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A Review on Make in India on the Consumer Durable Industry

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I INTRODUCTION

Prime Minister Narendra Modi launched the Make in India programme on 25 September 2014 in a function at the Vigyan Bhawan. Make in India is an initiative of the Government of India to encourage multinational and domestic companies to manufacture their products in India. Urging global investors to make India an industrial hub is the eye-catching feature. The prime minister is urging investors to set up industries in India instead of just Foreign Direct Investment. This includes making India a destination for production of goods and exporting the same to the world over. Unlike others the consumer durable industry is also betting big on Prime Minister Narendra Modi's 'Make in India' campaign. India has been the third fastest share in retail marketing among the BRIC (Brazil, Russia, India, China) nations, and with the launch of this movement the consumer durable industry is expected to grow even more. The industry, which is pegged at Rs 45,000 crore in FY14, is expecting the government to focus on developing infrastructural sector, which in turn will cut down on the high input cost that most companies bear. The Centre's decisive measures to make manufacturing in India more competitive and attractive in order to enable industry players domestically manufacture consumer products such as washing machine, air conditioner and others. Manufacturing domestically will not just slash our input costs but is more economically viable than importing finished goods from other countries.

According to market estimates, the consumer durable industry is expected to grow by 20% year on year. While the industry is on growth track, the rate of growth can certainly be doubled, if correct policy reforms are implemented. The industry can certainly grow by multi fold if the government focuses on making India a manufacturing hub in the global market.

II OBJECTIVES & METHODOLOGY

(a) Objectives

- (i) To study that Make in India project will accelerate the growth of the consumer durable industry.
- (ii) To study the major constraints in application of Make in India in consumer durable industry.

- (iii) What measures will be applied by the government to help the industry to flourish.

(b) Research Methodology

The research is qualitative. An analysis is done on the key features of Make in India and its expected outcome on the growth of consumer durable industry as said in the make in India project. The data used is secondary; the sources have been the government reports and market survey of the past quarters of the industry.

III ANALYSIS

(a) Background of Consumer Durables

Consumer durables refer to those consumer goods that do not quickly wear out and yields utility over a long period of time. Some of the popular and common examples of these kinds of items are electronic goods, kitchen appliances, home furnishings and leisure equipments etc. Consumer durables can be broadly categorized into the following 3 heads:

- (i) White Goods: White goods mainly include air conditioners, refrigerators, washing machines, audio equipments and speakers.
- (ii) Brown Goods: This kind of consumer durables mostly include kitchen appliances like chimneys, electric fans, grinders, iron, microwave ovens, mixers and varied other cooking ranges.
- (iii) Consumer Electronics: Some of the mostly used consumer electronic goods are DVD players, MP3 players, mobile telephones, telephones, VCD players etc.

(b) Major Constraints

Though the Make in India project will boost up the consumer durable industry but there are limitations:

- (i) The major consumer durable industries have announced local production plans as the chorus around make in India gets louder day by day. However, the constraint is the lack of an enabling environment that prevents players from making firm commitments.
- (ii) India's taxation system is unusually complex, especially where Indirect taxes are concerned. While the recent budget did take the first few steps in this direction by rationalising customs duty on a few key components, more needs to be done in this approach.

- (iii) According to the Consumer Electronics and Appliance Manufacturers' Association (CEAMA), almost 30-40 per cent of all goods sold in the consumer durables and electronics markets in India are imported. Those that are made here are basically assembled using parts that are imported. Most of the suppliers of raw material and components in India do not have the scale to meet the substantial demand of the industry, making them less competitive from imports.
- (iv) Indian manufacturers face strong competition from the Chinese and other south East Asian counterparts. They have huge supply base and installed capacities as a result cost of production in India is more which lacks the country to create demand for their product in their domestic market.
- (v) Lack of infrastructural capacities is also a major constraint to local manufacturing within the country.

(c) Government Initiatives

The make in India project will carry the following objectives

- (i) Government of India is building a pentagon of corridors across the country to boost manufacturing and to project India as a Global Manufacturing destination of the world. The objective is to increase the share of manufacturing in the GDP of the country and to create smart sustainable cities where manufacturing will be the key economic driver.
- (ii) The government plans to develop new manufacturing cities, logistic hubs and residential townships along the DFC incorporating the philosophy of sustainability, connectivity and development; each manufacturing city will have world-class infrastructure, convenient public transport, power management and an efficient water and waste management system.
- (iii) Twenty four manufacturing cities are envisaged in the perspective plan of the DMIC project. In the first phase, seven cities are being developed, one each in the states of Uttar Pradesh, Haryana, Rajasthan, Madhya Pradesh and Gujarat and two in Maharashtra. The manufacturing cities will provide international and domestic investors with a diverse set of vast investment opportunities.
- (iv) The plan focuses on sectors of general manufacturing; IT/ITES; electronics including high-tech industries; automobiles and auto ancillary; agro and food processing; heavy engineering; metals and metallurgical products; pharmaceuticals and biotech; and services sector.

(d) Present Scenario

Consumer durables revenues have been growing at a healthy pace

- (i) The consumer durables sector ranked in revenues worth US\$ 7.3 billion in FY12.
- (ii) Growth has been healthy over the years; the sector recorded a CAGR of 10.8 per cent over financial year 2003-2012
- (iii) Consumer durables market is expected to double at 14.7 per cent CAGR to US\$ 12.5 billion in financial year 2015 from US\$ 6.3 billion in financial year 2010.

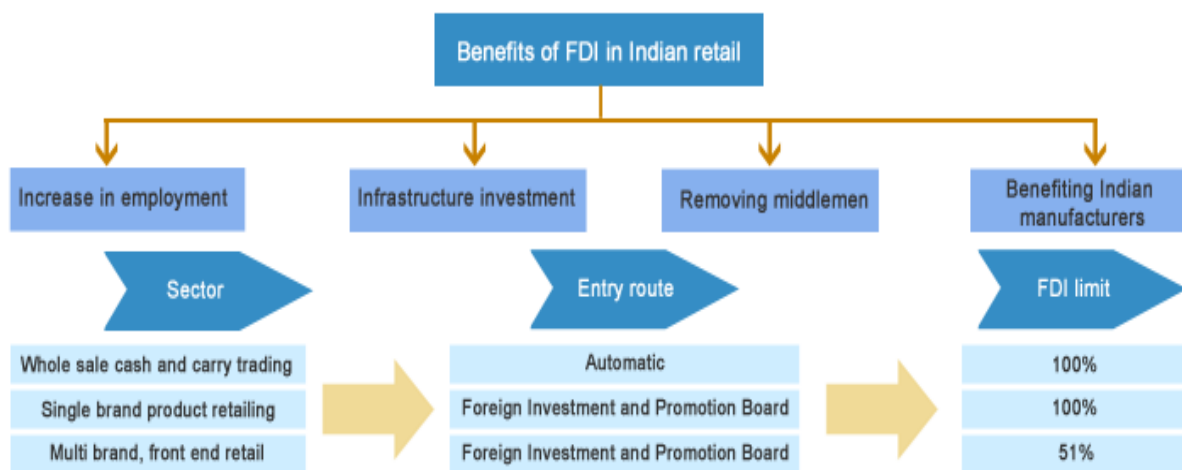
Size of the consumer durables market (US\$ billion)



Source: Electronic Industries Association of India,
CAGR – Compound Annual Growth Rate, * Estimates

(e) Future Prospects

The following chart shows the benefits that the consumer durable industry will have with the Foreign Direct Investment in India:



Source: DIPP, TechSci Research

IV INFERENCES

The Make in India initiative will welcome emphasis in our foreign investment policy on efficient and competitive domestic manufacturing will serve multiple objectives.

- First and foremost, it will minimize the imports of such products into the country, thereby mitigating the pressure on our trade deficit;
- Second, in the long run, if not in the near-term, it will help augment and diversify our exports from the manufacturing sector;
- Third, it will help in bringing latest technologies into the country.

- Lastly, such domestic manufacturing will help minimize some of the trade frictions we have with other countries and all this will result a firm base for the consumer durable sector to expand more and more.

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A Luminant Living Testimonial to Rapacious Industrialization: MIC Gas Crippled Bhopal

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ABSTRACT

It is over thirty years since the Bhopal Gas Tragedy happened in the chilly night of December 2nd/3rd (00:15 am) 1984. Poisonous gases like Methyl Isocyanate (MIC), Phosgene were escaped from the Union Carbide India Limited Plant, a subsidiary of the U.S. based Union Carbide Corporation, situated in the north-eastern side of the city of Bhopal. The impact was tremendous, catastrophic and genocidal and has no parallel in industrial history. People were unaware of what was making them choke. They fought for life saving breath left their warm beds in panic, in the darkness running helter-skelter, hopefully away from the murderous toxins that had clouded the skies. In an hour or so 3,000 of them could not outrun the deadly poisons, and they collapsed all over, the city, in a bizarre dance of death. Thousands from a city of million plus vanished from the city, coughing, retching and mortally scared. Those who escaped from death, the poisons have made their life hell for ever and are suffering and dying. There are lessons here for the multinationals, the developed countries, the developing countries and the community.

Key words: Poisonous gases, UCIL Plant, impact, bizarre dance of death, multinationals.

I INTRODUCTION

India was plagued with periodic droughts that result famine in the northern part of India before the period of Green Revolution. Drought resistant varieties of wheat, originally from the Sonora region of Mexico was developed to adapt to Indian conditions. This wheat variety had bigger inflorescence, and resistant to hot, rain and wind, but it required high fertilizer application and high pesticide. In these circumstances Government of India began approving pesticide factories all over India. Thus the parent Union Carbide Corporation (UCC), West Virginia USA, opened the pesticide factory in Bhopal, India in 1969. The company was permitted to setup its hazardous factory in the midst of densely populated settlement and within 2kms, distance from the railway and bus station. The UCIL manufactured the pesticide carbaryl (Sevin). In the manufacturing of Sevin, two lethal compounds viz: Methyl Isocyanate (MIC) and Carbonyl Chloride (Phosgene) are required (Nair, 2001). Initially, MIC was imported to manufacture Sevin, but in 1977 the UCIL plant obtained the technology for the production of MIC from the parent UCC and by 1980 the UCIL commenced the production of MIC. The production was intended primarily for demand within the country. However, the plant had a production capacity far greater than the production planned for UCIL, Bhopal. Interesting matter is the demand and use in agriculture for carbaryl in India was far below the output from the UCIL plant. UCIL had a large stockpile of phosgene when the disaster had occurred. That was more than what required for the manufacture of the pesticide carbaryl. Phosgene, chemically known as carbonyl chloride is a deadly gaseous toxin which was used in World

War II. The MIC gas tragedy in Bhopal occurred in 1984 demonstrated the world its potential to annihilate mankind and its use as a good chemical warfare agent. Bhopal is still reeling under the shock of this ghastly tragedy (Pillai, 2014). Neither the local authorities nor the factory management seemed to know the exact nature of the leakage and possible protective measures which could minimize its impact. The tragedy is a standing testimony of the dehumanizing influence of the hazardous endeavor of the rapacious Industrialization.

II INITIATION

Union Carbide Corporation was founded in 1886 as a carbon company, which developed the first dry cell battery trade named Eveready. UCC acquired its name in a merger of four companies in 1917. During the World War I the company diversified to gases and chemicals and atomic energy producing in World War II as a contractor to the US government in nuclear weapon production (Satpathy, nd). In 1905 the company started its operations in India. In 1924 an assembly plant for batteries was opened in Calcutta. Manufacturing of batteries was started in India through the Eveready (India) Company. In 1959 the Company changed its name to Union Carbide India Limited (UCIL). In 1960s the market for pesticides in Europe and other developed countries began to be saturated because of new knowledge and citizen's avowal began to get restricted. Then the Multinational Companies turned to the Third World, which offered cheap labor, low maintenance cost, compensation are just namesake where the cost of human life is negligible as compared to the developed country and relative indifference to

occupation. It was aimed to formulate a range of pesticides and herbicides derived from a carbaryl base. The process of carbaryl manufacture begins with the reaction of carbon monoxide with chlorine to yield the intermediate phosgene. Phosgene in turn reacted with monomethylamine to produce methyl isocyanate (MIC) the principal gas involved in the Bhopal Tragedy (Nair, 2001) MIC is reacted with alpha naphthol to produce carbaryl, different concentrations of which are used to formulate the end product. Sevin is not an affordable pesticide to Indian farmers, so there was actually no need to manufacture Sevin for Indian farmers and putting at risk the lives of so many people by storing and all the more producing MIC in India. Furthermore, the Government knew there was no provision in the state or even to handle a disaster, and why was this issue sidelined to produce MIC. MIC is highly combustible therefore, it was kept under a blanket of nitrogen. This storage location on site of the factory was ill advised since the factory was located among densely populated area (Morehouse and Subramaniam, 1986). This location was rejected by the Municipal authorities of Bhopal, but then the Central Government gave approval (Nair, 2005). By the malfunctioning of the valve, on the night of December 2nd, 1984, water got into the storage tank No. E-610 containing 41 metric tonnes (91,000 pounds or 11,209 gallons) of MIC, and reacted with nitrogen and thus the blanket gone, MIC leaked out. Within 2 hours the storage tank was empty.

III THE CATASTROPHE CRIPPLED BHOPAL

It was the chilly winter night, was one of the blackest dates in the industrial history. On Sunday 2nd /3rd (00:15 am) December 1984. The City of Bhopal had been struck with an unprecedented catastrophe. Poisonous gases like Methyl Isocyanide (MIC), Phosgene, were escaped from the tank No.610 one of the three tanks of the Union Carbide Plant Bhopal. When the plant was established the surrounding areas were uninhabited but later huts and shanties were erected. The poor shanty dwellers never realized that they were sitting at the mouth of a volcano. Within few minutes the gas swept away the adjacent areas. At first the inhabitants thought that somewhere, somebody had roasting chilies and the fumes were causing severe irritation in the eyes. But soon the people began suffocate and collapsed, with scare many of them left their homes and ran in all directions blindly in the darkness for life. All alike retching, gasping, shrieking, falling, running, crying, Eyes were getting reddened and swollen. The deadly brew of gases burned the tissues of the eyes and lungs and attacked the nervous system.

People began vomiting uncontrollably and were wracked with seizures and quickly fell dead. Others drowned in their own secretions as their lungs ravaged by the killer gases filled with fluid. People were falling down, crashing into each other, stumbling over bricks and bodies in the mad, chaotic dash for life. Very soon, the lanes, streets were littered with corpses and carcasses of human and animals like a doomsday. All hell was let loose. 2,500 persons died within few hours about 250 dead bodies of infants were found abandoned by their mothers unattended. Many never got to even see the bodies of their dead kin. People were dying in the hospital, on the bed, in the verandahs, lawns, floor and ground. Corpses were being piled up one up on another. Brutal dance of death was all around.

The toxic gas leaked over the city carried by the wind a vast area of 40 sq km. The next morning, several thousands were discovered lying dead on the streets of Bhopal, to the railway station where at least 200 people were found dead lying on the platform. Post mortem report revealed highly necroses lungs, and filling with fluid and in some cases holes appeared in the lungs due to the reaction with MIC (Morehouse and Subramaniam, 1986). The hospital personels were unaware about the nature of the toxin and antidotes or equipment which deals with such an emergency. Yet, they did whatever they could by the way of symptomatic treatment, to make the last moments of the victims on earth, more tolerable. The helpless doctors were neither aware about the nature of the 'Killer Gas', which had escaped in to the air from the Union Carbide India Ltd. factory, nor did they have any idea about antidotes to be administrated (Katoch, Director General ICMR, 2010). The gravity of health effect was compounded by the fact that nobody had a clue about the nature of the toxic effects of MIC. Furthermore, even though the Tank No. 610 contained MIC, what escaped into the atmosphere was not MIC alone, but contained many more deadly chemical compounds due to chemical reactions going on inside the Tank (Technical Report of BGDRC (ICMR) 1985-1994).

The impact of the disaster, continuing in these continuous in terms of psychological and neurological disabilities, blindness, birth disorders and skin, vision, breathing problems.(Bhopal Gas Tragedy Relief & Rehabilitation Department, 2009). Doctors from Bhopal, in press conference Kolkatta were confirm that congenital birth defect in affected areas of Bhopal seven times higher than unaffected area (Brown, 2013). Hundreds of thousands from a city of million plus vanished from the city. Those who are escaped from the death, but the poison pursuing them like a wild beast, made their life hell for them, and they continuing to suffer and dying this toxic effect. My

personal interview with victims they explained that “those who were passed away were lucky and we are moving dead bodies with diseases”. A single person is pray for three or more diseases.

The country India thus faced one of the worst industrial man made hazards ever in the world, which was responsible for claiming over 5,000 lives and rendering over more than 200,000 morbid helpless people. The town of Bhopal had 56 municipal wards in 1984 out of which 36 had been identified as core affected and the rest were unaffected. The deadly toxic cloud spread in the different direction according to the prevailing winds and the low ambient temperature of the cold December. The demarcation of the region was based on the number of deaths in these localities between 3rd and 6th December 1984. The 36 affected wards again divided in to severely, moderately and mildly affect.

IV ANALYSIS

(a) Redress and compensation

On war footing the State government, Central Government and many NGO's under took a number of measures to provide some immediate relief to the victims and their families. A majority of the victims were belonging to the economically weaker sections of the society. They need immediate relief. It is quite usual that, companies dispute their own role in the accident and deny the health effects of the accident also reluctant to economic compensation of victims. In this case one side under developed handicapped country India, poor illiterate collapsed victim slum, other side UCC militated against the idea of multinational enterprise liability and had sued before the US court. The tragedy was national calamity and it is the right and duty of Indian government indeed, to take care of their citizens in the exercise of 'parens patriae' jurisdiction or on thereto. According to the Indian concept the doctrine of 'parens patriae' recognized King (Government) as the protector of all its citizens as parent (Directorate of Bhopal Gas Tragedy Relief & Rehabilitation, 1997). The stand of the Indian government had been in consideration of economic advantages that, the Bhopal plant was established with defective and inadequate safety standards in comparison with the design of UCC's other plant in America. This difference manifested an indifferent and neglect of human safety, tragedy had been the result of a conscious deliberate action of UCC. Redress and compensation was sought from UCC through legal means, a settlement took place between the Govt. of India and UCC in 1989. Under the terms of the settlement, UCC promised to pay 470 million US Dollars (Rs. 705 crores) for compensation while the government agreed to drop all criminal cases against it.

(b) Betray of Tale

UCC weaved such a pattern on the Indian soil, which later becomes knot of vipers for the Bhopal. Workers or nearby communities of the plant had never received or communicate any training or information about the horrible toxicity and possible calamity of the chemicals manufacturing their neighbor lap.

The change in the leadership of the state government facilitated the victory of the maneuvers of those who did not want the truth to surface. And thus the judicial Inquiry Commission headed by a High Court Justice was bound up and facts were swept under the carpet. (Singh, Collector and Dist. Magistrate, 2008). Who is responsible for all this havoc? Who is to account for this unchaste disregard for human life? Whether the satanic mill is not an abominable and disgusting embodiment of catastrophic worship of mammon and brazenly criminality? Whom to blame? The leak is like a monstrous dragon the gas is ferociously putting to death hundreds and thousands. Whosoever may be the blameworthy (Pandey, 1994)? Apply a semicolon for this toxic tale here with illustrating with famous poet Khayyam's one stanza.

**“And strange to tell, among the earthen lot
Some could articulate, while others not
And suddenly one more impatient cried!
Who is the potter? Pray? And who the pot?”**

-Omar Khayyam-

Hundreds of thousand people are still lingering on with their horrible tales. The pricked holes in their minds and has turned their hearts in to a sieve and they living Bhopal with a pulverized psyche and hemophilic hearts. One thing is clear that the horridness of this horrible tragedy demonstrate that how much horribly rapacious and dehumanized these multinational companies?

(c) Safety

There is a wide variety of chemicals and many diverse situations in which they can be found and used; the result is that no country has a single statute covering all chemical substances and their related hazards. Modern life use of chemical product is unavoidable from our daily life. But we are unaware about how much they damage us. The damage to plant and property can be valued at the book value is replaced. But what of those who suffer injury or die? Human value depends upon his dependability or dependence. It is different from country to country and circumstances (Pillai, 2014).

It seems to be no doubt that the Bhopal Gas Tragedy was man oriented. Whatever the prime cause, the magnitude of its effect was the result of faulty design, poor maintenance and careless plant operation. It could and should have been prevented. The simplest and cheapest route to prevention would have been not to store high quantity of MIC at all.

All accidents result in damage and loss. From reviews understand that in some of the incidents, the damage and loss beyond the confines of the manufacturing company itself. Since risk cannot be completely avoided, it is the duty and responsibility of the management to minimize risk. The management recognized their responsibility to educate, train and motivate the workforce to use safe procedures; it seems that they can only go so far. But it is accepted that the same value should be placed on human life everywhere in the world, the home government of the multinational should insist on all companies following the same standards and codes of practice both at home and abroad.

Safety of the Chemical industry is about how the disasters of the past can become the basis of hazard control and risk reduction for the future. The best way to increase safety of both to learn and then to apply the lessons from the accidents that have already occurred. Learning valuable lessons help us to avoid similar accidents.

V CONCLUSION

The nutshell of our study brings out the fact as regard to the disasters that have occurred in the past is that, while legislation and legislators, with government inspectors, play a very vital part, it is crucial that companies and their safety officers themselves adopt a 'self policing' approach to safety. They know best of all what they are doing and the possible hazards that are involved. For their own sake they must not only seek to make their operations ever safer but they must also develop emergency plans to cope with possible disaster, plans that take in to account both the workforce and the community in which they live and work. In most of the disasters we study the community around the industry bore maximum losses in the disaster. It is therefore that the industry takes the public fully in to its confidence. Unfortunately this disinclined seems to persist, usually under the guise protecting the proprietary know-how.

Accidents can never be eliminated completely. Man is frail creature and makes mistakes. He is far from perfect, but the system which he himself designs and operates under can be so organized that mistakes are less likely to occur, and the

consequences of those that do occur are contained or mitigated.

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Women Empowerment and Its Impact in Indian Context: A Review

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ABSTRACT

Since the existence of this world women always are being considered as a secondary gender. India is an Epitome of Gender Inequality. Discrimination between Genders provokes miserable condition where women are always placed on inferior position than men. Social Custom and Indian society has been mortified women through different practices like child marriages, dowry, girl child abortions etc. With an objective to change a developing country as a developed country. Women empowerment being found as Sine Quo non. Education and Economic development are being found as great weapon to reduce the discrepancies and fight against inequality. For past two decades this campaigning has been going on in various ways. Government and Non-government agencies have been working new laws and Amendment are being forced by Indian Constitution. This paper is an endeavor to gather previous research work so far has been done on women empowerment in India and its impact. The study based on secondary and descriptive in nature. The primary objective of women empowerment is get women in power, structure of society in order to elevate the standard women along with entire nation.

I INTRODUCTION

It has been known very well, Indian society is male dominant society. Since beginning of Indian history women have been suppressed by men are part of culture hence, deeply rooted. Need of evolving the nation as Developed nation evoked these issues. Hence, women empowerment seemed as prerequisite to pace with globalization.

Women empowerment is a process by which women challenges the existing norms and culture, for well being. Empowerment of Women is a multi-dimensional processes that aid to women to gain authority and self-realization in improving their life standards. Education, economic development and awareness are the tools In government program and constitutional laws. Education is the most worthwhile milestone of women empowerment because it enables women to face and respond to challenges brings reduction in inequality.

“If you educate a man you educate an individual; however if you educate women you educate a whole family. Women empowered means mother India empowered.”

Pt. JAWAHARLAL NEHRU

II LITERATURE REVIEW

(a) Shivani Gupta, did study entitled “Impact of Economic Development status of Women: An Analysis for India.”(2014). main objective as shown by title itself fulfilled by secondary data analysis. This paper concludes Education and Empowerment” are the key factors for women’s elevation, enrichment and enlighten. There is a strong relation among education, economic development and elevation of

women’s status yet there is a wide gap particularly in rural India that needs to be bridged so as to achieve equality. Since Indian constitution has made, it is giving primary treatment to women and motivating them to come forward. The more economic independence of women, the more will be contribution of women in national wealth creation.

- (b) Kalpana J. Modi under title “Education: Tool for Empowering Women.” (2014) highlights the objective to help women in attaining economic independence. Through women empowerment literacy rate went up from 7.9% in 1951 to 65.46% in 2011. This was an also found girl that often prefer to for female types of courses e.g. nursing and teaching rather than industries. Gap has been figured out yet, religion and custom have seen as barriers. This paper also stated women have to stand against injustice. Women have to take their own responsibility and should demand their rights also.
- (c) Rouf Ahmed khan entitled “Role of Education in the Empowerment of Women in India.” (2015). Gathered Secondary Data and through the Analysis stated post independence a long journey has been traveled by women for their education. But difference between male and female literacy rate is still evidence of inequality. It has been shown in History “N” Number of movements and Struggles has been made by the man and women who were educated. In short, Changes have been made on the basis of education only. Illiteracy can’t elaborate the difference between good and ill. Hence, Education is the world known milestone of women empowerment.

- (d) S.J. Sandhya in title "Impact of Education in Women Empowerment of in Bagalkot District, Karnataka." (2015) says Modern education has influenced women empowerment a lot but still rural women (in bagalkot district) are lagging behind in comparison of urban women. Education is a key factor of women empowerment. Empowerment can't take place until women are not truly aware regarding their worth in society.
- (e) S.Jothibas in "Impact of Self- Help Groups On Empowerment of women with Special Reference To Ariyalur District Of Tamilnadu." (2015). Gathered primary data and highlighted, in order to generate income various women of different age group with different social and marital status joined SHG. The Impact of SHGs training is certainly positive with all parameters. Hence, it raised standards of women in different dimension including confidence, decision making and generating income.
- (f) Dr. Mani Mekhla Shukla did study in "Role of Government for Economic Empowerment of Women in India."(2014). Consistent Endeavors of State Government with the different weapons of education and awareness, working consistently has been helped. Still with the vision of gender equality is going ahead.
- (g) Tauffiqu Ahamad, Pankaj Tiwari, Mainaz Bano in title "An Attempt to Women Empowerment through Government Policies and Programmes – An Indian Perspective." (2014). Highlighted there are various Schemes, plans and policies launched for women empowerment As Swashakti, Swawlamban Programme , Swa-shakti etc.with the objective of economic development of women . Authors also observed that Government is providing great help in order to share the responsibility of women and encourage them by Establishing hostel and crèches for their children of working women . Amendments have made to facilitate more relief and justice to women. Scenario is being changed but the process of empowering women in India has long way to go.
- (h) Dr. V .A. Patil stated in "Women Empowerment through Self Help Group With special reference to Shirol Taluka".(2014). SHG is a quintessential tool for the empowerment of women aid is being provided to women by SHG in elevating their economic status and decision making as well but didn't help much with social standard at initial level. Requirement to develop more women SHGs has been recommended in this paper.
- (i) N.Prasanna Kumar under title "Rural Women Empowerment in India."(2014). Studied Empowerment means to give power to one who is powerless socially, economically and in decision making etc. Constitution gives equality to women also regulating a good number of government program and policies. Education has proven itself as an effective tool as well as SHGs helps to elevate their status in various ways.
- (j) Mr.PemaLama entitled "Women Empowerment in India: Issues and Challenges."(2014) said empowerment of women should be stressed on to expand the power of women for their oneself as well as vision concerning future. Enlightenment of women is also play colossal role in their economic development with the liberty of decision making as well as enriches their social status with the help of education. In India Government also playing a vital role with the help of so many policies and program. Indian constitution is safeguarding the interest of women. The study still suggests right implementation of programs along with constitutional laws are prerequisite.
- (k) Sanchita Garai, Gouranga Mazumder, Sanjit Maiti in "Empowerment of Women Through self-help group:Empirical Evidence West Bengal,India." (2012) brought that there is significant difference between the women who are the member of SHGs than the women who are not member of SHGs. Here the authors are providing the terminology of beneficiaries for those women who are the members of SHGs and non- beneficiaries are non members. Also observed that empowerment scale of beneficiaries is higher and better in all dimensions than non-beneficiaries.
- (l) M.Suguna under title "Education and Women Empowerment in India."(2011) studied, Only Education brings awareness, that help women to understand the constitution and govt. plans for their betterment as well as it reduces gender inequality. Both of these constraints Education and awareness is good initiative of Empowerment.

III CONCLUSION

Reviewed literature has been collected through primary and secondary data have brought us at a remarkable conclusion that Indian constitution along with Indian government are being safeguarded the interest of women in all the spheres. Reservation of women in different area in certain percentage encouraging women to confront the forward moves. Education and training by NGOs and SHGs are continuously evolving and

emphasizing upon expansion of power of women for one self along with vision of future. i.e 2020. Education brought out awareness and economic development both which helped in upliftment of their economic and social standard. Decision making has been improved. All these components raised their social standard accommodated women to help themselves as well as families. But as seen discrepancies and discrimination are deeply ingrained in women themselves and society respectively. Endeavors are being taken time but certainly we are being headed towards a better world with persistent efforts.

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Consumer Protection and Behavioral Economics through Protecting Competition – An Analysis

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ABSTRACT

The process of development coupled with increasing liberalization and globalization across the country has enabled consumers to realize their increasingly important role in society and governance. Customer protection and behavior study is based on government policies and consumer buying behavior. Customer behavior analysis as it has a keen interest in the re-discovery of the true meaning of marketing through the re-affirmation of the importance of the customer or buyer. A greater importance is also placed on consumer retention, customer relationship management, personalization, customization and one-to-one marketing. Social functions can be categorized into social choice and welfare functions. In this paper, I am going to consider the impact of competition over consumer protection. The theme of this paper is that, competition may sometimes and sometimes not overcome the problems associated with consumer Behavior but generally more competition does not make matters worse. The solution of the consumer problems is to reduce information gaps and educate consumers by protecting competition. The study focused on the effect of consumer Protection and Behavioral Economics by protecting competition in India. The research objectives include, establishing the relationship between consumer rights and level of consumer awareness; to establish the relationship between consumers and consumerism. The study made significant contributions on consumer behavior and consumer protection.

Key Words: Consumer; payer, buyer, end user, CI: consumer index, consumerism, CR: consumer right.

I INTRODUCTION

In a developing country the level of literacy is very low; the people face a volume of problems, particularly in the context of consumer related issues. Consumer is defined as someone who acquires goods or services for direct use or ownership rather than for resale or use in production and manufacturing. Ensuring consumer welfare as the responsibility of the state. Policies have been framed and the Consumer Protection Act, 1986, was introduced. A separate department of consumer affairs was also created in the central and state government exclusively to focus on ensuring the rights of consumers as enshrined in the Act. This Act has been regarded as the most progressive, comprehensive and unique piece of legislation.

Consumer rights are the rights given to a "consumer" to protect him/her from being cheated by salesman/ manufacturer/ shopkeeper. Consumer protection laws are designed to ensure fair trade competition and the free flow of truthful information in the marketplace. The laws are designed to prevent businesses that engage in fraud or specified unfair practices from gaining an advantage over competitors and may provide additional protection for the weak and those unable to take care of themselves. Consumer Protection laws are a form of government regulation which aim to protect the rights of consumers. For example, a government may require businesses to disclose detailed information about products—particularly in areas where safety or public health is an issue, such as food. Consumer protection is linked to the idea of "consumer rights" (that

consumers have various rights as consumers), and to the formation of consumer organization which help consumers make better choices in the marketplace.

Consumer interests can also be protected by promoting competition in the markets which directly and indirectly serve consumers, consistent with economic efficiency.

II CONSUMER PROTECTION ANALYSIS

Consumer protection covers a wide range of topics, but not necessarily limited to product liability, privacy rights, unfair business practices, fraud, misrepresentation, and other consumer/business interactions.

Customer behavior study is based on consumer buying behavior, with the customer playing the three distinct roles of user, payer and buyer. Behavioral economics considers happiness when consumer has systematic biases in their decisions and in particular when their decisions are heavily influenced by local or situational influences and less by their regard to their long run well being.

The competition trends bring consumer and welfare benefits when consumers are fully rational and possess the requisite information to exercise choice. Competition may sometimes and sometimes not overcome the problems associated with imperfect information but generally more competition does not make matters worse. The policy solution is to reduce information gaps and educate customers as to appropriate options available. In effect, there are two related consumer

problems that may come into play. The first is self control. Consumers would like to commit up front to certain aspects of their own future behavior but cannot. The second is naivety or non rational expectations where consumers do not realize, they would like to commit up front to those things. The distinction is important as we study the response of firms to real consumer behavior. Put simply, when consumers know they lack self control they will value and demand products that give them such controls. However, when consumers do not realize this, there is no demand for ways of overcoming it and exploitation may occur. Firms will adjust their own pricing strategies to take advantage of consumer misperceptions about the value of their own consumption.

The contention that is often preferred is that when consumers face difficulties in making rational choices, a competitive market may assist in bringing them better outcomes as firms will have an incentive to provide products that make consumers better off whether they are rational or not. Consider, for example, concern about pricing in after market (e.g. for ink for inkjet printers). If consumers are fully rational, then more competition assists in this process. However, what happens if consumers are not fully rational? In this case consumers may pay insufficient attention to information about after markets and firms may not derive an earlier advantage for providing it. In this situation, competition may not assist.

Competition is good at providing what consumers demand and not what they would otherwise want, so welfare may be harmed.

What all this means is the naïve consumers tend to over consume. That is, based on the prices they actually pay, they end up purchasing too much. This is either because they over estimate valuable usages or because they under estimate the cost they will later incur. When there are switching cost involved, they under estimate those cost and hence, over value future competition. This means they will be willing to accept less up front compensation to overcome those cost. In this respect, they end up paying too much for the goods and services they ultimately receive. It is worth nothing here that over consumption as a result of naivety can also occur when consumer simply fails to anticipate the price of complementary goods and to invest in options to substitute away from those goods if possible. In this case naïve consumers will fail to take those investments and end up consuming more of the complementary goods than they need to.

III CONCLUSION

This all means that we cannot rely on competition to protect naïve consumers from pricing and other practices that would include them to over consume. That over consumption is coming because the market is providing them what they perceive they want and distorts things even further in delivering it to them. But what does this suggest about other that might protect consumers. Consider price regulation, this could set usage charges, but on what bases would these be set? Recall that such charges are optimally above or below marginal cost if agents have problem of self control. Thus, at this stage, we have no bench mark upon them. This does not mean, however we are left with education of consumers as the only feasible solution not that it is ever a bad thing. Behavioral economics paired with a careful analysis of firm incentives can yield an inside into undesirable practices. In the end, a careful examination of an industry, it's pricing and consumer behavior can lead us to identify problematic practices. By eliminating those perhaps competition can serve more useful ends.

The main conclusion here is that when approaching many, competition matters, actual consumer behavior do have a role to play. This will certainly be the case when competition authorities come to evaluate such things as changes in cross ownership media laws and incentives to engage in miss leading advertising.

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A Study of School Culture and Academic Motivation in Mathematics of M.P. Board and C.B.S.E. Board Students

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ABSTRACT

This paper focused on A Study of School Culture and Academic Motivation in Mathematics of M.P. Board and C.B.S.E. Board Students. The main objective of research paper is to compare the school culture in M.P Board and CBSE mathematics students of class XI, compare the academic motivation in M.P Board and CBSE mathematics students of class study the correlation of school culture on the academic motivation of M.P Board mathematics students of class XI & To study the correlation of school culture on the academic motivation of CBSE mathematics students of class XI. Our sample size is 550 School level students. The tool was used School Culture made by Maehr & Braskamp (1986) & Academic Motivation made by Investigator. The main finding are There is significant difference between the mean score of the school culture in M.P. Board and CBSE Mathematics students of class XI, There is no significant difference between the mean score of the academic motivation in government M.P. Board and non government M.P. Board students of Mathematics of class XI, There is no significant correlation of school culture on the academic motivation of M.P Board mathematics students of class XI, There is significant correlation of school culture on the academic motivation of CBSE mathematics students of class XI.

Keywords: School Culture, Self-Concept, Academic Motivation, Mathematics, Student, Etc.

I INTRODUCTION

World without mathematics is not possible, without it no subject- Science, Social Science, Technology, Industry can imagine its existence. If it is so important then its role in school curriculum becomes vital. Its importance becomes more vital. Computers and other devices, as a result of mathematics have taken a new look in the school curriculum.

Mathematics is a self-contained mental discipline with its language and structure and the learning of mathematics is dependent on various factors. Researchers have demonstrated that factors like self-concept effect results of students in mathematics. Therefore teaching of mathematics has been a challenging task for the teachers since the origin of human race.

(a) School Culture

The culture of a school has become even more important since the "accountability era" and advent of state, and possibly federal, high-stakes assessment. School communities have invoked a variety of improvement efforts as a means to moderate deficiencies and promote higher levels of student achievement. Wagner and Hall-O'Phelan (1998) noted that many educators and researchers alike are discovering a "missing link" in the school improvement conundrum.

Taylor and Williams (2001) argued that as accountability through tests has become a threat, school principals need to work on long-term cultural goals in order to strengthen the learning environment. **Fullan (2001)** contended that the concept of instructional leader is too limited to

sustain school improvement. He promoted the idea that school principals serve as change agents to transform the teaching and learning culture of the school.

(b) Academic Motivation

A student that is academically motivated wants to learn likes learning-related activities and believes school is important. Children are naturally motivated to learn when they are infants. A baby's struggle to reach a toy, learn to walk, or eat without help are examples of motivation to learn. This early motivation to learn is later applied to school-related activities such as reading and writing. When children are not motivated to learn, it is usually because something has gotten in the way of natural motivation. They often believe they cannot do well in school related tasks and stop trying or do not try hard enough because they do not think their efforts will make a difference. They may also become easily frustrated and give up when learning is difficult.

According to Allen (1964) remarked that success equals intelligence and motivation. The excellence of success in life depends upon the potential endowments in the form of intelligence and also the urge to succeed or motivation, it is popularly known.

School culture in mathematics plays great role in over-all academic achievement. Thus, it plays a crucial role at school level and a teacher has a greater responsibility to help the child to learn mathematics better by Increasing self-concept and reducing motivation which indirectly affects his/her achievement.

II REVIEW RELATED OF THE WORK

Kjersti Waage and Marilena Pantziara (2007) “Students’ Motivation And Teachers’ Practices In The Mathematics Classroom.” This paper presents five different families of social cognitive motivational constructs: efficacy, control, interest, values and goals. Two motivation theories will be developed further, namely achievement goal theory and self-determination theory. Research on the relationship between teachers’ practice in the mathematics classroom and students’ motivation, in terms of intrinsic motivation and goal orientation, will be reviewed. It seems like some aspects of mathematics teachers’ instructional practices have a positively influence on both students’ intrinsic motivation and goal orientation.

Deborah MacNamara and Kurt Penner (2004) “First-Year Math Students: Using Study Skills and Motivation to Predict Academic Success.” This study is part of Kwantlen’s Counselling, First Year Experience, and Math Departments ongoing work to increase the success and retention of first year math students. The study measured the study skills and learning strategies of over 300 first year math students in the fall of 2004, specifically in Math 0093, 1112, and 1120 classes to determine particular study skills predictive of academic success. Five of the ten LASSI (Learning and Study Skills Inventory) subscales significantly predicted the final grades of first year math students; in specific, time management, motivation, anxiety, concentration and self testing. There were significant differences in three of the LASSI subscales between students who withdrew from the course and those who persisted, in particular, attitude, selecting the main ideas, and test strategies

James A. Middleton & Photini A. Spanias (1999) “Motivation for Achievement in Mathematics: Findings, Generalizations, and Criticisms of the Research.” In this review we examine recent research in the area of motivation in mathematics education and discuss findings from research perspectives in this domain. We note consistencies across research perspectives that suggest a set of generalizable conclusions about the contextual factors, cognitive processes, and benefits of interventions that affect students’ and teachers’ motivational attitudes. Criticisms are levelled concerning the lack of theoretical guidance driving the conduct and interpretation of the majority of studies in the field. Few researchers have attempted to extend current theories of motivation in ways that are consistent with the current research on learning and classroom discourse. In particular, researchers interested in studying motivation in the content domain of school mathematics need to examine the relationship that exists between

mathematics as a socially constructed field and students’ desire to achieve.

III PROBLEM, OBJECTIVES & HYPOTHESIS

(a) Statement of the Problem

A Study of School Culture and Academic Motivation in Mathematics of M.P. Board and C.B.S.E. Board Students.

(b) Objectives of the Study

The objectives formulated for this study are:

- (i) To study the difference between the mean score of the school culture in M.P Board and CBSE mathematics students of class XI.
- (ii) To study the difference between the mean score of the academic motivation in M.P Board and CBSE mathematics students of class XI.
- (iii) To study the correlation of school culture on the academic motivation of M.P Board mathematics students of class XI.
- (iv) To study the correlation of school culture on the academic motivation of CBSE mathematics students of class XI.

(c) Hypothesis of the Study

The following null hypothesis has been formulated in the context of present study's objective:

- (i) There is no significant difference between the mean score of the school culture in M.P. Board and CBSE Mathematics students of class XI.”
- (ii) There is no significant difference between the mean score of the academic motivation in government M.P. Board and non government M.P. Board students of Mathematics of class XI.”
- (iii) There is no significant correlation of school culture on the academic motivation of M.P Board mathematics students of class XI.
- (iv) There is no significant correlation of school culture on the academic motivation of CBSE mathematics students of class XI.

IV METHODOLOGY

In the light of objectives and to test hypothesis of the present study, the researcher adopted survey method for data collection.

(a) Delimitations of the study

- (i) This study focused only on the school level students
- (ii) This study focused only on the selected College of Bhopal city.

(b) Sample Design

- (i) Sample size: 550
- (ii) Sample frame: School level student in Bhopal city

(c) Research Tool

For the purpose of data collection the following tool was used.

- (i) Academic Motivation: Self- Made.
- (ii) School culture: Maehr & Braskamp (1986)

(d) Statistical Tools

- (i) After collection of data mean S.D. 't' test & co-relation was applied for statistical analysis.

V ANALYSIS AND INTERPRETATION

(a) Analysis Hypothesis 1

- (i) There is no significant difference between the mean score of the school culture in M.P. Board and CBSE Mathematics students of class XI.

Table 1
Analysis Hypothesis 1

S. No.	Variable	Group	No. of Cases	Mean	Std. Dev. (σ)	Std. error	Calculate t Value	Table t Value	Significance (.05 Level)
1	School Culture	M. P. Board Student	275	58.65	3.22	.194	3.22	1.96	Significant
2		CBSE Student	275	59.97	3.58	.216			

- (ii) Interpretation of Analysis for Hypothesis 1: Table No. 1 shows that the mean score of school culture in M.P. Board Mathematics students is a 58.65 and CBSE Mathematics student is 59.97. This shows that the school culture of to CBSE Mathematics students have more as compared to M.P. Board Mathematics students.

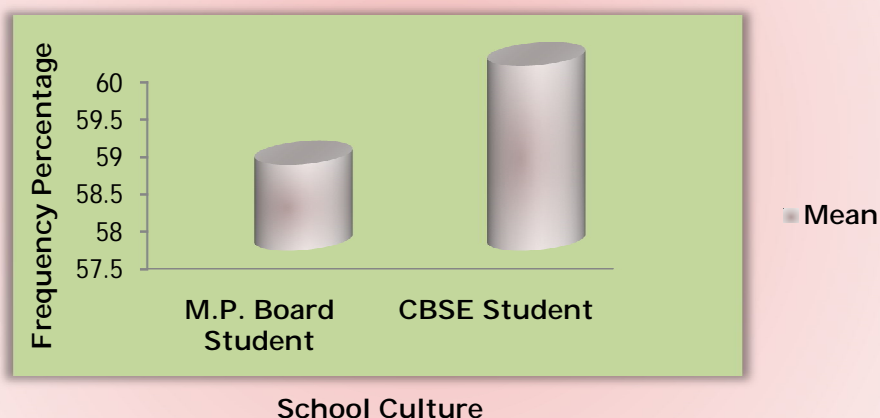
Table shows that the computed 't' value 3.22 is more than the critical value 1.96 at .05 level for $df = 548$. It means $3.22 > 1.96$. The results indicate

that there is significant difference between M.P. Board Mathematics students and CBSE Mathematics students in school culture. This implies that the M.P. Board Mathematics students and CBSE Mathematics students differ in their school culture.

Thus null hypothesis No. 1 is rejected.

Fig. No. : 1 Graphic representation of the school culture in M.P. Board and CBSE Mathematics students of class XI.

Fig.: 1 Showing frequency percentage for the school culture in M.P. Board and CBSE Mathematics students of class XI



(b) Analysis Hypothesis 2 -

- (i) **Hypothesis: 2** there is no significant difference between the mean score of the XI.

Academic motivation in M.P. Board and CBSE Mathematics students of class

Table 2
Analysis of Hypothesis 2

S. No.	Variable	Group	No. of Cases	Mean	Std. Dev. (σ)	Std. error	Coefficient t of Correlation (r) value	Table (r) Value	Significance (.05 Level)
1	Academic motivation	M. P. Board Student	275	134.4	10.16	.613	1.84	1.96	Not Significant
2		CBSE Student	275	140.0	9.88	.596			

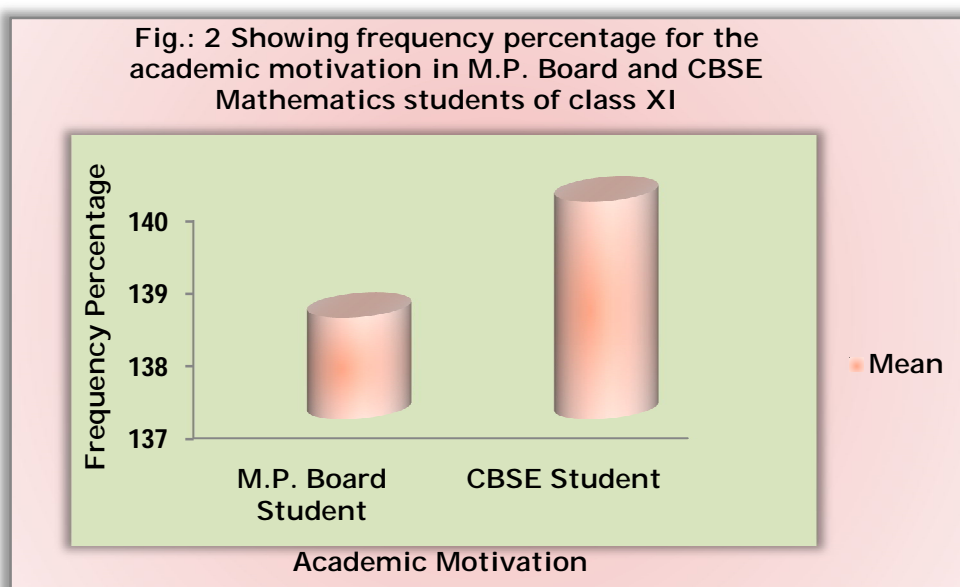
- (ii) **Interpretation:** Table No. 2 shows that the mean score of Academic motivation in M.P. Board Mathematics students is 138.4 and CBSE Mathematics students are 140.00. This shows that the Academic motivation of CBSE Mathematics students have more as compared to M.P. Board Mathematics students.

CBSE Mathematics students in academic motivation. This implies that the M.P. Board Mathematics students and CBSE Mathematics students do not differ in their academic motivation.

Thus null hypothesis No. 2 is accepted.

Fig. No. : 2 Graphic representation of the academic motivation in M.P. Board and CBSE Mathematics students of class XI.

Table shows that the computed 't' value 1.84 is less than the critical value 1.96 at .05 level for $df = 548$. It means $1.96 > 1.84$. The results indicate that there is no significant difference between M.P. Board Mathematics students and



(c) Analysis of Hypothesis 3

- (i) **Hypothesis: 3** there is no significant correlation between school culture and

academic motivation of M.P. Board Mathematics students of class XI.”

Table 3
Analysis of Hypothesis 3

S. No.	Variable	No. of Cases	Mean	Std. Dev. (σ)	Std. error	Coefficient t of Correlation (r) value	Table (r) Value	Significance (.05 Level)
1	School Culture	275	58.65	3.22	.194	.023	.113	Not Significant
2	Academic Motivation		138.4	10.16	.613			

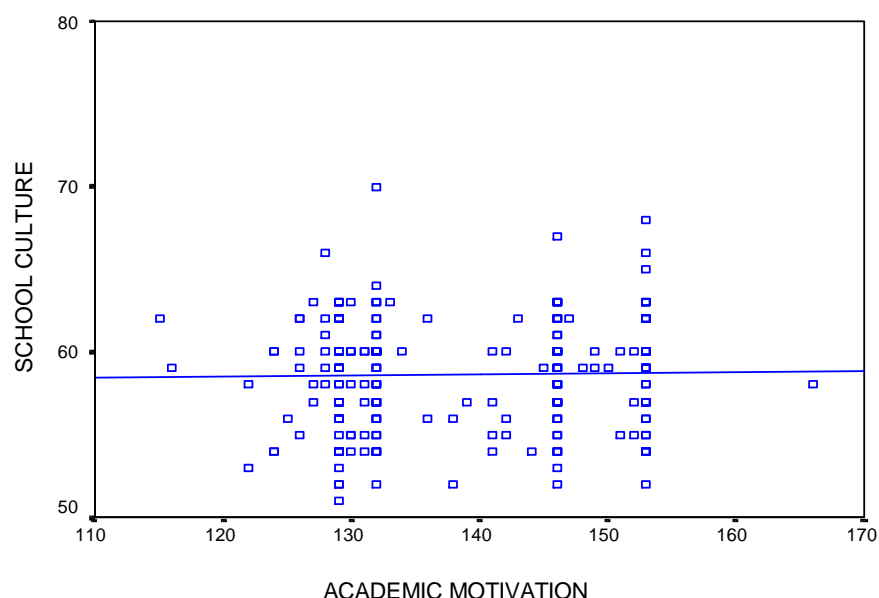
(ii) **Interpretation:** Table No. 3 shows that the mean score of school culture of M.P. Board Mathematics students is 58.65 and academic motivation of M.P. Board Mathematics students is 138.4.

From table 3 it can be seen that the obtained 'r' value of .023 is less than the table value of .113 for df=273 at the .05 level. Hence it is concluded that

there is no significant correlation between school culture and academic motivation of M.P. Board Mathematics students of class XI.

There for null hypothesis no. 3 is accepted.

Fig. No. 3 Graphic representation of correlation between school culture and academic motivation of M.P. Board Mathematics students of class XI.



(d) Analysis of Hypothesis 4

(i) **Hypothesis: 4** There is no significant correlation between school culture and academic motivation of CBSE Mathematics students of class XI.

Table 4
Analysis of Hypothesis 4

S. No.	Variable	No. of Cases	Mean	Std. Dev. (σ)	Std. error	Coefficient t of Correlation (r) value	Table (r) Value	Significance (.05 Level)
1	School Culture	275	59.97	3.58	.216	.256	.113	Significant
2	Academic Motivation		140.0	9.88	.596			

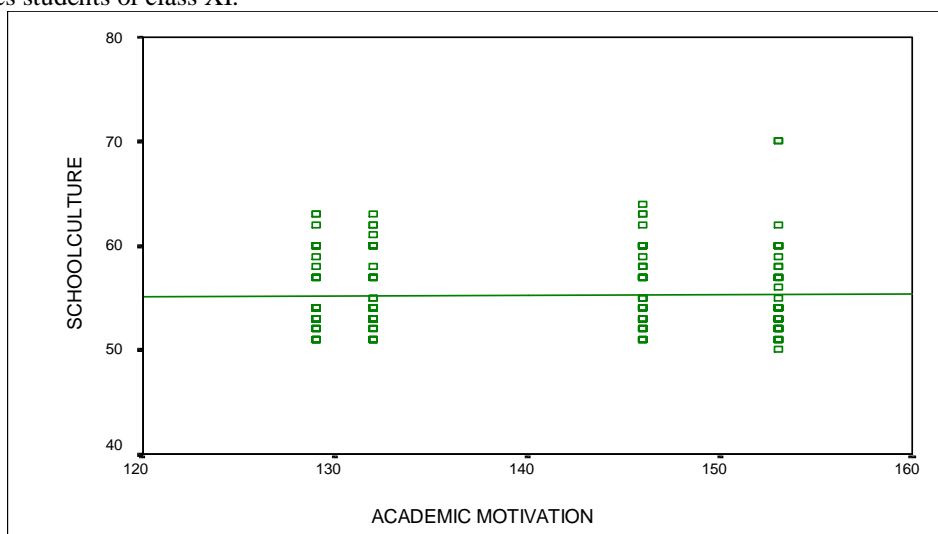
(ii) **Interpretation:** Table No. 4 shows that the mean score of school culture of CBSE Mathematics

students is 59.97 and academic motivation of CBSE Mathematics students is 140.0.

From table 4 it can be seen that the obtained 'r' value of .256 is more than the table value of .113 for df=273 at the .05 level. Hence it is concluded that there is significant correlation between school culture and academic motivation of CBSE Mathematics students of class XI.

There for null hypothesis no. 4 is rejected.

Fig. No. 4 Graphic representation of correlation between school culture and academic motivation of CBSE Mathematics students of class XI.



VI FINDINGS OF THE STUDY

The following major findings are reported.

- There is significant difference between the mean score of the school culture in M.P. Board and CBSE Mathematics students of class XI."
- There is no significant difference between the mean score of the academic motivation in government M.P. Board and non government M.P. Board students of Mathematics of class XI."
- There is no significant correlation of school culture on the academic motivation of M.P Board mathematics students of class XI.
- There is significant correlation of school culture on the academic motivation of CBSE mathematics students of class XI.

The administrator or the management of the school creates and tries to sustain the schools environment that is then perceived as good or bad by the students. The study does indicate a positive correlation between accomplishment and mission dimension of school culture and motivation.

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VII CONCLUSION

School culture and Academic motivation of Madhya Pradesh Board Mathematics student of Class XI, in many Government Madhya Pradesh Board schools it was found that middle school mathematics teachers were teaching higher classes (X, XI), Part time teachers, guest teachers were taking classes, it results in a poor state of facility provided by the school, later on it results in a bad situation where the performance of the children of mathematics of Class XI was not up to the mark. Described the way motivation of a student is shaped by the school psychological environment.

A Comparative Study of Sports Student and Non-Sports Student in Personality

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ABSTRACT

This paper focused on a compare the personality of sports student and non sports student in college level. The main objective of research paper is to compare the personality of sports student and non sports student and also compare the male and female groups. And our sample size is 80 college level students. The tool was used 16 pf. personality test. The main finding of the study is sports student is better than non sports students according their personality and there is significant difference between the personality of sports student and non sports students. Physical education and sports is one of the most important for the personality development a very good quotation is "sound mind in sound body" both are co- related if you are physical fit. Your mental health fit. Presently government is careless for physical education in all levels this time physical education is very important subject to all level this study to find out the physical education to improve personality for student

Keywords: Sports Student, Non Sports Student, Female, Male & Personality etc.

I INTRODUCTION

Sports and games are very important for us. They keep us healthy and fit. They offer us a change from the monotony of daily life. It is a useful means of entertainment and physical activity. Sports and games help in character building. They give us energy and strength. Sports and games are means of mental and physical growth. We learn how to maintain mental balance in the midst of hopes and despair. They make us learn how to tackle the difficult situation. Sports develop a sense of friendliness. They develop in us team spirit. They help in developing mental and physical toughness, shape our body and make it strong and active. They give us energy and strength. remove tiredness and lethargy. They improve blood circulation. This improves our physical well-being. Sports and games improve our capability. They improve our efficiency. Either study or work alone makes us exhaust. We remain no longer efficient to do any work. Sports remove our mental exhaustion. Sports are integral part of education. Education without sports is incomplete. Keeping their value in life, children are taught some sorts of games in the very early stage in school. These days' sports are a part of academic curricula. Sports are particularly important for the youth. They help in their physical and mental growth. They contribute in the formation of character. They inculcate in them good values. It is therefore, sports competition is held at school and college levels. The students who perform well in this competition are promoted to play at the national and international level. Thus sports help in career growth also. Sports and games give us opportunity to grow in life. These days' sports have been commercialized. They have become a good means of earning. The sports person who does well in sports is showered with name, fame and wealth. He becomes a hero

overnight. Sports have great potential to offer career opportunities. So we should take them very seriously from the very early age of our life. Sports are good means of earnings. Sports offer opportunity to prove talents. Thus, sports have great value in life. Sports facilities are being developed in rural and semi-urban areas. There are playgrounds in villages. Sports infrastructure are being developed everywhere so as to promote them. Various sport organizations are also doing well in promotion of sports.

Jessica R Eagleton, Stuart J Mc Kelvie, Anton de Man (2007) Scores on Extraversion and on Neuroticism as measured by the Eysenck Personality Inventory were compared for 90 undergraduate team sport participants, individual sport participants, and nonparticipants (43 men, 47 women, M age = 20.3 yr.). From past research and Eysenck's biological theory of personality, it was hypothesized that sport participants would score higher on Extraversion and lower on Neuroticism than nonparticipants, and that team participants would score higher on Extraversion and perhaps higher on Neuroticism than individual sport participants. By comparing scores for students in first year and final year, it was also investigated whether pre-existing personality differences drew people to sport (the gravitational hypothesis) or whether personality changed as a function of sport participation (the developmental hypothesis). The main findings were that team participants scored higher on Extraversion than both individual sport participants and nonparticipants, and that

test scores did not change over time, supporting the gravitational hypothesis for Extraversion.

Diener and Lucas (2000) in their study found that it is worth important to write the two conclusions drawn by the research in the field of personality and well-being, first suggested that the researchers must be aware about the varied pattern of relationship between personality and well-being across cultures. Secondly Diener, Sun and Oishi (1997) admit, 'what is not yet clear, whether extraversion predicts pleasant effect to some extent in different cultures, such as in India and Nepal'. Also in an extensive survey of the literature, the present research did not find any representative work conducted in India on the relationship between personality and well-being. All this background is sufficient in itself to realize the necessity of filling in the gaps in knowledge and conducting an exhaustive research study on the relationship between personality and well beings in India.

II PROBLEM, OBJECTIVES & HYPOTHESIS

(a) Statement of the Problem

The problem of present study is stated as “*A comparative study of sports student and non sports student in personality*”

(b) Objectives of the Study

The objectives formulated for this study are:

- (i) To compare the personality of sports student and non sports student.
- (ii) To compare the personality of sports male student and non sports male student.
- (iii) To compare the personality of sports female student and non sports female student.

(c) Hypothesis of the Study

The following null hypothesis has been formulated in the context of present study's objective:

- (i) There is no significant difference between the personality of sports student and non sports students.
- (ii) There is no significant difference between the personality of sports male student and non sports male student.
- (iii) There is no significant difference between the personality of sports female student and non sports female student.

III RESEARCH METHODOLOGY

(a) Methodology

In the light of objectives and to test hypothesis of the present study, the researcher adopted survey method for data collection.

(b) Limitations of the Study

- (i) This study focused only on the College level students
- (ii) This study focused only on the selected College of Bhopal city.

(c) Sample Design

Sample size: 150

Sample frame: College level student in Bhopal city

(d) Research Tool

For the purpose of data collection the following tool was used.

- (i) **Personality:** Dr. S.D. Kapoor (16 pf Personality questionnaire).

After collection of data mean S.D. & 't' test was applied for statistical analysis.

IV ANALYSIS AND INTERPRETATION

- (a) **Hypothesis 1:-** There is no significant difference between the personalities of sports student and none sports students.

Table- 1
Significant difference between the personality of sports student and non sports students.

Group	Strength N	Mean M	S.D σ	't' value	Result
Sports Student	80	63.97	12.3	4.24	Significant
Non Sports Students	80	59.8	8.77		

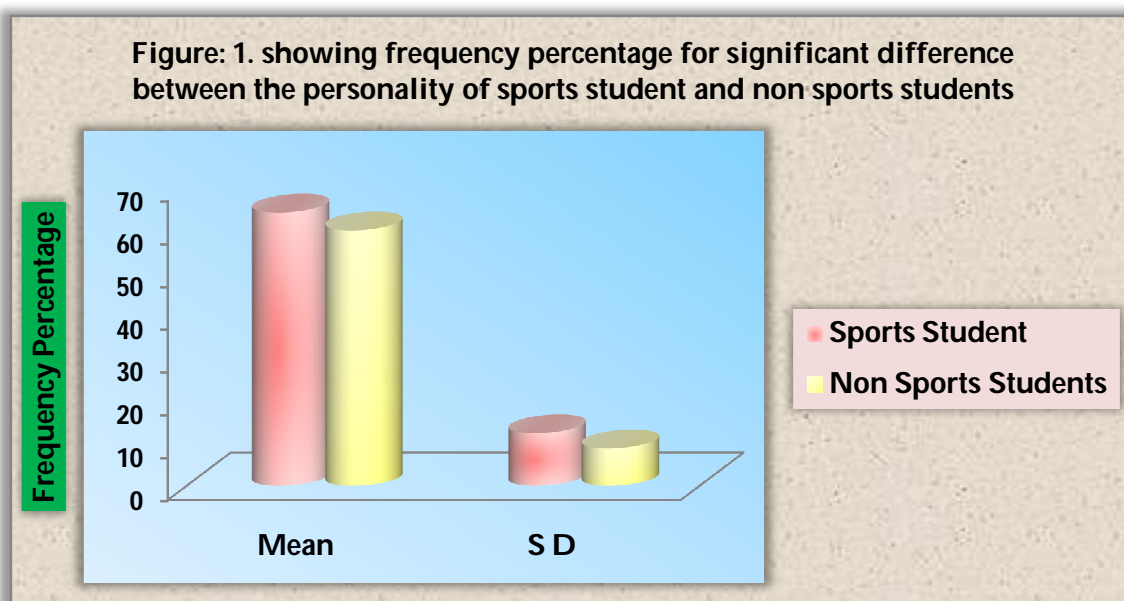
df = 158 Table value at .01 level of significant = 2.61

Studying table 1 it came to know that average personality score of Sports student was 63.97 and that of Non sports students was 59.8, so the

difference was 4.17 and its 't' value was 4.24. It was significant at .01 levels on 158 df. So null hypothesis "There is no significant

difference between the personality of sports student and non sports students." was rejected. It means there was a significant difference between the personality of sports student and non sports students.

The mean score of sports student is better than non sports students. From this we can say that personality of sports student and non sports students were different.



- (b) **Hypothesis 2:-** There is no significant difference between the personality of sports male student and non sports male student.

Table 2

Significant difference between the personality of sports male student and non sports male student.

Group	Strength N	Mean M	S.D σ	't' value	Result
Sports Male Student	40	64.9	10.8	2.12	Significant
Non Sports Male Students	40	60.23	8.08		

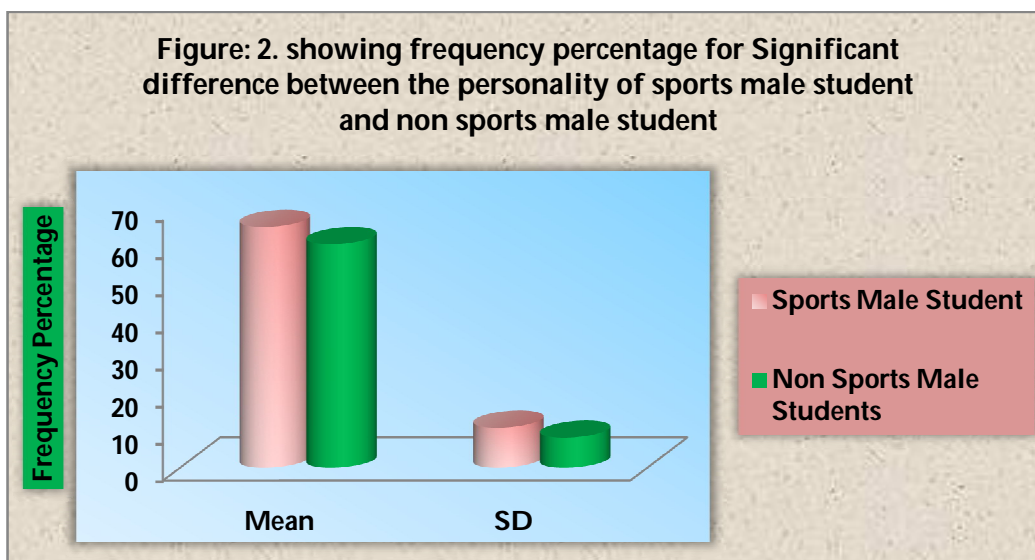
df = 78 Table value at .05 level of significant = 1.99

Studying table 2 it came to know that average personality score of Sports male student was 64.9 and that of Non sports male students was 60.23, so the difference was 4.67 and its 't' value was 2.12. It was significant at .01 levels on 158 df. so null hypothesis "There is no significant difference between the personality of sports male student and non sports male student "was

rejected. It means there was a significant difference between the personalities of sports male student and none sports male students.

The mean score of sports male student is better than non sports male students.

From this we can say that personality of sports male student and non sports male students were different.



(c) **Hypothesis 3:-** There is no significant difference between the personality of sports female student and non sports female student.

Table- 3
Significant difference between the personality of sports female student and non sports female student.

Group	Strength N	Mean M	S.D σ	't' value	Result
Sports Female Student	40	67.4	11.37	4.96	Significant
Non Sports Female Students	40	58.9	9.28		

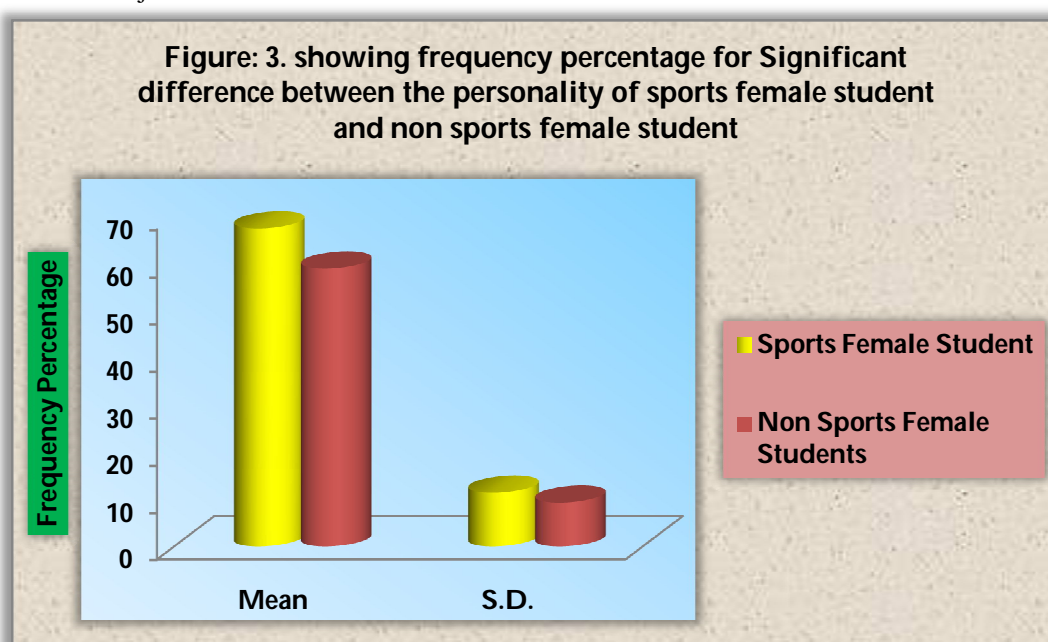
df = 78 Table value at .01 level of significant = 2.64

Studying table 3 it came to know that average personality score of Sports female student was 67.4 and that of Non sports female students was 58.9, so the difference was 8.5 and its 't' value was 4.96. It was significant at .01 levels on 158 df. so null hypothesis "There is no significant difference between the personalities of sports female student and none sports female students." was rejected. It means there was a

significant difference between the personality of sports student and non sports students.

The mean score of sports female student is better than non sports female students.

From this we can say that personality of sports female student and non sports female students were different.



V FINDINGS OF THE STUDY

The following major findings are reported.

- (a) There is no significant difference between sports student and non sports student of their personality.

- (b) There is no significant difference between sports male student and non sports male student of their personality.
- (c) There is no significant difference between sports female student and non sports female student of their personality.

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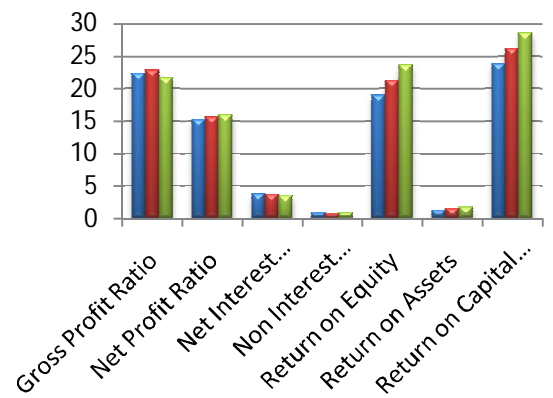
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Profitability Ratios	2010-11	2011-12	2012-13
Gross Profit Ratio	22.3%	22.82%	21.62%
Net Profit Ratio	15.23%	15.57%	15.93%
Net Interest Income/Total Assets	3.8%	3.69%	3.51%
Non Interest Income/Total Assets	0.82%	0.65%	0.78%
Return on Equity	18.96%	21.22%	23.56%
Return on Assets	1.22%	1.56%	1.7%
Return on Capital Employed	23.8%	26.15%	28.5%

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The Jammu and Kashmir Bank Ltd.

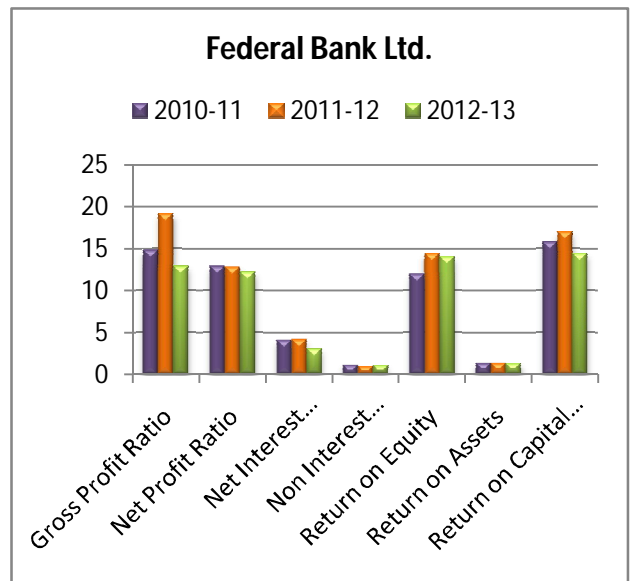
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Profitability Ratios	2010-11	2011-12	2012-13
Gross Profit Ratio	14.81%	19.17%	12.89%
Net Profit Ratio	12.88%	12.82%	12.26%
Net Interest Income/Total Assets	4.11%	4.18%	3.06%
Non Interest Income/Total Assets	1.18%	0.97%	1.07%
Return on Equity	11.98%	14.38%	14.03%
Return on Assets	1.34%	1.41%	1.35%
Return on Capital Employed	15.8%	17.03%	14.41%



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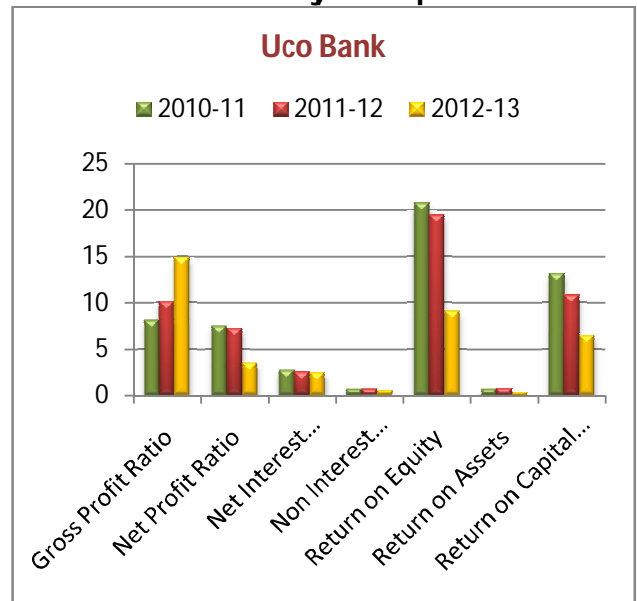
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Profitability Ratios	2010-11	2011-12	2012-13
Gross Profit Ratio	8.07	10.06	14.87
Net Profit Ratio	7.48	7.2	3.49
Net Interest Income/Total Assets	2.75	2.48	2.42
Non Interest Income/Total Assets	0.67	0.6	0.5
Return on Equity	20.7	19.38	9.08
Return on Assets	0.66	0.69	0.33
Return on Capital Employed	13.11	10.77	6.44

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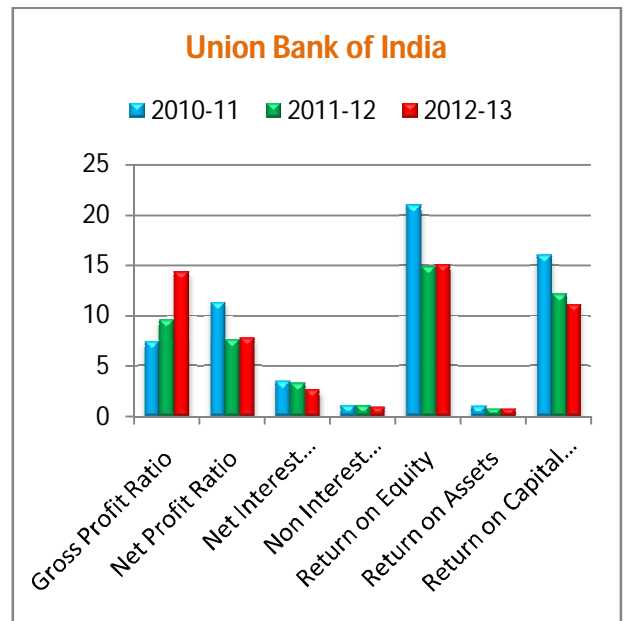
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Profitability Ratios	2010-11	2011-12	2012-13
Gross Profit Ratio	7.38	9.54	14.35
Net Profit Ratio	11.27	7.63	7.79
Net Interest Income/Total Assets	3.48	3.29	2.63
Non Interest Income/Total Assets	1.03	1.04	0.93
Return on Equity	20.94	14.85	15.05
Return on Assets	0.97	0.72	0.75
Return on Capital Employed	15.98	12.09	11.12



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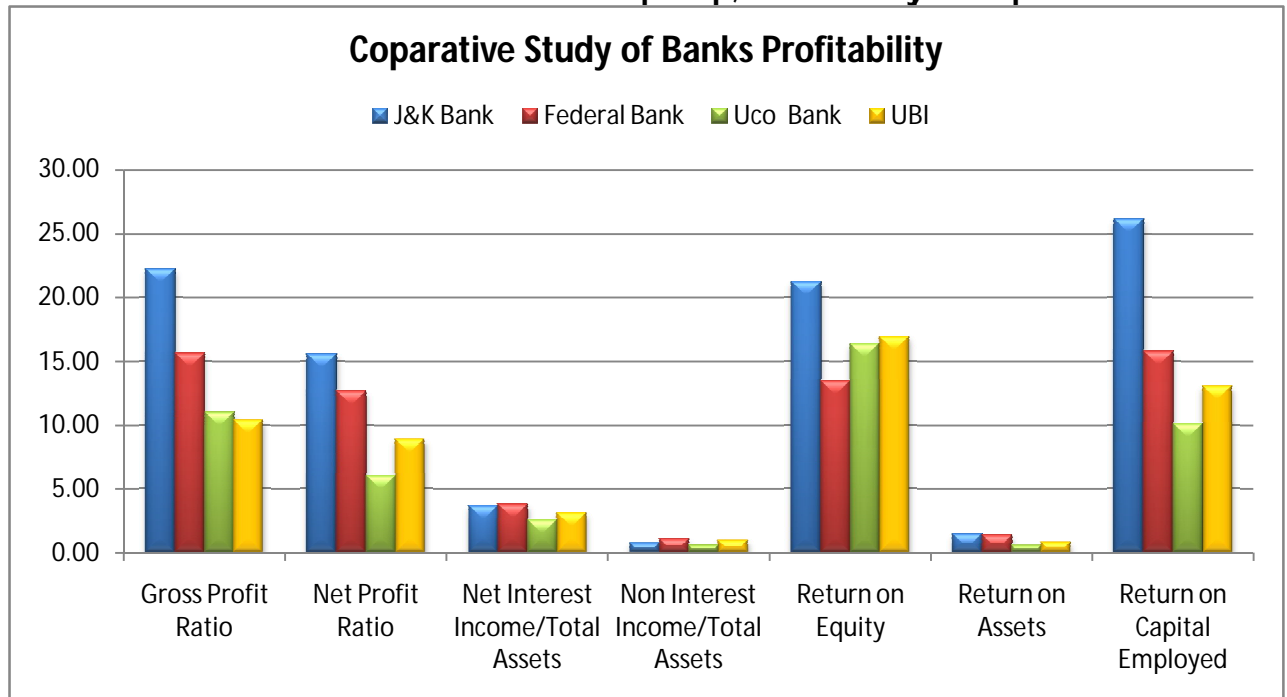
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(In Percentage)

Profitability Ratios	J&K Bank	Federal Bank	Uco Bank	UBI
Gross Profit Ratio	22.25	15.62	11.00	10.42
Net Profit Ratio	15.58	12.65	6.06	8.90
Net Interest Income/Total Assets	3.67	3.78	2.55	3.13
Non Interest Income/Total Assets	0.75	1.07	0.59	1.00
Return on Equity	21.25	13.46	16.39	16.95
Return on Assets	1.49	1.37	0.56	0.81
Return on Capital Employed	26.15	15.75	10.11	13.06

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vf/kd gñ rFkk ; wñks cñl vñs ; fu; u cñl vñkñ
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Ratios	X	X-x dx	dx ²	Y	Y-y dy	dy ²	dx dy
Gross Profit Ratio	37.87	15.75	248.06	21.42	6.92	47.88	108.99
Net Income Ratio	28.23	6.11	37.33	14.95	0.45	0.20	2.74
Net Interest Income/Total Assets	7.45	-14.67	215.20	5.68	-8.82	77.79	129.38
Non Interest Income/Total Assets	1.82	-20.3	412.09	1.59	-12.91	166.66	262.07
Return on Equity	34.71	12.59	156.50	33.33	18.83	354.56	237.03
Return on Assets	2.86	-19.26	370.94	1.37	-13.13	172.39	262.88
Return on Capital Employed	41.90	19.78	391.24	23.17	8.67	75.15	171.49
	ΣX = 154.84		Σdx ² = 1833.36	ΣY = 101.51		Σdy ² = 894.64	Σdx dy = 1174.61

$$\begin{aligned} X &= \sum X / N \\ &= 154.84 / 7 \\ &= 22.12 \end{aligned}$$

$$\begin{aligned} Y &= \sum y / N \\ &= 101.51 / 7 \\ &= 14.50 \end{aligned}$$

$$\begin{aligned} \text{Correlation} &= \frac{\sum dx dy}{\sqrt{\sum dx^2} \times \sqrt{\sum dy^2}} \\ &= \frac{1174.61}{\sqrt{1833.36} \times \sqrt{894.64}} \\ &= \frac{1174.61}{1280.70} \\ &= 0.91 \text{ (Approx)} \end{aligned}$$

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't' V&V fo'yšk.k

(t-Test Analysis)

t-Test =

$$t = \frac{r \times \sqrt{n-2}}{\sqrt{1-r^2}}$$

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Comparison of Preference for Using Digital Services –A Study on Citizens of Bhopal City

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ABSTRACT

The general public in most cases face a lot of difficulty especially in fulfilling administrative requirements. The administrative Functions are generally undertaken manually giving away to mistakes and also delays in delivering Essential Services to the citizens. The Digital India Launch is helping as an eye opener for many states. The researcher through this paper tried to explore the areas of personal priorities in using on-line services as identified by the citizens pertaining to different age groups within the city of Bhopal.

Keywords: Information Technology, Digital India, Initiatives

I INTRODUCTION

The IT sector in India boomed during 2004-2005 as the Total Software and Services Revenue recorded a high of Dollar 28 billion. The IT sector in India witnessed a deep-seated revolution in 1990 and the 2000's and reshaped again in 2010.

The Sector Report compiled in August 2015, records that India is best known as the world's largest sourcing destination in the fastest growing Information Technology [IT] industry, and also accounts for approximately 67% of the US dollar 124-130 billion Market. The Industry basically holds the glory of Leading Economic transformation of the country. India is gaining its eminence in terms of its intellectual capital with several global IT firms setting up their modernization centers across diverse states in India.

Madhya Pradesh the central state of India is all set in attracting large number of significant investments from key companies. The launch of the Digital India Program so as to provide government services to the people using IT has to some extent proven its capabilities in delivering both on shore and off shore service to global clients. But there exists a huge gap between the 'digital haves' and 'have not'

II REVIEW OF LITERATURE

Sansanwal [2000] defined Information Technology as a use of hardware and software for efficient management of information i.e., storage, retrieval, processing, communication, diffusion and sharing of information for social, economical and cultural up-lift.

Mik Wisniewski, (2001) says that the U K Government's best value initiative was intended to ensure that local authorities provides the best value in service delivery. This study also highlights that the local authorities are using a wide variety of

methods to capture voice of the customer with the customer surveys as being one of the most popular ASEAN India Synergy Sector [2003] points out that a high quality of the telecommunication infrastructure is a basic pillar for growth of IT and IT enabled services.

According to the Global Information Technology Report 2012, the e- Readiness rank of India is 69 with the score of 3.89 out of 10 that means the use of ICT s in India is very low

III OBJECTIVES & METHODOLOGY

(a) Objectives of the Study

- (i) To find the priority use of on-line services by the citizens of Bhopal under different age category.
- (ii) To compare the priorities of on-line services by different age category groups within Bhopal city.
- (iii) To find out the reasons for the difference in the priorities by different Age categories.

(b) Statement of the Research Problem

As we Know Business needs to endlessly find better and faster ways to adapt to the competitive market place in order to battle in today's high technology and fast phased environment. This element of management is information processing and therefore, information technology system is expected to heavily influence Management and Customer Satisfaction and as such the main thrust of this research work is to investigate the extent of this influence.

(c) Sampling size

The respondents are a demographic mix including Male , Female, Students, People working for Government as well Private Sectors ,many are from IT professionals as well working for the State Data Centre and are categorized as per ages as :

- Category I - Between 18 yrs to 25 yrs
 Category II - Between 26 yrs to 35 yrs
 Category III - Between 36 yrs to 50 yrs.

(d) Sampling design

The researcher has used the following techniques in order to gather appropriate information to meet the objectives of the study:

- (i) Survey research method to gather information from respondent's

concerning their opinions on the impact of Information Technology.

- (ii) A questionnaire was designed into various parts for easy acceptance by the respondents.
 (iii) The researcher surveyed 150 respondents to conduct the study.
 (iv) The sampling was done randomly such that every respondent shall have the opportunity of being selected.

IV DATA ANALYSIS AND INTERPRETATIONS

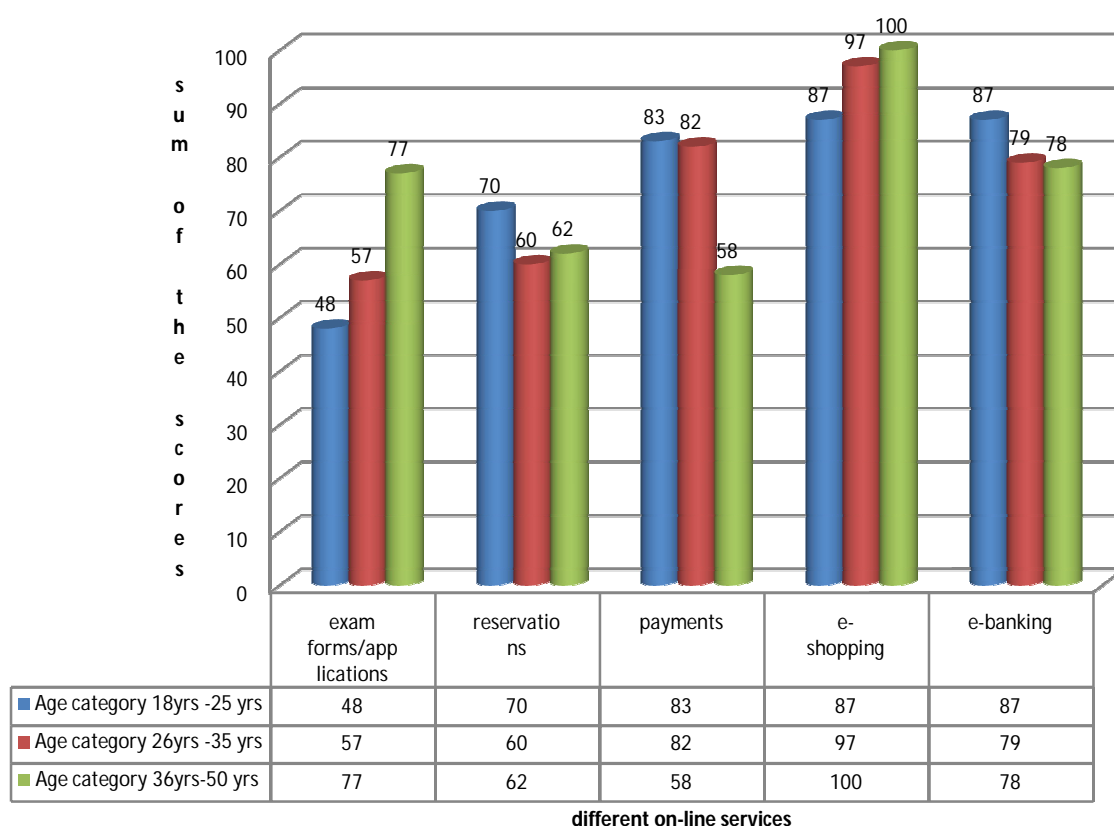
A sample of 150 respondents was asked to put ranks from 1 to 5 as per their priority in using the

on-line services. The sum total of the rank values were taken and the least score is termed as first priority followed by the other increasing values. The table below shows the rankings as per their priorities

Table 1:
Comparison of priority in using on-line services by different Age groups

Priority of on-line Services	Category 1	Category 2	Category 3
	Age Group 18 yrs- 25 yrs	Age Group 26 yrs- 35 yrs	Age Group 36 yrs- 50 yrs
Priority 1	Application forms	Application forms	Payments
Priority 2	Reservations	Reservations	Reservations
Priority 3	Payments	e- banking	Application forms
Priority 4	e-Shopping & e- banking	Payments	e- banking
Priority 5	-----	e-Shopping	e-Shopping

Fig 1. Comparison on priority use of on-line services by three different age category of the selected population



(a) Category 1 Age Group 18 yrs- 25 yrs

This group included mostly the youth who were largely into education. There were very few students in this group who had started their career.

(i) Priority 1 Application forms / Exam forms

Since most of the respondents were the students searching for higher education, they prioritized the use of the digital kiosks or facility for filling application forms or many a times exam forms.

This category emphasized more on the use of on-line services for filling their college application forms as a majority of respondents were from the category who were either registering themselves with different colleges for their graduation/ admissions within the state colleges or national or international colleges. Some were opting for their Post Graduate studies as well.

(ii) Priority 2 Reservations

The good response for this category choosing reservation as the second priority was due to the reason that many of the students who opted for the admissions in various colleges of Bhopal were from either different cities of the state or outside the state. These students preferred their

reservations for journey to home towns through on-line services which they felt was far more convenient than the system at reservation counters.

(iii) Priority 3 Payments

The on-line services used by this group of students as majority were in search of for payments were basically for recharging of their mobiles or purchasing tickets for movies.

(iv) Priority 4 e-Shopping & e- banking

There was a tie in the scores for e- shopping as well as e-banking as most of the students said that students they did not spend in shopping but helped their parents to do so through on-line shopping. The students were also helping the parents in their e- banking system but had nothing to do directly

(b) Category 2 Age Group 26 yrs- 35 yrs

(i) Priority 1 Application forms

In this group the filling of application forms was the first priority as very few were for admissions and the rest were for job applications as a major number of respondents in this group were looking for new openings.

(ii) Priority 2 Reservations

These respondents were those who were frequent travelers for official work and they preferred on-line services for their reservations.

(iii) Priority 3 e- banking

e- Banking was a third priority of this group and most of them were using the on-line banking services mainly for deposit of fees or payments for competitive exams.

(iv) Priority 4 Payments

Payments in this group was mainly done by this group for Job Applications

(v) Priority 5 e-Shopping

This was the last priority for this group as most of the youth in this group were either pursuing their studies or were just into search of jobs and others who were just getting adjusted with their placements.

(c) Category 3 Age Group 36 yrs- 50 yrs

(i) Priority 1 Payments

Since this group contained respondents who basically have started settling down with their jobs, payment was the first priority. The different payments were paying of electricity bills, on line payments of telephone bills, recharging of data packs or mobiles, school fees and college fees of kids and also payments of goods purchased at shops.

(ii) Priority 2 Reservations

This category showed the reservation as second priority as many of them working for the multinationals opted for on-line reservations and other who were booking family vacations also preferred getting on-line tickets as this was more comfortable as selecting the options according to the choice.

(iii) Priority 3 Application forms

The use of applications forms in this category was either the kid's school forms or college forms filed by the parents.

(iv) Priority 4 e- banking

Shockingly e-banking was the fourth priority of this group

(v) Priority 5 e-Shopping

The respondents said that now they have started using e- shopping

V LIMITATION & SIGNIFICANC OF STUDY

(a) Limitation of the study

The study was restricted to Bhopal studying in various colleges under NIT, Barkatullah University, Rajiv Gandhi Information Technology University, AISECT, etc. Challenges encountered

included respondents not serious to answer questionnaire either due to lack of interest in filling or due to lack of awareness on IT sector and many a times others not presenting the true information.

(b) Significance of the study

This study is significant as it would have a unswerving effect on the competence and effectiveness of the use of information system in the various steps of business process. The study would also enable the employees and managers who are involved in the IT sector to categorize the opportunities for improvement in the use of IT systems thus increasing the patronage to customer satisfaction.

VI CONCLUSION

The comparison was done to see if there is a difference in the priority of on-line services used by the citizens under different category. Though there was a difference in the priority yet the researcher could find that there were differences in the use or purpose of using these facilities. The Government of Madhya Pradesh should actually promote the effective use of digitalization.

As the surveyor found touch time to find the very senior citizens who were using these facilities. They still preferred going to the banks for making payments or standing in queues for electricity bill payments. The reason is being that they were not well versed in using. Technology and they did not rely much on the services.

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Psychological Contract: An Overview

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ABSTRACT

The Psychological Contract is an unwritten set of commitments between the employer and employee. It plays a vital role in influencing job attitude and performance of the employee. This research paper aims to explain the formation of a psychological contract, its model and the consequence of the contract if violated or broken. The study aims at creating a deeper understanding on Psychological Contract and employee's behaviour if the breach of contract takes place.

Keywords: Psychological contract, Employee, Employer

I INTRODUCTION

When an employee is hired by the organisation, some commitments between the two take place. Such commitments are both expressed and implied. In the case of expressed commitment, the expectations are in oral or written form, whereas, in the case of implied commitment, the body language and actions speak more than their words. Such implied expectations between employer-employee relationships are called Psychological Contract.

Thus, Psychological Contract is an unwritten expectation between employer and employee which includes job satisfaction, employee obligations, and quality of working conditions. Psychological Contract was first appeared as the foot note in Understanding Organizational Behavior by Argyris in 1960. Then theory was pioneered by the organizational scholar Denise Rousseau in his contemporary research in 1989. Subsequently, Sims in 1995 described in his work that 'A psychological contract are the set of expectations held by the individual employee which specifies what the individual and the organization expect to give to and receive from each other in the course of their working relationship'.

II LITERATURE REVIEW

Lishin Moothery Joshy, and Srilatha S (2011), in their paper named 'Psychological contract violation and its impact on intention to quit: A study of employees of public sector and old generation private sector banks in India' explained that how the new generation banks and Foreign bank provides better opportunities rather than old private banks and public sector banks by providing better compensation in terms of cash as well as kind and it also provide better working environment. Therefore, if the Psychological contract is violated then probably the employees would like to switch to new generation banks and foreign banks. It was Descriptive research including Non-Probability and Convenience sampling techniques.

In Dec. 2014 Promila Agarwal, in her descriptive research on 'The Psychological Contract: A Review Model' described antecedents and outcomes of Psychological Contract. The article highlights recent debates, emerging factors, and increasing the relevance of the topic.

Kate J. McInnis, Dr. John Meyer in February 2012 worked on the topic Psychological contracts in the workplace: A mixed methods design project. They offered new insights in how best to measure and theorize psychological contracts through exploratory research and interview method.

P. Matthijs Bal, Dan S. Chiaburu and Paul G.W. Jansen (Jan 2009), in their paper named 'Psychological contract breach and work performance: Is social exchange a buffer or an intensifier?' Explained the interaction between psychological contract and social exchanges and also reveals important margin in the relations between contract breach and work performance.

'Psychological contract and small firms: A literature review' by Vlasios Sarantinos highlighted the important characteristics about the psychological contract such as its subjective nature, its definition as part of the employees and employers expectations. In addition, there are debates over the 'old' and 'new' types of an employment relationship. Though, the literature focuses on comparatively large firms with a set number of managers and workforce.

III OBJECTIVES & METHODOLOGY

(a) Objectives

- (i) To study the formation of a Psychological Contract and consequences if the contract is violated.
- (ii) To study to what extent does psychological contract exist between an employer and employee.

(b) Research Methodology

It is an exploratory research which provides insights into and understanding of an issue or situation. Diagrams and example are used to explain the concept evidently. Secondary data was reviewed initially through journals and internet search engine.

IV FORMATION OF PSYCHOLOGICAL CONTRACT

During the interview process, the formal, as well as informal talks between the employer and employee, helps in developing the prospective relationship, which ultimately provides an idea of employer's expectation and employee's efficiency to fulfil that expectation. So parallel to the official contract which comprises of all the responsibilities and duties of the employee in written form, an unwritten contract also emerges which speaks about the promises made by both the parties. Hence, a psychological contract is formed at the time of recruitment process.

Many researchers have taken place to explain the concept of Psychological Contract. It has been subdivided into many types. The two well-known typology in this reference is Denise Rousseau's typology (1990), in which he divided psychological contract into two parts, Transactional Contract and Rational Contract. Transactional Contracts are those contracts which are made when the employment relationship is of short-term nature i.e. for less than a year. Such contracts are specific from the point of view of expectation and mutual obligation. On contrary to this, rational contracts are made when the employment relationship is

long-term nature. Here, since the contract is of long-term nature, it is not possible to explicitly specify the mutual obligation or promises between the two parties. The most recent typology was developed by Shore & Barksdale (1998), in which they focused on two dimensions i.e. degree of balance and level of obligation. They stated that if the assumed obligation of the employee as well as the employer is at the same level, then there will be balance & harmony between the two and the proposed relationship will grow. In the second dimension, Shore & Barksdale defined the extent of commitment in which both the parties feel obligated to fulfil a particular contract term. Subsequently, four types of psychological contract emerged:

- (a) Mutual High Obligation: The psychological contract is balanced and both the parties are at the high level of obligation.
- (b) Mutual Low Obligation: The contract is balanced, but the level of obligation is low between the parties.
- (c) Employee over Obligation & Employee under Obligation: The contract is unbalanced and the obligation of the employee is low, so the expected return from such contract is poor.

V PSYCHOLOGICAL CONTRACT MODELS

Psychological Contract is a theoretical concept so explaining such concept in quantitative term is quite difficult. To elucidate this concept, a diagrammatic representation is done. The two recognized models are discussed below:

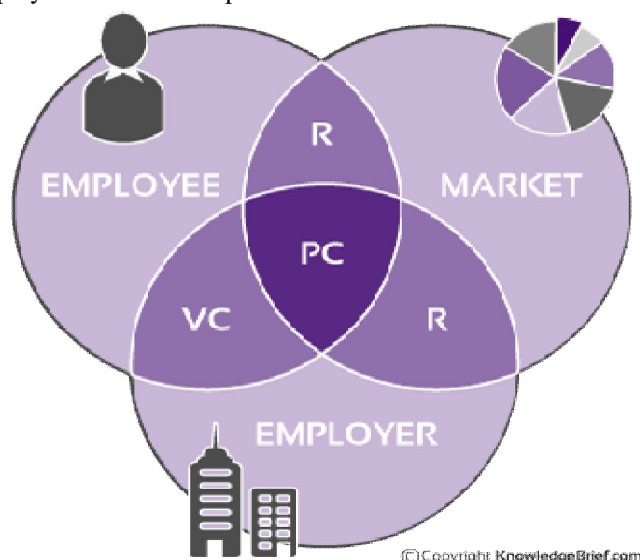


Fig. 1 Psychological Contract through Venn diagram

Source: KnowledgeBrief.com

In fig.1, VC is the visible contract, which known to both employee and employer. Such contract includes salary, roles and responsibility, employee rights, obligations to both the parties etc. Whereas, PC is the Psychological Contract which is a hidden set of obligation between the parties. In the above diagram, it can be clearly seen that employer has a

relationship with the market which also include all the external factors denoted by the relationship reference (R), and he is also related with the visible contract. Similarly, an employee is also connected with the market and the visible contract. The point at which all the three sections meet is the psychological contract.



Fig. 2 Iceberg Model of Psychological Contract

Source: recreateconsulting.co.uk

Iceberg Model (fig. 2) is one of the basic model and the most simplified way to explain Psychological contract. The Iceberg above the water level is the visible contract which is known to both the parties' i.e. the work, role and responsibility employee has to do and with reference to the salary, commission etc which has to be paid by the employer. The Iceberg below the water level is Psychological Contract which is hidden, unspoken and unexplained. The left-hand side of the iceberg shows the examples of what employee provide to the organisation or it can be said what the employer expects from the employee. Similarly, the right-hand side of the iceberg shows the examples of what employer provide to the employee or it can be said the other way round that what employee expects from the employer. The Psychological Contract is affected by different factors like perceptions, body language, background etc. It should be noted that the iceberg mounts with the flavour of success and experience

and consequently converting the invisible factors into the visible contract.

VI BREACH OF PSYCHOLOGICAL CONTRACT & CONSEQUENCES

(a) Breach of Psychological Contract

As discussed above psychological contract is an employee's anticipation towards organisation's obligation. If such obligations are not accomplished by the organisation or the employer then breach of psychological contract takes place. An example of the breach of contract can be highlighted here, In a well-known pharma company, a fresher was hired as a management trainee and it was promised that after one year of training he will be promoted as an Executive. He works hard and remains loyal to the organisation the whole year. To his surprise after a year of hard work the manager asked for resignation rather than awarding promotion. He lost his equanimity, became upset and lost faith on the

organisation as a result of his breached psychological contract.

(b) Consequences of Breach of Contract

Breach of Psychological contract leads to anger, dissatisfaction, betrayal, sadness, loss of trust and respect, reduces commitment which leads to suffering in the relationship. It also leads to lower job satisfaction, less willing to do hard work, to share ideas and anti-social behaviour.

VII CONCLUSION

In today's market scenario, Psychological Contract plays a vital role. Every organisation is focused on earning more and defeating their respective competitor, which consequently increases the pressure on the employee of the organisation. It is the responsibility of the organisation to provide a healthy working environment, competitive salary, and perks so that employees give their best to the organisation and do not leave the organisation.

On Contrary, Employee is also focused to his personal goal satisfaction first and after that organisational goal is considered. In this competitive environment, an employee also seeks for better package and perks from the firm. So, to accomplish goals of both the parties it is necessary to maintain a balance and carry out the obligations honestly.

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Pursuance of Stress towards Academics Sector- (A Review Paper)

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ABSTRACT

The word stress means unevenness between, intellectual and sentimental level of an individual. Stress acumen due to distinct outward and indigenous factors which makes a ambit around a oddity. In modern time it is recognized that the stress elevation are attaining the propulsion in the managerial and bureaucratic working flounce. Researchers are eager to determine the distinct specification resulting in establishing stress, surrounded by the representative of the organization and lateral to this they are also probing various approach to disparage the stress levels so as to amplify the fecundity or productivity. The current paper is an endeavor to gather and prompt the reviews of the various researchers, so far has worked on the stress management. The paper is descriptive in nature and based on secondary data collected from many published and on line sources. This study will be able to enlighten various factors which are culpable for the stress, nativity or formation in academics sector.

Key words- : acumen, fecundity, culpable

I INTRODUCTION

Work related stress can be exemplified as a strain which is caused due to substantial and hysterical response. Which workers apprehend when an disproportion is felt between their task necessity and competence. It occurs when there is combat between demands of job of the working employee and amount of regimentation an employee has over confrontation of these demands. Thus when demands from the surrounding, exceed the employee competency to cope with or over sight them, then occupational stress is experienced. In the present world learnedness has always been the most important need of human being. It avails man to inculcate attitude and beliefs. As there has been a growing progression towards privatization of education in our country. So the clash between the private education sectors is enhancing day by day. Because of booming number of institutes as well as universities. To preserve the best talent, colleges and universities are now concentrating on what best gratify the student hence teaching has now become a very tough occupation and this has given additional burden on the shoulders of various faculty and as a result they have to face various challenges in every day of their life.

II ORIGIN AND GROWTH OF STRESS

B. Selye

The concept of stress in the history was originated by great thinker and philosopher Hans.B.Selye .(1907-1982) He is the first person who use the concept of stress for human behavior. And he is the person who is honoured with starting new research on stress. As in the year 1950 he addresses the American psychological association convention. And he gave the standard model of stress in it.

III LITERATURE REVIEWS

Contemplate the academic practice and present ,conduct various dubiety and arguments has been truncate in the mind of researcher its very significant to apprehend the factors responsible for a certain phenomenology and numerous angles related to it. The present study is aiming to impersonate the glance of the research work. So far has been done in the field of stress towards academics and its management.

B Elshikion

Ahlam B Elshikieri (2012)- Has done a study on factors associated with occupational stress and their effects on organizational performance in Sudanese university and in his study the objective was to determine the factors associated with occupational stress and their relationship with organizational performance at one of the private university in sudan with the help of spearman correlation coefficient test and he identified that employees suffered high level of job stress and health of the employees is also affected by it. Abdul Qayyum Chaudhry (2012)has done a study on the relationship between occupational stress and job satisfaction the case of Pakistani Universities and his objective was to find out the relationship between occupational stress and job satisfaction on , age, gender nature of job ,cadre, work experience of university teachers and sector of university with the help of Pearson correlation test and he identified that there is no significant relationship found between job satisfaction and overall occupational stress in university teachers and sectors of university. Alyas Qadeer Tahir (2011) has done a study on effectiveness of teaching stress on academic performance of college teachers in Pakistan and his objective was to explore the stress level in teaching job at college level in Pakistan with the help of t-test and regression methodology and he identified that the teaching stress is found to

be one of the factors that influence the academic performance of college teachers. Abdul Qayyum Chaudhry (2012) has done a study on an analysis of relationship between occupational stress and demographics in universities the case of Pakistan and his objective was to examine level of occupational stress in male and female university teachers with the help of anova analysis and he identified that there is no significant difference between stress level of male and female faculty in the research study. Anuradha Metha (2013) has done a study of how emotional intelligence reduces occupational stress among teachers and his objective was to identify teachers with high emotional intelligence and low emotional intelligence with the help of annova and descriptive methodology and he identified that by increasing the emotional intelligence we can reduce the occupational stress of employees and improve the work. Ali Raza (2012) has done a study on relationship between occupational stress and job satisfaction of faculty the case of universities of Punjab and his objective was to investigate the relationship between occupational stress and job satisfaction in public and private sector university teachers in Pakistan, with the help of standard deviation, correlation analysis, methodology and he identified that a moderate level of stress is perceived by university teacher and insignificant relationship is found between occupational stress and job satisfaction. Aqsa Akbar (2011) has done a study on faculty stress at higher education a study on the business school of Pakistan and his objective was to identify the sources of faculty stress in business schools of Pakistan with the help of multiple regression analysis, t-test methodology and he identified that private sector faculty member experienced more stress as compared to faculty in public sector business school. Choi Sang Long (2015) has done a study on role of occupational stress on job satisfaction and his objective was to investigate the relationship between occupational stress and job satisfaction among teachers with the help of Pearson correlation analysis and multiple regression analysis methodology and he identified that level of role ambiguity and roll over load is high however teacher at Malacca had reported high level of occupational stress. Diksha garg (2014) has done a study on an analytical study of occupational stress in education sector and his objective was to study various causes of stress that effects the teacher working in colleges with the help of percentage analysis methodology and he identified that work over load and job insecurity are the main cause of stress. D. Rajasekar (2013) has done a study on impact of academic stress among the management students of amet university an analysis and his objective was to find out the component of academic stress experienced by management students with the help of percentage

analysis methodology and he identified that academic institutions have different work setting compared to non - academic and therefore one would not expect the differences in symptoms caused and consequences of stress. Fozia Aamir Siddiqui (2013) has done a study on occupational stress in teachers a comparative study of public and private schools in teachers a comparative study of public and private schools in Hyderabad city and his objective was to compare the difference between the level of occupational stress in public and private schools female teachers of Hyderabad city with the help of mean ,standard deviation and t-test analysis he identified that overcrowded class rooms, lack of facilities and resources at work place, shortness of cleanliness were the main causes of stress among the female teachers of public school. Gopal Chandra Mahakud (2014) has done a study on organizational role stress and burn out among government and private school teachers in Delhi city a comparative study and his objective was to find out the relationship of organizational role stress and burnout among the government and private(public)secondary and senior secondary school teachers in Delhi city India with the help of t-test and descriptive statistics methodology and he identified that the teachers in private school are more stressed than the ones teaching in government school. Indoo Singh (2014) has done a study on predictors of occupational stress among the faculty members of private and medical engineering college a comparative study and his objective was to assess the level of stress and explore various occupational stressors among the faculty member s of private medical and engineering college with the help of regression analysis and t-test methodology he identified that the study revealed that medical and engineering faculty members are equally stressed and have common perception of stressors. J.K Tendon (2014) has done a study on effect of age and gender on occupational stress a study on teaching fraternity and his objective was to find out the impact of age and gender on occupational stress among teacher with the help of mean, standard deviation and t-test he identified that the mean score of male teachers is higher than female teachers this reveals that there is higher occupational stress among male teachers than female teachers. Kelzang Tashi (2014) has done a study on occupational stress among Bhutanese teachers and his objective was to explore teacher stress among teachers in Bhutanese schools with the help of annova and t-test methodology he identified that the study indicates teacher stress is a growing problem in Bhutan which is almost on par with levels of stress typically reported in western countries. K.Naidoo (2014) has done a study on model of work related well being for educators in Kwazulunatal and his objective was to identify the key factors causing stress for educators and the

managerial challenge which educators face with the help of factor analysis and alpha cronbach coefficient methodology and he identified that it is confirmed from the result that stress in the education sector in South Africa consist of seven constructs the result of all seven of these constructs were reported and thus noted that all these constructs are important in understanding the causes of stress and its impact on work performance. Kamarudin Rafidan (2009) has done a study on stress and academic performance empirical evidence from university students and his objective was are there any statistical significant differences in the level of perceived stress among students at the beginning, middle and at the end of the semester with the help of anova, Pearson correlation coefficient and chi square methodology and he identified that study says that in attaining good academic result it is equally important to identify what constitute good and bad stress and how good stress can be increased and bad stress can be eliminated. Mariya Aftab (2012) has done a study on demographic differences and occupational stress of secondary school teachers and her objective was to examine the relationship of occupational stress with gender qualification teaching experience, salary, subject taught and marital status among secondary school teachers with the help of t-test methodology and he identified that the trained graduates teachers have higher occupational stress than post graduate and untrained teachers and there is a need to give good environment to reduce the stress of teachers. Marija rok (2011) has done a study on stress and stress management in a higher education tourism institution and his objective was to provide an overview of stress in the lives and work of higher educational teachers in the case of faculty of tourism with the help of general analytical strategy developed by Miles and Huberman (1994) and he identified that higher educational teachers are high educated and then also the stress is everywhere in the education sector. Manjula. G. Kadapani (2012) has done a study on stressors of academic stress a study on pre - university students and his objective was to know the stressors of academic stress among pre university student with the help of correlation coefficient methodology and he identified that high aspiration poor study habits increased the academic stress of the students. N.A Gillespie(2001) has done a study on occupational stress in universities staff perceptions of the causes consequences and moderators of stress and his objective was to identify and describe staff experiences and perception of occupational stress and their perceptions of its causes moderators and consequences with the help of chi square test he identified that the finding high light the significant impact that occupational stress was having on the university staff both at personal and professional

level and staff supported that their current level of stress affected their ability to perform their work efficiently and up to high standards. Nosheen Sahibzada (2012) has done a study on occupational role stress among public and private university teachers and her objective was to explore the impact and relationship of the level of occupational role stress coping strategies and locus of control among public and private university teachers with the help of t-test methodology he identified that result of study indicate that level of stress is different in public and private sector employees with studies showing that employees of private sector experience high level of stress then employees of public sector universities. Reshu Agrawal (2015) has done a study on how emotional intelligence reduces occupational stress among faculties and his objective was to identify faculties with high emotional intelligence and low emotional intelligence with the help of Anova technique he identified that by increasing the emotional intelligence we can reduce the occupational stress of employees and improve their work as individuals the employee of different colleges have also experienced the effect of emotional intelligence as role of emotional intelligence in employees occupational stress is also very much important. R.Poornima (2012) has done a study on occupational stress and professional burn out of university teachers in South India and her objective was to identify the number of percentage of university teachers with low, moderate & high level of occupational stress with the help of multiple regression analysis and she identified that as majority of the teacher are experiencing stress due to organizational structure and climate also the university teachers are challenged with work overload this is due to under staffing. R.Emsley (2009) has done a study on occupational disability on psychiatric grounds in south African school teachers and his objective was to investigate factors associated with occupational disability due to psychiatric disorders in teachers in south Africa with the help of t-test methodology and he identified that work related stress is a major factor in south African teachers with occupational disability on psychiatric grounds. Sebastiaan rothmann (2009) has done a study on occupational stress ill health and organizational commitment of employees at a university of technology and his objective was to investigate the relationship between perceived organizational stressors and staff levels of commitment and health with the help of standard multiple regression analysis and he identified that the result of this study show that job security and lack of autonomy were the most significant stressor in the organization this lead to high level of physical and psychological ill health. S.S.Jeyaraj (2013) has done a study on occupational stress among the teachers of the

higher secondary schools in Madurai district Tamilnadu and his objective was to analyse occupational stress among the teachers of higher secondary schools in Madurai district in Tamilnadu with the help of chi square test methodology and he identified that aided school teachers have more occupational stress levels than government school teachers. Sajid A(2015)has done a study on stress in medical under graduates its association with academic performance and his objective was to explore the difference in level of perceived stress among medical under graduates of various classes and its association with their academic performance with the help of anova and chi square test methodology and he identified that medical student of all the five years are fairly facing stress during their stay at medical school and student required a balanced environment for optimal learning. Vikram Katyal (2012) has done a study on identification of factors causing stress among faculty in education sector and his objective was to investigate the various factors affecting the work place stress among the faculty of higher education, institutes/universities located in Punjab with the help of factor analysis and kmo-bartlett test he identified that major factors responsible for causing stress among the faculty staff ,include work place environment, work place harmony etc. This study put emphasis on the need to improve working condition of faculty through administrative and academic support. Warraich Usman Ali (2014) has done a study on impact of stress on job performance: an empirical study of the employees of private sector universities of Karachi Pakistan and his objective was to determine the effect of stress on job performance of employees with the help of multiple linear regression technique and he identified that work load, role conflict and inadequate monetary rewards are the main causes of stress among employees in higher education sectors.

IV CONCLUSION

The investigation of the literature review has given a comprehensive association of the stress and the diversified eminence and component allied to it. In short we say that the stress cannot be stopped in the working environment but it can be minimized or controlled up to some extent by taking the various remedial measures.

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A Study on Various Security Issues of E-Commerce Business Transaction

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ABSTRACT

While the usage of ecommerce application, information and communication technology enhances in private and professional existence, personal data is extensively stored. While service providers require relying on recognizing their consumers, aware characteristics administration and privacy increases into a new assessment for the service user, particularly in the electronic service circumstance. In E-commerce business transactions, buying and selling of products are done over electronic system or by the internet. At this time there are various technologies available to maintain the privacy at the same time.

Keywords:- E-commerce business, Security System, operating System Safety

I INTRODUCTION

Authenticating humans to computers remain a notable weak point in computer security despite decades of effort. Although the security research community has explored dozens of proposals for replacing or strengthening passwords, they appear likely to remain entrenched as the standard mechanism of human-computer authentication on the Internet for years to come. Even in the optimistic scenario of eliminating passwords from most of today's authentication protocols using trusted hardware devices or trusted servers to perform federated authentication, passwords will persist as a means of "last-mile" authentication between humans and these trusted single sign-on deputies. As a consequence, the vast amount of personal information thus available on the web has led to growing concerns about privacy of its users. Today global networked infrastructure requires the ability for parties to communicate in a secure environment while at the same time preserving their privacy. Support for digital identities and definition of privacy- enhanced protocols and

techniques for their management and exchange become then fundamental requirements. A number of useful Privacy Enhancing Technologies (PETs) have been developed for dealing with privacy issues and previous works on privacy protection have focused on a wide variety of topics. Among them, for helping users in maintaining control over their personal information, access control solutions have been enriched with the ability of supporting privacy requirements, by regulating access to and release of users personal information. If privacy considerations are taken into account in the design of computer systems, they constrain the possible design space for such systems. Solutions that violate privacy constraints cannot be considered any more. Privacy constraints for computer systems stem primarily from two sources, namely from privacy laws and regulations and from personal privacy expectations of the computer users. Figure 1 shows the hierarchy of these constraints with a focus on privacy laws and regulations [1].

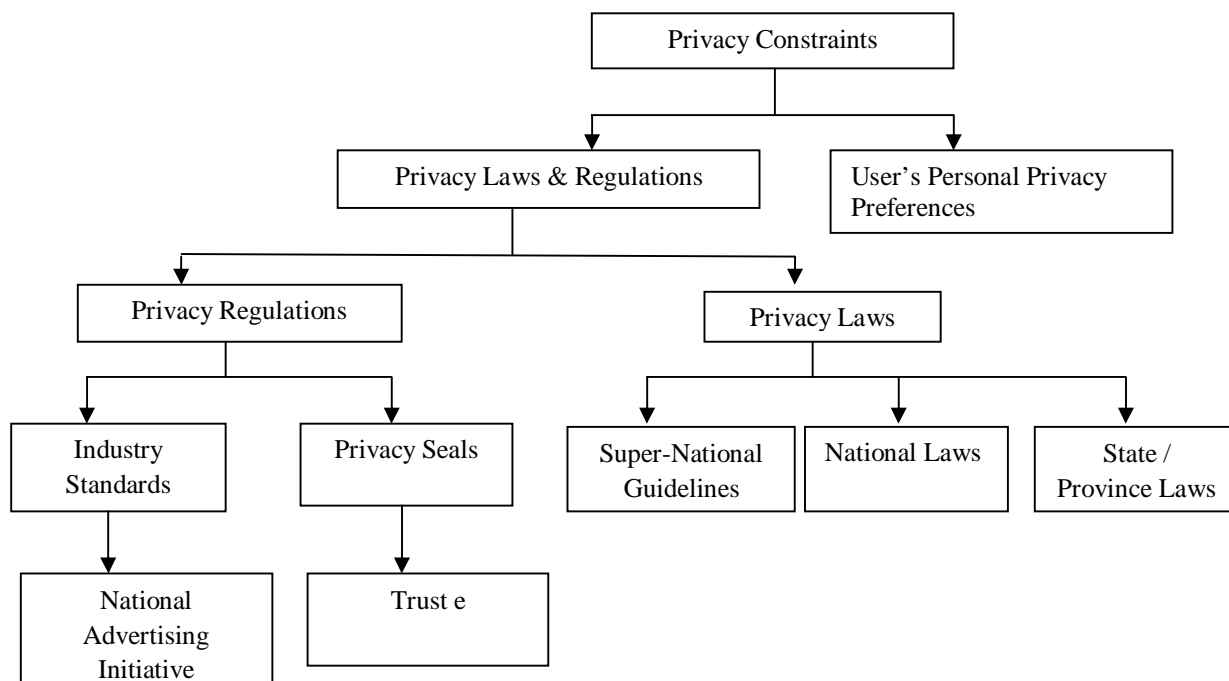


Fig 1 – Privacy Constraint Hierarchy

The need of user authentication is a fundamental security requirement in computer society. With wide-spread of distributed computer networks, remote user authentication has been introduced to identify a user remotely, and has been widely studied [2], [3], [4]. In general, authentication services may require three factors, i.e., password, smart card and biometric characteristics. The authentication based on a password is called password-based authentication i.e. Facebook login system. A system which authenticates users by using password and smart card is called two-factor authentication. In which, a client can pass authentication only if the client has correct password and the corresponding authentic smart card. The biometric-based authentication mainly employs the biometric characteristics, e.g. fingerprint, palm print, and iris. Three-factor authentication is introduced to incorporate the advantages of the authentication based on password, smart card, and biometrics. A well designed three-factor authentication protocol can greatly improve the information assurance in distributed systems. The earliest user authentication mechanism through the Internet is based on password.

II SECURITY CONSIDERATION AND ITS CONCEPT

The major security issues that may exist during the transmission of data are as follows:

- (a) **Confidentiality:** It should be computationally infeasible for an adaptive attacker to gain any partial information on the contents of a text, without knowledge of the sender's or designated recipient's private key.
- (b) **Unforgeability:** It should be computationally infeasible for an adaptive attacker to masquerade an honest sender in creating an authentic text that can be accepted by the other algorithm.
- (c) **Non-repudiation:** The recipient should have the ability to prove to a third party (e.g. a judge) that the sender has sent the text. This ensures that the sender cannot deny his previously texts.
- (d) **Integrity:** The recipient should be able to verify that the received message is the original one that was sent by the sender.
- (e) **Public verifiability:** Any third party without any need for the private key of sender or recipient can verify that the text is the valid of its corresponding message.
- (f) **Forward secrecy of message confidentiality:** If the long-term private key of the sender is compromised, no one should be able to extract the plaintext of previously texts.

III E-COMMERCE SAFETY STRATEGY

- (a) **The E-Commerce Network Devices Safety Security Strategy-** The security strategy of E-commerce system level often consisted by system isolation, access control and authentication technique. System isolation is an effective isolation way in e-commerce operation process. Isolation means dividing the network into several non-communicating networks according to the difference of network security level, so that the networks or devices of different security levels have no access to each other and get the safety isolation goal. At the present stage, we often take VLAN network technique based on the original isolation way to segregate the service network or the office network, by this we can set effective and reasonable access strategy to executive access strategy of different network resource and prevent illegal users visit the protected resource. The main way and strategy is according to the access control list and security strategy to control the information flow, to check and filter network information and data, to screen out the effective and reasonable data and to intercept unsafe information and data. The interception means after the scanning, tracking and early warning to network system, distinguish it initiatively, timely and effectively, and then block it. This process will check and analyze the network device and the security holes, including network service, firewall, router, mail servers and web server etc. As to end-customers, we often use the authentication which is used on e-commerce customers, for example, electronic business links network account, account password, dynamic password, Ukey secret key, IC card, magnetic card, fingerprint technique etc. By all means of authentication, we prevent illegal users visit enciphered data, ensure the identity materials, property information and other data will not be revealed, tampered or destructed [5-6].
- (b) **The E-Commerce Operating System Safety Security strategy-** Operating system is in charge of device management, data storing, information sending and the scheduling of all kinds of system resource, the security of operating system directly influences the safety of application system and information data. When we test the security of operating system as the server-side, we should scan and analyze different versions operating systems, divide operating systems according to their security risk level, make test report about the security hole of system based on the scanning result and repair the data hole leakage and system bug in time, so to protect applications and data from embezzling or

destructing from the server system level. As end-customer, when choosing the operating system which that suits us, we should try to avoid installing dubious software, protect and back-up the system. When some abnormalities occurred, we should recovery system and reduce the damage to e-commerce transaction course caused by operating system.

- (c) **Strategy of E-Commerce Data and Document Security-** When e-commerce is running, the storage and transferring of most text documents, pictures and applications need to depend on the management and operation of computer files. So the security strategy of computer files storage and transfer process becomes the key focus of e-commerce operation process. As to the transfer of file information in e-commerce, we can use security disposal mechanism like encryption, electronic signature, integrity authentication etc. to make effective security disposal and let the transferred files can be only deciphered and read under the condition the receivers use related security identification mechanism. This kind of security precaution strategy took during the file transfer to some extent reduce the possibility of the files being intercepted, tampered or destructed. As to the storage security of e-commerce files, we can use the way of authentication and password protection taking effect simultaneously. The important files stored in local network or the network is in the state of double-encryption, even when the others get the file by illegal way, he also needs to crack two security protection precaution strategies if he wants see the content of the file. To take effective security precaution on storage and transfer of e-commerce files can prevent external illegal incursion and internal information revealing. The files and data in the operation of e-commerce enterprises depend on database to be stored. In database itself, the security level and system level security can meet the routine application of enterprises. By changing database password regularly, improving password strategy, managing database hierarchically, we can achieve the goal of overall process encryption and control for the visiting, access and transfer of database [7].
- (d) **Strategy for the safety of ecommerce Transaction-** An e-commerce transaction involves the identity verification of all involved parties, the application of digital certificate and digital signature, and the encryption of transmitted commands and data under SSL protocol. Compared with traditional commerce, e-commerce is encountering some new problems, such as the information leakage, revision and falsification as well as attacks from computer

viruses. Therefore, safe and reliable communication networks should be established to ensure the security of the data and information as well as the promptness, effectiveness, reliability, integrity and confidentiality of e-commerce transactions. In the e-commerce transactions, there are two major security standards, namely, SET (Secure Electronic Transaction) at the application layer and SSL (Security Socket Layer) at the session layer. SET protocol is a security standard raised by VISA and MasterCard for protecting e-wallet, e-mail and certificate authority. It is used to protect the confidentiality of information and the reliability of data and identify the accounts of both the buyers and the sellers [8].

IV CONCLUSION

In the globalization of economy, e-commerce brings great influences on economy, politics and law. There are many strategies for e-commerce security: developing the education and training of e-commerce in enterprises to improve their security consciousness; adopting multi-layered network and cryptography to guarantee information security; enhance risk analysis, prevention and control to reduce system risk; complete e-commerce legislation to guarantee the interests of all involved parties. The research on e-commerce security strategies will help to improve e-commerce security techniques, complete e-commerce management system, create conditions for the healthy development of e-commerce and inject new vitality into e-commerce.

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