stress not only impacts the physic but also mental state of a person. Job insecurity, Target Oriented Job Characteristics, Working on Deadlines, Frequent Organisational Changes, Excessive Workload, Inconvenient Work Schedules are the major sources of stress at work. In today's competitive era resources are limited and demands are more. This imbalance is causing lot of mental and physical pressure on the employees.

The word stress was originally used in physics to describe strain, pressure or force on a system. The stress reaction results from an out pouring of a stimulant hormone called adrenaline into the blood stream. This along with other stress hormone

produces a number of changes in the body which are intended to be protective. The result often is known as "The Fight or Flight Responds", because it gives the strength and energy to either fight or run away from danger.

Stress causes various types of reactions. They can be as follows:

- (a) Physical (fatigues, headache, muscle ache, heart problems, sweating, overweight, blood pressure).
- (b) Mental (decrease in concentration power & memory, indecisiveness, confusion).
- (c) Emotional (anxiety, nervousness, depression, short temperedness, frustration, worry, fear, irritability, impatience).
- (d) Behavioural (biting nails, taping of foot, blaming, drinking, smoking, yelling).
- (e) Lifestyle (imbalanced food habit, lack of sleep, disturbed daily routine).

For the long term economic interests of organization it is good to prevent stress, as it can lead to increase in employee leaving organization, rise in sickness, absenteeism and early retirement, lower quality of work, more mishaps and unsatisfied customers.

Effective stress management means keeping the stress levels from exceeding the level where it energizes and improves the productivity of individuals. The key to increase productivity while reducing stress is understanding the factors that influence whether someone working very hard will feel stressed out and burned out, or whether they will feel motivated, excited and committed.

II RESEARCH METHODOLOGY

(a) Objectives of Research Study-

- (i) To determine the stressors at workplace in Indian scenario.

- (ii) To identify the physical problems and psychological distractions caused due to workplace stress.
 - (iii) To analyse the role of management in existing organisations of India for managing stress of employees at work place.
- (b) Methodology** - The research that has been taken up is exploratory in nature i.e. secondary source is used for doing the research work. Wide use of Research papers, Journals, Newspaper Articles, Magazine Articles are done so as to have a deep understanding of the topic and analyse the problems pertaining the same.

III LITERATURE REVIEW

Michie S (2002) states that circumstances that cause stress are those that are uncertain, unmanageable or causing conflict, reduced work expectations. Stress may be caused by time bound happenings, such as exam stress or work deadlines, or by ongoing happenings, like family demands, fear of losing job etc. Personal characteristics such as managing skills and the work climate such as a healthy working environment and social support can help in facing workplace pressures. These assets can be developed by spending on company's infrastructure; training, proper organizing of activities and HR practices, and the way that task is carried out.

Jain Priyasha and Batra Akhil (2015) said that stress is natural and is directly related to nature of work. It is definitely controllable but it requires employee counseling on regular time basis. Organizational climate and manager support are the major reason of job stress. If there is cooperation and coordination within the team and with the manager, one feels motivated to give their best. It is more essential to focus on the techniques of reducing stress as well than to know the cause of stress alone. The proper way to deal with stress is to make certain that there is a correct balance between good stress and bad stress. Employees need good stress to stay motivated and produce high yield.

Pattnaik Lopamudra and Mishra Ashamayee (2016) said that Workplace stress can affect the productivity and performance of organisations. The various results of workplace stress like physical problems, mental disturbances and emotional imbalance disturb the climate of the organisation. These problems create interpersonal conflicts, decrease productivity, organisational commitment, increase absenteeism and attrition in the workplace. By providing effective training, the management can provide them with platform to solve their stress related problems. Yoga, meditation, exercise and recreational activities can help control stress.

Prasad K.D.V., Dr. Vaidya Rajesh and Kumar V Anil concluded that job related stress in general and the causes of stress like fear of losing job affects the staff's efforts in reaching targets in IT sector. By sitting at workplace for long hours, employees developed chronic neck and back pain.

Sahoo Rekha Smruti (2016) said Work stress is a real challenge for workers and their employing organizations. The organizational effects of stress are best avoided by adopting a stress management culture requiring the 'buy-in' of both management and staff. Organizational techniques coupled with individual strategies are the most effective way to cope job stress.

IV THEORETICAL BACKGROUND

(a) Causes of Stress?

The extent of stress that an individual goes through depends on the working of two protective physiological mechanisms:

- (i) "Alarm reaction". The moment it comes to threat to our safety, the instant reaction body gives is physiological arousal: muscles tighten and breathing and heart beats increases.
- (ii) "Adaptation". The next adaptive mechanism allows us to stop reacting when we understand that stimuli around are no longer a risk to our safety. If this did not function, we would ultimately fall down from physical and mental lassitude.

Stress is caused when either of the above two mechanisms are not functioning correctly or when we find it hard to switch from one to another. This is how a person controls stress. It is how a person perceives things or assesses the situation around him that ultimately leads to stress. This is the basis of the transactional model of stress, whereby the capacity of a person to handle stress is found out by that person's assessment of (a) the dangers within a situation (primary assessment), and (b) the assessment of his/her coping skills to handle that danger or risk (secondary assessment). These assessments are formed by past reactions of facing stress and, in turn, influence future reactions and assessments. Thus, the process of assessing, reaction, and stress is continuous, and handling stress can result from altering the way the situation is assessed (cognitive techniques) or responded to (behavioural or cognitive techniques).

(b) Workplace Factors Causing Stress

The workplace elements that are observed to be linked with stress and deteriorate physical condition can be classified as those to do with the content of the task and those to do with the social and organisational context of task. Those that are intrinsic to the task include long hours of work, too much work, work with deadlines, complicated tasks, less

free time, same work all the time, and bad physical work environment etc.

Complicated task or clashing roles and responsibilities may lead to stress. The possibility for job development is the main buffer to stress, with less opportunity for advancement, improper training, and fear of losing job being stressful. Other causes of stress are relationships at workplace, and workplace climate. Never satisfied managers who always demand for more, unsupportive or bullying create stress. On the other hand, a culture where employees are involved in decisions making, are kept abreast with the latest happenings in the workplace, and are provided ample fringe benefits and recreation facilities decrease stress. Organisational change, especially when there is lack of consultation, is one of the major causes of stress. Changes like mergers, relocation, restructuring or “downsizing”, individual contracts, and redundancies within the company.

(c) Individual Stress Management

Most of the measures to reduce the damage to health related with stress at workplace include both individual and organizational measures. Individual stress management involve training and one-to-one psychology services—clinical or occupational health counselling sessions. Their focus should be on changing the person’s skills and resources and aid the person in changing their condition.

Training helps in reducing stress by:

- (i) becoming acquainted with the signs of stress
- (ii) applying this to modify behaviour when stress is just at the starting stage.
- (iii) acquiring skills to cope stress and relaxation techniques, developing a lifestyle that creates a buffer against stress.

(d) Organisational Stress Management

At the foremost, organizational level involvement is very essential as it is here where the workplace stress begins. Organisational approaches can range from structural (like staffing levels, task plans, workplace environment) to psychological (like, social support, authority over work, involvement in decision making). Evaluating the chances of stress in the workplace must take into consideration:

- (i) the chances and the extent of ill health which could arise because of exposure to some menace.
- (ii) the degree to which a person is vulnerable to the risk.
- (iii) Number of workers exposed to the risk or danger.

Now the law requires organisations to assess and locate all dangers with respect to a worker’ health and wellbeing.

Successful approaches involve training and organizational interventions to increase employee involvement in decision making and resolving issues, friendly managers who give timely feedbacks and better communication.

Success depends on the climate existing in the workplace. Stress at the workplace has to be viewed as information that directs our reactions to it, and not as a person’s weakness. An open culture and concern for one another, rather than of finding fault and criticisms, is important. Building such a culture demands good leadership from the top management side, enforcement of stress policy all across the workplace and ways to recognize issues fast and to review and refine the measures designed to resolve them. The policy and its enforcement should be negotiated with proper labour unions and health and safety committees. Lastly, interventions should be checked, so that their effectiveness can be assessed.

V FINDINGS

- (a) Research shows that workplace stress lowers productivity, increases absenteeism and unhappy employees resulting in employee turnover.
- (b) Research revealed that excessive workload and organisational conflict are the major causes of workplace stress. Lifestyle imbalance is the common reason for stress.
- (c) It has been identified that employers have a role in ensuring that worker do not lose their health. Also for the long term success of organization it is essential to reduce stress as it leads to increase in employees leaving organization, an increase in ill health, absenteeism and early retirement, decreased results, more of accidents and unsatisfied customers.
- (d) Through the study it was found that employees going through persistent work stress have unstable blood pressure jump in cholesterol level, muscle tension, diabetes, hypertension, headaches and clinical depression. It also revealed that these employees lack focus and their capacity to retain information is also reduced. They also experience significant anxiety, anger and irritability.
- (e) Increased workplace stress may cause depression, frustration, pessimism and disappointments. These further results in reduced employee morale, increased interpersonal conflicts, decreased productivity, and increased absenteeism.
- (f) Study reveals that individuals having better muscular function and health report lower amount of stress in their life.
- (g) Study explores that individual counselling have clear benefits for employees psychological well-being.

VI SUGGESTIONS

- (a) Management can play a vital role by providing training, recreational activities, meditation and yoga classes to the employees for managing stress at workplace.
- (b) Good employment practice should be adopted which covers evaluating the chances of stress amongst workers. This involves:
 - (i) identifying factors at workplace that cause prolonged stress.
 - (ii) deciding who might be affected by those stress factors.
 - (iii) Ensuring whether proper measures are taken to control the risk.
- (c) To manage health challenges, emotional instability and mental disturbance arising out of stress, organizations must provide health care training to the employees.
- (d) Flexi work timing and good working environment must be provided to the employees to reduce stress.
- (e) Employees should be taught time management skills.

VII CONCLUSION

Through the research it can be concluded that workplace stress plays a vital role not just for the well-being of employees but also for organization's success. It affects the productivity and performance of organizations. It causes physical problems, mental disturbances, emotional imbalance, lifestyle disturbances and behavioural problems which ultimately affect the organizational climate. These issues create interpersonal conflicts, lowers organisational commitment, increase absenteeism and attritions. By giving effective training, management can provide them with platform to solve their stress related issues. Yoga, meditation and recreational activities can provide better environment to cope with stress. Developing time management skills through training can also help employees to face pressures. These are some of the ways that can pave the path for improved efficiency of employees and increased productivity of organisation.

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Innovative Practices in Entrepreneurship Development

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ABSTRACT

Innovation has been derived from the Latin word "innovatus" which means the introduction of something new to the existing world and the order of things or the improvement of resources productivity. Innovation and Entrepreneurship are recognized as key building blocks of competitive and dynamic economies. Countries and regions with vibrant innovation and entrepreneurship ecosystems tend to witness. It can be inferred that innovation and successful entrepreneurship are very closely related. Nowadays, innovation has become the most necessary factor for success of an entrepreneur. Innovation can be attributed to understand the needs and problems of the customer - both internal and external. Innovators globally create the mainstream of the wealth, new or an unprejudiced jump from the existing, while the managers and others tend to preserve it. These entrepreneurs bestow new value to old assets and create entirely new functions of capital. Apple, Google, Toyota, Microsoft, Nokia, IBM, Samsung, Sony, Dell, BMW, Intel, Wal-Mart, Honda, etc. have been pioneers in their respective areas for continuous innovation. It is very often said that "India is a rich country inhabited by the poor". India is endowed with plenty of rich natural resources and good climatic conditions but economic development is not achieved to what extent it should have been due to various favourable factors. There must be people with vision, insight, proactive, attitude, and urge to take initiative. In India we need to promote entrepreneurship so as to integrate resources and enhance economic growth. Entrepreneurs perform vital function in economic development. They are referred to as the human agents required to "mobilized capital" to exploit natural resources, to create markets and to carry on trade. Every organ of our society will have to think how they can now modify their action patterns, so that the ability of our nation and its people, to progress at a rapid pace is enhanced. Failing to do so will not only mean the repeat of past that is backwardness but a worst kind of backwardness. Our economy has seen the divide between east and the west in agricultural age, in industrial age, but the effect of digital divide in knowledge age would be far greater to be ever being able to bridge, if we are not able to keep the pace with OECD (Organization For Economic Co-operation And Development) countries now, we will never be able to realize our dream of standing by their side, according to our vision 2020.

Keywords- resources growth, economy entrepreneur

I INTRODUCTION

In 1934 Schumpeter added a definition of innovation or dependent as new combinations of new or existing knowledge, resources, equipment and other factors. Economic growth is measured as the annual rate of increase in a country's GDP and is a measure of the general well - being of the people in that economy. One of the reason of the flourishing of science, technology and innovations in ancient and medieval India was the availability of state support in various forms from most rulers alike be it the Guptas or the Rajputs or the Deccan kings or the Mughal rulers. In fact, during the Mughal rule of India, science and technology developed mainly due to the interests of Emperors and Sultans, particularly in astronomy, agriculture, engineering, architecture and medicine. A number of encyclopedia and dictionaries were also written. Initially dictionaries were needed as new ideas were being developed as a result of interaction between sanskrit and other languages. During the later period of Mughal rule, new ideas were accepted from European science and technology inscriptions. Although India made rapid strides in science, technology, innovation, trade and commerce, it had certain limitations that created an environment conducive for European conquests of India. Major impediments in the path of Indian science and technology in the medieval and ancient periods were superstitions, religious beliefs, reliance on astrology, numerology or the advice of seers, palmists and

fortune tellers. Unfortunately many a time some of the scientific and rational principles were mixed with religious beliefs. Technology innovation is an important driving force to grow the economy and in fact, its nature should be that. On the other hand, there is also no doubt that a strong economy and supportive economic conditions are necessary to enable technological innovation. There are at least three measure of the economy that can be considered in relation to innovation. First, research and development expenditure is an important factor that influences the level of innovation. Second, foreign direct investment results in the flow of knowledge and technology through the capital between different countries. Third, the number and quality of patents issued are also indicative of the level of innovation in a given economy and in turn influences future innovations.

Sustainability, Entrepreneurship and Innovation are concepts closely linked to each other and analyzing issues at their interface is crucial to understand the best practices and policies for sustainable social and economic development. While pertinent for managers, practitioners, academics and society in general, source for academics studying entrepreneurship and innovation and networks and the wide array of sustainability strategy issues they raise. The pressures exerted by governmental policies, international environmental legislation customers demands and an accelerated societal

environmental awareness has turned entrepreneurship and sustainability relations into an inextricable question. Although there are situations - markets or industries - in which green sustainability can be a "green prison", this is the path of entrepreneurial behaviour for the future. It can be inferred that innovation and successful entrepreneurship are very closely related. Nowadays, innovation has become the most necessary factor for success of an entrepreneur. Innovation can be attributed to understand the needs and problems of the customer - both internal and external. Innovators globally create the mainstream of the wealth, new or an unprejudiced jump from the existing, while the managers and others tend to preserve it. These entrepreneurs bestow new value to old assets and create entirely new fountains of capital. Apple, Google, Toyota, Microsoft, Nokia, IBM, Samsung, Sony, Dell, BMW, Intel, Wal-Mart, Honda, etc. have been pioneers in their respective areas for continuous innovation.

II OBJECTIVE OF THE STUDY

In the light of the above statement the present research paper aims at highlighting the following points:-

- (a) International Entrepreneurship.
- (b) Social Networking.
- (c) Self Help Groups (SHGs) and Women Empowerment.
- (d) Micro Finance - A Platform for Rural Development.

III ANALYSIS OF THE STUDY

It is the process of an entrepreneur conducting business activities across national boundaries. It consist of exporting, licensing, opening a sales office in another country. The activities necessary for ascertaining and satisfying the needs and wants of target consumers often takes place in more than one country. When an entrepreneur executes his/her business in more than one country, international entrepreneurship occurs. It is also defined as the combination of innovative, proactive and risk - seeking behaviour that crosses national borders and is intended to create value in organizations. It has become increasingly important to firms of all sizes. The field of international entrepreneurship is rich with possibility and opportunity and the full extent of its scope is undefined. An entrepreneur must understand all of the facts and assumptions to enter his idea into the global market space. The macro environment, economical, political, social and market driven technology demands need to be examined as possible casual factors in the success or failure of international entrepreneurship. The right drive, the right passion and the right strategic window will lead unique men and women to be the revolutionary business leaders of global expansion in the 21st century.

It is an online service platform or site that focuses on building and reflecting social networks or social relations among people, who, for example, share interests or activities. Social networking has become an integral part of society, both for personal and business use. Through social media family can stay connected at all times anywhere they have internet access. Businesses use social network sites to connect with customers on a more personal level and for an easy way to make quick announcements. Social media certainly has changed the way our society functions today. In fact younger generations may not even remember a time before social networking and easy access to friends and family all over the world. What is so interesting though is that social networks have not been around for very long but have made irreversible changes in the way people relate to one another. Entrepreneurs have been developing networks in order to gain competitive advantage through the network. The development of social networking has created entrepreneurs, has induced innovation and has made entrepreneurs successful. Technology has brought in such wonderful changes for organizations and entrepreneurs. Thus, social networking is yet another entrepreneurial initiative that helps in developing ideas, creativity, innovation and hence new entrepreneurs too.

The SHGs of rural women consists of members who are poor, having low saving capacity and who depend on money lenders for meeting their consumption needs and social obligations. Formation of women into self help groups paved the way to develop their economic standards, thereby building self confidence. SHG occupies the major part of the rural development of the nation, which constituted almost all the parts of the nation. This concept was successfully implemented and achieved in Bangladesh; hence it has been introduced in India. The southern state, Tamil Nadu became a large size SHG constituted state in the country and mobilized courses of money. SHG mainly concerned with the enlistment of the women in the society through social, economical aspects. It leads to provide micro-credit to the needy members but also it provides self employment training, awareness programme, promote the leadership qualities and confidential life to its members. SHG has improved the confidence and communication skills among its members. Awareness about various government welfare schemes and participation of poor women in those schemes has increased. The economic status of SHG women have come together breaking the caste and communal barriers. Higher level of participation of women in Grama Sabha and Panchayat Raj institutions has increased.

The situation of micro financing in India has improved with certain steps taken by the government and now the private players, banks, etc as well. Micro finance is the provision of financial services to low-income clients or solidarity lending groups including consumers and the self-employed, who traditionally

lack access to banking and related services. Micro-Finance has both social and commercial dimensions. Since the sustainability of Micro Finance Institutions (MFIs) and their clients complement each other, it follows that building up the capacities of the MFIs and their primary stakeholders are pre-conditions for the successful delivery of flexible, client responsive and innovative micro finance services to the poor. Hence, innovations are important both of social intermediation, strategic linkages and new approaches centered on the livelihood issues surrounding the poor and the re-engineering of the financial products offered by them as in the case of the Bank Partnership model. Micro Finance act as a significant tool in the growth and development of rural people. MFIs are required to spur growth in the rural markets. Micro-Credit is needed to help small and micro enterprises along with supporting growth of livelihood activities. Most of the Indian people are living in rural areas they mainly focus on agriculture. Now-a-days Government and NGOs play vital role in the development of rural people through micro-finance. Rural people can do wonders by their effectual and competent involvement in entrepreneurial activities. Rural people are having basic indigenous knowledge, skill and potential and resources to establish and manage their business.

IV CONCLUSION AND SUGGESTIONS

Economic development of any region is an outcome of purposeful entrepreneurial activity. Entrepreneur assumes various roles in development process such as organizer of human capital, natural material resources, worker and consumer. He stands at the centre of the whole process of economic development. The task of entrepreneurs under modern economic system is not simple one. In the most competitive, market oriented global economy; the entrepreneurs are compelled to face the strong challenges if they want to be successful in their economic venture. There are certain internal as well as external problems being faced by the various enterprises in the country. They relate to almost all the crucial areas of production, finance, marketing, personnel, technology, infrastructure, taxation, government policies, changing global competitive and volatile environment. These teething troubles are now being faced by all categories of entrepreneurs whether they are small or giant. Sickness in small scale industries is the growing phenomenon in the country which has created a serious setback to the process of industrialization. The entrepreneurs will have to be very alert and must be prepared to face these challenges. They will have to be ready for adoption of better solutions to the existing problems particularly there is an urgency of adopting upgraded technology, modern production techniques and well-planned marketing strategies and practices. Entrepreneurs are one of the most important inputs to a country's economic development. Entrepreneurial competence play a major role and makes a difference

in the rate of economic growth of a country. In India, we find mixed economy that is co-existence of both private and public sectors in the same line of production. Thus, in mixed economy the government undertakes the task of production of capital goods while the production of consumer goods is left to private enterprises. Entrepreneurship has a vital role in the mixed economy as it permits the growth of private sector by its motive to attain maximum profit and also public sector to have control over utilization of resources, production process and its distribution. The most crucial task that lies before the country today is to tackle the problem of mismatch of cost of labour and capital. Capital is scarce and costly while labour is plenty and cheap which leads to increase in unemployment. This is the reason why we need to emphasize, encourage and promote entrepreneurship in India. The promotion of entrepreneurs and small-scale units usually generate more jobs per unit of investment than what larger firms do, this will solve the problem of employment, capital resources, poverty and demand at once. With the growth of economy and the political and economic compulsions has led to increasing standard of life and desire to become self-reliant, the need arises to promote enterprises that cater multiple demands and expectations and have low investment, low gestation, employment oriented which are all met by promoting entrepreneurship which means encasing the knowledge and concept base rather than huge capital investment.

It is very often said that "India is a rich country inhabited by the poor". India is endowed with plenty of rich natural resources and good climatic conditions but economic development is not achieved to what extent it should have been due to various favourable factors. There must be people with vision, insight, proactive, attitude, and urge to take initiative. In India we need to promote entrepreneurship so as to integrate resources and enhance economic growth. Entrepreneurs perform vital function in economic development. They are referred to as the human agents required to "mobilized capital" to exploit natural resources, to create markets and to carry on trade. Every organ of our society will have to think how they can now modify their action patterns, so that the ability of our nation and its people, to progress at a rapid pace is enhanced. Failing to do so will not only mean the repeat of past that is backwardness but a worst kind of backwardness. Our economy has seen the divide between east and the west in agricultural age, in industrial age, but the effect of digital divide in knowledge age would be far greater to be ever being able to bridge, if we are not able to keep the pace with OECD (Organization For Economic Co-operation And Development) countries now, we will never be able to realize our dream of standing by their side, according to our vision 2020.

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Association of Demographic Variables (Age and Gender) on Quality of Work Life of Employees in Private Technical Educational Institutions in Bhopal

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ABSTRACT

The success and survival of any organization depends upon the potential and motivation of the employees working in it. The motivation of employees is directly associated with the Quality of Work Life (QWL) they experience in the organization to continue to attract and retain employees. In this connection the quality of work life of employees in private technical educational institutions plays a significant role in disseminating their role and duties. Due to mushroom growth of engineering colleges in India and no proper regulatory control the employees working in private engineering colleges has less scope for QWL, which is very dismal. The current study was conducted to study relationship between all identified variables of quality of work life and to study the relationship between quality of work life of teachers working in various private engineering colleges with demographics factors (Age and Gender) more specifically in Bhopal district of Madhya Pradesh. The data was gathered through a five point Likert scale questionnaire from 312 teaching and 104 non-teaching (total-416) respondents of six private engineering colleges of Bhopal. Mean, Standard deviation, one way ANOVA, T-test were carried out to serve the purpose of study.

Key Word: Quality of Work Life, Demographic factors (age and gender).

I INTRODUCTION

Quality of Work Life is the vital concept it attempts to design work environment so as to take full advantage of concern for human welfare. A high quality of work life is necessary for organization to continue to attract and retain employees. QWL is important for this competitive environment for maintaining qualified and skilled employees. High QWL would help to fulfill employee's needs, thereby fulfill the organizational goals effectively and efficiently.

Technical education plays an important role to become a competitive player in the universal knowledge economy. It aims primarily at equipping a man for work in the practical sense of getting him fit for a job. To improve the standard of education in these sectors, skilled, knowledgeable, experience faculty is extremely important resource. Because of the influence of present socio economical factors retention rate of colleges day by day reducing. In order to take care of this resource QWL interventions are more important.

To reduce erosion rate and to maintain skilled and capable teaching faculties in this competitive environment is the big setback. From the different researchers study it is acknowledged that QWL is directly effect on the organization performance. The present study is to make out the perception of the employees towards QWL in the technical institutions and the related demographic variables such as gender and age on Quality of Work Life of the employees in private engineering colleges in Bhopal. The study helps the college employees to know the level of perception towards QWL and to enhance the same by educational administrators.

II REVIEW OF LITERATURE

Before resuming with objectives the researcher has gone through past studies on the topic and present as review of literature as follows.

Nanjundeswaraswamy and Swamy (2013) conducted a study on QWL of staff privately technical establishments and located that out of the 109 respondents, 48.6% were glad whereas fifty one.4% were found not happy with the QWL. Their results reveal a big relationship between QWL of teaching and non-teaching employees however demographic variables like age, gender, designation, salary, expertise area unit freelance of QWL. In step with them, Quality of work life is very important for all organizations to take care of and attract the workers. It's conjointly discovered that adequacy of resources is a lot of correlative and coaching and development area unit less correlative with quality of work life in teaching staffs and just in case of non teaching staffs compensation and reward area unit a lot of correlative and work surroundings is a smaller amount correlative with QWL.

Tanushree Bhatnagar and Harvinder Soni (2015) in their study on the impact of quality of work life on job satisfaction has been studied supported the demographic variables of gender, age and work expertise of academics. The tactic of this study is descriptive analysis and also the survey was conducted among a hundred college academics in Udaipur town. Results show that there's a relationship between QWL and job satisfaction.

Debasis Pani (2015) in their analysis tried to grasp however varied freelance factors like nature of job, Stress Level, Work Independence, Job Security, Career Prospects, Safety and Health Work

Conditions, chance for growth and security and Total life house absolutely influence the dependent coagulation factor i.e., overall QWL experiences of colleges operating in numerous private engineering colleges. The study reveals that chance for Growth and Security issue have larger impact on overall QWL expertise, wherever as Nature of job, Job security and life area has moderate impact and therefore the rest factors has less impact on overall QWL expertise. Finding of the study additional indicates that overall QWL experiences don't vary considerably because of age and gender.

On the contrary, the results of the study conducted by Mehrotra and Khandelwal (2015) in their investigation on the association of demographic factors (gender and salary) on QWL of teaching staff of private technical establishments in Bareilly Region, Asian country discovered a major association between QWL and demographic characteristics (gender and salary) of the staff, teacher's job satisfaction, commitment, and performance level. Hence, higher instructional authority ought to take progressive steps to arrange a tributary and congenial work culture and surroundings at higher instructional level during which each teacher works in an exceedingly well outlined manner for his or her own excellence and for institutional effectiveness conjointly.

In another research conducted in India by Elamparuthy and Jambulingam (2016) on 230 college teachers' perceptions of concluded that female employees are more satisfied with their QWL than male employees. They observed that female employees are more satisfied than male employees; the chi square test confirms that the demographic variable gender and salary have an association with each other and therefore with the Quality of Work Life of Teaching staff in Private technical institutions. The sample consists of 110 teaching employees of a technical institution.

In another study conducted by M.Arthy and Dr. M. Nandhini (2016) concluded that there is a moderate level of quality of work life is found among the faculty members and the demographic variable namely age, gender, marital status, income, experience has a significant influence on QWL of the engineering college faculty member.

III OBJECTIVES

The study focuses upon the demographic variables such as gender and age a vital role in the study of Quality of work life of the employees.

- (a) To assess the effects of demographic factors age and gender of Quality of Work life and their impact on academicians' respondents working in selected self financing engineering colleges.

IV PROPOSED METHODOLOGY OF THE STUDY

- (a) **Scope of the Study:** The respondents were teaching and non-teaching staff involved in this research study were selected from various reputed privately managed engineering colleges LNCT, TIT, OIST, SIRT, RIT, VNSIT established in Bhopal.
- (b) **Sample Size:** The population of sample size for this study includes teaching and non-teaching staff who are employed in various privately managed engineering colleges in the Bhopal district of M.P. It involves a sample size of 416 employees.
- (c) **Data Collection:** Primary data will be collected through questionnaire constructed for this study. The study focuses on perceptions and attitudes of employees in relation to various quality of work life parameters like security, compensation, welfare facilities etc. While the views and opinions on broad issues have been collected from institutional authorities and heads of various departments in the selected institutions, the sample respondent employees constituted the main source of information which is collected by administering a structured questionnaire.
- (d) **Survey Instrument:** A structured questionnaire was developed with five point Likert scale, with 1 the Highly Dissatisfied and 5 is Highly Satisfied on QWL variables such as Working Environment, Organization Culture and climate, Relation and Co-operation etc. A three point Likert scale developed to measure the overall variable, with 2 is dissatisfied, 3 is Neutral, 4 is Satisfied.
- (e) **Statistical Tools:** Data analysis was done using statistical package for social science (SPSS) version 20.0 for the data gathered through structured questionnaire. Mean, Standard Deviation, T-test and one way ANOVA were used as statistical tools.

V DATA ANALYSIS

Demographic features of teaching and non-teaching staff of self financing engineering colleges in the district of Bhopal are exhibited with the help of table 1 below:

Demographic Variable	Categories	Counts	Percentage
Age	Less than 30 Years	49	11.78%
	30 to 45 Years	233	56.01%
	Above 45 Years	134	32.21%
Gender	Male	282	67.78%
	Female	134	32.22%
Educational Qualification	Under Graduate & below	120	28.84%
	Post Graduate	249	59.86%
	PhD.	47	11.30%
Academic Experience	2 to 5 Years	44	10.58%
	6 to 10 Years	116	27.88%
	Above 10 Years	256	61.54%
Annual Salary	1 to 2 lakhs	67	16.10%
	2 to 4 lakhs	152	36.54%
	Above 4 lakhs	197	47.36%

In the present study a sample size of 416 teaching and non-teaching staff of different private engineering colleges in the district of Bhopal has been taken as respondents, which include 282 male and 134 female employees and they have been categorized on the basis of various demographic factors like age, gender, educational qualification, academic experience, annual salary.

VI DESCRIPTIVE STATISTICS OF OVERALL QWL OF EMPLOYEES WITH DEMOGRAPHIC VARIABLE (AGE)

There were only three qualities of work life variables showed significant results on age wise staff classification:

The first F-value for the variable “What is your opinion about the welfare facilities in this institution?” of work environment, dimension of QWL ($F=3.05$, $p<.05$) was obtained significant. The mean value was highest for the age group 30-45 years staff ($M=3.87$); followed by mean value for age group below 30 years staff ($M=3.73$), and then for mean value for age group above 45 years staff ($M=3.62$). It indicates that age group 30-45 years staff favoured the variable “What is your opinion about the welfare facilities in this institution?” of QWL compared to age group below 30 years & above 45 years.

The second F-value for the variable “I feel comfortable and satisfied with my job” of Job satisfaction and Job security, dimension of QWL ($F=3.34$, $p<.05$) was obtained significant. The mean value was highest for the age group below 30 years staff ($M=4.16$), followed by mean value for the age group 30-45 years staff ($M=3.81$) and then for mean value for age group above 45 years staff ($M=3.80$). It indicates that age group of below 30 years staff favoured the variable “I feel comfortable and satisfied with my job” of QWL to age group 30-45 years staff and above 45 years staff.

The third F-value for the variable “The people I work with can be relied on when I need help” of Job satisfaction and Job security, dimension of QWL ($F=3.73$, $p<.05$) was obtained significant. The mean value was highest for the age group below 30 years staff ($M=4.06$), followed by mean value for the age group 35-40 years staff ($M=3.96$) and then for mean value for age group above 45 years staff ($M=3.74$). It indicates that age group of below 30 years staff favoured the variable “The people I work with can be relied on when I need help” of QWL compared to age group 30-45 year staff and above 45 years staff.

VII A-FINDING OF AGE WISE VARIANCES

There were only three Quality of Work Life variables showed significant results on age wise staff classification.

- The age group of below 30 years staff ($M=4.16$) favoured the variable “I feel comfortable and satisfied with my job” of QWL to age group 30-45 years staff and above 45 years staff.
- The age group of below 30 years staff ($M=4.06$) favoured the variable “The people I work with can be relied on when I need help” of QWL compared to age group 30-45 year staff and above 45 years staff.
- The age group 30-45 years staff ($M=3.87$) favoured the variable “What is your opinion about the welfare facilities in this institution?” of QWL compared to age group below 30 years & above 45 years

VIII DESCRIPTIVE STATISTICS OF OVERALL QWL OF EMPLOYEES WITH DEMOGRAPHIC VARIABLE (GENDER)

There were only ten variables of quality of work life showed significant results on gender wise staff classification:

The t-value for the first variable “I have harmonious relationship with my colleagues” of Relations and Cooperation’s dimension of QWL obtained significant ($t=5.47$, $p<.01$). The mean value for male and female staff is ($M=4.15$) same. It indicates that both male and female staff favoured “I have harmonious relationship with my colleagues” of quality of work life.

The t-value for the second variable “I feel that the training programs should be conducted frequently” of Training & Development dimension of QWL obtained significant ($t=4.10$, $p<.01$). The mean value for male ($M=4.13$) staff is higher than female ($M=4.01$) staff. It indicates that the male staff favoured “I feel that the training programs should be conducted frequently” compared to female staff.

The t-value for the third variable “There are much defined channels for information exchange and transfer” of Adequacy of Recourses dimension of QWL obtained significant ($t=5.59$, $p<.01$). The mean value for male ($M=3.90$) staff is higher than female ($M=3.75$) staff. It indicates that the male staff favoured “There are much defined channels for information exchange and transfer” compared to female staff.

The t-value for the fourth variable “Communication and information flow between the departments is effective and satisfactory” of Adequacy of Recourses dimension of QWL obtained significant ($t=6.36$, $p<.01$). The mean value for male ($M=4.12$) staff is higher than female ($M=3.94$) staff. It indicates that the male staff favoured “Communication and information flow between the departments is effective and satisfactory” compared to female staff.

The t-value for the fifth variable “Funding for prototype research equipment is available” of Adequacy of Recourses dimension of QWL obtained significant ($t=4.74$, $p<.01$). The mean value for male ($M=3.95$) staff is higher than female ($M=3.73$) staff. It indicates that the male staff favoured “Funding for prototype research equipment is available” compared to female staff.

The t-value for the sixth variable “I don’t find my work is quite stressful” of Autonomy of Work dimension of QWL obtained significant ($t=7.25$, $p<.01$). The mean value for male and female ($M=3.61$) staff. It indicates that the male and female staff both favoured variable “I don’t find my work is quite stressful”.

The t-value for the seventh variable “In my organization employee rewards are linked to job performance” of Compensation and Reward dimension of QWL obtained significant ($t=5.94$, $p<.01$). The mean value for male ($M=3.79$) staff is higher than female ($M=3.75$) staff. It indicates that the male staff favoured variable “In my organization employee rewards are linked to job performance” compared to female staff.

The t-value for the eighth variable “My institution provides incentives in view of faculty achievements” of Compensation and Rewards dimension of QWL obtained significant ($t=6.77$, $p<.01$). The mean value for male ($M=3.75$) staff is higher than female ($M=3.57$) staff. It indicates that the male staff favoured variable “My institution provides incentives in view of faculty achievements” compared to female staff.

The t-value for the ninth variable “I feel Quite secured about my job” of Job satisfaction & job security dimension of QWL obtained significant ($t=6.98$, $p<.01$). The mean value for male ($M=3.70$) staff is higher than female ($M=3.64$) staff. It indicates that the male staff favoured variable “I feel Quite secured about my job” compared to female staff.

The t-value for the tenth variable “Overall job satisfaction is good in this organization” of Job satisfaction & job security dimension of QWL obtained significant ($t=5.05$, $p<.01$). The mean value for male ($M=3.97$) staff is higher than female ($M=3.88$) staff. It indicates that the male staff favoured variable “Overall job satisfaction is good in this organization” compared to female staff.

IX FINDINGS OF GENDER WISE VARIANCES

There were only ten variables of quality of work life showed significant results on gender wise staff classification.

- (a) Both male and female staff ($M=4.15$) favoured “I have harmonious relationship with my colleagues” of quality of work life.
- (b) The male staff ($M=4.13$) favoured “I feel that the training programs should be conducted frequently” compared to female staff.
- (c) The male staff ($M=4.12$) favoured “Communication and information flow between the departments is effective and satisfactory” compared to female staff.
- (d) The male staff ($M=3.97$) favoured variable “Overall job satisfaction is good in this organization” compared to female staff.
- (e) The male staff ($M=3.90$) favoured “There are much defined channels for information exchange and transfer” compared to female staff.
- (f) The male staff ($M=3.95$) favoured “Funding for prototype research equipment is available” compared to female staff.

- (g) The male staff (M=3.79) favoured variable “In my organization employee rewards are linked to job performance” compared to female staff.
- (h) The male staff (M=3.75) favoured variable “My institution provides incentives in view of faculty achievements” compared to female staff.
- (i) The male staff (M= 3.70) favoured variable “I feel Quite secured about my job” compared to female staff.
- (j) Both male and female staff (M=3.61) both favoured variable “I don’t find my work is quite stressful”.

X HYPOTHESIS TESTING RESULTS

(a) Hypothesis No.-1:

- (i) **HN:** There will be no deviation with reference to all the dimensions of the QWL among the faculties’ respondents according to their demographic features.
- (ii) **HA:** There will be weighty perceptual deviation with reference to all the dimensions of Quality of Work Life among the faculties’ respondents according to their demographic features.

The overall data analysis results reveal that our null hypothesis has been discarded; I found that the alternate hypothesis is the current hypothesis.

(b) Hypothesis No.-2:

- (i) **HN:** There will be no deviation with reference to all the dimensions of the QWL among the non-teaching staff respondents according to their demographic features.
- (ii) **HA:** There will be weighty perceptual variance found with reference to different parameters of all the dimensions of Quality of Work Life among the non-teaching staff respondents according to their demographic features.

The overall data analysis results reveal that our null hypothesis has been discarded; I found that the alternate hypothesis is the current hypothesis.

To analysis hypothesis according to age, we use ANOVA one way. The foregone detailed presentation on the data analysis results clearly evidences that all the 4 null hypothesis formulated and mentioned by the researcher in the methodological framework of the study are fully discarded, the alternate hypothesis is applied for this study. To analyze that the either from gender, we use mean, standard deviation and T-test. On the basis of independent samples T-Test or One Way ANOVA, all through significant perceptual differences are detected among the teaching and non-teaching respondents with regard to the nine dimensions of Quality of Work Life according to their demographic characteristics.

XI CONCLUSION

Quality of Work Life of employees is very important in the current scenario. A good quality of work life leads better outcomes in the organization towards their goals. The present study concludes that a moderate level of quality of work life is found among the employees and demographic variables age and gender has no significant influence over the Quality of Work life of the faculty members in engineering college.

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