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National Conference

on

“New Horizons in Commerce, Management, Humanities, Science and Technology - A Gateway of opportunities for Innovations”

Organized by

Late Shri. Vishnu Waman Thakur Charitable Trust’s

VIVA Institute of Management and Research

&

Bhaskar Waman Thakur College of Science,
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We are glad to invite you and your organization for a one day multidisciplinary conference on “New Horizons in Commerce, Management, Humanities, Science & Technology -A Gateway of opportunities for Innovations**”**. The conference will prove to be an effective platform for sharing knowledge and results in theory, methodology, applications impacts and challenges in technology and management. The aim is to provide forums for researchers and practitioners from both academia as well as industries to meet and compromise possibilities of applying technical and management knowledge to several areas of applications and other avenues and set up opportunities for networking with people having similar ideas.

“Vishleshan” Multidisciplinary conference 2019 on **“New Horizons in Commerce, Management, Humanities, Science & Technology - A Gateway of opportunities for Innovations”** is the initial step towards taking the research into its advanced state. It is a platform to bring the academicians, doctoral students, industry practitioners and researchers from regulatory organizations to deliberate on theoretical work, empirical findings and policy implications related to the Management and other disciplines.

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CONTENTS

Research Papers

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CONTEMPORARY ISSUES AND CHALLENGES IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT
This paper has focused the various aspects of human resource management. Human resources are the life blood of an organization. Despite the application of technology in modern business management, Human resources are still relevant and most adaptive resources of the organization. Thus the enterprise depends highly on its human resources for success and survival. HRM is concerned with people's dimensions in organisation, so the requirement to establish HRM department is very much essential. The main function of HRM is to recruit, select and train the employee. In today's modern world globalisation has taken pace and so to understand the different culture and their behaviour in organisation has become a difficult but challenging task. In the forthcoming years HR Manager has to focus mainly on framing of policies, motivation and maintaining cordial relations among the employees. HR people need to do a lot thing and finally the HRD plays the role of initiator, planner and executor in every organisation.

Keywords: Human resource department, globalisation, recruitment, training

INTRODUCTION
Human resource management simply means managing people or workforce in an organisation. With the intense competition, locally or globally, organizations must become more adaptable, resilient, agile, and customer-focused to succeed. Goals of the organisation cannot be met if people and organisations work together as team. In general, the focus of today's HR Manager is on strategic personnel retention and talents development. HR professionals' has to play different roles like coaches, counsellors, mentors, and succession planners so as to motivate members of the organization and make them more loyalty. The world of work is changing rapidly and due to that people working in the organization must be able to cope up with the changing world of work. HR in an organisation has to understand the implications of globalization, work-force diversity, changing skill requirements, corporate downsizing, and continuous improvement initiatives by the employee. There has been major transformation in the latest century in the world of Human resource and so has to venture into new trends in order to linger with the competitors. In nutshell, the primary task of HRM is to ensure that the organization HR are utilized and managed effectively. Following are the various tools employed in harmonizing the needs of the employees and objectives of the organization on a continuous basis.

AIM OF THE STUDY
1. The main endeavour of this paper is to cram the recent trends in human resource management.
2. To study how people cope up with the varying work in the current situation

CHALLENGES IN HRM
1. Challenging recruitment and retention landscape
The HR Manager has to face major challenge in recruitment and selection especially when it comes to the younger generation. The younger generation is very selective about their job; they have the tendency to think they want to be a manager in five years. The employees feel that if they are away from home they cannot achieve their goals so to overcome this challenge; the HR manager must understand what people needs. They must be able to adapt to different cultures and environments that is going to make them more successful even without a degree. They have to motivate people, communicate effectively and make them more comfortable with the work environment.

2. Transformation of leadership
Conventionally the organisation followed a hierarchical structure with clear lines of accountability but today in the digitalised world it mainly focuses on networked organisations where work relationships are numerous. The concept of leadership has changed and now it is more of organising the eco system rather than leading people. The leader now require agile thinking, digital skills, global operating skills and interpersonal and communication skills to be more successful in the organisation.

3. Globalization and its implications
Today's business has crossed national boundaries and reached around the whole world. After Liberalisation, Privatisation and Globalisation in 1991 there is rise of multinational corporation's places which emphasises on more knowledge, skills and cultural adaptability among employees to handle global assignments. Language,

customs or age differences has become more rampant, so HRM must develop mechanisms that will help multicultural individuals work together. Workers will come in different colours and nationalities so the chances of employee's conflict is more and because of which managers will be required to change their ways. Ultimately the employees must have working knowledge of the language and culture (in terms of values, morals, customs and laws) of the host country.

4. Work-force Diversity and work life balance

Traditionally HRM was significantly simpler as our work force was also homogeneous but today our work force consists of people from various gender, age, social class, values, ethnicity, religion, education, language, physical appearance, marital status, lifestyle, beliefs, ideologies, economic status and the list could go on. Due to diversity the organisation gets benefits of creativity, innovation and decision making. HRM must adopt family friendly organization which means providing employee benefits such as work from home, giving the options of flexi time especially to working mothers who can either send or pick up their children's (Child Care) from school due to which they actually value the company more. Such options will really help the organisation to retain employees. Basically, participative approach will work better for organisations. Currently every organisation has to employ diversified workforce but to manage is a big challenge for management.

5. Health

Today having healthy workforce is another step in HRM. Organisations should ask employees to subscribe for health clubs, paying health insurance services for the staff sensitization, and free medical treatment bills. This is not only a productivity strategy but will also enable organisations to attract and retain valuable employees. Safety and accident prevention is also another great concern to managers, because of increasing number of deaths and accidents at work. Failure to provide a safe place to work can result in major fines and even criminal conviction for managers. Supervisors play a key role in monitoring workers for safety. HRM has to advice management to invest in health care packages for its employees for revitalizing the performance employees.

6. Employee expectations and Engagement

Financial and non-financial demands of worker's are ever-growing as workers are better educated, and are always geared up raise their voice if their demands are not fulfilled. In today's speedy ever changing software, telecom, entertainment and pharmaceuticals industries turnover ratios are increasing and if Hr recruiters do not fulfil the expectations of the employee, the acquisition and training cost of the organisation will scale up gradually. So, a proper HR planning needs to initiated with proper compensation packages for employees. Employee engagement is the level of an employee's emotional connection, involvement, and commitment to their organization and that will increase only when employee involvement techniques like delegation, participative management, work teams, goal setting, employee training etc re implemented by HR Manger. Basically he needs to play role of demonstrated leadership as well as supportive management. When employees feel valued their dedication and enthusiasm for their jobs, co -workers and companies grow. As research shows time and time again, companies suffer when employee engagement is low.

7. Corporate downsizing

The pressure to remain cost effective has also compelled many a firm to go lean, cutting down extra fat at each managerial level. Downsizing means to reduce the number of workers working in the organization. HRM people must ensure that proper communication must take place during this time. They must minimize the negative effects of rumours and ensure that individuals are kept informed with factual data.

8. Contingent workforce

Contingent workers are those individuals who are hired for shorter period of time. Sizeable part of the modern day workforce is contingent workers. No organization can make the transition to a contingent workforce without sufficient planning. As such, when these strategic decisions are being made, HRM must be an active partner in these discussions. After its entire HRM department's responsibility to locate and bring into the organization these temporary workers. Temporary workers when are hired, must quickly adapt to the organization. HRM will also have to give some thought to how it will attract quality temporaries. This is sometimes done on consultancy basis. Consultancy work is often a short time basis and to re-invent the organization's operation such a workforce of consultancy is vital.

9. Please The Boss to Employee Intimacy

The main four archetypical roles played by the HR manager are HR Business Partner, Change Agent, Administration Expert and Employee Advocate. The manger must become a Strategic Business Partner as strategy is a role played by the top management. The ideology has changed now from please the boss to employee intimacy. Really understanding the wishes, needs and capabilities of employees is getting more important, and this employee intimacy is required to design relevant employee journeys.

10.Virtual Reality Sexual Harassment Training

Sexual harassment is defined as any unwelcome sexual advances, requests for sexual favors, or other physical or verbal misconduct for which Sexual harassment act, 2013 has been passed. Even though we find ourselves in the midst of the 'MeToo' movement the Women in the Workplace 2018 study discloses that 35% of women have experienced sexual harassment in the workplace and 73% of employees claim that their managers do not challenge the use of inappropriate language or behavior in the workplace. Sexual harassment training has historically been provided in person, or in the form of computer based training (CBT) which includes text, slideshow, and video learning but these methods do not actually reduce sexual harassment incidents. VR is going to break the deadlock. VR is already improving in industries like physical therapy treatment, children with Autism Spectrum Disorder (ASD) overcome social interaction disabilities and some more.

HR MANAGERS TODAY ARE FOCUSING ATTENTION ON THE FOLLOWING

1. Finding the right talent
2. Online Learning
3. HR Chatbots
4. Flexible work arrangements
5. Employee Experience
6. Community Focus and
7. Continuous Performance Management

CONCLUSION

Any individual who works in HR Dept. "Must be a people's person". Employees are human, not commodities and HR departments have to start seeing them differently. The HR dept. should create competitive advantage by building strong organizations, strong leaders, managers, strong teams, & employees. HR people need to be a lot more creative in the way they do things. The "one size fits all" approach doesn't work anymore. HR department has to adopt situational approach. Successful organizations are becoming more adaptable, resilient, quick to change directions, and customer-centered. Today Globalization is a burning aspect of HRM. Country borders are transforming due to trade liberalization, increasing levels of education among women and workers in developing countries, and advancements in technology. Goods, services and labour talent are now easily crossing the boundaries of the nation than ever before. Job opportunities are more profuse now with higher wages. Organizations need to deal with an ageing workforce; they must attract, integrate and maintain multicultural employment pools.

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APPLICATION OF AUGMENTED REALITY TO ENHANCE LEARNING PROCESS

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ABSTRACT

Education depends on different elements like teaching aids, ICT , individual's understanding etc. Educational institute try to apply these aids effectively and finds to achieve good and quality education for all students. The main objectives of the education are providing Quality education and developing different skills, increasing performance of the student and integrating the information Technology plays a vital role to achieve this objectives. Augmented Reality is the technology which helps to step forward for such things.

This paper finds the awareness and applications of Augmented Reality System in the educational sector. Education and technology both are pillars of nation's development. Augmented Reality technology applied in different sectors like military, medicine, research etc. effectively. With same effectiveness we can use AR in education sector and enhance the learning process so that these young learners work for the nation in future.

Augmented Reality makes feel real for the things which are virtual. So imaginary things / objects can be feel, see, or hear with Augmented Reality (AR) . In education sector AR helps to enhance the performance of the student. Different automated applications with AR can be created with education. It has observed that AR is more effective for the students of primary section and science graduate section.

AR surely follows 3As in education sector i.e. "Attractive", "Attitude", "Achievement"

Students get attracted with different animation, videos, 3D images and text towards learning process. Attitude becomes positive for the concept and they achieve desired results.

Finally, the study of this paper introduced benefits and also list out problems to implement such technology and user friendliness to work with AR applications.

Keywords: Augmented Reality, Virtual, 3As, automated applications, 3D images.

INTRODUCTION

We can define Augmented Reality as" a technology that superimposes a computer generated image on a user's view of the real world, thus providing a composite view". Augmented Reality is the technology which simulate virtual objects into real world, these objects can be added into real world. AR technology can be used through desktop, laptop, portable devices, mobile phones etc. AR makes the real life world around us into digital interface by adding virtual object in real time .It allows access through smartphone so now a days becoming more popular. It uses different devices like headsets, smart glasses etc to have more effect.

Applications that are developed under AR technology uses 3D objects, text, images with animation, videos. Because of its 3D effect it becomes more popular in the field of entertainment, marketing, military, engineering, architecture and psychology. Its 3D effectiveness and different animated images can be very useful in education sector also.

First commercial application of AR technology was introduced in 1998 in televised football games . Sunseeker, Layar, Spotcrime AcrossAir are some examples of AR. AR can be used in classroom to explain topic with 3D images and make more understandable. For sports education also AR can be applied for broadcasting games on television. AR enhance viewing of game learner. In the education sector with AR technology learner enjoys learning process , makes learning process effective, it motivate also student for achievements. It helps for problem solving, creates thinking ability or skill, interpret in different ways and most important it interact with user which creates feel of traditional class room.

Though AR technology is significant in education there also many problems are addressed.

First and basic problem is difficulty in developing and implementing contents with AR. Designing customised application for different level of students for different subject takes lot of effort. Teachers and students may not be confident /comfort to use applications because of technical knowledge lacking. Designing applications is big issue as teacher's subject knowledge level may be very high but he can't write code like programmers. And it is up to the programmer how much he understands the concept and from that what he implement.

There are many social issues like acceptance of AR based applications, budget allocated for such applications and requirement of changing content as syllabus changes.

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LITERATURE REVIEW

- Andrea Ibieta,et al.2018,paper discuses that students faces problem in handling internet and technology. Based on problem that student want to solve , internet search can be customized.
- Yannickmeier, et al. 2016,Predicting GradesTo increase efficacy in traditional classroom courses as well as in Massive Open Online Courses (MOOCs), automated systems supporting the instructor are needed. One important problem is to automatically detect students that are going to do poorly in a course early enough to be able to take remedial actions.
- Gihan Wikramanayake,August 2015**,** Impact of Digital Technology on Education, this paper focuses on how technology helps to generate, access, acquire knowledge. Technology spreads knowledge from individual to group of people.
- NOR Farhah Saidin , et al.2015, A Review of Research on Augmented Reality in Education: Advantages and Applications, Research paper focuses on how AR is more benefited as compared to other traditional technology used as teaching aid for learning process.AR changes use of technology from passive to active.
- **Fu, Jo Shan** | International Journal of Education and Development using Information and Communication Technology, April 1, 2013 , study focuses on ICT in education and factors that influence successful integration of ICT.
- JOAN B. GARFIELD, GAIL BURRILL ,july 1996,paper finds that how technology uses to teach subject statistics at secondary school level, how graphing and calculations can be done with technology.

RESEARCH METHODOLOGY

In order to collect primary data we used Delphi method. Delphi method is well known method for gaining efficient result. This method is based on the views of selected groups. Delphi method uses multiple round of questionnaire (it is two staged survey method).

We conducted our survey on different level of education system. We have selected teachers and students as experts for survey and collected data for research.

RESEARCH PROTOCOL

This protocol defines the strategy carried out to develop the search. In order to guarantee the quality of the studies and the updating of the data, we conducted our studies in different level of education system and try to interact with them in a way that they could understand and we can get our data more effectively and accurately also scientific papers are also used to benefit in this research.

ANALYSIS AND FINDINGS

We've prepared set of questionnaires to ask experts and gather the data accordingly. Questions mentions is set in well thought manners so experts will go through each question with full active mind. All questions are made in patterns from easy to difficult according to our requirements of gathering data. Each question in the questionnaire is made required so experts have to answers them.

Figure 1.1 shows the graph of awareness about AR technology. Most of the people knows this concept of AR and very few i.e. 12.1 % people are unaware about AR technology.

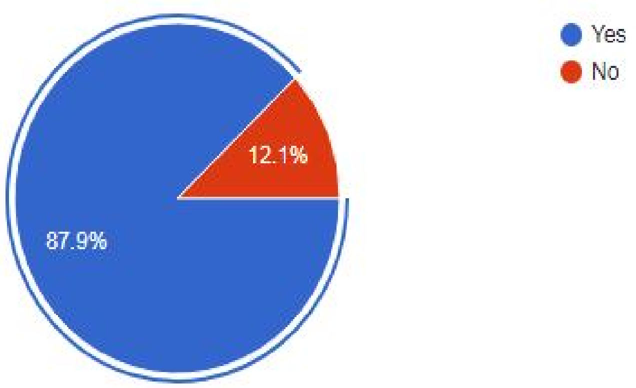

Figure 1.1

Figure 1.2 shows how AR can enhance learning process. It shows that 65.5% respondents think that AR makes easy to visualize core concepts, Figure also shows that 62.1% responses tells that it makes learning interesting, and 48.3% responses express that it can effect student's performance.

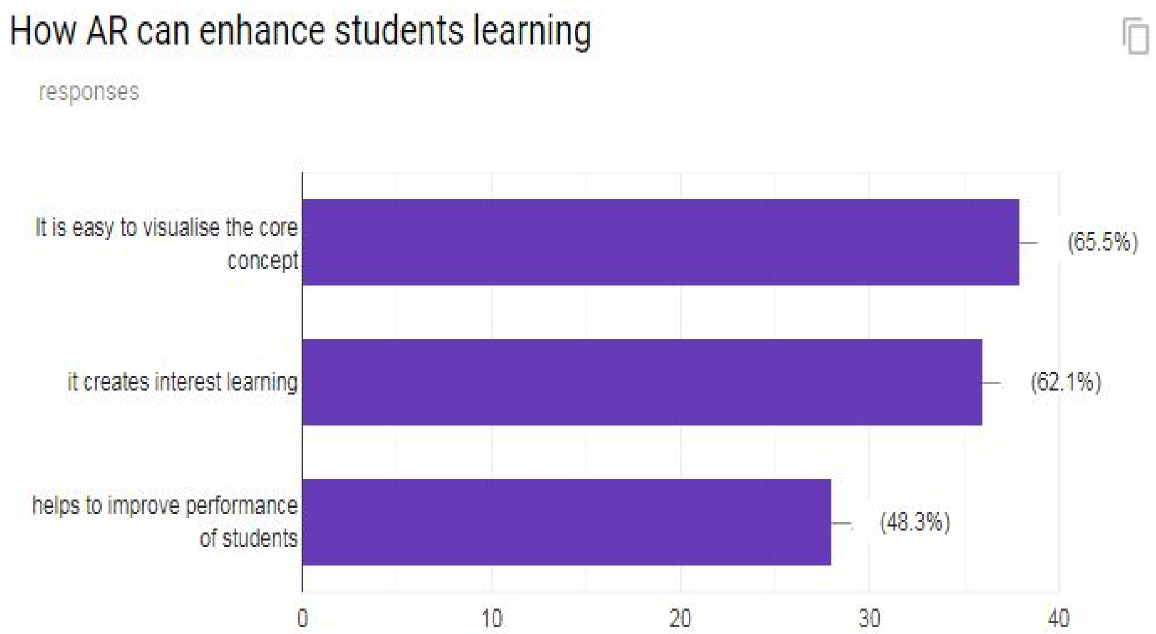

Figure 1.2

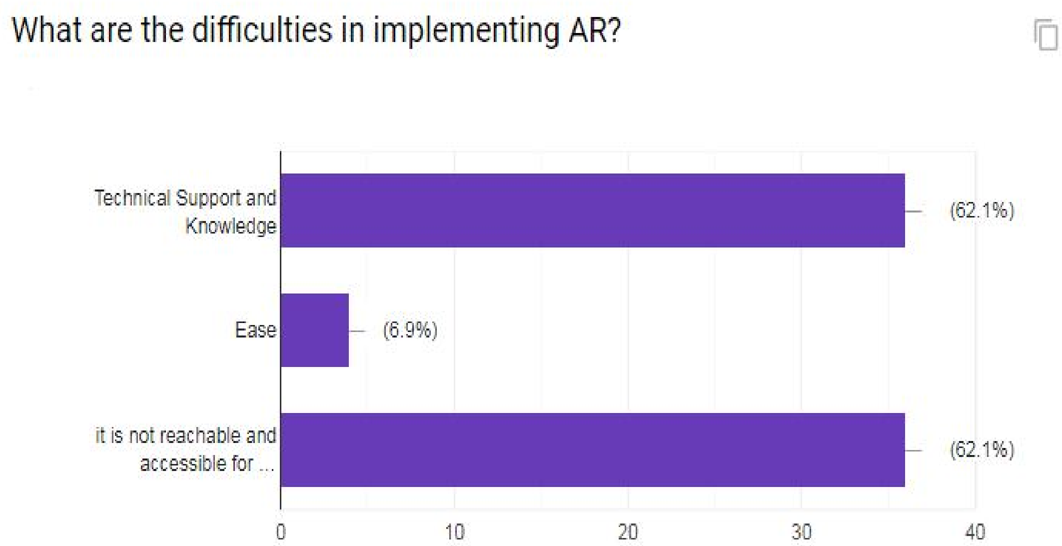

Figure 1.3

Above figure 1.3 shows that there are many difficulties in implementing AR. To implement AR one should know all technical aspects to use the application, 62.1% respondent mentioned this. Core users of the application may not find easy to use it, that is handling or operating application may not be friendly , very less number (6.9 %) respond this. The big issue or difficulty of AR can be accessibility. It should reach to all students and accessible to each individual ideally, but problems like financial aspects, technical compatibility makes it difficult.

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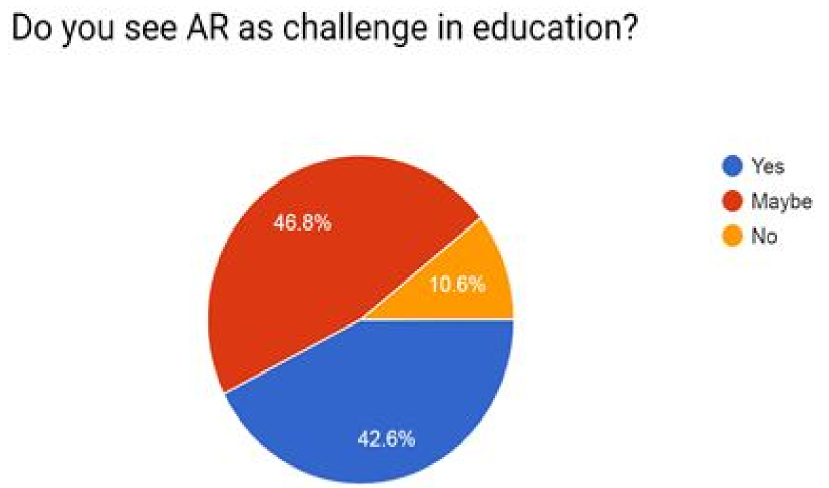

Figure 1.4

CONCLUSION

In the era of technology, all fields are effected by technology. Military, medicine, engineering, core science subjects, literature, entertainment, sports all are applying different technology to enhance their performance. Likewise ,technology is widely used in education sector also. We know that technology changes rapidly we have to accept new technology from old one.AR is emerging technology and all fields are using this effectively

AR is in the early stages of application within education system, but it has enormous Potential for promoting learning in education based on this review of preliminary AR

Studies. The infancy of AR in education requires more than the testing and improvement of prototype products, but also needs to identify appropriate learning theories to better guide application of AR in education.

When researching the Augmented Reality it was found that there is a lot potential existing. The biggest challenge in the future is probably hardware. While algorithms are evolving towards more complexity and can create augmentation without the need of AR markers, the hardware is creating problems as for size and implementation. AR systems still have some problems to overcome. In order to continue improving the possibilities and trying to extend its benefits to each educational scenario, teachers and students must continue to address all gaps and develop strategies to solve challenges encountered

FUTURE SCOPE

Even though the AR technology has been under research for many years, it is still hard to predict, how the technology will affect an average person’s everyday life.

Still there are few projects that give glimpses of possibilities in future. Identifying the specific elements that students and teachers found most motivating is critical for developing progressively more effective AR . There is a need for a more detailed analysis of the effect,

on design patterns that occur in AR learning and the relation between the patterns used and their effect on the learners.

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DIGITAL PSYCHOLOGICAL WARFARE (CYBER TERRORISM): ITS DEGREE AND DANGERS

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CONCEPTUAL

The point of this paper is to dissect the idea of cyber terrorism. Cyber terrorism is a worldwide issue and is a major test that we are confronting today. It covers wide scope of assaults. For the term 'Cyber Terrorism' numerous implications are there, for example, PC misuse, PC wrongdoing, financial surveillance or data fighting. Cyber fear based oppressors can devastate the economy of the nation by assaulting the basic foundation in the enormous towns, for example, electric power and water supply. This paper likewise covers the types of cyber terrorism like security infringement, mystery data with respect to information burglary, organize harms and so on and it additionally covers the cyber dangers and its preventions.

PRESENTATION

Terrorism is a worldwide issue so it is an incredible risk the security and uprightness of countries. Its demonstrations or exercises are not under lawfulness issues but rather are distinctive sort of culpability that is substantially more genuine in nature.

In the present cutting edge world, the essence of terrorism has likewise changed. The fear mongers of the new age utilize the most recent innovation to cause a great deal of issues on the planet. Today, fear based oppressors exploit more prominent transparency and the blast of data and weapon innovation. The new innovation of fear and their expanding accessibility alongside the expanding versatility of psychological oppressor, raise chilling prospects of defenselessness to compound, natural and different sorts of assaults. This is the danger to every single mankind.

WHICH MEANS AND DEFINITION OF CYBER TERRORISM

Another type of cyber-wrongdoing which has risen in the cutting edge age is "Cyber Terrorism". The idea of "Cyber Terrorism" originates from two components: cyber space and terrorism. The 'Cyber' implies a type of data innovation, the web and so on and Cyber space is the speculative condition in which correspondence over PC arrange happens. "Terrorism' means a structure infringement.

Cyber-terrorism is "the utilization of PC organize instruments to close down basic national foundations, for example, vitality transportation, government activities or to drive or threaten a legislature or non military personnel populace."

The FBI characterized, "Cyber terrorism is the planned, politically persuaded assault against data PC framework, PC projects, and information which result in savagery against non-soldier focuses by sub-national gatherings or furtive specialists."

The "cyber terrorism" is in this way, the utilization of PC organize devices to close down basic frameworks to coerce or threatening an administration or regular citizen populace.

'Cyber terrorism' can be portrayed as politically inspired assaults in cyberspace. These assaults are proposed to cause grave mischief, for example, death toll or serious financial harm. Frequently the expression "weapons of mass disturbance" is utilized in depicting these potential PC based dangers.

With regards to terrorism the PC and web administrations are additionally being progressively utilized by the fear based oppressors to do their detestable structures. The fear based oppressors, activists and hostile to national components are likewise not falling behind in this innovation upheaval. Presently a days, the fear based oppressors are misusing the PC and web for shifted purposes like spreading their considerations and perspectives, bring forth designs, enrollments, data sharing, insight gathering, creating reserves, co-appointment, learning methods for making bombs and blast and so on. New advances are helping the fear based oppressor to impart uninhibitedly and easily, spread their messages, correspondence and PC innovations, it is sensible to reason that the pattern among psychological oppressors and their backings will be to utilize them widely.

Cyber terrorism is a genuine worldwide issue including the abuse of innovation. PC systems have been assaulted amid ongoing clash in Kosovo, Kashmir and the Middle East, however the harm has generally been constrained to ruined sites or blocked web administrations. In 1997, the pentagon invigorated a cyber-assault

 ISSN 2394 - 7780

and found that assailants were utilizing common PCs and generally accessible programming that could upset military correspondence, electric power and so on in a few American urban communities. In the year 1996, the Liberation Tiger of Tamil Eelam (LTTE) had propelled an email bomb assault against the Sri Lankan strategic mission by flooding the government office with a large number of message and in this manner prompting a virtual blockage. Essentially the Lashkar-e-Taiba had additionally professed to have assaulted the Indian Military Website in the year 2000.

Cyber terrorism is a major test that we are confronting today. The innovation wise psychological militants and activists outfits are giving restless evenings to the security just as explore organizations. With fear impacts occurring pretty much consistently in significant urban communities the nation over and leaving an email.

TYPES OF CYBER TERRORISM

It is hard to completely indicate the types of cyber terrorism. The accompanying can be securely viewed as the types of cyber terrorism examined previously:

1. Privacy Violation: The law of security is the acknowledgment of the person's entitlement to be not to mention and to have his own space intact. The privilege to protection as an autonomous and particular idea began in which another reason for activity for harms coming about because of unlawful attack of security was perceived. As of late, be that as it may, this privilege has gained a protected status, the infringement of which draws in both common just as criminal results.

2. Secret Information Appropriation and Data Theft: The data innovation can be abused for appropriating the profitable Government insider facts and information of private people and the Government and its organizations. A PC organize possessed by the Government may contain profitable data concerning barrier and other top privileged insights, which the Government won't with to share generally. The equivalent can be focused by the fear mongers to encourage their exercises, including decimation of property. In this way, if any individual without consent of the proprietor or whatever other individual who is accountable for a PC framework or PC arrange

- Accesses or verifies access to such PC, PC organize.
- Downloads duplicates or concentrates any information, PC information base or data from such PC, PC organize including data or information held or put away in any removable stockpiling medium.
- Damages or causes to be harmed any PC, or PC organize, information, PC information base or some other projects dwelling in such PC, PC framework or PC arrange.

The articulation "PC Database" signifies a portrayal of data, information, certainties, ideas or guidelines in content, picture, sound, video that are being set up in a formalized way by a PC, PC framework or PC arrange and are expected for use in a PC, PC, PC framework or PC organize. These prevision clarify that mystery data allotment and information robbery by the cyber psychological militants will be managed correctional sting and money related burdens.

3. Demolition of E-Governance Base: This is additionally another type of cyber terrorism. The point of e-government is to make the collaboration of the residents with the legislature office3s inconvenience free and to share data in a free and straightforward way. It further makes the privilege to data a significant reality. In a majority rule government, individuals oversee themselves and they can't administer themselves appropriately except if they know about social, political, financial another unmistakable harms, which were brought about by the conventional fear monger exercises. Likewise, the psychological militant to the basic disadvantage of the country everywhere can illicitly acquire data really shielded from open investigation by the legislature in light of a legitimate concern for security of the country. In this manner, a solid e-administration base with the most recent security techniques and frameworks is the need of great importance.

4. Distributed Denial of Services Attack: Distributed disavowal of administrations assault is other type of cyber terrorism. The cyber psychological militants may likewise utilize the strategy for appropriated refusal of administrations (DDOS) to overburden the Government and its organizations electronic bases. This is made conceivable by first contaminating a few unprotected PCs by method for infection assaults and after that assuming responsibility for them. When control is gotten, they can be controlled from any territory by the fear based oppressors. These tainted PCs are then made to send data or request in such a substantial number, that the server of the injured individual breakdown.

5. Network Damage and Disruptions: The primary point of cyber psychological militant exercises is to cause systems harm and their interruptions. This movement may occupy the consideration of the security offices for

 ISSN 2394 - 7780

the time being hence giving the fear based oppressors additional time and makes their undertaking nearly simpler. This procedure may include a blend of PC altering, infection assaults, hacking, and so forth.

CYBER DANGERS

- Cyber-fighting and Cyber-terrorism in the chronicled setting of assaults against foundation. Methodologies that underline assaults on basic common frameworks have talked about for over eighty years.
- Cyber-assaults against a setting of routine foundation disappointments. There is broad information on power blackouts; battle deferrals and correspondences disturbances that happen typically and the outcomes of these normal disappointments can be utilized to gage the impact cyber-fighting and cyber-terrorism.
- The reliance of foundation on PC systems and the excess effectively present in these frameworks.
- Cyber-terrorism consider as the utilization of cyber-weapons with regards to the political objectives and inspirations of fear mongers, and whether cyber-weapons are probably going to accomplish these objectives.

AVERSION STRUCTURE CYBER TERRORISM ASSAULTS

1. Be careful with Mail Attachments

Mail Attachments is a standout amongst the most well-known techniques for causing harm. Many email applications today take into account the execution of code in email connections. Many 'worms' have been discharged thusly in the course of recent years, with impacts running from generally innocuous engendering of the worm to enormous record harm. Clients should debilitate highlights of their mail application that take into account unpredictable execution of dynamic code connections and utilize a dependable infection scanner that comprehends email connections.

2. Draw in Anti-Virus Software

Hostile to Virus programming has additionally the capacity to filter documents on a neighborhood PC. Now and again this product needs to screen inbound and outbound traffic from applications, for example, email connections. This product requires steady refreshing so as to be compelling, and the best applications will naturally download refreshed infection definition documents at foreordained interims.

3. Preventive Recommendations

- In the perspective on security point of view there is a need to make techniques which examine assault on basic common foundation, for example,
- for this improve arrange security,
- make law requirement increasingly compelling and
- national approaches must acclimate to developing association among financial matters and
- Emphasizes for collaboration among countries to overcome cyber dangers.

CONCLUSION

Toward the finish of this paper, we inspects that the cyber-wrongdoing is the major issues that we are looking in the present cutting edge world. The psychological militants are misusing the PC and web for differed purposes like spreading their considerations and perspectives, incubating plans, enlistments, data sharing, knowledge gathering, creating reserves, co-appointment, learning methods for making bombs and blast and so on. Cyber-wrongdoing is not kidding and developing danger. This is the danger to every mankind. To wrap things up to shield our self from this we ought to know about such mail connections and utilize, for example, innovative enemy of infection frameworks that can dissent our guard secure just as our entire information.

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LITERARY SURVEY OF INDIAN WARLI TRIBE IN PALGHAR DISTRICT: A BRIEF HISTORY

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Keywords: Warlis, Katkari, Kokana, Bhilas, Tribes, Konkan, Rushi, Bomboo, Lugden, Hunt, Nagli

The present paper focuses light on ‘Literary Survey of Indian Warli Tribe in Palghar District. The Warlis are an aboriginal tribe living in the north-eastern part of the thane district including the Jawhar state, the Portuguese territory of Daman, Dharmapur and Bansda states in the Surat Agency and in the western part of the Nashik district, especially on the eastern slopes of the Sahyadris. Warlis are also reported from Khandesh living near the Satpuras, but they are cut off culturally from the Warlis in the Thana district and Surat agency and seem to have been to assimilated with the Bhils of Khandesh. " On the other hand some of the Bhils of Khandesh are Known as Warlis"1 Their stronghold, however, is the north-east part of the Thana district and particularly Dahanu and Mokhada talukas with the Jawhar State, which is ruled by a Rajah of the Koli tribe, the latter another aboriginal tribe of the district.

The local or early element in the Thana population is unusually strong. The early tribes were almost the only people in the Kokan in the wild North-East, were in majority, elsewhere excepting some of the richer coast tracts. According to 1872 census the early population of the District included nine tribes with a total strength of nearly 480,000 souls or 45% of the total population. These were in order of strength Kolis, Warlis, Thakurs, Katkaris, Dublas, Vaitis, Konkans, and Dhodias. Except the Mahadev kolis, who are said to have come from the Deccan in the 14th century, these tribes seem to have been settled in the District from pre-historic times "2 According to Dr.wilson,"Varlis, probably originally 'Varlis' or uplanders and in old times of sufficient importance to give the name 'Varalat' to the sixth of the seven Kokans, are returned as numbering 70,015 souls"3 It is not however know whether varlis are so called because they lived in the 'Varalat' the sixth of the seven Konkans, or the northern part of the Konkan was called 'Varalat' because varalis originally lived and still live there. Varal according to Dr.Wilson, means a tilled patch of land. The people who cultivated these patches are therefore Waralis or Varlis.

On the other hand Mr. V. K. Rajwade, the famous Maratha historian and a research scholar of repute, thinks that the Warlis are mentioned as a non-Aryan tribe by Katyayan in his Vartikas under the name varud along with Vyas and Nishad.

V.K. Rajwade derives four words Warli from the word varud as mentioned in Katyayan's Vartikas thus :- varud-varudaki-varulai and varuli and finally varali. Though the derivation seems to be farfetched and fantastic, it may be taken that the tribe is of non-Aryan origin and lived in the Country near the Vindhyas and Satpuras from which came from southwards. Some of them took shelter in the Satpura hill in Khandesh, where we still find them Some probably the major portion descended to the hilly forests of Dharampur and Bansad. Their language, which has been considerably influenced by Gujarati goes to prove that they moved towards the south from north. Many Waralis claims that their original home was in Namnagar or Nagarhaveli in the Daman territory. Almost invariably they say that they come for North, either form Dharampur or Daman territory. The dialect of the Davar Warlis seems to be older than that of others from the southern parts and it has been influenced by Gujarati to a great extent. The southerners seem to have been more assimilated with tribes like the Kolis, Kunbis who have imbibed lower Maratha culture in regard to marriage, customs, religion and language.

Einthoven has described Waralis as a sub-division of Bhills who are found not only in Khandesh in considerable numbers but also in the northern parts of Gujarat.5 It is not unlikely that the Warlis were associated sometime or other with the Bhils with whom they have many traits in common as regards culture and customs. Latham, in discussing the origin of Maharattas, opined that "Maharatta blood must be to a certain exten Bhil"6 In his opinion "it was the Bhils and Kols who were the aborigines, the Rajputs and their congeners who were the strangers.7 That the Waralis at one time formed part of the Bhils is further supported by the following passage from Latham :-

"In habits the Bhils, the warlis, Kols of Gujarat and other allied tribes, are on the Western side of Gondwana, what the Sours, the Konds and the Kols of Bengal are on the Eastern.

All are believed, on good grounds, to be of the same blood. At the same time, the language of the first is akin to Hindi; on the eastern side of India is southern, the language northern the language Marathi, the blood more or

ISSN 2394 - 7780

less Canares and Telinga.8 Scholars have therefore not come to any satisfactory conclusion as to the probable origin of the tribe and the reason why they are so called.

In my tour amongst them, I could not come across anybody from amongst the tribe, who could give me any satisfactory explanation on this point. Among the fanciful and humorous explanations given, I quote two views here.

They are called Warlis because they used to spread waral – brushwood – in the hilly districts. In some places the word used for brush wood was waver instead of waral. This much is clear that the tribesmen have a vague idea that their name is intimately associated with the profession they have been following, viz, the spreading of waral for burning the land for agricultural purposes. They consider themselves kulamn- farmers. In the funeral chants the deceased is always addressd as a kulambi. Warlis think that the different castes were created by God. Once upon a time, he wanted to distribute certain gifts among men. A certain man got a book and so he became a Brahman. Another got a spade and therefore he was styled a gardener. A third one was given a bomboo and therefore he was called a Dhed as he made baskets out of the bamboo. A fourth one got bellows and became a blacksmith. A Warli got a plough and therefore he become a kulambi. Thus he is associated with the spreading of waral-brushwood. The different castes according to the Warli notion are God-made. Theirs is the easiest way of designating a particular caste from the avocation it follows.

Warlis themselves think that they are in a humble and humiliation position. They sometimes think that theirs is the lowest tribe, that God created them last and that after creating them the trouble of God was over. "Amhala. karun devanen peeda varun fakli mhanun varli." Thus there is a pun on the word varnen or nivarnen in Marathi. This explanation of course has no value from the historical point of view, but it is given here with a view to show what these people think about themselves. In one of the ritual songs the word waruli occurs. The line is ‘ga waruli bagalan ga waruli,’ and means ‘oh, in the forest deer, in the forest.’ Thus warul means a forest and those who dwell in the forest are Warulis or Warlis. The meaning of the word warul was suggested by the songster himself. The tribesmen do not claim any king of olden times as their own. But they believe that there was a great Rishi from whom they descended. The Rishi with his long hair lived in the caves of the hill. "Don't we live like Rishis in the jungles allowing our hair to grow? " Don't we live like Rishis in the jungles allowing our hair to grow?" asked one of them when I was discussing with them their origin.

The general condition of the tribe described by Dr. Wilson about a century ago, i. e. 1842 A. D. remains much the same even today. He describes the Warlis in "North-West of the District as considerably better off than Katkaris. They were unshaven and slightly clothed, lived in small bamboo and bramble huts, and seem to have been shunned by other castes."9

Warlis have a dark sun-burnt skin. White or brown skin is very rare among them. Such complexion, if found, may mostly be the result of cross-breeding with fair-skinned persons. Even little children are black. Warlis have a scanty growth of hair on the body especially on the chest. They have no hair on the hands and legs on account of constant work. A Warli without a tuft of hair on his head is hardly to be found as he believes that there is no beauty without such a tuft.

A Warli shows no peculiar traits on his face or body. His hair is not woolly like that of the Negroes. The cheek bones are not prominent like those of the Mongolians. The eyes are neither small nor deep. Eyebrows are hairy and lips are neither broad nor protruding. The nose is neither prominent not flat. A Warli of a robust constitution is rarely to be seen. He is lean and emaciated and lacks vitality, partly because of starvation and partly because of drinks. Though apparently weak, he has wonderful stamina and determine can put up any amount of hard work.

Men do not allow the hair to grow on head, except Shendi-the tufted hair. But they are very irregular in shaving the head and beard. Those in the forest shave barely once in six months. Generally it may be side that they are fairer and better made than Katkaris and differ little from Kunbis and kolis appearance.

Women do not apply oil to their hair for months together which look very untidy and dirty. Only an occasion like a marriage ceremony or festive day like Diwali impels them to be better dressed and neatly combed. Warli women in northern parts put on thick brass rings on arms and legs. This seems to be in imitation of the Dhodia women, who invariably wear such rings abundance. Women in other parts put on glass bangles, strings of glass beads and sometimes a silver chain round the neck. They also put on brass or silver earrings and sometime a branch of big hollow silver beads in their hair. Unlike their Davar sisters, they prefer to have nothing on their legs or ankles.

Men also usually wear simple round brass ear-rings. Needless to say bathing is out of question for many days in case of both men and women. Children are shabby and not properly taken care of though the parents love them. Men wear scanty clothes consisting of a long cloth, a small waistcoat and a turban. Sometimes the latter two are dispensed with. Women are equally scantily dressed. They put on a garment called lugden about nine yards in length round their loins which is taken tightly between the two thighs only to cover the private parts but sometimes reaching the knees. A part of this garment is taken over the breasts round the left shoulder and the end brought to the waist from the back. When the lugden is not sufficiently long, a separate piece of cloth is used for the padar. One end of this piece is tucked to the robe in front of near the waist and taken over the breasts and the left shoulder. The other end is brought to the waist from the back and tucked at the waist on the right. Very rarely the padar is taken over the hand. They put on a bodies of the Maharashtrian type to cover the breasts, but very often they do not Careto tie the knots and the bust is exposed.

The Davar (a section of the tribe) women in the northern parts were a great number of brass rings on their arms and legs. These are not only very burdensome, but are also a hindrance to free work. Those in the forest areas untouched by the Hindu civilization neither put on bodices nor have padar to cover the breasts, The whole cloth (lugden) is wound round the waist only.

Warlis lead a quiet agricultural life. The tribe as a whole is settled one and the wandering habits are almost extinct. The sporadic shifts from one place or from one village to another in the Sawakar the land holders or sudden deaths or epidemics in the family and in the villege. Warlis love and live a forest life. Even the population in the coastal villages is confined to the outskirts of the villages which are closed to cart roads in the rainy season. Their habitations are much scattered. No Warli village has a group of more than forty hunt at one place. The population is distributed in small hamlets of about a dozen huts cut off each other by furlongs and sometime by miles. A lonely hut in a far off place is by no means a rare sight. Warlis prefer to erect a hut on the fields they cultivate irrespective of the fact that they have to live all alone there without neighbours or company. It may be noted that Bhil habitation are also very scattered.

The hut in which a Warli family lives is hardly worth more than Rs.50. It consists of a simply earth foundation. a wooden frame, bambo strips, reed straw and leaves. A Pucca house with tiles, brieks and mother is a rarity and an indication of unique position among them. A Warli hut is always square in shape and in most cases facing the east, there is only one door for entrance. As there is no window, free air and light have no place in the Warli hut. The walls are built of boru, bamboo or karvi ((reed) sticks and plastered with cow-dung or mud. The huts are roofed either with straw or dried leaves. The hut, unless it is sufficiently big, has no rooms inside it. Warlis are very reluctant to have any windows in the walls of their huts. The Taluka Officer at a place of predominantly aboriginal populations, had selected two hamlets for village uplift according to the Bombay Government scheme. I was told that only the threat and not the persuasion of the Taluka Officer made them cut windows in their bamboo walls and only the frequent visits of the committee members checked them from closing the same.

Ideas of sanitation and cleanliness are foreign to them. The yard near the hut is usually dirty. Heaps of rubbish and cow dung lie round about and the floor in the hut itself is often dirtied by fowls. Many a time, a part of the hut serves the purpose of shed for the cattle, particularly in the rainy season, and this adds to the unclean air the stench of cow dung.

As pre-eminently agriculturists, their food consists of the produce of the soil they cultivate, Rice of a coarser kind is therefore their chief food. In the hilly districts where there are no rice farms, nagli has taken its place. Rice or nagli is either boiled, turned into flour for bread, or boiled with water to prepare gruel. Either of these with salt is their daily dish. In rainy season particularly fresh fish, occasionally dried fish and sometimes green vegetables add flavour to their dishes. Milk is not available even for babies, and wheat ghee and such other luxuries are out of the question. They eat fowls, the flesh of goat, sheep, all kinds of deer, rabbit, wild pig and some birds like pigeons, peacocks etc. The uncivilized forest Warlis kill and eat monkeys and bats, and a few are reported to be jackal - eaters and are accordingly named kolkhade. Those in the plains and near the coast do not eat monkeys, bats and jackals. The latter eat the white field rats and land crabs which the former hesitate to do. The flesh of a cow, bullock or a buffalo is abhorred equally by all. Among the farm produce, besides rice, are nagli, kodra, vari, udid, tur, chavali and such other pulses. At the approach of the rains, the food is exhausted and some of them actually live on tender leaves of the wild trees, young sprouts of bamboos and roots and kandas or starve for some days.

Warlis avoid eating certain things certain things in the monsoon. From the first showers of rain to the time threshing new corn, a few things like cocount, plantain, betel-leaf, betel-nut, turmeric, sugar-cans, beans,

ISSN 2394 - 7780

cucumber etc. are taboo to them. These are avoided because they must not be partaken of unless offered to God and the deity of corn. The head of the family has to observe this taboo. Young men who are having their training under a bhagat, the bhagats, the snake-charmers and medicine men do not eat fish or flesh besides the things mentioned above during the course of their training.

In conclusion, It is a brief history of literary Survey of Indian Warli Tribe in particularly Palghar District.

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IMPACT OF TOURISM ON THE INDIAN ECONOMY AND THE LINKAGES IN TOURISM SECTOR

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ABSTRACT
Tourism is a socio-economic phenomenon and it is one of the largest growing industry in India. Scio-economic development is most visible in those areas where tourism penetrates, such entry of tourism activity not only alter the physical environment of the destinations but exert a range of economic benefits. This paper proposes to examine critical positive areas of tourism that can help in sustainable progress of the economy. The trajectory of tourism for economic development and employment generation, especially in remote and rural areas, has been well recognized the world over. It is the largest service industry globally in terms of gross revenue generation and foreign exchange earnings, the capacity to generate direct and indirect employment opportunities is well acknowledged. Tourism can play a significant and effective role in achieving the growth with equity objectives which India has set for itself. Tourism is one such economic sector in India that has the potential to grow at a high rate and can contribute to consequential development of the infrastructure of the destinations. It has the capacity to promote growth of the service sector and thereby the growth of national income.

Keywords: socio-economic development, employment, foreign exchange, infrastructure development, national income

INTRODUCTION
Human behavior can be traced to the motives concerned for satisfying oneself. Tourism and holiday are just a wider area of leisure. Increased leisure is an important factor in the growth of tourism industry as it stimulates tourist demand. In ancient times people travelled in search normal conditions for livelihood and food. Prior to industrial revolution, the sophisticated class travelled in search of leisure. The leisure activities were not known to the *bourgeoisie* class. The story tourism can be traced to the year 1871 when Sir John Lubbock introduced Bank Holiday Act, to give four recognized annual public holidays to the workers. When industrialization activity increased workers gradually started demanding more leisure time. Holidays become a essential fringe benefit of the working class. Even though there are enormous number of destinations, a tourist is usually influenced by different factors like time, finance, education, welfare etc. Tourism is definitely an outcome of a combination of various motives. Many attempts have been made to study why people wish to travel. The reasons for travel can be categorized as follows:

1. Individuals need to get away from the routine of everyday lifestyle.
2. Industrialisation, pressure of urban modern living, stress has made it more essential for people to get away to places where they relax, rest and seek relaxation.
3. Participation in variety of activities like mountaineering, trekking, water sports, water surfing. Sports and adventure tourism have become popular among the youth in the age group 20 years to 40 years.
4. Culture tourism, ancient past, art, music festivals theatre, folklore, historical heritage remains and monuments. Education has stimulated curiosity in the minds of people to seek more knowledge of other existing cultures.
5. Religious and spiritual tourism, a large number of people practice regular travel to religious or holy places. India offers large number of such destinations where religious people conglomerate.
6. Conventions, conferences, business meetings, exhibition tourism encourage people to travel.
7. Medical tourism is an upcoming area and people travel in search of natural medical cures, medical treatment. India offers a big scope for medical tourism.
8. Rural and agro-tourism in our economy is generating socio-economic benefits.
9. Travel has become a status symbol.
10. Organisations of trade fairs and exhibition has promoted tourism marketing, package tours.

 ISSN 2394 - 7780

REVIEW OF LITERATURE

1. *Influence of E-Tourism in India's GDP*, Soumya k, in her paper has mentioned that Indian tourism market was able to adapt to the ICT interference and they understood the global competition and growing demand for the e-tourism.

2. *Tourism led growth hypothesis: empirical evidence from India*, Sharma Nishta in her, paper attempts to examine the causal relationships between GDP and receipts from tourism sector in India.

3. *Impact of Tourism in Indian Economy*, Vijayaragavan, T, in his paper writes that, tourism is one of the fastest growing service industry in the country with great potentials to increase the GDP and employment opportunities.

4. *A Comparative Study on Foreign Tourist Arrivals in India*, Upadhyay Shekhar, others have analysed a comparative study of foreign tourist arrivals in India and the increase in foreign exchange earnings

5. *Tourism in India: Potentials, Challenges and Opportunities*, Subash. T. has written in his paper, quote - Tourism in India is a sun rise industry, an employment generator, a significant source of foreign exchange for the country and an economic activity that helps local and host communities.

OBJECTIVES

1. To trace the employment generation
2. To examine the foreign exchange earnings
3. To explain the growth in GDP
4. To observe the backward and forward linkages

HYPOTHESIS

H1. There is a significant increase in the GDP, foreign exchange earnings and employment in the economy via tourism.

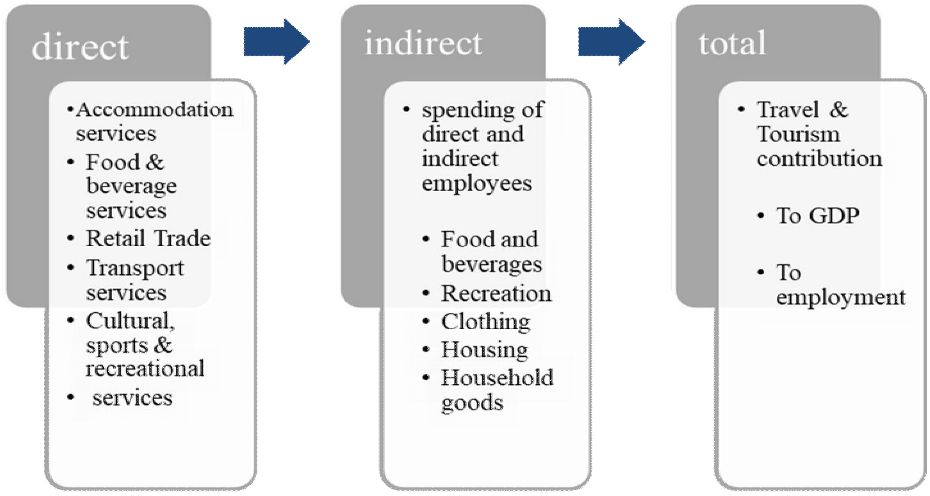
H2. There are strong positive forward and backward linkages associated with tourism.

RESEARCH METHODOLOGY

The methodology is exclusively based on data furnished from secondary sources. Tourism reports published by various organizations, articles, books, internet resources, website information of various hospitals etc are collected, analyzed and critically.

1. EMPLOYMENT GENERATION

It has the potential to stimulate other economic sectors through its backward and forward linkages and cross-sectoral synergies with sectors like agriculture, horticulture, poultry, handicrafts, transport, construction, etc. Expenditure on tourism injects a chain of transactions requiring supply of goods and services from these related sectors. The consumption demand, ejecting from tourist expenditure, generates a multiplier employment effect. Direct employment of one person in the tourism sector creates employment to 1.36 persons in other sectors of the economy due to linkages with tourism. These linkages are in the sectors like agriculture horticulture, poultry, handicrafts, construction, sports etc. Investment in tourism has the potential to create more jobs compared to many other sectors and all of it at lower levels of investment.



The labour/capital ratio is very favorable in tourism sector compared to industries in other sectors. Travel and tourism generated 26,148,000 employment opportunities directly in 2017 (5% of total employment) (source IBEF report 2017), the supply chain and induced income impacts was 41,6222,500 jobs in (8% of total employment). Foreign tourists arriving in India by 2025, is estimated to reach 15.3 million, according to the World Tourism Organisation report 2017

2. FOREIGN EXCHANGE EARNINGS

Tourism in India accounts for 7.5 per cent of the GDP and is the third largest foreign exchange earner for the country The tourism and hospitality sector's direct contribution to GDP, in 2016, is estimated to be USD 47 billion (source IBEF report 2017). The compounded annual growth rate trajectory stands at 11.3%.

3. CONTRIBUTION TO GDP

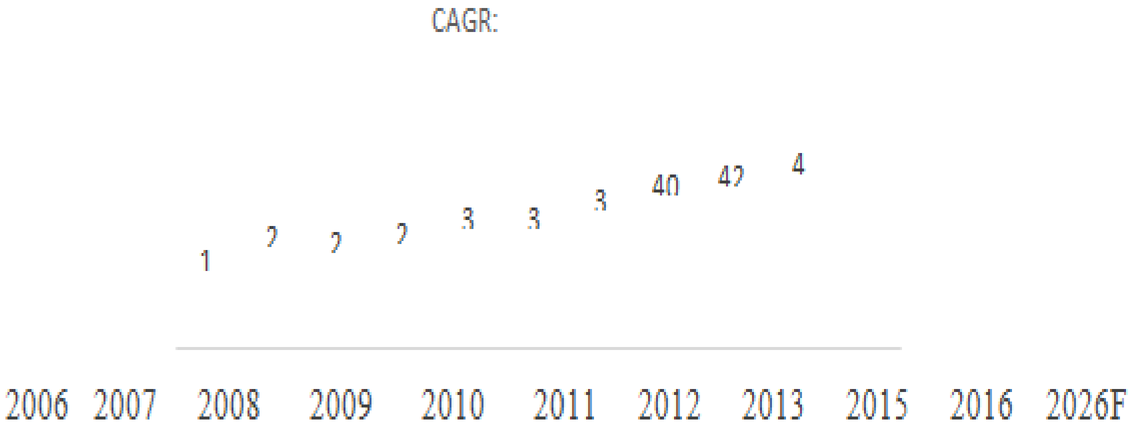


Figure-1: Direct contribution of tourism and hospitality to GDP (USD billion)
Source: IBEF Report 2017

The role of the Indian government, which has provided policy and infrastructural support, has been instrumental in the growth and development of the industry. The tourism policy of the government aims to accelerate the implementation of tourism projects, develop integrated tourism circuits, exclusive capacity building in the hospitality sector and new marketing strategies. India's tourism industry is experiencing a buoyant and euphoric growth, driven by the Indian middle class, high spending by foreign tourist arrivals, and the government campaigns to promote 'Incredible India'.

4. BACKWARD AND FORWARD LINKAGES

Under the linkage effect one can identify what may be termed as the 'key sectors' of an economy. In other words the key sectors are those which have stimulated the growth of other sectors either through providing their own output to other sectors (Forward linkage), or through taking inputs from other sectors (Backward linkage).

It may be concluded that, national tourism development plans are drawn up based on the assumption that the economic benefits of tourism will stimulate other sectors of the economy, notably agro tourism, coastal tourism, rural tourism in the backward linkage basket. Post liberalization India has witnessed a revolution in the ICT and internet informations. This has had significant repercussions on the tourism industry. As a result, the last two decades has witnessed the growth of E-Tourism and new E- players like e- airlines, e- hospitality, e- travel agencies and e-tour operators. The chart below explains the revenue generated in USD for few tour agencies and airline sector. It shows a rising trend

make my trip	Tomas cook	Jet Airways
• 2014 = $ 106 • 2016 = $ 108	• 2014= $ 71.1 • 2016= $ 59.1	• 2014 $ = 2.9 • 2016 $ =3.4

Source IBEF report 2017

For the backward linkage agro tourism has carved a niche in the Konkan region of the state of Maharashtra. The idea of agro-tourism is a big hit in Konkan. Many tourists also think that farms should become authentic rural resorts closer to nature. Every village in Konkan is a good tourist center. There is good attraction among tourists regarding Malvani sea food, fresh fruits, and culture. Cleanliness, safety and affectionate minds are the main characteristics of the people in Konkan. Tourists can spend their leisure time in farming activities such as tree plantation, scented plants, bamboo plantation, preservation of mango, cashew, coconut, eraca trees, clove, cinnamon, nutmeg, black pepper plantations etc. Through celebration of agro-tourism and arrangement of week end tours, farmers can improve their income and promote hospitality. The idea of agro-tourism is sound and unusual but farmers can certainly be involved in this tourism activity. In the recent times farmers in villages are ready to play host to people from the city. Many farmers have been hosting people at their farms for few days, initially started it as a social activity, but it has now become a regular feature. For example a case study of Girsish Kathikar,- a farmer, in Navargaon village, in Ramtek taluka, provides a good example in agro-tourism by using his farm of 45 acres. He has grown Soyabean, Chilli and Marigold in his farm. People come to visit his farm, spend some leisure time and try to get first hand know how of agricultural activity. Tourists can enjoy taste of ethnic cuisine, natural surroundings i.e. trilling of birds, greenery and water streams with fresh coconut water, village deities and livelihood, rural life, tour by bullock-cart, night journey and horticulture. Tourists can take deep interest in swimming in ponds, 'hurda party', folk dances of Koli and Dhangar community etc. Tourists can purchase fresh agro-products in reasonable prices. To succeed in agro-tourism, farmers must be aware of different languages, first aid facilities, habits of good conduct, knowledge of nature which will turn into oral publicity for making agro-tourism successful and beneficial. Agro-tourism has increased employment opportunities and income of the farmers in Konkan area.

CONCLUSION

There is an urgent need for the Indian economy to focus on liberal policies for the tourism sector. The government must allow for the 'Incredible India' to manifest and promote growth and development of this sector. There is an urgent need to reduce the negative impact of tourism on the environment front, provide for better security measures. Inadequate infrastructure facilities affect inbound tourism and also could cause an increase in the outflow of domestic tourists from India to other competitive neighbouring countries, hence a big challenge is to develop infrastructure for better connectivity and transport. A new type of tourism on the block that needs to be promoted is the MICE tourism namely meetings, incentives, conferences and exhibition tourism.

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A STUDY ON CHANGING BEHAVIOR OF FEMALE CUSTOMERS WITH SPECIAL REFERENCE TO PRIVATE HOSPITALS IN MUMBAI CITY

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ABSTRACT

The hospital is a strategically designed body where the patient care is the navel point and around which all activities related to hospital move. In India the most upcoming hospitals are private corporate hospitals. Tatas, Apollo, Wockhardt, Escorts, Max India, Fortis, Piramal, Ispat, Duncan,Escorts etc. have been the major contributors. There is an estimated demand of around 80,000 beds per year and more the in the next coming years. Today the scenario towards hospitals has been completely changed, females are more frequently visiting the hospitals. Earlier females used to be hesitant to go to hospitals but now, specially in middle and lower middle class females with increasing purchasing power they can easily spend on preventive curative health measures. They prefer to go to private/esteemed hospitals because of their parental support, higher literacy rate, Awareness towards mediclaim/ Ayushman Bharat Medicare Health Yojana – Pradhan Mantri jan Aarogya Abhiyan, PM jandhan yojna ect, health care measures. Most women looked upon private services as an ideal they rated the government services as inferior to the private services gradually the score for the government services have come down than that for the private services. Significantly, female perceive that the private doctors examined them properly and give more effective treatment than they receive from government doctors. From the organizational and administrative point of view, a private hospital is virtually a city within a city. Within its four walls, it has an operation theatre, a hospital which is in the shape of the patients rooms, school for training of nurses, technicians, dietician, laboratories, a pharmacy, food vending operations, laundry and linen service, Free Wi-Fi, blood bank, accounting and credit services, Free Ambulance, and security patrols etc. are the areas of significant distinction of private Hospitals services. These demarcation has made the Indian females active participants in the health care, rather than a passive recipient.

INTRODUCTION

In India the most upcoming hospitals are private corporate hospitals. Tatas, Apollo, Hiranandani, Lilavati, Kokilaben, Wockhardt, Escorts, Max India, Fortis, Piramal, Ispat, Duncan, etc. have been the major contributors. There is an estimated demand of additional beds in the next coming five years. Influx of patients into India from other developing countries for state-of –the –art medical and surgical care, as also the increase in medical tourism, have been an incentive for further investment and involvement of the private sector in the healthcare industry. With the advent of Managed Care Systems in the form of Preferred Provider Organization (PPO) - which will transform in to Health Maintenance Organization (HMO) in long run, the private health care industry is now poised to undergo a drastic change. This will encourage private health care entrepreneurs to promote India as a Regional Health Care Hub. From the organizational and administrative point of view, a private hospital is virtually a city within a city. Within its four walls, it has an operation theatre, a hospital which is in the shape of the patients rooms, a dormitory for student nurses, residents and interns, a school for training of nurses, technicians, dietician, laboratories, a pharmacy, food vending operations, laundry and linen service, delivery service, a post office, massive internal and external communication system, blood bank, accounting and credit services, a public relation department, a motor service, and security patrols etc. are the areas of significant distinction of private Hospitals services.

Healthcare today is the world’s largest and fastest growing industry. In India healthcare is a US$ 17 billion industry accounting for 4% of GDP. Public health care system is responsible for spending of 1% of the GDP (effectively about Rs1000 per capita). In contrast approximately 3% of the GDP (an average of Rs.3675 per capita) per annum is spent in the private sector on healthcare. With the demand for healthcare far exceeding supply, India’s healthcare industry is expected to grow by around 13% a year for the next five years. Today, the average Indian is spending more on his well-being than ever before. The proportion of households in the low income group has declined from 59% in 1990, to 49% in 1996 and more urbanization has increased the middle & higher income groups from 14% to 20%. Increase in purchasing power of the middle class, higher literacy rate, awareness towards mediclaim, Ayushman Bharat Medicare Health Yojana – Pradhan Mantri jan Aarogya Abhiyan, PM jandhan yojna etc, and education on preventive and curative health care, have made the Indian females active participants in the health care, rather than a passive recipient.

LITERATURE REVIEW

R.D.Sharma and HardeepChahal (1999), in their paper, 'A Study of Patient Satisfaction in Outdoor Services of Private Health Care Facilities', have reported the findings of a survey to understand the extent of patient satisfaction with diagnostic services. They have constructed a special instrument for measuring patient satisfaction. The instrument captures the behaviours of doctors and medical assistants, quality of administration and atmospherics. Based on the findings, the paper suggests strategic actions for meeting the needs of the patients of private health care sector more effectively

Tiwari T.D: "Human Resource Management Practices"-Concept and Cases (2001): The role of physician and its impact on society is deeply studied by the author. The author considers the various demographic characteristics for the studies. He also insights the heath is wealth of human beings

Murthy, Nirmala: conducted a household survey in Ahmednagar district of Maharashtra (1999) to gauge the extent to which the respondents were satisfied with the government & private services. Most women looked upon private services as ideal.

Shrinivasan A.V. (Edited): "Managing a Modern Hospital" (2000): The author clearly highlights the various modern aspects of hospital and its managerial activities such as medical and para mediacal staff management, modern amenities, professional services etc.

OBJECTIVESOBJECTIVES OF THE STUDY

1) To study the conceptual framework of Private sector hospital

2) To study the Satisfaction of Doctors Listening to Patient's Problems in the various areas of private sector hospitals.

3)To study the treatment given by doctors to the Females patients in the Private Hospitals

4) To study the Behaviour of Dietary Staff and Quality Diet served to the patients

4) To study the Level of Satisfaction of Diagnosis Potential of the Doctors

5) To find out the preference of female patients towards private sector hospitals in Mumbai city.

HYPOTHESIS OF THE STUDY

1. H0 There is no significant relationship between Private hospitals and preference of females towards private hospitals.

H1 There is a significant relationship between Private hospital and preference of females towards private hospital.

RESEARCH METHODOLOGY

The study is largely based on field work and analysis of primary and secondary data.

1. Primary data - A structured Questionnaire was prepared and circulated amongst the female patients visiting the private hospitals in Mumbai City. The sample size is 50 based on Random sampling Method.
2. Secondary data- Collected from books, Papers, Surveys, internet, international journals

RESEARCH FINDING

Table No. 01: Age Wise Distribution of Respondents

Sr. No.	Age Group	Private Hospital	
		Frequency	Percent
1	Below 15	03	6.0
2	19 – 25	04	8.0
3	26 – 45	26	52.0
4	46 – 60	13	26.0
5	Above 60	04	8.0
	Total	**50**	**100.0**

From the above table No.01: Age wise distribution of females is studied. The data shows that 52 percent of female age between 26-45 are visiting private hospitals. 26 percent female from age 45-60 prefer to go to private hospitals. This shows that most of the self dependent female prefer to go to private hospitals.

ISSN 2394 - 7780

Table No-02: Occupation of the Respondents

Sr. No.	Occupation	Private Hospital	
		Frequency	Percent
1	Students	04	8.0
2	Business women	04	8.0
3	House Wives	23	45.0
4	Service	18	36.0
5	Professionals	01	3.0
	Total	**50**	**100.0**

From the above Table No. 02:Occupation of the Respondents it is clear that 45 percent to 36 percent are house wives and service females prefer to go to private sector hospitals.

Table No.3: Level of Satisfaction of Females Towards Treatment Given by Private Hospitals

Sr. No.	Level of Satisfaction	Private Hospital	
		Frequency	Percent
1	Highly Dissatisfied	01	2.0
2	Dissatisfied	12	24.0
3	Neutral	08	16.0
4	Satisfied	16	32.0
5	Highly Satisfied	13	26.0
	Total	**50**	**100.0**

From the above table Table No.3: Level of Satisfaction of Females Towards Treatment Given by Private Hospitals it is clear that 32 percent of females are satisfied with private hospitals and their treatments given to the females patients and 26 percent females are Highly satisfied with the treatments given by private hospital

Table No. 4: Level of Satisfaction of Quality Diet and Behaviour of Dietary Staff

Sr. No.	Level of Satisfaction	Private Hospital	
		Frequency	Percent
1	Highly Dissatisfied	11	22.0
2	Dissatisfied	06	12.0
3	Neutral	12	24.0
4	Satisfied	13	26.0
5	Highly Satisfied	08	16.0
	Total	**50**	**100.0**

From above Table No. 4: Level of Satisfaction of Quality Diet and Behaviour of Dietary Staff, 26 percent of females are Satisfied with quality of diet and dietary staff.

Table No.5: Level of Satisfaction of Attitude and Behaviour of Office Staff

Sr. No.	Level of Satisfaction	Private Hospital	
		Frequency	Percent
1	Highly Dissatisfied	03	6.0
2	Dissatisfied	10	20.0
3	Neutral	08	16.0
4	Satisfied	14	28.0
5	Highly Satisfied	15	30.0
	Total	**50**	**100.0**

From the above Table No.5: Level of Satisfaction of Attitude and Behaviour of Office Staff, it is clear that 30 percent of females are highly satisfied with behaviour of office staff and the services offered to the female patients.

Table No.6: Level of Satisfaction of Diagnosis Potential of the Doctors

Sr. No.	Level of Satisfaction	Private Hospital	
		Frequency	Percent
1	Highly Dissatisfied	02	4.0
2	Dissatisfied	03	6.0
3	Neutral	06	12.0
4	Satisfied	27	54.0
5	Highly Satisfied	12	24.0
	Total	**50**	**100.0**

From the above Table No.6: Level of Satisfaction of Diagnosis Potential of the Doctors, it is clear that 54 percent of females are satisfied with diagnosis and potentials of the private doctors.

Table No.7: Level of Satisfaction of Doctors Listening to Patient Problems

Sr. No.	Level of Satisfaction	Private Hospital	
		Frequency	Percent
1	Highly Dissatisfied	01	2.0
2	Dissatisfied	05	10.0
3	Neutral	04	8.0
4	Satisfied	27	54
5	Highly Satisfied	13	26
	Total	**50**	**100.0**

From the above Table No.7: Level of Satisfaction of Doctors Listening to Patient Problems, it is clear that 54 percent of females are satisfied with Doctors because they are properly listening to their problems.

Hypothesis testing

The result shows that there is a significant relation between Females preference towards private hospitals. Ho: rejecting the null hypothesis when it is false Critical region is the region of rejection of null hypothesis. It is a region corresponding the value of the sample observation in the sample space which leads to rejection of the null hypothesis which leads to rejection of Ho. Ho result falls less than 5% then the difference is significant at 5%level i.e. the difference is not wholly due to fluctuation of sampling and Ho is rejected H1: is accepted at prob more than 5% the difference is significant at 5% level.

CONCLUSIONS

Patients is the prime priority for any hospital management. Today hospital industry is fastest growing industry and the objective behind this paper is to find satisfaction ratio served by the industry. According to the data available in IIPS and ORC macro (International Institution for Population Science, ORC macro health survey Org.): shows that private hospitals are far well equipped than public hospitals with regards to service, cleanliness, hygiene and other respects. The statistical data shows that 26 to 60 years age group female patients preferred to go to private hospitals. And they are either housewives or professionally occupied they are satisfied and highly satisfied with doctors prognosis, diagnoses and with their professional approach . They are now literary and financially strong, equipped with the policies like mediclaim, Ayushman Bharat Medicare Health Yojana – Pradhan Mantri jan Aarogya Abhiyan, PM jandhan yojna where pregnant female receives 6000/- directly in her account, etc, prefer Private Health Care. Private corporate hospitals like Tatas, Apollo, Lilavati, Kokilaben Ambani, Hira nandani Wockhardt, Vedanta, Fortis, Piramal, etc. They have been the major active contributors in hospital industries and hospital tourism. Further, there is an extreme demand for such up coming hospitals in coming years in the private health care industry.

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VEGETABLE DISTRIBUTION THROUGH COOPERATIVE SOCIETIES

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INTRODUCTION

Vegetables have been in cooperative set up even before independence of India. They are not only required by the majority of demographic segments but also an essential of every shopping list.Recently many vendors are launching ecommerce websites for their sale but due to their limited self life the same is shifting to the old unorganized segment.

The issue is very relevant when the producers deliberate on whether to adopt a centralized or a decentralized network setting. In the centralized cooperative network, the producers act in the interests of the entire network, typically, using binding's agreements. In the decentralized setting, on the other hand, they act in self-interests while delegating coordination responsibilities to an external agent. In both settings, individual interests of the producers may not be in sync with the interests of the entire network as costs and benefits of externalities are allocated in the interests of the entire network. It puts network sustainability at risk. The strategic choice of establishing a cooperative network and adopting a suitable network setting is particularly important for producer-farmers of fruits and vegetables in emerging economies. These farmers are typically small or marginal such that they individually lack both the access to larger markets

However, economies of scale can be created in the fruit and vegetable sector only in procurement and marketing due to limited production by the small and marginal farmers. Thereby, centralized procurement and marketing of the produce is widely promoted as an effective competitive strategy to counter disadvantages of decentralized production. In this environment, centrally coordinated activities by the coordinator in the cooperative network can benefit the producer-farmers acting in self-interests. Obtaining insights into efficiency and stability of supply chain (also referred to as cooperative) networks while capturing essential features of fruit and vegetable distribution characterized as decentralized production and centralized procurement and marketing with externalities by the coordinator is of particular importance.

PURPOSE OR OBJECTIVE OF RESEARCH

1.The researcher aims to bring out the prominent role of cooperatives in vegetable distribution

The food and fiber markets have been rapidly changing since the end of World War II.The forces of industrialization, globalism, consumerism, environmentalism, and technology have driven these changes. The end result is an internationalization of the food and fiber economy and markets, and the growth and importance of multinational companies. The impact of change has taken place along the supply chain including the input, production, processing and packing, distribution, and retailing sectors. The one sector that has not participated as fully as the other sectors is production (or farming).

2. There is an equal need of cooperatives at the metro cities and the rural villages of India

It will be highly important to not only have a global market perspective, but also to forge linkages with other sectors in the supply chain and beyond domestic markets. U.S. agriculture is dependent on growing export markets and yet facing increasing competition from other global market participants that include, in addition to producers, technology suppliers, processors, and distributors. As U.S. food and fiber chain participants have used imported technology to remain competitive, these foreign firms have become competitive both in U.S. markets as well as foreign markets that in many cases U.S. firms helped to create.

3. There is also a need for increasing the cooperative movement for long term storage and preservation

Bargaining cooperatives are generally organizations of agricultural producers that negotiate terms of trade with processor-buyers of their raw product11 . They are distinguished from processing cooperatives that can process the produce of their members and market the processed products. Hence, bargaining cooperatives usually do not become involved with the handling of raw product, nor do they usually have mechanisms to control producer supply, although some exceptions occur.

4. To establish role of cooperatives as a substitute for middlemen in vegetable distribution

A primary objective of bargaining cooperatives is to increase grower returns through providing market power for its members in the marketplace. This action is referred to as "countervailing power" and challenges the market power of buyers. The extent to which this power may be achieved depends on the nature and structure of the market in which a bargaining cooperative operates

ISSN 2394 - 7780

5. To ensure that more cooperatives come forward in ensuring uniform distribution of essentials

The second category includes cooperatives that bargain for milk prices and manufacture the surplus into commodity dairy products for supply balancing and are described as “bargaining – balancing cooperatives”. Bargaining cooperatives of this type operate much like a pure bargaining cooperative except it has plant facilities to service handlers’ needs and/or to balance the milk supply. By having the capability to dispose of surplus milk strengthens these organizations’ bargaining position. This ability to impact market supply may have significant consequences for bargaining cooperatives in general.

IMPORTANCE OF STUDY

1. There is need to increase cooperative movement in essential commodities sector.

One fruit bargaining cooperative that has had a program to remove surplus production and thus provide an improved bargaining position for its members is the California Canning Peach Association. At the end of 1993, faced with a crisis of overproduction due to increased peach yields, the organization took action to bring supplies back to marketable levels. It instituted a program to pull out of production 3,278 acres representing some 45,000 tons (about 8 percent of previous year’s production). Growers were paid to pull trees; the program was financed through assessments of association members.

2. Price control and mutual help is the main support of cooperatives

Setting a price and terms of sale for the delivery of members’ annual crop; • Ensure a fair and impartial grading; • Provide up-to-date information and statistics on issues and events that impact members’ farming business; • Provide lobbying activities to various government agencies and legislators at the state and federal levels on water, labor, pesticides, taxation, transportation, trade and land use to protect its members’ interests

3. It is a compelling force to preserve the farmers interest and ensuring a reasonable price

Work to preserve those inputs, including necessary chemicals, critical to tomato farming operations and explore alternatives, such as Integrated Pest Management; • To assist growers in reducing chemical inputs; and • Assure consumers that tomatoes are wholesome, nutritious, and safe. The examples of programs cited for the California Canning Peach Association and California Tomato Growers Association provide an insight into how two different bargaining cooperatives approach the task of best representing their members, interests.

4. There is focus on making the Active distribution of required resources.

Frequently, bargaining cooperatives operate in industries where a marketing and/or supply cooperative also exists. Usually, members of the bargaining cooperative are not members of a marketing cooperative as well, although there is evidence of membership crossover. In recent years, marketing cooperatives have been receiving increased production from non-members. It is typical for a bargaining association to seek out and represent these members and negotiate with the marketing cooperative on price and terms of sale. In addition, bargaining cooperatives may provide services that marketing or supply cooperatives do not provide their members whom may find them beneficial and become members.

SCOPE OF STUDY

The researcher incorporates the following in scope of study

1. The contribution of cooperatives in vegetable distribution sector

It is typical for a bargaining association to seek out and represent these members and negotiate with the marketing cooperative on price and terms of sale. In addition, bargaining cooperatives may provide services that marketing or supply cooperatives do not provide their members whom may find them beneficial and become members. Also, bargaining cooperatives may represent their marketing cooperative members’ interests to the marketing cooperative and enter into agreements to provide services

2. The significant role to endure prompt distribution

Consequently, both cooperative forms may form strategic alliances to address industry problems and issues as well as cooperate on other issues. It is rare to see a marketing or supply cooperative as a competitor with a bargaining cooperative, although there are instances where this unfortunate situation has occurred.

3. Improving the cooperative movement in betterment of vegetable suppliers

Marketing orders and commissions are federal or state mandated programs voted in by agricultural producers to achieve specific goals and objectives through various programs such as information, grades and standards, research, advertising, and promotion. In some cases, marketing orders have been used to accomplish supply control, although current government policy direction frowns upon this activity.

4. The various govt agencies supporting the cause of the cooperatives

A bargaining cooperative may have some or all of the marketing order/commission programs. Since these programs are financed by the entire industry, both cooperative members and non-members, their existence provide a large leverage for programs important to bargaining cooperatives. Usually, bargaining cooperatives provide industry leadership in the initiation and governance of marketing order/commission programs and represent their members' interests. However, cooperatives, marketing, supply, and bargaining, must assure that the programs serve the broad industry interests, otherwise legal and other challenges may force the dissolution of the marketing order/commission.

5. Help of the cooperatives in increasing economies of large scale

Bargaining cooperatives enjoy the limited exemption from the antitrust laws enjoyed by other agricultural cooperatives.13 Like all other forms of cooperatives, bargaining cooperatives are subject to general antitrust law and dependent on the limited exemption provided by the Capper-Volstead Act. They are also affected by the Federal Agricultural Fair Practices Act (AFPA) which has important strengths and weaknesses as well as various state statutes

REVIEW OF LITERATURE

1. The book on Amul cooperative by Varghrse Kurien on How Amul became s cooperative brand

2. The essentials of branding cooperative things ,a book written by Fatema Mehta on making and improving cooperative as part of society

3. The Noted cooperative Seema Makkads book on "shining in cooperative era"

4. Research paper on cooperatives by Derpika Son and kamal mehta about growing the size of cooperatives and the effect of synergy

5. Making the cooperative movement book by Amit Johanna which is leading yo the cooperative management courses started by Tilak University Maharshtra

RESEARCH METHODOLOGY

The researcher aims to adopt a combination of the primary and the secondary data for research.

There is focus on the sample size of 350 for validating the hypotheses of study

The hypotheses of researcher is as follows

Null hypotheses The cooperatives are essential for the vegetable distribution in India

Alternative hypotheses The cooperatives are very essential for vegetable distribution in India

The confidence level maintained by researcher is 95 percent

The degrees of freedom are marked at 5.

The researcher is using simple stratified method of sampling

LIMITATIONS

1. The cooperatives are having many internal conflicts which create problem in achieving mutual benefit

3. There is lack of coordination between various cooperatives in same sector

4. Many cooperatives also do not submit their regular audited a counts to government

5. A large number of cooperatives are still yo be trained with professional acumen of running the unit

SUGGESTIONS AND RECOMMENDATIONS

1. The researcher Suggest a full fledged module to study cooperatives in India

2. There is mention of cooperatives to improve the right prudent steps to improve the business Profitability

3. Ideally cooperatives must have account advisors on their panel to increase their efficiency

4. The govt must ensure that cooperatives really deliver the most benefit to members

5. There is need for complaint redressal to manage cooperatives

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CONCLUSION

In a nutshell the cooperatives are the most versatile sources of Increasing income of poor sections of society In many backward regions of Indian the social inequality is really eased by cooperatives.This way the cooperatives can be the most advanced pillar to endure uniform distribution of resources in society.

Specifically, AFPA provided that it is unlawful for any handler to knowingly engage in the following practices: 1. Coerce a producer from joining an association or refusing to deal with a producer because of membership; 2. Discriminate against a producer because of membership in an association; 3. Coerce a producer to breach or terminate association membership; 4. Offer an inducement to a producer to cease being an association member or refuse to join; 5. Make false reports about an association; or 6. Conspire with another to commit any of the above.

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DISTRIBUTION OF CONSUMER GOODS THROUGH COOPERATIVES LIKE SAHAKARI BHANDAR

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INTRODUCTION

The consumer goods in India require a better distribution through cooperatives like sahakari Bandar.It is one of the most important .measures to ensure continuity of resources In market.Itnot only reduces the inequality but also creates a right balance of resources in the long term.This way there is an emerging role of cooperatives to solve economic problems of India.

The Indian retail sector is going through a transformation and this emerging market is witnessing a significant change in its growth and investment pattern. In contemporary society, marketing and advertising has become an inseparable part of the everyday lives of millions of people all over the world. It is strongly believed by marketers that it has an immense manipulative power, influencing consumer beliefs, attitudes, decisions and actions through different types of media

Also it is observed from past 4 years as to how Reliance are patient and slowly and has steadily started having strong distribution network and excellent supply chain Management team and continuously like a vicious circle, implemented excellent sales promotion techniques and various marketing strategies to push their sales and enhance their market share and goodwill parallely. It can be observed from this research paper that Reliance is slowly and steadily trying to achieve its Vision -"Karlo Duniya Mutthi Mein" It can be said that all their efforts put over these 4years have been fructified. This information is specific to Dadar (West) Sahakari Bhandar

PURPOSE OR OBJECTIVE OF RESEARCH

1. The researcher aims to provide concrete solution to Indian economic problems through cooperatives

The Indian Retail Industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent employment. The Retail Industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. India's Retail sector is wearing new clothes and with a three-year compounded annual growth rate of 46.64 percent, retail is the fastest growing sector in the Indian economy.

2. There is special emphasis to balance the cost and profits with help of cooperatives

Organized retail however, is at a very nascent stage, though attempts are being made to increase its proportion to 9-10 per cent by the year 2010, bringing in huge opportunities for prospective new players. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 per cent of India's GDP.

3. There is also a special support of cooperatives like sahakari Bandar to ensure equal distribution of resources

The Food Retail Industry in India dominates the shopping basket. The Mobile phone Retail Industry in India is already a US$ 16.7 billion business, growing at over 20 per cent per year.

4. It also aims to establish cooperatives as a feasible solution to economic problems of India

The Indian retail sector analysis (2006-07) report helps clients to analyze the opportunities and factors critical to the success of the retail industry in India. The author has given some key findings: a) Organized Retail will form 10% of total retailing, b) From 2006-10 the organized sector will grow at the CAGR of around 49.53%, c) Cultural and Regional differences are the biggest challenges faced by Indian retailers, d) The Hypermarket is emerging as the most favourable format for the time being in India, e) The arrival of multinationals will further push the growth of the hypermarket format, as it is the best way to compete with unorganized retailing in India

5. There is a sincere effort to reduce the discrepancies of the market in terms of adding value in long term

To find out why so many buyers are frequent visitors to Sahakari Bhandar 2. To find out why Sahakari Bhandar's name was not changed to Reliance? 3. To find out various marketing strategies and gimmicks adopted and implemented by the Reliance owned Sahakari Bhandar to push the sales of their products to the customers.

SIGNIFICIANCE OF STUDY

1. The cooperatives are the milestones towards equity in the society

The opportunity was there for all to see and India was the destination of choice for top global retailers. In this environment, India's own blue chip companies like Reliance, Bharti and RPG diversified to add retail to their sector portfolio. This good time for Indian retail scenario lasted only for a few months. Then entered the global meltdown and India did not find itself completely insulated from its harsh effects. As per Cartesian survey, almost 80% key industries in India have been negatively impacted by the slowdown and retail is no exception

2. There is help towards developing a progressive distribution of resources through cooperatives

Reliance perhaps employed an intelligent branding strategy by not changing the name 'Sahakari Bhandar' to Reliance because they knew that customers were very loyal to the name Sahakari Bhandar. The brand enjoys popularity as an old trusted enterprise, reknown for good quality products at reasonable rates. It was also perhaps known that people are not that loyal to Reliance as a brand because somewhere in their mind they feel that HUL & other MNC's products are of better quality than Reliance. Hence it might be one of the management tricks played by Reliance to enhance its sales and revenue by keeping the same name

3. It also improves the quality of life of people in various strata of society

The trolleys are arranged at the entrance and parking is available at the entrance of the store. With soft music playing in the background and an open assortment display of products, the consumers are encouraged to look and feel the products, like fruits and vegetables, food grains, FMCG products etc., making the overall shopping experience a pleasant one! Also there is a Customer Care Centre in case they want to return the goods or goods under warranty are damaged etc

REVIEW OF LITERATURE

1. The research paper of atindam das and maneka Shah in creating balanced use of resources
2. The report of Nabard abt how the cooperatives can be an effective solution to various problems of economy.
3. The research paper ofGsnesh Jain and Raman Das in improving the sectoral growth through the cooperatives
4. The research paper of Dimple Gupta and Hitrdh Soni on how the cooperativesare transforming India
5. The report of Rbi on how the corporates can create a long term difference

RESEARCH METHODOLOGY

The researcher aims to use more of secondary data than primary data to support the study

There is a selection sample size up 250 respondents

The researcher aims to include a confidence level of 99 in research

There is also a degree of freedom of 1 to achieve objectives of research

The research aims to deploy random sampling method research

LIMITATIONS

1. The main limitation is that researcher is covering only the cooperatives in retail
2. The same cannot be if a representation of issues with all cooperatives
3. There is focus on selective respondents which can differ qualitative aspects of research
4. There is problem of achieving results due to the study of only specified retail formats
5. The researcher is yet to incorporate concrete strategies to strengthen cooperative movement in India

SUGGESTIONS AND RECOMMENDATIONS

1. The researcher recommends a suitable strategy to sahakari Bandar to strengthen its position in market.
2. It suggests a progressive series of market strategy to capture market
3. There is more focus on working of cooperatives then suggesting applicable strategies.
4. There is need for making a right and uniform approach to improve the research quality.
5. The researcher can incorporate international trends to improve cooperatives in India

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CONCLUSION

The research is focused on the retail segment of India which need a transformation

There is need for progressive advertising the product.Also the cooperatives need to create a better focus on initiatives to increase their market share.

Following were the major findings:

1. Poor inventory control - Many a times the stock of required products are not available. It takes long time for unavailable products to be made available on the rack.It is observed that many of the retail chains are not observing a proper control of the inventory. This is because many of the footfalls are not becoming the target sales.It is also been managed that it is leading to the problem of selling of the duplicate and the late expiry date products in the market.

2. Parking Experience - There is an acute shortage of parking facilities, hence it becomes difficult for all consumers to park at the same time. This can be an inconvenient and frustrating experience to customers who come to shop at Sahakari Bhandar. The parking experience is not been a smooth one for most of the vistiors .Many of the retail stores did not provide the right and the suitable parking space for the visitors. It is also further observed that there is problem in managing the parking places of the business.

3. Employees are not very knowledgeable- They do not have information on many brands and their marketing strategies, and hence are not in a position to help consumers to provide them with information on certain brands, their ingredients & its use. Many of the employees are not found to be aware of the procedures and the problems involved in the trade.These employees are usually not receiving formal education in retail.It is hence one of the biggest benefits, it is important to realize the benefits of ther etail education InIndia.

4. Long queues are very irritating at the billing counters- Huge crowd frequently leads to long queues and hence the process of purchasing products from Sahakari Bhandar is time consuming. It is leading to the problem of management of the entire premises.

5. Stock of Perishables are not refilled in the evenings-Vegetable quality is not good in the evening, as fresh vegetables get sold out in the afternoon. Also there is no refilling done once the products are sold on the same day especially with respect to fruits & vegetables.

6. Availability of Trolleys & baskets which are not usually available in kirana stores. Attractive Display ie. Aam Mahotsav, IPL Mumbai Indian Props, etc. Excellent Sales Promotions and discounts/offers Affordable/Reasonable prices

7. Comfort & Convenience in shopping due to excellent Infrastructure & Airconditioning. With the improvement in the basic facilities there is a further need to create the comfort and the conveniece of the cooling facilities for the employees. This way there is a lot of support in increasing the support for betterment of the resources in the organization.

8. Strengthened Supply chain network. The supply chain also needs to be upgraded with the right and more and more positive reforms to stimulate the concept of Sahakari Bhandar in the rural and the far flung areas of India.

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EXPLORING NEW HORIZONS IN FORENSIC SCIENCE THROUGH THE ANTHROPOLOGICAL LENS OF RITUAL IN TELE- FICTION

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ABSTRACT

The research paper is an exploration into the Chinese social practice of the Ghost Marriage (Minghun) through the lens of Forensic Science and Anthropology. "The Boneless Bride in the River", a T.V episode aired on the Fox Channel, delves deep into the ancient Chinese practice of Minghun which involves the marriage/burial of bones of a dead boy and girl whose match was arranged after their death by their parents so that they live happily in the netherworld. The episode is about the missing bones giving the victim's body a shapeless appearance. The body of this woman is like a sagging leather bag as the whole skeletal structure has been removed before dumping her in a trunk which is then thrown in the river. The gruesome murder is investigated by the forensic team working in the fictional Jeffersonian laboratory. The absence of bones provides a strong anthropological evidence that indicates the bones have been pulled out for celebrating the Minghun ritual. The forensic and anthropological analysis of a small bone, the platella, found in the boneless victim's body reveals an agonizing tale of torture and brings to light the dark side of 'ritual' and its impact on human life. Hence the connection between ritual and crime is investigated with reference to the ancient cult of human sacrifice that validates murder for ritual performance. Freud's idea of the therapeutic value of ritual is suitably explored to analyse the Minghun as a relief mechanism that parents have adopted to cope up with the sorrow of their son's death. The ritual is practiced secretly/openly even today although the Chinese government has taken drastic measures to prohibit this practice but it continues as the thought that their son will be with his bride in the 'afterlife' heals their wounds. So the therapeutic value of this ritual has kept the practice alive and it is responsible for the savage killing of so many women even in present times. Another theorist, Catherine Bell, points out that invisibility of female murders for their bones is deeply rooted in a culture that treats women as the "other". Also, her perspective of "scapegoat theory" when applied to the episode brings out the bitter truth about the active participation of society in the commodification/victimization of women. Thus, the forensic episode throws light on one of the worst social crimes in history that have reduced women's bodies to mere bones. Finally, this new trend of exploration emphasises that all rituals being practiced traditionally may not be accepted as they adversely affect the growth and development of the advancing society. Such rituals need to be critically evaluated and substantiated with addition and deletion if required to make them a healthy practice to be emulated in society.

Keywords: Forensic Science, Anthropology, Ritual, Netherworld, victimization, culture, Ritual Performance.

RESEARCH PAPER

The research paper is an exploration into the Chinese social practice of the Ghost Marriage (Minghun) through the lens of Forensic Science and Anthropology. The famous episode titled "The Boneless Bride in the River" (Season 2, Episode 16) aired on the Fox Channel in its most popular American Crime T.V. series- 'Bones', is based on the fictional writings of Kathy Reichs. She is a Forensic Anthropologist and a renowned crime novelist with immense experience in solving real-life criminal cases. She performed the commendable task of identifying the remains of the dead victims of the September 11, World Trade Centre attacks at New York City. Thus, she could hook millions of viewers to her most well-known television production, "Bones", featuring Temperance Brennan (Bones) as the lead character with superb expertise of a Forensic Anthropologist. Of course, Kathy Reichs has stamped her identity on this fictional autobiographical character that resembles her completely by endowing her with great proficiency of a Forensic Anthropologist.

The setting of all the episodes is the Jeffersonian Laboratory that includes a team of professionals who use their expertise to solve FBI cases. The "Bones" laboratory is, therefore, a place where secret murder narratives buried in the skeletons and decaying bodies are decoded by the investigating team that works under the leadership of Temperance Brennan (Bones), the central character of the Crime Drama series. The confluence/ divergence in the thinking of these great minds delving into various aspects of the murder in a laboratory setting throws light on dark secrets which reveal details of the murder. However, this information may take the investigating team into dark alleys of the individual's past life which could be linked to the history of the nation. When the fate of the corpse/s is linked to the history of the nation, the forensic interpretation creates new cultural/historical narratives.

The boneless corpse in the river also takes the Jeffersonian team on a long journey beginning from the 'body' as the focal point to an astonishing divergence into Chinese national and cultural history. The strange cultural practice of the Ghost marriage or Minghun in China comes to light with the discovery of the decomposing bone-less female body. Thus, the cadaver of the dead woman can be seen as rich source of data provide strong anthropological evidence of the nation's cultural history.

The Crime Drama begins with the finding of a female corpse with several incisions made to remove the whole skeleton. It was clear that they had boiled her to soften the flesh and then taken out the whole bony structure. Her flat body was sewn together, dumped in a trunk and then thrown away in the river. While conducting a thorough analysis of the body, they find that the cuts on her body are uneven but her wounds are deep. This observation gives them a clue of the murder weapon which could be a sharp instrument used by an untrained hand. The woman's hair gives them a clue of her Asian nationality. The victim's body has a totally flat appearance as there is no skeletal structure to hold the lean body intact. Therefore, the Forensic team fails to identify the facial features of the woman in the absence of bones. If they had discovered the bones instead of the body, then they could adopt the forensic procedure of facial reconstruction that would give them anthropological references having strong associations with the identity of the corpse. The advancement in Forensic and Anthropological Science has enabled these professionals to classify the excavated skeletons and place them across different regions and historical evolutionary eras starting with his progression from an ape-like creature to his complete transformations to the modern man of present times. Thus, the shape and size of the skull along with other details can help in re-creating the face of the dead person all over again.

However, the cadaver of the woman has no skull/bones and so a facial reconstruction is not possible. Here, the Forensic Artist plays an important role not only in the Jeffersonian laboratory of the Fox T.V. series but also in real life. The artistic reconstruction of the face of victims is done by applying clay on the contours of the skull and by working on the anthropologist's instructions with reference to the regional features and other information given by him/her. Also, a computer generated image of the skull is a wonder of modern Science.

Since the woman's body is like a sagging leather bag with no skull, Dr Jack Hodgins, the forensic entomologist, suggests that instead of using the skull to recreate the face they should reverse the process by blowing air inside the skull- less head like a balloon so that they can re-make her face again. At first, the idea works as the face begins to take quick shape but since there is no skull to hold the facial form intact it just begins to bulge disproportionately, thereby forcing the team to give up the idea. This situation points towards how such teams work towards generating novel ideas which may be either successful or huge experimental failures but the search for newer and more brilliant ideas is never-ending and these experiences are also a life- long learning process.

Dr Jack Hodgins, the forensic entomologist, gets a little disappointed as his idea is rendered useless but he is a master in his field as he points out that the bacterial residue on the body in the form of the scum colony which is formed by particular insects points out to the fact that the body was submerged in water eight days ago. Hence Forensic Anthropology depends on information provided by the entomologist to find out the duration of burial and probing into other trace evidences on the body to determine the time of death. Finally, the identity of the victim could be traced because of Dr Jack's critical acumen as he tried to extract maximum information from a small bone, the patella, which remained inside her body while the other bones were taken out.

The density of the patella bone established that the victim suffered from nail-patella syndrome. The tiny knee-cap bone had pointed out to disorder in the knee joint and in her nails and it had also ascertained her age. They inquired about this 20 year- old Asian girl at the immigration centre and they found out everything about her at the Homeland Security Database. Her name was Ling Chang and she had travelled all the way from China to America on Fiancée visa. The nail- patella problem had slowed her down and so her fiancée immediately called off the online commitment of marrying her.

Dr Brennan Temperance (Bones), the leading female anthropologist, associated the boneless body of the victim with an ancient Chinese ritual, 'Minghun' or the Ghost Marriage, which involves the burial of the bones of an unmarried dead son with the bones of another unmarried dead girl. The mourning at the funeral and the marriage celebrations of the spirit- couple are two important occasions celebrated one after another in Chinese culture. The folk belief that the last thing they could do for the soul of their dead son is to send him to the netherworld with a wife made it obligatory for parents to follow the custom. This cultural mandate stemmed from the fear of a disaster on the family if the son's desires remain unfulfilled So if a woman in the neighbouring area died sometime after their son, then the boy's parents approached the dead woman's relatives to negotiate the 'bride price' for her bones so that their bon'es can be married off and buried together. So, the

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natural death of a young girl could fetch an exorbitant amount- 'bride price' for her parents. However, the abortion of the female foetus, China's one-child policy and low death rate led to shortage of ghost- brides. So the major issue that has emerged is the trading of the female body for her bones. Female trafficking and murders are on the rise as the boy's family is ready to pay a big amount to agents who provide them with the bones of an unmarried dead female. The desperation of parents to fulfill a strange custom has made the female bone trade in China a sprawling business. Inspite of restrictions from the Chinese government, the practice of burying the bones of a dead female along with the remains of their deceased son continues openly/secretly even today.

Thus, the episode explores into the 3000- year- old ritual that is still alive in the fast- paced Chinese economy. Many young girls like Ling Chang who is the "Boneless Bride" of the story become victims of such ritual. The episode depicts the sad truth of the custom of bone-trade practised by the Chinese population living in America. This demonstrates that customary practices become so much a part of the individual's self that shifting abroad or even diasporic experiences cannot uproot the edifices of culture. This fictional incident of Ling Chang killed in foreign land for her bones throws light on how women cannot free themselves from cultural traps in their own land and even migration cannot help them escape such violent practices.

The rituals of human sacrifice in early periods of Chinese history have validated such unlawful practices in present times. Chinese legal authorities have noted that abduction and indiscriminate killing of women are the diverse effects of the 'Minghun' yet these crimes on women are covertly recognized as products of culture. F.C. Wallace explains this cultural behaviour in the following words:

"A ritual, in its own right, serves to explain, to rationalize, to interpret and to direct the energy of ritual performance." (Wallace, 1966)

The 'ritual performance' of Chinese society can be explained with reference to a point in the episode when the relatives had assembled at the burial spot to celebrate the marriage of the bones of the boy and girl who had never met while they were alive but would be together in death. The exhumation of the grave is seen as an act of desecration of the corpse or it is regarded as an infringement of clearly demarcated boundaries between life and death in many cultures of the world. However, in China, the corpse is disentombed to complete the ritual as they believe that the boy will leave for the netherworld with a spouse. After exhuming the grave, the bones are distributed among all the relatives who keep them in their custody for some time and then bring all the bones together for the reburial. All these aspects of Minghun are showcased perfectly in this episode as it refers to the how all the relatives are active participants in this 'ritual performance'- they have stored the bones in urns and brought them together for the marriage-burial. The leading lady, Temperance, reaches the spot of burial when the Chinese community is about to carry out the 'ritual performance' of reburying/marriage of the bones. Here, the custom may seem to be bizarre but the conversion of its strangeness to something significant is done by assigning symbolic meanings of 'after-life' and 'well-being of the spirit' so as to validate its practice. Hence the rationale of this practice is related to religious connotations of 'divine happiness', providing a kind of relief-mechanism to the living through the performance of this ritual.

Although Freud examined the "therapeutic value" of ritual performance, Robert Keesing elaborates on the act of 'religious ritual' as a mode of healing the wounded psyche: "Religions reinforce human ability to cope with the fragility of human life-with death and illness, famine and failure." (Keesing,387). He further adds that the practice of ritual which springs from religion gives security in a world which "seen in naturalistic terms, appears to be full of the unpredictable, the capricious and accidentally tragic". (Keesing,387).

The healing effects of ritual - practice, therefore, enable us to turn back to the pages of history that describe the origins of human sacrifice and these histories build powerful discourses of ritual and human culture. The custom of burying a dead king or a respectable person of high status along with a living person he loves the most gave rise to human sacrifices especially during the rule of the Shang dynasty from 1600 to 1050 B.C. Chunjun Gu and Keqian Ku, renowned academicians, in their article on "Netherworld Marriage in Ancient China" have pointed out on the existence of Ghost Marriage in different periods of Chinese history. According to them, it was "prevailing in the Tang Dynasty, declining in the song and Yuan dynasties, and reviving again in the Ming and Qing dynasties". Of course, humanists criticized this practice and instead of burying living humans, the dead were buried together. Then the 'Minghun' was observed as a cultural practice so that bones of the dead are buried together and the living are not harmed. But if there were no female bones available coinciding with his death then these bones were obtained by killing a living female. This living female is looked at as "the other" as she is the scapegoat of the Minghun ritual that is practiced even today. Catherine Bell notes:

“The danger that looms when an “other” is identified and characterized with projected desire and violence gives rise to ritualized killing of sacrifice. The solidarity of the group is ultimately the result of this ritualization, understood in Freudian terms as the repression of desire and violence.” (Campbell, page 16)

The brutal killing of so many girls is overlooked because they are scapegoats or just “the other” for the larger community. Catherine Bell argues that these are “invisible Murders” committed for continuing a ritual that heals the wounds of parents of the dead boy by fulfilling the desire of parents and these killings are consciously/unconsciously validated because they are deeply rooted within the concept of human sacrifice in ancient Chinese culture.

Li Chang’s murder for her bones to complete the ritual of Minghun, thus, digs out old skeletons buried in Chinese history. The bones of “The Boneless Bride in the River” are forensic narratives give us a glimpse into China’s culture and the impact of such rituals on the life of the individual who becomes a victim of ‘ritual’.

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GST: AN ANALYSIS OF REVENUE TRENDS

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ABSTRACT
The GST was launched on the midnight of July 1, 2017 by the Prime Minister of India and Finance Minister Mr.Arun Jaitley. It replaced several taxes and levies which included: central excise duty, service tax, additional customs duty, surcharges, state-level value added tax and Octroi that were applied till June 30, 2018.This research paper attempt to find out trends of India's GST Revenue and it's comparison with the previous year's revenue. It includes a brief historical background of GST, its objectives and comparative analysis of GST Revenue. A comparative analysis between GST revenue collected between previous and current financial year has been done and it has been observed that due to proper implementation of GST in current financial year by GST Council, average GST revenue of the current financial year has seen an upward trend vis- a –vis average GST revenue of previous financial year.

Keywords: GST, Indian Economy, Revenue, GST Council, Taxation, Government

NEED OF THE STUDY
The researcher has drafted the present research paper with a view to throwing light on the comparative analysis of GST revenue between previous and current financial year with explaining various reasons for low collection of GST revenue in current financial year than the expectation from GST council.

LITERATURE REVIEW
The implementation of GST would ensure that India provides a tax regime that is almost similar to the rest of the world. It will also improve the international cost competitiveness of native goods and services. Further it will also encourage an unbiased tax structure that is neutral to business processes and geographical locations. GST is perceived universally as a goal based utilization charge which is slightest distortional. The wide goals of presenting the GST in India are to extend the expense base through more extensive scope of financial exercises and diminishment in exclusions; relieve falling and two fold tax collection and empower better consistence through the bringing down of general taxation rate on product and administrations. By evacuating covered up or implanted duties, it would enhance the aggressiveness of residential industry opposite imports and in worldwide markets. By orchestrating the assessment structure crosswise over states, this change would likewise prompt the improvement of a typical national business sector for product and administrations. (Dr. Venkatesh S. Katke: 2016)

Goods and service tax is a comprehensive tax on supply of goods or services or both. It eliminates the cascading effect of taxes as it is taxes at every point of business and the input credit is available in the value chain. It is also known as value added tax in some countries as in the Europe Union. GST is similar to VAT and is taxes on the value addition. The uninterrupted credit in the supply chain ensures that the end consumer purchases goods and services at a lower rate as there is no tax on tax and the end consume bears the tax burden. (Bhogavalli Mallikarjuna Gupta: 2015)

The GST is a comprehensive value added tax (VAT) on goods and services levied and collected on the value added at each stage of sale and purchase wherein the manufacturers and dealers claim credit for 'input tax' while the final consumer bears the incidence the full tax. Introduction of the GST widens the tax base while reducing the compliance and administration costs. The seamless credit mechanism under the GST system not only 'builds-in' voluntary compliance but also improves international competitiveness by removing cascading effect of taxes. It enhances production and distributional efficiency, as it is neutral to business structures and processes, product substitutes and geographical location. (Raj & Uma Kapila: 2007)

All these literature reviews shows that implementation of GST will widens the tax base while reducing the compliance and administration costs and it will enhance production and distributional efficiency of the economy.

OBJECTIVES OF THE STUDY
This paper is prepared with a view to fulfill to the following objectives

1) To understand the concept of Goods and Services Tax

2) To evaluate the Progress of GST in India

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3) To Compare GST revenue between previous and current financial year.

4) To analyze reasons for lower revenue collection through GST in current year as compared to the expectation of GST council.

RESEARCH METHODOLOGY

The research paper is based on the secondary data sourced from various websites, Government reports, journals, articles, and media reports etc.

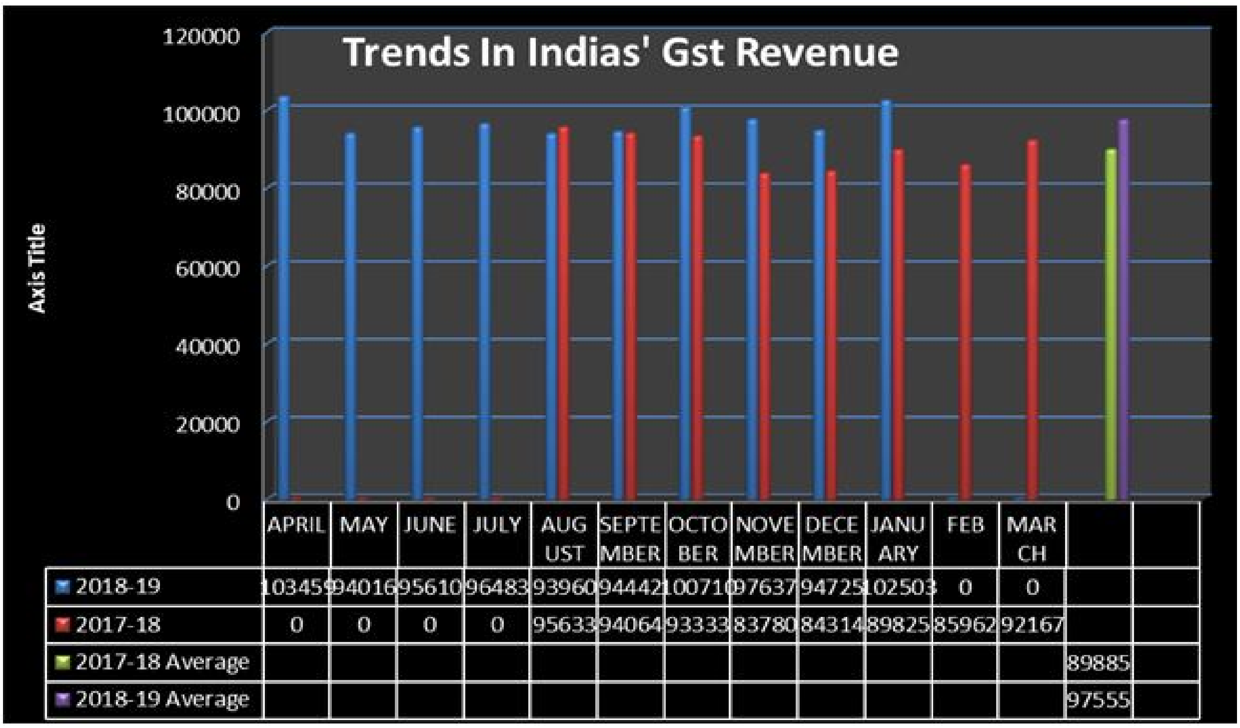
Analysis of Secondary Information

The GST collection has continued its upward trend, the total gross GST revenue collected in the month of January 2019 is Rs 1,02,503 crore of which CGST is Rs17,763crore, SGST is Rs 24,826 crore, IGST is Rs 51,225 crore (including Rs 24,065crore collected on imports) and Cess is Rs 8,690 crore. The Revenue collection through GST significantly raised from Rs. 1,02,503 crorein January 2019 to Rs 94,725 crore in December 2018which was Rs 97,637 crore in November 2018 and Rs 1,00,710 crore in October 2018.

It has been observed that Revenue collection through GST steadily rises in current financial year compare to previous financial year. This increment has been achieved despite various tax reductions having come into force that provided major relief to the consumers.

The following table shows Trends in GST revenue during the Current Financial Year 2018-19 compare to previous Financial Year 2017-18.

MONTH	2017-18	2018-19	AVERAGE 2017-18	AVERAGE 2018-19
Figures in Crore				
APRIL	-	103459	89885	97555
MAY	-	94016		
JUNE	-	95610		
JULY	-	96483		
AUGUST	95633	93960		
SEPTEMBER	94064	94442		
OCTOBER	93333	100710		
NOVEMBER	83780	97637		
DECEMBER	84314	94725		
JANUARY	89825	102503		
FEB	85962	-		
MARCH	92167	-		



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In view of the above table and chart, it is clear that the GST collection in the current year (2018-19) improved compared to last year (2017-18). The average gross collection of GST in the Current year (2018-19) is Rs. 97,555 crore (till January'19) as compared to last year (2017-18) average collection of Rs. 89,885 crore.

When we compare month wise GST revenue collection between current and previous financial year, it's very clear that GST revenue collection steadily rises in current financial year except the month of August. In August 2018, GST revenue collection was Rs. 93960 crore which was lower than previous year collection (August 2017 - Rs.95633) which was impact of a rapid rise in the bi-monthly GST compensation paid to the states by the Centre. The Centre paid Rs 14,930 crore to compensate states for revenue loss incurred in June and July, a nearly four-fold jump compared to Rs 3,899 crore paid for the months of April and May.

January 2019 collections are 14% above the January 2018 collections which was Rs 89,825 crore. This jump has been achieved despite various tax reductions having come into force that provided major relief to the consumers. It is the third time that GST Revenue collection has crossed One Lakh Crore in financial year 2018-2019; however it remain slightly below the government's target of an average monthly collection of INR 1 trillion due to following reasons.

1) During April-October 2018, evasion of Rs. 38,896 crore was reportedly unearthed. Availing input tax credit without receipt of goods continues to be widely reported. Non-reporting of supply resulting in outright evasion, under-reporting of supply by declaration and undervaluation leading to lesser revenue.

2) Slashing of rates on more than 200 items and poor compliance are the major reasons behind subdue collection. 5-month low GST collection in November 2018 means added pressure for the government on fiscal deficit front.

3) As per a press release issued in September 2018, one of the main factors for the dip in GST revenues was probable postponement of sale of items for which tax rate was reduced in July2018; the time taken for the market to pass on the benefit and postponement of buying decision by consumers expecting the rate reduction benefit.

4) There has been a rapid rise in the bi-monthly GST compensation paid to the states by the Centre. The Centre paid Rs 14,930 crore to compensate states for revenue loss incurred in June and July, a nearly four-fold jump compared to Rs 3,899 crore paid for the months of April and May.

5) The another reason behind revenue shortfall was officially explained as IGST being paid on intra-company, but interstate supplies and later when final supplies make fruitful, credit of the same was utilized, reducing net tax collection

6) Liberalizing credit availability in certain situations as per amendments will effectively reduce payment of tax by cash and pull down growth in revenues further.

7) As per the report put out by the State Bank of India's decline in taxes on petrol is another reason for decline in GST revenue collection. The report expects a shortfall of around Rs 90,000 crore in GST and excise collections". Out of this, Rs 10,500 crore is on account of recent reduction in petrol taxes.

8) Since the overall incidence of taxes on most of the commodities has come down under GST, it would naturally have some short term adverse impact on the revenues of the Government.

CONCLUSION

Although the revenue collected from GST in current financial year is low compare to expectation, but average gross GST revenue in 2018-19 is Rs. 97,555 crore (till January 2019) is very much higher compare to previous year GST revenue which was Rs. 89,885 crore. However, Government already set up the committee headed by Deputy Chief Minister and Finance Minister of Bihar Sushil Modi to look into the issues concerning input tax credit (ITC) with a view to finding out if they were contributing to revenue shortfall.

GST tax system has aligned interests of the Union Government and the States. Therefore, both governments have high stakes in its success. Fortunately, the impact of GST on Indian Economy has been good till now and is expected to have a fruitful impact in the long term.

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LEGAL RIGHTS OF THE CHILD IN INDIA

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INTRODUCTION

Children were recipients of welfare measures. During the twentieth century that the concept of childrens' rights emerged for the first time. This change in emphasis from the 'welfare' to the 'rights' approach is noteworthy. Rights are entitlements. They also imply obligations and goals. The rights approach is mainly concerned with issues of social justice, non-discrimination, equity, and empowerment.

OBJECTIVE

The Paper aims to throw light on the various rights of Children embodied under the different Indian laws.

RESEARCH METHODOLOGY

Secondary data in the form of various case laws and different provision of law regarding the rights of child.

The rights perspective is embodied in the United Nations Convention on the Rights of the Child 1989 (UNCRC 1989), which is a landmark in international human rights legislation. India ratified the convention in December 1992.

The legal notion of a child has inclined to differ depending upon the purpose. According to Article 1 of the UNCRC, 1989, 'a child means every human being below the age 18 years unless, under the law applicable to the child, majority is attained earlier'. The article allows the discretion to individual countries to decide the appropriate age when childhood should cease.

INDIAN MAJORITY ACT, 1875

The Indian Majority Act, 1875 brings about uniformity in the applicability of laws relating to the age of majority of person of different religions. Every person domiciled in India is termed to be major on completion of 18 years of age. If a guardian is appointed by any court of law to take care of a minor or a superintendent is appointed for the supervising the property of a minor or both by the Court of Wards the minor will be termed as major after 21 years of age. No criteria or scientific parameters seems to be used in deriving this age of majority. In India as per IPC the age confirmed for understanding the consequences of a criminal act is 12 years. As per Section 82 of the IPC any act done by a child below 7 years of age is not an offence. Under section 83 of IPC any act done by a child above 7 and below 12 years of age, who has not achieved enough maturity of understanding to judge the nature and consequences of his behaviour on a particular occasion is not an offence.

The Present Legal Framework

The Constitution of India, the fundamental law of the country, provides a shielding canopy for the rights of children. The constitution of India, guarantees all the children certain rights which include

- Right to free and compulsory elementary education for all children in the age group of 6-14 years;
- Right to be protected from hazardous employment till the age of 14 years;
- Right to be protected from being harmed and forced by economic requirement to enter occupation unfitted to their age or strength.
- Right to equal chances and facilities to develop in a healthy way and self -respect and guaranteed protection of childhood and youth against exploitation and against ethical and materialdesertion.

There are few other rights besides the above

- Right to equality;
- Right against discrimination;
- Right to personal liberty and due process of law;
- Right to being protected from being trafficked and forced into bounded labour;
- Right of weaker sections of people to be protected from social injustice and all forms of exploitation;
- Right to freedom including the freedom of speech and expression;

- Personal liberty and right to due process of law;
- Right against exploitation;
- Religious, cultural, educational rights and
- Right to constitutional remedies.

It is estimated that there is a deluge of central and state statues under which the child is covered in India. Some of those important legislations that deal with children are as follows:

GUARDIANS AND WARD ACT, 1890
This act tells us who is qualified for the appointment and removal of guardians of children by the courts irrespective of their religion.

HINDU ADOPTION AND MAINTENANCE ACT, 1956
It lays down the law relating to adoption and maintenance among Hindus.

HINDU MINORITY AND GUARDIANSHIP ACT, 1956
This states the exclusive rules for appointing guardians for Hindu minors.

YOUNG PERSON HARMFUL PUBLICATIONS ACT, 1956
This act aims to prevent the circulation of certain publications that are unsafe for young persons.

PROBATION OF OFFENDERS ACT, 1958
This law speaks about the restrictions on incarceration of offenders less than 21 years of age.

APPRENTICE ACT, 1961
This lays down terms of apprenticeship training for persons above 14 years of age in any selected trade.

MEDICAL TERMINATION PREGNANCY ACT, 1971
This law stipulates the contingencies for the termination of pregnancy may be by registered medical practitioners.

CHILD LABOUR (PROHIBITION AND REGULATION) ACT, 1986
This act prohibits the appointment of children in certain kinds of employment and regulates the circumstances of work of children in certain other employment.

CHILDREN (PLEDGING OF LABOUR) ACT, 1933
This prohibits pledging the labour of children.

PRE-CONCEPT AND PRE-NATAL DIAGNOSTIC TECHNIQUES (PROHIBITION OF SEX SELECTION) ACT, 1994
The act is enacted to prevent prenatal sex determination leading to female feticide.

The 2003 amendment provides for prohibition of sex selection before and after conception, and for regulation of prenatal diagnostic techniques and for avoidance of their misuse.

PROHIBITION OF CHILD MARRIAGE ACT, 2006
The basic premise of the PCMA is as follows:

- Child marriage is an offence;
- Child or minor is a person up to 18 years in the case girls and 21 years in the case of boys.

RIGHT OF CHILDREN TO FREE AND COMPULSORY EDUCATION ACT, 2009
The RTE Act, 2009 represents the important law envisaged under Article 21-A.Every child in the age group of 6 to 14 years has a right to full-time free and compulsory basic education of satisfactory and reasonable equality in a neighborhood school satisfying the required norms and standards.

PROTECTION OF CHILDREN FROM SEXUAL OFFENCES ACT, 2012
The POCSO Act was framed in order to efficiently and effectively address sexual abuse and sexual exploitation of children.

It outlines penetrative and non-penetrative assault, sexual harassment and pornography along with other forms of sexual abuse. The POCSO Act frames provisions for avoiding re-victimization and forming a child friendly environment through all stages of the legal process. It gives supreme significance to the principal of ‘best interest of the child’. It incorporates child-friendly mechanism keeping in mind the welfare and protection of the

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victim for reporting, recording of evidence, investigation, speedy trial of offences, and in-camera trial without disclosing the identity of the child, through special courts. It provides for compulsory reporting of sexual offences.

The POCSO Act, 2012 criminalizes even consensual sex among those below 18 years. Forced sex on married minor girls of ages above 15 by their husbands is condoned by the Criminal Law (Amendment) Act, 2013 as it does not accept marital rape. The decriminalization of sexual abuse of married girls above the age of 15 years is in contradiction with POCSO and must be amended.

The Immoral Traffic (Prevention) Act, 1956, which was amended in 1987, tries to curb trafficking in young persons' without any gender discrimination. There are provisions relating to children in the Cable Television Network (Regulation) Act, 1995 and the Prevention of illicit Traffic in Narcotic Drugs and Psychotropic Substance Act, 1988.

In the area of family law, the personal laws are religion based. The rights of children born to Hindus are governed by the HMA, 1955 and the Hindu Succession Act (HSA), 1956. Christian children are governed by the Indian Divorce Act(IDA), 1860 and the Indian Succession Act (ISA), 1925. In matters of marriage, maintenance, custody, guardianship, adoption, succession, and inheritance, the Muslim children are governed by the Muslim personal law. The Parsi children are governed by the PMDA, 1936 and the ISA, 1925. An important provision in the CrPC, 1973 is the order for maintenance of children (Section 125).

Information Technology Act, 2000

As per section 67A of the Information Technology Act, 2000 publication, communication, and causing to communicate and publish any material containing sexually explicit act or conduct in electronic form is punishable with imprisonment upto 5 years and fine up to Rs. 10 Lakh. Browsing or downloading child pornography online is also punishable offence under this act. The act of collecting and storing cyber pornography involving minors is punishable with imprisonment up to 5 years and fine up to Rs. 10 lakh.

CHILDREN AND COURTS

The court have, taken cognizance to the needs of children through public interest litigation, especially in the cases of improvement of conditions of children in institutions, prisons, illegal confinement, treatment of physically and mentally disabled children, sex selection tests etc. Following are the landmark decisions:

M.C. Mehta v. State of Tamil Nadu

This Judgment passed detailed directions to stop child labour in dangerous occupations and processes.

Sanjay Suri v. Delhi Administration

The Court ordered rules to protect children in jails and further transferred some guilty officers

Gaurav Jain v. Union of India

The Supreme Court held that segregating the children of prostitutes would not be in their interest.

People Union for Democratic Rights v. Union of India

Employment in construction work was held to be hazardous for children.

Vishal Jeet v. Union of India

Several directions were issued to end sexual exploitation of children.

Sheela Barse v. The Secretary, Children's Aid Society & Ors

The petition was filed in public interest with regard to improper functioning childcare institutions in Mumbai, India. The Supreme Court directed that in no case should a child be kept in jail and a central law must be enacted to bring uniformity in the juvenile justice system.

Delhi Domestic Working's Forum v. Union of India & Ors

The Supreme Court directed the setting up of the Criminal Injuries Compensation Board to award compensation to rape victims.

Sarita Sharma v. Sunita Sharma

The Court held that in the issue relating to custody of children, paramount consideration should be given to the welfare of the children.

Kishen Pattnayak v. State of Orissa

Poor people were forced to sell children to buy food. The Orissa (now Odisha) government was compelled to take several welfare actions.

ISSN 2394 - 7780

CONCLUSION

Formulation of new laws alone cannot bring justice to the child. Inter-agency structures and systems need to be worked out, laying greater emphasis on prevention. Undoubtedly, the most effective preventive measure is awareness of such possible abuse and how to deal with it, among the various service providers-the doctors, teacher, lawyers, judges, police, parents, and social workers- so that they can considerably reduce the risk of abuse by responding appropriately. Rights are of limited value unless they can be effectively asserted. Advocacy and lobbying in support of proposals for legal reform will also be necessary. The NGO'S have assumed a significant role and they perform vital role in the struggle for the realization of the rights of the child – a struggle in which law and rights prove to be important resources.

Implementation of law in its true sprits is necessary. Social Legislation for vulnerable groups are difficult to enforce as the beneficiaries are unable to demand their rights. We have some very good laws but the implementation is poor this is also a lack of awareness of laws and rights among children. The struggle for the realization of the rights of the child is indeed a long journey.

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CONSUMER PERCEPTION ABOUT ONLINE GROCERY SHOPPING

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ABSTRACT
The increasing use of Internet by the people in India provides an emerging prospect for online retailers. If online retailers and businesses understand the factors affecting consumer buying behavior, they can convert potential customers into active ones. Online grocery shopping has been noted to be relatively young but promising area of e commerce. The data are collected from both primary as well as secondary sources. The descriptive research type is used for this research. The main objective of the study is to determine the customer perception towards online grocery shopping.

I.INTRODUCTION
Internet in India has been experiencing remarkable growth, successfully changing the way people transact. The online market space in the country is rapidly increasing in terms of offerings ranging from travel, movies, hotel reservations and books by the likes of matrimonial services, electronic gadgets, fashion accessories and even groceries. Now buying goods and services are just a click away.

With the growth of E-Commerce, the evolution of online grocery stores is still in its infancy in India. Online grocery shopping is an opportunity for customers to buy grocery through retailer’s websites or online grocery stores; the products being delivered at customer doorsteps saving the time and effort of traveling to stores and standing in queues. Purchasing grocery online is gradually getting as popular as purchasing electronic gadgets online. Online grocery stores sell grocery of various brands to customers and that too at very competitive rates and consumers has a second thought when they are buying grocery from a local store. The user interface of an online grocery website should be designed in a user-friendly way allowing easy access to products being purchased online. Many discounts and online coupons are offered to attract consumers who are looking to save money. Reason behind traditional businesses turning online is due to the fact that people are getting busier before. Physical Grocery stores should be ready for even tougher competition from online grocery stores in the near future. This is the only way that the local grocery stores can sustain in this highly competitive market is turning their business online. This tremendous evolution makes it relevant to study the customer perception towards online grocery shopping and how it could be beneficial to customers and businesses worldwide.

II.INDUSTRY INTRODUCTION
Online grocery shopping Internet is rapidly changing the buying behavior of the customers, keeping the pace with the global phenomena. It is very convenient for consumers to order grocery in just one click. Online grocery shopping is dramatically changing the consumer's relationship with the food market and making a service that may have once felt luxurious into an everyday convenience. The products offered by these online stores are similar to the local stores. Once the consumer has finished shopping, it also provides with various options for payment, i.e., credit card, debit card, net banking, and online wallets and also through cash on delivery. This online grocery shopping has tremendous potential, benefiting not only the consumers but also providing unique opportunities to the retailer to be connected with the consumers 24*7.

III.LITERATURE REVIEW
Mrs. Chitra Sharma (2015), in her research with 200 respondents, to analyze consumer perception about online shopping explains that online grocery shopping stores are beneficial for the consumer, as these online stores provide better offers, save time and provide a huge variety of products. So the consumers prefer more to buy from online stores rather than the traditional retail shops. It also recommends the business operations which are very helpful for the firms to maintain low operating expenses.

S.Sathiyaraj (2015), in this paper the author discussed that there are many factors which influence the buyers to shop, grocery online such as user friendliness, product assortment, security, etc. however the outcome of the research explained that the demographic facts don't really influence the grocery shopping patterns. People do prefer online shopping as it is more convenient, provides them with better offers also saves time.

Muralikrishnan, B (2012), country manager at eBay's India, in his article explains that Indian consumers are inclined to buying high margin products such as clothes and shoes as is the trend among eBay shoppers in the West rather than electronic gadgets and books, which are the most popular choices now but command lower profit margins and are less frequent purchases. He depicted that India's nascent e-commerce market, which till recently was largely limited to people buying train, flight and movie tickets, is in the middle of a surge as a

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younger, tech-savvy middle class increasingly takes to shopping online in a country seeing rapid growth in Internet usage. Consulting firm Technopak predicts a $70-billion annual market by 2020, up from $600 million now, which is just 0.05% of global online shopping. EBay itself estimates India's online shopping market in 2012 will grow close to 100%.

IV.OBJECTIVES OF THE STUDY

- To study the attitude of consumers towards online grocery shopping.
- To find the problems faced by consumers while shopping grocery online
- To understand the impact of demographic factors on consumer perception of online grocery shopping.
- To provide suggestions and recommendations.

V.RESEARCH METHODOLOGY

- The data are collected from primary and secondary sources. For primary data the convenience sampling technique was used for a sample size of 60 respondents. Data was collected through a structured questionnaire (google forms). Also few online grocery store application users were also interviewed for better research. For secondary data information was used which already exists on the internet. MS Excel and SPSS software have been used to analyze data.

VI.LIMITATIONS OF THE STUDY

- The data is collected through an online google form where direct interaction between researcher and respondents was not possible.
- The problem was to find consumers who buy grocery, especially online grocery shoppers.
- To find the population, which is tech savvy.

VII.FINDINGS OF THE RESEARCH

- From the data collected, it can be noted that the number of consumers who use online grocery shopping application has increased eventually. As the awareness about this concept is increasing in the market.
- There are certain factors which influence customers' behavior towards online grocery shopping:

1. User friendly website
2. Product assortment
3. Cash on delivery
4. Card options
5. Free shipping
6. Id and password
7. Tracking the order
8. Offers and discount

- There are certain loopholes i.e., lack of physical examination and payment security issues in this online grocery shopping which is really not encouraging consumers to buy online grocery.
- Data explains that respondents prefer buying grocery from supermarkets and local Kirana shop due to proximity to home, a variety of products and quality of the products.

CONCLUSION

From the above study it can be concluded that online grocery shopping has tremendous potential. Increased use of internet and innovation in technology has gradually resulted in more customer inclination towards buying grocery online. Some of the factors for this inclination include convenience of time, place and products in addition to the flexible payment options and wide variety of products. However, lack of physical examination and payment security issues still act as resistance to purchasing the grocery online for customers. Businesses have to take customer perception into consideration and implement the best strategies to reduce customer resistance by understanding customer needs, requirements and challenges pertaining to online grocery shopping. This would not only results in increased profits, but also happy and satisfied customers.

ISSN 2394 - 7780

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INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN QUALITY TEACHING AND LEARNING

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ABSTRACT

ICT stands for Information and Communication Technology". It refers to technologies that provide access to information through telecommunications It is similar to Information Technology (IT), but focuses primarily on communication technologies. This includes the internet, wireless networks, cell phones, and other communication mediums. ICT has become an integral part of today's teaching learning process. New technologies can motivate students and make our classes more interesting. It enhances teachers' abilities as they learn new skills and techniques. Modern communication technologies have given the facilities to reach a large number of people who can learn in their own place, pace and time. The learners can be provided with any kind of information with illustrations, graphics, demonstrations, experiments etc. Moreover, the best teachers' services can be utilized to impart education. A unique initiative of online professional development of in-service teachers' of higher education, using MOOCs platform Swayam-Annual Refresher programme in Teaching (ARPIT) was launched by MHRD on 13th November 2018. The ARPIT is 40 hours Programme with 20 hours of video content offered in a flexible format which can be done at one's own pace and time. It will be treated as equivalent to one Refresher course for the purpose of Career Advancement. This paper highlights the scope of ICT on quality teaching and learning in higher education.

Keywords: Information, Telecommunication, Demonstration, Refresher, Advancement.

INTRODUCTION

ICT has changed the educational system. It has motivated teachers' attitude towards their work, even changed students' behavior towards learning. ICT based education is not about teaching students computer skills rather it is about using computer and technology as tools to enrich learning in all subjects such as science, mathematics and English. The online refresher course is a unique initiative of online professional development of near about 15 lakhs higher education faculty used the MOOCs platform SWAYAM. For implementing ARPIT, 75 discipline-specific institutions had been identified and notified as National Resource Centers (NRCs) in the first phase, which were tasked to prepare online training material with focus on latest developments in the discipline, new & emerging trends, pedagogical improvements and methodologies for transacting revised curriculum.

In 2018, the inaugural year itself, the NRCs were expected to cater to around 13 lakh faculty of the total 15 lakh faculty in higher education. The courses covered a diverse range of topics such as, inter alia, Indian culture & Heritage Studies, Pedagogical Innovations & Research Methodology, Latest Trends in Pedagogy and Assessment, Personal-Emotional Development and Counselling , Neural Networks and Deep Learning & Knowledge discovery, ICT in Science and Math’s teaching, Innovation and Best Practices in Educational Skills, Leadership and Governance in Higher Education, Public Policy and Administration, English Language Teaching, Hindi Literature & Linguistics, Methodology of Teaching Sanskrit, Effective Creations and Innovative Researches in Medieval Gujarati Literature, Tribal and Regional languages, Urdu, French Studies, Tools, techniques and experiments in Earth Science, Mathematics, Statistics, Zoology, Chemistry, Physics, Biotechnology , Biomechanics, Marine Science, Calculus, Real Time Power Analysis and Smart Grid, Civil Infrastructure for Smart City Development, Engineering Mechanics, Design Spectrum, DIY Manufacturing Technology, Advanced Concepts in Fluid Mechanics, Energy Systems Engineering, Engineering Mechanics, Physics of Semiconductors and Devices, Internet of Things, Astronomy and Astrophysics, Electrical Engineering, Bio-Medical engineering, Metallurgical Engineering and Materials Sciences, Chemical Engineering, Aerospace Engineering, Tourism and Hospitality Management, Political Science, Economics, Psychology, Development Perspectives in Agriculture, Gender/Women's studies, Law, Disaster Management, Climate change, Library & Information Science, Ethics, Human Rights and Environment , Social and Rural Development, Anthropology etc. The course was a 40 hour module with 20 hours of video content and 20 hours of non-video content. They offered in a highly flexible format and could be done at one’s own pace and time. There were built-in assessment exercises and activities as part of the academic progression in the course. At the end of the course, they had given a terminal assessment which were either online or a written examination. All faculties who successfully complete the online refresher course will be certified.

OBJECTIVES

- To study the impact of ICT in Quality teaching and learning.

ISSN 2394 - 7780

- To study the need and importance of ICT in higher education.
- To train our students in such a way that they can expose themselves in a real world with their goal.

RESEARCH METHODOLOGIES

The secondary sources are used for the research. It includes books, journals, articles and internet.

BENEFITS OF ICT BASED EDUCATION

- Enhances learning through interaction and collaboration.
- Engages students more than any other platform.
- Enhances learning through audio, video, images, different text and animation.
- Provides access to end number of latest materials.
- Provides access to self-paced learning environment, even easy accessible for students with disabilities.
- Teachers upload course related materials so if students miss a lesson, they can download information and do the work in their own time and place.
- Enhances the quality of education by increasing learner's motivation and by enhancing teacher's training.
- Capacity to reduce many traditional obstacles especially time and distance.

LIMITATIONS OF ICT IN EDUCATION

1. Over reliance on ICT limits students' critical thinking and analytical skills. They may only have superficial understanding of the information they download.
2. Overuse of computer and mobile has negative physical side-effects such as vision problems. They may easily distracted from their learning and may visit to unwanted sites.
3. Students may neglect traditional learning resources like books other than the computer and internet.
4. Due to lack of infrastructure it is not possible to implement ICT in rural areas.

SUGGESTIONS

- It is very important to introduce ITC in the classroom right from primary level to acquaint our students of ITC.
- Training of ICT should be mandatory for all teachers whether belongs to city or village.
- It should be easy to avail funds from the government to establish communication labs and projector in rural areas.
- It is said 'Education for All' rather it should be 'Equal Education for All'. There should be no difference between a city teacher and a village teacher. There should be no difference between a city student and a village student in terms of technology.

CONCLUSION

We don't want our children to continue in that old state of mind and attitude. We want our children should be creative and techno savvy. So the teachers' role is great, and responsibility tremendous. They need an effective and advanced teacher - training. It is necessary to acquire new dimensions of knowledge for quality teaching and learning. Government should make teacher-training mandatory in all schools and college level. It is necessary to make our students aware of new technologies. Traditional form of teaching and learning are increasingly being converted to online and virtual classrooms. ITC is moving beyond personal computer to mobile technology. The adoption and the use of ICT in education made a positive impact on quality teaching and learning. It has also increased flexibility so that learner can access the course material anywhere anytime. It gives rise to a rich environment and provides motivation for teaching, learning by offering new possibilities for learners and teachers. These possibilities can have an impact on student’s performance and achievement.

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INNOVATIONS IN HR – AN ESSENCE OF DEVELOPMENT

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ABSTRACT
Innovation is the key to success. No function can be effective without innovation. The innovation in HR is nurturing innovative ideas in employees through functions such as right selection of employees, installing proper HR policies and through right motivation. HR innovation is the responsibility of HR experts and line managers.

A rightly defined, well established HR culture in the company can facilitate employees to think positively and differently. Such practices combined with freedom, encouragement, knowledge sharing, favorable work atmosphere with proper feedback can nourish the employees' minds to grow new ideas with positive approach. This study attempts to provide the necessity of HR innovation and its facets for an effective successful HRM in any organisation.

Keywords: Innovation, HR, Performance, Improvement, Strategy

INTRODUCTION
Innovation is the process of bringing new ideas to reality. It is a competitive advantage if nurtured continuously with well calculated efforts. It has to be the part of employees' performance. Innovation in HR needs to happen in all levels of organization in order to create a holistic growth.

Employees are the most important assets of any organisation, and they should continuously empower themselves with newness in their actions. They should be made to feel that they get the credits for their innovative functioning. Sufficient resource availability and proper implementation of ideas shape the thinking of all the employees in the right direction and bring them together to ensure maximum benefits in a progressive organization.

LITERATURE REVIEW
- The innovative capacity of an organisation resides in the intelligence, imagination and creativity of its HR (Mumford, 2000)
- Carda et al (2014) found that there is a positive relationship between HRM practices and innovation in both the processes and the products. Certain HRM practices viz. autonomy, participation, training, career planning and organized recruitment processes are strongly linked to creativity and innovation.
- Gooderham et al (1999) established that the innovative capacity in an organisation is determined by the HRM practices.
- Ling and Nasurdin (2010) said that it is important for an organisation to adopt supportive HRM practices that can motivate and encourage employees to be creative and innovative.
- Chen and Huang (2009) described that innovation initiatives heavily depend on employees' human capital and behaviour at work.
- Chen and Huang (2007) argued when organizations involve in innovation, they need creative and innovative people, who are flexible, risk taking, and tolerance of uncertainty and ambiguity.
- Minbaeva (2008) study concluded that if HRM practices are used to develop firm specific competencies and creation of organizational knowledge, which contribute to sustained competitive advantage.
- Innovation is generally meant as technical innovation, and very little attention is given to HR innovation. The relationship between the HRM and innovation is a rarely researched area. This study aims to provide an understanding of the various facets of HR innovation.

OBJECTIVES OF THE STUDY
1. To understand the need for innovation in HR.
2. To analyze the factors influencing innovations in HR.
3. To evaluate the results of innovation in HR.

4. To explore the techniques/measures of HR innovation.

RESEARCH METHODOLOGY

This research output is the outcome of an overview of studies conducted on the areas of HR innovation. This is basically a qualitative research and follows the experiential approach. It uses secondary data for its analysis.

SCOPE OF THE STUDY

Innovation involves designing and implementing conscious changes. This study covers the significance of HR innovation, factors contributing to it, impact of innovative execution and techniques required for it.

SIGNIFICANCE OF HR INNOVATION

HRM without innovation will not allow any organization to succeed in the competitive world. HR innovation enriches people abilities to enhance the quality of output and develop their talents to accept any challenging activities. If the HR professionals focus on only talented employees to reap immediate benefits, it may land the organization into trouble. Highly learned experienced employees cannot be relied on always, because of the employment shifts of such meritorious category. Developing the qualities in all employees including weaker by their levels will give surety to a successful organization. Any kind of labour turnover will not largely affect such organization.

DRIVERS OF INNOVATION

- Continuous training to employees at appropriate times may help employees to have radical developments in their performance.
- Time flexibility and job flexibility may go a long way in ensuring productive innovation. Learning, informal communications along with positive mindsets may be the drivers of innovative ideas in employees.
- Job security, autonomy and team spirit, experimentation with well defined goals may enhance human power to think differently.
- Well-established systems of performance appraisal and performance-based payment packages will enhance the quality of employees' innovation.
- Constructive planning, well-defined vision, mission and objectives, well-conceived management control mechanism, effective communication and proper reward system will be instrumental in building atmosphere of innovation in the employees.

FACTORS CONTRIBUTING TO INNOVATION IN HUMAN RESOURCES

1. Rightly selected human resources.
2. Required facilities for learning and discussion.
3. Planned training programs.
4. Support from top management & continuity of the process
5. Consistent HR policies in all HR areas.
6. Brainstorming and Problem solving techniques adopted.
7. Establishing cooperation and team spirit among employees.
8. Nature of superiors and managers.
9. Motivation for autonomous thinking.
10. Balanced, consistent and impartial reward system.
11. Less interference in idea generation.
12. Encouragement to collaboration and communication formally and informally.

Innovations cannot be radical. It has to be grown in a progressive manner. The incremental value of innovation over a period defines the strength of the organization and its employees. Functions. Performed may be different for different people. However, the goal set for all should be the same and unique. The benefits of innovation should be reaped by all. Hence, all should be contributive, creative, innovative in one way or other.

IMPACT OF HR INNOVATION

Innovation is a crucial factor for the development of any company. To survive in the competitive world, innovation is a necessity. The qualities of doing things innovatively will help all-round development of the

ISSN 2394 - 7780

company, and help to stay competitive. The enterprise will become innovative if the human resources are innovative.

The very objective of the organization can be effectively achieved if the innovation is encouraged in individuals in every part of the organization. Most of the employees shift their jobs because of their 'quality of thinking differently' is not considered and recognized by the organization. If the employees' creativity is properly nurtured and supported, following will be the outcome.

1. Growing sense of belongingness and understanding
2. Higher productivity and less wastage
3. Eternal competitive advantage in HR
4. Unbreakable team spirit.
5. Enhanced customer satisfaction
6. Effective facing of competition
7. Reduced absenteeism and labour turnover.
8. Corporate credibility
9. Committed leadership and management
10. Attraction to talented workforce

PROBLEMS OF HR INNOVATION

1. Huge investment in time and money in nurturing HR ideas
2. Lack of continuity of the process put the entire company into trouble.
3. Loss of creative skills nurtured in case of turnover.
4. Non consideration of ideas leading to ill feelings.
5. Deficient or partial reward system
6. Absence of required facilities
7. Lack of support from management
8. No conducive organizational culture for the thinking progress.

TECHNIQUES OF HR INNOVATION

1. Knowledge sharing

Knowledge is the basis of innovation and should be shared among all the employees to give them the opportunity to create new ideas. A company with innovative HR will be successful and attract meritorious future employees. Sharing the creative knowledge in every employee to the entire organization with open mindedness will put the seed in the minds of every internal customer to think differently to create organizational progress.

2. Right selection

Innovation in HR largely depends on the type of people selected for a job. Ineffective and unintelligent people reduce the innovative nature already existing in the organization. The recruitment and selection has to be done in long term prospective considering the core and competitive capabilities with due focus on the future requirement. The employee selected should be sensitive and adaptable to future changes. The career path, planning and development should also be evaluated while selecting suitable employees.

3. Motivational practices

Lack of motivation cannot nourish innovation. The jobs assigned to employees should be matching their requirements and liked by them. Right career leads to happiness which subsequently encourages innovation. The introduction of motivational measures such as monetary and non monetary, to reward the creative people will develop a roadmap for the progress of the company.

ISSN 2394 - 7780

4. Empowerment and trust

Innovative thinking in the organization can happen effectively if there is a work environment where the employees can independently perform their job fearlessly. The line managers have to trust the performance, character and quality of their subordinates for the success in their innovative practices.

5. Committed management

Hr innovations can take place if there is constructive leadership, effective evaluation of the talents in the employees, proper planning and control mechanism, availability of required resources, acceptable organizational culture, unbiased structure to nourish the ideas and thinking of all employees without considering casts, religion, age, educational, qualification or experience.

6. Rewards and recognition

Employees need to be sufficiently rewarded and appreciated for the innovative ideas implemented in the organization. The positive attitude of the employees and the management can contribute to innovation. It will help the organization to reduce absenteeism and attrition of HR which are the major destructive forces against the prosperity of any organization

CONCLUSION AND SUGGESTIONS

- Innovation is a global requirement. Innovations in HR act as the fundamental drivers, and contribute to innovations in all other areas. It is not technology but the collective human power that enroots the organisations to the right path and enriches the economy of the country beyond doubt. Technology too is the child of human brain power. Unfortunately, in India, technology is given utmost importance and not human. Opportunities are required to be provided to all to learn, evolve and perform effectively.
- Innovative HRM practices create positive relationship with organizational performance. Organizations that implement planned staffing, realistic training, well-structured performance management practices and employee empowerment are likely to have higher performance.
- Right innovations in HR functional areas can create better employee behavior and subsequently progress in every part of the organization. All employees irrespective of caste and creed should be encouraged to innovate continuously. It is the duty of every organization to develop a proper organizational culture and conducive atmosphere to enable every employee to learn and to innovate for the benefit of all employees of the organization and the nation as a whole.
- The organization should show to the employees that their innovations and creative ideas are respected, encouraged and highly valued. The exhibition of the growth of the organization due to the innovation in HR to the employees is a relevant one in order to keep them continuously changing, challenging and innovative for a better organization every new day.

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LI-FI- DIFFERENT METHOD OF IMPLEMENTATIN

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ABSTRACT
The rapid growth of wireless communications has made the problem of using spectrum efficiently, more important. Spectrum has become the rare coin for communication engineers. Many solutions have been proposed to solve this issue; one of these solutions is the usage of visible light frequencies to send data. These frequencies are already free and unused. Light fidelity (Li-Fi) is a new short range optical wireless communication technology which provides the connectivity within a local network, by using Light-Emitting Diodes (LEDs) to transmit data depending on light illumination properties.

In this paper the basic fundamentals of this new technology along with a survey of various ways of implementing Li-Fi and development of wireless network using street light as a source id discussed. Various challenges in implementing this technology are also explained.

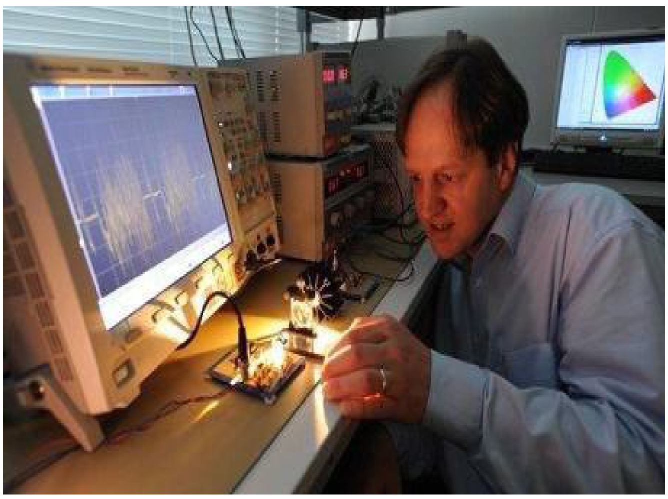
Keywords: Li-Fi, Wi-Fi, VLC, Street light.

INTRODUCTION
The concept of Li-Fi is currently attracting a great deal of interest, because it offers a genuine and very efficient alternative to RF. The growing population and increase in number of devices accessing wireless internet, has made the airwaves increasingly clogged and unavailability of free band widths makes it more difficult to get a reliable and high speed signal. The Li-Fi technology uses LED based room lighting instead of radio waves to transmit data. But now researchers looking beyond LEDs to laser based lighting, which could bring a tenfold increase in data rates. According to chair of mobile communications at the University of Edinburgh “The problem is that although LEDs, are more energy efficient than incandescent light, they still can be improved in terms of their light output”.

Li-Fi has advantages over Wi-Fi , that it is safe to use in nuclear power plants and thermal power plants where Wi-Fi using RF waves can cause accidents.

Li-Fi, has already achieved high speed data transfer in laboratory environments. Researchers at the Heinrich Hertz Institute in Berlin, Germany, have reached data rates of over 500 megabytes per second using a standard white-light LED. It is capable of transmitting data at 100 MB/s faster than most UK broadband connections.

Fig 1:Experimental view of Li-Fi



- There is ample of literature available about the implementation of Li-Fi system by considering various sources and technologies. Researchers have developed many systems considering LED as source of Li-Fi and photo detector as receiver. In [1] authors describes an FPGA based implementation of Li-Fi where transmitter is embedded on street lights and Mobile phone camera is used as receiver. A Test bed is proposed for a circuit with street light and result is validated.

ISSN 2394 - 7780

- An ATMEGA 328 based Li-Fi [2] system is proposed where ATMEGA acts as a transmitter and photodiode as a receiver. Here a Photo detector is used for detecting light which is amplified and fed to driver. Paper[3] deals with the study of illumination of the receiving surface for different distances between the LED and photodiode receiver. In this paper the authors have implemented a Li Fi system using PIC microcontroller. They found that with the increase in communication distance, the illumination sharply reduced. An application module of Li-Fi is developed in [4]. Authors in [5] gives a survey about Li Fi using LEDs and its advantages.
- Various advantages of Li-Fi technology is discussed in [6] . According to authors one-watt LED light bulb would be enough to provide net connectivity to four computers. Working of Li-Fi technology is elaborated in [7] and comparison of Li-Fi with Wi-Fi is explained in [8]. Various possibilities of implementing Li-Fi and the Haas observation that LASER could be replaced by LED which can be modulated at 10 times
- the rate of LEDs is discussed in [9]. Authors in [10] discusses Li-Fi as a green technology.[11] explains the Li-Fi lamp utilizing a unique technology, directly delivers high frequency power to a light emitting plasma without the need for electrodes. According to authors a dielectric waveguide generates an electromagnetic field within a resonant cavity which efficiently couples power to the high temperature plasma.
- In this paper importance of Visible Light communication and implementation of Wi-Fi using mainly three different methods and their comparison is discussed.

VISIBLE LIGHT COMMUNICATION

VLC is an optical communication technology that use visible light rays, spectrum locate between 400 THz-800THz.as optical carrier for data transmission by illumination. It uses fast pulses of light, which cannot be detected by the human eye, to transmit data. It includes any use of the visible light portion of the electromagnetic spectrum to transmit information. The VLC standardization process is conducted within IEEE wireless personal area networks working group (802.15).One of VLC's features is providing wide bandwidth as illustrated in Figure 2. It is obvious from Fig that, the usage the optical portion of spectrum guarantees about 10,000 times greater bandwidth compares to the usage of the RF frequencies.[6]

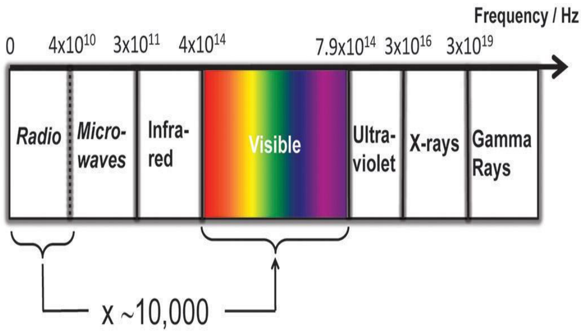


Fig-2: Location of visible light and RF frequencies at electromagnetic spectrum.

WORKING OF LI-FI

Fig 3: Working principle of the Li-Fi

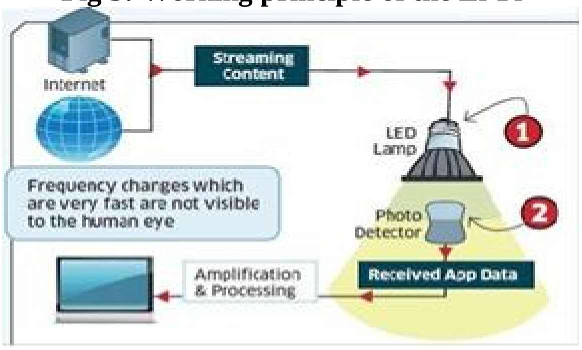


Fig.3 shows the block diagram of simple system working on Li-Fi. This system has light source an LED on one end and a photo detector on the other. The photo detector registers a binary one when the LED is on; and a binary zero if the LED is off. To send a message the LED is flashed multiple times or use an array of LEDs of various colors, to obtain higher data rates of range hundreds of megabits per second. LEDs can be switched on and off at faster rate so the light source will appear to be continuously on, even though it is actually 'flickering'.

The on-off activity of the bulb enables data transmission using binary codes: switching on an LED is a logical '1', switching it off is a logical '0'. By varying the rate at which the LEDs flicker on and off, information can be encoded in the light to different combinations of 1's and 0's. The data can be encoded in the light by varying the flickering rate at which the LEDs flicker on and off to generate different strings of 1s and 0s. The LED intensity is modulated so rapidly that human eye cannot notice, so the light of the LED appears constant to human. [3]

PROJECTS ON LI-FI IMPLEMENTATION

1. Li-Fi using Streetlights

In a Smart City where usage of Smart phones and Wi-Fi are more will have continuous demand for higher data rates. A solution for this data congestion is discussed in this project. Aim is to implement a Li-Fi system by using streetlights. It uses a downlink system formed by the streetlight as a transmitter and a mobile phone camera as a receiver. The streetlights receive data via PLC (Power Line Communication) and modulate the information to be sent by light pulses through the LED bulb. PLC combined with VLC may allow wireless connection between devices and the Internet.

Here street lights serve two purposes; it can communicate and provide light at the same time

Fig4: Li Fi Network in Smart City.

The streetlights forward the data received by the optical link to the mobile user terminal which receives through a photodiode integrated in a camera. For the uplink, Li-Fi is integrated with existing technologies as Bluetooth, Zig-Bee or Wi-Fi. The implementation described has the following contributions:

1. The design and implementation on Field Programmable Gate Array (FPGAs) of the modulator.- The LiFi prototype system is based on an Software Defined Radio (SDR) approach. FPGA boards have been used to implement the communication module in both the streetlight and the user equipment.

2. Simulations of the channel between streetlight and mobile device. Simulation of Channel is done in MATLAB. Channel is defined between street light and camera and channel model is made. Characterization is done by using the channel impulse response, which is then used to analyze and combat the effects of channel distortions.

3. Prototype is made on FPGA Spartan 6 in Altys platform. The definition of the test bed for testing Li-Fi in the street lights.

The modulation schemes used are on-off-keying (OOK) and variable pulse position modulation. Reed Solomon and convolutional encoder are used to correct channel errors and improve the link reliability. The simulation of this project is done in MATLAB.

2. Li-Fi using ATMEGA 328

Second project is a simple and cheap implementation using ATMEGA 328. Li-Fi system is divided in two sections transmitter section and receiver section as shown in block diagram.

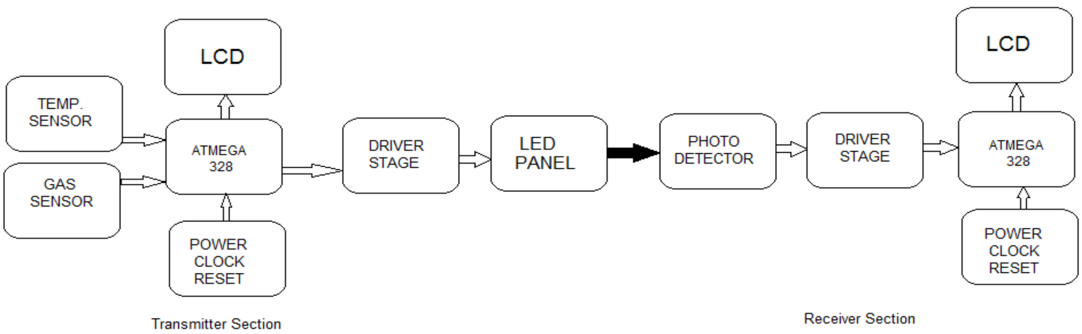


Fig 5: Diagram of Transmitter and Receiver

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Here the authors have used ATMEGA 328 module in transmitter and receiver. LED panel is used as light source and photo diode as a detector. In Transmitter section ATMEGA328 Micro Controller is used and programmed in embedded C. The system is used for transmitting Temperature sensor and Gas sensor data interfaced with microcontroller using LED panel. Receiver consist of another unit of ATMEGA328. Photo detector is interfaced to controller through a driver and received data is displayed on LCD. [2]

3. Li-Fi using PIC Microcontroller

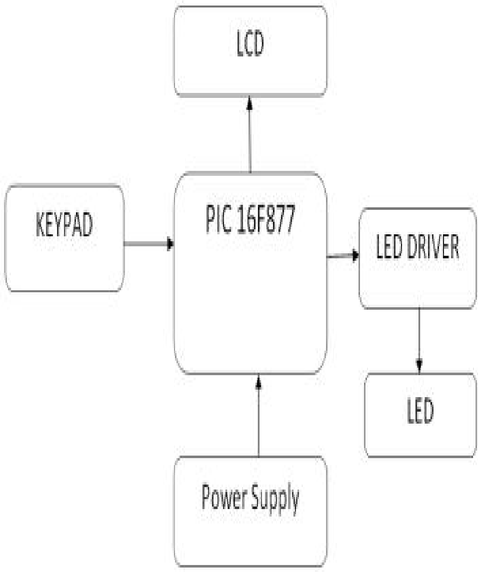

Fig-6: a) Block Diagram of Transmitter

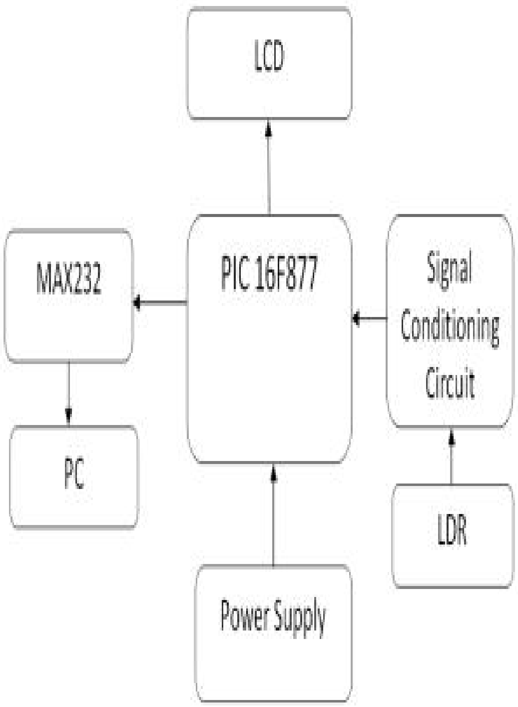

Fig-6: b) Block Diagram of Receiver

The third project considered is a simple design of Li-Fi transmitter receiver using PIC microcontroller.PIC 16F877 is used for implementation

Here also both transmitter and receiver has a PIC 16F877. The system architecture is consists of a transmitter section and a receiver section as shown in Fig 6.Receiver uses LDR for detection. Here data from 4X4 keypad is transmitted using LED and received using LDR. By using this model authors claim to have achieved a data transmission rate up to 1 kbps. [3].

Comparisons between Different methods of Li-Fi

S. No	Parameters	Li-Fi using PIC 16F877	Li-Fi using ATMEGA328	Li-Fi using Test bed
1	Transmitter	LED is used as transmitter	Data is been transfer using LED panel by light waves.	Street light, is used as transmitter
2	Receiver	LDR is used as a receiver	Photo detector is used as receiver which detects the light.	Mobile Phone's camera, is used as receiver
3	Power consumption	less	Less	Very less
4	Modulation	OOK	OOM	OOK modulating signal using FPGA.

APPLICATIONS & ADVANTAGES OF LI-FI

The applications of Li-Fi are unlimited and promising for the future of communications on the planet. In this we will talk about some of its applications.

1 Li-fi wireless communication is High speed, as high as 500mbps or 30GB per minute.

2. Li- Fi uses light rather than radio frequency signals.

3. VLC could be used safely in aircraft. Since it is based on light.

4. Integrated into medical devices and in hospitals as this technology does not deal with radio waves, so it can easily be used in such places where Bluetooth, infra red,Wi-Fi and internet are banned.

5. Li-Fi can be used in under water communication where Wi-Fi can't be used.

6. Li-Fi may solve issues such as the shortage of radio frequency bandwidth.

DISADVANTAGE OF LI-FI

1. Light can't pass through objects.

2. A major challenge facing Li-Fi is how the receiving device will transmit back to transmitter.

3. High installation cost of the VLC systems.

4. Interferences from external light sources like sun, light, normal bulbs, opaque materials.

CHALLENGES FOR LI-FI

Apart from many advantages of Li-Fi, this technology is facing some problems such as:

1. Li-Fi requires line of sight (LOS) and receiving device would not be shift in indoors.

2. How the receiving device will transmit data back to transmitter.

3. Li-Fi doesn't work in the dark or light can't pass through objects, so if the receiver is inadvertently blocked in any way, then the signal will immediately cut out. [7][8]

CONCLUSION

The concept of Li-Fi can replace the Wi-Fi as increasing population is using wireless internet. Li-Fi is currently attracting a lot of peoples since it offers a very efficient alternative to radio based wireless. In the future, data for laptops, smart phones and tablets can be transmitted through light in the room by using Li- Fi. Researchers are developing micron sized LED which can flicker on and off around 1000 times quicker than larger LED. If this technology is used practically then every bulb can be used as a Wi-Fi hotspot to transmit wireless data and this will provide cleaner, greener, safer and brighter future. Li-Fi can solve the shortage of radio-frequency bandwidth and can overcome the disadvantages of Wi-Fi. Li-Fi is the upcoming and on growing technology acting as competent for various other developing and already invented technologies. Hence the future applications of the Li-Fi can be predicted and extended to different platforms and various walks of human life.

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A REVIEW ON GROWTH OF PORTS AND WATERWAYS IN INDIA WITH SPECIAL REFERENCE TO LAST FIVE YEARS (2014-2019)

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ABSTRACT
Ministry of Shipping, Government of India has started a new concept of 'Blue Economy' referring it to major and crucial step towards development of India. Blue Economy means transportation of goods and passengers through shipping and water ways as it is cheaper mode of to carry goods and passengers from one place to another. With increasing congestion on roadways and railways along with increasing demand, Ministry of Shipping, GoI, has undertaken various efforts to develop ports and waterways to fulfil demands of the logistics business. The present academic study aims to study the activities undertaken by the Ministry of Shipping, Government of India for the growth of ports and waterways for driving growth of India with special reference to last five years (2014-2019) and to review the factors stimulating or measuring growth of the same. The study is totally based on secondary data collected through published sources. The study highlighted all the efforts which are the driving factors for the growth under the study such as Making ports as a driving force for economic change, Ease and reduction of Cost in transportation over waterways, creating new mode of waterways in India, Starting cruise services for passengers, Sagarmala Projects, Creating Industrial hubs around ports, merging the "Make in India" campaign with development of waterways and creating employment and sustainable livelihood for future generations to come. The study highlights the qualitative and quantitative data to support the study. The Study concluded with respect to long run benefits of these investments in Ports and Waterways which will lead to favourable economic conditions with respect to growth and sustainable development in the Indian Economy.

Keywords: Investment, Ports and Waterways, Sagarmala, Ministry of Shipping, GoI

1. INTRODUCTION
Ministry of Shipping, Government of India (GoI) has started a new concept of 'Blue Economy' referring it to major and crucial step towards development of India. Blue Economy means transportation of goods and passengers through shipping and water ways as it is cheaper mode to carry goods and passengers from one place to another. It also includes efforts for sustainable, inclusive and people centred framework of the Indian Ocean carrying goods at lower cost of freight. The present government has made their best efforts to develop the economy and shipping industry through developing ports and waterways.

2. PROBLEM OF THE STUDY
With rising transportation means and its congestion, Railways and Roadways are very costly. They might be at the verge of highest utilization. Thus, new means have to be devising for fulfilling the additional demands of transporting goods and passengers. Ministry of Shipping, GoI, has undertaken various efforts to develop ports and waterways to fulfil demands of the logistics business. Such efforts will reduce transportation cost, travel time, road congestion and ultimately lead to reduction in price of commodities.

3. OBJECTIVES OF THE STUDY
- To study the qualitative measures undertaken by the Ministry of Shipping, Government of India for the growth of ports and waterways for driving growth of India with special reference to last five years (2014-2019)
- To study the quantitative measures undertaken by the Ministry of Shipping, Government of India for the growth of ports and waterways for driving growth of India with special reference to last five years (2014-2019)

4. RESEARCH METHODOLOGY
The present study is an exploratory and completely descriptive in nature and totally depends on secondary data which has been collected from published sources and official government web sites. Qualitative and quantitative data is used for analysing the data collected and descriptive statistical techniques will also be used to conclude the study.

5. LIMITATION OF THE STUDY
The present study has limitations of data collected through published sources i.e. secondary data.

6. SCOPE OF THE STUDY

The present study has limited scope with respect to activities (Investment and their impact) undertaken for the development of Ports and Waterways by the Ministry of Shipping, Government of India over the last five year from 2014 to 2019.

7. SIGNIFICANCE OF THE STUDY

The present study has its significance with respect to development of ports and waterways, developing Blue Economy, development of CEZs, smart city around ports and their development, enhancing industrial hubs, enhancing and generating employment. This paper signifies the efforts of present government to bring about development of shipping sector, ports, waterways and development of society and economy at large over the period of last five year from 2014 to 2019.

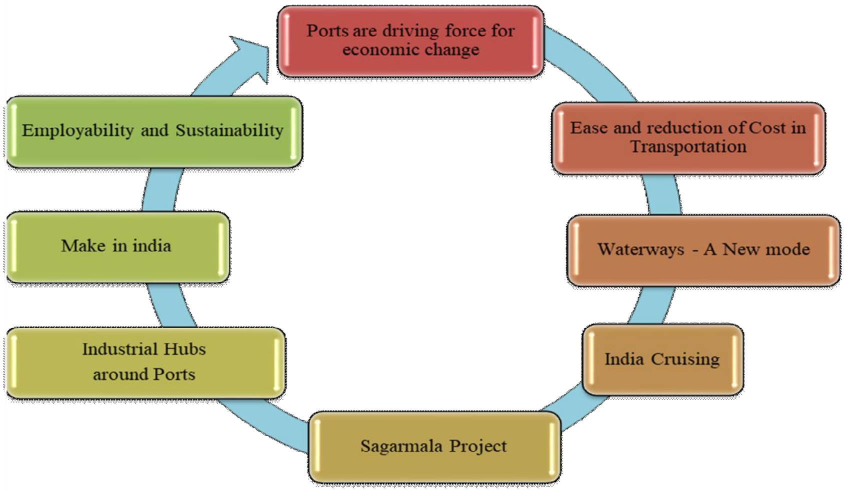
8. DISCUSSIONS AND FINDINGS

India has recently developed its maritime infrastructure, inland waterways, coastal shipping and cruise services through launch of ambitious projects known as “Sagarmala Program” during the year 2016. The prime aim of this program is to revolutionize maritime logistics and port led development in the country.

8.1. Qualitative Measures undertaken by the Ministry of Shipping, GoI for the growth of ports and waterways for driving growth of India with special reference to last five years (2014-2019):

Figure No. 01 indicates qualitative measures undertaken by Ministry of Shipping, GoI which has contributed to the growth of Ports and Waterways in India over the period of last five years from 2014 up to 2019. The driving factors for the growth under the study are making ports as a driving force for economic change, Ease and reduction of Cost in transportation over waterways, creating new mode of waterways in India, Starting cruise services for passengers, Sagarmala Projects, Creating Industrial hubs around ports, merging the “Make in India” campaign with development of waterways and creating employment and creating sustainable livelihood for future generations to come.

Figure-01: Driving factors for growth of Ports and Waterways in India



Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

Figure No. 01 depicts various factors or driving force for the growth of Ports and Waterways in India over past five years from 2014 to 2019 under the NDA government. Following is the overview of the growth of Ports and Waterways in India:

- **Ports as driving change for economic change:** Ports in India in last five years were efficiently utilised by increasing capacity, generating more revenue which ultimately lead to profits. Also ports were used for foreign operations between India and Afghanistan.

- **Ease and reduction of cost for transportations:** In order to reduce road congestions, boost to coastal movements have encouraged especially for agriculture, fisheries and animal husbandry leading to ease in transport. Indian ports were mainly used as transhipment hubs for container cargo, Ro-Ro services has been started to shortening the distance between Ghogha and Dahej in Gujarat which ultimately lead to reducing cost and time.

- **Waterways – A new mode:** Ganga Waterways project has been initiated on larger and faster pace for improving the cargo and passenger movements. Following functions has been initiated or made operational:

ISSN 2394 - 7780

- ✓ Ganga Multimodal terminal at Ganga, Varanasi has been operational for business
- ✓ Movement of Container Cargo between Kolkatta to Varanasi has started
- ✓ Eight new national Waterways has been started to ease the movement of Goods and Passengers creating new mode of transport and for easing the movement and business.
- ✓ Roll on roll of services on Brahmaputra waterways has been started for movement of passengers and vehicles.
- ✓ Ganga and Brahmaputra waterways were linked in Bangladesh for connecting North East areas as per protocol rule of Indo-Bangladesh pact.
- ✓ Efforts are high to connect Nepal to Kolkatta (Haldia Port) through Ganga for cargo transportation.

- **India Cruising:** With respect to cruise services, a first ever domestic Mumbai-Goa Cruise service has started. Two new International Cruise terminals have been started at Goa and Chennai.
- **Sagarmala Project:** It has been initiated to create infrastructure for port led development. It has been the largest FDI project of India with respect to ports. Following activities has been undertaken in last five years:

- ✓ New Railway line has been started to construct in order to connect Haridaspur port to Paradip port.
- ✓ Five Import terminal at Kamarajapur port has been completed.
- ✓ New twenty-two oil berths at Jawahar Dweep, Mumbai has been on the verge of completion.
- ✓ Mechanization of Coal Berth at New Manglore Port has been finished and ready to use.
- ✓ Deep Draft Iron Ore at Paradip Port will be completed in April 2019.

- **Industrial Hubs around Ports:** Special Economic Zone at JNPT has already been allotted land of 77 acres to industry. Smart port city at Kandla and Paradip Ports has been initiated. This will create hubs for industry leading to huge investments and increase in job prospects.
- **Make in India campaign:** In order to build new India, Government is boosting Make in India Campaign by providing financial assistance to cover vessel cost up to 20 percent. Efforts are initiated to develop International Ship repair facility along with Cochin Shipyard which will be the largest dry dock of the country. Major initiative taken for marketing and business support to ships built in India is to allow tender chartering through Right to First Refusal.
- **Employability and Sustainability:** Every effort taken by the Ministry of Shipping, Government of India is in direction towards increasing employability and supporting the sustainable livelihood for many. This includes the following:

- ✓ Mechanization or modernization of fishing harbours
- ✓ Setting up of IIT Chennai for indigenous innovation and technological support to improve the services provided by ports
- ✓ IIT Kharagpur has been entrusted the work of research and testing facility in the field of ship building and ship designing for various waterways

Optimum and required training will be provided to all the employees well in time is assured for the efficient utilization of investments made so far in last five years.

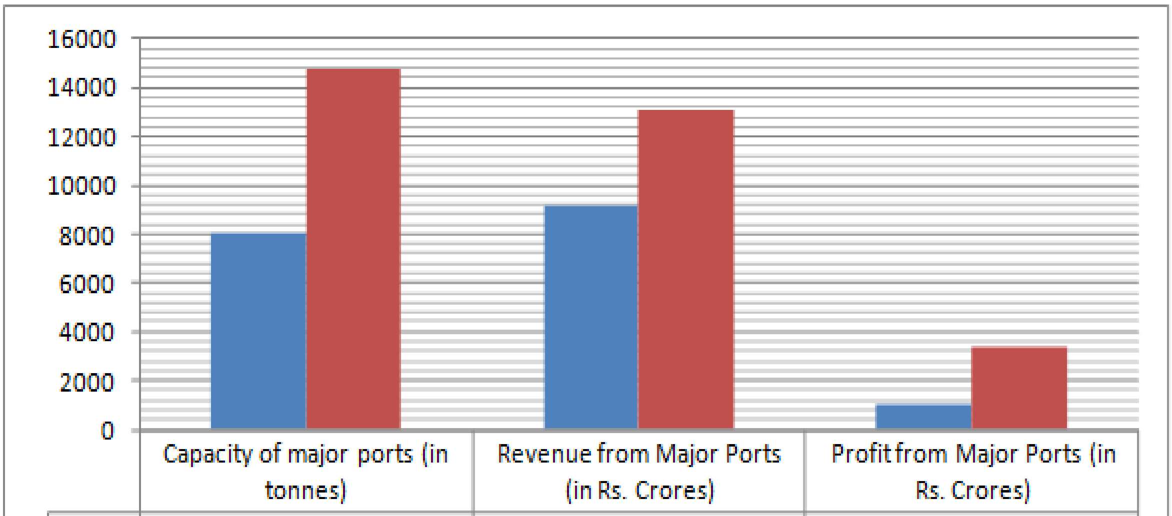
The above qualitative information about efforts of Ministry of Shipping, GoI towards development of Ports and Waterways pave the way and lay down the stone for stronger economic development in future.

8.2. Quantitative Measures undertaken by the Ministry of Shipping, GoI for the growth of ports and waterways for driving growth of India with special reference to last five years (2014-2019):

In order to support above qualitative information, following quantitative data/statistics support the achievement of Ministry of Shipping, GoI over the period of last five years. Thus following quantitative information is presented in the form of Figures and tables as below. Figure No. 02, Figure No. 03, Figure No. 04, Figure No. 05 and table No. 01 indicates and review the contributing factors acting the driving force for the growth of Ports and Waterways in India over the last five year from 2014 to 2019.

 ISSN 2394 - 7780

Figure No. 2: Ports as driving change for Economic growth in India



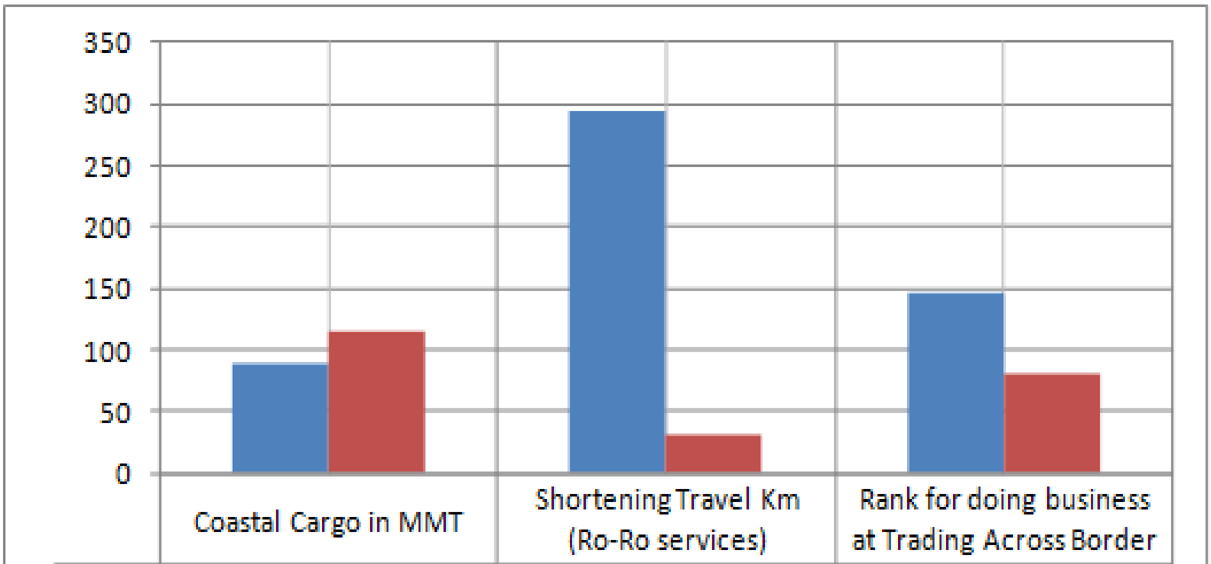
	Capacity of major ports (in tonnes)	Revenue from Major Ports (in Rs. Crores)	Profit from Major Ports (in Rs. Crores)
2014	8005	9,162	1,026
2019	14,772	13,070	3,405

Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

Figure No. 02 clearly indicate that capacity of Major Ports in India has increased by almost 84 percent. With respect to revenue from Major ports, it has been increased by 43 percent and with respect to profit generation, it has been increased by 232 percent. Thus Ministry of Shipping is able to show tremendous growth with respect to above factors.

Figure No. 03 indicates that with respect to coastal cargo in MMT has increased by 30 percent in last five years. Due to Ro-Ro services in Gujarat, the travel distance has reduced from 294 km to just 31 Km which is boon for travel time reduction. With respect to ranking of doing business in Ports and waterways as per Trading Across Border, India has improved its ranking from 146 to 80 which is commendable and its give additional boost to shipping sector at large.

Figure No-03: Ease and Reduction of Cost for Costal transportations in India



	Coastal Cargo in MMT	Shortening Travel Km (Ro-Ro services)	Rank for doing business at Trading Across Border
2014	89	294	146
2019	116	31	80

Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

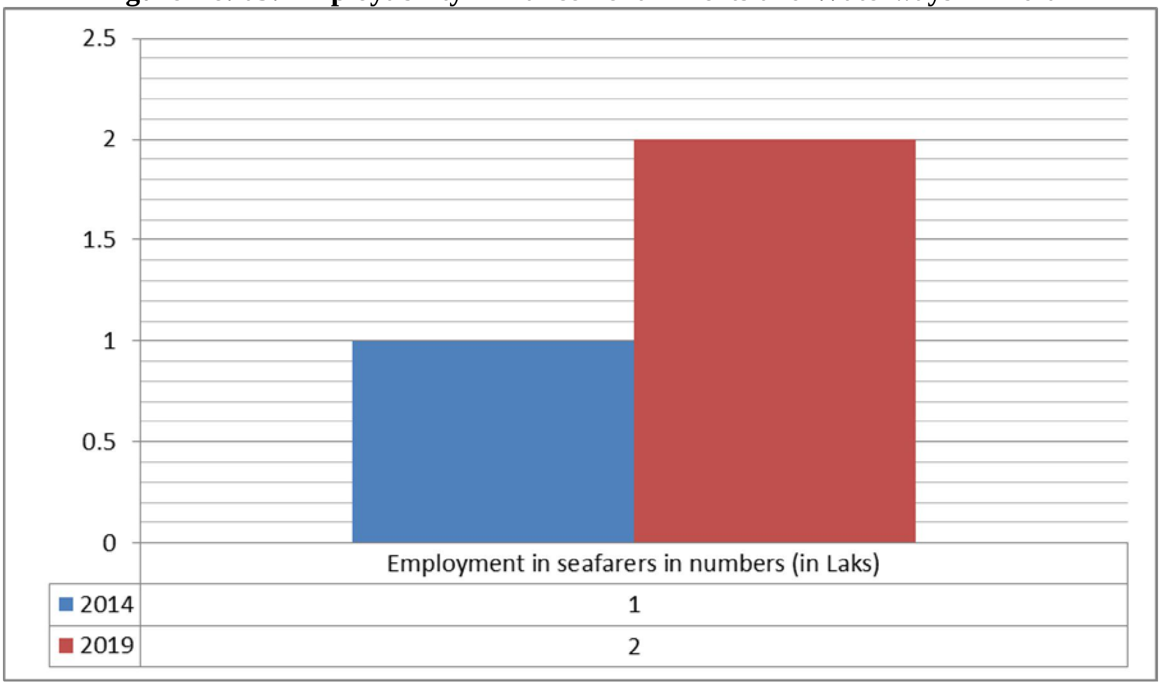
Figure No. 04 indicates that there was tremendous growth of Cruise Business in India. Number of Cruise visiting India has increased by 36 percent in last five years and number of cruise passengers has been increased by 100 percent. Thus, It gives boost to cruise business which ultimately leads to growth of economy at large.

ISSN 2394 - 7780

Figure No. 04: Growth in Indian Cruise Business

Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

Figure No. 05: Employability Enhancement in Ports and Waterways in India



Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

Figure No. 05 indicated that there is 100 percent increase in employability in seafarers which ultimately lead to sustainable livelihood of many. Thus, Ministry of Shipping was successful in generating employment for many.

Sagarmala program has identified more than 600 projects with huge investment of around Rs. 8 lakhs crore by the end of the year 2020. This project is expected to save nearly 6 billion dollars per annum in the cost of logistics and will generate 10 million new jobs in the country ultimately boosting port capacity 800 million metric tonne per annum. The Coastal Economic Zones are also being developed under this project with proposed investment of 150 million dollars per location to enhance the global trade through sea connectivity.

In order to led India on the path of more success and to boost the shipping industry at large, Ministry of Shipping, Government of India have made several new investment in Ports and Waterways. This investment specifically aims to improve services of Ports and Waterways for passengers and good services at large. Table No.01 indicates the Investment made by Ministry of Shipping to strengthen the port and waterways:

ISSN 2394 - 7780

Table No. 01: Major new investment during last years (2014-2019) in Ports and Waterways in India

Heads	Subheads	Status in 2019
Waterways – A new mode	New Investment for improving movement of Goods and Passengers	Rs. 5,369 Crores
Sagarmala Project	Largest FDI for 4th Container terminal, JNPT	Rs. 7,195 Crores
	Railway Connectivity for ports connectivity	Rs. 2,600 Crores
	Lane Road Connectivity	Rs. 2,051 Crores
	5 MTPA Import Terminal at Kamarajar Port	Rs. 5,151 Crores
	22 New MTPA (Oil Berths)	Rs. 811 Crores
	Mechanization of Coal Berths	Rs. 469 Crores
	Deep Draft Iron Ore Berth	Rs. 740 Crores
Industrial Hubs around Ports – Smart Industrial Port City	Kandala – Investment Potential	Rs, 6,000 Crores
	Kandala – Jobs Creation	50,000
	Paradip – Investment Potential	Rs. 5,000 Crored
	Kandala – Jobs Creation	11,350
Make in India campaign	Cochin Shipyard building (Investment)	Rs. 2,800 Crores
Employability and Sustainability Livelihood	Modernization of fishing harbours	Rs. 1,470 Crores

Source: Article, Times of India, March 7, 2019, Mumbai, back page of advertorial page

- Rs. 5,369 crore has been spent for making waterways a new mode of transportation for goods and passengers
- Investment under Sagarmala Project:

✓ Rs. 7,195 Crore has been spent 4th container terminal at JNPT

✓ Rs. 2,600 Crore has been spent for railway connectivity for port connectivity

✓ Rs. 2,051 Crore has been spent for lane road connectivity

✓ Rs. 5,151 Crore has been spent for Import Terminal at Kamarajar Port

✓ Rs. 811 Crore has been spent for 22 Oil Berths

✓ Rs. 469 Crore has been incurred to improve or mechanize the Coal Berths

✓ Rs. 790 Crore has been spent for Deep Draft Iron Ore Berth

- Smart Industrial Port City for creating Industrial Hubs around Ports:

✓ Investment of Rs. 6,000 Crore has been made which will create around 50,000 jobs at Kandala Port

✓ Investment of Rs. 5,000 Crore has been made which will create around 11,350 jobs at Paradip Port

- Aligning with the mission of Make in India, Ministry of Shipping has incurred or made an investment of rs. 2,800 Crore to build Cochin Shipyard building.
- In order to improve the employability and sustainability of livelihood, Ministry of Shipping has incurred Rs. 1,470 Crore for Modernization of fishing harbours.

Thus, above quantitative information of investment made by Minsitry of Shipping, GoI will further accelerate the economic growth of shipping industry, logistic business at ports and waterways and also reduce the congestion in cities around ports.

9. CONCLUSION OF THE STUDY

The present study concludes that the word 'SAGAR'mala stands for Security and Growth for all in the regions which is justified through the efforts of Ministry of Shipping, GoI over the last five years. All the above investments and efforts towards development of Ports and Waterways will leads to reduction in carrying cost of freight and passengers, pricing of goods/commodities, it will reduce the turnaround time at ports, it will leads to

ISSN 2394 - 7780

efficient use of investment ultimately and support capital formation and reinvestment. With respect to long run, benefits of these investments in Ports and Waterways will lead to favourable economic conditions with respect to growth which will bring sustainable development in the Indian Economy.

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ISSN 2394 - 7780

A STUDY ON ENHANCING THE EFFECTIVENESS OF EMPLOYEE ENGAGEMENT WORKSHOPS IN ORGANIZATIONS

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ABSTRACT
Purpose: The purpose of this paper is to understand the effectiveness of employee engagement workshop. Employee engagement is a workplace approach which results into creating right conditions for all members of the Organization to give their best to each other, commit to Organizational goals and values, stay motivated to Organizational success with an enhanced sense of their very own well being According to Gallup's State of the Global Workplace report, only 15% of employees worldwide are engaged in their jobs. They are in roles where they excel, their talents are fully utilized and in all likelihood, they will emerge as leaders. The survey unravels that a whopping 67% of the workforce is not engaged, these employees are often relatively happy and satisfied in their role but however they are not invested in the Companies vision, mission, values and goals and Our Employee Engagement Workshops have found their target audience in them. Our aim is to strategically convert the Not Engaged to Engaged. Then we have 18% of the workforce who are actively disengaged, they usually create toxic environments, dominate their managers time and are extremely vocal about their unhappiness at work.

Research Implications: This paper provides a preliminary understanding of the significance of enhancing the effectiveness of employee engagement workshops. It also highlights the need to opt for a more employee centric approach towards employee engagement workshops. Hence, future research should use alternative methods, and verify the findings of the current research

Originality/Value: The paper highlights the significance of employee engagement, strategies and suggestions to enhance the effectiveness of employee engagement workshops.

Keywords: Employee Engagement, Employee engagement workshops ,lowering attrition , job satisfaction

INTRODUCTION
We undoubtedly have to create ecosystems of empowered teams which are fully engaged and emotionally invested in committing their time, talent and energy in adding value to their teams and advancing organizations initiatives. Many organizations have employee engagement programmes, conduct surveys (usually to adhere to professional protocol) and some have employee engagement managers too, however, we need to understand the metamorphosis Employee Engagement has undergone. The workshops lay focus on an important aspect that hosting parties and picnics for your employees will only be a band-aid approach, however, it's more important to focus on initiatives taken to keep them happy in their cubicle.Workshops focus on a grassroots and tailor-made approach towards Employee Engagement and hence are more effective.

The redundant top to down approach and one size fits all approach to engagement programmes can dramatically diminish their effectiveness and alignment of purpose. Also, if the results of the Employee Engagement surveys are not conveyed to every team member on a regular basis, their attitude will be plagued by dissonance.

Communication, Growth, Recognition and Trust are the top drivers of Employee Engagement, so an engaged employee will sell a product as hard on Friday evening as on a Monday morning. It is a common understanding that employees are a very important asset of an Organization but in reality, the only truly engaged workforce can add value to an Organization while quite a few are either adding minimal value or actively working against the Organization.

Let's now have a deeper insight on how Employee Engagement Workshops will actually work for Organizations.

OBJECTIVES
1) To understand the lacunas in employee engagement workshops
2) To suggest measures to bridge existing gaps and make employee engagement workshops more effective and objective oriented.

REVIEW OF LITERATURE
Robinson (2006) states that employee engagement can be achieved higher involvement and evoking p positive emotions like pride for the Organization thus enhancing Organizational Performance and lower employee turnover

 ISSN 2394 - 7780

Vishal Jain(**March 2014)** in his study of 3D MODEL OF ATTITUDE made to propose a theoretical model within which attitude components could be examined with their interrelationship to form various attitudes. Although the model, as presented, can be considered novel, it is believed that substantial steps are taken to follow the previous theories and models. Hence understanding dimensions of employee attitude while creating employee engagement workshops will indeed be resourceful.

Significance and Importance: It is very important to identify the existing lacuna in the existing format in which employee engagement workshops are conducted so as to suggest measures which can bridge the gaps . The research paper aims to providing innovative and employee centric suggestions to enhance employee engagement through the aid of workshops

LIMITATIONS OF THE STUDY

The study is based only on secondary data from books, journals, newspaper articles, websites etc which may work as a limitation of the study.

FINDINGS AND SUGGESTIONS

(1) Making Work Environment "No hate Zones"

When we create an empathetic work environments, understands employee needs, build relationships beyond work, spread love & positivity by gamifying workplace, hosting comedy workshops, congratulating employees on achieving milestones at work, celebrating work anniversaries uniquely, greeting a new incumbent with a cake and the works, giving them personalized gifts & hosting parties and so on . These measures will work at the surface for sure. But let's not fool ourselves Employee Engagement has the way to many layers to it and we are just at the tip of the iceberg. This is when Employee Engagement Workshops will come to the rescue of Organizations and managers who genuinely wish to engage their workforce.

(2) Making work Fun: Employee Engagement Workshops are fun, creative & spontaneous aimed to make employees enthusiastically invested in their work, create new leaders & focus on making employees emotionally invested in committing their talent & energy in adding value to the team & organizations initiatives.

(3) The influx of Millenials

Millennial also known as Gen Y are hard to ignore. By 2028, the last of the baby boomers will retire, and Millenials will make up roughly 75% of the world's workforce by 2025. Particularly India will have the largest number of millennials anywhere in the world by 2021. Knowing that 65% of India's population is below 35, it draws attention to an important detail of building employee engagement strategies to keep them happy & engaged.

According to the 2016 millennial survey by Deloitte in India, almost 66% of millennial workers in the country were likely to change their companies by 2020. i.e. two out of every third millennial.

Poor engagement amongst Millenials for sure is a red flag for companies as they will not only have cost implications but also implications with respect to growth, profitability, sustainability. It is crucial to revisit & transform millennial strategy in order to create an employer brand that attracts them better. Millennials do not believe in the job for life concept but it is imperative to create an engaging environment for them for however long they stay. Opportunities with respect to career growth & advancement, flexible work environment, giving meaningful jobs which are aligned to their skill sets a and assigning tasks which they can passionately connect & developing a culture of being open to diverse ideas will keep them engaged at work.

If Millenials love their job they willing to give more than 100% to their job. Employee Engagement workshops will help Organizations identify jobs with poor designs, it is a known fact that they seek an opportunity to do meaningful jobs & challenging tasks to showcase their skill sets and proficiencies.

Employee Engagement workshops will help Organizations understand the need to convey the impact of these programmes to Millenials to eliminate ambiguity.

(4) Create invincible leaders

The Manager who has transitioned from an administrator who assesses & corrects to a Leader who walks the road with the team, supports & engages them on a daily basis.

It is imperative to train the leader who will play a vital role to induce employee engagement culture in the Organization. It is not only a competence related challenge, but a character related one, more on the principles of Train the Trainer.Being committed to individual well being & being sensitive to individual motivators need to be focused on, which may not always be a workable area of development for everyone. This is when

ISSN 2394 - 7780

Employee Engagement workshops will work as a catalyst and simplify the process for the leader, who then can strategically handle Employee Engagement initiatives in his Organizations.

(5) Need to holistically integrate technology & human elements: A new genre of apps and social media invigorate a strong need to stay in touch. Employee Engagement Workshops will help companies to engage with employees celebrate their success, share feedback which shapes decision, enhance open channel of communication & generate a feeling of being listened too.

In an era of technological revolutions, it is essential that engagement principles are focused to accommodate needs of a multifunctional workforce.

Hence, a right balance between digital & offline actives needs to be maintained to make employees feel valued, informed and connected.

(6) Evolving concept Employee Engagement: Employee Engagement workshops will reveal the evolving concept of Employee Engagement, which will prepare the Managers to devise strategies to bridge the gaps of what they have been doing conventionally to more employee-centric and evolved programmes they should be adapting to. While for years Employee Engagement programmes were restricted to fun events & activities at work, now they are more evolved, comprehensive and broad spectrum which often include onboarding, performance management to closely monitoring exits Employee Engagement is no longer a workplace approach it is an ever ending, living element.

(7) To create a successful Employer brand: In order to be recognized as good employers, the first approach should be to invest in Employee Engagement workshops, which will help Organizations build strategies and enhance employee engagement and build a culture of freedom & recognition for employees to flourish and grow in their careers.

Fortune Magazine in their study found that 94% of the world most admired Companies felt that employee engagement works as an advantage.

(8) Assess causes of poor engagement

Very often companies run Employee Engagement programmes which are either redundant or not tailor-made. Employee Engagement workshops will help Organizations to customize activities designed for engagement, based on location, age group, gender thus, identifying the challenges faced which mar the actual impact of these programmes.

Gallup finds that firms with higher levels of engagement see 41% lower absenteeism rates. The Corporate Executive Board finds that engaged employees are 87% less likely to leave the organization than disengaged employees.

(9) Co relationship with Productivity

Employee Engagement Workshops aim to partner in with the managers to study relevant data and to suggest activities that will keep employees engaged. Thus, effectively playing a role of a consultant & manager to customize the offerings depending on different demographic variables. Gallup 2016 meta-analysis highlights that employees with high levels of employee engagement report 20% higher productivity. Gallup Research shows that Employees Disengagement in the USA cost more than $550 Billion a year in terms of productivity.

(10) Focus on enhancing intrinsic motivation and mindfulness which will enhance the Happiness quotient at a workplace .: Organizations are overly busy engaging their employees but it is essential to look at what they actually want. Employee Engagement workshops aim to crack the code with respect to employee engagement and link it to enhancing the happiness quotient at work. These workshops are initiated with an aim to understand the pulse of a happy workforce which is a hallmark of a successful Organization, so there is a need to go beyond the stereotypical surveys, scratch the surface and plunge deeper showing a genuine intention of making employees happy. We need our employees to know that their Organizations are ready to lend them an honest ear to engage them.

11) **Lowers Attrition**: There is undeniably a strong correlation between engagement at work and attrition. Employees who are engaged are most likely to satisfied and productive at work, although not always. Employee Engagement workshops can foster interactions between employees and the trained professionals who are conducting these workshop can strategically use gamification techniques, knowledge sharing, 360 degree review systems, effective pulse review systems and feedback mechanisms, peer-based learning mechanisms to promote a culture of employees using complimentary skill sets to the fullest., free interaction spaces at work and documentation of the positive interactions between peers

ISSN 2394 - 7780

These techniques will help identify real causes of attrition. 43% of Engagements come from one's own intrinsic motivation, thus employees through workshops can be made to be made more mindful thus creating a better environment even for their peers to work in.

It is undoubtedly an investment and not expenses for Organizations who understand the opportunity cost involved in missed deadlines, reduced productivity and diminish revenues lay focus on engaging and retaining existing talented workforce

12) **The relationship between Employee Engagement and Customer Engagement:** When employees care they use discretionary effort and as business models are evolving the focus on the customer who is so hard to please is pivotal. Emotionally engaged employees believe that they are doing something valuable for their Organizations and their efforts will make a difference. The positive feelings that employees have towards their jobs influence the level of service they give to the customers. These positive experiences “spillover” to customers, who become advocates for the company’s products and services. Employee Engagement workshops will help Managers to capitalize on the benefits of the spillover effect.

CONCLUSION

In a nutshell, there is a need to create a rhythm of two-way communication. Employee Engagement Workshops will thus create a rhythm of consistent communication, try to engage employees at all levels and not just top-level employees and knowledge workers.. Thus assisting organizations to strengthen inbuilt mechanisms which foster an environment of Engagement.

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CAREER OPTIONS IN DIFFERENT FIELDS – WITH REFERENCE TO MASS MEDIA

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ABSTRACT

Selecting a profession that caters to an individual's hobby, satiates his/her aesthetic abilities and also ensures to maintain a high standard of living is one of the most difficult task to accomplish in today's world of multiple choices.

High paying jobs can also turn frustrating if they are unable to satisfy a person's other needs – satisfaction, sense of achievement and self-actualization. (Maslow's Pyramid of Needs)

Hence there is a dire need to understand one's goals in life and then choose a vocation appropriate to one's likes, hobbies and also the material comforts as per his expectations. One needs to weigh the pros and cons of any profession that he chooses so as to avoid future frustration and disappointment.

For e.g., In the field of Aviation, the job of Commercial pilots/ Air hostess; a common man perceives it as larger than life picture. With all the glamour attached – opportunities to see new places, meet different people, experience different cultures, stay at 3star/5 star hotels, eat different cuisines etc., all this seems too good to be true and most people jump into it without giving a second thought.

But as the saying goes, "Every coin has two sides"; so does this profession! Here the person has to work at under different time zones at zero gravity which might result in serious health issues. Also, there is almost negligible family life left.

So one needs to be very careful while selecting their vocation.

This paper aims to guide students aiming at various mass media in determining their future career by allowing them to choose wisely from the wide array of options available to them in the field of Mass Media.

METHODOLOGY

To gather information about the availability of the various job options in the field of mass media, several related websites, newspapers, and textbooks have been used.

All data gathered is through secondary source only and no survey has been conducted for the same.

OBJECTIVE

The aim of this paper is to

- Create awareness among the people about the various career options available to them in the field of mass media.
- To guide students in determining and selecting a job as per their interest and abilities.

INTRODUCTION

Until a few decades ago, choosing career was no difficult task. The streams had been very clearly chalked out:

- Science
- Commerce
- Arts

- ➢ Students with good academic scores pursued science thereby deciding either Engineering or Medicine as their future career.
- ➢ Commerce graduates aimed at Banking jobs either front/back office.
- ➢ For Arts students, teaching, library or administrative jobs were the future.
- ➢ No one thought beyond it. Everyone aimed to capture government jobs in Railways, Electricity boards, Municipal offices, Banks, Telephone Exchange, Public transport etc.
- ➢ But with the changing governmental policies like open door policy, globalization, privatization etc., the nature of work changed tremendously. Changing technology demanded different skill sets from eligible

ISSN 2394 - 7780

candidates who were expected to mould themselves according to the need of the role and responsibility they were expected to play.

- The arrival of Internet in the market had a tremendous impact on commercial front. It changed the face of jobs in all fields completely. The scope and new edge that internet gave the world broke all boundaries of contemporary career options available till then.
- In the field of mass media which was earlier restricted to Newspaper, Radio & Television; has witnessed a drastic transformation. New medium of communication viz, internet, created newer roles and functions and generated an array of career options that were unthinkable in the past.
- Now, before we discuss the options available, let us first understand the meaning of mass media, the various types of mass media, its scope and importance in the contemporary society.

MASS MEDIA: MEANING AND CONCEPT

Mass Media is the primary means of communication used to reach the masses. In other words, the medium like newspaper, television etc, used to convey information, opinions, ideas, suggestions and emotions to a large audience is called mass media.

TYPES OF MASS MEDIA

Traditionally there are – types of media viz

- Print Media – involving newspapers, books, magazines, journals etc
- Broadcast Media – involving TV, Radio
- Outdoor Media – involving Cinema, Advertising
- New Media – involving use of Internet

SCOPE AND IMPORTANCE OF MASS MEDIA IN THE CONTEMPORARY SOCIETY

It is practically impossible for people to visit all known places, know everything about the different cultures, or have general awareness of their far and distant surrounding. This is where media comes into picture. It helps people to be aware, surveillant, and independent.

Considering the scope of mass media in the contemporary society and the future prospects it holds, the following are the career options available in the field:

1. Journalism

Newspapers / print journalism begun in India in the early 1980s. it emerged with the sole purpose of propagating India's freedom struggle by creating in the people a sense of national integrity and pride. This medium of mass dissemination of information has seen many changes in all these years. The technological advancement has brought about a more interactive newspaper and has also created innumerable opportunities in the segment and related areas.

QUALIFICATION REQUIRED

Earlier it was thought that any person who had good communication skills with a flair for writing was suitable to become a journalist, but in the recent past, this thinking has changed. Journalism has evolved as a complete new discipline. Any new budding journalist should now have either a degree or diploma in Journalism or Mass communication. It is definitely an added advantage if not a compulsion yet to enter the field.

The career options available in the field are:

- **Editor:** A newspaper editor is the person responsible for deciding the news stories to be printed. He should have excellent oral and written communication skills, strong interest in current affairs, the ability to work well under daily deadlines and experience with desktop publishing programs.
- **Sub Editor**: He is the backbone of the organisation and is responsible for the smooth functioning of day to day activities. He is responsible for the steady inflow of up to the minute news.
- **Photo editors:** Responsible for making photos /videos as per requirement.
- **Directors of Production Control Room (PCR)/ Master Control Room (MCR):** Should have strong computer skills, an expertise in technology and engineering, good attention to detail and ability to remain calm under pressure.

 ISSN 2394 - 7780

- **Reporters:** He is the face of the organization. A lot of glamour is attached to him. He gathers stories and presents it to the readers. He should possess good communication skills, personality, nose for news, high technical aptitude, ability to work under pressure and to work in team.

2. **Writers**

In line with newspapers are books – fiction/ non -fiction/ plays/ poems etc. Though we know that the reading habit of people in general have gone down, there has been a substantial increase in the number of young writers who have gained name, fame and wealth through their aesthetic bent.

Qualification: Though there is no formal education required to become a writer, there are a few universities/ Institutes that offer courses on creative writing to guide the budding writers.

Unlike authors/ poets/ writers/ playwrights of yesteryears, the new generation of writers can, besides writing book/ plays/ poetry/ short stories etc can also use technology and explore the possibilities of becoming:

- Translators/ Interpreters: there is so much of information floating around which every person needs at all times. The translator has to translate the text of one language into another ensuring the authenticity of the original work remains intact.
- Qualification: No formal degree is required but a few Universities/Institutes provide diploma/Certificate programs that equip the person with the basics of translation skills. Many Degree/ Diploma courses related to creative writing, Language includes Translation skills as one of its course content.
- A person aiming to become a translator should be competent in minimum two languages, should have excellent writing skills, a comprehensive vocabulary and a command over grammar of both languages.
- Bloggers: He is the person who records his experiences, ideas and opinions on the internet for other people. He should have good writing skills and a fair idea of his target readers' interest.

The best part of this profession is:

- You are your own boss.
- It is not time bound
- It can be done along with any other profession at least till the time that one becomes an established writer.

3. Photography

There is tremendous growth in the number of students aiming at becoming photographers, thanks to Globalization and also the liberal policy reforms adopted by the government of India.

Qualification

Photography requires formal education - degree or diploma. It involves the proper use of camera and other related technology.

- Photographers: For Newspaper organizations and also for broadcast media.
- Freelancers
- Entrepreneurs: Having their own photo studio

4. Radio

Radio with its far and wide reach and its utility during natural calamities and appeal and changing scenario, radio also has opened new job portals.

- Technical support: Formal education in technology in tune with new developments
- Back office: Administrative support with working knowledge of computers.
- Radio Jockey (RJs): They are the voice of the radio station. It also involves a lot of glamour and fame.

Knowledge of technical details involved in using audio mixing console, voice mixers, digital library, microphones and speakers is required.

RJs need to be well read, knowledgeable, aware of eminent personalities, know local language and should be able to use modern electronic gadgets like computer and editing consoles.

4. Broadcast Media: (Television/Cinema)

Television and Cinema, with their audio-visual impact has a wide reach to the masses. The Television with its innumerable channels and variety of shows and Cinema with its larger than life picture offers manifold career choices.

ISSN 2394 - 7780

Qualification Required: The recent history of Television and Cinema has created a demand for people with out of the box thinking and specialized in the different areas of the field. This has led to a rapid growth in the number of institutes offering specialized formal training in acting, voice modulation, direction, editing, choreography, anchoring etc to name a few.

- Acting
- Directors
- Script Writing
- Editing
- Choreography
- Anchors

5. Advertising

A whole new gamut of thrill and fun is involved in advertising field

A Degree/ Diploma in Advertising is required. The person has to have a creative mind and should be able to think and link common place objects in the new light.

- Advertising, Promotions and Marketing Manager
- Advertising Sales Representative
- Film and Video Editor
- Graphic Designer
- Market Research Analyst
- Meeting, Convention and Event Planners
- Photographer
- Copy Writer
- Illustrator and Animator

6. New Media

The use of digital technology, like the Internet, as a means of mass communication is called as the New Media. This new media has transformed the way of mass communication.

Qualification: Should have knowledge to use computer and internet based communication. Formal education is not a compulsion but is definitely an added advantage.

- Citizen Journalism
- Freelance writer, photographer
- Online Entrepreneur
- Advertiser
- Web Page Developer
- Content Developer
- Social Media – Facebook, Twitter etc.

New Media is interactive i.e., it is open for comments and criticisms too.

7. Career in Public Relation

It is of utmost importance for every organisation to develop and maintain good relations with the public. This helps in building brand, sustaining brand name and eventually maximizing profits. Public Relation uses different tools of mass media to achieve its objective. In this era of competition, every organisation strives on its PR thereby increasing immense scope as career option in this field too.

CONCLUSION

Technology is changing every day and with it there is a constant change in the world of business around. These changes have undoubtedly changed the way we work. Some existing job profiles have now become redundant while many have evolved to suit the need of the hour. There also has been a tremendous rise in the number of new opportunities created in the field of mass media.

ISSN 2394 - 7780

These opportunities, as said earlier, definitely pose challenges of hard work, cut throat competition, survival of the fittest; but nonetheless are equally lucrative in providing the much needed creative outlet and a sense of achievement along with a good standard of living. Many also provide you with flexibility of time.

To conclude, as the prolific American poet laureate Robert Frost in his poem, “Two Tramps in Mud Time” has rightly said, “My object in living is to unite My avocation and my vocation As my two eyes make one in sight.”

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TO ANALYSE THE DIFFUSION OF DIGITAL SIGNAGE IN THE CORPORATE HOUSES

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ABSTRACT

Today, businesses are moving from being transactional based to becoming relationship focused, which makes it very important to grab the consumers attention and empower him. Signage is an immensely powerful methodology of connecting with the target audience by providing them with information. Being said that, traditional signages are now a thing of the past, with Digital signages replacing them almost everywhere. The main advantage of a digital signage over a traditional print signage is the fact that it is dynamic and vibrant. This creates an element of interest amongst the viewers. The dynamic nature of digital signage allows multiple messages on the same screen. Some of the digital signage also offer interactive messages with touch screen displays. The content can be scheduled to be displayed at specific time intervals.

The following paper is an attempt to analyse the adoption of Digital Signage Solution by various Corporate houses.

Keywords: Digital Signage, Signage, Video walls, Adoption, Diffusion, Content.

INTRODUCTION

- Digital Signage is a system of tailor made displays that can be managed using a computer. The content can be administered remotely which makes it quite effective and efficient.
- With digital signage solution, corporates can manage the location where the content is to be shown, the time at which it is to be shown as well as what information is to be shown to the consumers.
- Today, more and more companies are realizing the importance of deploying digital signage solutions in their premises since it is a perfect medium for conveying targeted messages to the intended audience.
- A set of various digital signage displays tiled together in order to form a larger display is known as a Video Wall Solution.Video wall solutions offers numerous advantages like engaging content at the snap of fingers, reduced time frames between conceptualization and deployment, increased visibility, better reach and cost saving.
- Digital Signage solutions find a lot of applications today. It can be used as a way finder both within as well as outside the premises.
- They can also be used as touch screen kiosks, which will not only reduce the employee workload, but also make the customer feel empowered. This will increase the customer engagement and also help to attract them.
- Though the initial cost of installation of a Tradition Signage is lesser as compared to a Digital Signage, when it comes to advertising in future, traditional print signage will prove to be costlier because of the mere fact that each time the content has to be reprinted and mounted even if the change is as small as just a letter. This is going to be a recurring cost.
- When it comes to digital signage, the content can be updated as many times as intended by using either the USB plug and play or a Network Solution. Both the methods of content uploading are widely used.
- The USB plug and play is not suitable if the number of screens are more and are located at multiple places, since the USB has to be plugged to each display which will make it a tedious process. Network Solution lets the content to be updated real-time using internet. However, Network Solution is more of a subscription based service based on per screen usage.
- Another extremely important parameter when it comes to a signage is its size. The signages should not be so small that it actually misses out the attention of the viewers and at the same time, it should not be too big to overwhelm the audience. It has to be sized perfectly so as to gain undivided customer attention.
- Digital Signages are available in sizes ranging from 10” to 86”. If the sizes fall outside this range, then it becomes difficult to implement digital signage. Here print signage wins as it is easily scalable to any required sizing. However, LCD Video-wall Solutions can be rearranged to form a larger screen or even configurations for that matter.

- Digital Signages have transformed the way in which businesses function. They are very effective in creating a seamless experience within brick and mortar stores, corporate premises as well as outside the premises. A virtual experience can be created which will be remembered by the customers.

APPLICATIONS OF DIGITAL SIGNAGE SOLUTION

1. **Advertising:** They can be used for showing promotional and advertising messages, content as well as marketing campaigns.
2. **Way Finder:** They can also be used as way finders to direct people throughout the premises.
3. **Entertainment:** Digital Signage can be used to reduce the perceived wait time of the customers while they are in a queue.
4. **Menu Board:** They can also be used as Menu boards in restaurants and cafes to display information on various food items, pricing, ingredients as well as nutritional facts.
5. **Corporate Communication:** Digital Signages can be used for internal communications, corporate messaging as well as making announcements.
6. **Customer Feedback:** They can also be used for obtaining customer feedback and reviews.
7. **Public Information:** News headlines, weather conditions, date and time can also be displayed on these signages.

BENEFITS OF DIGITAL SIGNAGE SOLUTION

1. An increase in the Return on Investment and Return on Objectives
2. Improved customer engagement which would lead to an increased customer loyalty.
3. Enhanced market knowledge and market intelligence.
4. Detailed insights regarding customer’s demographics, preferences, needs as well as trends.
5. Capturing real time feedback from the customers for an improved offering.

OBJECTIVES OF THE STUDY

This study makes an attempt:

1. To understand the Diffusion of Digital Signage Solutions and Video Walls in the Corporate Houses.
2. To gauge the Preference of brands by the Organisations in terms of Digital Signage Solutions.
3. To study the Penetration of Digital Signage solutions in various Sectors.

LITERATURE REVIEW

1. Mvix, in their blog, “Why more Architects are Using Digital Signage”, 2017 explained that Digital Signage, if implemented properly, can prove to be a very good option for providing a seamless experience which will not only improve the aesthetic appeal but also create a memorable customer experience. During the early wave of digital signage, Architects used it as a wall mount or a standing board. It helped in communicating with the consumers, but it could have been used in a more effective and efficient manner.

- Digital Signage be used for sensory branding which can appeal to most of the senses of the customer. Since it already provides a powerful visual experience, by adding a touch component along with some good music can do wonders. The use of such signage solutions will not only create a memorable experience for the customers but also make them loyalists which would then turn them into a brand advocate.
- Although these screens are fixed in a particular space like pillars of the structure, the content on it is dynamic which will keep changing according to the schedule. This gives a flexibility to showcase tailored content. If a new schedule is then to be displayed, it can be done using the same screen which will hence decrease the overall spending.
- Architects can bundle up all their implemented as well as upcoming projects on every screen at every location so that customers know about their credibility and can also get a live experience of their work. This would give the architects using a digital signage an edge over their competitors which thus will increase both their recall and returns.

2. 42Gears Team, in their article, “Implementing Digital Signage in BFSI Industry”, 201*8* has found that the biggest driving factor in banking sector is consumer experience. In order to retain customers and increase customer loyalty, various digital practises are adopted by banks to intensify the consumer experience. With the help of Digital Signage Solutions, banks can display information about the various offerings that the bank caters.

- Digital Signage has various benefits when it comes to being utilised in the BFSI sector. Customers today spend most of their time on mobile phones and are quite fascinated to use banking services at their fingertips. Most of the banking transactions are now carried out by either using mobile banking application, SMS banking or internet banking. A similar experience can be recreated in the branch itself by implementing a token based queue system as well as a self-help and feedback kiosk.
- Customers can also use these touch screen machines to access their accounts without any hassle of visiting their home branch. This gives them the flexibility of banking anywhere and at any hour. Various information like interest rates, equity portfolios and other financial services can be displayed on these screens.
- Digital Signage can also be used for internal training purposes of the employees in the bank. HR policies, performance goals as well as leader boards can be displayed using them. It will not only improve internal communication, but also increase employee engagement and satisfaction.

3. Guy Campos, in his article, "Samsung installs largest Smart LED signage in Korea", 2018 has written about digital signage installed at the COEX and World Trade in Seoul, which is the capital of South Korea. It is also the largest curved display in Korea with a total surface area of 1620 square meters. The installation of this signage took a total of seven months. This display was made by joining in two LED displays having curved edges.

- The installation was guided by Sungwook Yoon from the Samsung Electronics' Building Solution Group. Often signages use just one side of the space and are flat. But Yoon decided do something interesting and it was his idea to come up with a curved signage that utilises two sides of an open advertisement zone.
- The advantage of using two sides is the flexibility to show two different content if required. But if the two displays did not have curved edges and a single content is to be floated across, then the content would have appeared distorted. This is a winning situation for Samsung, where it has used curved edges for a seamless and effortless display of content.
- Since Samsung is known for its clarity and powerful colours, the same qualities can be seen in this one too which has made the display look quite magnificent. This smart signage was built using 31,000 LED display modules. Usually the gap between each pixel in any outdoor advertisement is between 16 to 20 mm. In order to create a phenomenal experience and viewing from all angles, Samsung went a step further and reduced this gap to 10 mm. Not only this, the display is water and dust proof with a usage of up to 100,000 hours.
- Samsung has decided to continue its involvement in Korea's free outdoor advertisement project for the next ten years, which will help Seoul to be recognised as a media landmark on a global front.

RESEARCH METHODOLOGY

A systematic plan for carrying out the study was drawn. The data collection source was primary, as the data collected was on first-hand experience. The data collection method consisted of both Quantitative as well as Qualitative. Purposive Sampling was used to collect information from the respondents.

Target Population

In this study, the sampling unit consisted of IT Heads and Decision makers of various Corporate houses.

Sample Size

Though large samples give more reliable results than small samples, due to time constraint, the sample size was restricted to 150 Corporates.

Data Collection Technique

The technique used for data collection was In Depth Interview and Survey.

Data Collection Tool

The data collection tool used was Data Schedule and an Interview Guide.

ISSN 2394 - 7780

Data Schedule

A questionnaire which is filled by the researcher upon questioning the respondents is known as a Data Schedule. It provides more accuracy than a questionnaire. The Data Schedule consisted a series of questions and prompts in order to gather relevant information from the respondents.

DATA ANALYSIS AND INTERPRETATION

Following are the data analysis and interpretation that was drawn from the study undertaken:

1. Digital Signage deployment Status

Out of the 150 corporate houses, 102 i.e. 68% of them had already deployed Digital Signage Solution. The rest 32% had not deployed Digital Signage and were keen on getting it done in the near future.

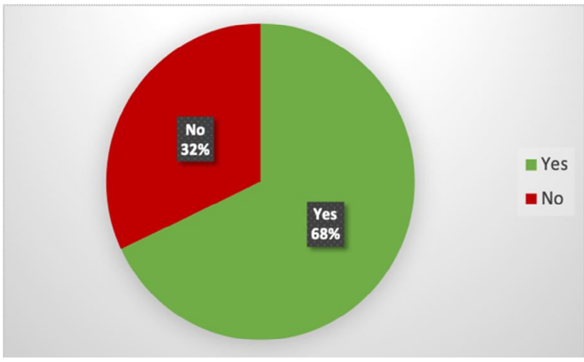

Figure 1 : Deployment Status

2. Sector wise Penetration

Coming to the sector wise Penetration of Digital Signage, out of the 102 corporate houses having deployed the Digital signage, 24% belonged to Hospitality sector, 19% to Apparel industry, 18% to Automobile industry, 15% to Fashion segment, 12% to Healthcare sector, followed by 8% in BFSI and 4% in the Entertainment Sector.

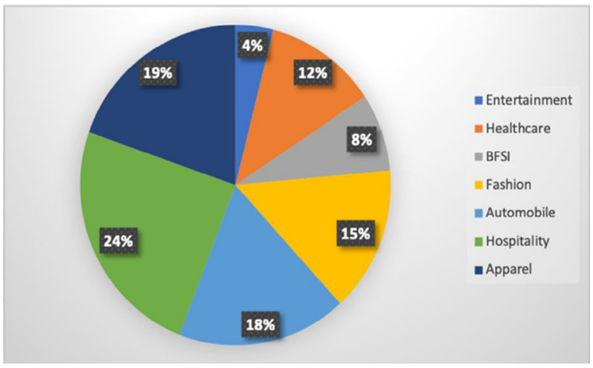

Figure 2 : Sector wise Breakup

3. Year of Implementation

In order to understand the diffusion of Digital Signage solutions, it is essential to know the year in which the Corporate Houses have implemented them. Out of the 102 Corporate Houses, 10 of them have implemented in the year 2014, 15 of them in the year 2015, 30 in the year 2016, 29 in the year 2017 and 18 of them have implemented Digital Signage in the year 2018.

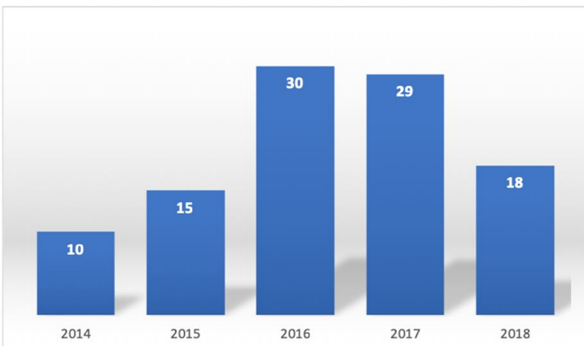

Figure 3 : Year of Implementation

 ISSN 2394 - 7780

4. Brand Preference of Corporates

There are various Brands that deal in Digital Signage Solutions namely Samsung, LG, Panasonic, VU. The brand preference for Samsung was the highest which was about 40%, followed by LG which was 28%, Panasonic which was 19% and lastly VU which was 13%.

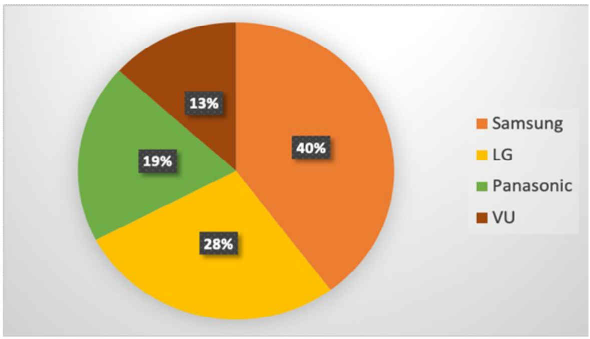

Figure 4 : Brand Preference

5. Diffusion of Digital Signage Solutions

The Diffusion of Innovations is a bell curve consisting of Innovators, Early Adopters, Early Majority, Late Majority and Laggards. This curve is useful in understanding the rate of adoption of Digital Signage. Innovators are the first ones to adopt any technology followed by Early Adopters and Early Majority. The Late Majority are the ones who adopt the technology once the cost has gone down and the Laggards are the last ones to adopt, when the risk associated with the product has decreased and the product has found acceptance. Out of the 102 corporates that have deployed Digital Signage solution, 10% are Innovators, 15% are Early Adopters, 29% are Early Majority, while 46% are Late Majority. Since Digital Signage solutions are still in trend, hence the adoption curve have not reached the Laggards stage yet.

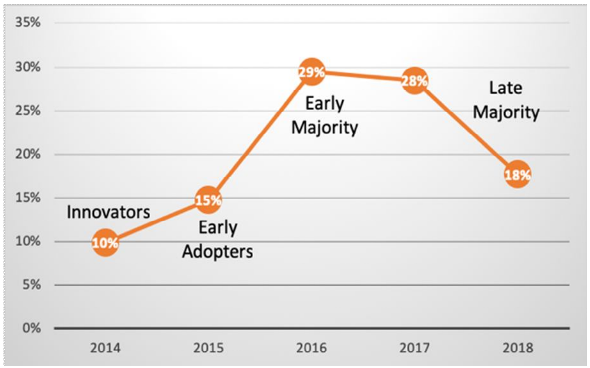

Figure 5 : Diffusion Curve

FINDINGS

Following are the findings of the Study:

1. Majority of the Corporate Houses have already implemented Digital Signage Solutions
2. The sector which is penetrated the most by this technology is the Hospitality and the Apparel industry.
3. Most of the Corporate Houses prefer Samsung screens.
4. In the diffusion curve, most of the Corporates lie in the Early & Late majority stage.

CONCLUSION

- Due to a huge technological advancement and a large competition that exists today, businesses are thriving to gain customer's attention so that they can not only satisfy them but also create an ever lasting impression about themselves in the customer's mind. To do this, the brand has to offer something better than their competitors which will help in increasing their brand recall. Creating a shopping experience to remember and helping the customers to make an informed decision will create Customer Delight.
- Digital Signage solution has a good potential and scope in the near future. It is the step that the businesses have to take in order to understand the needs of the customer in a more efficient and effective manner. It is an investment that organisations must make today in order to reap the benefits in the future and for a better tomorrow.

ISSN 2394 - 7780

- Digital Signage is extremely useful in improving the brand image, awareness as well as customer engagement. By implementation of Digital Signage, Retail footfall can be increased to a large extent which will lead to increased enquiries and a better in store experience.
- Businesses can create product catalogs, provide product information as well as product reviews within the brick and mortar store itself. Most businesses, today opt for interactive touch screens. These interactive screens, along with providing details about the brand to the customers, also helps the brand to capture customer details in return. This helps the business to understand their customers better and to improve their offerings as well as create tailored and personalised content for them.
- Both digital and traditional signage can co-exist if the company is willing to go the extra mile and invest in it. With the growing tendency towards the digital era and the overwhelming technological advancements, Digital Signage solutions can no longer be ignored. However, Digital Signage is clearly more flexible, more dynamic and need of the hour to stay ahead of competition.

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IMPACT OF MERGER IN THE BANKING INDUSTRY, AN OVERVIEW FROM STUDENT'S PERSPECTIVE

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ABSTRACT

Banking deals with acceptance of deposits with the intension of lending at a profit. However after the new economic policy adopted in 1991 the elevating competition has creating banking jobs more challenging. To light up the multiplying competition and meet up international commitment Government has adopted merger .The purpose of the research is to find the Impact of mergers on the banking sector, an overview from students perspective. Banking is the need of the hour, in the current scenario commerce students opt for the diploma and degree courses like banking and insurance, BSE Banking and Finance etc., in order to upgrade themselves in the field of dynamic banking industry. The research focuses on finding out the job prospects in banking after adapting merger policy by the government of India.

Keywords: Merger, Job Opportunities.

1. INTRODUCTION

Banks were introduced in the late 18th century, primary with the intension of mobilizing the savings of the individuals , Giving them good returns and simultaneously channelizing the savings for business classes, helping them to build their empire , in return uplifting the economy as a whole.

Now when we talk about the current scenario, the field of banking has expanded in many folds. There has been vigorous growth, be in terms of fund inflow or outflow.

1.1 Merger the need of hour

- **Regulatory issues** : Reserve Bank of India is the regulatory authority for the banking sector in our country .High interest rate led by RBI, has never been a discouraging factor for the loan takers , however ,may loan waver given by government over the years has negatively affected the liquidity of bank. Also due to restriction on opening of new banks large business houses such as Reliance and TATA have been unable to enter the banking sector, this was primary done to protect the interest of existing banks.
- **Overwhelming competition**: Indian banks are competing not just with each other but also with foreign banks. Many of the large foreign banks such as JP Morgan . Morgan Stanley , HSBC Standard Charter ,Industrial Bank of China, have entered Indian market and are providing finance at very competitive rate. They also have cash reserve that are much larger than that of any Indian bank. Additionally they are proving with lots of services such as investment banking as well as capital market services where our Indian banks are lacking behind.
- **Cash flow** : Another big challenge faced by the banks these days is regarding the cash inflow and outflow. Due to capital market boom the people in general have high preference in investing their funds in shares and debentures, as a result of which deposits with the banks are less compared to the and requirements of cash outflow needed by the borrowers , hence this creates a need for merger .
- **Technology**: Over last few years there has been a lot of advancement in technology such as: cloud computing, Automation, analytics, the international brands have already started using it in a big way. However Indian banks are not able to adapt these in timely manner due to various reasons such as: stringent recruitment criteria that prevent banks from hiring right talent, Archaic procurement rules that prevent adoption of new technology and integration.
- **Fraud**: In last ten years as digital banking usage has increased amount of fraud has also increased this is because of lack of awareness of good practices.

- Looking at above factors it is very clear that banks are suffering from various issues that are preventing them from expanding their business and proving their services to more people as a solution the government has started the process of amalgamation of banks in the public sector.
- Currently the public sector banks are twenty two which the government plans to amalgamate and consolidate public sector banks and bring down their number eleven.

- Government has already started this process by merging SBI Associate bank with SBI. Government is merging Vijaya bank, Dena Bank and Bank of Baroda to create India's second largest Public sector bank after RBI. The government wants to follow up on this with additional similar actions.

1.2 Advantages of Merger on the banking sector

- Liquidity: Merger of banks helps to get a hold on liquidity crises. The banks is not just able to generate more capital but also it widens its horizon to enter international market.
- Gap Fulfillment: the earlier gap of less saving mobilization and more demand by the customers can now be reduced and improved.
- Better use of Manpower: Mergers enhances the human talent, as a result a better team with greater efficiency and customer friendly techniques be created. Also fresh talent can be infused into the banking industry as they are more acceptable to change.
- Up gradation to technological aspects: banking sector can upgrade to the latest technological changes like cloud computing, Automation, analytics etc. Also more resources can be utilized for training and development of the existing and new employees.
- Better regulation: RBI will be able to create a better regulatory and a better hold on the functioning of banks compared to the current scenario. This can further help in controlling the fraud and other unfair practices.
- Customer Friendly: Now the customers will have better service facilities with more improved branches and ATM facilities.
- NPA and Risk management Benefit: the risk management system is better of after the merger.
- Recognition in International market: Mergers will give the Indian banks a better market, higher rating and global recognition.

1.3 Disadvantages of Merger on the banking sector

- Disappointed Staff: Merger may lead to termination of many existing staff, as they may be forced to take VRS, this may create a sense of dissatisfaction in the eyes of many existing staff.
- Temporary relief: Merger is not the solution for the frauds happing in the banking field. They can only be stopped by working upon the auditing and regulatory aspects.
- Closure and Shifting of Branches and ATM's: merger may lead to shifting or closure of many bank branches which might be troublesome or inconvenient for some customers initially but in the long run it will be fruitful as it will lead to creation of new branches in those areas where it was not feasible earlier.
- Promotional Avenues: The number of promotional opportunities will decrease specially in case of the bank that is amalgamated. This would further create dismay the expectations of the existing employees.
- Challenging for Customer: Initially it would also be challenging for the customers understand the new setup and functioning. The Demat and ECS (Electronic Clearing service) records of some customers may also be lost causing huge discomfort to them.

2. OBJECTIVE

- To explore the reasons for merger in banking.
- Impact of merger on the banking jobs from students perspective.
- To examine the Impact of merging in the economy.

3. Methodology

- Primary data through Questionnaire method - **Surveymonkey.com**.
- Bar diagram, Pie Chart and Data analysis by percentage method is used to evaluate the students opinion on the same.

4. Research Data

The research was conducted on a group of 70 students pursuing various courses related to bank, with the intension to build a career in the same. The following information was extracted:

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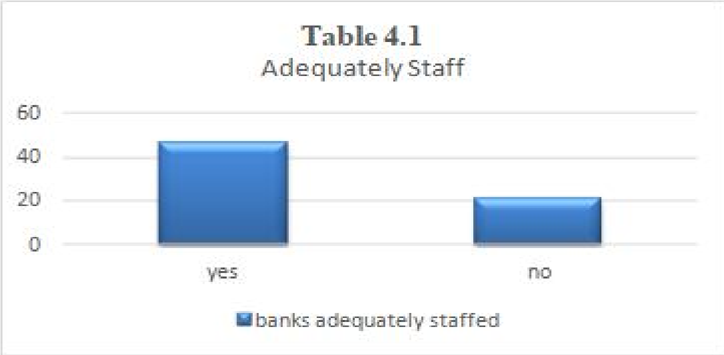
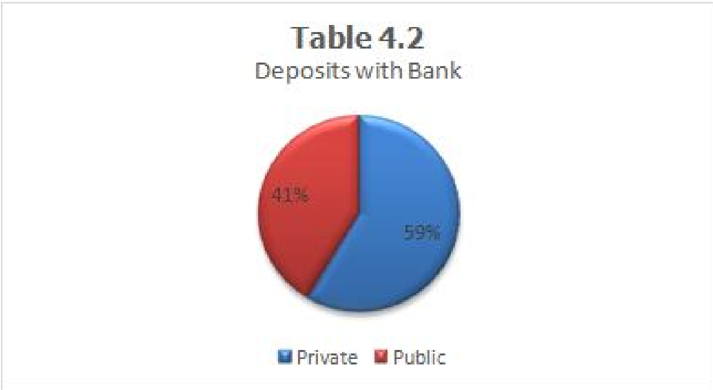
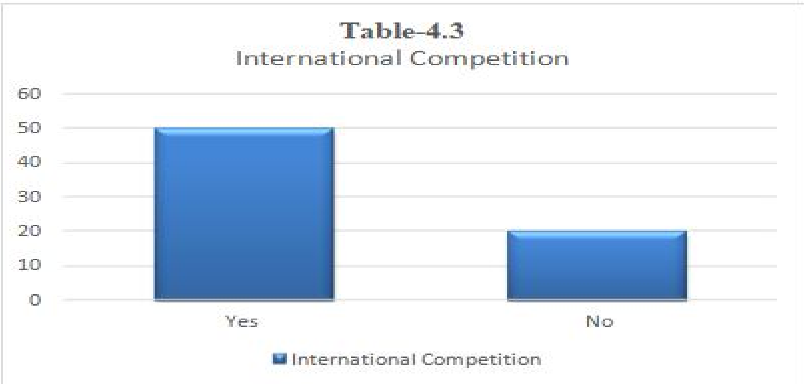


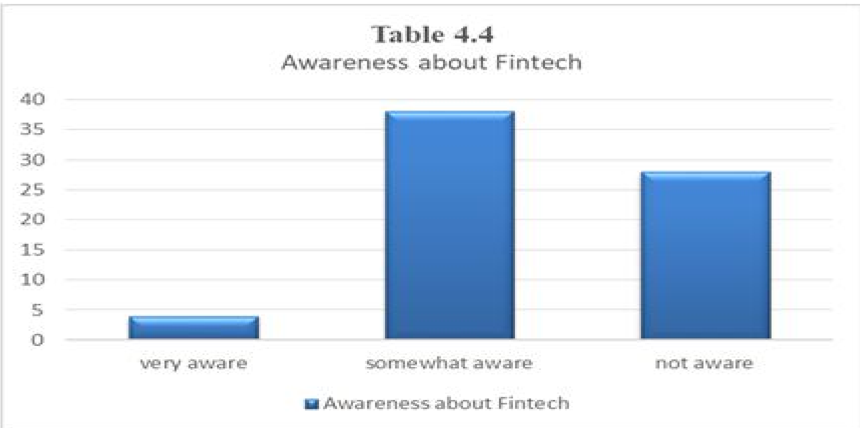
Based upon the study on students about the adequacy of staff in Indian banks, it is concluded that out of a total of 70 students, 47 feel that there is sufficient staff however 21 feel that the staff is not sufficient.



It can be studied that given a choice to get customer services, 59% of students would prefer to be a part of Private banks while only 41% would like to hold their deposits in PSU banks.



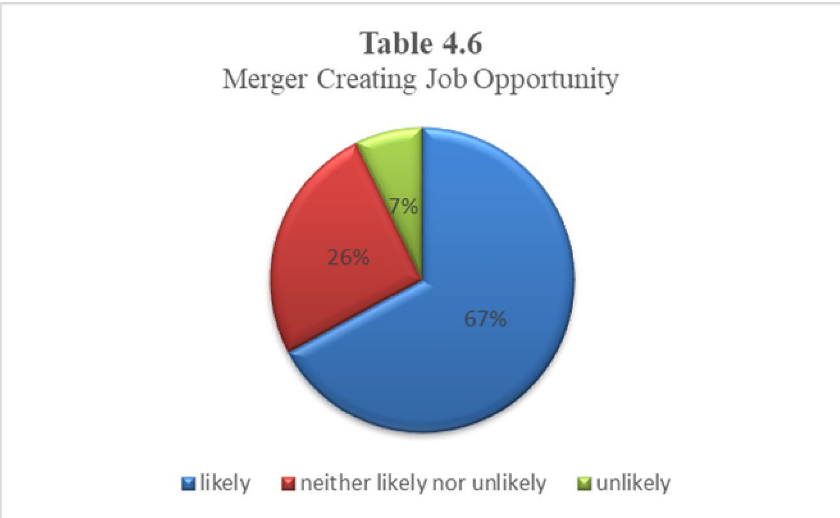
Based upon the study on students it was also found that 50 students feel that Indian bank are competitive to their counterpart in international market however 20 feel that they are not competitive enough to meet the international standards.



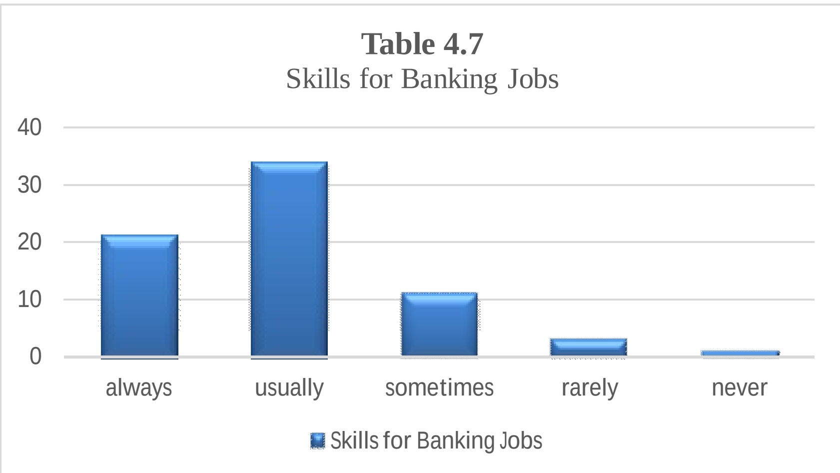
ISSN 2394 - 7780

Based on the study it was also found that 54.29% of the students are somewhat aware about the Fin-tech technology in the banking industry, 40.00% are not aware at all while 5.71% are aware about it.

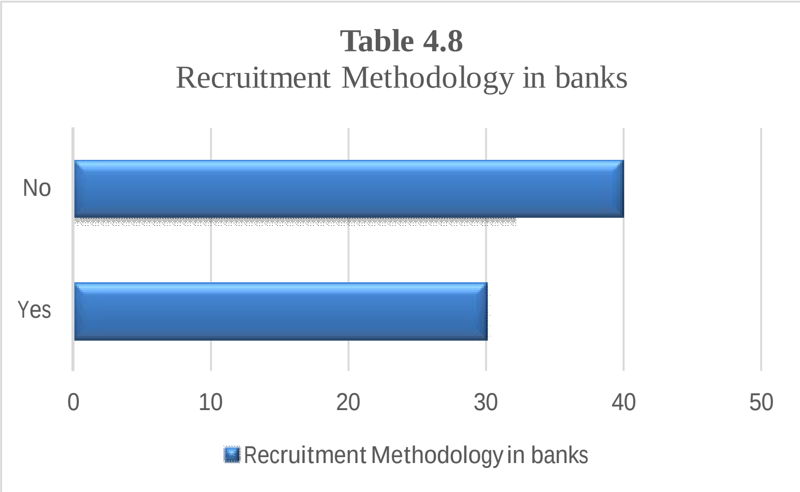
Based upon the study on students it was found that 55% agree, 32% neither agree nor disagree, 6% disagree 1% both strongly agree and Strongly disagree that merger will lead to meeting/beating competition in banking sector.



Based on the study it could be found that 67% students feel that merger is likely to create new job opportunities, because they feel that new branches might get opened, leading to creation on new jobs 26% believe that there would be no difference in job prospects after merger however 7% feel that merger would not create job opportunities at all.



Through the study conducted it was found that 21 students believes that the courses like banking and insurance, will always provide more technical skills for doing banking jobs, 34 feel that such courses usually impart the skills, while 11 feel that these courses sometimes enhance such skills while 3 and 1 feel that these courses rarely or never build the skills needed to do banking jobs.



Based on the research Data it was also found that 58% of the students believes that the recruitment methodology adopted by the banking institutions is not adequate enough to meet the current challenges in the field of banking. While 42% believes that the methodology adopted is appropriate.

5. CONCLUSION

The merger in banks might be difficult in the primordial stage but the cap and tail will surely give an enlightening impact on the jobs opportunities and overall growth of the nation.

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STUDY ON AWARENESS OF RIGHT TO SERVICE ACT AMONG CITIZENS OF CHURCHGATE, MUMBAI

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ABSTRACT
One of the major challenges of any government is the efficient, effective and prompt delivery of service. Due to bureaucratic delays and unresponsiveness, citizens of state, who are entitled to benefit time bound and hassle-free public services, have to face many problems and engage in corruption to avail required services. Right to service (RTS) act is one of the legislative instrument which ensures time bound delivery of services to public. It aims to improve transparency and accountability and also keeps check on corruption. This paper is a modest attempt to study the awareness of RTS and awareness of procedure involved in using RTS among citizens of Churchgate. The study also tries to analyse and compare the level of awareness among various categories of respondents. The findings of this micro study indicate that RTS is under popularised and needs government attention. The awareness among citizens regarding the existence of such a right is fairly low. The researcher is of the view that incorporating right to service in the formal educational system would prove advantageous to raise awareness among students and a need for informational seminars is also felt to create awareness among general public at large.

Keywords: Right to Service Act, Transparency, awareness, Public Servants, RTS

INTRODUCTION
The Hon'ble Prime Minster of India Shri Narendra Modi has a vision for India to feature among top 50 countries in ease of doing business index (Choudhary, 2018)[1]. The Prime Minister claimed that doing business in India has become swift through GST and other tax reforms. Bureaucratic hurdles are still posing a problem in this vision of our Honourable Prime Minister. Right to Service Act is a step forward in removing bureaucratic barriers from the system. Right to Public Service legislation in India comprises statutory laws which guarantee time bound delivery of services rendered by the Government to citizen. It gives system a mechanism to punish the errant community worker who is insufficient in giving the administration stipulated under the rule. Right to Service Act is meant to reduce corruption among the government officials and increase transparency and public accountability.

- India stands at 77th position in World Bank's 'Ease of doing Business Index' and 1st in South Asia. The government aims at achieving a rank of 90 in 2019 and rank 30 by 2030.
- Madhya Pradesh became the first state to enact the act and titled it 'Madhya Pradesh Lok Sewaon Ke Pradan Ki Guarantee Adhiniyam, 2010'. Various other states enacted/notified their respective RTS in the following years.
- Maharashtra has been the last state to notify Maharashtra Right to Public Services Ordinance on 21st August, 2015.The Act is aiming to provide efficient, timely and hassle free services, thereby improving government's credibility. The act keeps a check on corruption and also provides a mechanism to punish the guilty. It gives general public the right to expect complete transparency and improved accountability from public servants. The act provides for various time bound services including issuing birth certificate, death certificate, ration card, marriage or domicile certificate, electric connections, telephone connections, voter's card to name a few.
- 'Aaple Sarkar' Web Portal and RTS Maharashtra app have been designed to provide complete details and important information of RTS Act. According to the Right to Public Service Rules 2016, every public authority is required to display the list of public services to be rendered by it, stipulated time limit, names of Designated Officers, First Appellate Authorities and Second Appellate Authorities, Form or fee, if any, on the notice-board of its office. The rule also allows the public servants to extend the stipulated time limit for notified public services under section 3, by an order, in the event of natural calamities or during elections. The application forms are made easily available with the designated officer or can be downloaded through aaple sarker portal. In case the notified public services cannot be provided, the same is required to be intimated to the applicant with reasons. The rules further require a systematic maintenance of register of cases under the act by all Appellate Authorities and officers.

- Citizens can easily apply online to avail required services. The general procedure of application under RTS is easy and straightforward. It begins with submission of the application to the public officer by the citizen after which he/she receives an acknowledgement. The officer is required to provide the said service within stipulated time from the date of application. Maharashtra state government initiated implementation of RTS under which 379 services involving 25 government departments had been brought under its purview in 2015 (Pawar, 2017)[2].The web portal aaplesarkar.mahaonline.gov.in has all details for the citizens. It has a list of departments and services under RTS, time limit for providing services and the designated officer for each and every service. Therefore on the basis of prescribed rules, every officer is required to provide the applicant desired services. In case of any delay or denial of services without satisfactory justification, citizens have the right to file an appeal to the First Appellate Authority followed by Second Appellate Authority in case of any dissatisfaction. The appellate officer shall than order the concerned officer to provide the services as required under the act. Any delay after Appellate Officer's instruction without a substantial reason for non-performance shall attract penalties which the defaulting officer is liable to pay. Section 9 lays down penalty amount of not below ₹ 500 and not above ₹ 5000 on failing to provide the service. In case of any delay in rendering services the fine ranges from ₹ 250 to ₹ 5000. Such a penalty can be imposed only after giving an opportunity to be heard to the defaulting officer.

REVIEW OF LITERATURE

S Thulaseedharan (2016) Right to Public services in India- A new legal scenario

The paper begins with the legal background and objectives of the public services law in India and its evolution as a right or entitlement of the people. It attempts to examine the parliamentary and governmental initiatives in India towards achieving that right through law making and implementation mechanisms. It has also made an analysis of the state public services guarantee Acts in a comparative perspective. The paper concludes with a critique on the existing laws on the right to public services in India and suggests that the right ought to become the ultimate goal of the administrative system.

Manish Garg (2017) Right to Service Acts in India— Fundamental Governance Reforms or an Exercise in Political Rhetoric? : A Case Study of Delhi Administration

. The article examines the Right to Service (RTS) Acts by a number of Indian States providing its citizens the right to time-bound delivery of notified public services. RTS Acts not only empower citizens to make claims against the government if the rights are violated but also serve as a tool for the politicians and the senior bureaucrats to control lower bureaucracy. This article traces the genealogy of RTS Acts in Citizen's Charter movement of the1990s in the UK and evaluates their progress and results with the help of various theories and concepts used for improving the public service delivery.

Prayan Singh, Ujjwal Singh (2018) Right to service act: A modern approach curbing the bureaucratic red-tapism

The research paper examines how the Right to Service provides a statutory backing for ensuring timely delivery of services. It also discusses its main thrust which aims at providing the service first and then starting the proceedings against erring officials. The paper initially examines the origin of Punjab Right to Service Act, 2011 which has dynamically provided sufficient scopes to include new services and amend timelines. Further, the paper focuses on quality and time frame service delivery, grievance redressal mechanism and accountability. The most important aspect of the paper is dealt under the topic 'Better hypothesis for firming The Right to Service Act' explains to establish uniform legislation and to stop bureaucracy and introduce e-machines and data should which be kept in the computer/e-data, provide more funds to the departments so that the data is not misplaced, manipulated or leaked, to diminish corruption by setting up a basic amount of wherewithal so that revenue is also generated, manual work is reduced and service is easily accessible starting it from the grass root level. The suggestions of the paper stress on the need for development and effective implementation of public grievance redressal and complain mechanism

Right to Service has been a restricted topic in the field of research. Since the enactment of RTS in the year 2010, a number of papers have focused merely on the legislative aspect of RTS and none of the papers in these 9 years presented citizen's perspective to the Act. This paper aims to study this considerable gap and focus on the understanding and the awareness of Right to Service Act among citizens.

OBJECTIVES

1. To understand the Right to Service Act
2. Understand to whom it is applicable
3. To study the awareness of the Act among general public and its benefits.

ISSN 2394 - 7780

HYPOTHESIS

1. H0- The level of awareness about RTI and its benefits among citizens is very low.
2. H0- Higher education increases awareness of Right to Service Act.
3. H0 - Gender does not have considerable impact on right to service awareness.

RESEARCH DESIGN

The present study is based on primary data which has been collected through a structured questionnaire. The primary data required for the study has been collected from the citizens in Churchgate area. The researcher is of the view that Churchgate area is the most suitable for concerned study as it offers diversity among respondents representing various professions, Purposive sampling technique has been used to select the sample of 100 respondents.

LIMITATIONS

- The sample size of present study is limited in its nature, which puts a limitation on the generalization of results of the present study.
- Sample is selected using purposive sampling method which poses a limitation of this study.
- The study is restricted only up to Churchgate area due to limitation of time and resource.

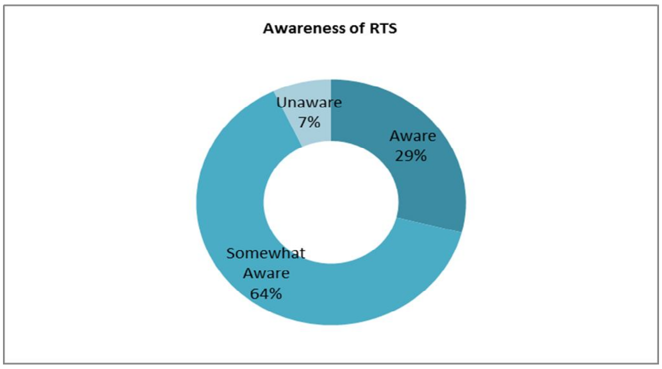
FINDINGS

- 29% of respondents were fairly aware of RTS Act
- Awareness among Females is 19%
- Awareness among Males is 34%
- However, 82% respondents are unaware about the types of services covered under RTS Act.
- Only 3% of respondents know at least 3 provisions of the RTS.
- Majority of the respondents came to know about RTS from newspaper.
- 9% of the respondents have used RTS Act, which is a fairly low percentage.
- 2% of respondents have attended a seminar on RTS and 0% have had a peer discussion about RTS.
- Only 13% of respondents have visited the website “aplesarkar.mahaonline.gov.in” and out of them roughly 15.38% respondents are aware of various online services provided by the website.
- 8% have applied to seek information under RTS and out of those respondents, only 3% have received required services.
- 4% faced a problem in getting the service through RTS and 1% were denied services, to which no satisfactory communication was made by officials.
- Overall quality of services provided was rated “Under satisfactory”.
- Majority of 91% respondents feel that RTS is under popularised and hence would like the government to work on this aspect.
- 17% of respondents feel that existing administrative systems and procedures offer enough opportunities to the citizens to seek timely services.
- 58% believe that RTS is a major instrument which will bring about a social change and transparency in administrative system where as the remaining 42% do not believe so.
- 68% of respondents gave their support to RTS

TESTING HYPOTHESIS

1. H0- The level of awareness about RTS and its benefits among citizens is very low.

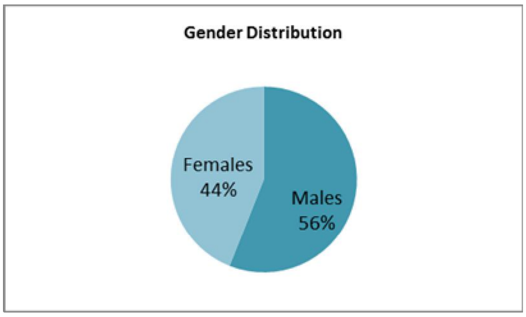
H1- The level of awareness about RTS and its benefits among citizens is high.

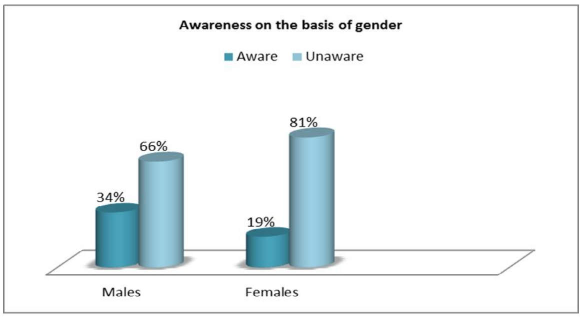


A mere 29% respondents were aware about RTS and its benefits.64% of respondents, also forming a majority in this case were somewhat aware and 7% respondents were unaware about RTS. This clearly concludes that the overall awareness of RTS and its benefits among citizens in very low.

2. H0 - Gender does not have considerable impact on Right to Service awareness.

H1-Gender does have a considerable impact on Right to Service awareness.



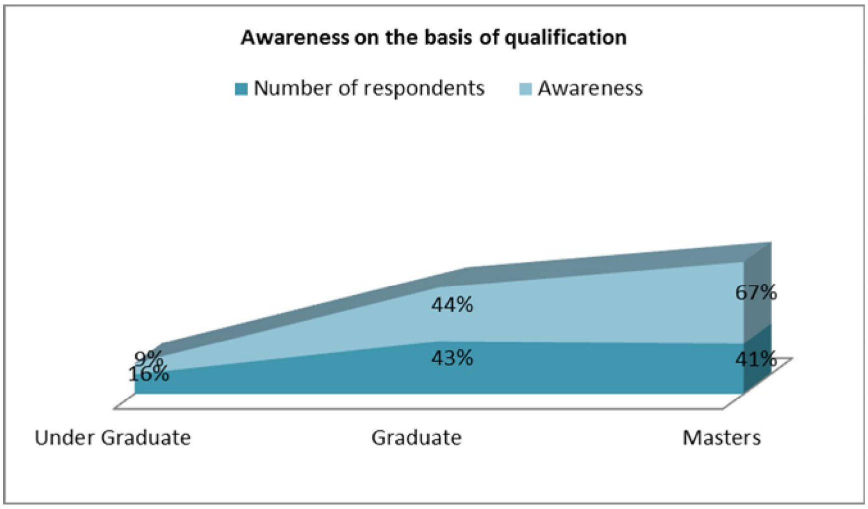


To test this hypothesis, the respondents were grouped on the basis of gender. 56% respondents were male and 44% respondents were female. Among the male, 34% respondents were found to have awareness. Among the females the figure was 19%.

The logical conclusion was that “gender has considerable impact on RTS awareness” and “RTS awareness is more in male than female”. The difference in awareness of both the categories was tested with percentage method.

3. H0- Higher education increases awareness about RTS.

H1- Higher education does not increase awareness about RTS.



To test this hypothesis, the respondents were classified into three broad categories- undergraduate, graduate and master’s degree holders. 16% respondents were under graduate, 43% were graduates and 41% were master’s degree holders. The level of awareness was found to be highest among master’s degree holders i.e.67%, followed by graduates i.e.44%, under graduates stood least among the three with 9% of overall awareness. We can therefore conclude that “Higher education increases awareness about RTS”.

SUGGESTIONS

- Various seminars and informational sessions must be organised by the government to improve the level of awareness among citizens. A separate budget should be created in the awareness programs under the act or government should allocate special funds for awareness of such important Rights given to citizens
- The State Governments must introduce awards for the officers who duly provide time-bound services. This will boost the motivation of officers who duly are working as per the law and shall act as an encouragement factor for other officers
- Educational system need to include such an important topic of RTS at various undergraduate level courses to improve awareness. For instance the RTS Act may be included in the Law course of all second year commerce courses and in engineering and other streams organize a one day seminar/workshop/symposia on Right to Service Act.
- Various citizens are requested to do their part by reading the newspapers carefully and keeping themselves updated by visiting various government websites such as aaplesarkar.mahaonline.gov.in.

CONCLUSION

Right to Service Act is one of the most powerful weapons for the citizen of the country, which promises timely, effective and transparent services by public servants. If the act must be effective and more useful, it should be properly enforced in a systematic manner. The educational systems need to adopt such a topic in the syllabus to create awareness among students who can later educate their parents and society. A need to spread awareness and knowledge of RTS is the very first step to be expected from the system. Only an informed citizen is an empowered citizen and awareness will play a key in success of Right to Service Implementation.

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A STUDY ON USE OF MOBILE BANKING BY INDIVIDUALS IN MUMBAI

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ABSTRACT
21st century is the century of technology. Lots of development has taken place around the world due to increase in usage of technology. The combination of mobile phones and internet has changed the way people function. The innovation of smart phones has forced the industries to be smarter and innovative to survive in the market and banking industry is no bar from these. Started with the objective of taking deposits and giving advances at their branches, the banking industry has come a long way with providing varieties of products available at the finger tip of the customer. In metro city like Mumbai where the working population is more it is very difficult to visit bank branch for routine banking function during their working hours. To come out of these difficulties, the mobile banking services are introduced by various banks. This research paper intends to study the use of mobile banking by individuals in Mumbai.

Keywords: Mobile banking, Individuals, Banks, Services

INTRODUCTION
The rise of Information technology and Telecommunication sector has changed the way of living of people which has demanded the drastic change in functioning of other sectors too. The users of internet and mobile have increased over a period of time. In India, the numbers of mobile phone users have increased from 524.9 million in 2013 to 775.5 million in 2018. Basically, the mobile devices are of two types. One, the dumb devices which are the featured devices and other are the smart devices which are as good as the computer in the compact format. The smart devices can be further classified into tablets, smart phones and handhelds. According to report by CISCO, in India the smart phone users are expected to increase from 404.1 million in 2017 to 829 million by 2022. Their share will be 38% of the total mobile devices connected. These devices give access to the customer of any products and services on 'any time anywhere' basis. This has opened the doors for the industry to offer and supply its products and services 24*7 across the globe.

MOBILE BANKING
Mobile banking is a service provided by the bank which allows their customers to perform financial transaction using mobile device e.g. a Smart phone or a tablet. It is also called M-banking. It is the act of using mobile device to make financial transaction. For conducting financial transaction an internet facility should be available on the mobile device. In 1999, mobile banking was started by the European company PayBox which was financially supported by Deutsche bank with the help of smart phones with WAP support. WAP is a Wireless Application Protocol which is a technical standard for accessing information over a mobile wireless network.

MOBILE BANKING TECHNOLOGY
There are following three types of mobile banking technology used by the banks.

1. SMS – Short Messaging System
2. Mobile Browser – This connects the users to the internet banking site of bank
3. Mobile Apps – This directly connects the users to the bank with the help of special application developed by that bank. However the users should have availability of that App. Each bank has its own apps.

According to the Reserve Bank of India's (RBI) annual report for 2017-18, in India mobile banking services witnessed a growth of 92 per cent and 13 per cent in volume and value terms, respectively. The number of registered customers rose by 54 per cent to 251 million at end-March 2018 from 163 million at end-March 2017. The following diagram shows the Value and Volume of mobile banking transactions.

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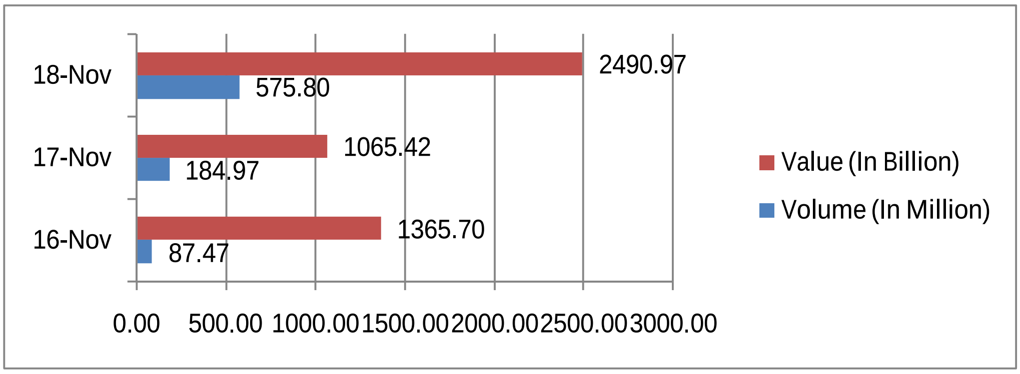


Source: Reserve Bank of India

MOBILE BANKING SERVICES

The banks provide following mobile banking services.

1. Account information – Statement of Account, Investment and Term deposits, Monitoring of Investments, Insurance policy etc.
2. Transaction – Fund transfer, Bill payments etc.
3. Investment – D MAT account, Insurance policy
4. Support – Cheque book request, request for debit/credit card etc.
5. Content services – Loyalty offers, Location services etc.

Apart from above, there are many other personalized services which can be offered by banks. The services offered in mobile banking are limited and are subjected to the nature of its software used in App.

ADVANTAGES OF MOBILE BANKING

1. Banking services are available 24*7 to the customers
2. It is easy and convenient
3. Personalized services can be given.
4. Safe and secure than internet banking
5. It increases the efficiency of banks by reducing its operational cost
6. It is environment friendly since it help banks to go paperless
7. With the help of easy customer analytics, the bank can go for targeted market campaign and increase its real time transactions

CHALLENGES OF MOBILE BANKING

1. Availability of handset to support App software
2. Availability of internet network
3. Safety and security of transaction
4. Easy adoption of new technology by customers
5. Strong centralized banking network support system
6. Uninterrupted easy accessibility by large customer base 24*7

OBJECTIVES OF THE STUDY

The objectives of the study are,

1. To study the extent of awareness about mobile banking amongst the individuals in Mumbai
2. To analyse the use of mobile banking by individuals in Mumbai

LIMITATIONS OF THE STUDY

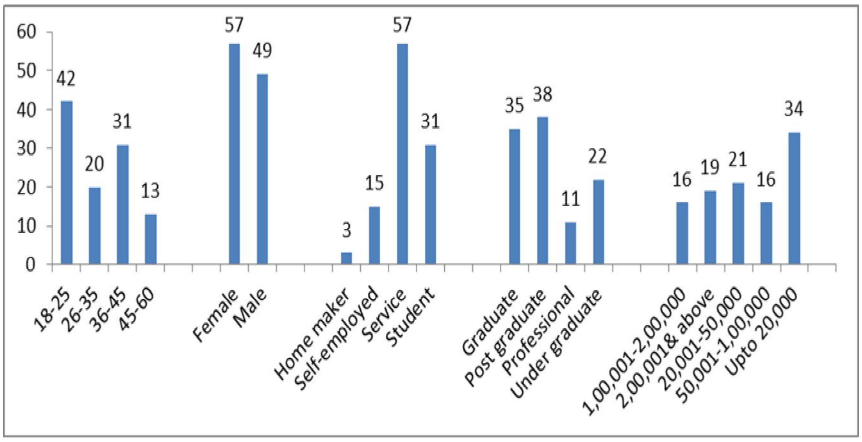
This study is limited to the boundaries of Mumbai city only restricted to the age of 60 years.

RESEARCH METHODOLOGY

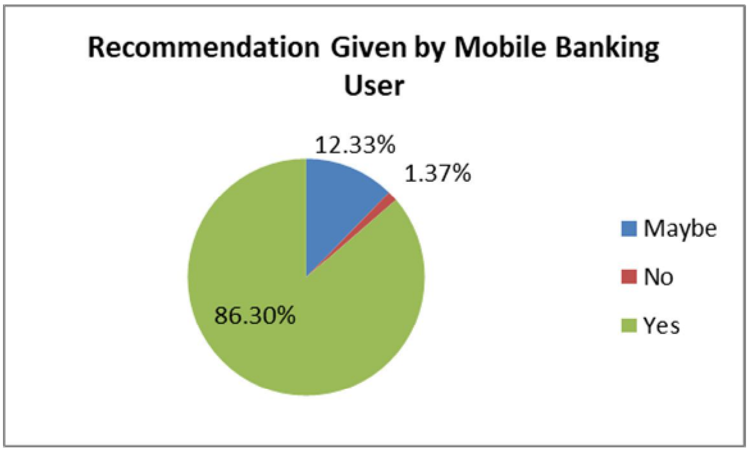
Primary and secondary method of data collection is used in the study. Primary data is collecting using questionnaire method by sending Google forms to the targeted respondents in Mumbai. 106 responses are received and analysed using statistical tools. The targeted respondents are the individuals who is a person who thinks or behaves in their own original way. Secondary data is collected from sources like books, journals, magazines, reports and e-resources.

ANALYSIS AND FINDINGS

1. The following is the graphical presentation of demographic variables.



2. The following diagram shows that out of the 73 respondents who are using mobile banking, 86.30% of respondents will recommend others to use mobile banking.



From this, it can be concluded that the existing mobile banking users are satisfied with the service.

3. More than 50% of respondents are from service occupation. Hence, the researcher wanted to know their purpose of usage of mobile banking. According to the respondents, it is more convenient and time saving which motivates them to use mobile banking. The empowerment and reward points are the least priority for them.

4. **Hypothesis 1**

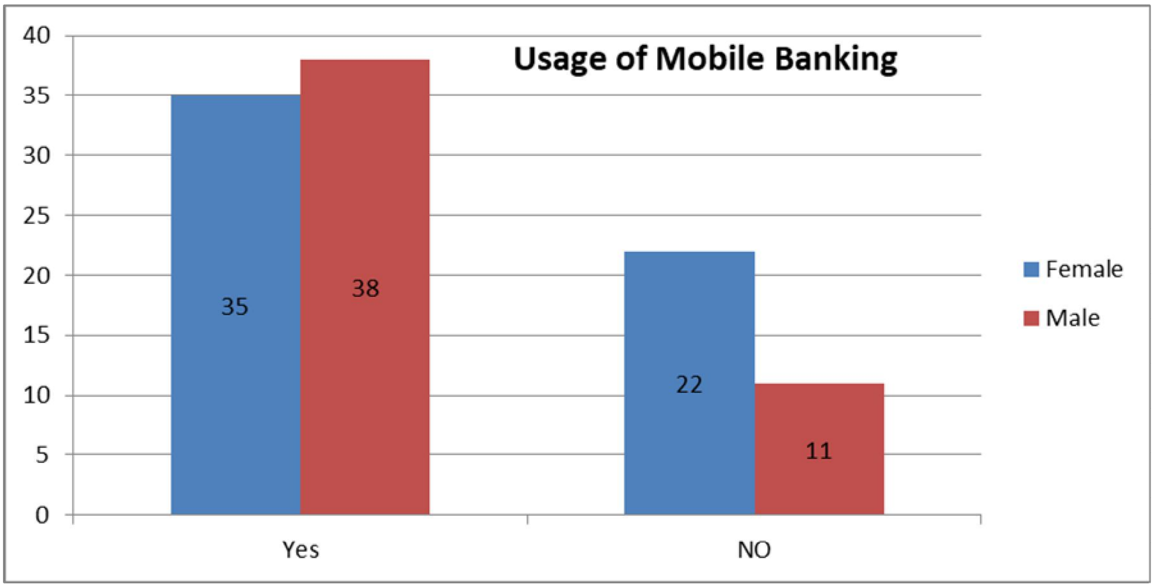
There is no significant relation between the demographic variable and the awareness of Mobile banking

Summary Table

Demographic Variable	Value	Result
Age	.420	Not significant
Occupation	.967	Not Significant
Qualification	.258	Not Significant
Income	.801	Not Significant

From the above table, it can be inferred that there is no significant relation between the demographic variables such as age, Occupation, Qualification, Income and the awareness of Mobile banking

5. Hypothesis 2
There is no significant relation between the gender and the use of Mobile banking among the respondent who are aware of it.



		Usage of Mobile banking		Total
		No	Yes	
Gender	Female	22	35	57
	Male	11	38	49
Total		33	73	106

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.205	30	.201
N of Valid Cases	73		

From the above table of Chi-square value, it can be inferred that there is no significant relation between the gender, those aware of mobile banking and its accessibility.

CONCLUSION
From the above analysis it can be concluded that

1. Irrespective of age, qualification, occupation and level of income, the individuals in Mumbai are aware about mobile banking.
2. In Mumbai, regardless of gender, the individuals are using the mobile banking.
3. In the study, the beneficiaries of mobile banking from service sector are more and they feel that mobile banking is convenient and time saving.

RECOMMENDATION
The researcher recommends that

1. The sample size can be increased for future study
2. Study can be extended to the rural area
3. In this research, the age group was limited up to 60 years which can be more comprehensive
4. The features on mobile banking must be upgraded regularly

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THE EMERGING WORLD IN TERMS OF CHANGING FAMILY DYNAMICS-A SOURCE FOR BUSINESS INNOVATION

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ABSTRACT

Evolving family dynamics in the emerging world is a direct precursor to innovations and challenges faced by business organisations. The family dynamics or Indian family structure has undergone fundamental alterations such as dual career families, nuclear families, single parent or separated or divorced families, couple living apart because of work commitments, young adults living alone etc. This has resulted in changing family roles, newer division of labour within the family, alterations in elderly care & child care within the family. This warrants the need for newer technology & innovations to be used for family sustenance & care and also certain alterations in the rules & regulations of businesses organisations governing the employees. A few examples of technological innovations can be gadgets to remotely monitor activity of the elderly & children by working couples, automatic & remotely controlled home appliances, changes in rules of paternal leave, paid leave for elderly care, offers of flexitime to name a few. This will impact the business environment as it will open new avenues for start-ups, expansion of business & creation of jobs. The present paper explores these aspects in greater detail.

Keywords: family dynamics, roles, technology, innovation

"A family is a unit of intimate transacting & interdependent persons who share some values, goals, resources & responsibility for decisions as well as have a commitment to one another overtime."(Steinmetz, 1998).

In the postmodern era due to globalization, liberalization & technological advances impacting socio economic, political & cultural life there has been a profound impact on traditional family patterns worldwide. The traditional family patterns have given way to a new family structure characterised by a multitude of features- working mothers, dual earner couples, divorced, single parents, remarried & adoptive families & homogeneous families. (Stacey, 1996).

These changes have impacted the relationships, roles & the nature of division of work among the family members leading to new needs & demands giving rise to a plethora of business innovations & changes within the present business set up.

One of the main pillars or relationship within a family are the elderly & since ancient times within the Indian context their responsibility rests with the family. (Sonawat,R,2001).In the present scenario economic necessities have encouraged large scale migration of working population from rural to urban areas but there is unwillingness to do so by the elderly.(Sonawat,R,2001). A 2010 survey by AARP found that 75% of Americans preferred to age in place.

Thus the care of the elderly needs to be managed remotely requiring technological aids & innovations for the same leading to a growing interest & market for already available & maturing technologies to support physical, emotional, social, mental & physical health of elders. This has led to the emergence of a new field termed as Gerontechnology which aims at using technology effectively for the elderly opening various avenues for newer businesses & start-ups.

A few examples of already available gadgets for monitoring daily activity of elderly are home monitoring system which monitor the timing of inward – outward movement of elders, stove guards to avoid any gas related accidents, GPS shoes keeping patients on defined tracks, Google glass aiding patients to keep on track and identifying persons by stimulating facial recognition, big button remote controls & smart phones.

For medical aid automatic pill dispenser to monitor the medication, interaction & communication tools to connect with health care providers & care givers. Innovations to help in psychological, emotional & physical wellbeing are also required. For example in Singapore the RoboCoach programme has been launched which aids in exercise, listens to voice commands & to a certain extent can tackle problem of social isolation faced by the elderly.

Other areas where extra care is required for the elderly and warrant innovations are designing elderly friendly spaces (Campbell, 2012).This has been further encouraged by the popularity of retirement colonies mushrooming on the outskirts of megacities. They provide recreational, medical, bill payment facilities,

ISSN 2394 - 7780

interaction with same age people & well equipped independent living. This is another new business venture due to changing family dynamics.

Moreover changes in the rules & regulations of businesses is required as employees having elder care responsibilities seek greater flexibility, paid leave & understanding of their situation by the management.

The status of children in the modern family structure is no different as the role of women or mothers has undergone a drastic change .In the 1950s mothers of 16% children were working outside whereas in the current situation it amounts to 59%.This can be attributed to increase in educational opportunities, higher divorce rates, pursuit of personal happiness & economic independence. (Parasuraman & Greenhaus, 2002). As a result children are spending a great deal of unmonitored time alone requiring technological monitoring & in turn innovations.

Very young children require installation of tracking devices, CCTV cameras, automatic rockers to name a few. For slightly older children understanding the perils of too much screen time parents are actively looking for means to encourage more physical play. This has given rise to fresher business opportunities such as summer camps, organising activities, events, field visits for younger age group as also play groups & child care centers.There is a need to monitor children's internet activities & television viewing for this several gadgets such as eKavach, Net Nanny which filter out unwanted content from the internet are available and now with newer gadgets more such innovations are required.

Along with elder care & child care maintenance of the home is also very essential. In the present scenario dual career couples are on the rise and it is observed that in these families both the husband & wife play the role of provider and house keeper (Shukla, 1988). More over the review of relations between husband & wife have found change in power allocation in decision making, emancipation of wife & closeness of spouses. (Goode, 1963; Kapadia, 1966).This review indicates that husband & wife today play egalitarian roles. Thus both spouses play an important role within the home and since both have career responsibilities & less of free time automatic gadgets are needed and services to manage their daily requirements such as bill payment, grocery & vegetable shopping, vacation planning, ticket booking ,event planning need to be outsourced.

Also the number of people either living alone or divorced, separated, single parents is also on the rise. They too have the problem of work –family /life balance are hard pressed for time and require the help of automation for the smooth functioning of their daily life.

This scenario provides several ideas for businesses such as online shopping for groceries, vegetables, gifts, clothes, furniture, appliances etc. Delivery of hygienic food is the new requirement leading to a mushrooming of home delivery systems each more efficient & faster than the other. Agencies planning a holiday trip with tickets, hotel bookings, taxis etc. Investment managers who handle taxation & investment of the family, pathology labs providing home visits all these save time and help in efficient running of the house hold.

Automatic home appliances such as remotely controlled air conditioners, washing machines, cooking appliances, automatic roti makers, and vegetable cutters are gaining popularity.

Alterations in business organisations rules and regulations such as provision for paternal care, child care leave, flexitime, crèche within premises, work from home facilities are the need of the hour.

Thus in the emerging world the family structure has undergone a drastic shift and is dependent upon external help and technology for a better quality of life resulting in a plethora of innovations and business ideas in the near future.

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NEW MANAGEMENT PERSPECTIVE AND PRACTICES LEADING TO TRANSFORMATION OF INDUSTRIES

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ABSTRACT
Management is the art of getting things done through people and it is a process of planning, organizing, directing and controlling to accomplish the organizational objectives with the use of human beings and other resources. This paper will try to find out the various new practices in the field of management and its impact on present work culture. A well-managed organization, society and nation provide harmonies, progressive environment to the employees, members and citizens to prosper in their life. Since time immemorial management plays pivotal role in shaping the society. Ancient Vedic wisdom explains through this paper will definitely help society to introduce new practices which leads to transformation of industries.

Keywords: Management, Vedic Literature, Motivation, Management practices

INTRODUCTION
Management is all pervasive, it is applicable everywhere and therefore management is also universal in nature. Many times we make comparison between two nations as development and underdeveloped nations based on how well these nations are managed by the Government of those nations. People are not known by the country they live in, but the country is known by the quality of people dwell in that country. Management is art of getting things done. It keeps on improving the nation. The nation which makes best use of these management practices are known as advance nations. India is source of all knowledge, since time immemorial the great Indian Vedic wisdom guided Indian society to live in harmony with nature and Indian ethos are useful in managing various sectors business as well as non-profit organization. Indian ethos is always emphasis on values, responsibilities, humility and spirituality. Indian ethos always stress on ethical values in business practices such as production, marketing, finance and human resource management. Indian ethos places emphasis on equity, discipline, loyalty and respect.

Most of the west management practices emphasis on reward and performance system of management, and they propagate material philosophy of use and throw whereas Indian society believes in sustainable development.

The management function includes planning, organizing, directing, motivating, leading, controlling and coordinating. Managers must be effective and efficient in their job. But unless and until managers know themselves better it is difficult to understand and manage others. Bhagavat Gita emphasises on science of self-realization. Western Management focus on problems at material level and Bhagavat Gita focus on the issues at grass root level that is basic problem. Once the basic thinking of manager improves it automatically improves the quality of their actions. From the episode of Mahabharata we can understand that Duryodhana the kurus king selected the army of Lord Krishna whereas the Arjuna selected the Krishna who declares that He will not fight on the battlefield of kurukshetra, but ultimately Pandavas won the battle due to the presence of Lord Krishna. This explains itself the nature of effective manager, the former chose number and the latter choose wisdom. Most of the management faced problem of stress related suicides of their employee. Let us sum up some data on it

Workplace Suicides are on the rise and rates are particularly high among people working in law enforcement, farming, and auto repair. Workplace suicides jumped 28 percent to 251 cases in 2008 the most recent data available up from 196 in the previous year, according to the U.S. Department of Labor. Charles Lattarulo, clinical director for employee assistance program (EAP) provider Harris, Rothenberg International, said suicides and attempted suicides among the 2,600 organizations and 8 million employees they cover surged after december 2008. The Centers for Disease Control and Prevention (CDC) reported that there were 41,149 total suicides in the United States in 2013, compared with 29,199 in 1999—an increase of about 41 percent. During this 15-year period, the number of suicides increased every year but one (2003). According to the CDC, the suicide rate was 10.48 (per 100,000) in 1999, dipped to 10.44 in 2000, and rose to 12.55 by 2013.2 Suicide was the tenth leading cause of all deaths in the United States in 2013

Age	Number of workplace suicides	Number of all workplace fatalities	Percent of workplace suicides	Percent of all workplace fatalities	Propensity ratio
15 years and under	-----	34	---	0.2	---
16–17 years	---	32	---	0.2	----
18–19 years	5	177	.6	1.3	.5
20–24 years	54	858	6.9	6.2	1.12
25–34 years	119	2227	15.2	16.	.95
35–44 years	161	2,557	20.6	18.4	1.12
45–54 years	238	3,498	30.5	25.2	1.21
55–64 years	152	2,805	19.5	20.2	.96
65 years and older	52	1,714	6.7	12.3	.54
Total	781	13,906	100	100	----

Source: U.S. Bureau of Labor Statistics.

The main reasons for workplace suicides are stress related problems and therefore there is need to design various program to distress employees at workplace and to change the life-style of the people in general. This paper will try to focus on spiritual aspect of human life rather than material aspects of human life. Material aspects focus on earn and enjoy whereas spiritual focus on science of self-realization, if person understand the reality of life and work according then there will be no stress at work as well as at any place wherever a person may go. We are developing modules on

- Journey of Self Discovery
- Life Management
- Understanding oneself and others in right perspectives
- Real purpose of human life.
- Campus to Corporate in spiritual way
- Bhagavat Gita and Management

The philosophy of Bhagavat Gita can be viewed from management perspective to guide various managerial activities

1. **Stress management** - Matra sparsha tu kaunteya…………..
   Krishna explains that happiness and distress are like seasons which comes and goes but the intelligent person never get bewilder with such changes and therefore everyone should remain sthitha pragya that is to remain equipoise in all situations of life either it is difficult situation or the best situation.
2. **Controlling-** Prakruiti kriyamani gunah……………………
   Krishna says this material world is a kind of auto system which works on its own either you work or do not work it keep doing its work on regular and continuous basis, only fools out of ignorance think that they are the one who is doing everything. And therefore if try to control things we becomes frustrated as things are not in our control as it says man proposes and God disposes.
3. **Adaptation** – Dehino asmin yatha dehe………
   Krishna says that soul pass on from childhood to young and from young to old body and from old body to another body and therefore one should learn to adopt to the situation
4. **Work commitment** - Karmanya vadhika raste ………………………
   One should work without expecting any fruits from it. If we work without any expectation and for the benefit of the organization then automatically it will benefit us. The growth of organization means growth of employees and

Introduction of such courses will definitely help to improve the understanding of the employees about themselves and their surroundings. It will lead to better and healthy relations within the organization. The real happiness of the life is not spending huge money on luxuries but to understanding the reality of the life. The whole world today is surcharged with materialistic values and the absence of spiritual values caused hypocrisy,

ISSN 2394 - 7780

corruption and various problems. And therefore there is need to introduced spiritual subjects from school level to corporate level, which will make people responsible from their school days till their working days. It is life time program and not a one day or month program. The study concluded that workplace-based suicide education and intervention programs could provide life-saving assistance to employees which may help to prevent and reduce suicide cases in corporate world.

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AN ANALYTICAL STUDY OF USE OF ICT AND LIBRARY FOR TEACHING-LEARNING BY THE PARTICIPANTS OF 6th SHORT TERM COURSE AT LNIPE, GWALIOR, MADHYA PRADESH

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ABSTRACT
Education and Research enables the society to nourish and to develop or train knowledgeable and responsible citizens. The economic and social wellbeing of the society depends on technological developments also which is taken ahead by the teachers and research scholars around the globe providing ample of necessary information to use it. A library means an systematic collection of reference books, other reading e.g. Newspaper, audiovisual e.g. C.D., non-book materials e.g. journals, the services of a staff which is able to provide and interpret such material as are required to meet the informational needs of its end users and various stakeholders. Information and communication technology (ICT) n general term and with respect to education and research seen as a means for enabling, supporting, and reinforcing educational reform that advocates using those pedagogical practices for both teaching and research purpose. The present study was taken-up with an objective to analyze the behavior of participants of 6th Short term course organized by UGC-HRDC at Laxmibai National Institute of Physical Education, Gwalior, Madhya Pradesh, India, towards use of library and ICT for their teaching activities. The study was conducted with the help of primary and secondary sources. Necessary information was collected from the sample size of 22 respondents out of population of 22 participants through well-structured questionnaire. Data collected through survey was analyzed using descriptive methods using frequency, percentage and inferential analysis was made using Chi-square method. The study concluded that participants of 6th Short term course at LNIPE were more inclined towards use of library for teaching along with efficient in use of ICT for the same.

Keywords: ICT, Library, Teaching-Learning

1. INTRODUCTION
A library means an systematic collection of reference books, other reading e.g. Newspaper, audiovisual e.g. C.D., non-book materials e.g. journals, the services of a staff which is able to provide and interpret such material as are required to meet the informational needs of its end users and various stakeholders. Information and communication technology (ICT) n general term and with respect to education and research seen as a means for enabling, supporting, and reinforcing educational reform that advocates using those pedagogical practices for both teaching and research purpose.

UGC- HRDC of Lakshmibai National Institute of Physical Education, Gwalior, Madhya Pradesh organizes various Orientation Program, Refresher Courses and Short term courses from time to time. The aim of this organization is not only to provide world-class teachers in the fields of Physical Education and Sports but also to provide necessary training to teachers to excel in their field of teaching through Orientation Programs, Refresher course and Short term course. So focus of the institution is to create excellent professionals who have in themselves confidence communication skill, and capability to stand-out among the equals, and commitment to their profession.

2. PROBLEM OF STUDY
With the advent of ICT and its incorporation in daily use has made a shift in use of library physically for various means. The use of library may or may not be replaced by use of ICT completely but it has a severe impact on use of library by the stakeholders. Stakeholders such as teachers were using library the most for the various reasons such as reading newspapers, referring books for subject's knowledge, for research purpose, etc. Thus, present study attempts to study and analyze the behavior of participants towards use of library and use of ICT for teaching activities.

3. OBJECTIVES OF THE STUDY
- To analyze the behavior of participants towards use of library and ICT for teaching activities

4. RESEARCH METHODOLOGY
For the present study, data has been collected through primary and secondary data. Primary data has been collected through well-structured questionnaire which were filled by sample size of 22 respondents out of population of 22 respondents, who were participants at 6th Short term course organized at LNIPE (Laxmibai National Institute of Physical Education), Gwalior, Madhya Pradesh, India, which were selected on Random

ISSN 2394 - 7780

Convenient Non-probability Sampling Method. Secondary data were collected through review of articles, research papers, government documents, online blogs, dissertations, thesis and working papers.

5. REVIEW OF LITERATURE

Dr. Usha N Patil (2012) studied “Use of Information and Communication Technology in teaching, learning and evaluation” with an aim to identify the ways in use of ICT for effectively using it in numerous ways. The study concluded that ICT is used for effective communication, strengthening strategies, collecting and analyzing information, and use as channel for sharing information, provide instructions, enhance quality of teaching and research, effective and efficient result oriented.

Dr. Sanjay Aswale (2012) studied “Use of ICT in Teaching-Learning and Research – An Experimental Study” with an aim to study use of ICT in higher education to support research and comparative analysis of traditional and modern teaching learning process. With respect to achieve first objective, researcher conclude that ICT is used by teachers or provided by the institution to teachers at SCS College, Omerga in the form of Digital Software, Knowledge Database Centre, Common Research Facility Centre, Language Lab, INFLIBNET services, Networking, R & D Unit, Commerce research lab, etc. This facility enhanced and motivated teachers to actively involve in research. With respect to second objective, Modern education using ICT is far better than traditional education due to constructive and instructive, project based, theme based, suitable to individual and to group, context based, and formative assessment is possible, open environment and empowering learners with more clear and conceptual knowledge with effective use in future.

Sangeeta Mahajan (2012), studied “ICT: A Tool for Teaching, Learning & Evaluation Process” with an aim to evaluate the use of ICT for teaching and learning process. The study concluded that ICT enhances capacity building of learner, it changes the outlook of learner, it revolutionize insight, it changes the centre from teacher to learner and it changes the pedagogy of teaching in every aspects.

Dr. Ainapure V. and CA. Reena Desai (2012) studied “The Status of ICT in higher education institutions for enhancing knowledge management – A case study of Khandwala College” with an aim to analyse the use of ICT by students. The study focused on primary data and analysed using frequency and percentage method. The study concluded that less percentage of students own laptop, less percentage of students were aware about of use of wi-fi effectively in classrooms, 20 percent of students uses internet daily, they download necessary documents and students agreed that ICT can free learners from traditional method of teaching-learning. Thus, Students are less aware about use of ICT in classroom.

Ms. Mrunalini Ravlekar & Mr. Mehul Chhatbar (2012) studied “Use of ICT in Teacher’s Education” with an aim to study the use of ICT as tool for teacher’s education. The study was conducted using secondary data. The study concluded that ICT can be uses a Informative tool, situational tool, constructive tool, communicative tool, revolutionary tool, improving efficiency of delivery mechanism and improving the competencies of teacher. Thus, ICT can support to success of teacher and ultimately to higher education.

6. LIMITATIONS OF THE STUDY

The present study has limitation with respect to number of respondents (22), class of respondents (participants of 6th Refresher Course at LNIPE, Gwalior) and with respect to profile of respondents only age, working at and their status, stage of working and use of ICT and Library and its frequency in the area of teaching were collected.

7. SIGNIFICANCE OF THE STUDY

The present study signifies the use of library resources by the respondents for teaching purpose. It may also signify the adaptive-ness of ICT and library in teaching work due to various reasons which can help teacher to identify the changing pattern (if any) and difference in use of ICT and Library for teaching.

8. DISCUSSION, FINDINGS AND INFERENTIAL ANALYSIS

For a teacher of present times with all the modern amenities, role of ICT and Library is active and of catalytic role. Teaching and learning shall sustain and survive strongly because of ease in use of library and with the recent development of ICT and its implementations in various ways. Effective blend of using ICT and use of library for teaching shall keep teacher abreast with latest knowledge of subject and linking latest events with teaching to keep learners intact in class.

Table No. 01 describes the profile of participants of 6th Short Term Course at LNIPE, Gwalior, M.P., India.

Table no. 01 depicts that there were 22 respondents/participants in the said course. Out of 22, 21 were male and only 1 were female. With respect to age, there were 9 respondents falling in age group of 35 to 40 years,

ISSN 2394 - 7780

5 from the age group of 41 to 45 years, 6 were from the age group of 46 to 50 years and only 2 were from the age group of 51 to 55 years. With respect to educational qualification, 16 were holding Ph.D. degree, 4 were having Masters and one each with M.Phil and Professional degree. It proves that majority of the researchers/participants are involved in research.

Table No. 01: Profile of Respondents

Heads	Sub heads	Gender		Total
		Male	Female	
Age	35-40	9	0	**9**
	41-45	4	1	**5**
	46 to 50	6	0	**6**
	51 to 55	2	0	**2**
	Total	**21**	**1**	**22**
Educational Qualification	Masters	4	0	**4**
	M.Phil.	1	0	**1**
	Ph.D.	15	1	**16**
	Professional Degree	1	0	**1**
	Total	**21**	**1**	**22**
Working at	**University**	4	0	**4**
	College	17	1	**18**
	Total	**21**	**1**	**22**
Pay Scale of Salary	**AGP 6000**	1	0	**1**
	AGP 7000	7	1	**8**
	AGP 8000	12	0	**12**
	AGP 9000	1	0	**1**
	Total	21	1	**22**
Stream of Working	**Commerce**	1	0	**1**
	Science	2	0	**2**
	Administrative Post	2	0	**2**
	Arts	16	1	**17**
	Total	**21**	**1**	**22**

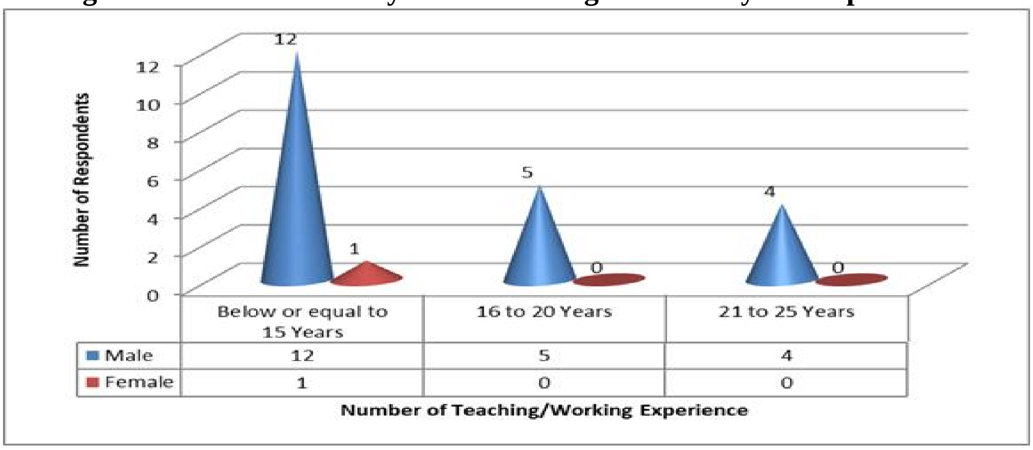
Source: Compiled from primary data

With respect to working at College or University level, 18 respondents were working at college level and only 4 were working at University level. With respect to payband of salary, 12 respondents were at level of Rs. 8,000 AGP, 8 were at the level of Rs. 7,000 AGP and one each at AGP of Rs. 6,000 and AGP of Rs. 9,000. Thus, majority of the respondents were from senior scale i.e. associate professor level.

With respect to stream in which respondents works, 17 were from Arts, two each from Science and Administrative post and one was from commerce stream. Thus, Majority of the respondents were from social science background and working in the same area of research.

Figure no. 01 depicts number of years in teaching activities by the respondents.

Figure No. 01: Number of years in teaching activities by the respondents.



Source: Compiled from primary data

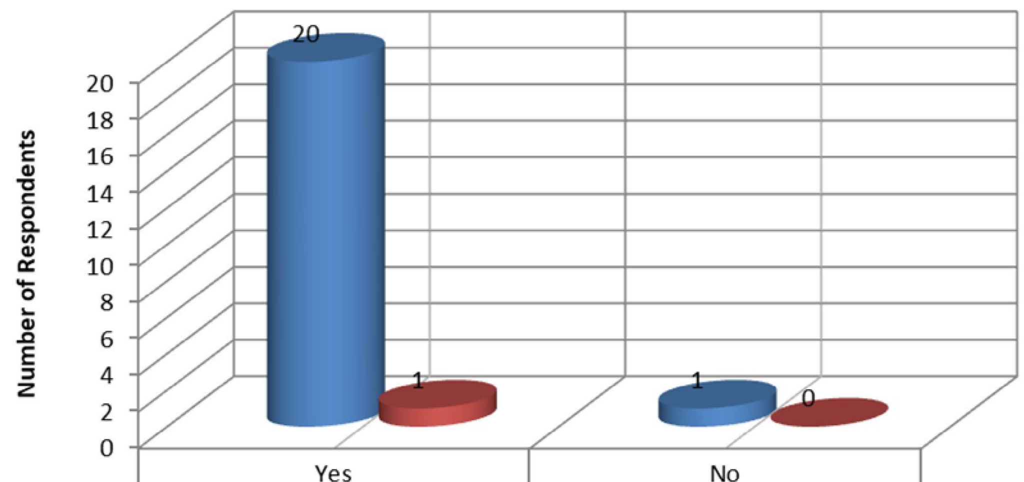
ISSN 2394 - 7780

Figure No. 01 depicts that there are 13 respondents having experience of below or equal to 15 years, while 5 respondents have experience of 16 to 20 years and 4 respondents have experience of 21 to 25 years. Thus, respondents are well engaged in teaching activities with wide range of experience in number of years.

Figure No. 02 indicates Use or access to Library physically for teaching activities by the respondents.

Figure No. 02 depicts that 21 respondents are using library and accessing it physically along with use of ICT for their teaching work. Thus, trend of visiting library is equally same as us of use of ICT for teaching by teachers/respondents.

Figure No. 02: Use or access to Library physically and use of ICT for teaching activities.

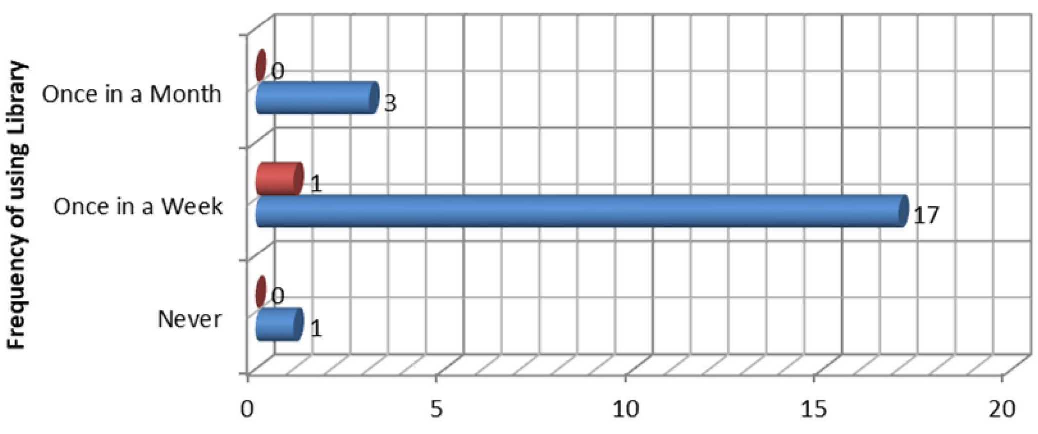


	Yes	No
Male	20	1
Female	1	0

Source: Compiled from primary data

Figure No. 03 indicate the frequency of using library by the respondents for the research purpose.

Figure No. 03: Frequency of Using Library by the respondents for research purpose.



	Never	Once in a Week	Once in a Month
Female	0	1	0
Male	1	17	3

Source: Compiled from primary data

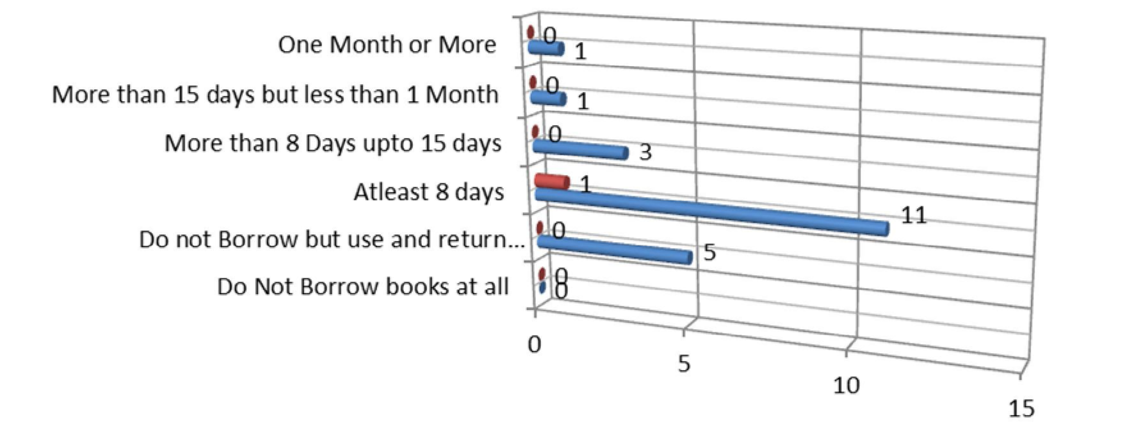
Figure no. 03 indicates that 18 respondents are using library for teaching work atleast once in a week and only 3 respondents are using once in a month. Thus, Respondents are well habitual to use library for teaching work.

 ISSN 2394 - 7780

Figure No. 04 indicates the duration of borrowing books from library for teaching work by the respondents.

Figure No. 04 depicts that 12 respondents prefer to borrow books for atleast 8 days so that they can refer books for their teaching work properly and can use the books or reference materials to its utmost ways. There were 3 respondents borrow books for more than 8 days but less than 15 days. There were 5 respondents uses book itself in library and return on same day. Thus, 22 respondents have habits of borrowing books from library for their research work.

Figure No. 04: Duration of borrowing books from library for research work by the respondents.



	Do Not Borrow books at all	Do not Borrow but use and return immediately	Atleast 8 days	More than 8 Days upto 15 days	More than 15 days but less than 1 Month	One Month or More
Female	0	0	1	0	0	0
Male	0	5	11	3	1	1

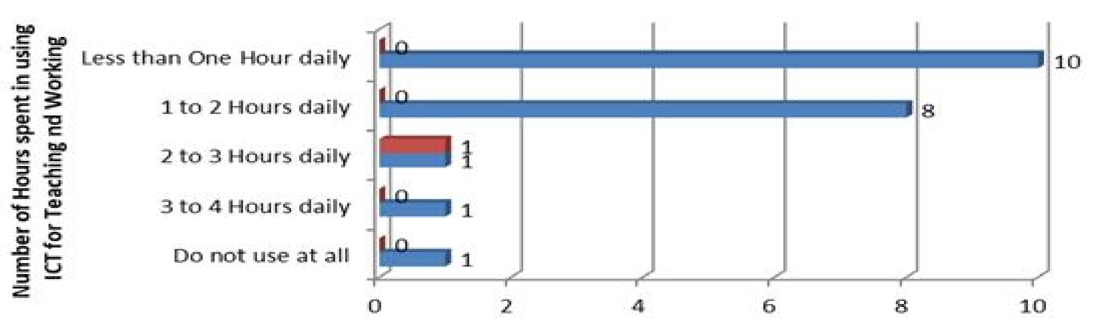
Number of Respondents

Source: Compiled from primary data

Figure No. 05 indicate the hours spent daily in use of ICT by the respondents for teaching work.

Figure No. 05 indicate that respondents spending time in use of ICT for teaching work. There were 10 respondents using ICT for atleast less than one hour daily for their research activities, while 8 respondents spends 1 to 2 hours daily and only 2 respondents use 2 to 3 hours daily for research work. This indicates that respondents are well versed to use ICT for their research work.

Figure No. 05: Time in hours spent daily in use of ICT by the respondents for teaching work.



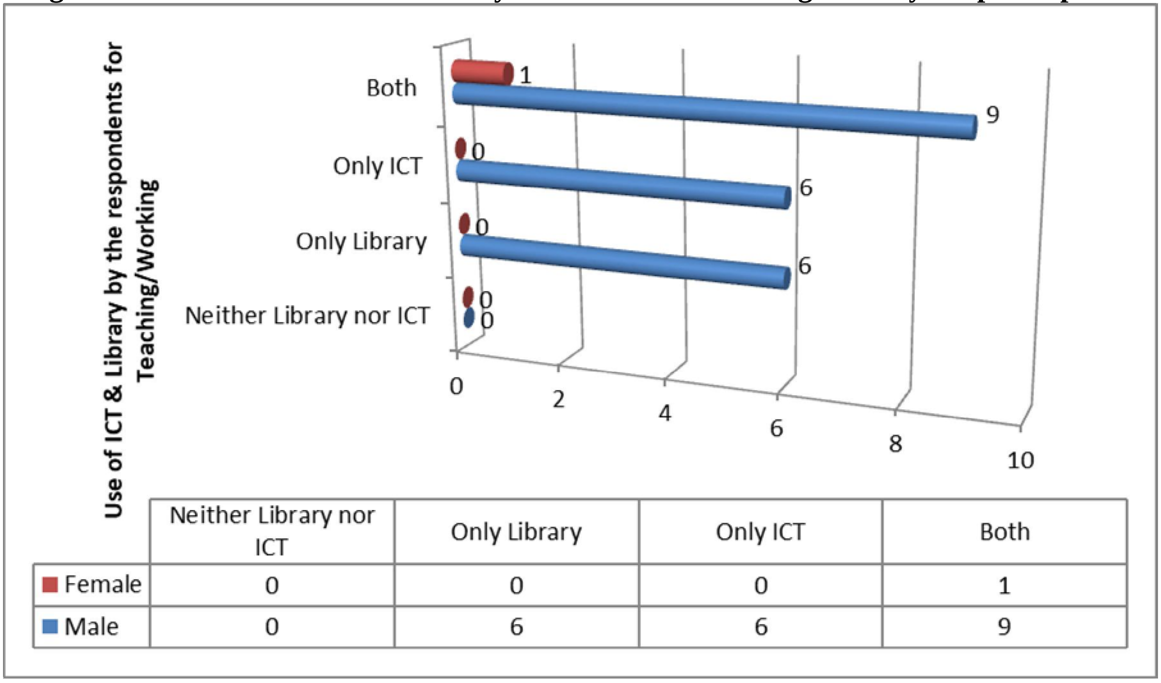
	Do not use at all	3 to 4 Hours daily	2 to 3 Hours daily	1 to 2 Hours daily	Less than One Hour daily
Female	0	0	1	0	0
Male	1	1	1	8	10

Number of Respondents

Source: Compiled from primary data

Figure No. 06 indicates the use of ICT and Library or both for the teaching work by the participants.

Figure No. 06: Use of ICT and Library or both for the teaching work by the participants.



Source: Compiled from primary data

Figure No. 06 indicate that use of Library or use of ICT or use of both for the teacher work by the respondents. It was found that 101 respondents prefer to use both (Library and ICT) for their teacher work while 6 respondents prefer to use only ICT for their teacher work and 6 respondents prefer to use only Library for their teaching work. Thus, respondents are well versed to use both i.e. library and ICT for their teaching work efficiently.

HYPOTHESIS

H0: There is no Association between Gender and duration of using ICT for gathering materials for Teaching/Working.

H1: There is an Association between Gender and duration of using ICT for gathering materials for Teaching/Working.

Table No. 02: Result of Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.476[a]	4	.033
Likelihood Ratio	5.363	4	.252
Linear-by-Linear Association	2.394	1	.122
N of Valid Cases	22		

a. 8 cells (80.0%) have expected count less than 5. The minimum expected count is .05.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.690	.033
	Cramer's V	.690	.033
N of Valid Cases		22	

Inferences

In order to test the hypothesis for any association between variables under study, Chi-Square test is used. As per table no. 02, as p-value is less than 0.05 i.e. 0.033, H0 is failed to be accepted. Thus, there is a **moderate association** between Gender and access to Library for gathering materials for Teaching/Working as Phi and Cramer's V value is 0.690. Thus, duration of using of ICT for gathering materials for teaching is dependent on Gender of the population.

9. CONCLUSION OF THE STUDY

The Study concluded the followings about the participants of 6th Short term course at LNIPE:

- Participants are more than 40 years, working at college level at stage 3 level of career with Arts as their field of specialization.
- Participants are having common interest in use of ICT and using library for their teaching related work.
- Participants are having less than 15 years of experience up to 25 years in teaching.
- Participants prefer to use library or accessing library for teaching in present time, despite extensive use of ICT for teaching.
- Participants are habitual to reading books or reference materials in library despite of strong presence of ICT in education and easy availability of material for their teaching work. They are habitual to borrow books and other materials for teaching for atleast 8 days.
- Participants are efficient and habitual to make optimal use of ICT for teaching.
- Participants are well aware to blend and are efficiently using mixture of ICT and library resources for effective and meaningful and effective teaching.
- Duration of using ICT for gathering information for teaching effectively is dependent on gender of the population.

Thus, Participants of 6th Short Term Course at LNIPE are more inclined towards use of library for teaching along with efficient in use of ICT for the same.

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FOSTERING VALUES IN DECISION-MAKING AND CONFLICT RESOLUTION

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ABSTRACT
In these contemporary times, values hold a conspicuous place both in business ethics and in organization theory. However, there persists two considerable bewilderments; viz., firstly, about what these values are and secondly, what role they play in these theories. Therefore, need of the hour is how they can be developed both within the individual and within the organization such that its reach is to society and the state at large. Everybody may have their systems and hierarchies of values, what matters is whether we are talking about something substantial, original and of importance to the present development of the academic discipline of business ethics. This paper endeavours to clarify the concept of values, its role in business organization; value-based approach to decision-making process, conflict resolution and lastly the paper shall propose a set of values that can provide a basis for an organization theory which can be fostered at the personal and organizational level. The purpose of this article is to make aware all the people concerned directly or indirectly about the relationship between decision-making, conflict resolution and human values and to broaden the boundaries of the debate in business organizations to create a win-win situation for all stakeholders leading to success in an era of societal globalization and increase an understanding of its influence beyond the economic sphere and suggest how the business should conduct its multidimensional activities in order to pursue its ethical obligations in a transparent, flexible and holistic manner.

Keywords: Values, Decision-making, Conflict Resolution, Ethics, Business, Organization

INTRODUCTION
‘Business Ethics and Human Values’ has become the buzz word in business world today. The vitality increases further as relationships among people involved are shaped by ethical practices and mutual trust in this era of globalization and multinational competition. There are various issues related to business ethics and human values in the corporate world. Emphasizing on mutual relationship between the business and the society; business cannot and should not be allowed to conduct itself in a manner that may be detrimental to the overall interest of all aspects of society. All organizations must always strive hard to reach nearer to the Utilitarian principle of greatest good, of the greatest number of people. The purpose of this article is to make aware all the people concerned directly or indirectly about the business ethics and human values and to broaden the boundaries of the debate on business success in an era of societal globalization and increase an understanding of its influence beyond the economic sphere and suggest how the business should conduct its multidimensional activities in order to pursue its social obligations in a transparent manner.

In the contemporary world where the buzz is around liberalization, privatization and globalization coupled with multinational competition, ethical practices in business are gradually emphasizing on relationships with various people involved in a business to be based on the foundations of ethical practices and mutual trust, thereby ethical decision making and ethical conflict resolution assumes significant importance. Every organization has to have some essential outlines and guidelines for their code of conduct for a business to carry out their activities.

Ethics is a branch of philosophy dealing with right and wrong in human behaviour. The concept of ethics comes from the Greek word, “Ethos” that means both an individual’s character and a community’s culture. Generally, it is believed that business ethics involves adhering to legal, professional, regulatory and company standards, keeping promises and commitments and abiding by general principles like truth, fairness, honesty and respect.

Values are the core of ethical foundations both at the personal and professional level. From the personal point of view, it affects one’s social interactions while on the professional front, it percolates through the practices and belief systems of organizations which later spread to the society and nation or maybe globally too. Some of the core common values applicable to the individual and organization are democracy, freedom, solidarity, equal rights, etc. to name a few. Most organizations focus on generating ‘money’ as a value but as they say, money cannot buy everything. Organizations need to have a firm base in generating values to their employees. Values are like the basic structure that supports the building. Any employee of an organization who does not take values into account - both his own and other people's will be bringing about doom on everyone. Values are a part of any organization’s idiosyncratic proficiencies. This takes it a long way by shaping its long-term feats which may directly or indirectly have an impact on their turnover and yields. The values focused by organizations will be realized, perceived, grasped and comprehended as vital in influencing its stratagems. Different values adopted at different times will reflect different trails laid out for all stakeholders. These values have to be espoused and reflected in visions and missions but its true realization shall take place when its practised not just spoken of. As values are normative, they tell us how we should behave and gives us alternatives in decision making. Values can be both objective and subjective. Its objective when we want it to reflect in the goods and services we offer as adding to human good which can be valued by a large population. It can be subjective when we find values in it that are special to us and are reflective of our psychological make-up and belief systems. Goods and services produced by an organization generate a response from consumers who speak of special values these things bring about which sets them apart from mere predilections and penchants.

Ultimate values are values desired for what they are and are fathomed as aspirations and ends which can be abstract as opposed to being concrete, comprehensive, universal and rather objective. Instrumental values on the other hand, are a means to achieve ultimate values and are typically concrete and relative. Even though one can speak of these two separately in theory, practically they overlap in situations for example, faithfulness is an ultimate value for dependability which in turn is an instrumental value for committedness. Values can also be understood as intrinsic and extrinsic and here too the relation may be overlapping. Each organization decides which value is more important to them than the other. So, they place it in a hierarchy.

Let us now focus on how values can help us in the decision-making process and conflict resolution.

ROLE OF VALUES IN DECISION-MAKING

We should know the rationale behind our actions. These intentions and rationale move one to take a decision of choosing one over the other. We need to ask ourselves why this course of action was chosen. Identifying the reason(s) will aid us in knowing that in the absence one of the mentioned factors would have meant that the action would not have been performed. While decisions are taken, sometimes these decision makers are unaware as to why they are made and the followers are not in the knowing of why they were made. It is important for all to know the rationale of the same. This process will reveal the main value that was chosen and promoted over the above.

Consequences of actions is a major factor to be considered while making decisions. Here too, the values chosen under the vision and mission of the organization should be reflected. If the consequence is promoting greatest happiness of the greatest number of people, then the motive becomes utilitarian as proposed by philosopher J S Mill. The extent to which it can help or harm mankind should be considered as prime.

Decision making process may include many ‘others’ for the purpose of deciding both positive and negative influences. This emphasis on counting the good and bad of others should give the organization a chance to expand their values on supplementary human or non-human populace while expanding the moral criterion by which decision will be made. Again here, one can speak of prominence being given to needs and not whims and fancies. A realistic look is the need of the hour. This is also how new values are generated and/or old ones are reinforced. The common traditional approach instructs people to ‘treat others as you want to be treated’, is a common baseline phenomenon in almost all moral codes which is a highlighting factor in decision making process.

While making decisions – both large scale and small scale – having a flexible attitude is healthy. This is with special reference to understanding the value system of all stakeholders. This gives a broader perspective to the issue in question.

In the decision-making process, it is imperative to discuss which values are important and why. Probably while doing so, different opinions will emerge leading to discussions and debates. These need to be faced with while ironing out genuine and non-genuine differences in the conception and importance given to values. A debate such as the one we have cited will probably lead to clarifications of intentions and motives. This process will help in unanimously synergizing strategies purely on the basis of values.

The process of analyzing, defending, discussing, debating and defining, all agreed and embraced values must be repeated at regular intervals for greater emphasis. This becomes even more important when major external or internal changes take place. It is a good idea to provide regular platforms as reminders of these institutionalized values within the organization while holding ethical orientation and/or value education programs.

ROLE OF VALUES IN CONFLICT RESOLUTION

Conflict resolution requires maturity on the part of the jury and this jury should strictly rely on factual data and accepted norms and values of the organization. Jury cannot rely on instincts or feelings however they can rely

ISSN 2394 - 7780

on rationality and ethical rules. Values are not feelings or emotions. It is important to have knowledge of other people's feelings and needs or the effects that our actions have on them. But to solve problems, one must not allow oneself to be swayed away by feelings.

Duty-bound actions should be chosen above the rest. Here, a Kantian deontological perspective should be chosen such that duties should take precedence over desires, likes and dislikes. This attitude helps in conflict resolution such that the focus is on duty over everything else. Things like white lies too should not be tolerated as if the value chosen by the company is ‘truthfulness’ then lies covered in any garb should be rejected outrightly.

While dealing with conflicts based on change, the focus should be on questions about consequences of those changes on the larger value system the organization boasts about. In such cases, the question should be asked in the terms proposed by Kant: what would happen to me if this was a moral rule for everybody all time and in all things? In short, organizations set standards not just for themselves but for all stakeholders and set examples for other organizations from the same industry as well as for all business fraternity. Every action taken to resolve conflicts will reflect on the value system espoused by the organization and will be taken as a benchmark example for the forthcoming issues where conflicts arise similarly.

A little tutorial needs to be given to each party involved in the conflict resolution process on the core values and individual values. From here each one can be helped to made aware of their actions on themselves and on others such that the conflict is resolved amicably yet not hampering the core values of the organization while eliminating all selfish motives and holding onto altruistic values.

Conflict resolution should keep the value of trust intact such that no party feels deceived of the revelations they made while trusting all members of the organization. Trust takes all stakeholders a long way.

Each individual is responsible for his or her own actions. We are all humans and to err is considered human. But to rise from such erring and remaining flexible to change is another value that is important while resolving conflicts. Seeking excuses to justifying errors is not acceptable behaviour. If actions contrary to the adopted values are performed, it is each individual’s responsibility to rectify them as soon as possible so that each one can start again for the highest good of the organization. This is by no means a simple task. Many times, there is a natural resistance of all sorts. These resistances could include the readiness to openly declare and discuss the individual values. Sometimes if one suspects that they do not align with the values of others in question as well as the organizations official value scheme, there is bound to be resistance. However, all should be taken into confidence non-judgmentally and with complete confidentiality. Also, convincing to review the value system should be handled with sensitivity.

After resolution, the learnings of each individual should be noted in an unbiased fashion. Making mistakes and brooding over them is unhealthy. What creates value is to focus on the learning outcomes which are contributory to higher order learning skills which in turn have future implications on quick conflict resolution.

Values are not abstract. They can be seen manifested in people’s actions. Hence having a value based exemplary nature in the organizations can help in the process of conflict resolution. Imagination in this process is imperative. This can create resourceful alternatives for conflict resolution.

When designing a decision-making strategy, it is customary to start with SWOC (strengths, weaknesses, opportunities and challenges) analysis. This helps in defining the organization's strengths and weaknesses, together with the opportunities and threats existing in the environment. Based on this analysis, the organization will make a decision on what to do. It will also help them to answer few more connected questions such as why, how and for what purpose is the action being taken. Participation is not something to be taken lightly but should be an open discussion of real problems and real actions. Strategies can then be designed bonding the mission and the distinctive value competences with which the environment's challenges can be effectively addressed.

CONCLUSION

Here one should note that decision-making and conflict resolution overlap. Resolving a conflict involves making decisions and making a decision may be resolution of conflicts. It can be separated in theory but not in praxis. Hence what is applicable to one may also be applicable to the other. There are some laws of business ethics that I feel are value rich and should be adopted by all organizations to avoid conflicts and to arrive at healthy resolutions and decision-making processes. These are:

Everything should be about ‘we’ and ‘us’.

ISSN 2394 - 7780

Competition is also a value but only when looked upon positively. Always respect your competitors in fair and open competition. One can learn and grow while striving to achieve the highest standard and being competitive with oneself.

Avoidance of any type of conflict of interest is healthy but where it cannot be avoided, it should be non-judgmentally confronted.

Imparting honest and impartial advice to each other while describing professional experience generates value in them if all are ready to learn from mistakes and be flexible in their approach.

Maintaining commitment and integrity with the spotlight on development of innovative work of the highest quality.

Showing gratitude and acknowledging the contribution of others who have collaborated unconditionally generates overall high value systems in the organization.

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ENGAGING A VIRTUAL WORKFORCE

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ABSTRACT
Gone are the days when employees were expected to report to work on time. During these bygone times employee engagement was a manageable challenge. However, the changing dynamics of the workplace which supports work-anytime, anywhere, in real space or in cyberspace has not come without a host of challenges. One of the challenge, however not the only one to be impacted, is engaging the virtual workforce. So, though the workplace dynamics have changed, the demands of the result-based decision-making have not decreased but have become even more aggressive. The same however can't be achieved without the adequate support of the employees who are psychologically connected at work. Therefore, the aim of this paper is to study and present the extant literature available on employee engagement in the context of the virtual workforce and draw attention to the host of challenges the workplace metamorphosis have brought along with them. The paper also presents some workable suggestions to overcome these challenges.

Keywords: Evolution of workplaces; Virtual systems; Human Resources; Employee Engagement.

INTRODUCTION
Traditional workplaces, which have been in existence for a long time, can be easily identified with their bureaucratic inflexible structures which had the advantages like stability, structured channels of communication centralized decision making etc. However, such workplaces are slowly giving way to new ones which are very flexible and work on the premise of work anytime, anywhere, in real space or in web space. What is the role of HR in this transition of the workplaces? Changing trends are propelling change for both HR functions and the organizations, creating new talent challenges which are radically different from those faced by previous generations of leaders. A whole new world of opportunities in HR technology has unfurled. HR is exploring mobile technologies, artificial intelligence, automation to revolutionize the employee experience through new digital platforms and ways of delivering services. Though these changes have started pushing Human Resources towards digitization to have a wider reach and penetration, it has been creating problems in having an engaged workforce. It's easier to connect with employees when they are localized to a geographical area and where there are opportunities to meet up and spot them on a regular basis encouraging face to face interaction. However, what happens when there is a talk about employee engagement in a virtual organization setting when there are no face to face meetings with employees but meetings happen in the virtual world?

Therefore, basis above the context the aim of the paper is to understand the characteristics of virtual workplaces, understand the organizational preferences for the virtual way, deciphering the concept of employee engagement and its relevance in the backdrop of virtual workplaces.

VIRTUAL WORKPLACES
A virtual enterprise is the one in which the employees operate remotely, independent of each other (Cascio, 2000). So, this implies that employees in a virtual organization are not confined to a specific locale yet they are connected via high tech environment. Therefore, these workplaces are characterized by features like low touch and high tech. Not surprisingly, these setups don't work for all organizations eg: For high touch and low technology setups.

What prompts the companies to go the virtual way? The biggest driver for the organizations is the benefit of cost cutting which comes with the integration of the various processes through technology. A study from Stanford University found that companies could save an average of $2,000 per employee by letting them work from home as it helped the company save on the overhead costs. That same study showed that those who worked from home were more productive than those who regularly worked from a company's office (Bloom, Liang, Roberts & Ying, 2015). Secondly, businesses which are struggling with good talent attraction and retention can draw highly skilled talent with giving them an option of working remotely. This works in the favour of both the organization and the employee as the organization gets the talented employee and the employee gets the flexibility to work.

EMPLOYEE ENGAGEMENT
There is enough literature highlighting the causal relationship between having engaged employees, engaged customers and bottom-line performance. Therefore, having a connected workforce provides the much-needed competitive advantage to the organizations which in turn leads to positive organizational outcomes.

ISSN 2394 - 7780

It is an accepted fact among researchers and practitioners that engaged employees are those who are emotionally connected to the organization. There are several definitions for employee engagement, as Schaufeli et al., (2002) precisely sumed up the concept of employee engagement by defining it "as a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption." Furthermore they stated that engagement is not a momentary and specific state, but rather, it is "a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behavior".

Employee engagement is understood as the outcome of an enhanced motivational state to perform because of the strength of the relationship between the employee and his/her job and the organization. The outcome of engagement encompasses company commitment, career development, and meaningful work relationships with the manager, team and customer. Researchers have claimed that employee engagement predicts employee outcomes, organizational success, and financial performance (Harter et al., 2002; Bates, 2004; Baumruk, 2004). Sadly not many businesses have included issues around employee engagement in their scope and definition of organizational effectiveness.

ANTECEDENTS AND IMPLICATIONS OF EMPLOYEE ENGAGEMENT

Kahn's Model (1990) and Maslach et al.'s (2001) models help identify the potential antecedents of employee engagement (Saks, 2006) as presented in Figure 1.

Figure-1: A model of the antecedents and consequences of employee engagement (Adapted from Saks et al., 2006)

A meta-analysis by Seijts & Crim, 2006 concluded that, "employee satisfaction and engagement are related to meaningful business outcomes at a magnitude that is important to many organizations." Several case studies highlight the practical significance of an engaged workforce. For example, New Century Financial Corporation, a U.S. specialty mortgage banking company, found employees who were actively disengaged produced 28 percent less revenue than their colleagues who were engaged. This trend was evident throughout the organization and not confined to one division. In fact, the officials went on to conclude that employee engagement does not merely correlate with bottom line results – it is the one driving results.

Engaged employees have tremendous confidence in their knowledge, skills, and abilities and they are more likely to uncover creative solutions and offer up new ideas for enhancing processes and services than their less engaged coworkers. They bring a passion and energy to their performance that ensures better business results and delivers enhanced experiences for the customers they serve. Think of a time someone referred a business. It would almost always have included a positive service experience that was delivered by an enthusiastic, energetic employee. If the staff experience is pleasant the frustration reduces. If, however, the staff experience is not cordial then it leads to heightened frustration (Miller, 2015).

ENGAGEMENT CHALLENGES FOR VIRTUAL EMPLOYEES

Even though the recent trend indicates a shift towards a virtual workplace, in the recent past, several organizations have initiated calling back their virtual workforce back in the physical workplaces. Eg: Bank of America and Yahoo called their workers back to the office and this was followed by IBM revoking the remote working option for thousands of employees. There were several reasons identified for this change in the stance of the organizations. Some of them are:

1. Building an organizational culture
   Organization culture includes the organization's vision, values, norms, systems, symbols, language, assumptions, beliefs, and habits (Needle, 2004). Building a workplace culture can be difficult when the organization is scattered in different time zones. Finding times when all employees connect on a video chat together is almost impossible, but culture is so important for a successful business.

ISSN 2394 - 7780

2. Miscommunication
   Communication is a combination of the verbal and non-verbal cues. The tone and body language are absent from chat messages, texts and email, so it's easier to take things the wrong way or out of context.

3. A change in the mindset of activity–based management to result-based management
   The managers generally have a mindset of the micro management of how things are being done rather than focusing on the outcome or result of the desired actions. For an organization transiting from a traditional workplace to a virtual one, this mindset would need to undergo a change from activity based management to result based management. A simple question like how to manage the employees if they can't be seen has far-ranging implications for individual behavior and organizational structures. The most fundamental of these implications involves attitudes and beliefs. Many such attitudes and beliefs are founded in an approach to designing work and organizations that is rapidly becoming obsolete. At its core is the concept of functional specialization-slotting workers into narrowly-defined jobs. Both the economist Adam Smith (1776) and the engineer Charles Babbage (1832) described some of the benefits of such specialization: uniform-quality production, faster production, and a higher level of worker skill in the narrow area of specialization.

4. Addressing insecurity of the employees
   Since the employees may not meet their colleagues on a regular basis, it might lead to feelings of insecurity as they feel that their value addition to the organization may go unnoticed since generally out of sight implies being out of mind.

5. Managing the HR functions of the virtual employees
   When it comes to the human resource functions, executing them becomes a challenge for virtual teams. These include the trainings, performance reviews, engaging them etc.

STRATEGIES FOR AN ENGAGED VIRTUAL WORKFORCE

Working remotely is fast shifting from a perk to an inviolable option for attracting and retaining talent. Even if presently the firm isn't prepared to offer a remote option, it's important to consider how it might be a future organizational prerequisite. While there is still much work to be done to improve the present status of engagement in organizations some common strategies could include clearly stating the business objectives and strategy via multiple channels and reinforcing of the same by the respective line managers; performance metrics can be clearly tied to business goals; benchmarking can be widely used both inside and outside companies and industries; empowering the employees with a fair degree of responsibility and encouraging them to work creatively to solve problems; formal recognition programs to be used to reward top performers; and giving a decent amount of autonomy, where many decisions could be made on the individual team level rather than only at the organizational level. Some specific strategies further could be:

1. A company's remote work policy should be the first one to be in place. These written policies should include guidelines for time off as this allows room for individual worklife balance. Giving employees time off to pursue causes close to their heart can be considered.

2. Managers or team leads can have virtual coffee or tea breaks or meetings through video calls to mimic chance office encounters.

3. Creating activities like online trivia nights or trying to recreate casual moments that one can experience in a physical office with video conferencing tools may help.

4. Having multiple social channels for employees where they can use the platform to share their hobbies, fitness goals or even pictures of their kids and families.

5. To avoid decline in productivity allow vacations even for remote workers as it has been observed that there is a significant decline in productivity as burnout does happen eventually.

6. Virtual employment is attractive because it offers freedom and flexibility. Don't count hours, focus on productivity. As long as employees are meeting expectations and deadlines, permit them the flexibility to do it on their terms.

7. Allow your employees the autonomy to tap into their ingenuity and creativity to decide the way they want to accomplish a task.

8. Conduct virtual team building sessions targeted towards increasing virtual team collaboration and communication.

 ISSN 2394 - 7780

9. Review remote employee performance fairly for determining compensation and promotion where there should be an overriding tendency to appreciate the visible work done by on-site employees more than the work done by employees that are out of sight. Regular tracking of individual team member's contributions and accomplishments may be a strategy which could be adopted.

THE ROAD AHEAD

Since the virtual work option is here to stay, organizations should consider carefully whether and how they'll leverage virtual employees, and then develop virtual work policies unique to their organization. While some employees may feel isolated when they work from home, yet some others will be adept at navigating collaboration tools so they feel connected and in the mix. A mix of time spent collaborating with colleagues in the office and working remotely seems to make the most positive impact on hiring (Hudson RPO, 2018).

Given the above inferences it is not difficult to understand that companies that do a better job of engaging their employees do outperform their competitors. Employee engagement can not only make a real difference, it can set the great organizations apart from the merely good ones (Seijts & Crim, 2006). Therefore it can be easily assumed that the correlation between engaged employees and happy customers is omnipresent.

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PROFESSIONAL CODE OF ETHICS FOR TEACHERS

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ABSTRACT
The destiny of nation being shaped at the class rooms’’. Is the famous quotation of Kothari education commission(1964-66) It means the teacher is the main hub of education. If teacher is act like acharya then only every aspects of country will go high .Hence we can conclude no nation can rise above the levels of its teacher. If teacher fails the country fails. So ethics and professional code of conduct are most important to teacher than any other profession.

In a world of science and technology, it is education that determines the level of prosperity, welfare and security of the people. This is not a mere statement of faith in education as expressed by the Education Commission (1964-66) but a very well proven truth as well. While education of acceptable quality depends on many factors including curriculum, infrastructure, teaching-learning material and methods, educational technology, etc. yet the most important among these factors is the teacher. It is he who is directly responsible to operationalize the process of education, establish intimate contact with learners and motivate and train them in various aspects of their personality in a manner that they are successfully initiated into the society as its young, promising, productive and responsible members who are capable to face the challenges of life effectively. Like many other professionals, a teacher also needs initial education and training of reasonable length and quality which has to be followed by regular life-long professional development equipment sharp and useful in the ever changing contexts.

Teachers must maintain ethical behavior in professional practice by accurately representing and maintaining certifications, licenses and other qualifications. Applying for a teaching certificate with false information or lying about meeting the requirements to renew the certificate can lead to a loss of teaching privileges. In addition to qualifications, teachers must practice ethical behavior when it comes to reporting grades and handling assessments. Misrepresenting grades or altering student responses on assessments can lead to criminal charges and the loss of a job.

In a school, teachers must collaborate with administrators, fellow teachers and other employees in order to provide a safe and positive learning experience for students. A teacher must follow the direction of administrators, even if rules or expectations seem unreasonable, in order to avoid undermining an administrator's authority and to set a positive example for students. When disagreements arise between teachers, they must handle the disagreements in private and refrain from talking negatively about colleagues in front of students. In addition, teachers must engage in appropriate relationships with colleagues, keeping personal feelings and adult behaviors out of the school.

Keywords: Ethics, code of conduct, life-long, professional, positive learning

PROFESSIONAL CODE OF ETHICS FOR TEACHERS

INTRODUCTION

The main purpose of education is to create skills, grasp knowledge and spread awareness about our glorious national heritage. The values enshrined in our constitution lay stress on attaining basic scientific outlook and commitment to the ideals of patriotism, democracy, secularism, socialism and peace. Education should strive for academic excellence and progress of the arts and science in conformity with our national needs and priorities. For the purpose of this code, the term "teacher" covers all school teachers, on fulltime or part-time basis

What is a 'code of ethics’?

A practioners code of ethics represents the collective opinion of the practioners, stakeholders regarding a central set of ethical values and behaviour. i.e. (a) acceptable to all and (b) considered to be important. Guidance on proper conduct - sets ethical standards - all act in the same manner-Ethical dilemma not alone. Adherence to the code in protecting the public interest. Public interest-distinguishing characteristics-acceptance of responsibility to act in pubic interest.

What is a code?

- A set of guidelines which details the set of recognized ethical norms and professional standards of conduct to which all members of a profession.

International Journal of Advance and Innovative Research
Volume 6, Issue 2 (VII): April - June, 2019 Part - 2

ISSN 2394 - 7780

- What does it include?
- Core values (ethics) and standards of conduct (behavior)

WHY ETHICS FOR A NOBLE PROFESSION- TEACHING

1. Great impact in the molding of the next generation
2. Teacher works as a Friend, Philosopher and Guide
3. Imbalance between past, present and future
4. To enjoy respect and status in the society
5. To commensurate ethical and cultural values in India
6. Perplexed with new development and cultural heritage
7. It's no longer a service but an occupation with unclear roles vision and mission
8. Paradigm shift in the perception of teachers
9. Erosion in the values , responsibilities, commitment in this profession

REDEFINING TEACHERS' PROFESSIONALISM

1. The one and only thing that is constant in teaching is the change.
2. Changing students, changing society, societal norms and believing in new innovations
3. Diverse roles and responsibilities of educational institutions
4. Teachers autonomy along with new and diverse moral responsibilities and values
5. The one and only thing that is constant in teaching is the change.
6. Diverse roles and responsibilities of educational institutions
7. Teachers autonomy along with new and diverse moral responsibilities and values

STANDARDS OF TEACHING, KNOWLEDGE, SKILL, COMPETENCE AND CONDUCT

1.Respect; Teachers uphold human dignity and promote equality and emotional and cognitive development. In their professional practice, teachers demonstrate respect for spiritual and cultural values, diversity, social justice, freedom, democracy and the environment.

2.Care: Teachers' practice is motivated by the best interests of the pupils/students entrusted to their care. Teachers show this through positive influence, professional judgement and empathy in practice.

3.Integrity: Honesty, reliability and moral action are embodied in integrity. Teachers exercise integrity through their professional commitments, responsibilities and actions

4.Trust: Teachers' relationships with pupils/students, colleagues, parents, school management and the public are based on trust. Trust embodies fairness, openness and honesty.

PRINCIPLES OF PROFESSIONAL ETHICS

1. Teacher as a Guide

• Deal justly and impartially with students regardless of their physical, mental, emotional, political, economic, or religious characteristics • Recognize the differences among students and seek to meet their individual needs • Encourage students to formulate and work for high individual goals in the development of their physical, intellectual, creative, and spiritual endowments • Aid students to develop an understandingand appreciation not only of the opportunities and benefits of democracy but also of their obligations to it • Accept no remuneration for tutoring except in accordance with approved politics o the governing board

2. Having Co-operative Relationships

• Respect the basic responsibility of the parents for their children. • Seek to establish friendly and cooperative relationships with the home • Help to increase the student's confidence in his own home an avoid disparaging remarks which might undermine that confidence • Provide parents with the information that will serve the best

ISSN 2394 - 7780

interest of their children, and be discreet with information received from parents • Keep parents informed about the progress of their children as interpreted in terms of the purpose of the school

3. Having Good Inter-personal Skills

• Adhere to any reasonable pattern of behavior accepted by the community for professional persons. The Challenge Vol. 22 No. 1 Jan – June 2013 ISSN: 2278 - 9499 • Discuss controversial issues from an objective point of view, thereby keeping his class free from partisan opinions. • Perform the duties of citizenship, and participate in community activities with due consideration for his obligation to his students, his family and himself. • Recognize that the schools belong to the people of the community, encourage lay participation in shaping the purposes of the school, and strive to keep the public informed of the educational programme which is being provided. • Respect the community in which he is employed and be loyal to the school system, community, state and nation. • Work to improve education in the community and to strengthen the community's moral, spiritual, and intellectual lifeand appreciation not only of the opportunities and benefits of democracy but also of their obligations to it

4. Having obligations with respect to Employment

• Conduct professional Ethics through the proper channels • Refrain from discussing confidential and official information with unauthorized persons • Apply for employment on the basis of competence only, and avoid asking for a specific position known to be filled by another teacher • Seek employment in a professional manner, avoiding such practices as the indiscriminate distribution of applications • Give an expect due notice before a change of position is to be made • Be fair in all recommendations that are given concerning the work of other teachers• Accept one's obligation to the employer's for maintaining professional level of service

5. Maintaining Quality Professional Relationships

• Deal with other members of the profession in the same manner as he himself wishes to be treated • Stand by other teachers who have acted on his behalf and at his respect • Speak constructively of other teachers, but report honestly to responsible • persons in matters involving the welfare of students, the school system, and the profession • Seek to make professional growth by such procedures as study, research, travel conferences, and attendance at professional meetings • Make the teaching profession so attractive in ideals and practices that sincere and able young people will want to enter

6. Obligation towards students: A Teacher

(i) Treat all students with love and affection. (ii) Respect the values of being just and impartial to all students irrespective of their caste, creed, sex, religion, economic status, disability, language and place of birth. (iii) Facilitates students physical, social, intellectual, emotional, and moral development. (iv) Respect basic human dignity of the child in all aspects of the school life. (v) Transacts the curriculum in conformity with the values enriched in the constitution of India. (vi) Transact the curriculum in conformity with the values enriched in the constitution of India.

7. Obligation towards Parents, community, and society

A Teacher: (i) establishes a relationship of trust with parents/guardians in the interest of all round development of students. (ii) Strives to develop respect for the composite culture of India among students, (iii) Keeps the country upper most in mind, refrains from taking part in such activities as may spread feelings of hearted or enmity among different communities, religious or linguistic groups. (iv) Desists from doing anything which is derogatory to the respect of the child or his/her parents/guardians.

8. Obligation towards the professionals and colleagues

A Teacher (i) strives for his/her continuous professional development.(ii) creates a culture that encourages p purposeful collaboration and dialogue among colleagues and stakeholders. (iii) Takes pride in the teaching profession and treats other members of the profession with respect and dignity. (iv) Refrains from accepting any gifts or favor that might impair or appear to influence professional decisions.

TEACHERS MORAL OBLIGATIONS

In the opinion of Kiered Joshi " The word 'teacher' does not refer to those who train pupil nearly for making a living, not as it is some times said for preparing slaves to machine or to an office or to a single money making skill". The word teacher refers to those who impart education fitted for freeman so that he could leave up his life according to his own philosophy of life. Teachers with that sense of obligations naturally tend to demonstrate their moral professionalism by

- Coming to work regularly and on time.
- Being well informed about their subject matter

 ISSN 2394 - 7780

- Regularly reviewing updating instructional practices.
- Cooperating and if necessary confronting parents of under achieving students.
- Cooperating with colleagues and observing schools policies for effective work production from the whole group.
- Proposing constructive movements and family rejecting or criticizing unsatisfactory policies.

It is assumed that moral behaviors are built on a series of components of moral maturity such as:

1) Moral sensitivity-the awareness of how our action affect other peoples.

2) Moral judgment- involved intuition about what it is fair and just.

3) Moral motivation-required prioritization of moral values over personal values in a professional settings.

4) Moral character-requires individual to act on their moral conviction.

PROFESSIONAL VALUES AND RELATIONSHIPS

Teachers should:

1.1. be caring, fair and committed to the best interests of the pupils/students entrusted to their care, and seek to motivate, inspire and celebrate effort and success

1.2. acknowledge and respect the uniqueness, individuality and specific needs of pupils/ students and promote their holistic development

1.3. be committed to equality and inclusion and to respecting and accommodating diversity including those differences arising from gender, civil status, family status, sexual orientation, religion, age, disability, race, ethnicity, membership of the Traveller community and socio-economic status, and any further grounds as may be referenced in equality legislation in the future.

1.4. seek to develop positive relationships with pupils/students, colleagues, parents, school management and others in the school community, that are characterised by professional integrity and judgement

1.5. work to establish and maintain a culture of mutual trust and respect in their schools.

PROFESSIONAL INTEGRITY

Teachers should

2.1. act with honesty and integrity in all aspects of their work

2.2. respect the privacy of others and the confidentiality of information gained in the course of professional practice, unless a legal imperative requires disclosure or there is a legitimate concern for the wellbeing of an individual

2.3. represent themselves, their professional status, qualifications and experience honestly

2.4. use their name/names as set out in the Register of Teachers, in the course of their professional duties

2.5. avoid conflict between their professional work and private interests which could reasonably be deemed to impact negatively on pupils/students.

CHALLENGES AND CONSTRAINTS IN THE IMPLEMENTATION OF PROFESSIONAL ETHICS IN TEACHING

1. Can ethics training/ education be self paced or does it require facilitation and/ or team learning? 2. If the workplace is the focus of ethics training how does the employer ensure consistency in approach to ethics training? The Challenge Vol. 22 No. 1 Jan – June 2013 ISSN: 2278 - 9499 3. Is ethics training a process of learning the prevailing (and system sanctioned) codes of behaviour? How can the requirement for ethics training be reconciled with best practice in professional learning? 4. Is ethics training more effective following periods of experience in the workplace? e.g. extended practicum or internship? 5. Is it possible to train people in ethical conduct? 6. Is the use of case studies an effective strategy in ethics training.

OBSERVANCE OF THE CODE

The difference between the code of conduct and the code of professional ethics needs to be appreciated. The provisions which defines the code of conduct could also be incorporated in the code of professional ethics, as making them ethical provisions will always desists teachers from violation of the code of conduct. Like all

ISSN 2394 - 7780

other professions, the teaching profession should also move towards self regulation, which implies that every teacher should have the inner urge to adhere to the ethical principals listed in the code of professional ethics for teachers**.**

CREATING AWARENESS

To begin with the code should be translated into various Indian languages and circulated widely amongst the teachers. The national level and state level teachers twelve organist ion and institutions responsible for teachers. In-service education should organize orientation programmes for teachers and discuss with them the implications of the code. The explanatory notes in respect of various articles of the code will be helpful in such orientation programmes. The code should be included in the curriculum of various teacher education programmes in the country so that the prospective teachers are fully aware about the ethical principles enshrined in it, before their entry into the profession.

CONCLUSION

The teaching profession has degenerated over a period of time from high ideals & Ethical values to the level of merely a service oriented vocation like another vocation on that of a mechanic trader teacher professional ethics there is nothing wrong in his demand for a decent living but in his conduct and manners, he should equally be an ideal example to be followed by others.

The teacher is the most important factor for the success of an educational programme. The school may have excellent building, well-designed curriculum, good teaching aids but if the teachers are not efficient educational programme can never be successful. system of education, no syllabus, no methodology and no textbooks can raise above the level of the teachers. If a nation wants quality education as well as value orientated society, it must have quality teachers.

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IMPACT OF INCOME ON MATERIALISM IN YOUNG CHILDREN W.R.T. MUMBAI CITY

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ABSTRACT

Materialism means the extent to which an individual manages to maintain their identity with physical possessions. It is the love and possessiveness about the materialistic or worldly things. This paper aims to review the literature written in past to investigate the role of demographics and media on the increasing materialistic behaviour of children.

The paper helps to find out significant impact of income on this ever increasing materialism among young children i.e. Gen Z. Generation Z is the name given to all the human beings born from 1995 to 2012. The scope of this study is limited to children up to the age of 15 years.

The findings of the study reveal the consequences of materialism on psychological development and the resultant behavioural traits of young children. After analysing the sub traits of materialism, it was evident that income and educational qualification does play an important role in developing materialistic approach in Gen Z.

Keywords: Materialism, Children, Gen Z

INTRODUCTION

Materialism is be defined by Cambridge International Dictionary of English as “The belief that having money and possessions is the most important thing in life”

Oxford dictionary defines it as “A tendency to consider material possessions and physical comfort as more important than spiritual values”. As seen from the above definitions, in brief terms materialism means the extent to which an individual manages to maintain their identity with physical possessions. Marketers are constantly targeting children for the pursuit of their objectives through advertisements on television, print media and social media tools. Various studies have identified that the level of materialism among children is increasing with time. A survey conducted in UK revealed that children have become more materialistic these days than to their previous generations (GfK Social Research, 2007). Similarly, in US the perception of students about living meaningful life as an indication of materialism, is found different in 1967 and 1997 (Kortan, 1999). This effect of materialism is also seen in India. According to a study conducted in India, the materialistic approach seen in younger generation is far more than what was seen in the older generations (Gupta 2011).

FACTORS AFFECTING MATERIALISTIC APPROACH IN GEN Z

MEDIA

Print contributes a significant portion to the total advertising revenue, accounting for almost 41.2 per cent, whereas TV contributes 38.2 per cent, and digital contributes 11 per cent of the total revenue. Outdoor, Radio and Cinema make up the balance 10 per cent.

India’s digital advertisement market is expected to grow at a compound annual growth rate (CAGR) of 33.5 per cent to cross the Rs 25,500 crore (US$ 3.8 billion) mark by 2020.*

The Internet's share in total advertising revenue is anticipated to grow twofold from eight per cent in 2013 to 16 per cent in 2018. Online advertising, which was estimated at Rs 2,900 crore (US$ 435 million) in 2013, could jump threefold to Rs 10,000 crore (US$ 1.5 billion) in five years, increasing at a compound annual rate of 28 per cent.

One of the most important factors affecting the rise of materialism or possessiveness towards belongings is rise in consumer centric advertisements. When it comes to advertisements, Television rules out all other forms especially in case of children, since it is easy to believe something which is seen rather than heard or read. Also, it hardly requires any level of education amongst the target audience.

In modern era internet is playing an important role in adolescent consumerism. It acts as one of the main sources of information for all age groups. There are advertisements on YouTube, mobile games and children learning applications which arouse the desire to possess worldly things or to satiate their needs from various luxurious services which can augment their status in the society.

INCOME

Income plays a significant role in affecting the buying patterns and the resulting materialistic behaviour of the children. The more the family income, the more are the chances of being attached to worldly things and less of emotional attachment. Materialism among the younger generation is important and interesting aspect of research because of the enormous purchasing power of the youngsters and their influences in family purchase decisions (John, 1999).

EDUCATION

The educational qualification of parents is yet another factor developing a materialistic approach among young children. Highly educated parents may develop a culture of social service and help the kids develop an emotional quotient but uneducated parents may not give time to such characteristics of security and social welfare. Also, there is a study conducted by Dogan and Torlak (2014), who highlighted that participants with lower levels of education have higher tendencies to see money as a cause of worry and security for an indefinite future as compared to those with higher levels of education. For this, they argued that higher level of education provides better career options and low probability of being unemployed in various economic conditions. Study carried by Abramson and Inglehart (1994) also results that individuals with higher education are less likely to be materialistic that those with lower level.

GENDER

In many cases it is seen that gender also contributes to materialistic behaviour in individuals. Few of such studies are carried by Eastman et al. (1997), Browne and Kaldenberg (1997) and Kamineni (2005) which highlights that men are more materialistic than women. Study carried on primary to secondary school children by Flouri, 2004 and Goldberg et al., 2003 reflected that boys are more materialistic than girls. This could be a result to the male dominant culture in the society which is developed from a very young age teaching them to earn money and money’s worth in exchange of every activity they do.

AGE

Since, children at a young age are very innocent and driven by all the forces around them such as information provided by media, peer pressure, imitating older siblings and many more, it is difficult to control their minds from developing a materialistic approach. Once they grow up and attain the age of maturity, the desire for worldly things may reduce up to an extent with increasing responsibility and rising emotional quotient.

REVIEW OF LITERATURE

Many researchers have given significant contribution in defining materialism. Chaplin and John (2007) have stated materialism as a significant determinant for pleasure and accomplishment in one’s life. He states that the new success mantra which is inculcated in young minds from a very delicate age is one of the reasons giving rise to materialism.

Ward and Walkman (1971) have defined materialism as, “an orientation which views material goods and money as important for personal happiness and social progress.” Most of the purchase decisions for young children are impulsive in the nature and majorly to maintain a status in their peers.

A noteworthy attempt has also been carried by Belk (1984), who defined materialism as a bundle of personality traits: possessiveness, jealousy, stinginess. Where possessiveness is the fear of losing one’s possessions, jealousy is the unhappiness on someone else’s achievements and stinginess is the unwillingness of sharing one’s possessions. These traits are so often seen and so powerfully dominating the young generation that many of them turn to wrong deeds and actions due to jealousy and possessiveness.

Vandana (2014) has very rightly concluded that, due to enhanced role of children in family purchase decisions, marketers are making children sufferers of materialistic world. This materialism is leading to excessive consumption and impulsive purchase by children. To deal with these issues, sufficient attention needs to be given by parents to divert child's attention from materialistic to the real world. Thus, the role of guidance provided by parents has been found very significant in mitigating the effect of materialism among children.

RESEARCH METHODOLOGY

OBJECTIVE OF THE STUDY

Primary Objective: The purpose of this paper is to bring in light that does income have a significant impact on the increasing materialistic approach among young generation i.e. Gen Z.

Secondary Objective: The research paper would also throw light on the problems faced by the parents with the ever increasing materialism in their children and the suggestions to overcome this behavioural change.

International Journal of Advance and Innovative Research
Volume 6, Issue 2 (VII): April - June, 2019 Part - 2
ISSN 2394 - 7780

Source of Data
Primary Source: Survey document or questionnaire was forwarded to the parents commenting on the behavioural pattern of Gen Z.

Secondary Source: Books, magazine and websites.

Research Design
This is an Exploratory Research

Sampling Plan
This research is carried on with Convenient Sampling technique.

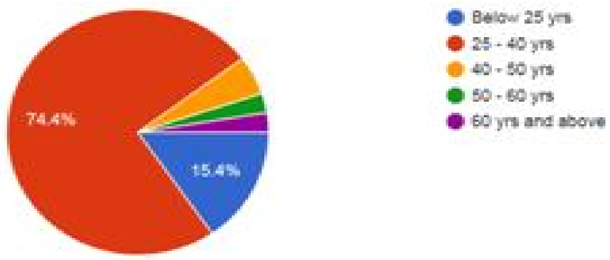
Limitations of the research
This research is limited to the city of Mumbai due to place limitation.

Further the data is collected from only 117 respondents due to time limitation.

Respondents may be biased towards personal details.

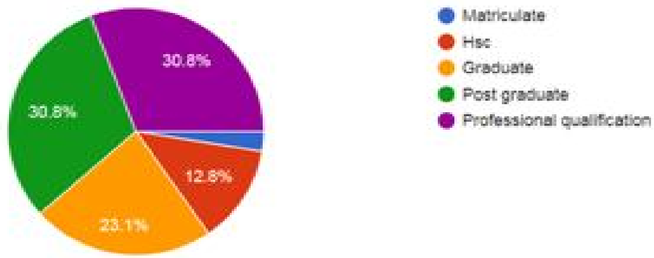
Sample Size
Total number of samples collected was 120 where 3 samples were incomplete and so not removed. A sample size of 117 respondents is taken into consideration for research purpose.

DATA ANALYSIS
Q1. Age?



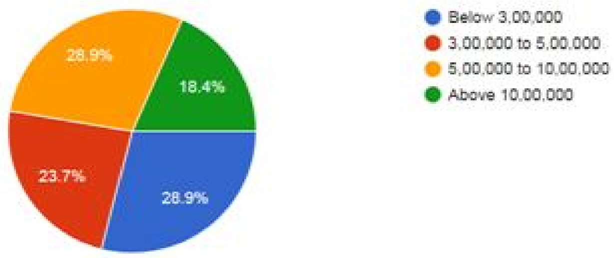
- The findings state the out of the 117 respondents, around 87 falls in the age group of 25-40 and others belong to the different age groups.

Q2. Educational qualification?



- Out of all the respondents around 30.8% respondents fall in the category of post graduates and same in professional qualification. This shows that, Results that will be seen will be around 60% of higher educational class and 40% of the ones with basic education.

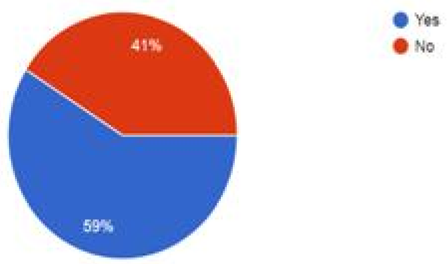
Q3. Annual family income?



- Since all most all the category of incomes are evenly distributed, the results will be clearly seen for assessing the results of impact of income on materialism.

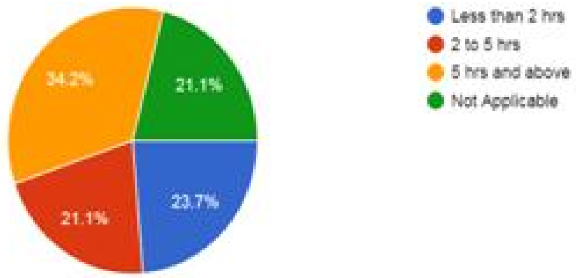
 ISSN 2394 - 7780

Q4. Do you have children up to the age of 15 at home?



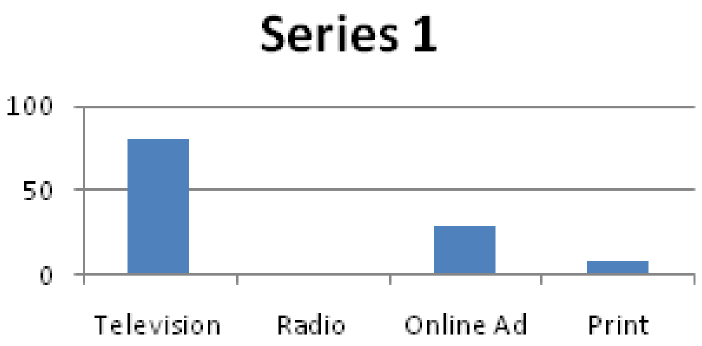
- Out of all the 117 respondents, 69 respondents have young children at home and 48 do not have young children at home.

Q5. How many quality hours do you spend with children at home?



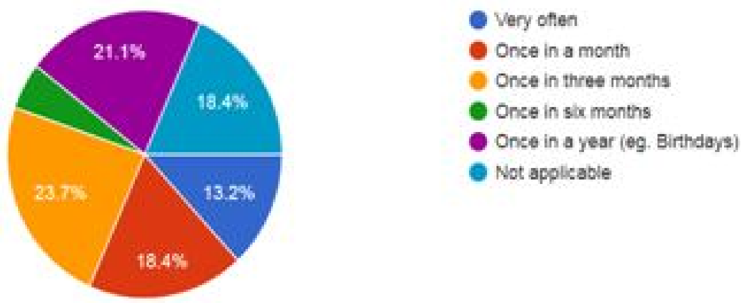
- The number of hours spent at home with kids is inversely proportional to the educational qualifications and the annual income.
- But, Around 34% parents spend 5 hours and above with their children which is a sign that 66% parents approximately are not able to give quality time to their kids.

Q6. What type of media do you usually see children following?



- Out of all the responses, 68% respondents feel that Television is the major driver in behavioural change among young kids whereas, 24.78% says online advertisements also plays some role in the same.

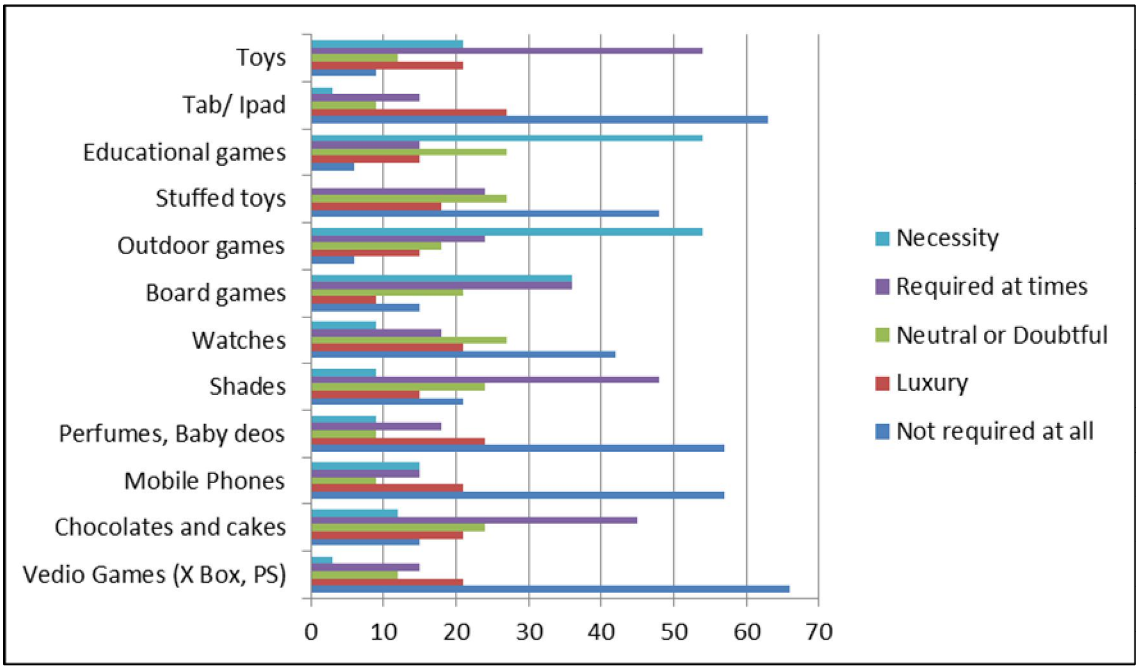
Q7. How often do you buy gifts for them?



- 13.2% and 18.4% respondents buy gifts for the children very often without having a reason to buy. Whereas, around 23.7% and 21.1% bring once in three months and once in a year.

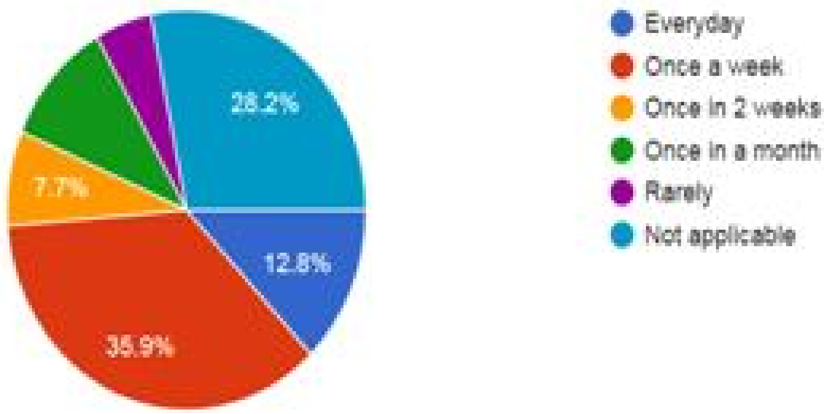
ISSN 2394 - 7780

Q8. How important are the following gifts to the kids in your opinion?



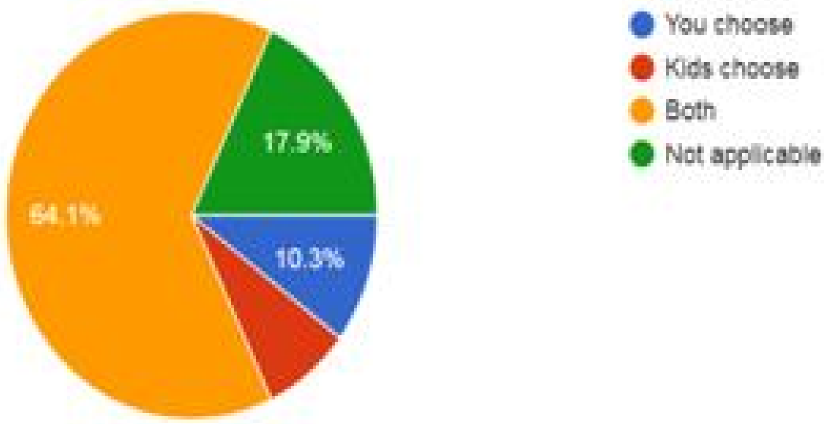
- As seen from the above Bar chart, maximum respondents feel that gifts like Tab, Ipad, mobile phones, perfumes are not required at all. But still there are a few respondents who have replied in the favour of such gifts by saying that they are required at times or necessity.

Q9. How often do you take them out?



- 35.9% Respondents go out once in a week atleast followed by 12.8% parents go out almost every day.

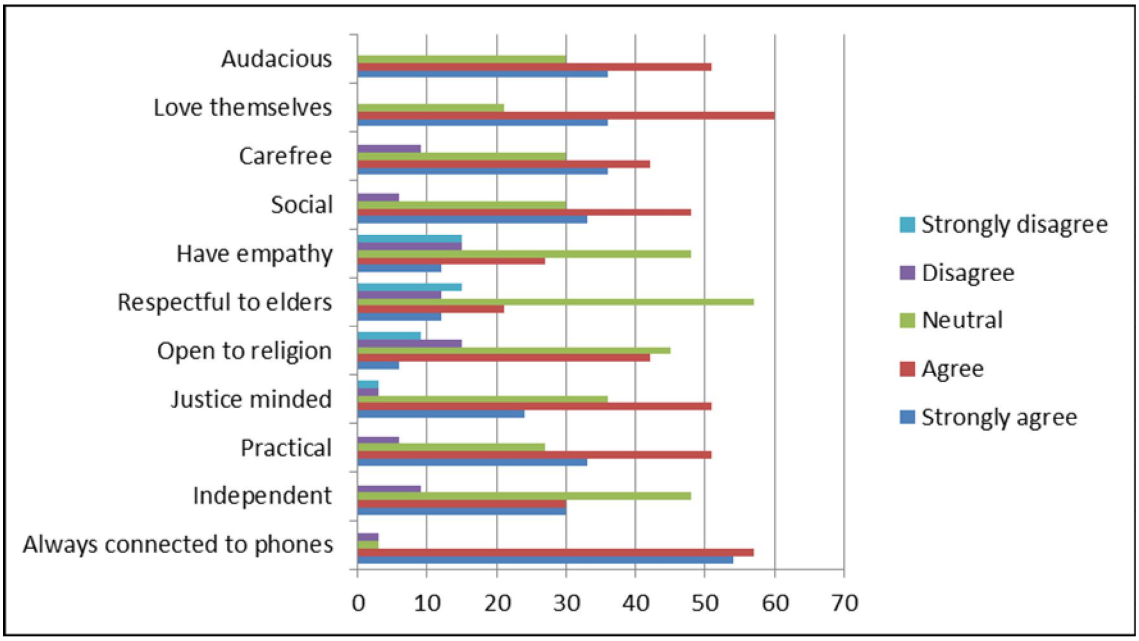
Q10. Choice of place?



- Choice of place is in most of the cases decided by both the parents and the kids as seen in the data collected.

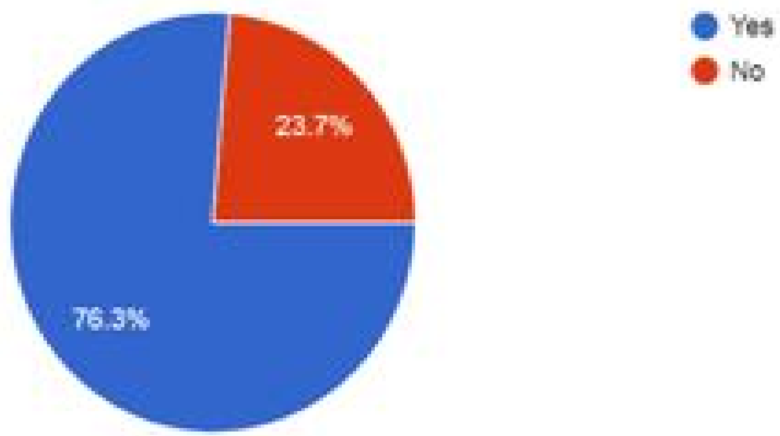
ISSN 2394 - 7780

Q11. Which of the following traits are seen in the Gen Z children in your opinion?



- More than 90% respondents have either agreed or been neutral on the traits like being practical, social, carefree and audacious. This shows that these are the major behavioural traits seen in Gen Z

Q12. Do you think the traits seen in Gen Z children are due to materialistic approach?



- Out of all the respondents, 90 respondents are of the opinion that the traits seen in Gen Z are due to developing materialistic approach in them.

FINDINGS

1. Educational qualifications and Annual incomes are inversely proportional to the number of hours parents are spending time with their children.
2. In turn, the number of hours spent with each other by parent and child is the major factor affecting the gifting patterns and ultimately resulting in developing the traits seen above.
3. Audio Visual Media i.e. Television is one of the most dominating factor behind the behaviour and attitude of Gen Z. This is followed by online advertisements.
4. It is seen that most of the parents are of the opinion that Ipad, Tab, Mobile phones are not required at all for children below the age of 15, still few of them have supported the above gifts.
5. With the busy schedule of working parents, they are unable to spend more than 2 to 5 hours with the kids but still on the contrary a very high percentage of these go out atleast once every week.
6. Out of 117 responses, more than 75% parents feel that the traits like being audacious, practical, not open to religion, social and loving themselves are the results of this ever increasing materialistic approach in them.

ISSN 2394 - 7780

CONCLUSION

As per the above findings, it can be concluded that

- Annual family income does play a major role in increasing materialism in Gen Z. But this is seen in two forms: High income groups have a tendency to fulfil the needs of the children by gifting them often and that results into developing a love for worldly attachments in them. Whereas, also the incomes being below Rs. 3,00,000; most of the desires in the kids remain unfulfilled which in turn also makes them money minded.
- Other than income there are other drivers too to this force such as media, educational qualification and the working hours, time spent by the parents and kids, authority given by the parents to kids for decision of gifts or places to go out for and many more.

SUGGESTIONS AND RECOMMENDATIONS

Materialism is rising at a high speed because of the increasing role of of children in family purchase decisions. The marketers know that children easily get fascinated towards unrealistic belongings endorsed by their promotional offers and persuade their parents to purchase those belongings. However, the unfulfilled requests of children for materialistic things make them dissatisfied and unhappy, which later on cause conflicting situation in family.

In order to avoid or reduce this materialistic approach, parents need to give time and attention towards development of child. Parental regulation and care have been found very significant in mitigating the effect of materialism among children.

If neglected, the rise in materialistic approach will inculcate some serious traits among young children towards their belongings such as possessiveness, stinginess, non generosity, envy and jealousy.

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PROFITABILITY AND LIQUIDITY OF NBFC'S (LEASE FINANCE COMPANIES) IN INDIA-A CORRELATION ANALYSIS

Dr. Rambali R. Maurya

ABSTRACT
This paper analyzes the relationship between liquidity and profitability in Non-Banking Financing Companies (leasing finance companies) comprising the companies which are listed on Bombay Stock Exchange. The analysis is done for the period 2014 to 2018. The aim of this work is to verify the relationship between these two indicators that is profitability and liquidity over the study period. In order to analyze profitability researcher has taken ROA and NP for liquidity researcher has considered only CR. Using the financial data published by the companies, the relationship was studied with the help of statistical procedures. Researcher has used Pearson's as well as spearman's correlation coefficient to find relationship between the variables. Surprisingly it was observed a significant positive correlation between liquidity and profitability on the short run, contradicting the main literature.

Finally it was observed that during the year of 2014 to 2018 companies with a high liquidity indicator had a much better performance than the less liquid companies. The study had an exploratory nature and its conclusions are restricted to the group of companies and to the periods examined.

Keywords: Non-Banking Financing Companies, Lease Financing Companies, Financial Analysis, Profitability, Liquidity.

INTRODUCTION
Leasing is a simple but unique, innovative source of medium term/long term finance. It is a method of acquiring the use of an asset without buying it. Leasing provides cent percent finance to a business which requires new plant and machinery, other office equipments, miscellaneous industrial, construction and commercial equipments. Hence it is an alternative to borrowing funds for the purchase of fixed assets. Leasing refers to a contract between the lessor who owns the equipment and the lessee (user), for the lease of specifically approved items of equipment, on payment of a periodical amount (lease rental) for a definite period of lease. The lease rental paid by the lessee to the lessor incorporates the components of interest charges and the actual cost of an asset. One of the core issues as regards the management of a project is the compromise to be made between low profitability and high liquidity that the current assets are offering. According to the economist Assaf Neto, liquid assets are usually less profitable than fixed assets. Moreover he says that investing in working capital does not generate sales or production. It is important to have the knowledge of relationship between different variable of liquidity and profitability of leasing finance companies. It may have causal relationship, knowing which helps the manager to manage finance of the organization.

LITERATURE REVIEW
Vieira (2010) analyzed the connection between liquidity and profitability: An exploratory study of airline companies during 2005 and 2008.The plan was to substantiate the relationship between liquidity and profitability over the short and medium period. He used Return on Assets (ROA) as a measure of profitability and current and quick ratios as measures of liquidity. It was observed so as to almost 2/3 of the cases, companies with a dire indicator of profitability or liquidity faced a weakening of the other indicator. Thus the balance between liquidity and profitability seemed to be a situation for monetary stability over the medium term.

E'tienne Bordeleau and Christopher Graham (2010) studied the impact of liquidity on bank profitability in the bank of Canada. The purpose of the study was to find a relationship between level of liquidity holding and profitability. The variables used in the study were profitability as the reliant variable considered as return on assets. The study finds that banks profitability increases is they hold some liquid assets but there is a point at where if bank holds some more liquid assets it diminishes profitability of the bank

Lazaridis and Tryfonidis (2006) investigated the association among company profitability and working capital management by means of planned companies on the Athens Stock Exchange. Regression analysis was used. They discovered that a statistically noteworthy association existed among firm's profitability and the cash conversion cycle. They accomplished that businesses can create profits for their companies by handling in the approved manner the cash conversion cycle keeping each component of the cash conversion cycle to an optimum level.

ISSN 2394 - 7780

Kiprono (2004) studied the connection among cash flows and earnings performance measures for companies listed in the Nairobi Stock Exchange (NSE). His aim was to establish the association among return on assets (ROA), return on equity (ROE), and return on net assets (RONA) against the cash flows of firms. To accomplish this, regression analysis was engaged on thirty companies listed at the NSE. The companies were selected randomly and were analyzed for the five year phase between 1998 and 2003.He concluded that there is a affirmative or direct relationship among cash flows from operating activities and all the return performance indicators. The results also showed that there is a negative relationship between cash flow from financing and investing activities and returns performance indicators. On overall, there is a pathetic connection between cash flows and performance indicators.

Huynh Phuong Dong & Jyh-tay Su (2010) studied the association between working capital management and profitability in Vietnam. The study was based on secondary information composed from listed firms in Vietnam stock exchange for the period of 2006-2008 in order to consider the association between profitability, the cash conversion cycle and its components for listed companies. The result showed that there is a tough negative connection between profitability, measured through gross operating profit and the cash conversion cycle.

Reheman and Nasr (2007) studied the connection between working capital management and its effect on liquidity as well on profitability of the firm. In this research, they preferred a sample of 94 Pakistani firms listed on Karachi Stock Exchange for a period of 6 years from 1999 - 2004, they studied the consequence of diverse variables of working capital management together with the average collection period, inventory turnover in days, average payment period, cash conversion cycle and current ratio on the net operating profitability of Pakistani firms. Debt ratio, size of the firm and financial assets to total assets ratio were used as control variables. Person correlation and regression analysis were used in the analysis. The outcome showed a tough negative connection between variables of working capital and profitability of the firm. It also depicted a noteworthy negative relationship between liquidity and profitability.

Chulalongkon (2005) studied the association between net profit and short term liquidity of listed companies in automotive industry in the stock exchange of Thailand (SET).Secondary data was analysed using linear, polynomial regression, growth regression and exponential regression. The analysis involved net profit or earnings before interest and tax (EBIT) (1997-2004) and short term liquidity. The study indicated that when net profit of a business changes, it will have an effect on on the short term liquidity of such business, especially on current ratio and quick ratio.

Mahmood and Qayyum, (2010) argue that the liquidity and profitability are important to achieve two main objectives profitability is related to the wealth maximization goal of the shareholders and liquidity is important for the continuity of business.

Eljelly (2004) examined the relation between profitability and liquidity measured by current ratio and cash gap (cash conversion cycle) on a sample of joint stock companies in Saudi Arabia using correlation and regression analysis. They found a negative relationship between profitability and liquidity indicators, and it was found that CCC had a bigger impact over profitability then Current ratio. Also it was observed that there was great variation among industries with respect to the significant measure of liquidity.

García-Teruel and Solano (2007) studied the effects of working capital management over companies ROA. They observed 8872 enterprises and found out that shortening cash conversion cycle had significant effect over companies' profitability.

The literature reviewed in this study suggests that present exists a noteworthy negative association between the firm's profitability and its liquidity level. Vieira (2010) in the study of the connection between liquidity and profitability of airline companies in the world found that there was a significant positive correlation between liquidity and profitability on the short run. This contradicts the other studies hence the reason for this study in relation to listed firms at the NSE.

RESEARCH QUESTION

1) Is there a negative relationship between liquidity and profitability on the short run?

OBJECTIVES OF THE STUDY

1) To find the relationship between liquidity (CR) and profitability (ROA) ratios of NBFC's in India.

2) To find the relationship between liquidity (CR) and profitability (ROA) ratios of NBFC's in India.

HYPOTHESIS OF THE STUDY

1) There is negative relationship between liquidity (CR) and profitability (ROA) ratios of NBFC's in India.

2) There is negative relationship between liquidity (CR) and profitability (NP) ratios of NBFC's in India.

RESEARCH METHODOLOGY

In order to test the hypothesis researcher has taken 12 companies as a sample. Data has been collected from annual reports of sampled companies. Researcher has taken two profitability ratios (ROA and NP) and one liquidity ratios (CR) to find relationship between liquidity and profitability ratio. Data has been collected year wise of variables in consideration. These data has been examined for normality by using Kolmogorov-Smirnov test. If the data is normal researcher to find relationship uses parsons' correlation otherwise spearman's correlation are used.

Profitability Ratio:	**Liquidity Ratio**
1) Return on Assets	1) Current Ratio
2) Net Profit	

DATA ANALYSIS

Hypothesis 1

In order to test this hypothesis researcher will verify the correlation coefficients between current ratio (CR) and Return on Assets (ROA) for the years of 2014,2015,2016,2017 and 2018.

Pearson correlation coefficient is the most common tool to measure the relationship between two variables. It measures the linear dependence between two series. The coefficient is a value between +1 and −1 inclusive. A value of 1 implies that a linear equation describes the relationship between the 2 series perfectly, i.e. the first series increases in the same proportion as the second one. A value of −1 implies that all data points lies on a line for which if the first series increases the second have a perfectly proportional decrease. A value of 0 implies that there is no linear correlation between the variables. The other values are a mean term between these results.

An important aspect to be considered is that the Pearson correlation coefficient presupposes that the series are normally distributed.

Normality Test

	CR		
YEARS	**Kolmogorov-Smirnov[a]**		
	Statistic	df	Sig.
2014	.224	12	.099
2015	.184	12	.200*
2016	.189	12	.200*
2017	.203	12	.187
2018	.160	12	.200*

Normality Test

	ROA		
YEARS	**Kolmogorov-Smirnov[a]**		
	Statistic	df	Sig.
2014	.254	12	.031
2015	.259	12	.025
2016	.264	12	.020
2017	.236	12	.063
2018	.233	12	.070

As we can see from the above table some of the series cannot be considered normally distributed. Another way to verify the correlation is the Spearman's correlation coefficient, which does not require a normal distribution of the series. This coefficient is a non parametric statistic measure of correlation between two series; it uses a monotonic function to describe the relationship between two variables. Just like Pearsons coefficient it ranges from -1 to 1, and have a similar interpretation for its values.

Spearman's correlation between Current Ratio and ROA

YEARS	**Correlation Coefficient**
2014	0.748
2015	0.776
2016	0.601
2017	0.601
2018	0.301

It means that yes, there is a significant correlation between liquidity and profitability into the analyzed companies, but this relationship is opposed to the expected according to the hypothesis statement. This result contradicts not only the research hypothesis but all the studied literature. Thus we can clearly reject hypothesis 1, that is: the relationship between liquidity and profitability on the short term **is not** negative. In fact it was found a significant positive relationship between the indicators.

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Hypothesis 2

In order to test this hypothesis researcher will verify the correlation coefficients between current ratio (CR) and Net Profit (NP) for the years of 2014,2015,2016,2017 and 2018.

Pearson correlation coefficient is the most common tool to measure the relationship between two variables. It measures the linear dependence between two series. The coefficient is a value between +1 and −1 inclusive. A value of 1 implies that a linear equation describes the relationship between the 2 series perfectly, i.e. the first series increases in the same proportion as the second one. A value of −1 implies that all data points lies on a line for which if the first series increases the second have a perfectly proportional decrease. A value of 0 implies that there is no linear correlation between the variables. The other values are a mean term between these results.
An important aspect to be considered is that the Pearson correlation coefficient presupposes that the series are normally distributed.

Normality Test

	CR		
YEARS	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
2014	.224	12	.099
2015	.184	12	.200*
2016	.189	12	.200*
2017	.203	12	.187
2018	.160	12	.200*

Normality Test

	ROA		
YEARS	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
2014	.210	12	.148
2015	.166	12	.200*
2016	.190	12	.200*
2017	.101	12	.200*
2018	.169	12	.200*

As we can see from the above table some of the series (2014 and 2017) cannot be considered normally distributed. Another way to verify the correlation is the Spearman’s correlation coefficient, which does not require a normal distribution of the series. This coefficient is a non parametric statistic measure of correlation between two series; it uses a monotonic function to describe the relationship between two variables. Just like Pearson’s coefficient it ranges from -1 to 1, and have a similar interpretation for its values.

Correlation between Current Ratio and NP

YEARS	Correlation Coefficient	
2014	0.636	Spearman's correlation
2015	0.344	Pearson’s correlation
2016	0.735	Pearson’s correlation
2017	0.343	Spearman's correlation
2018	0.014	Pearson’s correlation

It means that yes, there is a significant correlation between liquidity and profitability into the analyzed companies, but this relationship is opposed to the expected according to the hypothesis statement. This result contradicts not only the research hypothesis but all the studied literature. Thus we can clearly reject hypothesis 1, that is: the relationship between liquidity and profitability on the short term **is not** negative. In fact it was found a significant positive relationship between the indicators.

CONCLUSIONS AND FINDINGS

This research work examined the relationship between profitability and liquidity of Non-Banking Financial Companies dealing with lease financing for the period of 2014 to 2018. Based on the classification of companies as their performance in terms of liquidity and profitability and with the help of statistical procedures, researcher sought to examine the relationship between these variables for the short term. The main questions presented on the introduction, the study suggests the following answer.

- Is there a negative relationship between liquidity and profitability on the short run?

No, it was observed for all the studied years a significant and **positive correlation** between the liquidity and the profitability variables. Researcher has tested relationship between CR and ROA as well as between CR and NP in both the cases it shows positive relationship. The results indicated that for the studied companies, on the short term the higher the liquidity level of the company, the higher its profitability. It contradicts the usual findings from the literature, indicating that for this sample of Non-Banking Financing Companies (Lease Finance Company) between liquidity and profitability on the short term do not exist.

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APPENDIX

1.

YEARS	Mar '18		Mar '17		Mar '16		Mar '15		Mar '14	
RATIOS	**CR**	**ROA**	**CR**	**ROA**	**CR**	**ROA**	**CR**	**ROA**	**CR**	**ROA**
Bajaj Finance	2.88	285.80	2.56	174.59	2.1	1359.63	2.69	957.12	1.87	795.91
Mahindra & Mahindra Financial Services	2.36	150.59	2.28	113.88	2.2	107.04	2.14	99.68	2.84	89.57
Shriram Transport Finance Corporation	2.01	554.13	2.13	498.15	2.16	447.55	2.66	407.17	2.2	364.65
Cholamandalam Investment and Finance Company	5.19	329.44	4.93	274.18	1.26	234.23	1.6	186.03	1.26	160.25
Sundaram Finance	1.63	357.40	1.76	337.13	1.46	298.16	1.82	268.04	1.46	216.46
Shriram City Union Finance	1.71	843.80	2.06	762.53	2.5	684.33	2.3	622.27	3.17	488.88
Manappuram Finance	0.98	45.27	1.07	39.32	0.82	32.53	0.87	31.23	0.81	29.62
Magma Fincorp	0.88	92.66	1.42	86.00	0.9	85.78	0.92	72.66	0.95	66.49
SREI Infrastructure Finance	0.86	58.88	0.88	56.95	0.79	54.96	0.89	54.42	0.88	53.22
Capital Trust	3.11	136.12	3.93	134.12	4.44	102.90	1.27	25.29	1.22	14.53
Optiemus Infracom	2.82	38.58	1.75	32.38	1.32	31.15	1.11	29.04	0.91	25.77
Arman Financial Services	1.01	58.06	0.84	55.12	0.92	51.51	0.98	49.60	1.01	47.09

(Compiled by researcher through sample companies financial statements)

2.

YEARS	Mar '18		Mar '17		Mar '16		Mar '15		Mar '14	
RATIOS	**CR**	**NP**	**CR**	**NP**	**CR**	**NP**	**CR**	**NP**	**CR**	**NP**
Bajaj Finance	2.88	19.91	2.56	18.43	2.1	17.50	2.69	16.68	1.87	17.83
Mahindra & Mahindra Financial Services	2.36	12.47	2.28	6.48	2.2	11.49	2.14	15.02	2.84	18.02
Shriram Transport Finance Corporation	2.01	12.85	2.13	11.61	2.16	11.50	2.66	14.33	2.2	16.04
Cholamandalam Investment and Finance Company	5.19	17.95	4.93	15.42	1.26	13.55	1.6	11.79	1.26	11.15
Sundaram Finance	1.63	20.35	1.76	21.01	1.46	20.63	1.82	20.14	1.46	19.97
Shriram City Union Finance	1.71	13.07	2.06	12.54	2.5	13.81	2.3	16.02	3.17	16.32
Manappuram Finance	0.98	23.91	1.07	24.14	0.82	15.23	0.87	13.70	0.81	10.76
Magma Fincorp	0.88	10.23	1.42	0.30	0.9	8.87	0.92	7.38	0.95	7.34
SREI Infrastructure Finance	0.86	6.98	0.88	4.19	0.79	3.03	0.89	4.80	0.88	3.29
Capital Trust	3.11	3.72	3.93	32.28	4.44	37.17	1.27	25.39	1.22	10.32
Optiemus Infracom	2.82	4.04	1.75	0.91	1.32	0.95	1.11	1.15	0.91	1.22
Arman Financial Services	1.01	11.74	0.84	15.08	0.92	15.66	0.98	18.23	1.01	18.68

(Compiled by researcher through sample companies financial statements)

MASCULINITY AND ITS IMPACT ON #SOCIAL, #POLITICAL AND #ECONOMIC SPHERES

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ABSTRACT
Masculinity refers to the social theory which argues that man have unearned social, economic and political advantages that are granted to them solely on the basis of their sex and which are usually denied to women. This makes it evident that man enjoys certain privileges of the sheer fact that they are men. The focus will be on constructing masculinity "Macho Man" and understanding its various norms and facts.

Keywords: Masculinity, Machismo, Sexual Identity, Socialization.

INTRODUCTION
Socialization is the process of internalizing the norms and ideologies of society. Socialization encompasses both learning and teaching and is thus the means by which social and cultural continuity is obtained. Socialization is strongly connected to developmental psychology. Human needs social experiences to learn their cultural and to survive. Socialization essentially represents the whole process of learning throughout the life course and is a central influence on the behaviour belief and action of adults as well as children.

Society expects different attitudes and behaviour from boys and girls. Gender socialization is the tendency for boys and girls to be socialized differently. Boys are raised to confirm to the female gender roles .A gender role in a set of behaviour attitude and personality characteristics expected and encouraged of a person based on his or her sex. Experts disagree on whether differences between male and female result from innate biological differences in the way that boys and girls are socialized.

MASCULINITY
Masculinity is a set of attributes, behaviour and roles associated with boys and men. As a social construct, it is distinct from the definition of the male biological sex. It process to the social theory which argues that man have unearned social, economic and political advantages that are granted to them only on the basis of their sex and which are usually denied of women. This makes it evident that men enjoy certain privileges for the sheer facts that they are men.

The word masculinity derived from the Middle English "Masculine" from middle French and from latin "Masculinus" (male of masculine gender male person male and masculius male). We learn gender identities and expected general roles much the same way to attained speech. We are born hard – wired for speech, but not programmed. Programming for speech occurs as we are exposed to the language spoken to us by our parents and those around us in our society. From the moment the doctor pronounces "it's a boy "males begin to establish a sense of gender identity.

MACHISMO
Machismo refers to strong aggressive masculine pride. Machos are not born they are made. For the same reason, the term machismo refers to a concept that has been invented and not to a primordial cultural trait of any particular group of people. In the United States, machismo was "discovered" by social scientists and feminists much as the new world was discovered by Europeans five centuries earlier: US scholars and feminists noticed gender oppression in Mexico and the rest of Latin America and announced that it was a particular cultural trait among Spanish speaking men.

Machismo derived from the identical Spanish and Portuguese word. Portuguese and Spanish Machismo refer to the assumption that masculinity is superior to feminity in males, a concept similar to R.W Connell's hegemonic masculinity. Gender roles make an important part of human identify as we conduct our identities through our historical and current social actions. Machismo's attitudes and behaviours may be frown upon or encouraged at various degree in various societies or subcultures albeit it is frequently associated with more patriarchal undertones. The etymology idea of machismo thus has roots in political and social concerns of the late twentieth century. The origin of the term is found in texts, especially journalistic, social science and feminist dissection of Mexican men Latinos in general in this period. The popularization of machismo as an epithet for Spanish speaking males of the species coincided with the rise if second wave feminism and later, cultural identity politics in which supposedly immutable cultural traits were linked as if genetically two men with one or another geographic or class ancestry.

The Origins of the term given an indication of its future as an idea to the extent that hegemonic ideologies and way of constructing knowledge about Latin America and Latinos remain unchallenged, including with regard to gender relation and inequalities, it will be possible to continue employing machismo in the stereo typical fashion and as an expedient label for complex social interactions. If on the other hand, the idea of machismo and that of its even more problematic would be opposite, machismo are recognized and discarded an antiquated paradigm invented to explain and teach about gender inequality in Latin America and Latino/a societies, than the idea of machismo could be short lived. Machismo as a shortened for sexism may have came into journalistic, social science, feminist and popular vogue for a variety of reasons, including the well intentioned desire to criticize gender inequality and oppression. The continued employment of this hackneyed term can only reflect the persistence of an elitist and racist model to understand gender inequality among women and men of Latin American origins.

REPRESENTATION OF MASCULINITY

The increasing global popularity of men's life style magazines offers a unique opportunity to study how advertising construct masculinity across cultures. A study conducted on 636 ads from the three most popular men's life style magazines in Taiwan, China and The United States to examine the representations of masculinity in their advertisements between 2008 and 2010. The objectives were to determine how masculinities are currently portrayed in terms of types and roles. The study found that the magazine from all three countries typically portrayed men's as refined and sophisticated. The defining characteristic of global hegemonic masculinity is commodity, consumption, with a particular emphasis on a trendy and refined appearance. It was found no cross cultural differences in the types of masculinity, namely "Vigorous and Macho", "refined and sophisticated" and "trendy and cool". The global consumption market and its associated consumer culture are the primary determinant regarding representation of masculinity in men's life style magazine ads. The global culture may underlie and the lack of differences found.

MACHISMO SEXUAL IDENTITY

Machismo is a concept that dictates many aspects of Latin American male behaviour, it has particular relevance to male sexual cultural. In terms of machismo males have an "expensive and almost uncontrollable" sexual appetite, and it is their right to satisfy that desire in the way they choose.

- 1-In contrast female sexuality is seen as an object over which the male has control. Females are expected to have only one sexual partner nor before or outside of marriage. Whereas machismo sexual behaviour is a source of pride for males and men must prove their manliness by upholding their sexual dominance. In this way reputation is one of the driving forces behind machismo.
- 2-Hirch makes the argument that reputation is the central element of sexual identity. The overemphasis on socio-sexual reputation explains why males often act in socially safer yet physically more risky ways. Whereas extra marital affairs are the primary way in which males prove their masculinity. By having sex in a variety of women in addition to their spouse's men demonstrate their expansive sexual appetite. Married men may have sex with commercial sex workers, extra-marital affairs yet; there relations are practiced in a separate under world that is not acknowledged in the light of the day. Men create an underlying culture in bars and brothers where there is a mutual trust and understanding that they will cover for one another. In these contexts, men prove their sexual independence to other men and are expectable in any other context.
- Men practice a very efficient social and emotional division of labour. The official wife, to whom men refer as the mother of my children provides respectability, raises a man's children, provides him with domestic services and receives the security of a public moral claim to his resources, where as the "outside wife" provides pleasure, sexual variety, excitement and companionship.
- For the sake of social norms, men want a wife who is respectable and fulfils practical domestic duties. Often, thought, demands to maintain the household and care for the children overwhelm a wife's ability to sexually satisfy her husband. Social norms teach women that a respectable woman has no sexually desire and engages in sex only as a mean of reproduction.

MASCULINITY NORMS

Masculinity norms related to physical toughness example showing higher tolerance for pain engaging fights, competing in sports, autonomy example being financially independent, protecting and providing for families emotional toughness example not acting like girls are showing vulnerabilities dealing with problems on one own and heterosexual prowess.

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The adolescent boys are more likely to endorse unequal gender norms then girls. There are three potential explanations for this. First in menu settings norms that privilege men are seen as normal and hence boys may not perceive the need to challenge them. Second, with onset of puberty boys experience greater relative freedom and power compared with girls and therefore may be less motivated to challenge the privileges conferred to them by society. And lastly where and when boy make be willing to adopt more equitable attitudes or if the display feminine traits that Hills inappropriate or engage in activities (example help with household chores) associated with girls, they face more social barriers including ridicule and labelling for peers and stigmatized from society as compared with girls.

KEY INFLUENCING FACTORS ON BOYS GENDER ATTITUDES

While there are several factor example ethnicity, race, social class, school, schoolteacher and attainment of puberty. Constructing gender socialization of young adolescent, the review shows that there is particularly strong evidence around the key role of parents and peers. Parent's contribution to gender socialization through both direct and indirect communication with their children in terms of different roles and functions and expectations from boys and girls however the review does not provide clarity of whether this influence is mediated.

As boys transition into adolescence, peers appear to be especially central in shaping and perpetuating masculinity norms. Male peers contribute to the upholding of prevailing masculinity norms by challenging each other physically and verbally encouraging risk taking practices example alcohol, drug use and unsafe sex. They also challenge each other to show their masculinity through early sexual conquest of girls. Any violation of masculinity norms is penalized by ridicule including homophobic insults and bullying.

There is also some evidence based on studies from high income settings that school including communication by teachers and in some settings the provision of comprehensive sexuality education shape gender attitudes in early adolescence. The evidence on the influence of the media is still emerging however given the increasing engagement of adolescents with social media and mobile phones, the influence of sexuality explicit pictures and messages on their gender attitudes and related risk behaviour need further investigation.

WORKS TO BUILD EQUITABLE GENDER ATTITUDES AND MASCULINITY NORMS

Interventions to change masculinity norms that perpetrated unequal power relations have mainly been developed and piloted in the context of HIV and gender based violence prevention. Changing masculinity norms requires motivating boys to challenge the power and privilege conferred to them, as well as addressing the social ridicule and stigmatization of those that fail to live up to ideals of masculinity. Approaches that show promise in changing boy's gender attitudes within a short intervention time frame include small group participatory curricula to generate critical reflection about unequal power relations. However, transforming norms and sustaining broader social change requires taking a sociological approach that targets not only individual boys but also peers, parents and schools and mobilize entire communities. The current evidence base highlight several research gaps that need to be addressed to strengthen programs. First, much of evidence on gender socialization came largely from high income countries the need to build a more robust evidence base in peer- reviewed literature from low and middle income countries. Second, the measurement of gender attitudes in adolescence varies across studies and there is a clear need for reliable and valid measures in this age group that can be consistently used across studies. There is also a need for better evaluation designs with longer time frames to be able to assess how changes in gender attitudes are sustained over time to generate broader social norms change and how they influence the health and behaviour of adolescent boys. Third while there is clarity that parents have a role to play, there is a need to unpack what aspects of parenting are important in shaping gender attitudes of adolescents. Fourth, more robust evidence is needed on school based approaches although the evidence on positive impact of sexuality education curriculum with content on gender equality is encouraging. Fifth, given the increasing importance of media including social media in the lives of adolescents, we need to better understanding the negative influence and the potential uses of different media approaches to promote gender equitable attitudes in this population.

Socialization by working which empowers them and build their self-esteem and improve their own health and their trajectory into adulthood but also contribute towards the health of males.

CONCLUSION

To conclude masculinity is a set of attributes behaviour and roll associated with boys and men. Men's attitudes toward seeking psychological help closely related to traditional masculine ideology and normative alexithymia. A degree of content construct overlap may exist between normative alexithymia and fear of intimacy in men.

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WEBSITE OPTIMIZATION USING (SEO)

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ABSTRACT
Internet is fast becoming critically important to commerce, business and people. Maybe the most important single component of this communication network is the Search Engine (SE). Successful Websites rank high in SEs hits, whereas unsuccessful Websites may not rank at all.Website optimization is the process of using controlled experimentation to improve a website's ability to drive business goals. Search engine optimization (SEO) is an Internet marketing strategy, and as such, very important in building websites. Websites need to be optimized in order to attract users and to sell products and services.

Keywords: SEO, SERPs, website, optimization, search engines, Meta tags.

INTRODUCTION
In order to create the search engine transfer information efficiently and perfectly we do this optimization to increase the web search ranking, beginning with understanding the value of search engine, this paper pass on the specific explanation of search engine optimization. Over an in depth research from the fields of the inner coding method, the website content reachable form and website overall design, this paper explains search engine optimization tools, strategies and techniques , and analysis the new thought that the enterprise and e-commerce sites with the search engine do the effective web site promotion. And when the user through the search engine to search, the website can get a upright rankings position in the search results, so as to improve the site traffic and finally increase the website sales ability or promotion capacity.

1. SEARCH ENGINE AND HOW IT WORKS?

Figure 1: Shows SEO and it's Working [3].

It has been said that "If Content is King, Quality is Queen" and this is often significantly applicable once applied to the Internet. The pair go hand in hand i.e. the Web content is valueless if it is not of good quality. With seemingly endless content available online, the find ability of accurate information is critical. Search Engines (SE) are the tools used to find this content.

SEO It is the way of increasing the visibility of a page by natural means i.e., unpaid search results. In this process the website undergoes redevelopment to make our keywords effectively interconnect with major search engines. This work is done by SEO They may target image search, academic search, local search, video search. Optimising a page involves editing contents & HTML codes in order to increase its significance to specific keywords and proper indexing in search engines .The contents and coding are edited keeping in view of the indexing pattern of the search engines that are done by a crawler named Google larva in Google. It is the most powerful way to reach the user as we meet them when they are in need. Maximum of the users find the target websites through their search.

2. FLAVOURS OF SEARCH ENGINE OPTIMIZATION (SEO)

2.1 White Hat SEO

WHITE HAT SEO technique is the best way to optimize any website is called. This type of optimization is well supported and valued by all search engines, mainly by Google. Because this technique of SEO is a normal way to attain better results, if the website is frequently updated with quality and unique content, gets better links from relevant niche websites and blogs. This means that the webmaster does not take a single effort to misinformed search engine and does not try to cheat.

- Duplicate content.
- Keyword Stuffing.
- Cloaking Text or Links Re-directing to another site or page.
- Blog comment spam

2.2 Black Hat SEO

Link Building was an easy way to manipulate the search engine algorithms and many spammers tried to take advantage of this by building links networks which slowly lead to the formation of what's usually called as black hat SEO. Google has become very intelligent in recognizing black hat techniques and with the introduction of Panda, Penguin and Hummingbird (that's how the Google Algorithm releases are called), they have managed to solve the problem and protect their search engine results from spammers [1].

If a webmaster or optimizer is doing spamming in link building or building unrelated links with some irrelevant niche websites, this will be considered as Black Hat SEO Technique.

- Fresh relevant content
- Linking to getting links from related industry sources
- Optimized images labels
- Relevant page and title tags
- Natural Keyword Density

3. FIRST STEP OF SEO (CHOOSING A BRAND NAME WHICH IS UNIQUE TO THOSE INDUSTRIES)

3.1 Pick a unique and relevant brand name

The name of business's can make a huge difference in how quickly and easily it will rank on SERPs. With the business name that's friendly to targeted keywords, website will easily be top of the results. Believe it or not, the name of any business can make or break SEO strategy. Using the same name will help people to find website more easily when they hear about business and type name into a search engine or the browser address bar. Domain name is the face of any company in the form of a URL. Therefore, make sure it actually sounds like a brand. Short name can help keep domain name simple and memorable, but going to short can have the opposite effect.

3.2 Choosing TLD (Top Level Domain)

New extensions like ".me" or ".pro" may feel trendy and noticeable ".com" is still easiest to remember and most often used. In fact, ¾ of all websites use a ".com" extension.

Choosing a TLD is your target market global. If you have got a worldwide target, ".com" may be a smart choice for a worldwide TLD. If you have a local target, a country level TLD will help you rank well on that country's search engine versions. For example, ".co.in" domains should do better in India as it's is made to target marketable audience of India.

4. SEO TECHNIQUES ARE GENERALLY CLASSIFIED INTO TWO CATEGORIES (THESE TECHNIQUES ARE MORE EFFECTIVE TO IMPROVE THE RANKING OF A WEBSITE IN THE CONTEXT OF GOOGLE SEARCH ENGINE IF IMPLEMENTED IN THE RIGHT WAY) :

4.1 ON PAGE OPTIMIZATION:

"In search engine optimization, On-Page-Optimization states to causes that have an effect on your web site or web page listing in natural search results."[2]. "On-Page SEO is that the backbone of any webpage of your web site. Targeting the right keywords and doing proper optimization tells Google about your target keywords." [10] And in return it will also help web robots to crawl through your content efficiently.

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4.1.1 Meta Tags and Meta Descriptions

Meta descriptions are an important place to include relevant keywords for your content If your Meta descriptions exceed 160 characters, Google will only show 160 characters [2]. Meta tags are used to provide SE with information that is not visible when the page is displayed in a browser their role in improving Website visibility is often misunderstood. Meta tags go within the Web page's header.

The header of any HTML file consists of the following components:

<meta name=”description” content=” add meta description.”>

4.1.2 Title Optimization

Title tag is the really important for website optimization element. A title tag should be short but expressive enough for visitors to identify website and business. A page tag is the first thing, a search engine will look. ie. <title></title>

Important things to include in title:

Name/ Business Name / website Name: All this are very important for branding propose. The title should also contain brand name so that the customers easily search that brand.

Keywords: Certain keywords are also important thing which can be included in the title tag. A Title tag represents the whole favour & content of the website. For i.e., to sell a pizza online pizza seller can include keywords like – order pizza, home delivery pizza etc. in the title tag.

4.1.3 Image Optimization

If website has lot of images, its needs to be optimizing them as it’s can’t be read by the search engines. Search Engine spiders can solely read text however not images. So avoid that problem it is necessary to use some special tags for images in order to give them some meaning.

Important Image Optimization Elements:

- Alt text: ALT text or Alternate Text is the text to describe the image, when mouse moves over an image on the web page.
- Image Title: use the title tag in images which will shows the title as tool tip when a user moves his mouse over the image.

4.1.4 Text Content Optimization

Text content should be balance like here we can consider an example of Swiggy food delivery System in which the content of food and traveling should be balanced.

4.1.5 Link Optimization

It is important to optimize internal & external outbound links for search engines as well as to give the visitors a better navigation.

Anchor Text: One in every of the strongest signals the engines use in rankings is anchor text. If lots of links point to a page with right keywords, that pages has a very good probability of ranking well for the targeted phrase in that anchor text.

Inbound Link: “Internal link building is incredibly crucial for on-page SEO. You must add a related article to your blog posts to keep your reader busy in your blog. This will rise the time spent on your web log and send optimistic signals to Google.”[10]

Outbound linking:

Outbound linking is when you hyperlink a specific word to other website or webpage. Once you do outbound linking to a related and high authority site Google understands your niche and trusts you more. Always check the DA of the site that you’re linking to and make sure it is a do-follow link [10].

4.1.6 Heading Tags

It is essential to highlight certain parts of the website so that readers can have close look on it. There are several tags in html which can help to this. For example– the header tags [h1] [h2] [h3], Bold [strong], Italic etc.

Header 1: Header 1 must be used to define the most important section of the page. Normally Header 1 is used for website title or header text.

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Header 2 & 3: Header 2 and 3 can be used for Page/Post titles or important sections of the pages.

4.1.7 Sitemaps

A sitemap is a blueprint of the website that helps search engines to find, crawl and index all the website's content. Sitemap displays the structure of the website in a hierarchical way. Sitemaps also tells search engine which pages on website are most important.

Following are the most important type of site map:

XML Sitemap: This is the most common type of sitemap. It is commonly in the form of an XML Sitemap that links to different pages of website [9].

- Video Sitemap: It is specifically used to help Google to understand video content on webpage.
- Image Sitemap: It is Helps Google find all of the images hosted on the website.

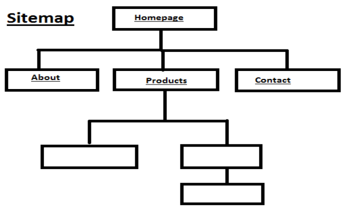

Figure 2: shows the Example of sitemap.

4.1.8 Voice Search Optimization

Voice search is an up and coming technology that allows users to access internet search results using nothing more than a smart device and their voice. Voice search mainly occurs on mobile devices. It is obvious that website to be mobile-friendly.

About 20% of all mobile device searches are voice searches (and according to Comscore, 50% of all searches will be voice searches by2020) [1].

Page Speed:

Page Speed seems to play a major role in voice search SEO. The average voice search result page loads in 4.6 seconds (52% faster that the average page) [4].

4.2 OFF-PAGE OPTIMIZATION:

Off page optimization are the strategies for Search Engine Optimization that are done off the page or that is not directly related to page content. These are used to maximize the performance of Search Engine Optimization for the target keywords related to the page content [5].

Off Page Optimization includes:

4.2.1 Link Building:

Link building is the most standard and effective off-Page SEO method. Link building is a process of building or creating the links in order to improve the ranking of website. Link building technique helps to create the link on well reputed websites and increase the ranking of the website. Google also provide Google Adwords, by which Google provides an area for the advertisement for website and it helps to increase the ranking of the website [6].

4.2.2 Create company's website page on Social Networking Sites:

Now a days social networking sites are became very active and trendy this are the best platform to promote the website and attract more visitors which will also help to increase the ranking of the website. For example .Facebook, twitter, Instagram, YouTube, What's app.

Following are the benefits of

Social networking sites: -

1) It generates free website traffic
2) It boosts up the brand visibility
3) It generates inbound links

4.2.3 Photo Sharing:
In current scenario the photo sharing has become very trendy. If website contains photo or images, then this can be share on many of the major photo sharing websites like Flickr, Picasa, Photo Bucket, etc. [5].

4.2.4 Video Marketing
Just like photo sharing, in today's scenario video marketing is also becoming very important source of promotion. So that it can be used to promote the content to raise the visitors on website For Example. YouTube, Vimeo, etc. [5].

4.2.5 Blogging
Blogging is one of the best ways to promote the website online! By writing blog about website, which attracts the visitors and keep them up to date themselves about the latest post. It also helps search engines to crawl the site more regularly, as they have to update the latest blog post entries, which ultimately helps website's to rank higher in search engine results pages (SERPs) [5].

4.2.6 Reduce the HTTP Request
Suppose there is website which is quite popular and has huge flow of traffic but server couldn't handle the traffic despite optimizing the code then there are two choices. Either invest your money in bigger server or choose a content delivery network services that will help you handle the traffic efficiently. Now what is a content delivery network service Content delivery network (CDN) is a system of distributed server's network that deliver pages and other web content to a user the goal of CDN is to provide high availability and high performance by distributing the service and data Specially to the end user.

5 TIPS TO IMPROVE GOOGLE RANKING OF THE WEBSITE

5.1 Quality content is the king of SEO
Create contents which help Google understands website role. And develop content for the topic most searched in the niche. The more pay attention toward great contents, more is the chances of getting a higher ranking.

5.2 Regular branding to improve visibility
Do regular branding it's a way of promoting websites, contents, and blogs on various platforms of the World Wide Web to gain more audience attraction. Once brand image starts to build Google will automatically notice website presence and will give queries related to niche.

5.3 Develop the best UI/UX design
Improve user Interface and user needs are going to continue its importance. Develop the best UI/UX so that website is able to engage more viewers.

5.4 Mobile Indexing is the next big step
Google has recently published that they are experiencing more traffic from mobile devices in comparison to desktop devices. Every website owner should pay more attention, on mobile optimization of the website. Meanwhile in future, mobiles is going to be the golden key in terms of SEO.

5.5 Improve Websites Speed by developing Responsive Website.
Remove all those problems are pulling down website speed. There are various ways Like minimizing server response time, reducing HTTP request, using optimized images, asynchronous loading of CSS and JavaScript.

5.6 Use voice Search Optimization
Today's market holds several devices like Google Assistant. Which are now altering the ways we are searching things. With various technological advancement, voice Search is becoming the next big thing in Search Engine filed [8].

5.7 Implement SSL Security to improve Authority.
It is a commonly known factor that if someone has a secure website it will gain more value as compared to a non-secure website. Even Google approves that they prefer to rank Websites with SSL Security over an unsecured website. Secure Socket Layer (SSL) Certificate is small data files that are feed or installed over web server as a protective measure against unwanted threats resulting to damage websites authority. This SSL Certificate gives a benefit in terms of SEO as it has been confirmed by Google that HTTPS holds an important role as a ranking factor [8].

5.8 Try Blogging and adding video contents.
Blogging is one of the biggest ways to improve website ranking. It is one of the finest ways to interact with users. Additional finest way of engaging visitors is quality videos. Moreover, video content is not yet fully prepared by most of the website owners.

5.9 Social Shares and Link Building to improve SEO.

Google often trust those websites which have high Social Mass media Share. And it is a verified point that Google uses it as a significant factor when it arises to ranking. Link Building is likewise no new techniques in terms of SEO strategies. But because of the abuse of Link Building, it has lost its effect in Search Ranking. Google supports natural link building. But as per several SEO experts, it is now becoming an obsolete technique for getting higher Google ranking [8].

6 BENEFITS AND DRAWBACKS OF SEO

6.1 SEO Benefits:

- Popularity: By this technique popularity will rise.
- Increase Visibility: Once a website has been optimized, it'll increase the visibility of website in search engine.
- Targeted Visitors Traffic: Search Engine Optimization can raise the number of invitees to the website for the targeted keywords.
- High ROI (Return of Investments): An active SEO campaign can get a high return of investment than any other marketing. it will increase the size of sales.
- Online Marketing And Promotion: best policy for promotion.

6.2 SEO Drawbacks

- It can be competitive therefore it can be slow: Seemingly the most noticeable downside in utilizing SEO for business is the moderate time period for producing desired outcomes from each of your endeavors.
- Need to be proactive in building links
- Long wait to get ROI (Return of Investments): It requires a long time to produce concrete results from your SEO endeavors; it is expected that you require a long investment to accomplish a decent Return of Investment (ROI) from all your endeavors.
- Google can come along and shut off the traffic with an algorithm change: Google is constantly random with updates like Panda, Hummingbird, Penguin, Fred. Several efforts situate by a search engine optimizer to grasp a first page results could specifically be ruined overnight because of being deal with severely from what this algorithm changes require.

CONCLUSION

I would like to conclude that Search Engine Optimization is a very important internet marketing strategy that is the primary need of every company now a day. The optimized website appears at the better rank of the search engine result. This research paper is based on reviewing the available SEO techniques, i.e. On-site and Off-site techniques to optimize the website to make the website search engine friendly. These techniques can help to improve the ranking of a website if used in a proper manner. The contents need to be updated on time to time basis to find the best result.

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NEW MEDIA AND CONTENT CREATORS: A CONTEMPORARY COMBINATION REDEFINING SUCCESS

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ABSTRACT

- *By 2025, half of viewers under 32 years' age will not subscribe to a paid television service, indicated the statistic by Fortunelords proving the gravitational power of new media over traditional media as a tool of publishing new content. The undeniable reach and popularity of social media has grabbed hundreds of content creators every day to publish their content. 4.75 billion pieces of content are shared daily on Facebook. Facebook is accessed by over 400 million users with over 100 million added in every 9 months. YouTube gets over 30 million visitors per day browsing for their favorite content. Pinterest had 600 million Visual searches in February2018. Twitter has over 75 Million users making over 50 million tweets a day and , 278,000 tweets every minute. 1.52 billion people on average log onto any one form of New Media daily and are considered daily active users.*

- *This paper attempts to analyse the circumstances leading to increasing rate of content creators aiming to publish and promote their work on new media. It examines the preference of users between new media and traditional media. The paper also acquaints usage of new media by few prominent content creators.*

- *For this study, primary as well as secondary data was used. For primary data, a structured questionnaire was distributed to 50 new media users. Secondary data was collected via multiple sources. Sample selection was done via purposive sample method.*

- *The data canvassed how new media is a preferred option by contemporary audience as well as content creators. The data analyses displayed reach and awareness about content creators among the audience. Findings proved that for a variety in content 80% respondents opt for New Media while 20% turn to television. 70% of the respondent use all the applications listed above. 12% people access only YouTube, 10% use only Instagram and 8% access only Facebook.*

Keywords: Content Creators, New Media, Social Media, YouTube, Communication

1. INTRODUCTION

1.1 New Media

New Media, commonly known as 'social media' or perhaps popularly known only for some highly used applications like Facebook,YouTube, Instagram, Pinterest is according to TechPedia, a catch-all term used for various kinds of electronic communications that are accessible due to innovation in computer technology, internet. In contrast to old media, which includes newspapers, magazines, books, television and other such non-interactive media, new media is websites, online video/audio streams, email, online social platforms, online communities, online forums, blogs, Internet telephony, Web advertisements, online education and much more. New Media is a platform that is ICT enabled for the distribution of information to allow content producers to disseminate messages to end-users. Some examples of new media include digital reality technology, social networking and media, consumer-generated contents; digital out-of-home DOOH, high-definition television, Internet, mobile phone, etc New media is the digital media channels that take place in the lives of individuals with the development of information and communication technologies.

1.2 Content Creator

A content creator is someone who is responsible for the contribution of information to any media and most especially to digital media. They usually target a specific end-user or audience in specific contexts. A content creator can contribute to Blog posts, Email newsletters, Social media copy, Video making, video marketing/editing, eBooks, Graphic design, Quotes, Stories etc

1.3 New Media's changing phase and face

- Technology started to change its existence in 20th century. It was noted as one of the rapid growths in inventions. After the super computers were found in 1940s, scientists and engineers started to invent and modify ways to create networks between those computers, and this lead to the birth of the Internet.

- The earliest forms of the Internet were developed in the 1960s. During the same time period primitive forms of email were developed as well. In 1979 UseNet allowed users to communicate through a virtual newsletter. By the 1980s, home computers were becoming more common. Internet relay chats, were first used in 1988 and continued to be popular well into the 1990's.

- Created in 1997, Six Degrees the first recognizable social media site. It allowed users to create a profile of theirs and make friends. In 1999, blogging sites became popular, holding one of the most effective ways of marketing and promotion as well as content publishing even today.
- As blogging came in limelight, social media took a high flight of popularity. In the early 2000s sites like MySpace and LinkedIn gained prominence and sites like Photobucket and Flickr allowed online photo sharing. YouTube came in 2005, making an entirely new way for people to communicate and share with each other across the globe.
- Facebook and Twitter both became available to users throughout the world by 2006. Till date these sites are some of the most used and popular social networks. Launched in October 2010 Instagram is a photo and video-sharing social networking service owned by Facebook, 60% of users log in daily, making it the second most engaged network after Facebook Other sites like Tumblr, Spotify, Foursquare and Pinterest came in limelight to fulfill all left spaces.

2. THE REACH AND SPEED OF NEW MEDIA

The reach and speed of new media is undeniable. Its power and popularity has touched the globe. The concept of 'world is a global village' stands firm to back up social media. There are so many amazing and fascinating angles about social media's emergence and influence that it's almost impossible to list.

- Among the most impressive is probably the speed at which New media happens, and what can be accomplished within a minute. A lot happens in new media every 60 seconds.

New Media Platform	Time frame	Content uploaded
YouTube	Per minute	72 hours of video content
Google	Per minute	2 million searches
• **Twitter** • **Instagram**	• Per minute • Per day	• 278000 tweets • 95 million photos and • 300 million videos

- The data per minute makes it wild to think about the data per hour and day. But it is pulled off by social media. It has not only made these amazing feats possible but also realistic.
- Content Creators are pulled to new media because of statistic like these.
- Jason Dailey, US Agency Partner Development Lead at Facebook highlighted how quickly things are changing, and the speed at which people now demand to ingest content. According to Dailey's study, new media is used to upload so much of content effectively that the content they thumb through every day is equivalent to one statue of liberty i.e. 300 feet if put up physically. It takes 13 milliseconds with average attention span of 00.08 seconds to identify an image after seeing it once.
- Communication and engagement is much more than talking or writing and the popularity of New Media is evidence of that. The availability of cost effective high speed internet access is making it easy for people to express themselves via video. Brands have seized on its power to be a viral media that augments traditional advertising media such as TV. New Media's advantage is it is always available and searchable. Content Creators have seized this opportunity making best utilization of new media to publicize their content falling into multiple genres.

3. PROMINENT CONTENT CREATORS AND THEIR NEW MEDIA USAGE FOR PUBLISHING AND PROMOTING CONTENT

3.1 Lilly Singh @iisuperwomanii

Social Superstar of the year award winner 2015 and many more phenomenal victories to her name, Lilly Singh is a Canadian YouTuber, comedian, television host, and actress widely known as iiSuperwomanii. On 29^{th} October 2010, Singh started a YouTube channel. She was ranked 10^{th} on the Forbes list of the worlds highest paid YouTubers in 2017. Her channel currently has over 14 million subscribers and 3 billion views.

32,394,900 VIEWS FOR THE LAST 30 DAYS

142,356 SUBSCRIBERS FOR THE LAST 30 DAYS

DATE		SUBSCRIBERS		VIDEO VIEWS		ESTIMATED EARNINGS
2019-03-28	Thu	+11,411	14,549,224	+1,623,860	3,010,022,155	$406 - $6.5K
2019-03-29	Fri	+15,627	14,564,851	+1,870,570	3,011,892,725	$468 - $7.5K
2019-03-30	Sat	+22,460	14,587,311	+2,451,559	3,014,344,284	$613 - $9.8K
2019-03-31	Sun	+11,990	14,599,301	+1,445,909	3,015,790,193	$361 - $5.8K
2019-04-01	Mon	+7,268	14,606,569	+989,834	3,016,780,027	$247 - $4K
2019-04-02	Tue	+6,864	14,613,433	+957,887	3,017,737,914	$239 - $3.8K
2019-04-03	Wed	+6,810	14,620,243	+1,056,079	3,018,793,993	$264 - $4.2K
2019-04-04	Thu	+7,233	14,627,476	+1,092,988	3,019,886,981	$273 - $4.4K
2019-04-05	Fri	+6,279	14,633,755	+1,043,550	3,020,930,531	$261 - $4.2K
2019-04-06	Sat	+5,967	14,639,722	+1,089,293	3,022,019,824	$272 - $4.4K
2019-04-07	Sun	+4,556	14,644,278	+1,045,239	3,023,065,063	$261 - $4.2K
2019-04-08	Mon	+3,608	14,647,886	+741,661	3,023,806,724	$185 - $3K
2019-04-09	Tue	+2,642	14,650,528	+907,591	3,024,714,315	$227 - $3.6K
2019-04-10	Wed	+127	14,650,655 LIVE	+16,556	3,024,730,871	$4 - $66

3.2 Prajakta Koli @mosltsane

Koli is an Indian YouTube personality who makes comedy videos, known by her YouTube name MostlySane. Since starting her YouTube channel, in March 2015, her YouTube channel has received 3.5 million subscribers with a total of 522 videos. She was announced as the 'Viral Queen' of 2018 at the Indian Wiki Media Digital Awards,. In May 2018, Prajakta was announced as the Indian Ambassador for YouTube's global initiative, 'Creators For Change', which deals with problems like hate speech, xenophobia and extremism. Prajakta launched her campaign #iPledgeToBeMe which addresses mental health well being and body shaming On World Mental Health Day in 2016.

19,349,370 VIEWS FOR THE LAST 30 DAYS

159,045 SUBSCRIBERS FOR THE LAST 30 DAYS

$4.8K - $77.4K ESTIMATED MONTHLY EARNINGS

$58K - $928.8K ESTIMATED YEARLY EARNINGS

 ISSN 2394 - 7780

DATE		SUBSCRIBERS			VIDEO VIEWS		ESTIMATED EARNINGS
2019-03-24	Sun	+3,575	3,512,485		+591,139	360,869,309	$148 - $2.4K
2019-03-25	Mon	+3,845	3,516,330		+426,511	361,295,820	$107 - $1.7K
2019-03-26	Tue	+3,707	3,520,037		+481,621	361,777,441	$120 - $1.9K
2019-03-27	Wed	+5,441	3,525,478		+446,547	362,223,988	$112 - $1.8K
2019-03-28	Thu	+5,362	3,530,840		+841,437	363,065,425	$210 - $3.4K
2019-03-29	Fri	+5,992	3,536,832		+820,319	363,885,744	$205 - $3.3K
2019-03-30	Sat	+9,137	3,545,969		+674,573	364,560,317	$169 - $2.7K
2019-03-31	Sun	+10,253	3,556,222		+586,068	365,146,385	$147 - $2.3K
2019-04-01	Mon	+8,006	3,564,228		+484,758	365,631,143	$121 - $1.9K
2019-04-02	Tue	+6,876	3,571,104		+581,254	366,212,397	$145 - $2.3K
2019-04-03	Wed	+4,737	3,575,841		+607,610	366,820,007	$152 - $2.4K
2019-04-04	Thu	+5,027	3,580,868		+1,040,080	367,860,087	$260 - $4.2K
2019-04-05	Fri	+5,841	3,586,709		+942,294	368,802,381	$236 - $3.8K
2019-04-06	Sat	+3,836	3,590,545	LIVE	+420,047	369,222,428	$105 - $1.7K

3.3 Mike Mattera @witness

A travel and photography social media influencer, Mike is also a co-founder of 'wonder' an app which streamlines the entire photo editing process and is launching on the Apple App Store.

"As I started to share my Journey on Instagram I was amazed at the response and decided to further pursue photography as a career rather than just a hobby. We are living in an age where technology has broken down barriers and allowed people to achieve their dreams. " Said Mike Mattera about new media in an interview with Tyler Penske.

258 UPLOADS

803517 FOLLOWERS

7.07% ENGAGEMENT RATE

56339.40 AVERAGE LIKES

430 AVERAGE COMMENTS

ISSN 2394 - 7780

DATE		FOLLOWERS		FOLLOWING		MEDIA	
2019-03-28	Thu	--	804,280	--	309	--	254
2019-03-29	Fri	-726	803,554	--	309	--	254
2019-03-30	Sat	-275	803,279	+1	310	--	254
2019-03-31	Sun	-842	802,437	--	310	--	254
2019-04-01	Mon	+609	803,046	--	310	--	254
2019-04-02	Tue	+210	803,256	+1	311	--	254
2019-04-03	Wed	-390	802,866	+3	314	--	254
2019-04-04	Thu	-226	802,640	+1	315	--	254
2019-04-05	Fri	-716	801,924	+4	319	+1	255
2019-04-06	Sat	-870	801,054	--	319	+1	256
2019-04-07	Sun	+1,307	802,361	--	319	+1	257
2019-04-08	Mon	+1,453	803,814	+2	321	+1	258
2019-04-09	Tue	+199	804,013	+1	322	--	258
2019-04-10	Wed	-496	803,517	+3	325	--	258

3.4 Sony Marathi

Sony Marathi is an Indian pay television channel that broadcasts programming in Marathi. It was launched on 19 August 2018, owned and operated by Sony Pictures Networks India. It has around 20 sister channels. The channel is accessed daily by approximately 20,000+ users to watch videos of serials uploaded by the channel. Because of features like ‘caption’, ‘watch later’, ‘add to my list’ the videos can be saved for later, understood in different languages and most importantly cannot be missed if a user has missed it on television.

1145 - MEDIA UPLOADS

235K – FOLLOWERS

1.15% - ENGAGEMENT RATE

432.08 - AVERAGE LIKES

5.16 - AVERAGE COMMENTS

ISSN 2394 - 7780

DATE		FOLLOWERS		FOLLOWING		MEDIA	
2019-03-28	Thu	-	35,930	-	82	-	1,085
2019-03-29	Fri	+166	36,096	-	82	+5	1,090
2019-03-30	Sat	+152	36,248	-	82	+3	1,093
2019-03-31	Sun	+131	36,379	-	82	+2	1,095
2019-04-01	Mon	+161	36,540	-	82	+5	1,100
2019-04-02	Tue	+118	36,658	-	82	+1	1,101
2019-04-03	Wed	+170	36,828	-	82	+7	1,108
2019-04-04	Thu	+150	36,978	+1	83	+6	1,114
2019-04-05	Fri	+178	37,156	-	83	+6	1,120
2019-04-06	Sat	+83	37,239	-	83	+4	1,124
2019-04-07	Sun	+178	37,417	-	83	+3	1,127
2019-04-08	Mon	+198	37,615	-	83	+2	1,129
2019-04-09	Tue	+176	37,791	-	83	+9	1,138
2019-04-10	Wed	+167	37,958	+1	84	+7	1,145

3.5 CNN

Cable News Network (CNN) is an American news-based pay television channel owned by WarnerMedia News & Sports, a division of AT&T's WarnerMedia. CNN was founded in 1980 by American media proprietor Ted Turner as a 24-hour cable news channel.

CNN started its Twitter account in January 2007.

65.5K – TWEETS

55MILLION – FOLLOWERS

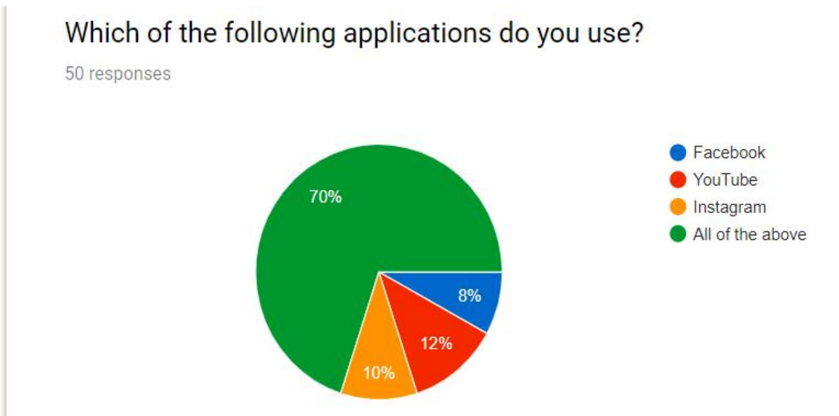
10K – AVERAGE LIKES

 ISSN 2394 - 7780

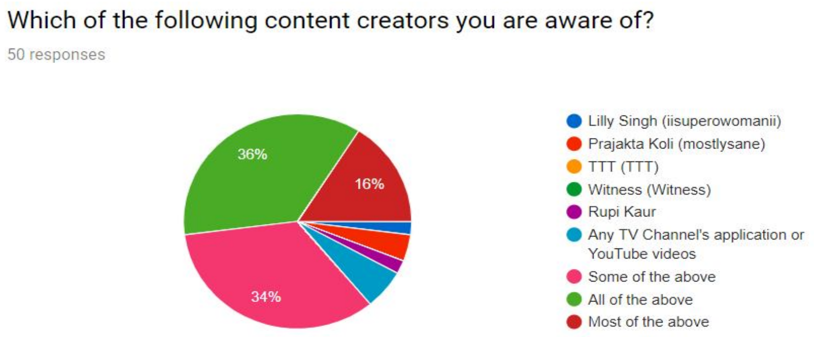
DATE		FOLLOWERS			FOLLOWING		TWEETS	
2019-03-28	Thu	-6,298	54,932,231		–	121	+16	65,355
2019-03-29	Fri	+4,830	54,937,061		–	121	+21	65,376
2019-03-30	Sat	+2,665	54,939,726		–	121	+13	65,389
2019-03-31	Sun	+4,252	54,943,978		–	121	+4	65,393
2019-04-01	Mon	+4,861	54,948,839		–	121	+6	65,399
2019-04-02	Tue	+5,037	54,953,876		–	121	+18	65,417
2019-04-03	Wed	+6,292	54,960,168		–	121	+10	65,427
2019-04-04	Thu	+5,776	54,965,944		–	121	+12	65,439
2019-04-05	Fri	+5,125	54,971,069		–	121	+14	65,453
2019-04-06	Sat	+4,479	54,975,548		–	121	+21	65,474
2019-04-07	Sun	+5,156	54,980,704		–	121	+5	65,479
2019-04-08	Mon	+5,035	54,985,739		–	121	+16	65,495
2019-04-09	Tue	+4,345	54,990,084		–	121	+12	65,507
2019-04-10	Wed	+3,092	54,993,176	LIVE	–	121	+10	65,517

4. DATA INTERPRETATION

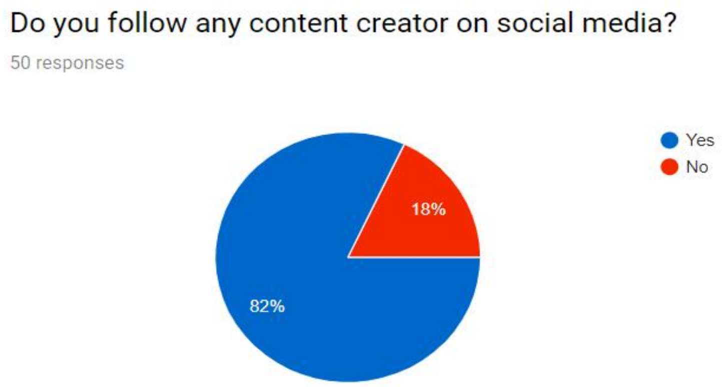
To understand the prominence of new media in user's life and how they understand content creators a structured close-ended questionnaire was distributed. The analysis of the data collected is as interpreted below:



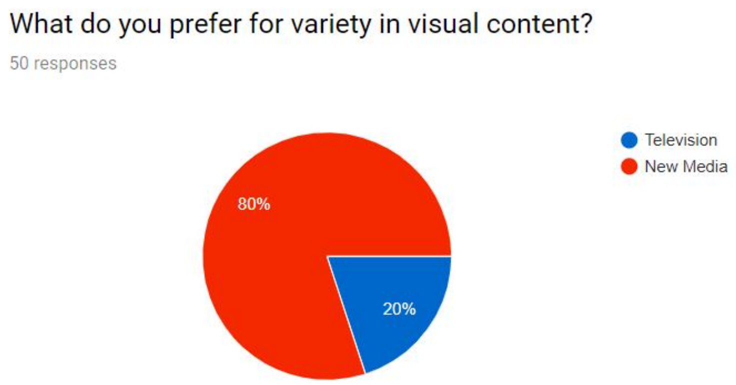
70% of the respondent use all the applications listed above. 12% people access only YouTube, 10% use only Instagram and 8% access only Facebook.



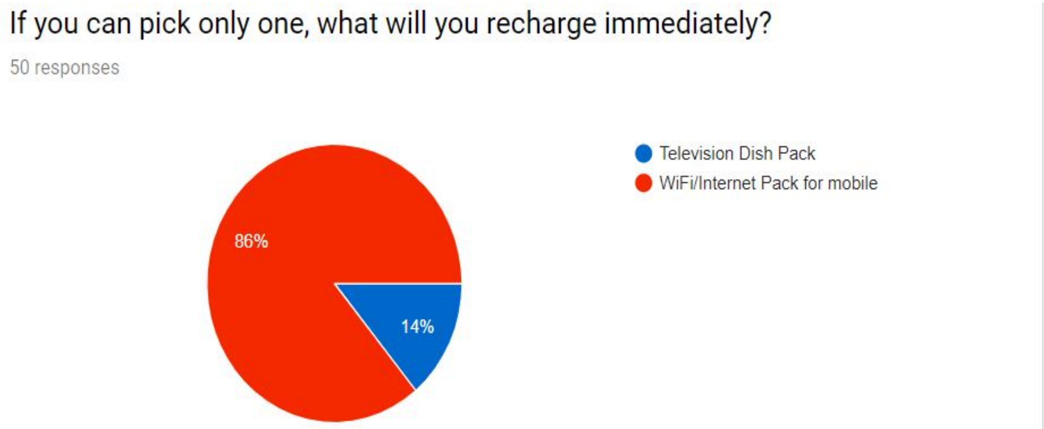
36% of respondents know all the content creators listed above while 34% know some of them, 16% know most of the listed name. 8% respondents are aware of Lilly Singh. 5% are aware of Prajakta Koli only, 1% Know Rupi Kaur only and 1% is aware of



82% of respondents follow content creators on new media.whereas 18% respondents do not follow their content creators on new media.



For a variety in content 80% respondents opt for New Media while 20% turn to television.



86% of respondents would recharge their internet connection over their television dish recharge and 14% would recharge their television and not internet pack if they had to pick one.

ISSN 2394 - 7780

5. CONCLUSION

New Media is a preferred choice of upcoming content creators for publishing and promoting their content. New Media has changed the face and phase of art and literature because of its reach, speed and quick reading patterns. The number of users and creators joining new media is growing day by day on average. 86% of users would continue their WiFi/Internet Pack rather than Television connection for consumption of content. Active users of New Media know major popular content creators and they do follow them. New media has provided a well acknowledged platform to creators that help them directly connect to their audience without any barriers of manipulation of content.

6. LIMITATIONS OF THE STUDY

1. This paper does not study the content creators who failed to utilize new media well.
2. The sample selected contains only those who use new media.

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AUGMENTED REALITY (AR) IS THE NEW INNOVATION IN ADVERTISING

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ABSTRACT

- *In today's busy and tiring life, online entertainment and virtual worlds are popular means of relief from harsh realities. Popularity of 3D Fantasy Movies and games like Second Life and World of Warcraft are proof that people are trying to fulfil their fantasies and desires in the virtual world. Virtual Reality (VR) and Augmented reality (AR) are one of the leading-edge and innovative technologies today which provide us such escapism.*
- *AR is becoming more and more mainstream every day by opening up various possibilities for advertisers and Entertainers. Advertisers are taking interest in AR as it boosts brand awareness and recognition in a non-intrusive way. Effective use of AR is still in development and it has a high chance of becoming essential element of Interactive communication in near future. Thus we need to try and find more ways to incorporate AR technologies in Interactive Communication Design.*
- *This initial research was intended to understand the current scenario of AR Advertising and to identify the problems and scope for future innovations in it. In this research, data from other survey reports prepared by independent researchers and organisations was also studied. The findings of this study can be understood as; AR is a promising tool and it is inspiring new innovations in the field of Advertising. Data suggests, an AR Advertising provides more engagement and product information to consumers. The present findings confirm that, there is a significant demand for AR Advertising as consumers are positive to these type of Ads.*

Keywords: virtual reality, VR, augmented reality, AR advertising, AR, new media

1) INTRODUCTION

Nowadays tasks like shopping, managing our finances, controlling home appliances, watching informative videos/ news, sharing Ideas and entertaining ourselves by playing games or watching movies have become so easy because of new media tools and methods like Smartphones and Internet. We can access these features whenever and wherever we feel so. It is New Media because of which, Advertiser also has become a participant in the two way conversation (between consumer and Advertiser); rather than a one way communication (company delivering message using traditional media). With the help of these New Media techniques, AR provides even more effective interactive environments to Advertisers.

AR is getting popular in companies and industries such as retail, fashion and beauty, gaming and entertainment today. “I’m incredibly excited by AR because unlike virtual reality which closes the world out, it allows individuals to be present in the world and allows an improvement on what’s happening presently. I can see uses for it everywhere.” - Tim Cook, Apple CEO (Independent, 2017). AR is a technology which is capable of engaging a broad audience. It allows advertisers to put ads literally everywhere. Still because of the substantial costs involved to both ends (users or advertisers), as the technology wasn't advanced; use of AR in Advertising has been limited. Today, technology has advanced and things like AR are even available on Mobile handsets. There is significant price reduction for AR Advertising and many companies Like BMW, Ford, British Airways etc. have already started adopting AR widely into their Advertising Campaigns. Now being available on smartphones, AR technology is inspiring lot of possibilities for Advertisers to communicate effectively with masses.

2) VIRTUAL REALITY (VR) AND AUGMENTED REALITY (AR)

Virtual Reality is a technology where users wear a device on head which holds a digital screen in front of their eyes completely filling the vision. This device is powered by a computer, gaming console or mobile phone which eventually shows **Virtual Objects in Virtual environments** to users. There are also additional controllers that let you reach out and interact with this artificial world in an intuitive way.

Augmented Reality is a technology which projects **virtual objects in real environments**. It uses computer vision to enable devices, such as smartphones and tablets, to detect their position relative to the world around them without using GPS or other external signals. Big companies see the great prospects that AR can bring, and are investing millions of dollars into AR projects, demonstrating a strong belief in AR’s immersive capabilities. 77 percent of developers believe Augmented or Mixed Reality would win greater market share than Virtual

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Reality in the long-term [5]. Startups in this sector have reached more than $650 million in funding Augment 1.8M, VividWorks 1.7M, Sayduck 1M. Facebook has paid $2 billion for Oculus [7]. Investments in AR expected to reach $105 billion by 2020 [7].

3 AR ADVERTISING

AR advertising gives Advertisers an opportunity to transform any static print advertisement into an immersive 3D experience. It allows its users to interact with the product in an intuit way by bridging the gap between physical and digital world literally from anywhere. It enhances customer experience effortlessly by blurring the line between Virtual (Computer generated) and real. It is why people like to use AR as part of their shopping experience. According to Retail Perceptions, 71% of people would shop at a retailer more often if they offered AR [2]. 68% consumers spend more time at a retailer if they can shop with AR [2]. Over one third of all shoppers in US already use AR while shopping [2]. 72% consumers have purchased items that they weren't planning on because of AR [3]. 77% of shoppers want to use AR to see product differences such as color or style [2]. 65% people want to use AR to learn about additional product information [2]. By 2020, 30% of web browsing sessions will be done without a screen and 100 million consumers will shop in AR online and in-store. [11]

3.1) Traditional Advertising VS AR Advertising

Until the 1980s, all Communication Medias relied upon expensive print Medias like Hoardings, Press/ Magazine Ads, Posters, Leaflets; and analog broadcasting like radio and television. These Medias were highly expensive. Similarly, production and distribution of Ads on these Medias was a time taking and tiring process. Results of these one way communications were also uncertain. Advertisers could just guess if the advertising campaign has been successful considering the increase in sell of a particular product. If we observe today’s market; we see tremendous change in this scenario. Because of AR Ads with the help of New Media, businesses can target ads more specifically to consumers based on their gender, age and marital status. Meaning, they can actually communicate to an individual consumer and get quick feedbacks from them or even track their behaviour during interaction and plan future communication strategies (AR Ad experiences) accordingly. AR Ads are becoming popular instantly because of their effectiveness, easy access and Comfort of handling on both ends (Information provider and a seeker).

We have been seeing traditional advertising methods since long and thus, we tend to ignore most of them every day. It is why AR ads are so appealing. They allow an advertiser to connect with their customers in ways that traditional print, radio, and televisions can’t. AR Advertising combines New Media techniques and AR experience together in order to establish an emotional Connection between what the buyer is searching for and what the product can offer. It provides greater interactivity in the selling and buying process. Thus it is more effective.

3.2) Use of AR in Advertising and Marketing

AR helps Consumers to-

- Interact with Virtual ads, Informative Posters, and Virtual Maps-Signages.
- Participate in AR Ad and win something by interacting with virtual characters and completing tasks.
- Preview products from e commerce platforms in the real world like trying out new furniture and appliances in the room or renovating the house.
- Try products while scrolling through the news feed in Facebook (Tap to try it on feature) and buy the product.
- See the price and features of the products, along with special offers and discounts for them while walking around the store.
- Send/ receive virtual messages in the real world; Keep tickets or gift coupons/ points at a particular place for another user.
- Access trigger points to trigger for an action (to open a website, Photo, to play a video or to order the product)

3.3) Advantages of AR Advertising

AR ads are changing the way we communicate. This technology appeals to a wide range of consumers, from children and tech-savvy millennials to baby boomers. It is easy to personalize, its versatility is unmatched, and is easy to use. Survey indicates that, more than 80 million younger customers or roughly one-third of all smartphone Users in US, which is actually an attractive segment for advertisers, engage with AR applications at least once a month [3]. “AR delivers exceptionally high attention levels - 45% higher than the average we see for TV viewing or general online browsing.”- Heather Andrew (CEO NEURO-Insight UK) [4]

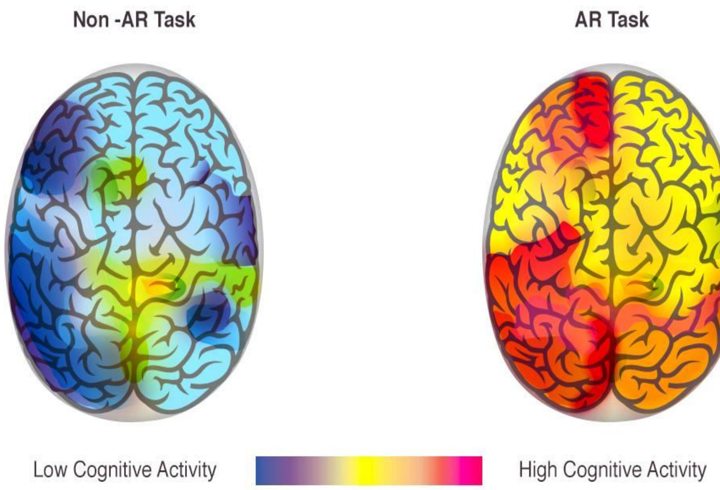

Image Source: Neuro-Insight study. Mar 2018

3.3a) Customer engagement and experience

AR Advertising campaigns make consumer’s buying journey fascinating as they are interactive and lifelike. AR advertising is NOT invasive, it allows audience to choose whether or not to interact with it. AR attracts so much positive attention. And as positive experience and thoughts of people determine the success of an advertisement [1], it creates an unforgettable Ad experience. People instantly think ‘FUN’ when they see AR in action because of the entertainment & surprise factor involved. It is thus AR is able to remove negativity towards ads. AR focuses more on engagement rather than quantity of ads. This way it increases chances of even more impressions. Because of the game-like environment of AR ads, consumers want to be part of the experience again and again! Customers want to interact with a system that does not need showing extra effort to use [1]. It is thus, of the best advertisers surveyed in US; 80% said that AR marketing is a differentiated way to engage with customers [3]. A study by White House Office of Consumer Affairs found that 80% of U.S. consumers would pay more money for a products or service to ensure a superior customer experience.

ISSN 2394 - 7780

3.3b) Entertainment and Emotional Connection

A new term called ''advertainment'' has been emerged and has become one of the trending topics of today's advertising business. It can be defined as the integration of advertising and entertainment in which advertisers seek to create a joyful environment for customers so that their advertisements can be viewed and strong relationships with the audience can be formed [1]. Entertainment value of an advertisement lies in the ability of its fulfillment of audience's needs for enjoyment, excitement, pleasing, and fun to use [1]. AR offers exactly these features in Advertisements. It gives the product a personal feel when consumers can picture it in their own world as a part of their life such as furniture in an actual room, makeup on a potential purchaser's face, or video game or movie characters in a real-world setting. While entertaining people, AR Advertisement successfully builds an emotional connection with its consumers. It allows its users to actually develop relationships in such a way that they get a sense of belonging and get attached emotionally to it. This emotional connection can be utilised for better communication in Advertising. "When your emotions are high, common sense is low, so you're more likely to spend money," Si Brown, chief marketing officer and co-founder of AR firm skingz. Research by Yang and Smith, in 2009 have revealed that creative entertainment has a positive impact on purchase intentions by decreasing the resistance levels of customers' for being persuaded [1].

3.3c) Viral Campaign, Word-of-Mouth (WOM) and Return on Investment (ROI)

AR Advertising campaigns are an amazing way to attract positive attention and create brand awareness. The Impact of AR is so powerful that, it creates and boosts word-of-mouth promotion through seamless shareable content. Everyone feels like sharing their experience with the family, friends and the rest of the world on social media. This way hundreds of people share their AR experiences (eventually photos of the product being advertised) on Social Media platforms everyday. When compared with traditional advertising, AR advertisement with its immersive and interesting functions, have higher chance to trigger WOM among the audience [1]. This boosts brand recognition and traffic and eventually sales. Real-time interaction between the user and the digital interface allows to measure the ROI. As measured by Nielsen Catalina Solutions, numerous third-party AR campaigns for consumer goods companies have delivered an average 10% increase in sales with a 3.1-fold return on ad spending [3]. As measured by Placed, McDonald's ran a particularly successful AR campaign on Snapchat that drove a significant lift in foot traffic and sales with a 10.5-fold return on ad spending [3].

3.3d) Brand Recognition and memorability

The advertisement should also be memorable so that the relationship between the audience and the advertisement can be sustainable [1]. According to Thorsons research in 1990, it has been seen that the level of involvement with the product (or the advertisement) has a strong positive effect on remembering the advertisement [1]. Because of its Game like nature and FUN element; AR integrated advertisements create an environment in which the audience can feel the real-time involvement with the advertisement. AR also brings offline experiences to online sales by enhancing the experience and driving brand visibility. People better recall brands they have positive associations with, so AR ads are perfect not only for promoting sales but also for building a company's reputation.

3.3e) Use of Data to Plan better Advertising Campaigns

Every time a customer interacts with AR Advertisement, a data is generated. It shows how consumers interacted with the product, which aspects were liked by them, the types of consumers interacted etc. This data helps to create better advertising campaigns in future.

All of above advantages prove that AR Advertising is the need of today. We are in the age where people are no longer impressed by most of traditional advertisements. As The Drum reports, AR can capture people's attention for over 85 seconds, increase interaction rates by 20 percent, and improve click-through rates to purchase by 33 percent.

3.4) AR Advertising Case Study

The Fallen Angel by Lynx (Axe)-

In March 2011, an Angel Ambush AR campaign was launched at London's Victoria Station, New St Birmingham, Istanbul Turkey, and Melbourne Australia. It was designed by british ad agency BBH for Unilever-owned brand Lynx (known as Axe in some countries). It was the first time an AR campaign had run on large format digital billboards in the UK [9].

In the campaign, four models posed as a curvaceous fallen angels and interacted with people virtually. Commuters were provided with an opportunity to meet and interact directly with the Lynx Angels they saw in Commercials and Print Advertisements. Pedestrians who happened to walk across a particular spot (Lynx

ISSN 2394 - 7780

"Markers") were asked to look up. There was an enormous screen that showed an image of themselves with an angel. In this interactive Ad, the Excite Angels generated using AR technology literally fell to earth in the digital billboard, and then interacted with whoever is standing on the marker, doing whatever they felt like [9].

Result- It was a great choice to continue with the same idea which was used for TV commercial and bring angels in real-life to make the campaign more effective. This innovative idea encouraged more and more people to participate and unintentionally became members of a promotional campaign. It became so popular that people began to come in large quantities just to see the angle next to them. It created a stir, people recorded and shared their experiences on social media. Many of them became viral. The content captured from the event in London made for a great social film of the event and was seeded to fans of the brand all around the world [10]. Angel Ambush earned over 1.3 million views on YouTube, 250,000 likes on Facebook and over 249 posts that included Wired US and BBC [10]. The experience also won 2 bronze Cannes Lions in the Outdoor and Media categories at the ceremony and was even inducted into the Outdoor Hall of Fame [10]. After huge success of this innovative advertising campaign, company introduced new fragrance and it emerged as their second-best-selling variant in just few months [8].

3.5) The Barriers to More AR Advertising

AR environment on the mobile platform is still relatively young and not widely adopted by people even though the technology itself is already quite mature [6]. Though AR is a promising tool, use of AR in Advertising has been limited. Advertisers hesitate to scale up their AR efforts as there are multiple issues which need to be addressed and resolved.

3.5a) Internal capabilities and capacity

It has been found that, designers from Advertising industry still lack knowledge and understanding about AR technology. They need take extra efforts in order to improve their capabilities and expertise in the field of AR. One cannot design a successful AR campaign Unless he/she thoroughly understands AR Technology and its features.

3.5b) Technological Limitations

There are many technical limitations that must be solved in order for AR to achieve its full potential. Many people complain about unsatisfying experiences, frustration and disappointment because of inadequately performing technology and unmet instrumental expectations with AR Advertisements [1]. Such as 1) limited field of view- which sometimes irritates the user. 2) Computer capacity- which limits the use of Hi-End 3D graphics in AR 3) Poor battery capacity- which limits the large amount of data processing needed in AR. and 4) Irritation and Time effort- Many of AR Ads require additional steps like reading the QR code or detecting the hidden image/logo by using the camera of a mobile device because of which some people find AR advertisements as time-wasting and irritating. Also sometimes AR Advertisements don't work because of the technical issues.

3.5c) Excessive use of FUN element

It has been observed that because of the AR capabilities, advertisers sometimes tend to excessively use the FUN element in AR Ad campaign. They do it to attract more attention from consumers but eventually the campaign fails. Because overuse of fun elements might encourage more people to interact with such AR Advertisements, but consumers lose their focus on the actual products or services and the message that is tried to be given.

4) CONCLUSION

- The present findings confirm that, AR delivers exceptionally high attention levels. AR Ads are memorable because of their Game like nature and FUN element. They have an ability to encourage users to participate and interact more and eventually buy more products or acquire ample amount of information from the source.
- People are ready to spare their time for viewing AR advertisement as they want some sort of relief from unpleasant realities. They tend to share their AR Ad experiences with others, which results in more WOM and eventually in more ROI when compared with traditional print advertisement.
- AR usage in advertising is still new for many advertisers. They need to improve their understanding about AR technology and take extra efforts in order to enhance their capabilities and expertise in the field of AR.
- AR will be essential element of Interactive communication in near future as it creates an unforgettable Ad experiences and consumers are positive to these type of Ads. However, in-depth research is required to identify the barriers in this type of communication and find better ways to incorporate AR technologies in Interactive Communication Design.
- It would be beneficial for designers and advertisers if this initial study is complemented with further research on Effective Communication techniques with the help of AR.

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A STUDY ON IMPORTANCE OF EMOTIONAL INTELLIGENCE AMONG MEDICAL AFFAIRS PROFESSIONALS DEALING WITH ONCOLOGY SOLID TUMORS

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ABSTRACT

Introduction
There is a global epidemic. Recently there was headline in Wall street journal, 2018 stating close to 400 healthcare professionals a year are committing suicide. This headline is alarming and should get the immediate attention understanding the reasons for the suicides and then by means of creating support interventions to help healthcare professionals. It has been proved by research that following are 3 top reasons affecting mental and thus physical health of health care professionals: burnout, pressure and underdeveloped emotional intelligence. The research paper is designed to study importance of emotional intelligence among medical affairs professionals dealing with oncology solid tumors in Mumbai.

Literature review
The research methodology involves focus group interview with 10 medical affairs professionals along with use of published and unpublished paper and electronic sources (Khan et.al, 1992, Anderson, 1990). The findings reveal that emotional intelligence training and coaching can help medical affairs professionals to be more effective in their communication with different stakeholders as a result of self-awareness, self-management, social awareness and relationship management.

Objectives
The following are the objectives of the study:

To understand the role of medical affair professionals dealing with oncology solid tumors

To understand the importance of self-awareness, self-management, social awareness and relationship management in effective communication of medical affairs professionals with their own team members and doctors.

Scope of the study
The scope of the research includes medical affairs professionals dealing with oncology solid tumors in Mumbai. For the purpose of the study focus group interview is held with 10 medical affairs professionals based in Mumbai and dealing in oncology solid tumors.

Literature review
This section covers literature on medical affairs professionals, emotional intelligence and oncology field (Cherniss, 2010; Conte, 2005).

Research methodology
The research methodology involves focus group interview with 10 medical affairs professionals along with use of published and unpublished paper and electronic sources.

Findings and discussion
The findings reveal that emotional intelligence training and coaching can help medical affairs professionals to be more effective in their communication with different stakeholders as a result of self-awareness, self-management, social awareness and relationship management.

Conclusion
It is essential that medical affairs professionals get a training in self-emotional appraisals so that they become mental health soldiers for themselves first and then for the patients.

Keywords: Oncology, medical affairs, emotional intelligence, healthcare, burnout

INTRODUCTION

There is a global epidemic. Recently there was headline in Wall street journal, 2018 stating close to 400 healthcare professionals a year are committing suicide. This headline is alarming and should get the immediate attention understanding the reasons for the suicides and then by means of creating support interventions to help healthcare professionals. It has been proved by research that following are 3 top reasons affecting mental and thus physical health of health care professionals: burnout, pressure and underdeveloped emotional intelligence.

The burnout has an impact on around 40 percent of health care professionals in oncology field; pressure has impact on 31 percent of healthcare professionals in oncology field and 23 percent of health Care professionals approximately are facing issues due to underdeveloped emotional intelligence. Taking this into consideration the research paper is designed to study importance of emotional intelligence among medical affairs professionals dealing with oncology solid tumors in Mumbai. Emotional intelligence is to think, feel and behave intelligently when one is emotional and it is very relevant for the medical affairs professionals who deal with different stakeholders like their own team members, regulatory authorities, doctors and patients. The research methodology involves focus group interview with 10 medical affairs professionals along with use of published and unpublished paper and electronic sources. The findings reveal that emotional intelligence training and coaching can help medical affairs professionals to be more effective in their communication with different stakeholders as a result of self-awareness, self-management, social awareness and relationship management.

OBJECTIVES

The following are the objectives of the study:

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- To understand the importance of self-awareness, self-management, social awareness and relationship management in effective communication of medical affairs professionals with their own team members and doctors.

SCOPE OF THE STUDY

The scope of the research includes medical affairs professionals dealing with oncology solid tumors in Mumbai. For the purpose of the study focus group interview is held with 10 medical affairs professionals based in Mumbai and dealing in oncology solid tumors.

LITERATURE REVIEW

There is a global epidemic. Recently there was headline in Wall street journal, 2018 stating close to 400 healthcare professionals a year are committing suicide. This headline is alarming and should get the immediate attention understanding the reasons for the suicides and then by means of creating support interventions to help healthcare professionals. It has been proved by research that following are 3 top reasons affecting mental and thus physical health of health care professionals: burnout, pressure and underdeveloped emotional intelligence.

Burnout: on an average 40 percent among the oncologist be it medical, surgical or radiation. According to National Academy of Medicine health care professionals exhibited signs of burnout, a syndrome marked by “a high degree of emotional exhaustion...and a low sense of personal accomplishment.”

Pressure: Health care professionals are making life and death decisions all day long. There is lot of stress where vital decisions have to made in the moment. A mistake can mean death. In most professions, a mistake doesn’t have these severe consequences. Medical affairs professionals have to deal with different stakeholders throughout their job profile like regulatory authorities, doctors their own team members, agents , patients and many more. Effective and accurate communication with these individuals is also one of the major factor leading to stress among health care professionals.

Underdeveloped EI: To get into good school and then esteemed college, students have to focus on their cognitive development, such as memorizing, studying causes and effects, and building associative skills and are surrounded by books and laboratory test and clinical trials. There isn’t also the time or focus on emotional development such as self-awareness, knowing their own patterns and triggers, emotional regulation, managing difficult conversations and building their empathy. And suddenly medical affairs professionals have to deal with different stakeholders throughout their job profile like regulatory authorities, doctors their own team members, agents , patients and many more. Effective and accurate communication with these individuals is also one of the major factor leading to stress among health care professionals.

- Emotional Intelligence training and coaching can help physicians address these areas with focus on self-emotional appraisals.
- There are many models and definitions for Emotional Intelligence. However In a simple language “Emotional Intelligence is to think, feel and behave intelligently when one is emotional”
- “Emotional Intelligence Sets Apart Good and Effective healthcare professionals”. A study of 2,800 physician “star performers” showed that 75 percent of a high-achiever’s success is a function of emotional intelligence; only 25 percent of success reflects technical competency (El-Aswad, Nadler, Ghossoub, 2017).

EMOTIONAL INTELLIGENCE

Emotional intelligence is the ability to acquire and apply knowledge from our own emotions and the emotions of others to take right decisions in vital situations

The 4 components of EQ enable us to recognize others emotion and our own emotions as separate rather than mixing the two as a response to each other (Cherniss, 2010; Conte, 2005)

SELF-AWARENESS

Self-awareness means knowing self, being aware, it takes practice to observe ourselves and once we recognize our emotional state we can bring about changes to suit situations

SELF-MANAGEMENT

Once an individual becomes aware of the emotions, its essential to check the impact of these emotions on mental and physical health. Then individual can streamline negative emotions into productive manner for benefit of self and others. This is self-management that is how one deal's with the emotions – acknowledge, express gratitude for positive emotions and express and vent out the negative emotions in a guilt free manner. Self-management deals with appreciating positive emotions and managing negative emotions (Salovey, 1990; Gorman et.al, 2005, Anderson, 2000)

SOCIAL AWARENESS

Social awareness is awareness that an individual's behavior has influence on surrounding situation, individuals and the climate.

RELATIONSHIP MANAGEMENT

Relationship management means being self-aware, manage self, being aware of the situations and people in those situations so that cordial productive relationships are maintained for longer term (Hudak et.al, 2000, Arora et.al, 2010)

RESEARCH METHODOLOGY

This research paper is designed to study importance of emotional intelligence among medical affairs professionals dealing with oncology solid tumors in Mumbai. Emotional intelligence is to think, feel and behave intelligently when one is emotional and it is very relevant for the medical affairs professionals who deal with different stakeholders like their own team members, regulatory authorities, doctors and patients. The research methodology is qualitative involving focus group interview (Khan et.al, 1992, Anderson, 1990) with 10 medical affairs professionals based in Mumbai and dealing with oncology solid tumors along with use of published and unpublished paper and electronic sources on emotional intelligence, oncology, medical affair professionals and health care professionals. Focus group or focus group interview is a qualitative technique for data collection. A focus group is "a group comprised of individuals with certain characteristics who focus discussions on a given issue or topic" (Anderson, 1990, p.241)

FINDINGS AND DISCUSSIONS

Emotional intelligence is the ability to acquire and apply knowledge from our emotions and the emotions of others to take right decisions in vital situations

The 4 components of EQ enable us to recognize others emotion and our own emotions as separate rather than mixing the two as a response to each other.

Self-Awareness

Self-awareness means knowing self, being aware, it takes practice to observe ourselves and once we recognize our emotional state we can bring about changes to suit situations

Medical health professionals should not be afraid to admit to themselves or to a loved one that they have an emotion. This is not a sign of weakness, but of being human. The only thing important is to water the positive emotions and not to suppress the negative emotions, express them.

Self-Management

Once an individual becomes aware of the emotions, its essential to check the impact of these emotions on mental and physical health. Then individual can streamline negative emotions into productive manner for benefit of self and others. This is self-management that is how one deal's with the emotions – acknowledge, express gratitude for positive emotions and express and vent out the negative emotions in a guilt free manner. Self-management deals with appreciating positive emotions and managing negative emotions (Arora et.al, 2010; Goleman, 1995)

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Once self-awareness and self-management is taken care off and individual are more in emotional connect with self ,they can go ahead with social awareness and relationship management

Social Awareness
Social awareness is awareness that an individual's behavior has influence on surrounding situation, individuals and the climate.

It's essential for the medical health professionals to be aware that they are the Team's "Emotional Thermostat": Their mood and temperament influence everyone on the team more so than can be imagined.

Research has shown from the Korn Ferry Hay Group that the individual has 50-70 percent impact over the climate of the team. If they are calm and collegial, so is the team; if they are impatient, stressed, and irritable, so is the team.

Medical affairs professionals(Rhoades et.al , 2002) in oncology field must practice communication with empathy, clarity and insight keeping in mind that cancer represents not just to a person's body, but to his whole being, no one can replace the patient in the actual struggle for survival, patients do not simply receive medical information from their physicians and when cancer occurs, it happens not only to an individual but also to a family. Also medical heath professional must be careful of their body language when dealing with different stakeholders as body language form 55 percent of effective communication.

Relationship management
Relationship management means being self-aware, manage self, being aware of the situations and people in those situations so that cordial productive relationships are maintained for longer term.

IMPLICATIONS
Sexual dysfunction and body image issues are the major issues that needs to be taclked in oncology field. What do up to 60% of cancer survivors have in common? Long-term sexual dysfunction and Body Image Issues. How many cancer survivors seek professional help for sexual problems? Answer: less than 20%. So medical affairs professionals can work towards making their team, regulatory authorities and physicians aware of the same and build a strong network of oncologist, reproductive specialist, psychologist, counselor and cosmetologist to provide physical, mental and emotional help and support to cancer patients.

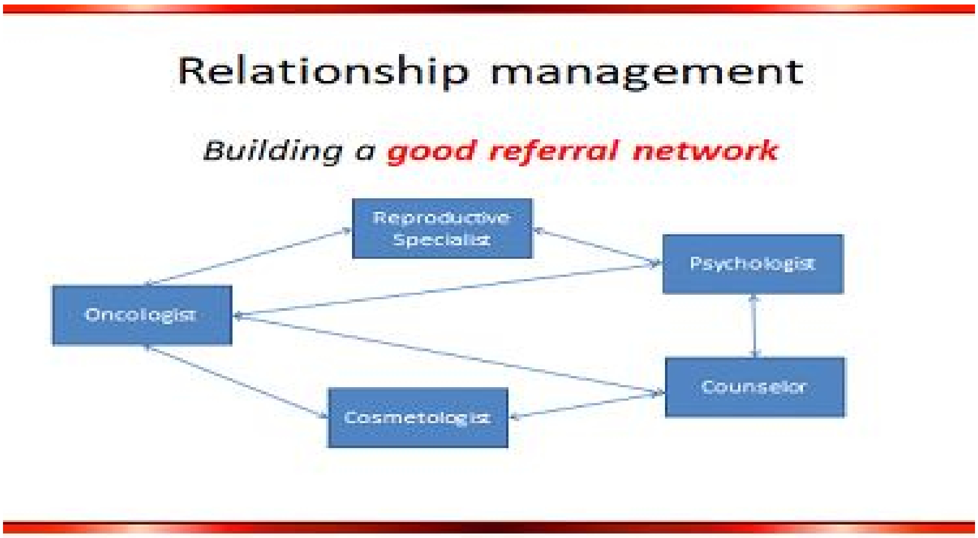

Figure-1: Good referral network of medical affairs professionals

SCOPE OF FUTURE RESEARCH
Quantitative study can be conducted to understand actual factors essential for each component of emotional intelligence – self –management, self –awareness, social awareness and relationship management. Similar focus group interviews can be conducted on other health care professionals like physicians, director medical affairs for understanding the importance of emotional intelligence in their role.

CONCLUSION
Medical affairs professionals especially in oncology field do not only relate to stakeholders like their own team, physicians and patients at professional level. The major part of their job also involves handling the emotional responses of these stakeholders like anger, fear, depression and so it is essential that they get a training in self-emotional appraisals so that they become mental health soldiers for themselves first and then for the patients.

ISSN 2394 - 7780

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SOCIAL OBLIGATION IN CYBERSPACE: ADDRESSING THE PROBLEM OF CYBERBULLYING IN INDIA

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1. ABSTRACT

The internet has become the omnipresent entity in human lives today that has facilitated connecting with the world in just one click. With progression, came unexpected blights of cyber offenses. Digital stalking, digital tormenting, cyber grooming are a couple to name from the list of conceivable cyber offenses. Cyberbullying is a type of electronic communication which hurts the reputation or defames an individual and compromises his/her privacy. Cyberbullying has a detrimental impact on the mental health of the victim. The social media penetration has given a platform to openly bully people, wielding the right to speak carelessly and irresponsibly. While understanding cyberbullying it is crucial to understand the nature of cyberbullying different from traditional bullying, its far-reaching impacts, the long-term ramifications and the types of cyber harassment involved. The paper conceptualizes cyberbullying in India, its effects on society, provides recommendations to stop cyberbullying and reflects the radical change that can be brought in our society.

Keywords: 1. Bullying 2. Offenders 3. Relationship 4. Society 5. Victimization 3. Adolescents

2. OBJECTIVES OF THE STUDY

- To understand the concept of cyberbullying.
- To highlight the growing concern with the increase in cyberbullying cases.
- To understand the types of cyberbullying.
- To understand the psychological aspects of bullying and victimization.
- To highlight the social impact of cyberbullying in India.
- To understand the role and responsibility of youth in cyberbullying.

3. METHODOLOGY

This research is based on an objective and non-empirical perspective of cyberbullying. The data used is secondary and reliable sources such as journals, books and online articles are used. Both quantitative and qualitative data has been accreted to support and justify the objectives of the study. The study covers areas all over India especially the metropolitan cities such as Mumbai, Delhi and cases of cyberbullying in these cities. The population this study focuses on is, aged between 10-35 years and are active internet users in India.

4. INTRODUCTION

In Indian culture, bullying is neither a new-fangled concept nor a contemporary word. It is normally seen between friends, family or relatives. In anthropological jargon, a relationship is known as “joking relationship” exists, where people throw abuse at one another showing inconsideration to the other person’s sentiments, completely disregarding the meaning of the word ‘relationship’ itself. Bullying is mentioned in religious scriptures such as the Ramayana and the Mahabharata as well. At the dawn of 21st Century, adolescents and even the school-going kids consider mobile phones and technology as an indispensable part of their lives. It has brought with itself, a plethora of problems. It started off as a means of sharing personal lives but also gave a platform for human judgemental tendencies to manifest themselves. Jaishankar aptly says “Cyber Bullying is abuse/harassment by teasing or insulting victim’s body shape, intellect, family background, dressing-sense, mother tongue, place of origin, attitude, race, caste, class, calling names using modern telecommunication networks such as mobile phones and Internet. ”

4.1. Conceptualizing Cyberbullying

- To understand the concept of cyberbullying better it is important to understand the meaning of bullying in general. Bullying can be defined as acts of hostility or viciousness which are repeatedly and intentionally carried out by the perpetrator against the prey characterised by an imbalance of power between the two parties.
- Cyberbullying comprises of various means and methods of harassing the victim and the inclusion of certain aspects such as repetition or imbalance in power make the definition unspecific. It ceases to express the extent of damage it may cause to the other person. Therefore, an adequate fundamental definition is that

'acts of aggression that are carried out by an individual or group, through the use of information and communication technologies, towards someone with limited ability to defend themselves' is known as cyberbullying.

- In traditional bullying, power imbalance usually refers to the difference in social status and physical strength but in the case of cyberbullying it is appropriate to say that the difference lies in the technological proficiencies of both the parties as well as lack of mental strength in the victim to stand up against bullying. Boys are most likely to upload hurtful pictures online whereas girls are most likely to post mean comments.
- The dysphoric outcomes of cyberbullying are potentially more than traditional bullying due to various reasons such as permanence, the anonymity of the offender, victimization that reaches beyond the social circle of a person, have long term ramifications for the victim. Kids that are bullied show a higher rate of depression, anxiety, declining academic performance, isolation and are reported to be more prone to headaches, stomach aches, bedwetting and other psychosomatic ailments.

4.2 Types of Bullying through Internet

Harassment: When offensive or malicious messages are sent to an individual or a group more than once or repeatedly by the bully, it can be termed as harassment. Cyberstalking is another form of harassment which involves continuous threat messages which may later lead to physical harassment.

Flaming : Online fights via emails, instant messages or chat rooms is a type of public bullying where harsh language is used for the other person.

Exclusion: Singling out of a particular person intentionally from an online group and commenting rudely on the singled out person.

Outing: When a bully shares some kind of personal information, pictures or videos of someone publicly, the person is "outed" since information is circulated through the internet.

Masquerading: Creating fake identities to harass someone anonymously or impersonation of someone else to manipulate the victim, all lies under masquerading.

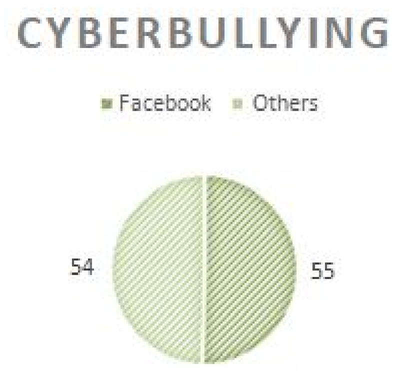
5. FINDINGS

5.1. Frequency of Cyberbullying in India

The number of social media users has been on the rise. Most of the cyberbullying occurs on these websites. The usage statistics of these social media websites is accreted below.

Social media	Users in Millions	Social media	Users in Millions
Facebook	242.53	Instagram	75
YouTube	245	Twitter	34.4
WhatsApp	200	Snapchat	11.15
Pinterest	188	Linked In	50

In India, the most commonly used means of cyberbullying are social networking sites like Facebook, Instagram which accounted for 55 percent and online chat rooms contributed 54 percent to the overall means of cyberbullying.



It is quite surprising to find that cyberbullying is such a prevalent issue in India. According to a research by Ipsos, in 2016, the number of parents reporting cyberbullying cases was estimated to be around 32 percent and in 2018, that percentage rose to 37 percent which is higher than most of the western countries.

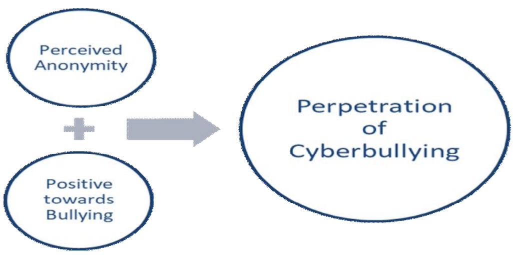
In the Indian milieu, due to the growing access to technology, low-priced internet plans, and politicians fervidly following the dream of "Digital India," the risk of cyberbullying is distressing and its assessment and inhibition become matters of pressing concern. As per Intel Security Teens, Tweens and Technology Study carried out over a period of 5 years in India, the results released in 2015 stated that 81% of the children aged 8 to 16 years are already active on social media. Almost about 77% of these children had a Facebook account even before they were 13 years of age. Closely 22% of these children, that is, one out of five children, faced online exploitation.

6.2. Selected Cases of Cyber bullying in India

- One of the earliest and most typical cyber bullying cases reported involved a Delhi school girl whose malicious profile was uploaded on Orkut. The mischief mongers posted obscene photographs of the girl, with her home address, phone number using suggestive names for her. The girl's father contacted Cyber Cell of Delhi's Police's Economic Offences Wing. This was the second case in Delhi reported demonstrating misuse of Orkut, the first one was reported by an airhostess who alleged that someone faked her profile and added lewd details.
- In 2014, another shocking case was known of a 17-years-old girl from Kolkata who hanged herself due to defamation on public website. In her note, she wrote about the fake profile with morphed obscene photographs of her, created by the friend she had befriended online just few months ago. The offenders were caught and penalized by the police.
- Another case of cyber bullying occurred in Mumbai where a few students from Bombay Scottish School, who were angered about certain things, started a discussion against the Principal named "All those who hate DPN". It was noticed and reported to the authorities and the students were made to delete all those uncharitable comments, close the discussion and apologize for their indiscipline. A similar incident followed heel where few students from MMK College started a forum named, "Give your opinion about the principal". In 2007, some students from Hiranandani Foundation School, Powai posted derogatory remarks on some teachers and on the Principal and comments were posted on the school's community group.
- In 2018, the 21-years old Hanan Hamid of Kerala, was trolled on Facebook for selling fish after college-hours to support her education while a section of users termed her story as 'fake'. The Chief Minister directed police to act against those behind the foul propaganda. Hanan was supported by her college Principal, neighbours, and the Chief Minister and was also offered a role in an upcoming movie by Arun Gopy, touched by her inspirational story.

6.3. Cyber Bullying among Young Adults: Significance of the Present Study

- Curiosity of children and adolescents and their comparatively higher competency with technology catapults them into the cyberspace early on, even before they are able to detect and understand the risks online and the consequences of their own behaviour. Social networking websites do not have stringent guidelines for age restrictions and hence many kids join them even before they are 13.
- Analysis of data compiled by Ipsos International under the survey called 'Global Advisor Study' to find the incidences of cyber bullying , suggests that there is a globally upward trend towards greater awareness and recognition of cyber-bullying, where more parents are acknowledging cyberbullying in the lives of their children.
- The rise in awareness can be attributed to various factors. One factor could be the need for attention. Cyber bullies tend to thrive on attention. What they do is probably out of deep-seated insecurities that often require an audience. Another big factor is the anonymity of the offender. Anonymity makes the cyber bullies feel progressively engaged through the disinhibition of assumptions regarding worthy social conduct and by not being in contact with the victim. Other factors can be the sense of invisibility, asynchronous times of action and reaction, solipsistic introjection about the other person, dissociative imagination of the cyberspace and minimization of authority on social platforms.



On one end, with the swiftly increasing number of harrowing headlines about cyber bullying gripping teenagers, suicide and self-harm, cyberbullying has become an active discussion between policy makers and the parliament. On the other end of the spectrum, cyber-psychologists and researchers have described a phenomena called “Diffusion of Responsibility” which means that as the scale of cyberbullying witnessed by people increases they become less likely to feel responsible to respond, also known as *The Bystander Effect.*

In the Indian Penal Code, Section 66A of the amended IT Act deals with these crimes. Sending any message through a computer or a communication device that is unacceptably belligerent or has threatening temperament, any communication which is known to be false, but done with the intention of causing abuse, under the current Indian IT laws, is punishable up to 3 years of imprisonment with a fine. Despite the severity and the prompt dispensation of the cyber law, it ceases to deal with the intricacies of cyberbullying.

7. RECOMMENDATIONS

The following recommendations can be considered while approaching cyber-bullying on individual and social level.

1. While developing strategies to tackle cyberbullying, incorporation of positive ethos with ‘whole-school anti-bullying policy ’ must be done in order to fight against all sorts of online abuse.
2. School must educate children about cyber-ethics and cyber laws and develop programs that prioritize individual psychotherapy to help children outgrow the ramifications of cyberbullying.
3. Conciliation between the victims and the bullies must be promoted with emphasis on cultivating better relationships with each other.
4. Investing in collaborative and integrative approaches and future researches in interdisciplinary and longitudinal studies, with more focus on comparative analysis would help in analysing various perspectives on cyberbullying.
5. Multidisciplinary research that brings together Internet studies and culture studies will shed additional light on directing vulnerable populations (youth with health problems, different sexual orientations, minorities).
6. The scope of cyberbullying will be significantly reduced and lot of human lives will be spared if the stakeholders take responsibility of their actions.
7. As an individual we must all strive to understand each other better, be empathetic and more open-minded towards universal differences between people, their colour, creed, religion, sexual orientation, their beliefs and life.
8. Discourage cyberbullying and stand-up for people who suffer through this, striving for justice and eliminating these impediments of our society.
9. Running campaigns against cyberbullying and spreading awareness about cyberbullying will thwart a lot of people from becoming victims.

8. CONCLUSION

Cyberbullying is a rising apprehension that should not be overlooked. Ethical use of information and developing sustainable information society, requires a benign public infosphere for all. Society needs to create satisfactory tools to teach and bring to light the harsh outcomes that may result from cyberbullying. Merely acknowledging cyberbullying is not enough. Mental health professionals must implement their imperative expertise in devising school- and community-based tactics against online exploitation. As a society, we are struggling to establish an online community in which people have mutual respect for one another but we shall surely reach there if we remain intolerant towards cyberbullying. A world with no cyberbullying would have kids growing up without depression, anxiety or fear, will have a sense of belonging in the world and would deal with all their problems confidently. We all, including the young adults have a mutual obligation to shape a safe and, if possible, better world for our youngsters.

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A STUDY ON ONLINE SHOPPING AND ITS IMPACT ON RETAIL STORES

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ABSTRACT
In the current scenario with the advent of information technology, online shopping (e-retail or e-shopping) has made everyone's life easy with their attractive incentives and wide varieties. As customers prefer flexible shopping system, online shopping serves the need of the hour. Today's generation is more keen towards value for shopping which not only saves ample amount of time but also helps in saving substantial amount of money. However, this has brought a huge impact on the retail stores causing decline in profit margins resulting into shutdown of the stores. This study looks into the various aspects about how retail businesses are being affected and also the various recovery techniques and mechanisms they are coming up to counter those e-stores in their race of survival. In this paper we will also discuss about the different retailers and impacts of increasing trend for online shopping on them.

Keywords: online shopping, retail stores, customers.

INTRODUCTION
Technology is growing at an unexpected rate and also has revolutionized online shopping all over the globe. With the growing Technology, the consumers are becoming more aware about the products and services offered in Online Shopping.

Online Shopping is buying and selling of goods and services using online websites. Retail stores also perform the similar functions, only they have physical existence surrounding us. Retail form of business is as old as civilization and is most basic form of business. Different types of Retail stores are:

1. Departmental Store- Departmental store is a store which is a combination of multiple small stores under one company which offers a wide variety of products. It adds value for the customers due to wide variety of products at a place.
2. Supermarkets- Supermarkets generally sell food and beverages but now due to customers needs, it also provides fashion, electronic related items as well. It has a good buying power that is why it sells at a low price.
3. Warehouse Retailers- Warehouse Retailers are situated at a place where the premises rent is very low so that they can store, display and sell large amount of products easily.
4. Specialty Retailers- Specialty Retailers sell a special service or product and provide expert knowledge and good service to customers. They add values by adding accessories and connected product within the same outlet.
5. E-tailer- E-tailers are those sellers who provide the facility to customers to buy the product through internet and offers home delivery using which they can reach to customers within a big geographic area. They have low rent and overhead charges which make them offer competitive prices.
6. Convenience Retailer- Those retailers are available in residential areas and sell limited products at a premium price because they add value of convenience.

A drastic shift from offline to online has released pressure on the retailers resulting into decline in turnover and profit margin. It has enforced the retailers to sell the products at the operational cost excluding the profit margin.

Online shopping has changed the concept of shopping from "Going shop to shop and selecting a product" to "Buying a product with a click". Through on-line searching differing types of business have gained a chance to extend their sale and might maintain a right away relationship with the purchasers with none person between you and your customer. In the list of E-commerce, India has secured its position in the top 10 countries. Some of the leading online portals in India are Amazon, Flipkart, Snapdeal, Myntra, etc. The year 2017 was critical for Indian market that churned the entire India to digitalization as demonetization was a mechanism to e-commerce.

OBJECTIVES OF THE STUDY
- To study the effect of online shopping on profitability of Retail stores.

- To know how online shopping is advantageous to customers compared to retail shopping.
- To analyse the impact of online shopping on retail stores.
- To identify the factors influencing consumer to buy online.
- To study the measures initiated by the retail stores to reduce the competition caused by online shopping portals.

RESEARCH METHODOLOGY

The study is descriptive in nature. The research is conducted and based on the collection of the secondary data which consists of journals, articles, research papers, and internet searches. The information gathered from these sources of data have been analysed and then used in the project according to the need and topic discussed in this project.

REVIEW OF LITERATURE

As per the research conducted by Saha (2015) in the topic, "The impact of online shopping upon retail trade business emphasized of the buying behaviour of the online consumers on the fixed shop retailers. In the search of convenience, variety and differentiated price, there were a drastic shift in the market for the consumers to buy any product."

Cheema et al.(2009) in their study on the subject "The trend of on-line looking in twenty first century: Impact of enjoyment in cap model" found that on-line looking stores permit the client to obtain required information about their purchase which decreases the risk associated with new shopping medium, leading to increase in the number of online shoppers. The study revealed the insignificant relationship of perceived usefulness with online shopping intentions, which clearly means that the behavioural intentions of the sample members towards online shopping was not due to its usefulness but they were attracted towards the internet shopping for other reasons.

IMPORTANCE OF ONLINE SHOPPING

Online searching is taken into account to be an awfully useful manner of shopping for merchandise through the net particularly throughout the vacations and clearance seasons. It permits customers to get pleasure from a large type of merchandise and things not solely from a selected store, however from a various storage that has every kind of things. Online shopping also provides customers with a good customer service which occurs online. Online shopping is very convenient as a customer can buy any product without much delay and can easily access the website and get the product which they wish to buy. Online shopping gives better deals and reasonable prices because products come directly from the manufacturer or seller without middlemen involved. Many online shops offer discount coupons and offers. Online shopping offers several brands and products from different sellers at one place. Customer can get all latest trends, fashionable or branded products without spending money and can shop with any retailers throughout the world. Online shopping helps the people to analyse about the product and also compare it with multiple brands; it also provides lots of information and reviews about the products so that people make correct decisions while purchasing the products.

COMPARISON BETWEEN TRADITIONAL (RETAIL) SHOPPING AND ONLINE SHOPPING

Shopping Style : Factors :	**Traditional Shopping**	**Online Shopping**
• Price	High price.	Low price.
• Convenience	Inconvenient.	More convenient.
• Price comparison	Difficult to compare prices.	Easy to compare prices.
• Delivery time	Goods are immediately transferred to the buyer.	Goods are transferred to the buyer after a certain period of time (days).
• Information	May not be correct or appropriate.	Correct and accurate information.
• Varieties/Choices available	Limited number of choices.	More number of choices.
• Time required	Time consuming.	Time saving.

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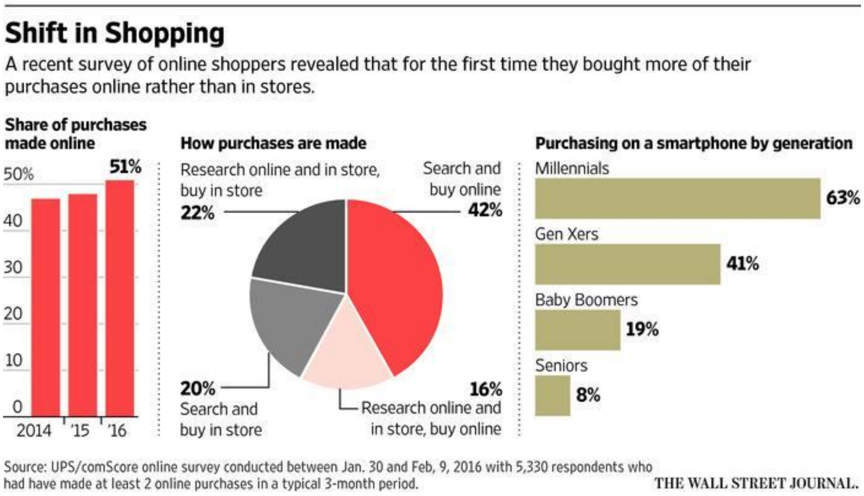
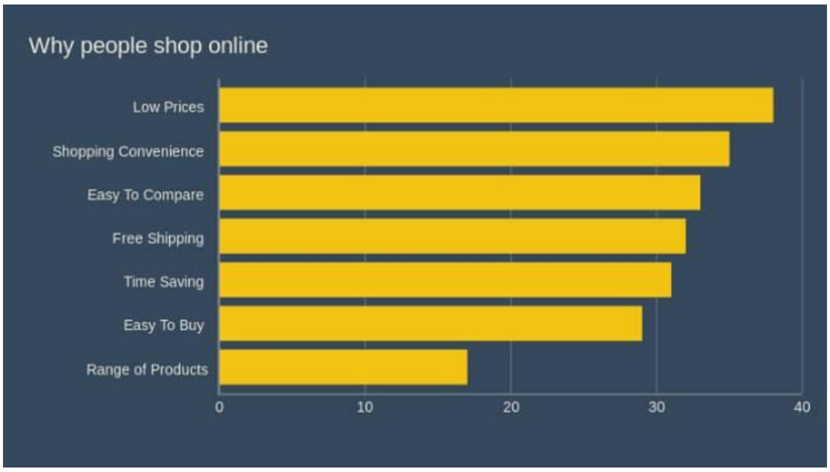
GROWTH IN ONLINE SHOPPING



The survey was conducted in the year 2016.For the first time, consumers said that they bought more of their purchases on the web than in stores. The shoppers currently created fifty one of their purchases on the online compared with forty eighth in 2015 and forty seventh in 2014. The latest results of survey illustrate the degree to which the adoption of online shopping is accelerating. 44% of smartphone users same they created a buying deal from their device. It helps to explain why retailers are having so much trouble adjusting to the new cybershopping era. The shoppers reported that only 20% of their purchases were made in the retail stores, the conventional way (going to a store, browsing and buying), which came down from 22%, which was a year ago. 42% chose to search and buy entirely online, while the rest said their purchases were made by combining online and in-store shopping and browsing. And for the smartphone users, the survey found that 63% of millennials used their phones to shop, while 19% of baby boomers and 8% of seniors used their phones to make the purchases.

FACTORS INFLUENCING ONLINE SHOPPING



- Low Price: Price has operated as a major determinant for the buyer. Low pricing is observed in the online stores which act as an influencer to shop from the online store.
- Convenience: E-retailing is promoted widely as a convenient avenue for shopping. Consumers do not have to leave their home nor travel to find and obtain merchandises online. They can also browse for items by choosing a particular category on a variety of online stores.
- Comparison: In the context of the online shopping, some customers compare the prices, offers, services offered etc., of the products or services they are intending to buy from the online stores.
- Shipping: Another factor that comes into play while shopping online is that how long the product takes to arrive at the desired destination. The customers will not only abandon an order if the shipping costs are too high but also reject a cart if the shipping takes too long. Even if the shipping is made complementary, but is taking a longer period of time than what the customer is expecting, then it can result as a deal breaker. If it is a time sensitive product, customers will choose to buy the product locally, even if the cost is higher.

- Time saving: Time being saved is one of the most influencing factors of online shopping. People can save time by not actually travelling to the store and searching and evaluating different products but can just browse different varieties and lines of products by just sitting in a place. This not only saves time but also reduces the customers effects and travelling costs.

- Range of products: A typical online store enables the customer to browse the firm's range of products and services, view photos or images of the products, along with information about the product's specifications, features and prices. Online stores usually alter shoppers to use "search" options to search out specific models, brands or things.

IMPACT OF ONLINE SHOPPING ON RETAIL STORES

Offline retailing is declining at a very rapid pace due to the emergence of e-commerce. Most of the customers visit the shopping malls after they are done checking the same product online and after the research and evaluation done on the internet. So the number of customers opting for retail shops has been declined over a period.

- Customers: The retailing business has been declining due the shift in consumers from fixed stores to online stores. The behaviour and mindset of consumers is changing day by day. And the consumer looks for unique and trending products which they get by comparing the products online. They also get a variety of fashionable boutiques and designer accessories online. This is resulting into the steady but continuous decline in the customer's preference towards the retail stores.

- Discounts and offers- Offline retailers sell their products at discounted rates because online stores offer heavy discounts to the customers and to stay in the market and attract the customers, the retailors have to sell their products at reasonable prices.

- Large demand for variety of products at a single place: Online retailing has rapidly grown since a considerable period of time. This is because of the experience of getting things done by just a click of few buttons. This allows the customers to place large varieties of orders just by clicking without much delay and much of wastage of time.

- Window Shopping- Low prices offered by online stores leads to window shopping by customers at physical stores as they just see and feel the products at the stores and place their orders online. Due to which they have prospective customers more than actual customers.

- Over Promotion: The offline retail may decline by making large promotional offers as more promotion decreases the price of the products by giving discounts but results into the degradation of its quality. This may lead to a negative impact on the customers and they may henceforth not prefer to go to the retail marts.

STRATEGIES ADOPTED BY RETAILERS TO IMPROVE SALES

- The easiest and most cost-effective technique is by going (advertising) on the various platforms of social media.

- Offline retailers are also upgrading by opening online sites of their respective stores.

- Free home delivery and effective communication between the retail stores and the customers can be adopted by the retailors to improve their relation with the customers.

- Focusing and implementing on the saying, "Once a customer, always a customer."

- Give Your Customers the Inside Scoop- if you are going to have any sort of sale, inform your customers about the same.

- The retail outlets should have interactive technologies in the stores so that they need not wait for the salesperson to respond to the queries.

CONCLUSION

The youth being techno-savvy, believes in smart work rather than hard work. There is a drastic change in the preferences and choices made by the younger generations. Everyone wants to or at least wishes to, "go with the trend." Online shopping has become such a trend which not only grabs the attention of people but also makes them buy the products by just clicking a button. Hence, there is a tremendous growth and increase in shopping habits which has brought a surge to the online retailers. The attention seeking ads, fascinating offers and deals, easy return policy and providing the debit/credit card facilities with various offers such as low EMI interest rates, cash back policies and discounts on use of various bank cards magnify the competition in favour of the online stores. Today, retailing means going into shopping centres, going online and going mobile. In all these, small retailers miss out somewhere. E-commerce has a bad impact on offline retailers as online sites offer products at a low price due to which the retailers have to reduce their prices, resulting a cut in their profit margin. The retail stores need to simply upgrade its patterns of business and face the competitive world with a more positive outlook. E-stores and retail stores both have to survive, not at the cost of each other. The survival of both will provide customers with a variety of options to choose from and hence be in favour of the customers (society).

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TREND OF NUTRACEUTICAL PRODUCTS IN YOUNG GENERATION & ITS IMPACT ON HEALTH

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ABSTRACT

Trends of Nutraceutical products are increasing day by day in young generation as young generation are health conscious and they want good physic. The term Nutraceutical is a combination of two words – "Nutrient" (a nourishing food component) and "Pharmaceutical" (a medical drug). Indian nutraceutical market divided into two part i.e. functional food & beverage (energy drink, sports drinks etc.)And dietary supplements (Protein supplement, chyawanprash etc.)

The purpose of these study is to find out whether these products are actually beneficial or not. Similarly to find out consumption habits and perception of consumers about nutraceutical products. Chi Square technique is used to find out the relationship between the variables.

Keywords: Nutraceuticals, Pharmaceutical, Nutrients, functional food, dietary supplements

INTRODUCTION

The term Nutraceutical was coined from nutrition and pharmaceutical in 1989 by Stephen Defilice, Founder for innovation in medicine. According to him ""a Nutraceutical is any substance that is food or part of food and provide a health benefits, including the prevention and treatment of disease." Nutraceutical products are the product which work as an alternative to modern medicine. There are multiple products that fall under nutraceuticals. It consist of food supplement like Herbal Products, Medical Products, dietary supplements, Pharmaceutical etc. Some Nutraceutical products like Protein Shakes, Green Tea, Energy drinks, Probiotics, Omega 3 fatty acids, Vitamins etc help to develop Good physics and may also help to treat type 2 diabetes, strengthen Immunity system, and increase fitness level.

OBJECTIVES

1. To create awareness about nutraceutical products and its impact on health
2. To find out whether there is need to take any precaution while consuming these kind of products.
3. To find out reasons of increase in sale of nutraceutical products in young generation.
4. To find out perception of consumers about nutraceuticals products.

ADVANTAGES OF NUTRACEUTICAL PRODUCTS

1. It may help us to live longer by strengthening immunity system.
2. It is "natural" than the traditional medicine and less likely to produce unpleasant sides effects.
3. It also help us to avoid particular medical condition like type 2 diabetes cancer, heart disease etc.
4. It may increase the health value.
5. Supplements like vitamins B 12 help to increase energy level.
6. Reduce inflammation and may help to reduce chronic disease.

HYPOTHESIS

H0 – There is no relation between demographic factors (age, income, education etc.) and consumption of Nutraceutical products.

H1 – There is relation between demographic factors (age, income, education etc.) and consumption of nutraceutical products.

REVIEW OF LITERATURE

1. Manish Pandey, Rohit K Verma, Shubhangi A Saraf (2010) in their study "Nutraceuticals in new era of medicine and health" examine that future demand of nutraceuticals Products depend on consumer perception about relationship between diet and disease.
2. L. Das, E. Bhaumik, Utpal Raychaudhari, Runu Chajraborty (2012) in their study "Role of Nutraceutical in Human Health" examine that nutraceutical plays a significant role in modifying and maintaining normal Physiology function that maintain health of human being.

3. Avrelija Cencic, Walter Chingwaru (2010) in their Study “The role of functional foods, nutraceutical, and food supplement in intestine health” examine that herbal nutraceutical is used as a power instrument in maintaining health and to act against nutritionally induced acute and chronic disease there by promoting optimal health and quality of life.
4. Parsuram Rajaram Radhika, Rawat brij Mohan Singh, Thangavel Sivkumar in their study “Nutraceutical: An area of tremendous Scope” examine that nutraceutical industries are growing fastly and future demand of Nutraceutical products is depend upon consumer perception of the relationship between deit and disease.

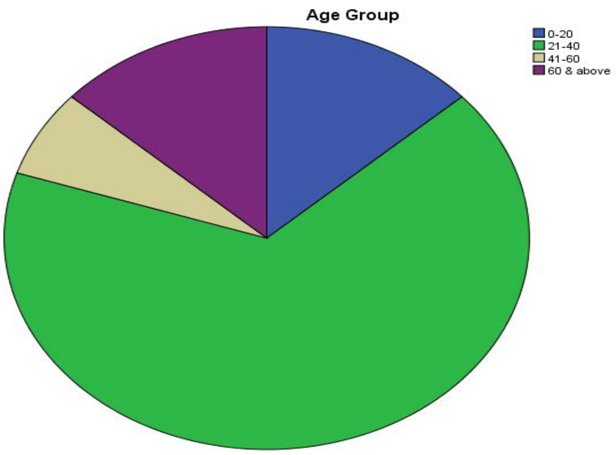
RESEARCH METHODOLOGY

- Research design: A Research design is a plan for collection and analysis of data in a manner that aims to achieve research response with the economy in procedure. It constitute blue print for the collection, measurement and analysis of data. The present study uses exploratory and descriptive approach.
- Nature of study: The present research study is quantitative and qualitative in nature.
- Research Plan for data collection: For the present study information has been collected from both primary source and secondary source.
- Primary Source: The following plan will be adopted to collect Primary data.
  - Research Technique : Survey Method
  - Tools of the study : Online Questionnaire
- Secondary Source:: Books, Journals and Magazines.
- Sampling Plan:
  - ❖ Sampling Element: The sampling element consist of Individuals
  - ❖ Sample Size : No of the individual – 30
- Sampling Method: For the present study the researcher will select snowball sampling and convenience sampling.
- Place of Study : Mumbai City
- Statistical Technique: This research study uses the SPSS (Statistical Package for Social Science) Package.

DATA COLLECTION AND RESPONDENT PROFILE.

Data collected from pre schedule questionnaire form. The questionnaire consist of 10 questions, It consist 15 Male and 15 females.

Age Group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20	4	13.3	13.3	13.3
	21-40	20	66.7	66.7	80.0
	41-60	2	6.7	6.7	86.7
	60 & above	4	13.3	13.3	100.0
	Total	30	100.0	100.0	



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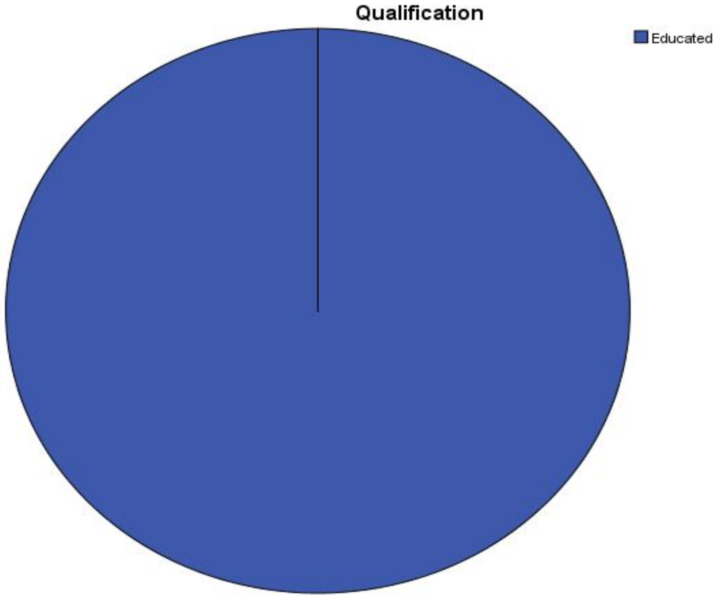
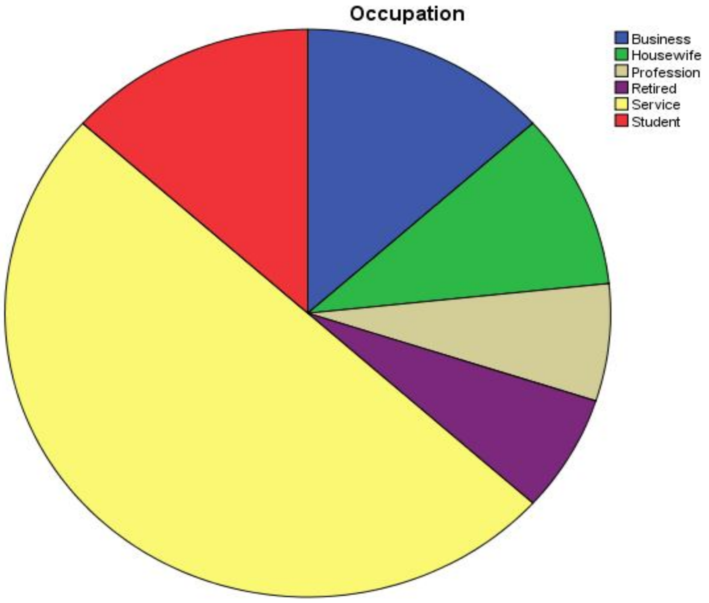
Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	15	50.0	50.0	50.0
	Male	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

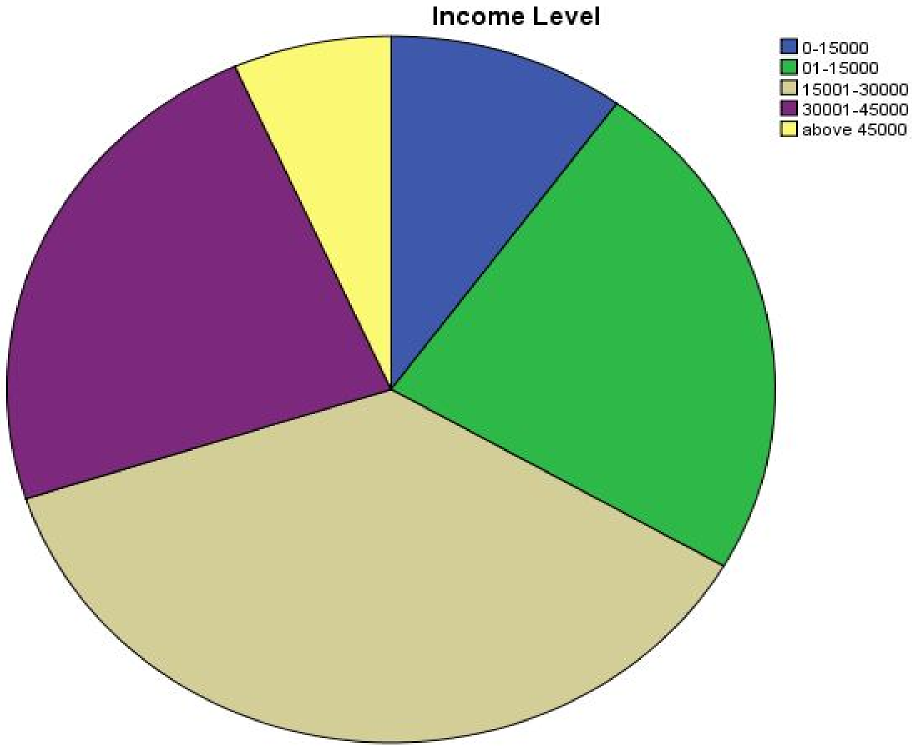
Qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Educated	30	100.0	100.0	100.0



Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	4	13.3	13.3	13.3
	Housewife	3	10.0	10.0	23.3
	Profession	2	6.7	6.7	30.0
	Retired	2	6.7	6.7	36.7
	Service	15	50.0	50.0	86.7
	Student	4	13.3	13.3	100.0
	Total	30	100.0	100.0	



Income Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-15000	3	10.0	10.0	10.0
	01-15000	7	23.3	23.3	33.3
	15001-30000	11	36.7	36.7	70.0
	30001-45000	7	23.3	23.3	93.3
	above 45000	2	6.7	6.7	100.0
	Total	30	100.0	100.0	



Region * Do you consume any Nutraceutical Products (Protein Shakes, Energy Drink, Chyawanprash etc)? Cross tabulation				
Count				
		Do you consume any Nutraceutical Products(Protein Shakes, Energy Drink, Chyawanprash etc)?		
		No	Yes	Total
Region	Rural	14	1	15
	Urban	2	13	15
Total		16	14	30

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	19.286[a]	1	.000		
Continuity Correction	16.205	1	.000		
Likelihood Ratio	22.327	1	.000		
Fisher's Exact Test				.000	.000
N of Valid Cases	30				

ISSN 2394 - 7780

CONCLUSION

Present study of "Trend of nutraceutical Products in young generation & its Impact on health" shows that there is relationship between demographic factors such as age, income etc. and consumption habits of nutraceuticals. In Urban area people are more aware about these products and consumption is more as compare to rural area. There is need to create awareness about nutraceutical products and benefits of consumptions such products in rural areas. Emerging nutraceuticals such as green tea, Probiotics, vitamins supplements, Omega 3 fatty acids etc. may help us to live longer and healthy life. It may lower the risk of chronic disease and increase energy level too. But at the same time it is advisable to take it according to doctor's suggestions as too much consumptions of these products are also dangerous for health.

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WOMEN CONSUMERS' PERCEPTION TOWARDS BUYING COSMETIC PRODUCTS ONLINE

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1. INTRODUCTION

Online shopping has changed the way the Indian customers are shopping. It provides the customer an access to a variety of products under one roof and at the convenience of their home. It offers products from small businesses, MNCs and even international brands. Thus the variety provided by online retailers is immense. This platform provided by online retailers has become popular with Indian customers and they are using it to acquire products to satisfy their wants.

Cosmetic products are very precious to women customers. Women customers have always being very particular about the place from where they buy cosmetics. One thing that the women customer would never compromise on is the quality of the product. It is for this reason that they have always preferred buying cosmetics from brick and mortar stores as compared to online. However there is a trend emerging towards buying of cosmetics online. This paper attempts to understand the perception of women towards buying cosmetics online.

2. OBJECTIVES

1. To describe the advantages and disadvantages of buying cosmetics online.
2. To understand the perception of women consumers towards buying cosmetics online.
3. To suggest marketing strategies to sell cosmetics online.

3. METHOD

The researcher has used both primary and secondary data for the search. The researcher collected primary data through questionnaire and focus group discussion. A sample size of fifty women customers in the age group of 21 to 50 years was administered the questionnaire. The research was conducted in the Western Suburbs of Mumbai.

4. LITERATURE REVIEW

India's cosmetics and grooming industry market size is expected to be $35 billion by 2035, with consumption of cosmetics among teenagers increasing rapidly, besides adults. Consumers, particularly women have become very conscious of their looks. They would go to any extend to add glamour to their external appearance. Cosmetics provide them with this opportunity and they are fully capitalising on it.

(Anjana S.S., 2018) states that there are five factors that have an impact on the consumption of cosmetic products. They are product quality, product price, brand name, product packaging and advertising. **(Desai, 2014)** states that consumers are more quality conscious when they buy ayurvedic products rather than regular products.

(Poranki, 2015) in his research states that the Indian consumers are becoming very brand conscious when it comes to purchasing cosmetic products. He further states that advertising and word of mouth promotion are very important for the Indian market. He states that customer satisfaction is influenced by customer's attitudes, beliefs and perceptions.

(Cadogan, 2000) stated that price is the most important consideration for consumers from the middle class background. Consumers with high brand loyalty are willing to pay a premium for the cosmetic product, so in such incidences, price does not affect their buying behaviour.

(Kajalpriya, et.al. 2015) in her research work stated that there is no significant relationship between age and preference of cosmetics. Consumer's level of satisfaction varies from one another.

5. DISCUSSION

The findings from the research are as follows:

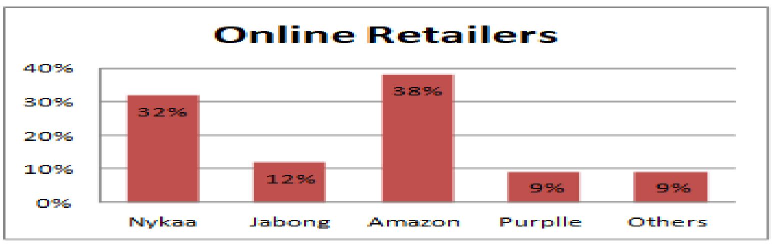

Diagram-1 (Source: Primary Data)

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It can be seen from the above table that 38% of the women prefer buying cosmetics from Amazon. 32% of the customers buy cosmetics from Nykaa. It indicates that Amazon is the most popular online retailer. It must be kept in mind that Nykaa is growing in popularity.

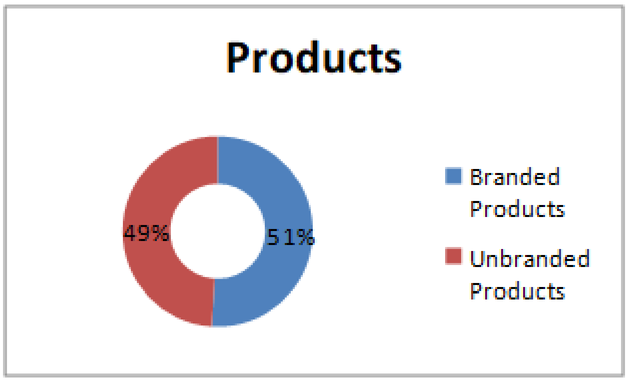

Diagram-2 (Source: Primary Data)

It can be seen from the above diagram that 52% of the women prefer buying branded cosmetic products online, whereas 49% of the women prefer buying unbranded products.

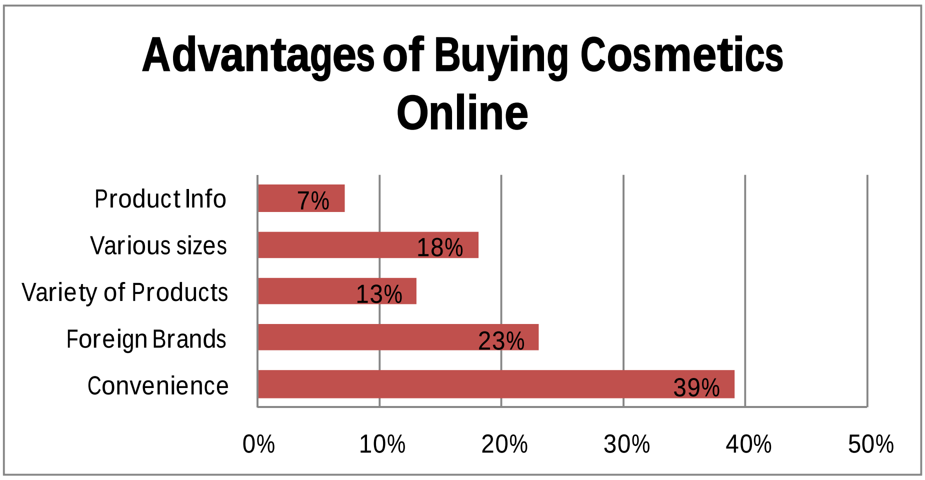

Diagram-3 (Source: Primary Data)

It can be seen from the diagram that the respondents were asked about the benefits of shopping for cosmetics online. Maximum respondents' i.e 39% said that they prefer buying online because of the convenience it offers. 23% of the respondents prefer buying online as they get access to foreign brands. 18% of the respondents found it easy to find cosmetics in various sizes online. 7% of the respondents stated that the product information provided online is useful.

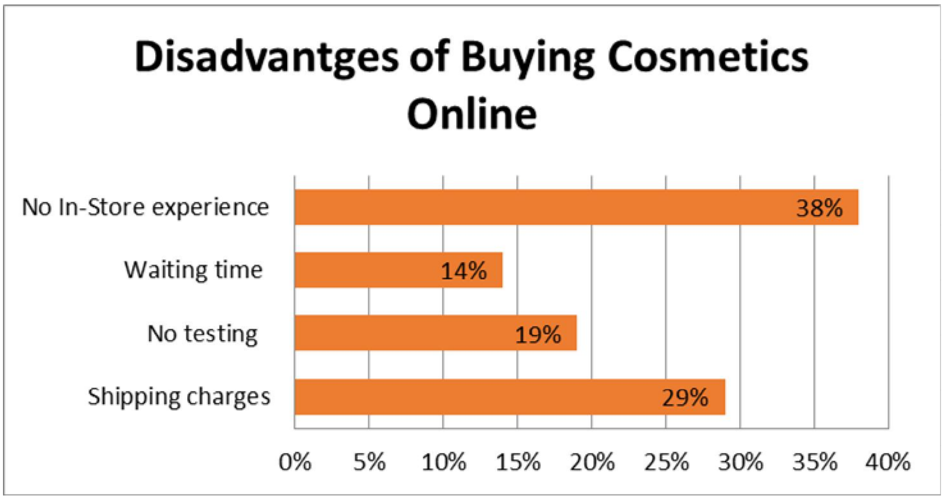

Diagram-4 (Source: Primary Data)

It can be seen from the diagram that the biggest disadvantage of buying cosmetics online is that the customers miss the experience of being present in the store and buying their cosmetics (38%). 29% of the women felt that the shipping charges made the products more expensive.

Particulars	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree
I like the social media advertisement done by cosmetics online.	27%	32%	27%	14%	-
I trust the quality of cosmetics offered online.	36%	37%	18%	9%	-
I only buy cosmetics online when they offer discounts.	13%	21%	43%	12%	11%
New launches are easily available online.	18%	45%	23%	10%	4%
I am influenced by the videos of bloggers for cosmetics.	16%	33%	29%	13%	9%

Table-1 (Source: Primary Data)

From the above table the researcher tries to understand the perception of women towards buying cosmetics online using the Likert Scale.

6. CONCLUSIONS AND SUGGESTIONS

Buying cosmetics online is becoming popular with the Indian women consumers. The following conclusions can be drawn from the research, they are:

a. Provides convenience

Women customers are buying cosmetics online because of the convenience that it provides. The services are available 24/7. Hence they can place an order whenever the need arises. This saves them time and the hassle of going out and shopping.

b. Availability of foreign brands

Many foreign brands are not available in the brick and mortar stores. They are easily available on these online platforms. They give access to women customers to foreign brands. For e.g. Huda Beauty products are available on Nykaa, whereas it is difficult to find them in stores.

c. Trust the quality

Women trust the quality of cosmetic products sold online. It can be seen from the research that 72% of the women trust the quality offered online. This is one of the reasons responsible for the growth in online buying of cosmetics.

d. Availability of new products

Women customers were of the opinion that it is easy to find new launched cosmetic products online. When they look for them in stores near them, many a times they are not available.

The research **suggests some marketing strategies** for selling cosmetics online. They are:

a. Social media marketing

Social media marketing has become very important to connect with women customers. Online retailers have to make their presence felt online to appeal to the women customers. Intagram posts are becoming very popular with the customers.

b. Bloggers and Influencers

Women are making decisions to buy cosmetics by looking at various blogs. These blogs don’t only tell them which products to buy but also advise them on how to apply these products. Companies should create their own online blogs to catch the attention of the customers.

c. Mention the expiry dates on the products in the website

Online companies dealing in cosmetics must mention the expiry date of the product on the product display page itself. This helps the consumer to make a more conscious decision and increases the trust that the consumer has towards the company.

d. Interactive interface

Online companies must create an interactive interface. The interface should allow the customer to experience the product as they would do in a store.

Buying cosmetics online is becoming very popular. Customers are buying online as it offers them convenience and a variety of products. However the customers still desire an in-store experience and feel that is missing when they buy cosmetics online. Women buy an experience and not a product when they buy cosmetics. The online retailers have to take this factor into account. The customer today needs a blend of both online and offline retailing for cosmetics. This captures the best of both worlds for them.

7. LIMITATIONS

The study was confided to the Western Suburbs of Mumbai. It can be undertaken in other areas for a specific category of cosmetic products with a bigger sample size.

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IMPACT OF DIGITAL MARKETING ON FASHION INDUSTRY

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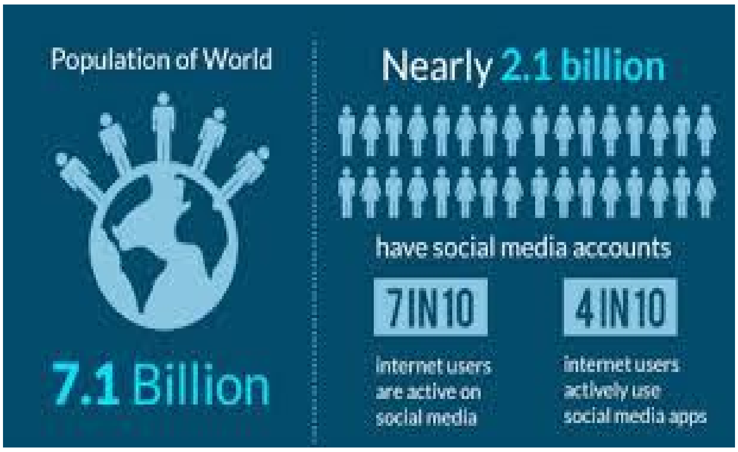
ABSTRACT
With the birth of the world wide web the current decades have witnessed tremendous evolution in the media. Marketers are faced with new challenges and opportunities within this digital age. Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and services to the market place. Digital marketing is rising in India with fast pace. Many Indian companies are using Digital Marketing for competitive advantage. Changes in consumer behavior requires forms to rethink the marketing strategies in the digital domain. The main objective of digital marketing is attracting customers and allowing them to interact with the brand through digital media. This study has described various forms of digital marketing, its effectiveness and its impact on firms sales. This paper focuses on the magnitude of digital promotion for both customers and marketers. This study highlights the upsurge in the fashion industry marketing on social media platforms and provides insights about consumer behavior and their interactions with online fashion brands. It provides a comprehensive view about the effectiveness of digital marketing as a tool for business communication in today's digital age.

Keywords: social media, influencer, fashion brands, digital marketing, consumers

INTRODUCTION
Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. Digital marketing is a term that refers to different promotional techniques deployed to reach customers via digital technologies. Currently, it is one of the most prominently used marketing techniques for promoting products and services through numerous digital channels. It extends beyond the internet and includes marketing through SMS and telecommunications. While traditional sales focused on generating sales, digital marketing aims at providing value to its audience through marketing content and marketing solutions. The barrier of one-way communication in traditional marketing was eliminated by the two-way communication facilitated by digital marketing which provides space for feedback and relationship building. There has been a recent influx of new fashion brands in the traditional fashion industry which is heating up the competitive landscape of the overall industry. To drive with the trends, the brands have been pushing to secure consumer loyalty and mass promotions of their products. What is coming out as a solution for channeling the competition to a more productive stream is the digital marketing and marketing space provided by social media.



Digital marketing has risen as an enormous business due to globalization and the rapid development and adoption of technological platforms. With the presence of digital media, consumers do not just rely on what the company says about their brand but also can access information about the brand according to their convenience. According to Hoge (1993), electronic marketing is a transfer of goods and services from seller to buyer involving one or more electronic methods of media. The primary advantages of social media marketing are reducing cost, consumer segregation and enhancing the reach. Social media marketing involves encouraging communication on company's website or through social handles. Social media has become a tool for business take-offs and has been used increasingly as a means of advertising and influencing cross-shoppers. The marketer can track every action performed by the consumer in the marketing process and hence is a focal point while developing successful marketing strategies.

OBJECTIVES

1. To focus on various elements of digital marketing.
2. Identification of consumer motivation to indulge with fashion brands on social media platforms.
3. Identification of online activities that are a part of consumer interaction with brands.
4. Analyzing consumer reasons for sharing online fashion content with other users.
5. Understanding the evolution of relationship between consumers and fashion brands.
6. Scrutinizing consumer mindset about online interaction to develop successful marketing strategies.
7. Analyzing the factors in digital marketing that can create a loyal consumer base.
8. Identifying the benefits of digital marketing that prove useful in the competitive fashion industry.

SCOPE AND LIMITATIONS OF STUDY

1. This study focusses on online users that follow fashion brands and the reasons why they share content with users, their mindset and the nature of online interactivity of users.
2. It is limited to those users that actively indulge with these brands and share content which includes blogs, online posts, photos and videos.
3. The study does not target a certain demographic section of users and is not limited to just few social media platforms but rather shows a cumulative study of consumer behavior on various social media platforms.

METHODOLOGY

This is a qualitative research based on secondary data and primarily focuses on consumer behavior and engagement with fashion brands. The study is generalized and subjective which enables us to predict and explain the various attributes of digital marketing. No specific demographic group is targeted in the paper but reflects more the female consumer behavior while shopping and surfing fashion brands online and follows a global consumer behavior pattern. Various online resources such as research papers, blogs and articles have been used to articulate the subject matter.

REVIEW OF LITERATURE

- are crucial for companies because active consumers help in brand building through awareness and participation which in turn stimulates purchases by other viewers. The companies are persistent in developing strategies for better consumer interaction, facilitate strong relationships, complement societal engagement and drive growth of the fashion business (Mohr, 2013).
- Band (2012) adds that the brands should make certain that they will achieve the gathering of active users and that they engage with content. It is pivotal to distribute content which keeps fans, supporters and companions the reach and profundity of commitment via web-based networking media. A functioning discourse with fans guarantees the comprehension of customer impression of the brand by examining of the informal discussions on social media. The knowledge gained through such analysis can be utilized to advance the brand's picture, to react to correct client administration prerequisites and to clarify misconception and false bits of gossip that could harm brand reputation. As cited by Crittenden, Hanna and Rohm (2011), customary advertising has been changed by the progressions in innovation. Internet based life stages have changed over web from a position of data to a spot for impact, and organizations today see social media as a vital piece of their promoting methodology. It is expressed in any case, despite the fact that this point being made, that online networking ought not remain solitary; associations need to take into consideration both social as well as traditional promoting as techniques progressing in the direction of a similar objective.
- Heine, Phan and Thomas (2011) contend that social media is a critical and indispensable communication tool that can make or break one's identity. One great approach to secure your extravagance image inside the fashion business is to oversee the promotional social media marketing the way production of quality goods is overseen. The organization ought to circumspectly control the substance inside social media platforms and the usage of these channels.
- Social network users interrelate with the company in various ways such as sharing their opinions, developing premium content and news that support marketing movements etc., but they also interact with each other. These interactions

ELEMENTS OF DIGITAL MARKETING

Email marketing
It involves sending personalized and targeted messages to the consumers informing them about new offers, sales and discounts.

Search Engine Optimisation (SEO)
Search Engine Optimisation is used to grow the website appearance across the search engines. There are numerous techniques involved such as direct ranging from one side technical analysis on development of blogging link structure and content creation.

Pay per click (PPC)
Better known as paid search, this process involves paid advertisements that appear around the organic search results. The cost would mainly depend on the attractiveness of keyword. This type has become greatly prevalent, mature and multifaceted over the last couple years on social media.

Text messaging
Text messaging is the widely used digital marketing strategy. Since the exponential rise in smartphone users around the globe people depend on them for timely information and stay updated. People can be sent promotional messages about new offers and can be sent wishing messages on consumer’s life events to improve engagement with them.

Other crucial elements of digital marketing involve web development and designing the web application for consumer interaction, video production with engaging and inspiring stories, drawing on the influence of social media influencers and bloggers to promote fashion, search engine marketing and branding.

CONSUMER INTERACTION WITH FASHION BRANDS
Consumers are keen on getting information about new trends, products and collections that are launched. The main incentive for people to interact with fashion pages online is because they want learn about the constantly changing trends in fashion. Fashion makes people feel confident and look more attractive and hence people try to follow it. Interaction with brand pages is not a leisure activity for most of the users but rather a means of getting useful information. The kind of brands that people follow is based on their own personal likings and also the surrounding community of those brands. If the marketers take good care of its buyers, they can be very loyal to that brand and actively share and recommend its products. First impressions are vital in shaping the consumer perception about a particular brand and it will further determine their willingness to buy product from that brand. Good impressions are usually created when people first read about their posts and good impressions serve long- term relationship between the consumer and fashion brand. If the consumer is not impressed by the brand it will affect their purchasing choices.

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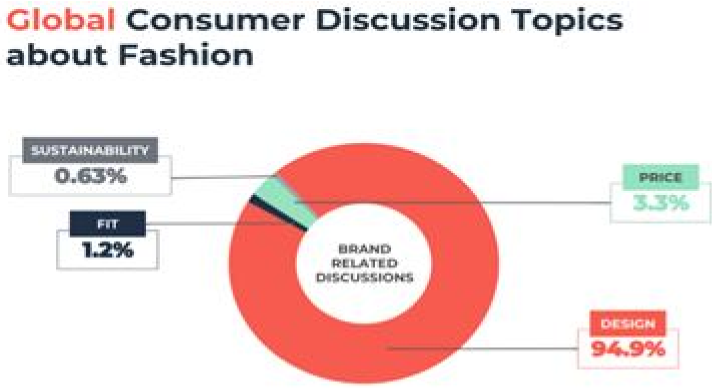
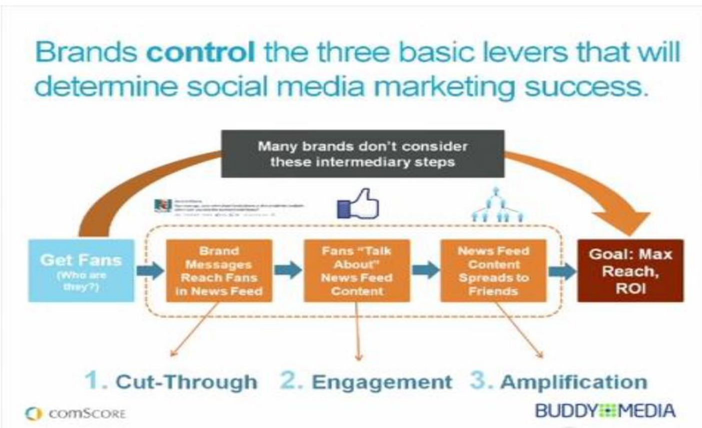


CREATING STRATEGIES FOR DIGITAL MARKETING

1. Targeting consumers and personalization of online material.
2. Retargeting guests with social media advertisements to build conversion rates.
3. Run an advancement amid occasions to build deals and get attention when purchasers are progressively mindful. Contingent upon the seasons, you could give diverse motivating forces to purchasers.
5. Design style guides to tell your guests the best way to wear the products into their regular day. Style guides can be created for seasons and for topical subjects such as travel, work, weekend, shoreline.
6. Run a giveaway on Instagram to generate brand awareness and increase your online community.
7. To get before your optimal crowd, work with a famous style vlogger or blogger that as of now has a committed following that would like the brand. Those with huge gatherings of people have fabricated a notoriety and are very much regarded by their followers.
8. Creating style guides for consumer's life events to inspire them to buy your products.
9. Encourage your gathering of people to share content dependent on your image esteems to cultivate commitment and strengthen those qualities.



ANALYSIS

Consumers are highly affected by digital marketing and it plays an important role in deciding consumer's purchasing habits. Digital marketing has snow-balled with people adopting and using technologies. People actively indulge with brands, share content and do this because of their inherent desire to get useful information about what is trending in the market. The brands employ a three-step strategy for creating a loyal consumer base that involves market penetration, engaging with the audience and amplification of their promotion through influencers. For businesses it has become easier to gather data, track consumer behaviour and devise strategies accordingly. Digital marketing can prove beneficial to the business in several ways.

- Allows local fashion brands to compete internationally with larger corporations and gives a larger exposure to these brands.
- A range of online media platforms with millions of users are readily available to promote the product and fashion designs and there are low barriers to indulge in digital marketing.

ISSN 2394 - 7780

- The promotion can reach a lot of people at the same time and is a very inexpensive means of achieving mass propaganda.
- Digital marketing gives an opportunity for fashion brands to engage and interact with people and study their preferences more easily.
- It is easier to scale and expand business through digital marketing and generate revenue faster.
- Allows the business to accurately measure promotional campaigns through real-time interaction with consumers where they enquire about a product or a fashion trend.

CONCLUSION

The whole interaction and conceptualization of strategies by companies begins with the company trying to gain consumers through social media. It creates a fanbase through attractive promotions and in collaboration with various social media influencers. People follow brands when they are curious about its products and want to keep up with the trend and collection. They choose to follow a particular brand based on their sentiments and personal opinions towards that brand. People also follow recommendations of their friends or people whose dressing seems appealing to them. The brand engages with people by sharing posts that contain images or videos, texts and tags. Visualizing content has more impact on people's choices and opinion about a particular brand. Consumers prefer those products or develop a liking to those products that are personalized and are in accordance with their fashion tastes. Digital marketing has proved immensely successful in an industry like fashion that centres around people's choices, reflecting their desire to look and know about a community. Digital marketing is the area of focus for fashion marketers today.

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BUILDING DIGITAL RELATIONS IN DIGITAL MARKETING FOR EFFECTIVE SCIENCE LEARNING

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ABSTRACT

Creating relations in Digital Markets in the internet society will grow leaps bound in the near future. The role of digital marketing will expand in all major economics around the world by using digital operations and increasing internet penetration. Internet is becoming a mandatory among professionals and also the use of mobile phones are on the rise. The continuous growth of digital market, the use of digital platforms for the dissemination and expansion of a company's business reach. So, I must say that the digital marketing is much involvement in the marketing landscape and has to change along with the rapid change of online world.

This paper deals with the concept of proper utilization of digital marketing in social media, search engine optimization (SEO), opportunities, building innovative ideas as a gateway to Science & technology.

Keywords: Digital Marketing, SEO, Innovations in Digital Marketing, Consumer Behavior.

I. INTRODUCTION

Currently, it is very important for every organizations to have online presence either in any criteria like an institutional website or an online store with extreme target to expand the sales of the product or services offered by them. Making an online business method, set of techniques have to be developed to bring end users to these digital platforms, in order to trigger their purchase behavior.

"Digital marketing" conceptually deals with functions such as the analysis, planning, implementation and control of projects aimed at satisfying consumers' demand, wishes and needs, with quality, hence bringing revenue to the organization. Thus Digital marketing acts an important role in the survival, development, and success of small and new ventures.

Digital Marketing industry in India has extended to almost all scales of business like online shopping and order tracking, net banking, online payment systems and content administration. The scope of digital marketing allows geophysical barriers to vanishing all consumers and businesses on earth potential customers and suppliers. It is known for its capability to let business to communicate and make a transaction anywhere and anytime in the world. The Digital marketing in India is a thriving career at current. In a country like India with a continuous growth in economy expected to have a major in Digital marketing profession. The growth in the digital marketing trends is making a very considerable impact on marketing and advertisement.

II. DIGITAL MARKETING IN INDIA

The expansion of e - marketing trends influences an impact on marketing and advertisement. The digital marketing industry in India cannot complete without seeing the short preview of the past e-marketing statistics will not be prepared. According to the International Journal of Advanced Research Foundation 2016,

In the year 1971 to 1972, the ARPANET is used to arrange a sale between students at the Stanford Artificial Intelligence Laboratory and the Massachusetts Institute of Technology, the earliest example of electronics or digital commerce.

1979: Michael Aldrich introduced the first online shopping system.

1981: Thomson Holidays UK is first business-to-business digital shopping system to be started.

1996: India MART B2B marketplace setup in India.

2007: Flipkart was setup in India. Every E-marketing or commercial enterprises uses majorly electronic means for their marketing deals.

In 2011, the digital marketing statistics reported that advertising through mobile phones and other electronic devices were 200% lower than that of the following years. During this year, the net worth was \$2 billion. The growth was in a geometric sequence as its increase to \$6 billion in 2012. The competitive increase demands for more development in the career works and professionals are being added to the industry.

From 2013 to March 2015, the investment total raise was 1.5 billion dollars over the earlier years. There has been an impressive development up till this present moment.

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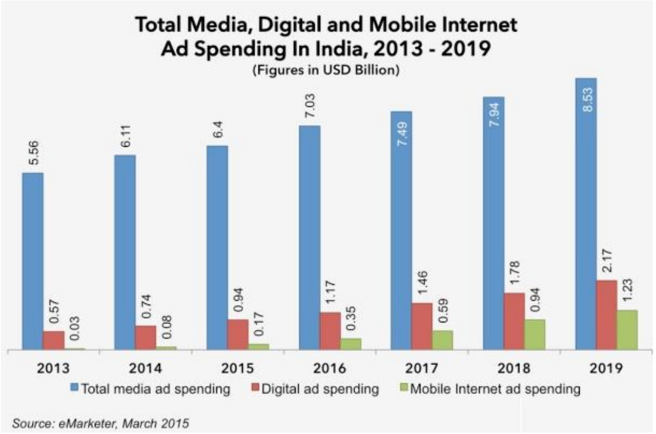
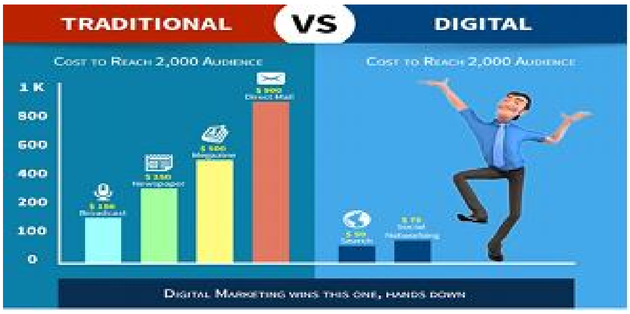
"The report by the International Journal of Advanced Research Foundation revealed that in the year of 2013 to 2018 India is having a golden period in the internet sector for their incredible growth opportunities and secular growth adoption for E-Commerce, Internet Advertising, Social Media, Search, Online Content, and Services relating digital marketing."



The survey indicates the volume of Digital marketing in India:

- ✶ 34% of the companies already had an integrated digital marketing strategy in 2016
- ✶ 72% marketers believe that traditional model of marketing is no longer sufficient and this will make the company revenue to be increased by 30% by the end of 2017.



III. LITERATURE REVIEW

- In the digital age, the usage of internet is always at the high level. This is the one platform where there is no age limits or we can say like everything available on the internet related to science and technology.
- Due to globalization, technology has been exerting pressure on businesses to adapt their practice into modern and diverse mechanisms that society is currently demanding (Kannan, 2017). Multinational corporations recognize the importance of implementing a digital relationship with consumers. According to Yadav & Pavlou (2014) digital technological devices such as smart products and Artificial Intelligence are the cornerstones of consumers' transformation.
- Today, monotonous advertising and marketing techniques have given way to digital marketing. In addition, it is so powerful that it can help revive the economy and can create tremendous opportunities for governments to function in a more efficient manner (Munshi, 2012). Firms in Singapore have tested the success of digital marketing tools as being effective and useful for achieving results. (Teo, 2005). More importantly, growth in digital marketing has been due to the rapid advances in technologies and changing market dynamics (Mort, Sullivan, Drennan, Judy, 2002).

IV. STRUCTURAL ANALYSIS OF DIGITAL MARKING

- First we have to understand the concept of Business to Business model and also how it will affect the market digitally. The focal point of structural analysis is on the creation, classification and functional essence of B2B digital markets. It helps to make use of market making mechanisms to pacific transactions between participants. These mechanisms can be either a fixed-price model (i.e. catalog purchasing creates value by aggregating suppliers and buyers) or dynamic pricing models (i.e. auctions create value by spatially matching buyers and sellers, exchanges create value by temporally matching supply and demand, or barters create value by matching two parties with reciprocal assets within an asset class or across asset classes).

- The Internet and digital technologies both played a vital role in the advancement and development of marketing. It is allowed the survival of a wide range of products, services, means of purchase, cost, and new modes of communication that make information more quickly available to consumers. The Internet has showed companies a novel way to reach new markets, as well as having provided the opportunity to offer new products and services, using online communication techniques, placing them in the same market of larger companies when used appropriately and corresponding to the requirements of the sector concerned. In summary, Marketing functions involve the analysis, planning, implementation and control of projects designed to achieve and satisfy demand, whether with products or services, considering the desires and needs of the consumers/users, with quality and in order to make a profit for the company.

- According to Levitt "marketing is the process of create a center of attention of the customer". In a similar note, Kotler argues that marketing "is the social and management process through which individuals and groups obtain what they need and desire through the creation and exchange of products and values".

- The study analysis of the digital marketing focuses on the formation, classification, and functional attributes selection of internet marketing or digital markets. The main purposes include identifying different types of digital markets, investigating key characteristics of digital markets, pinpointing successful factors of running digital markets, and assisting companies to select the right digital markets.

- The digital markets can employ a variety of market making mechanisms to mediate transactions between participants. These mechanisms can be either a fixed-price model (such as catalog purchasing) or dynamic pricing models (such as auctions, exchanges, or barter). Auction models, another market-making mechanism, create value by spatially matching buyers and sellers. These models work best in industries or settings where nonstandard or perishable products or services need to be bought or sold among businesses that have very different perceptions of value for the product. Exchange models create value by temporally matching supply and demand. They require a real-time, bid–ask matching process, market-wide price determination, as well as a settlement and clearing mechanism. Exchanges create value in markets where demand and prices are volatile by allowing businesses to manage excess supply and peak-load demand.

- Finally, barter models create value by matching two parties with reciprocal assets within an asset class or across asset classes. Barter has traditionally been used to minimize currency risk in inflationary economies with shortages of hard currency. A digital market can offer more than one market-making mechanism. Customers may choose the appropriate market making mechanism to participate. It is important for the company to identify a suitable market-making mechanism. For this purpose, we identify a framework with three for companies to determine the best market mechanism to use in a digital market.

IV.A Artificial intelligence

Artificial Intelligence and digital marketing are beginning to go hand in hand. With the ability to collect data, analyze it, apply it and then learn from it- AI is transforming digital strategy. As it continues to advance, so will the capabilities to use it to improve digital marketing strategies and valuable customer insights for companies.

Here are 3 ways AI is changing digital marketing for the better

- ✶ Better User Experience
- ✶ Predictive Customer Behavior
- ✶ Real-time customer support

IV.B Customer-Centric Marketing

Digital marketing is the key to factoring in customer needs and preferences by leveraging insights gleaned from transactional and interactional relationships. Fuelled by the promise of big data, digital marketing enables organizations

ISSN 2394 - 7780

to build customer profiles with automated data flows for holistic customer journey mapping and digital channel optimization. The outcome: client centricity combined with the ability to turn relationship selling into positive outcomes.

These three critical steps can help banks build a customer-centric organization using digital marketing:

- Leverage customer analytics
- Invest in digital technologies and new skill sets
- Increase digital engagement

IV.C Chatbots

The main concept is to provide support like humans to your site visitor without actually having humans to do so. Chatbots then enter into the arena of lead generation giving some hikes and decreasing the effort at your end for lead generation. This ultimately leads to provide an experience just like a trained salesperson without having one of them. Your work is done with minimum efforts and the costing can be decreased to some extent like you no more require much of your team to focus on marketing and sales. The chatbot revolution has begun and the brands are just working neck to neck to make the hefty tasks easier and simpler.

- Starbucks
- Sephora
- Aeromexico
- Taco Bell
- National Geographic

IV.4 Visual Search

Visual search has become widely popular among users for getting more specific results of their search, with wonderful experience. Google Lens (Google’s visual search engine) identifies things, places, and etc visually via camera app. Like this, there are many search mobile apps and social media platforms that allow users to search anything by simply taking its photo. Hence, for enhanced user experience, don’t forget to include visual search in your new digital marketing strategy.

IV.5 Google AdWords

For the last few years, Google AdWords has been a proven digital marketing strategy for webmasters and online marketers. Just like content marketing and optimization, Google AdWords remain the latest trend in every year.

IV.6 Video Marketing

Video can be an attractive medium for marketing your product and services. The demand for video content has been steadily increasing. According to a recent study done from HubSpot by 2019, 80% of all web traffic is projected to be videos. If video marketing doesn’t feature as part of your content strategy then you are going to be missing out on 80% of all traffic. Moreover, almost a third of time people spend online is spent on watching videos. This makes it a very important channel to place your brand.

Our brains are hardwired to pay attention to look at information that is visually presented. Thus pictures can do a better job than text and videos can explain things even better than pictures. According to a HubSpot Research, video rank highest in the format people want to hear from businesses.

However, it can take a lot of efforts to produce good quality videos for marketing. But fear not since videos also provide several benefits for your overall content marketing strategy. They often act as amplifiers for your content campaigns and thus, investments made in doing video marketing are likely to bear fruits in several ways.

- Better conversion rate.
- Easily Accessible
- Engaging
- Effective
- Emotional Appeal
- SEO

IV.7 Voice Search

It is very hard to ignore the trending popularity of voice search in everyday life. Science is now caught up with Fiction, today voice search is now a reality. A year ago we never imagined that speaking into a smartphone or any mobile device we can

find information about our need. As revealed by Google, nearly 20% of queries on Google's mobile app and Android devices are voice searches and about 25% of voice searches are from bing. Every day near about 3.5 billion searches is performed on Google alone.

Voice and SEO is evolving every day and the emphasis on voice search and its relationship to long tail keywords is increasing. Gone are those days of scattering a specific word over your content and getting to the top of search engine search results within a matter of weeks. Now, you have to carefully place specific questions, strategically aligned within your content, for SEO to be effective. Since the advancement of voice recognition, "voice-to-text" technology has been integrated as a basic feature on all modern day electronic devices and recent studies reveal that consumers are using voice search for the local queries three times more than text searches. This fast rise of voice-driven searches continues to evolve and shape the future of SEO.

IV.8 Social Media Stories

From Facebook, Snapchat, to Instagram, the fever of stories is everywhere. Its increasing use has making more and more savvy marketers to include social media stories in their digital marketing strategy for brand awareness, user engagement, and increased business presence. Many of the social media platforms allow stories to appear only for 24 hours. If you want it to reach myriads of audience, upload your live and interesting stories on channels that allow their appearance for a long time.

V. BUILDING DIGITAL RELATIONSHIPS

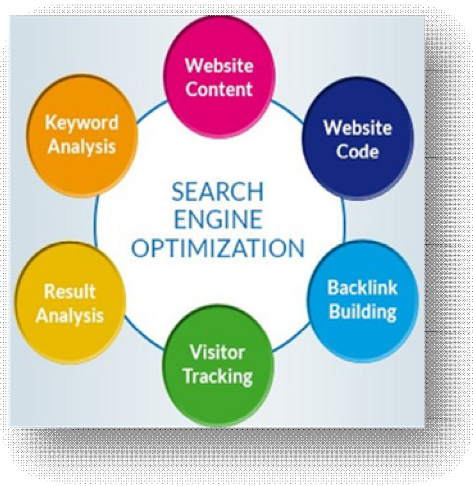
Marketing online isn't just about selling a product to the customer or a service. It is about utilizing software and technology to build relationships with right customers. It is important that you invest in quality digital marketing because you can use it to not only get leads, but you also can successfully turn those leads into customers.

Quality digital marketing includes the proper usage of social media, search engine optimization (SEO), and e-mail marketing to get the correct leads and direct the correct kind of people to your business. When the point comes to marketing, quality is more important than the quantity.

V.1 SEO STRATEGY

As part of any digital marketing strategy, Search Engine Optimization (SEO) is essential to driving customers to your business via digital platforms. Successful marketing demands it.

SEO is a collection of tools and best practices that help your website rank high in search engine results, thus driving more traffic to your site and potentially more business.



V.2 SOCIAL MEDIA MARKETING (SMM)

SMM is a derivative of your SEM efforts. It involves heavy traffic to your sites or business through social sites like Twitter, Facebook, LinkedIn, Pinterest, Google+, Instagram, etc. As we specified above, good content is liked and shared. So create and modify content for different social media platforms. Remember to be productive and original; you need to connect with users on a daily basis, at least four to five times a day. Your SMM efforts can be helpful for driving and branding sales.

V.3 ONLINE RELATIONSHIPS

There is so much today for marketing than commercials and billboards. The internet offers new opportunities for businesses to arrange through the traffic, find the correct people to aim and turn them into customers. With the help of social media, e-mail marketing and natural SEO, you can see exactly who you are aiming and which leads turn into customers and which ones do not. There are so many ways to re-aim right customers who have expressed interest, but have not made the final step to be a customer. The same is for online marketing. It's not just about selling. It's about making a relationship with your customers, and the internet makes building and retaining relationships easier than ever.

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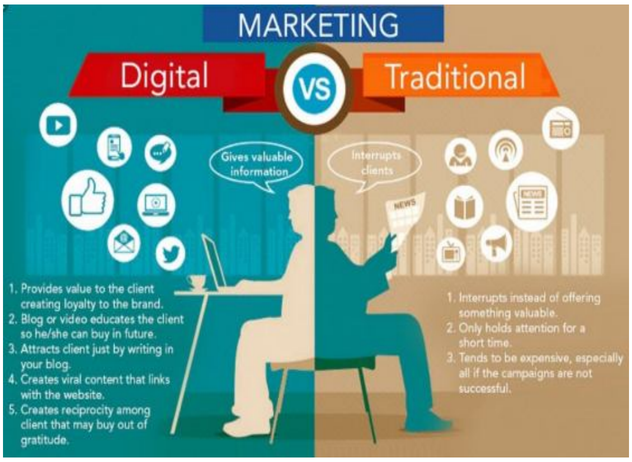
V.4 Website Marketing



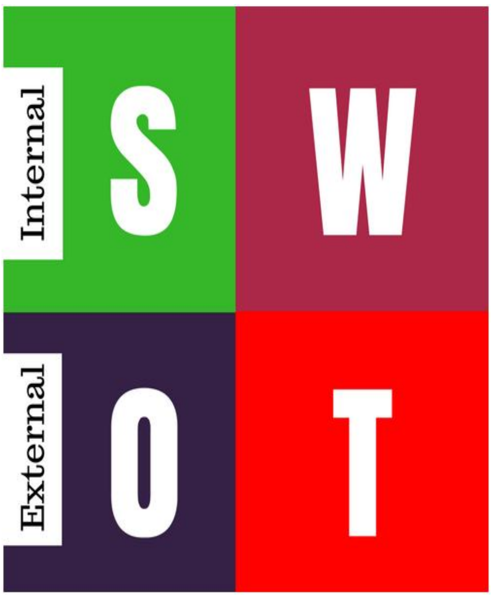
Web marketing is the process of using the Internet to market your business. It includes the use of social media, search engines, blogging, videos, and email. Promoting a business takes effort. There are a variety of ways to do it. Traditional advertising in newspapers, on the radio and television, direct mail, and billboards has been around for decades. Web marketing takes your message to the big wide web. With tons of people using the internet every day, there are huge opportunities to get your product or service in front of people who need or want it.

V.5 Search Engine Optimization

Search engine optimization also plays a big role in how digital marketing works. If you want to reach and convert consumers in the digital age, you'll need to start with the search engines. A recent research study by Forrester found that 71% of consumers start their buyer's journey on search engines like Google. If you are not taking the right steps to improve your site's SEO then you may be missing out on a powerful opportunity to reach a significant amount of leads.

Search engine optimization is the process of optimizing your site's content so that it appeals to the search engines. The end goal is to rank higher on the search engine results page (SERP) to increase visibility in your target market. The higher you rank on the SERP, the more organic traffic you can drive back to your website.

V.6 Content Marketing



Content marketing is another important tactic that plays a significant role in how digital marketing works. Content marketing is essentially when your business creates and promotes certain content assets that are aimed at attracting and engaging your target customers. These content assets can be created for a number of different purposes, including generating brand awareness, growing site traffic, boosting leads, or retaining customers. A few types of content marketing that you might create to support your digital marketing campaign goals:

Website pages
Blog posts
Social media posts
E-books
White papers
Case Studies
Testimonials
Videos
Images

V.7 SWOT Analysis

- Digital Marketing is an ever-changing field. The speed at which technology is transforming calls for a disciplined approach to tackling business challenges.
- In order to get your business started and then stay ahead of the competition, conducting a SWOT analysis is absolutely necessary.
- It is a method of structured planning that can be applied to a business, a product, industry, place or even an individual for that matter.
- SWOT analysis stands for Strengths, Weaknesses, Opportunities, and Threats. It is the strategic planning of your company, product, business, or industry by listing down these four characteristics.

Internal Factors

Internal factors are the strengths and weaknesses of your business, product or service. It could be the quality of your product, its unique selling proposition, the strength of your team, your marketing strategy and so on.

External Factors

Opportunities and threats come under the external category of the SWOT analysis. These are things that you may not have direct control over however by understanding the opportunities and threats in your market, you could indirectly affect your business by making the necessary changes in your approach.

Strengths describe what an organization excels at and what separates it from the competition.

Weaknesses stop an organization from performing at its optimum level. They are areas where the business needs to improve to remain competitive.

Opportunities refer to favorable external factors that could give an organization a competitive advantage.

Threats refer to factors that have the potential to harm an organization.

VI. CONCLUSION

The study started with the aim to analyze the different issues related to the digital marketing. Based on the discussion it has been found that in case of the digital marketing the most vital aspect is to connect with the users. The ladder of rendezvous has shown the approaches to connect with the customers. The study has also revealed that in order to utilize the digital marketing in a successful way, the companies are required to design an efficient platform. Building Securities with respect for and care of user information, can be a very powerful tool in engaging online consumers. It can create faithfulness that leads to repeated opportunities to deliver value. Digital marketing such as search engine marketing (SEM), influencer marketing, content marketing, social media optimization, display advertising, campaign marketing, search engine optimization (SEO), content automation, e-mail direct marketing, e-commerce marketing, and social media marketing, e–books, optical disks and games, are becoming more and more common in our advancing technology. Digital marketing is cost effective and having a great profitable impact on the business.

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PLAYING SAFE WITH HYBRID MUTUAL FUND

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ABSTRACT
Mutual Fund provides a platform for an investor to invest in the market indirectly. To precisely talk about Indian Mutual Fund industry, it is growing rapidly as this can be seen in the up liftment of the assets that are managed by various fund houses now-a-days. Thanks to the demonetization drive of the central government which has prompted the investors to look for new avenues to earn more than traditional bank deposits and mutual fund is one such avenue. Every mutual fund based on its composition fetch different return. Such composition or rather the structure of funds influence the investor's decision to invest in a particular line of fund. This paper aims to elaborate one such mutual funds that is hybrid mutual fund, its composition or structure and types and why do new investors prefer hybrid schemes over others.

Keywords: Hybrid Mutual Fund, Composition, Risk, Return.

INTRODUCTION
Hybrid funds invest in both debt instruments and equities to achieve maximum diversification and assured returns. A perfect blend we can say! The choice of hybrid fund depends on one's risk preferences and investment objective. Hybrid funds invest in a combination of asset classes such as equity, debt and gold. The combination of asset classes used will depend upon the investment objective of the fund. The risk and return in the scheme will depend upon the allocation to each asset class and the type of securities in each asset class that are included in the portfolio. The risk is higher if the equity component is higher. Similarly, the risk is higher if the debt component is invested in longer-term debt securities or lower rated instruments.

LITERATURE REVIEW
Ippolito(1992): stated that investors tend to invest in those schemes which have performed better over others and drive out good rewards.

Madhussudhan V. Jambodekar(1996): conducted a study to assess the awareness of mutual funds among investors, to identify the sources influencing the buyer's decision and the factors influencing the choice of a particular fund. The study revealed that income schemes and open-ended schemes are preferred over growth schemes and close –ended schemes

Grinblatt M; and Keloharju, M. (2000): analyzed the extent to which past returns determine the propensity to buy and sell. They also analyzed whether these difference in past-return-based behavior and differences in investor sophistication drive the performance of various investor types.

Dr. S. M. Tariq Zafar, Dr. Adeel Maqdool, S.M. Khalid (August 2013): stated that with increased income, investors are looking for new avenues to earn more and also diversifying their portfolio for better protected return and hybrid mutual funds are such available avenue for shedding the risk through diversification.

Dr. Ajay Kr. Patel[1], Ms. Swati Sharma[2] (December 2016): conducted their study on risk-return profile of mutual funds in India. The study tells that with regards to all investment domain, The results showed that Hybrid –equity oriented mutual funds have highest return in comparison with all equity mutual funds and Hybrid-debt oriented mutual funds. And the Hybrid-debt oriented has lowest total risk in comparison with all equity mutual funds and Hybrid –equity oriented Mutual Funds

Dwaipayan Bose writes in his article titled Hybrid Mutual Funds can be effective risk diversification solutions (December 2016) that hybrid funds can help to diversify the portfolio risks by meeting the investment objectives too of the investor.

OBJECTIVE OF THE STUDY
- To comprehend the types of hybrid mutual funds.
- To study the structure of hybrid mutual funds in comparison with other mutual funds.
- To describe the influence of the structure of hybrid mutual fund on the decision of the investors.

RESEARCH METHODOLOGY
The data for analysis has been collected primarily from journals, articles, online database of Indian Economy, RBI bulletin, websites, newspaper etc. The study is explanatory and conceptual in nature.

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TYPES OF HYBRID MUTUAL FUNDS

Debt-oriented Hybrid funds- as the name says everything, here investment is primarily done in debt with a small allocation to equity. The equity portion ranges from 5 percent to 30 percent.

Monthly Income Plan- is a type of debt-oriented hybrid fund that tends to fetch a dividend every month which obviously cannot be guranteed.

Multiple Yield Funds- here multiple asset classes is exposed such as equity and debt.

Equity-oriented Hybrid funds- such funds primarily invest in equity and strives to get stability in the fund by investing a small portion in debt just to get stability to the returns.

Capital Protected Schemes- are close-ended schemes, such schemes see to that the investors get at least the principal part irrespective of the vulnerability of the market.

Arbitrage funds- take opposite positions in different markets / securities, such that the risk is neutralized, but a return is earned.

Conservative Hybrid Fund-An open ended hybrid scheme where major portion is invested in debt and remaining in equity like 75 percent in debt and 25 percent in equity or it can also be 90 percent in debt and 10 percent in equity.

Balanced Hybrid Fund-An open ended balanced scheme works with the ratio of 60:40 where 60 percent can be either equity and remaining 40 percent debt or vice-versa. Arbitrage is not allowed in this scheme.

Aggressive Hybrid Fund- An open ended hybrid scheme where major portion is invested in equity and remaining in debt like 65 percent in equity and 35 percent in debt or it can also be 80 percent in equity and 20 percent in debt.

Arbitrage Fund- Here the minimum investment in equity and equity related instruments shall be to the extent of 65 percent of total assets.

Equity Savings-The minimum investment in equity is 65 percent where else in debt is 10 percent of the total assets.

COMPARISON OF THE STUCTUREOF DIFFERENT MUTUAL FUNDSs

Type / Parameter	Equity Funds	Debt Funds	Solution Oriented Funds	Balanced / Hybrid Funds
Asset Composition	Minimum **65%** of assets are in **Equities**	Minimum **36%** of assets in **Debt and Debt instruments**	Likely to be like Balanced Funds.	**Debt – Equity mix** varies from **35% - 65% to 20%- 80%**
Investment Objective	Long Term Capital Appreciation	Stable Periodic Returns	Meeting specific Financial goals	Periodic Returns and Capital Appreciation
Long Term Returns expectations	13% to 15%	6% to 9%	8% to 11%	8% to 11%
Risk	High Volatility. High risk.	Interest and Credit Risk. Lower volatility.	Lower Volatility. Moderate Risk.	Lower Volatility. Moderate Risk.
Time Horizon	At least 5 years	From a few days to a few years	At least 5 years	3-5 years
Lock-In Period	No (Except for ELSS funds)	No	Yes (5 years)	No

Secondary Source

From the above table it can be inferred that hybrid fund in comparison with other funds like equity, debt or solution oriented funds has lower volatility risk. The time horizon for the invested amount is also lesser as compared to others while on the other hand it doesn't have any lock-in period too.

INVESTOR'S INCLINATION TOWARDS HYBRID MUTUAL FUND

- Asset allocation is the most important feature of a balanced investment portfolio. A balanced portfolio is a combination of various asset classes viz; equity, fixed income, gold etc. in the right and determined proportions. Mutual funds are such sources that can help investors build balanced portfolios through equity funds, debt funds, gold funds etc. The hub of equity and debt fund schemes in the market is way too large and messy followed by different risk and return characteristics. For instance, within equity funds we have large cap funds, multi-cap funds, midcap funds, etc and within debt funds we have funds employing accrual based and duration call strategies, funds with different bond maturity and credit risk profiles. It becomes difficult for the investors to make an appropriate decision for the wide range of products to meet their respective objectives of investment. Just to cater this desire of the investors, hybrid funds, as the name suggests provides exposure to both equity and fixed income in different proportions.

- Hybrid funds are treated and measured as safer than pure equity funds. Conservative investors prefer these funds as the return that they fetch are competitively on a higher side than pure debt funds and at same time as compared to equity funds are lesser risk bearing investment. Budding investors who are eager to take exposure in equity markets can think of hybrid funds as the first step. As these are an ideal blend of equity and debt, the equity component helps to ride the equity wave.
- The debt portion of the fund acts like a wall against the extreme market volatility. In this way one receives a stable return instead of getting blown away in the hurricane of market turbulence. Hybrid funds can also serve the less conservative investors through some aggressive schemes where a major portion of the invested amount goes in the market while the remaining lies in the debt, still satisfying the characteristics of hybrid funds.
- Prashant Mudgil, who is a certified financial planner is of the opinion that most investors like to play it safe when it comes to investing in equity mutual funds. “Most of the investors prefer staying on the conservative side. They don’t want to risk the whole amount in equity for higher returns,” he says.
- Conclusion: Thus it can be concluded that hybrid mutual fund helps all the budding investors in this world of mutual funds. Because of its structure or composition, it attracts the investors who wants to refrain from the volatility of the market. Also the investors gets multiple options to invest in hybrid mutual fund where the proportion of equity and debt can meet the investment objectives individually. Investment experts for a long time have been recommending hybrid schemes for the same reason mentioned above for all the new investors to play safe. No doubt some modification in the taxation part on long term capital gain in equity have affected the hybrid schemes investments but finally to be the beginner one can rely on such funds for being safe.

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A STUDY ON PREVALENCE OF OCCUPATIONAL STRESS AMONG DOCTORS WORKING IN MCGM HOSPITALS IN MUMBAI

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ABSTRACT
According to the present day culture where everything and everyone is accessible all the time, the amount of leisure time appears to be decreasing while the number of stressors in our lives appears to be increasing. Research has proved a direct link between occupation, lifestyles and stress-related diseases. In a city like Mumbai, the primary need for health requirement is met by MCGM. Only the hospitals coming under the purview of MCGM were taken for this study. This paper is an attempt to find out the prevalence of occupational stress among doctors working in MCGM hospitals of Mumbai. The data was collected using questionnaire method. The sample size taken for the study is 100. This was followed by general discussion and unstructured interviews. The data was analyzed using descriptive statistics like frequencies and percentage. The results revealed a definite presence of occupational stress among the doctors and also identified stressors that are responsible for causing this stress.

Keywords: Occupational Stress, Doctors, MCGM Hospitals.

INTRODUCTION
Stress and its management has become a major challenge across the healthcare industry today especially in a city like Mumbai. The health care needs and infrastructure of the residents of Mumbai is met by MCGM, the State government and various public and private trusts/institutes. The MCGM has a network of four medical college-Hospitals, one dental college-Hospital, 16 municipal general Hospitals, six specialty Hospitals, 29 maternity homes, 175 municipal dispensaries and 183 health posts. However, in a city like Mumbai with ever growing population there is always a shortage of beds and doctors. Stress management thereby plays a pivotal role looking at the present day lifestyle and the occupational demands that today's working professionals in this industry face. The stress experienced by individuals because of the job or occupation they are in is termed as occupational stress. The very nature of the profession that doctors are in makes them extremely vulnerable to this kind of stress. This has an impact on physical, psychological and emotional well-being of the doctors. As a result the line of treatment offered by these doctors can be compromised. This paper attempts to study the prevalence of occupational stress among doctors.

REVIEW OF LITERATURE
- Occupational stress is the psychological and biological implications of negative interaction between workplace demands and one's skills, knowledge, or expectations (Malek M. et.al, 2011). It happens due to lack of coordination between pressures of responsibilities and personal abilities, needs and characteristics, hindering any one's ability to handle. Occupational stress can lead to performance issues, poor health and even personal damage (Malek M. et. al, 2011).
- The researcher Pestonjee (1999), while examining stress amongst special occupational groups, crammed job satisfaction and the role stress among the doctors. The relationship between these two parameters was his area of the study. The result revealed that job satisfaction interrelated negatively with all magnitudes of the role of stress.
- Recently it is observed that work-related stress amongst doctors is a global problem, which is further growing with time (Bond & Bond, 2000). Most of all it seems to be affecting the resident doctors, who take care of the majority of the ailment of the society.
- In a study by Hirak Dasgupta and Suresh Kumar in the year 2009, surveyed 150 doctors of a government hospital in Shimla and inspected the stress level among female and male doctors of the hospital. The study resulted that there is no significant difference between the stress levels among both genders of doctors except for the factors of Role inadequacy and Inter-role distance.

- Mehrnoush Safaeian et al (2014) studied the comparison between spiritual intelligence, job stress and the coping styles of nurses and doctors. It was observed in this study that spiritual intelligence plays a major role in acting as a coping mechanism for stress.
- Paradoxically, patient care (more patients) can buffer against emotional exhaustion.
- Interestingly, a comparable result was found for health complaints. Marshall and Barnett
- (1993), found a buffering effect from “helping others” for psychological distress, but not for physical health. The same authors also found that “helping others at work” was the most consistent work reward factor that buffered the effects of overload on health complaints
- (Marshall & Barnett, 1993)
- In one of the unique articles of sources and expressions of stress, it is pointed out towards the
- expressions in terms of cognitive, behavioral and somatic expressions. Work performance and
- quality of medical care administered to the patients can be compromised by over stressed
- physicians. The most common reasons of stress were noted as work concerns, followed by financial and family concerns. And the most common way the expressions were raised as: sleeping disturbance, night awakening, and troublesome dreams, followed by ‘‘anxiety, fears, and worrying.

OBJECTIVES OF STUDY

1. To study occupational stress among doctors.
2. To identify the major stressors affecting the doctors.

RESEARCH METHODOLOGY

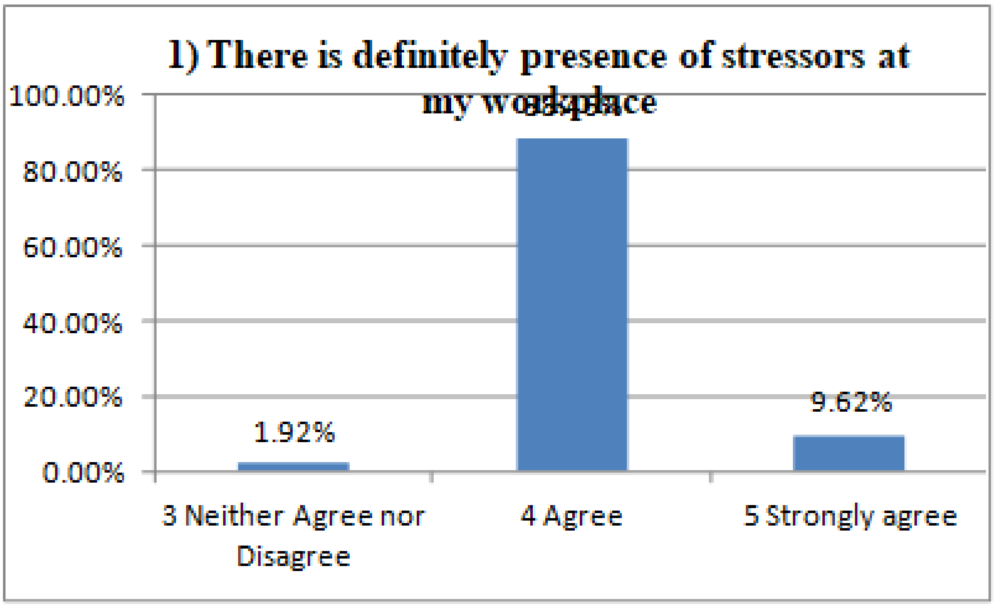
This study is primarily based on primary data and information. Questionnaire method was used in collection of data. To confirm the data and information general discussion and unstructured interview method was also used. The sample size taken for the study is 100. The secondary data is collected using different published and non-published paper & electronic sources.

MATERIALS AND METHODS

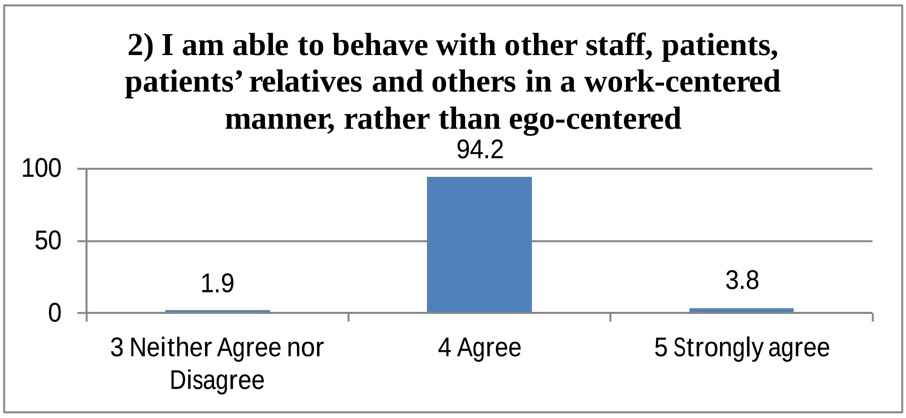
- Data obtained was compiled on a MS Office Excel Sheet (v 2010, Microsoft Redmond Campus, Redmond, Washington, United States).
- Descriptive statistics like percentage for categorical data has been depicted using bar graphs.

Data Interpretation and Analysis

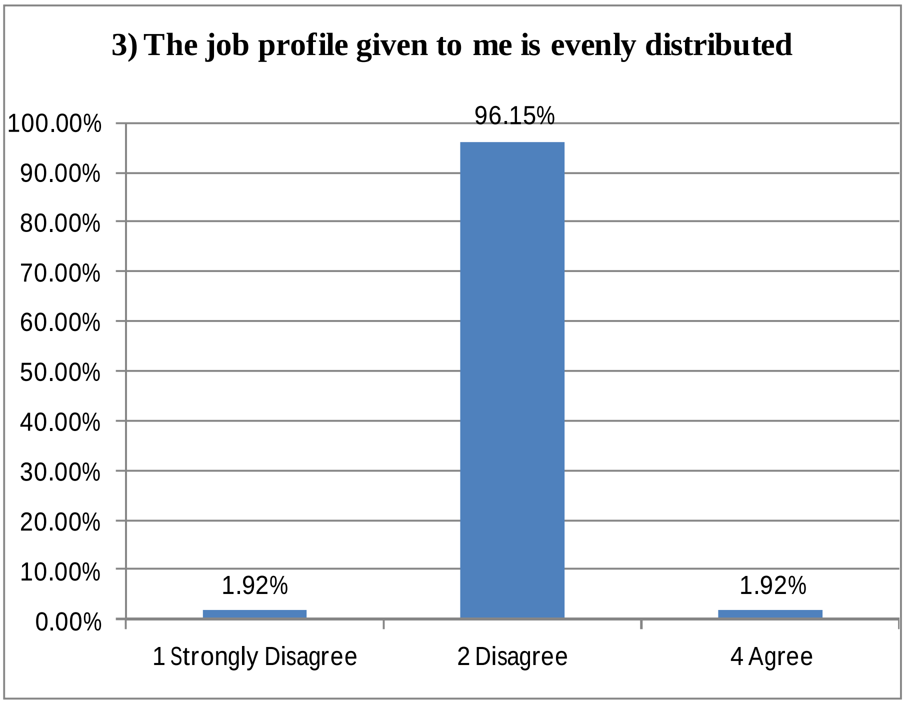
The questionnaire contained 12 statements analyzed on a 5 point Likert Scale. The brief interpretation of the results is explained below.



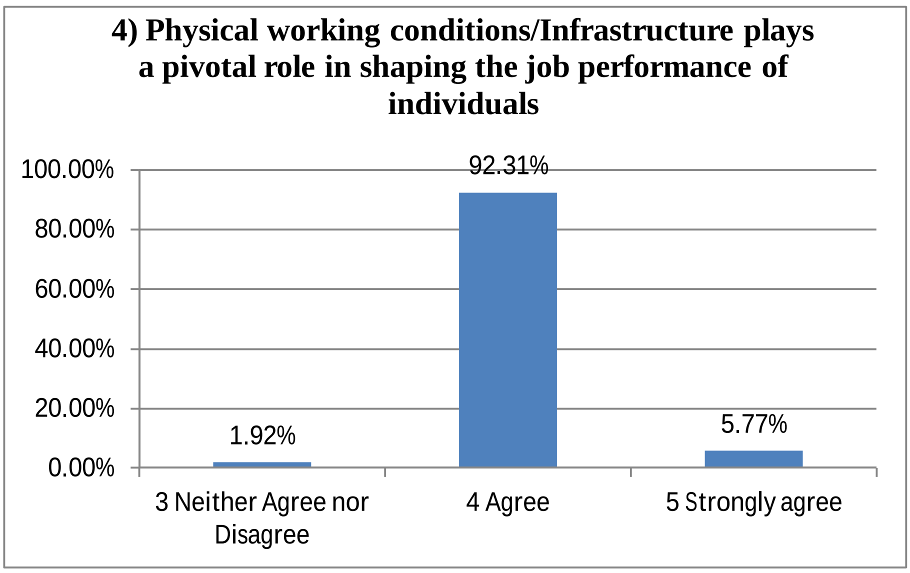
This indicates that occupational stress is prevalent among the doctors at MCGM hospitals.



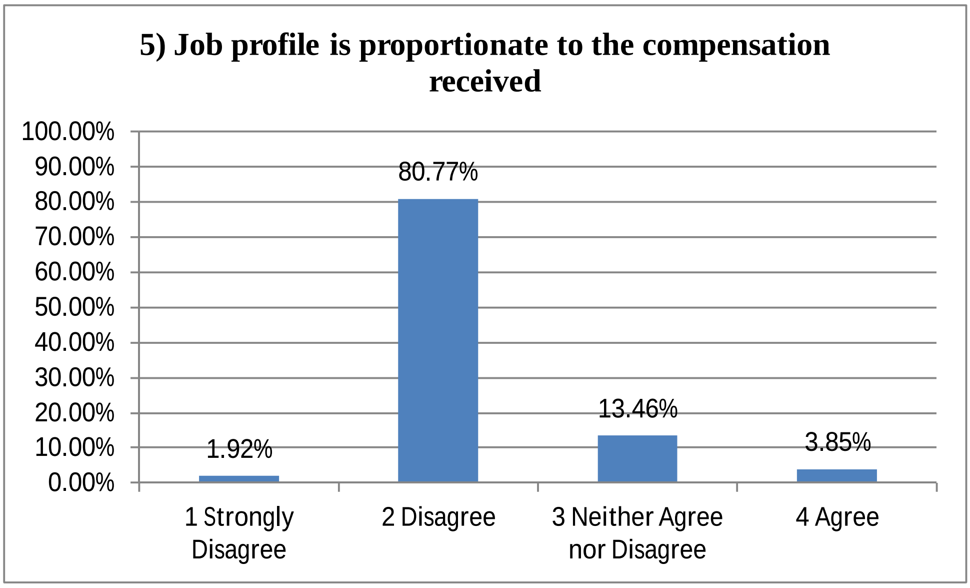
This indicates that the doctors have good inter-personal skills.



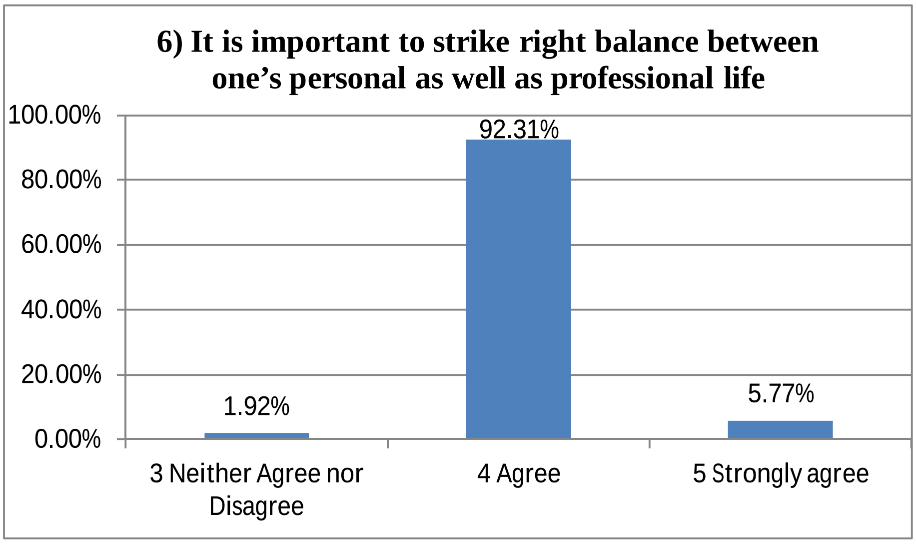
This indicates that the doctors at these hospitals are over-worked.



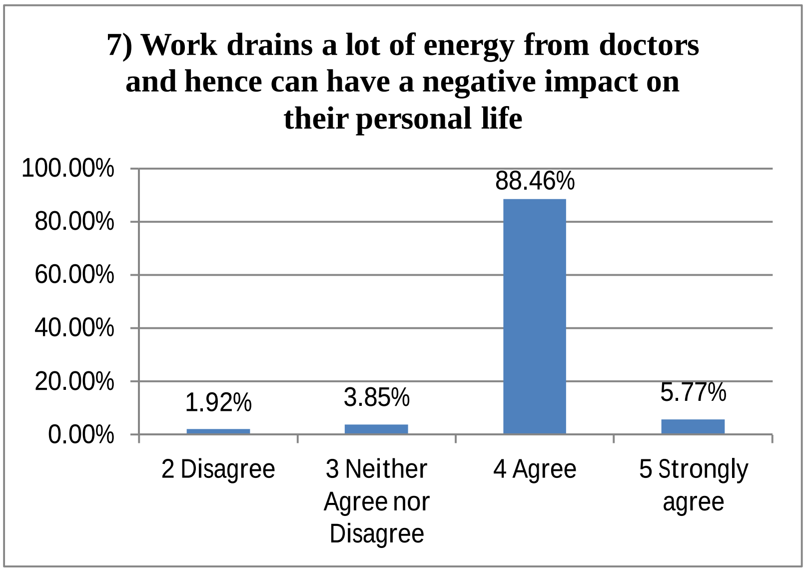
This indicates that work environment and job efficiency are directly proportional to each other.



This indicates that the doctors do not receive remuneration relative to their job profiles.

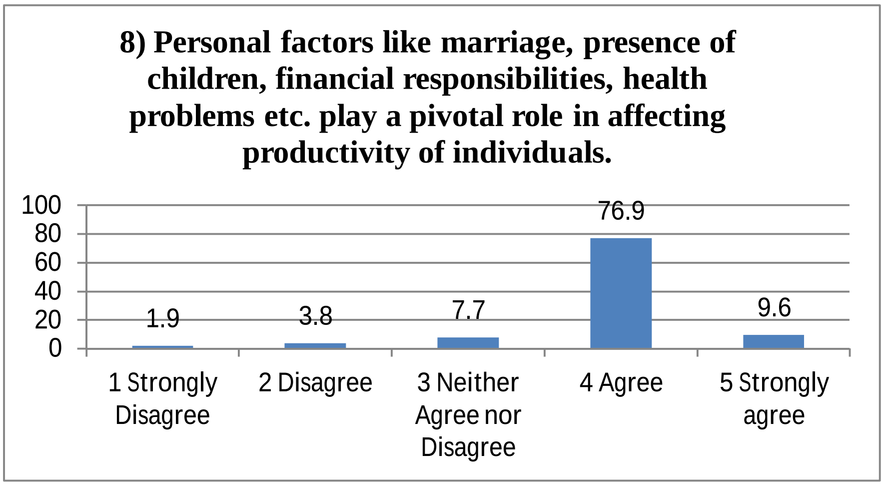


This indicates that the doctors agree on importance of work-life balance.

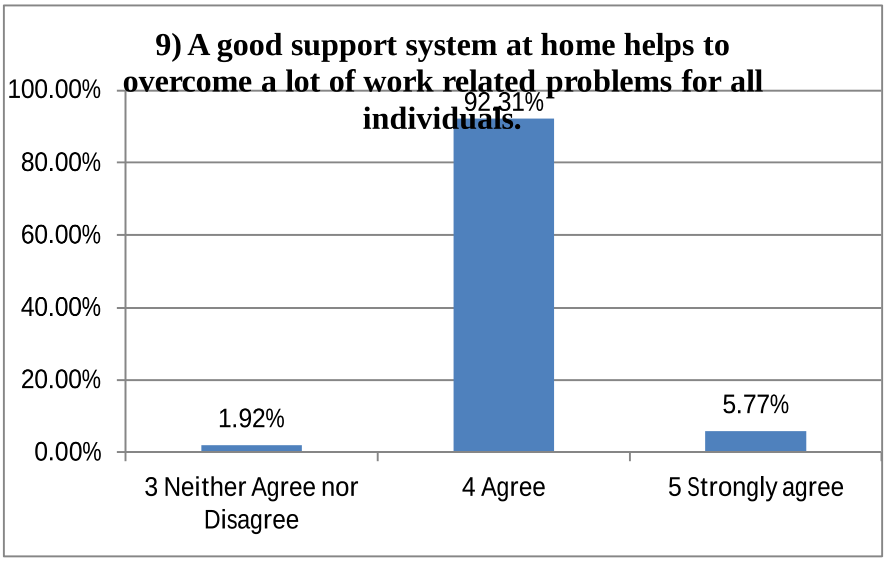


This indicates strong presence of occupational stress and its direct impact on work-life balance.

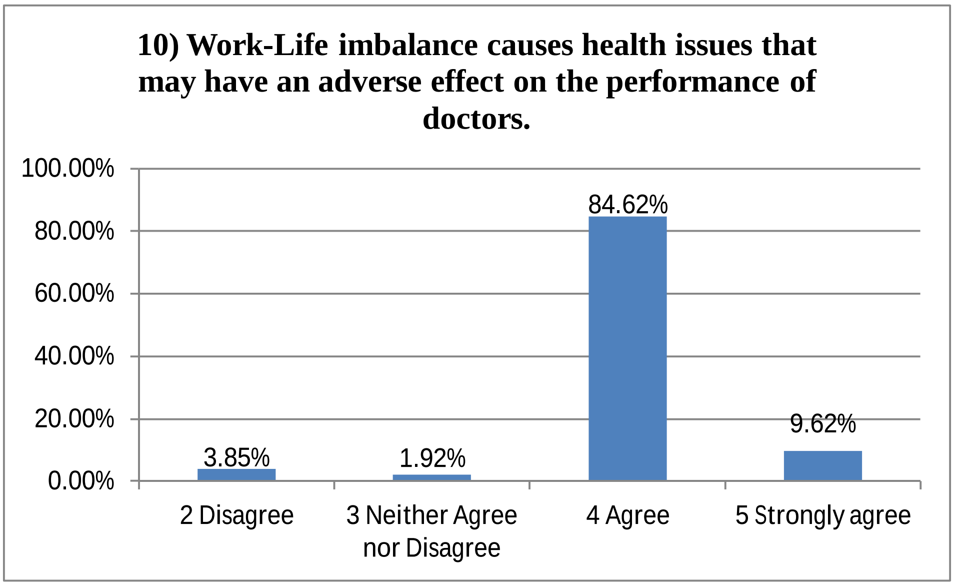
 ISSN 2394 - 7780



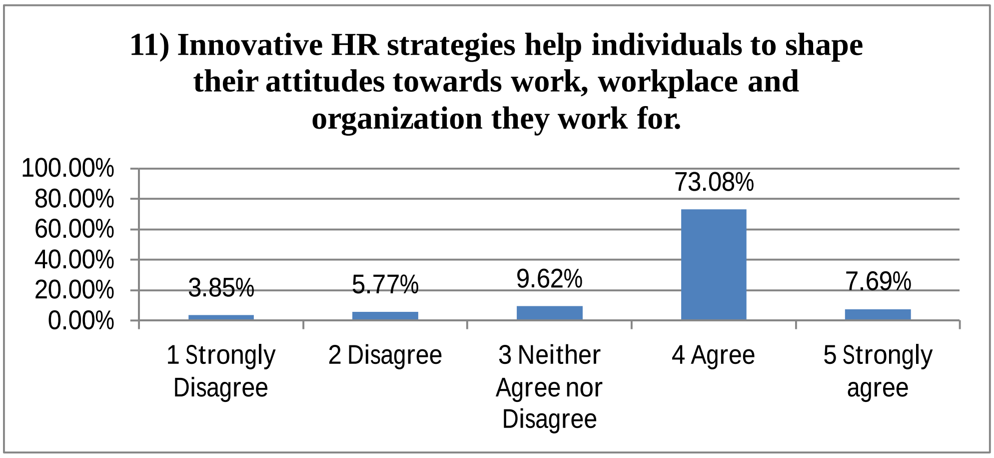
This indicates that attributes related to personal lives can directly affect job efficiency.



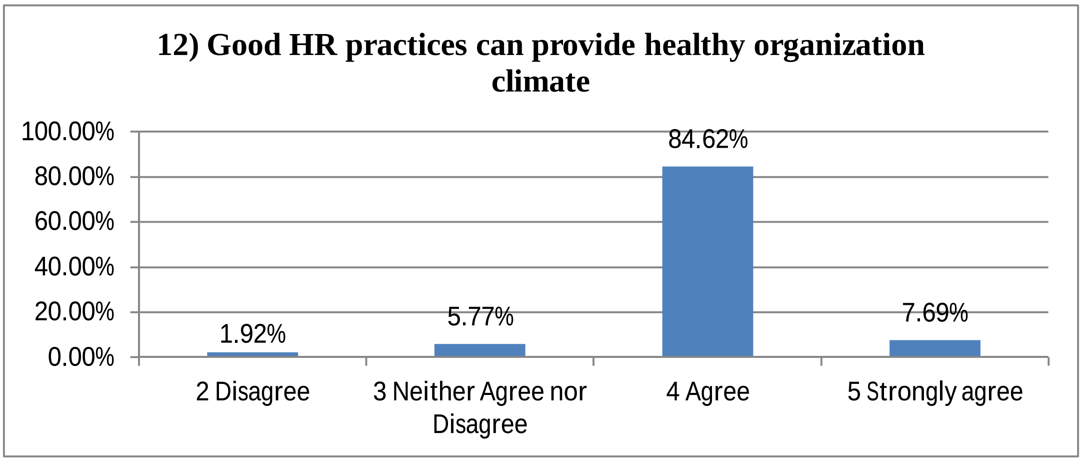
This indicates that good work-life balance can have a positive impact on productivity of individuals.



This indicates that if the professional and personal life is not balanced proportionately it can have an impact of physical and psychological well-being of doctors. This can lead to inefficiency at workplace causing emotional exhaustion among the doctors.



This indicates that presence of HR strategies and policies can bring about changes in the perception of individuals resulting in increased job productivity.



This indicates that sound organizational climate can be achieved with proper implementation of HR practices for a productive working environment.

SCOPE OF FUTURE STUDY

This study can be further conducted on a larger population and by using statistical tools like factor analysis; cluster analysis hypothesis testing can be done.

SUGGESTIONS AND CONCLUSIONS

- If one compares the work-related stress rate, doctors seem to be suffering a lot as compared to other working population. The rise of stress levels in doctors can result in many unwanted consequences. It can adversely affect their families and even their patients. Therefore early detection and treatment are always advisable.
- The study clearly indicates the presence of occupational stress among these doctors. Various factors were the predictors of the presence of stress. These were long working hours, unevenly distributed job profile, physical working conditions, work-life imbalance and job compensation.
- In this study it was found that physical working conditions and work-life balance are the major factors that are related to occupational stress.
- Physical working conditions/infrastructure is observed to majorly influence the work performance of the doctors at these hospitals. Since the doctors have long working hours and erratic shift duties, it is important for them to have appropriate and related infrastructure at the place of work. Some of the factors indicated by the doctors regarding the physical working infrastructure included lack of well ventilated rooms, overcrowding, poor lighting, night shifts and poor accommodation facilities. It was observed that these had a direct impact on the job efficiency of these doctors thereby reducing their productivity.
- Second most important predictor was the need to strike work-life balance. It was observed that doctors with a good support system on personal front were able to be stress free as compared to those who lack the same.

It is necessary to understand and balance the professional and personal lives. It was found that personal factors like marital status, presence of children, financial responsibilities, staying away from home and a good support system at home directly affected the work behavior of doctors.

- Innovative and effective implementation of HR policies and practices can bring about the change in the attitude, perception and behavior of these doctors. It can be thus considered as a major intervention to de-stress the doctors.

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CAREER OPPORTUNITIES IN THE FIELD OF LAW

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ABSTRACT
This paper contains various career opportunities in the legal field. Recently there is rising demand for the law course as a career opportunity. This article contains various skills required be a good lawyer, also mentions the roles played by the lawyer and they are called by different names. The areas of specializations are discussed in brief. There are number of job prospects in the legal stream, to name a few are practice in courts, teaching, join NGO, counselor, media worker, doing drafting work or giving advice at once chamber and so on. The main focus of this article is to gain knowledge with regards to career opportunities in law. There are different combinations one can opted in the law courses, a person can do LL,B. with BA or BBA or BLS or B.com Course. There also diploma courses available in any one year for people in legal field and the other fields such as diploma course in cyber crime, labour law, Intellectual property rights, Taxation Laws and many more. There are wide varieties of courses available for the person who chooses the law course and want to build up his career in the legal profession.

Keywords: Legal Profession, career, law, civil and criminal.

INTRODUCTION
A Lawyer is a person who possesses overall knowledge about the law and also acquires the different skills while working and studying. The Lawyers in India are called as officers of the court, they assist court i.e. the judges in giving justice to the people who come to the doorstep of the courts to get the justice. Legal profession is a kind of noble profession its like helping people to get justice, in the olden times lawyers never use to quote any fees to their clients, if the lawyer wins the case and achieves success in getting justice for his client people use to put money in his back pocket. There were pockets made behind the gown of the lawyer where people use to drop the money and that was regarded as the fees for him. Legal profession is growing at a very fast rate. Many people are choosing the law course. The requirement of knowledge of law is required for every stream in which the person is whether an individual is a business person or doing job in corporate or is a Charter accountant and so on. The legal profession requires the full dedication and hard work to become a successful lawyer as it is one of the full time course as well. Legal profession requires lot of skills to name a few listening skills, logical skills, drafting skill, communication skills and manner. Legal profession also requires lot of patience and it takes years to build up a reputation and goodwill. It takes years together and through experience of number of years success is achieved.

The objectives of this article are:

1. To study the different roles in legal profession.
2. To know the various areas of specialization in the legal profession.
3. To understand the variety of job prospective in the legal profession.
4. To understand the importance of having the knowledge of law and various combination of courses available under the legal profession.

The various combinations of courses available under the legal profession are as follows:

A person can enter into a legal profession once completed the law course. The law course one can choose is either 5 years course after HSC or 3 years course after graduation. The 5 years course contains a combination with it i.e. BA, LL.B., BBA, LL.B., B.com, LL.B., BLS,LLB. Or so on. The 3 years course that is after graduation or post graduation from any steam is LL.B. One of the key points of this profession is that there is no age limited for a lawyer to practice and to study law. The person of legal person once a student is a student for ever every day gets to learn and gain something new and add on to the knowledge with the experience.

Let know the different roles that a person from legal profession can play once completed the coursers:

ISSN 2394 - 7780

The person from legal profession can be known by various names such as:

- Practicing Lawyer: A person after completing the law course gets them self registered with the Bar Council of the state in which they want to practice. Out of the big ocean any one area of the person's interest has to be selected and start practicing. The lawyers may practice in criminal courts or civil court. Day by a day a good and efficient lawyers are required as the number of issues are also at rise. If the lawyers are efficient enough the justice can be provided to the people at the earliest.
- Legal Advisor: A person may not go for the litigation in the courts but just have a chamber practice of hearing to the matter of the people and giving advices according to their need. A legal graduate joining a corporate office and advices the companies on the legal issues are called as legal advisors.
- Legal Journalist: A legal professionals working in the area of media are called as legal journalist.
- Legal Analyst: The various legal document are analyzed by the legal professionals to give a example a contract prepared between the two parties this legal analyst analysis the terms and conditions of the contract to have balance of points.
- Mediator: Is a legal person acting as mediator between the parties to settle the dispute by negation between the two parties.
- Documents drafting lawyer: The person does just the chamber practice only drafts the documents relating to litigation or else doing the work of drafting the conveyance documents.
- Judges: The person can give judiciary exam and join as a judge in court.
- Government Lawyers/ Public Prosecutors: The panel of lawyers appointed by various government bodies to fight the case on behalf of the government is government lawyers. Public Prosecutors again are appointed to fight the cases relating to crimes and so on.
- Legal Executives: The person join the corporate firms get the designations as legal officer and so on the leading person to the juniors is designated as legal executive.
- Political advisor: people join the politics and the connected streams are called as political advisors.
- Solicitor: These are people who take up property matters and give advises on the same.
- The history states that there should me more number of people in the parliament from the legal profession but in today's scenario the number have gone down.

Lawyers Specialize in different areas:

The few the common areas in which the lawyers specialize in are as follows:

ISSN 2394 - 7780

Criminal Law: After completing the law course, some of them do masters in various area out of that one is such is criminal law, where in in-depth knowledge is acquired by the person in the area of offences committed, new kinds of crimes arising due to change in the society and by their research suggest the remedies for the same.

Real Estate: Few of the people acquire knowledge specifically in the area of property and also about the real state and take up the matters relating to the RERA, re-development projects, or do job in the office of the builder and so on.

International Law: A person gains the full knowledge with regards to the International treaties and conventions to take up the issues of international concern or disputes between the two states.

Civil Law: The person specializes in the civil litigations such as family matters, civil wrong matters, breach of contract matters, property matters, and society matters basically all kind of the matters which are civil in nature and the justice is claimed in the form of compensation.

Tax Laws: Certain institutes are providing diploma in taxation laws also. These people either can start a tax consultancy office or tax planning advisor or also take up the cases relating to taxes.

Intellectual Property Law: In depth study of the various intellectual property rights such as copyright, trade mark, patent and so on. There are very few lawyers practicing in this area but this the area of great demand in today's e-world. There are diploma courses also available on the various Intellectual Property Rights.

Corporate Law: The person specializing in corporate laws either joins the corporate firms, or the knowledge helps in his one's own business. People doing specialization in this area take up the matters relating to banking, insurance, recovery of dues and so on.

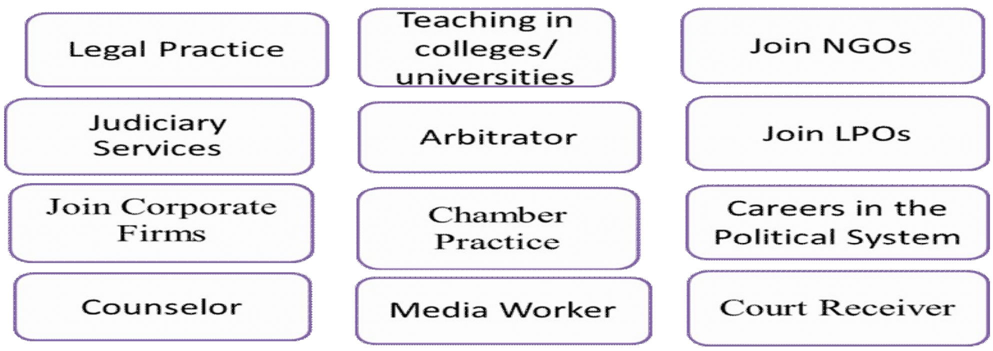
Family Law: The person specializes in the matter relating to marriage, divorce, maintenance, custody and succession. These lawyers specifically are practicing in these areas of matters.

Constitutional Laws: The person doing in depth research on the constitutional provision suggests the amendments to be made so. The society changes everyday new types of crimes and issues are coming up to resolve these issues changes have to be made in the laws as well. So they play a great role in suggesting amendments to be made in laws.

Custom Laws: Specializing in the laws relating to the import and export. Custom authorities have their own adjudicating authorities to resolve the disputes relating to imports and exports.

Job Prospects in Legal Field:

The various job prospects for the person choosing law as a career are as follows:



CONCLUSION

Anyone having the traits and passion for this field can opt for the course and could achieve what he has set for. There are varieties of career options available in the legal field and it in one of the fast growing field. Recently as the demand for the law colleges have increased drastically and that is the reason many new colleges of law also has started recently. The development of society has brought up new areas of issues and crimes and therefore many new career opportunities in law also have come up recently.

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WOMEN TRAFFICKING: MAIL ORDER BRIDE ABUSES

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ABSTRACT
Trafficking of women and children is on a rise globally. The primary reason why most of the jurisdictions around the world including the most developed ones are unable to contain women trafficking is the ingenious ways devised by traffickers. One of the recent trends identified in cases of women trafficking stems from the mushrooming of International Marriage Brokering Organizations or the Mail Order Bride Industry. The International Marriage Brokering Organization or the Mail Order Bride Industry are marriage agencies that make use of Information Communication and Technology (ICT) and operate in virtual space. While the mail order brides entering into transnational matrimonial alliances hail from around the world, this paper focuses on Indian women marrying an Non Resident Indian (NRI), Overseas Citizen of India (OCI) or any foreigner through international marriage brokering agencies. The paper analyses the existing Indian law against trafficking and involuntary servitude, and how the same can be utilized to deal with international marriage brokers to curb trafficking.

Keywords: Trafficking, Bride Trafficking, Marriage of Convenience

INTRODUCTION

- Women trafficking is a societal malice and has been a matter of concern for governments of various jurisdictions around the globe. Despite there being robust legislation against the offence of trafficking of humans in almost all the states around the globe, the cases of human trafficking has been perpetually on the rise. One of the reason for rise in the cases of human trafficking is the ingenious ways and new modus operandi being devised by the traffickers. One of the recent trends which has been identified to result in women trafficking stems from the mushrooming of International Marriage Brokering Organizations or the Mail Order Bride Industry.
- The International Marriage Brokering Organization or the Mail Order Bride Industry are marriage agencies operating in virtual space. These agencies offer catalogues of potential brides with pictures and specifications in terms of women's age, weight, height and interests from underdeveloped jurisdictions and those who are ready to immigrate post marriage to the country of the mail sponsor. The mail sponsors are invariably men who belong to developed jurisdictions. Thus, the international marriage brokers or the international match making organizations help in facilitating the exchange between mail sponsors and female mail order bride. (Committee on Foreign Relations United States Senate, 2004) The immigrant bride who transverses the national boundaries to move to the country of the mail sponsor usually lands in a vulnerable spot making her susceptible to exploitations and many a times victim of trafficking. This paper attempt to establish a link between marriage brokering organizations operating in virtual space and women trafficking. The paper also explores in Indian context how Indian girls marrying an NRI and moving base to foreign jurisdiction become victims of abuse and get subjected to sex slavery.
- The paper is divided into four parts. Part I deals with the development and operating mechanism of mail order bride industry. Part II dwells into the various social, economic and legal reasons resulting into flourishing of this industry and also tries to establish a link between mail order bride industry and women trafficking. Part III deals with the vulnerabilities and abuses faced by Indian mail order bride marrying an NRI or Overseas Citizen of India in the context of women trafficking. Part IV deals with the legal response to deal with women trafficking perpetuated in transnational marriages facilitated by international bride trade.

OBJECTIVES OF RESEARCH PAPER

1. To trace the evolution of International Marriage Brokering Industry or the mail bride industry.
2. To study the operating mechanism in the International Marriage Brokering Industry or the mail bride industry.
3. To analyse the role of Information Communication and Technology (ICT) in transnational marriages.
4. To study the common trends in women trafficking.

ISSN 2394 - 7780

5. To analyse the link between international marriage brokerage industry or the mail order bride industry and women trafficking.

DEVELOPMENT OF INTERNATIONAL MARRIAGE BROKERING ORGANIZATIONS OR MAIL ORDER BRIDE INDUSTRY

The mail order bride industry is replica of the more conventional arranged marriage settings but in virtual space. It mirrors arranged marriages where the families exchange “pictures of brides.”(Gee, 1982) The mail order bride industry operate with the help of Information Communication and Technology. The international marriage brokers have operational websites which can be easily accessed with the help of internet. These websites comprise of profiles of the women willing to immigrate to foreign land after marriage. The profile of the women showcased on websites comprise of their pictures and other relevant information pertaining to them.

The international marriage brokering industry is a major facilitator of transnational marriages. However, Tim Klass (1995) stated that “this industry is largely unregulated, unmonitored and not studied so far” and the same holds true till date. It is nothing short of match making business with a commercial angle associated to it. One downside of the match making agencies is that they do not guarantee the accuracy of the information furnished to the parties. Most of the times it is women entering into matrimonial alliance who ends up at a disadvantaged spot. This is because of the information gap and its consequences. Lack of information is more detrimental for the spouse who plans to traverse the boundary of the home country and therefore, it is the women who invariably has to move base post marriage. Most of the time, the women do not get sufficient opportunity to know their prospective spouse before marriage or to do any background check including any history of domestic violence. As per various immigrant groups and women advocacy groups the instances of domestic violence and abuse are epidemic among spouses who have met through international marriage brokers. (Committee on Foreign Relations United States Senate, 2004) This is primarily because of the vulnerable position of the women in such a setting. The immigrant women who stands a chance of losing her potential to become a permanent resident or citizenship of the country to which she has immigrated does not report any form of violence or abuse out of fear.

LINK BETWEEN MAIL ORDER BRIDE INDUSTRY AND WOMEN TRAFFICKING

In order to establish a link between women trafficking and mail order bride industry, it is important to first analyse some common trends and connecting factors seen in human trafficking cases. As per the hearing before Subcommittee on East Asian and Pacific Affairs of the Committee on Foreign Relations, US Senate (2004) some common trends seen in human trafficking irrespective of the modus operandi used for the purpose of trafficking are identified below:

1. Vulnerability of victims

A common trend seen in human trafficking case is that the victims belong to the more vulnerable set of population. It is well documented that traffickers prey on those who are easy to target as compared to others. It is because of this reason that women and children are more prone to trafficking. Most of the time the traffickers use some kind of allurement like money, better financial opportunities or better job avenues, educational opportunities, better living standard. Traffickers also make use of physical and psychological coercion to keep their victims in control.

2. Deception as a key tool for the purpose of trafficking

It is well researched and documented that false promises are used as a key tool to induce the victims of human trafficking. The deceptive promises of better financial conditions, better opportunities or a larger picture of better future are some of the pretext used by perpetrators of human trafficking. The main reason why the victims rely on the false promises made by the traffickers is the greener pastures they foresee in the host country where these immigrant population intends to immigrate. In case of women, it is reliance on the fact of better prospects post marriage that play an important role in them falling prey to potential traffickers.

3. Underdevelopment and Corruption as a contributing factor

It is usually seen that people belonging to underdeveloped jurisdictions or who are not in an economically viable position, are the ones who end up becoming victims of trafficking. The primary reason that most of the people belonging to this strata of population fall prey to trafficking is the prevailing underdevelopment and systematic corruption in most of these jurisdictions. Lack of faith in the government machinery results in people becoming more desperate and willing to undertake risks, thus making them prone to various schemes of trafficking.

- Although it is difficult to document how international marriage brokering organization have been used for trafficking of women, but statistics given by women advocacy groups and international non-governmental

ISSN 2394 - 7780

organisations show that immigrant women who have entered into matrimonial alliance through international marriage brokering industry route have experienced abuse and have been subjected to sex slavery. This fact has been reiterated by the Committee on Foreign Relations of United States Senate (2004). The committee is of the view that international marriage brokers who introduce prospective brides to wealthier men in developed foreign jurisdictions facilitate trafficking of women. Several cases have been reported and documented wherein marriage brokers have advertised and subsequently recruited women for the purpose of transnational marriage and later forced them into sexual servitude as per the Committee.

- It is because of this reason that many developed jurisdictions have introduced legislation to extend protection to immigrant women entering into transnational marriage through international marriage brokering organisations. For instance, United States of America has a law titled International Marriage Broker Regulation Act of 2005 which has several key provisions to prevent abuse of mail order bride and consequently extends protection from potential trafficking and abuse. Some of the key provisions of the legislation include: Section 833(d)(1) of the International Marriage Broker Regulation Act of 2005 places prohibition on international marriage brokers to furnish personal contact, photographs or other information about anyone who is under 18 years of age to any individual or entity; the legislation also imposes a requirement on international marriage bureau to disclose criminal history and marital history of the foreign national client to the immigrant client before he/she enters into marital alliance under Section 833(d)(1) of the International Marriage Broker Regulation Act of 2005. For the purpose of the same the international marriage broker has to conduct a due diligence of the foreign national client i.e. the American client and as per Section 833(d) (2) and (3) of the International Marriage Broker Regulation Act of 2005, the due diligence shall comprises of searching the sex offender public registers maintained by the concerned authorities for information regarding the United States client; collection, documentation or attestation of history of any previous marriage or any previous criminal record of the United States client; provide the foreign national client the records that has been procured from the sex offender public registry and any other background information pertaining to their marital history and previous criminal records in the primary language of the foreign client; also the legislation requires the foreign national client to furnish informed signed consent to the international marriage brokering organisation before sharing their information to the United States client. The International Marriage Broker Regulation Act, 2005 under Section 833(d)(c) also stipulates penalty for any violation or attempted violation by the international marriage brokers of their obligations under the Act. Thus, United States of America has addressed the problem of mail order bride through a specific legislation. However, most of the developed jurisdictions deal with this issue through incorporating stringent provisions in their immigration policy to curb marriage of convenience.

- The mail order brides represent a structure which heavily relies on economic inequalities, besides gender and racial stereotypes.(Chun, 1996) The premises of the mail order bride industry i.e. mail order bride being treated as a commodity and potential husbands as consumer, have grave ramifications on the women. The harm caused by the dynamics of a relationship which is entered on convenience makes the position of the immigrant bride vulnerable. The displacement from the country to which they belong, dependence on the husband fostered by dependent spousal visa and other immigration rules, weaker economic status, result in change in power dynamics which consequently put the women in a vulnerable spot and susceptible to sexual exploitation.

- As far as link between mail order bride industry and women trafficking is concerned, the mail order bride industry shall fall in the realm of involuntary servitude and trafficking only in narrowly prescribed cases.(Lee, 1998) The women's sexuality which is subjected to commodification in mail order bride industry coupled with stringent immigration laws make women potential victims of trafficking.

- Many Indian girls today prefer marrying Non Resident Indian (NRI), Overseas Citizen of India (OCI) or a foreigner for better social and economic prospects. With the advent of technology, the most preferred medium to meet a prospective bride or groom today is online matrimonial sites. The Indian brides who meet their grooms in virtual space through international marriage brokering organizations find themselves in a vulnerable spot owing to their socially, economically and legally weak status in foreign land, thereby making them more susceptible to victims of trafficking and solitary servitude. The risks associated in entering into transnational marriage are well known to the Indian brides and the same increases manifold in case the bride enters into marital alliance through online mode.

LEGAL REMEDY AND CONCLUSION

- The international Convention on All Forms of Discrimination against Women under Article 6 states that "All parties shall take all appropriate measures, including legislation, to suppress all forms of traffic in women and exploitation of prostitution of women." The United Nations Protocol to Prevent, Suppress and Punish Trafficking in Persons, specially women and children is yet another step taken by the international community to combat trafficking of women and children. In Indian context the primary law addressing the issue of trafficking is the Immoral Traffic (Suppression) Act, 1956.
- Despite there being a legal framework at international and national level, trafficking of women and children is on rise. In order to curb trafficking it is imperative to understand the innovative ways the traffickers device to victimise women and document them. One step in this direction would be to understand the mail order bride industry and how it results in trafficking and sexual exploitation of women. Several developed jurisdictions like USA have very specific laws with respect to mail order bride industry. Similarly, several jurisdictions from which most of the mail order bride are imported have legal provisions to regulate mail order bride trade. One such country is Philippines, wherein mail order bride trade is prohibited by the Republic Act 6955 and is used to regulate human trafficking and forced marriage resulting through international match making agencies. Several countries also regulate mail order bride industry and the consequential malpractices resulting from it through immigration laws.
- Thus, it is time to analyse the anti-trafficking initiates in the context of fast paced developments made in the field of information communication and technology. It is also imperative to have international and national framework pertaining to trafficking to look into potential tools of trafficking like international marriage brokering organisations, deceptive transnational marriages and stringent immigration laws which are detrimental to women who are immigrating to foreign lands on dependent spousal visa.

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DISPARITY BETWEEN DEMAND AND FLOW OF FINANCE IN MSMEs IN INDIA

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ABSTRACT
The Micro, Small and Medium Enterprise (MSME) sector plays a vital role in the growth of our country in creating employment, exports, gross industrial value of output, contribution to GDP, and giving boost to manufacture, service and infrastructure sectors. In India, the total number of working MSMEs is 447.73 lakh moreover these units provide employment prospects to 1012.59 lakh persons (Annual Report, MSMEs, 2012 - 13). Financial institutions and banks play an important role for development of MSMEs. For this study, Secondary data has been collected from various reliable published sources of govt. such as Statistical abstracts of India, Fourth All India Census of MSMEs, Annual Reports of various departments of GOI, Annual reports of Ministry of MSME, Various Websites relevant to topics etc. The study assesses the demand for and the flow of finance into the sector and evaluates the consequent gap in the financing needs of MSMEs. The study also identifies the issues in MSMEs funding and also recommend measures to improve outcome.

Keywords: MSME, Disparity, financial institutions, banks

MSMEs IN INDIA

- Micro, Small and Medium Enterprise (MSME) sector has emerged as a highly vibrant as well as dynamic segment of the Indian economy over the last five decades. MSMEs play crucial role in providing large business openings and also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth (Ministry of Micro, Small and Medium Enterprises, GOI).

- The Government of India passed the MSME Development Act of 2006 which brought about major changes in this sector. The basic achievement was a clear and decisive definition of units that fall under micro, small and medium category. The definitions are based on total investment in plant and machinery for manufacturing units and investment in equipment for service units.

Table 1:Definition of Micro, Small and Medium Enterprises in India

Classification	Manufacturing Enterprises*	Service Enterprises**
Micro	Rs. 2.5 million / Rs. 25 lakh	Rs. 1 million / Rs. 10 lakh
Small	Rs.50 million / Rs. 5 crore	Rs. 20 million / Rs. 2 crore
Medium	Rs 100 million / Rs 10 crore	Rs. 50 million / Rs. 5 crore

Source : Ministry of Micro, Small & Medium Enterprises, GOI, Annual Report 2012-13

*Investment limit in Plant & Machinery ** Investment limit in Equipment

- As per Quick Results of 4th All India Census (2006-07), the number of MSMEs working in the nation in the registered as well as unregistered categories are 1.55 Million (5.94%) and 24.55 Million (94.06%) respectively. MSMEs creating services of about 1012 lakh, manufacturing more than 6000 products, contributing about 45% to manufacturing output and about 40% of exports, directly and indirectly (Annual report 2012-13, Ministry of Micro, Small & Medium Enterprises, GOI)). MSME sector contributes just about 9% of GDP. Under FY11, total production coming from MSME sector was projected at 10,957.6 billion, an increase of more than 11% over the previous year.The MSME sector in India is highly heterogeneous in terms of the size of the ventures, variety of products and services, levels of technology,ownership structure, area of operation, with the stage of growth of an enterprise.

- Financial institutions and Banks have been playing a vital role in the economic development of different countries of the world. These contribute to speed up the economic development of a country by mobilizing scarce fiscal resources for productive purposes. Financial institutions and banks play an important role for development of MSMEs through their branch offices, regional offices in the realm. Many financial associations prefer using annual sales/revenue (turnover) to segment and target MSMEs (Table 2) and like a key parameter for product development and risk management.

Table 2: Internal Definitions used by Banks for MSME(Indicative)						
Enterprise Size	**Micro**		**Small**		**Medium**	
Institution Type	**Turnover (INR million)**	**Credit Size (INR million)**	**Turnover (INR million)**	**Credit Size (INR million**	**Turnover (INR million)**	**Credit Size (INR million)**
Private Commercial Banks	15-50 (30,000-1 mn)	0.2-1 (4,000-20,000)	50-200 (1 mn – 4 mn)	5-150 (0.1 mn – 3 mn)	200-2000 (4 mn – 40 mn)	50-200 (1 mn – 4 mn)
Non- Banking Financial Companies	0.05-1 (1,000-2,000)	1-5 (20,000-0.1 mn)	5-25 (0.1 mn-0.5 mn)	0.3-5 (6,000-0.1 mn)	10-1,000 (0.2 mn - 20 mn)	2.5-50 (50,000 – 1 mn)
Source: Micro, Small and Medium Enterprise Finance in India, A Research Study on Needs, Gaps and Way Forward (November, 2012) IFC						

OBJECTIVES OF THE STUDY: To assess the demand and flow of finance in MSMEs

- To evaluate the consequent gap in the funding needs of MSMEs
- Tostudy the reasons of gap
- To highlight the issues in MSMEs financing

RESEARCH METHODOLOGY

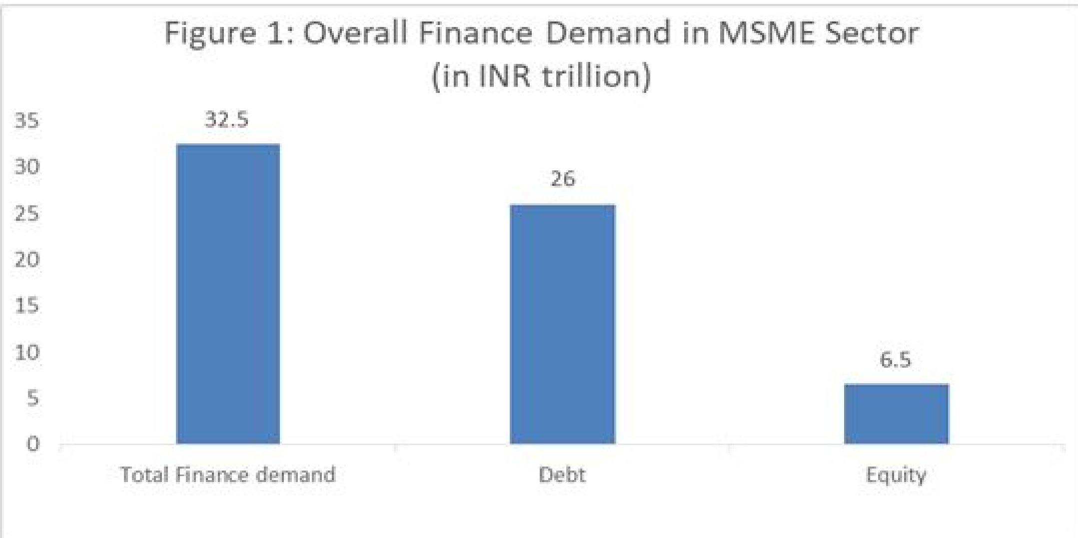
The present study concentrates on the disparity between demand and flow of finance in MSMEs in India.The Data used for analysis is secondary in nature and collected from various reliable published sources of government such as Statistical abstracts of India, Fourth All India Census of MSMEs, Annual reports of Ministry of MSMEs, Various Websites relevant regarding topics etc.

Disparity between Demand and Flow of Finance in MSMEs in India

DEMAND FOR FINANCE IN MSME SECTOR

1. Debt Finance

MSMEs show high demand for finance, particularly, debt, to finance their development. There is a total financial requirement of INR 32.5 trillion in the MSME sector, which comprises INR 26 trillion of debt demand and INR 6.5 trillion of equity demand i.e. 20% of total demand.



Source: MSME Census, SIDBI, Primary Research, IFC-Intellecap Analysis

However, the viable and addressable debt demand was approximate to be INR 9.9 trillion which was 38 percent of the total debt demand. It excludes (a) sick enterprises, (b) new enterprises (those with less than a year in operation), (c) ventures rejected by financial institutions, and (d) micro enterprises that receive finance from the informal sector.

 ISSN 2394 - 7780

- **Micro Enterprise Sector**

Micro enterprises comprise of trade, repair and maintenance, restaurants and textiles among others, and have a significant working capital demand. At least 10.6 million micro enterprises constitute a viable financing segment for recognized financial institutions. Average credit requirement of a micro enterprises across manufacturing and services is estimated to be INR 0.3 million – INR 0.4 million i.e. 44 per cent share of demand(IFC-Intellecap Analysis).

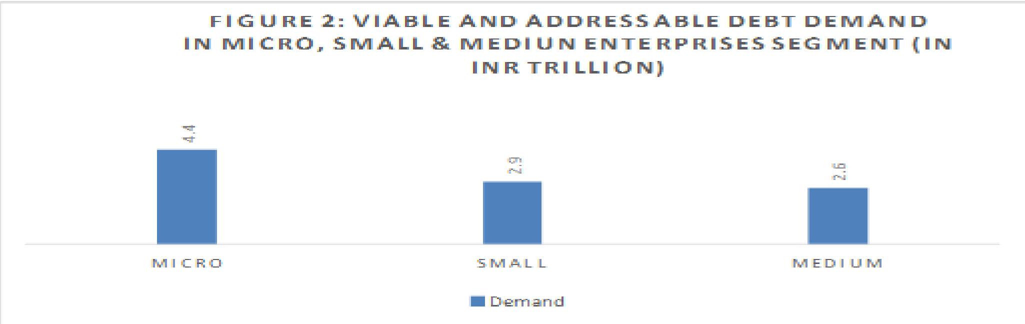
- **Small Enterprise Segment**

Small enterprises involve privileged money investments and tend to function in value-add manufacturing and knowledge-based service industries. Entrepreneurs who run small enterprises comprises a comparatively better knowledge of external sources of finance. 0.7 Million small enterprises are viable for financing. The average credit requirement of a small enterprise across manufacturing and services industries is estimated to be INR 4 million – INR 4.5 Million i.e. 30 per cent share of demand.(A Research Study on Needs, Gaps and Way Forward, November, 2012).

Source: IFC-Intellecap Analysis

- **Medium Enterprise Segment**

Unlike micro and small enterprises, medium enterprises show a more predictable demand for debt, as well as these units are able to admittance multiple sources of capital. here addition, predictable cash flows along with a formal structure, allows medium enterprises to choose formal financial institutions as their preferred financiers. 0.05 Million medium enterprises can be served by the formal financial institutions. The average credit requirement of a medium enterprise across industrialized and services industries is in the range of INR 40 million – INR 55 millioni.e. 26 per cent share of demand.(A Research Study on Needs, Gaps and Way Forward, November, 2012).

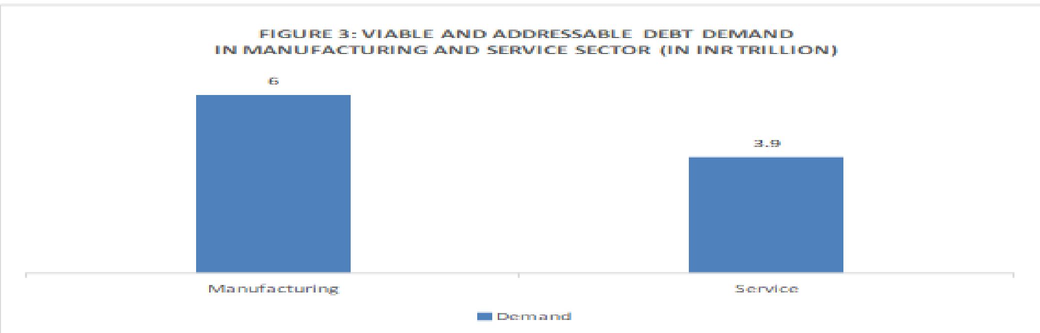


- **Manufacturing Sector**

Manufacturing sector accounts for the smaller division of enterprises but the working capital requirement tends to be higher in the manufacturing sector than that in the services sector.The average requirement for wealth expenditure is estimated to be INR 0.5 million per yearin manufacturing enterprises. Working capital demand shows an estimated 60 percent of the total debt demand of the manufacturing sector.

- **Services Sector**

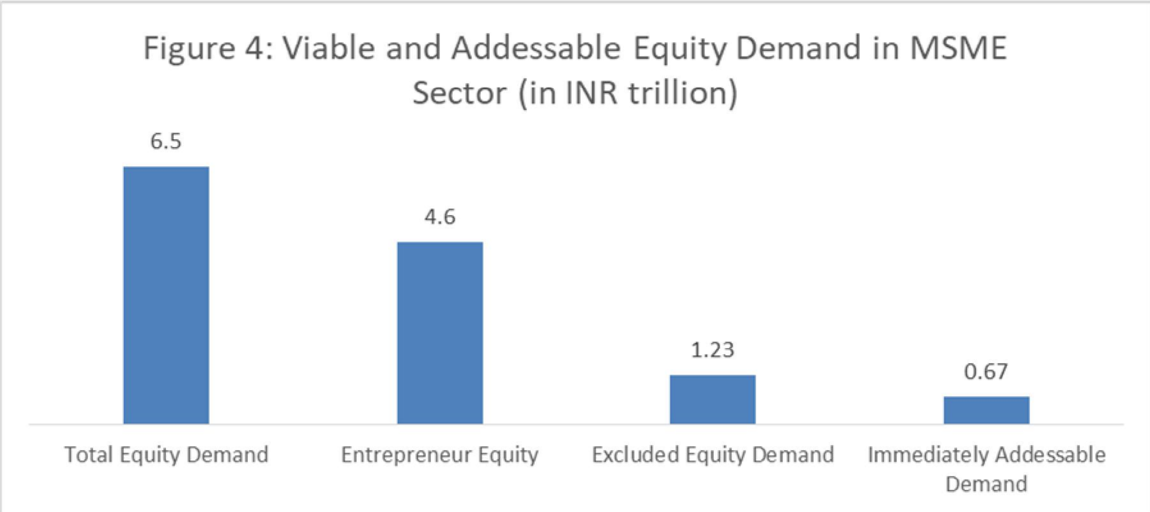
Service industries such as retail trade, repair as well as maintenance, and restaurants be typically cash businesses showed low. On the other hand, there are knowledge-based services industries such as software development and management consulting within the services sectorshowed higher working capital and capital expenditure requirements. Working capital demand accounts for an estimated 40 percent of total debt demand of these service sector.



Source: IFC-Intellecap Analysis

2. Equity finance

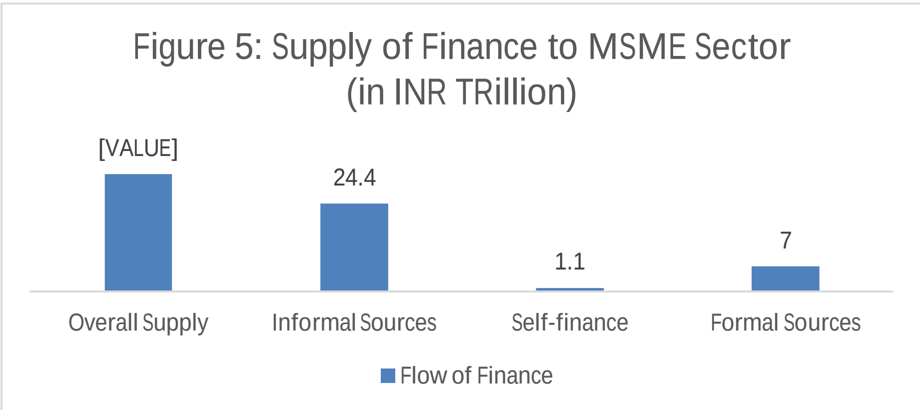
The overall equity demand in this sector is estimated to be INR 6.5 trillion among short-term equity requirement accounting for INR 4 trillion, and long-term equity demand of INR 2.5 trillion. Enterprises use internal accruals and informal sources to investment the short-term equity demand i.e. INR 4 trillion and 25 per cent of the long-term equity demand i.e. INR 0.6 trillion(A Research Study on Needs, Gaps and Way Forward, November, 2012). The viable and addressable equity demand is estimated to be INR 0.67 trillion, after excluding (a) entrepreneurs' equity involvement to enterprises approximate at INR 4.6 trillion, and (b) equity demand from micro and small enterprises that are structured as proprietorships or partnerships. Proprietorships and partnership are unable to absorb equity from external sources although equity demand from these firms is approximated to be about INR 1.23 trillion.



Source: IFC-Intellecap Analysis

FLOW OF FINANCE IN MSME SECTOR

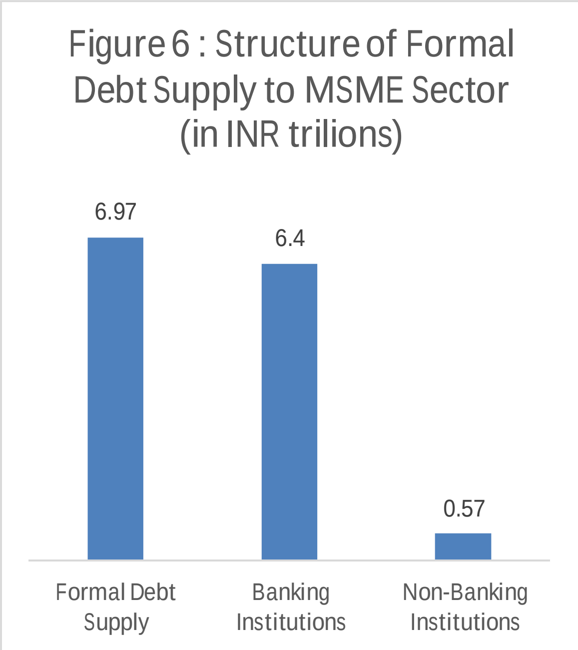
The overall supply of finance to the MSME sector is assessed INR 32.5 trillion comprising informal finance, self-finance and formal finance. An assessed INR 25.5 trillion (nearly 78 percent) of the sector's debt demand, is fed by informal sources and self-finance together, while formal sources cater to just over 22 percent of the demand at INR 7 trillion.



Source: IFC-Intellecap Analysis

Official sources of finance are banks and non-banking organizations. The MSME sector receives INR 6.97 trillion debt from banking and non-banking institutions. Banks as well as government financing agencies constitute the largest share of formal debt to the MSME sector, and are estimated to provide INR 6.4 trillion to these enterprises. The balance INR 0.57 trillion of prescribed debt is supplied by non-banking finance companies (NBFCs).

Scheduled commercial banks (public banks, private banks along with foreign banks) supply INR 5.9 trillion i.e. 92 percent of prescribed debt flow to the MSME sector. While smaller banks like Regional Rural Banks (RRBs), Urban Cooperative Banks (UCBs) and government financial institutions such as State Financial Corporation (SFCs) and State Industrial Development Corporations provide INR 0.5 trillion ($10 billion) as debt finance.



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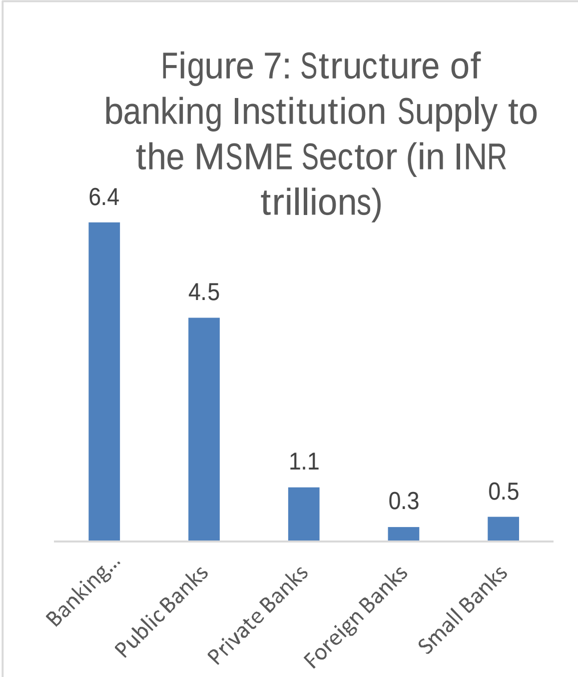
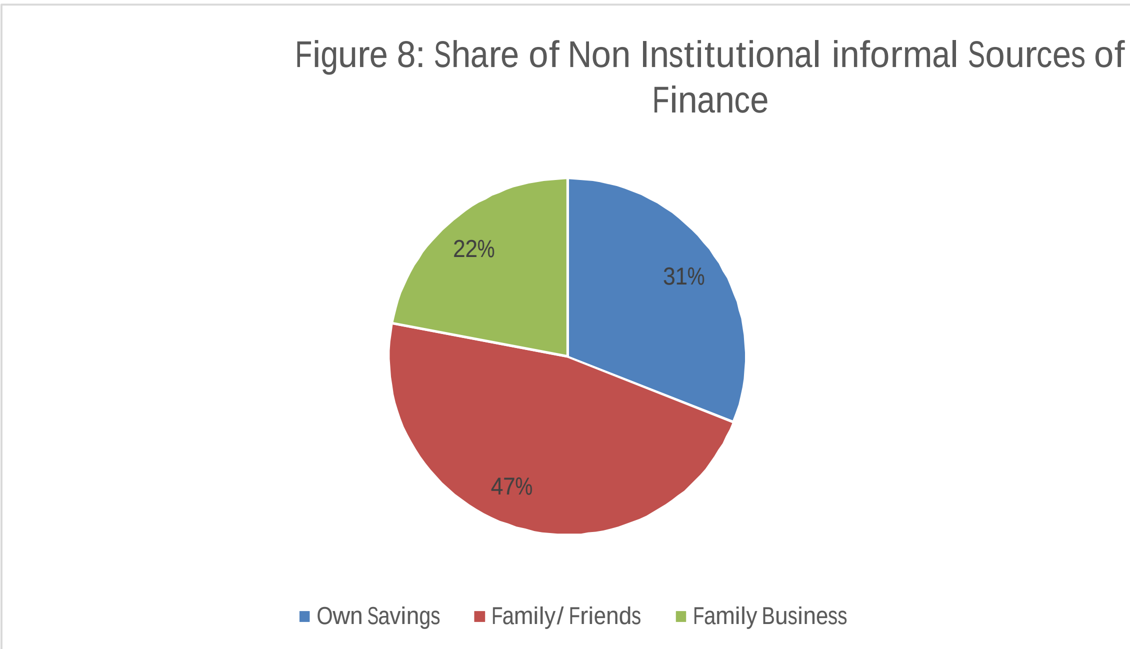


Source: IFC-Intellecap Analysis

Public banks account for 70 percent (INR 4.5 trillion) of the banking debt to the MSME sector, while the private and foreign banks account for 22 percent (INR 1.4 trillion), and small banks such as regional rural banks, urban co-operative banks account for 8 percent (INR 0.5 trillion) of banking finance.

A total of INR 0.03 trillionis directed to the MSME sector by way ofequity financing. SIDBI Venture Capital Limited, along with a few privateequity firms, is currently leading the supply of equitycapital to the sector.

Informal sources account for an estimated INR 24.4 trillion in finance to the sector. Informal sources include both institutional sources such as moneylenders and chit funds, and non-institutional sources such as family, friends, and family business.Informal finance dominates the sector and 95 percent of it comes from non-institutional sources. These sources account for INR 23.2 trillion of the informal finance to the MSME sector.



Source: IFC-Intellecap Analysis

FINANCE GAP IN MSME SECTOR

Despite the increase in financing to MSMEs, there is still a considerable institutional finance gap of INR 20.9 trillion which is split into a debt gap of INR 19 trillion and an equity gap of INR 1.9 trillion. After exclusions in

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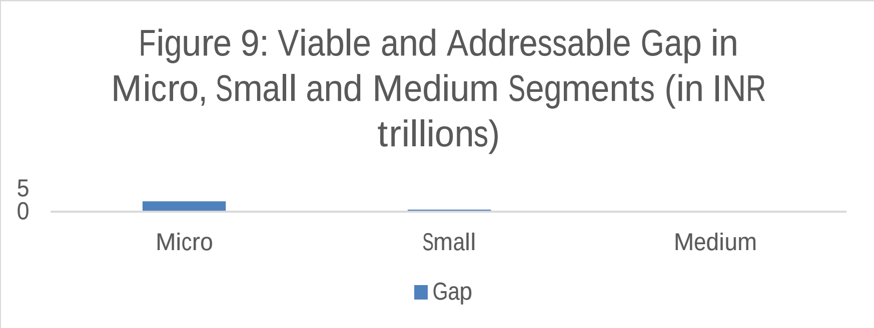
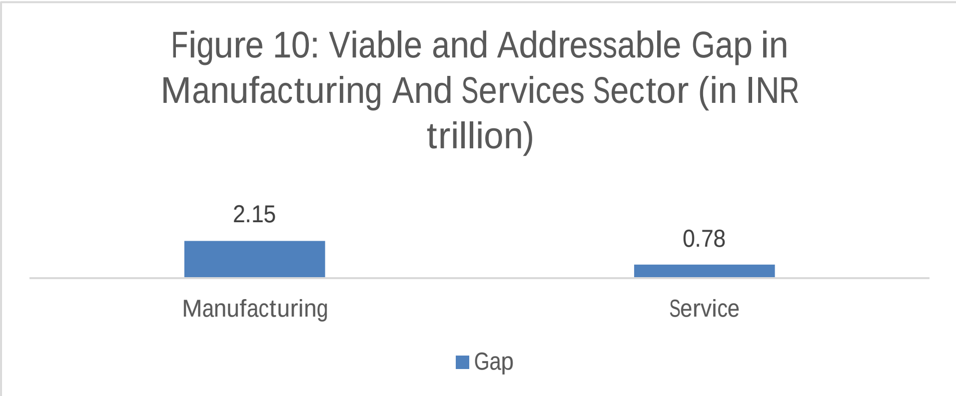
the debt demand (62 percent of the overall demand) and the equity demand (from MSMEs that are structured as proprietorships or partnerships), there is still a demand-supply break of INR 3.57 trillion, which formal financial institutions can viably finance in the near term.

The finance gap in micro, small and medium enterprise segments is estimated to be INR 16.2 trillion, INR 3.9 and INR 0.8 trillion correspondingly. The micro, small, and medium enterprise segments respectively account for INR 2.25 trillion (80 percent), INR 0.5 trillion (17 percent) and INR 0.18 trillion (3 per cent), of the viable debt gap that can be addressed by financial institutions in near term. Micro and small enterprise segments account meant for 97 percent of this debt gap. The micro enterprise section accounts for the largest share (80 percent) of viable and addressable debt space to the sector. On an average, INR 1.5 million – INR 3.5 million per enterprise gets directed to an enterprise, which meets 40 – 70 percent of an average demand estimated at INR 4 million – 4.5 million. Medium enterprises are the best served segment in the MSME sector, and account for only an INR 0.18 trillion of the viable and addressable debt gap.(A Research Study on Needs, Gaps and Way Forward, November, 2012).



Source: IFC-Intellecap Analysis

Viable debt gap that can be addressed by financial institutions in the near term in the manufacturing and services sector is INR 2.15 trillion and INR 0.78 trillion respectively. Manufacturing enterprises intended for 73 percent of the sector's viable plus addressable debt gap.Services enterprises make up 27 percent of the overall viable and addressable debt gap.(A Research Study on Needs, Gaps and Way Forward, November, 2012).



Source: IFC-Intellecap Analysis

REASONS OF GAP

- Micro enterprises mostly operate in the service sector, and most entrepreneurs do not have access to immovable collateral to secure finance or get sanctioned limits to be raised.
- Although both financial institutions as well as government agencies have several products along with schemes for micro enterprises, there is little awareness about these among entrepreneurs, making it difficult for organizations to reach out to them.
- The viable and addressable debt gap in the small enterprise segment is largely because of the fact that a great number of ventures in the part are underserved.
- The debt gap in the sector is attributed largely to the shortfall in working capital finance.
- The debt gap in the Medium Enterprisesegment is due to a shortfall in incremental working capital financing for manufacturing enterprises, and under-financing of service-oriented enterprises in the segment.

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- Manufacturing MSMEs often experience delays in payments, resulting in considerable capital being tied up in receivables. Such a situation increases the working capital requirement.
- Traditional services experience a greater debtshortfall in capital expenditure financing compared to working capital requirementsbecause there is a high level of cashtransactions in business operations that canbe used to finance working capital needs.

ISSUES AND PROBLEMS OF MSMES FINANCING

- Low growth rate of small firms
- Inability of MSME owners to maintain collateral securities
- Lack of credit worthiness and goodwill
- Lack of transparency due to poor reporting of firm data
- unable to capture market opportunities
- Experiencing difficulties in purchase of inputs such as raw materials, machinery and equipment, finance, consulting services, new technology, highly skilled labour etc.
- Unable to compete with big players in terms of product quality, range of products, marketing abilities and cost.
- Absence of Infrastructure, quality labour, Business acumen and limited options / opportunities to widen the production.
- Obsolete technology
- Lack of skilled and trained Manpower
- Lack of Entrepreneurship Education & financial knowledge
- Ignorance of government Policies as well as Plans on the part of Entrepreneurs
- Lack of budgeted plans
- No proper estimation of funds requirements
- Non repayment of loan
- Lack of co-operation and the discouraging attitude of bank officials

CONCLUSION AND SUGGESTIONS

Globalisation, Privatisation and Liberalisation, which has benefitted various segments of different enterprises and also contributed in MSME sector by employment generation, reducing urban and rural poverty of masses etc. There are 1.55 Million (5.94%) the registered and 24.55 Million (94.06%) unregistered MSMEs functioning within the nation (Quick Results of 4th All India Census (2006-07). MSMEscontributed around 9% of GDP. Financial institutions along with Banks are playing a vital role for the development of MSMEs by providing finance to the enterprise as and when needed but there is gap between demand and flow of credit i.e. INR 20.9 trillion which is split into a debt gap of INR 19 trillion and an equity gap of INR 1.9 trillion. Despite of various advantages, MSMEs face cut throat competition from all over the world in different product categories. To cope up with this, GOI has made many efforts specifically through MSMED Act, 2006 to enhance the competitiveness, productivity furthermore expansion of MSMEs in India. But still MSME Sector faces certain problems specifically related to Poor supply of raw material, rising cost of inputs, lack of adequate marketing facilities, obsolete technology, etc. There is lot to do on the part of government. Government should more rigorously educate and encircle the entrepreneurs about latest programmes and try to solve their grievances to the earliest and provide them business friendly environment and high class infrastructure like. and formulate and implement policies and programmes by taking into consideration the problems and challenges face by MSMEs at home and abroad.

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A STUDY ON FACTORS AFFECTING CUSTOMER SATISFACTION TOWARDS USE OF MOBILE BANKING IN MUMBAI

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ABSTRACT
Mobile Banking has been the most significant contributor in encouraging cashless and electronic payments. The tremendous rise in use of smart phones, the ease in use of Mobile Banking applications and also enhancement in facilities provided by mobile service providers have also led to growth in use of Mobile Banking. The various benefits of using Mobile Banking like convenience, ease, cost savings, security, etc. also has led to robust growth in its usage and deriving satisfaction. The present study focuses on the variables influencing the satisfaction level derived by a customer through the use of Mobile Banking. Primary data was collected through well-structured questionnaire from a total of 132 respondents from the city of Mumbai and were analysed using cross tabulation, percentages, statistical tools like Kruskal Wallis Test and Chi-square. An academic research study aims to help in suggesting appropriate factors for M-Banking companies to target potential customers.

Keywords: Mobile Banking (M-Banking), Customer Satisfaction, Security Factors and Accessibility Factors.

INTRODUCTION
The developments in the field of Information and Communication Technology have led banking industry to see many changes in the recent years. There is a transition from a manual intensive industry into one which is technology driven and dependent. Customers are attracted to alternatives in banking than to traditional branch banking. This alternative way of banking has gained significant attention due to the increase usage of internet around the world. Banks have also adopted using internet for providing new facilities to their clients.

M-Banking is a service provided by banks to make the banking experience convenient with the help of application developed by respective bank, which is to be downloaded by its customers for conducting banking transactions online. It is a major enhancement that ICT has offered to the banking sector. Customers are highly inspired with M-Banking as it fulfils the expectations of handling financial transactions, which are speed, safety, convenience, easy access, etc. The M-Banking Applications can be downloaded on any smartphone irrespective of its make, model, etc.

The use of ICT in the banking industry is significantly influenced due to two major reasons. Firstly, the replacement of the paper documents which is transformed and viewed electronically with the application has led to fall in the bank cost. Secondly, the customers can now manage their banking transactions without direct contact with the bank personnel. There is always risk involved in adapting new innovations and get used to such new changes. Also, some people may resist to accepting new technology whereas some may not have access to newest technology due to financial concerns or lack of interest.

PURPOSE OF THE RESEARCH
The banking industry is changing continuously and experiencing development in technology day by day. Even bank customers have gradually started adopting this change and are using online banking method with the increasing use of the internet and smart phones. The principle aim of the study is to identify the main factors affecting the use and satisfaction of customers in use of M-Banking in Mumbai.

REVIEW OF LITERATURE
- Gupta, (1999), Pegu (2000) and Dasgupta (2002) in their study determined that innovation in the M-Banking beyond online banking is essential, and also make mobility self-sufficient to satisfy customer needs. That will help to make it a powerful delivery channel by providing immediate access and complete control of their banking requirements.
- Vyas (2009) has explained that awareness among the existing customers' needs to be created by banks and new customers can be made by targeting non-online banking customers who have mobile phones but may not be using internet for banking, thus creating potential for M-Banking.
- Sadi and Noordin (2011) analysed that banks should first determine the benefits that can be derived by use of M-Banking for users and make the users aware of them. The study analysed that cost is one of the most significant factors which affects M-Banking usage.

- Bharti (2016) analysed that supportive accessibility is one of the important factor that affects satisfaction from M-Banking usage. The study only focused on features of e-banking on customer expectations and satisfaction. It also shows that to fulfil expectations of the customers, banks should increase M-Banking awareness.
- Khattak and Rehman (2010), one of essential strategy for growth of any organization is the customer's satisfactions. This is because customers are the major source of company's revenue. So customer satisfaction is important for attracting the new customers and sustaining the existing ones.

OBJECTIVE OF THE STUDY

- To study the factors that leads to customer satisfaction in use of M-Banking.
- To determine whether security issues affect use of M-Banking.
- To examine the association of convenience in accessibility on use of M-Banking.

HYPOTHESIS

- H_0 – There is no significant influence of Security Factor on Customer Satisfaction.
- H_0 – There is no significant influence of Accessibility Factor on Customer Satisfaction.

RESEARCH METHODOLOGY

The current study is conducted in the city of Mumbai which is the financial capital of the country. The study is based on the primary data collected from 132 respondents through a well-structured questionnaire. Of the total respondents, 35 respondents were such who have never used M-Banking due to various reasons. Data collected was analysed using cross tabulation, percentages and statistical tools like Kruskal Wallis Test and Chi-square.

DATA ANALYSIS AND INTERPRETATION

The primary data was collected from 132 respondents, of which all the responses were valid and usable for the study.

Table-1: Frequency based on Gender and Education

		Education				Total
		Post Graduate / Masters	Graduate	Upto HSC	Upto SSC	
Gender	Male	38	26	2	1	67
	Female	35	26	2	2	65
Total		73	52	4	3	132

(Source: Compiled from Primary Data)

The respondents were almost equally distributed between male and female, comprising of 50.8% male and the balance 49.2% females. Also a major of the respondents were either graduate or post graduates. Very few numbers of responses was from respondents who were up to HSC passed.

Table-2: Frequency of M-Banking Users

		Frequency	Percent	Cumulative Percent
Valid	yes	97	73.5	73.5
	no	35	26.5	100.0
	Total	132	100.0	

(Source: Compiled from Primary Data)

The table 1 indicates that there is a significant percentage of respondents ie. 73.5% were users of M-Banking service to fulfil their banking requirements.

Table-3: Frequency of users Satisfied with M-Banking

		Frequency	Percent	Cumulative Percent
Valid	Satisfied	78	80.4	80.4
	Neither Satisfied nor Dissatisfied	19	19.6	100.0
	Total	97	100.0	

(Source: Compiled from Primary Data)

The above table describes whether the M-Banking users are satisfied or dissatisfied. The responses were collected only from those users who use M-Banking facility. None of the users are dissatisfied as there were no responses at all in that category. A significant percentage of the respondents said that they were satisfied with M-Banking and only 19.6% were neutral.

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Table-4: Chi-Square Test – Influence of Security Factors on Customer Satisfaction

	Eliminates Risk of carrying cash	M-Banking Applications are safe	Authentication of transaction by One Time Password provides more security	Logging into application is secured and trustworthy	Password or Bio metric feature of smartphone enhances M-Banking security
Chi-Square	6.124	21.259	6.920	12.207	5.563
Df	1	1	1	1	1
Asymp. Sig.	.013	.000	.009	.000	.018
a. Kruskal Wallis Test					
b. Grouping Variable: Satisfaction					

(Source: Compiled from Primary Data)

The above table determines that all the individual elements categorised as Security Factors have a significant influence on customer satisfaction of M-Banking users.

Table 5: Chi-Square Test – Influence of Accessibility Factors on Customer Satisfaction

	Simple and easy to use	Saves Branch visit time	Quick processing (Quick clearing, no waiting in queue)	Access from any place	Access at anytime
Chi-Square	9.298	4.817	1.341	2.607	8.242
Df	1	1	1	1	1
Asymp. Sig.	.002	.028	.247	.106	.004
a. Kruskal Wallis Test					
b. Grouping Variable: Satisfaction					

(Source: Compiled from Primary Data)

The above table determines that simple and ease in using M-Banking application, the time saved in avoiding visit to branch and the anytime access to banking requirement have a significant influence on customer satisfaction. Quick processing of bank transactions through M-Banking and access to banking system from any place has no significant influence on customer satisfaction.

MAJOR FINDINGS

- A great number of customers i.e. 80.4% are satisfied with the M-Banking mode of banking transaction. There are no customers who are dissatisfied. The remaining 19.6% respondents were neither satisfied nor dissatisfied.
- The safety feature of M-Banking application and the security and trust of logging into the M-Banking Application has a great influence on the customer satisfaction.
- Even the One Time Password Authentication process, elimination of carrying cash and also the password or bio metric feature of smartphone has influence on customer satisfaction.
- Security factors have a significant influence on customer satisfaction of M-Banking customers.
- Simple and easy to use M-Banking application, the time saved in branch visit and the access to banking anytime has a significant influence on customer satisfaction.

CONCLUSION

M-Banking is rapidly gaining acceptance and it would soon take over the branch banking. The banks can gradually reduce the number of branches thus saving on the operating cost. The two factors analysed to determine the customer satisfaction derived from use of M-Banking indicate that security concern plays a major role in their satisfaction. Also the accessibility factor has an impact on the satisfaction they get by its usage. It has also been also determined that the access from any place and the quick processing does not influence the customer satisfaction derived from the M-Banking usage. None of the M-Banking Customers have been found dissatisfied. Either the customers are found satisfied or they are neither satisfied nor dissatisfied.

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STUDY OF ICT IN TEACHING AND LEARNING PROCESS MOREOVER ITS PERCEPTION AMONG TEACHERS

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ABSTRACT

Today every field is under the trap of technology. The person who is well versed can rule and others are to be as follower's .In our teaching field we as teachers would like to create rulers who will teach to outside companies and will act as an asset but not a liability that will simply follow the crowd, but technology alone cannot bring great achievements for students. The best combination is teachers working with technology and helping students to understand its importance in learning. Teachers don't have to teach content, it's readily available on Google but today teachers need to inspire and teach them the correct usage of technology to learn more and go for in-depth knowledge of study. As it is rightly quoted by john Dewey "if we teach today as we taught yesterday, then we rob them of tomorrow".There are different teaching tools used by teachers like projector for ppt presentation, moodle and Edmodo apps for assignments, forwarding notes to the class, conducting test through Google forms,youtube videos etc. The purpose of this study is to understand how effectively these technologies is put to use for students by teachers moreover also to analyse the perception of teachers towards usage of it and whether students are able to remember the concepts in better way and excel with good score because of these tools used by colleges. For the purpose of study primary data is collected through Google forms distributed among teachers and secondary information through internet and earlier study. From the findings it could be concluded that maximum teachers today believe in innovative methods of teaching and definitely believes that it increases the learning process and knowledge but yes there are certain hindrances which they are trying to overcome as it is observe that students understanding can be improved through such practices.

Keywords: Education, teaching tools, technology, perception of teachers.

INTRODUCTION

The role of ICT in education is quite important and increasing day by day with the latest technology tools introduced, to make learning process more interesting and knowledge oriented for our next generation students whose maximum work would be technology aided. School and colleges is the correct platform which can make students realize that technology apart from its entertainment can also be use more constructively to gain more knowledge, to learn presentation skills and practical skills. ICT technology in education enhances the learning process of students and also helps teachers to upgrade their knowledge. Usage of ICT technologies like projector, online videos, and various apps are not only supported by teachers but this way of communication channels in education is also promoted by govt by initiating various schemes like MHRD, State Wide Area Network (SWAN), Study Webs of Active-earning for Young Aspiring Minds (SWAYAM), a programme for online education.ICT in education is a medium which is affecting positively teaching and learning process and also evaluation and assessment. Teachers are considering this ICT enabled teaching and learning process as quite important as they are the role model who is going to shape the students , who is going to deal with variety of operations, versions, latest apps and machine learning advancement to be used by various companies. It's not only the degree certificate which hold value today, but the familiarity as to how to use technology and make work easier and faster is valuable. Technology alone is not sufficient to solve all problems. ICT is required in education but with proper blend of explanation from teachers who will provides meaning to it to increase their student's skills.

OBJECTIVES

1) To study on various ICT technology used by teachers in enhancing learning process.
2) To examine the philosophy of teachers towards usage of ICT strategies to improve understanding among students**.**
3) To analyse whether institution provides required support to integrate ICT in teaching learning process**.**
4) To find out whether innovative teaching methods applied is a passion of teachers or compulsion for records**.**

HYPOTHESIS

- **H1 -** There is a relationship between subjects taught and usage of Innovative teaching methods applied.
- **H0-** There is no relationship between subjects taught and usage of Innovative teaching methods applied.

- **H2-** There is a relationship between the colleges which are NAAC accredited and usage of innovative teaching techniques preferred by teachers.
- **H0-** There is no relationship between the colleges which are NAAC accredited and usage of innovative teaching techniques preferred by teachers.

STATEMENT OF THE PROBLEMS:

- **Changing environment:-**

Today is the age of machine learning, digitalization and online coaching. It's a cut throat Competition where it is essential for teachers to understand the need of an hour, interest of the students and better ways in which it would be possible for them to develop even more interest for students in studies. As teachers are the mentors preparing students for tomorrow, so use of ICT in education by teachers is a training ground for students to be familiar with latest working of technologies.

- **Students are more techno-friendly**: Today term use for teacher &student relationship is co-learners. Students of today's generation are more techno-friendly. They get bored if entire lecture is taught in traditional method. They expect more new innovative ways in learning process .so it's essential that teachers are trained to give them what they want in their own way, with the use of internet to communicate in their friendly language.
- **Lack of funding:** it's important to study about the perceptions of teachers as to know whether they get the required support needed for teaching with new ICT techniques.
- **Lack of in service Training programmes**: Technology is fast changing and some of the teachers may be still comfortable with traditional method of teaching so, there is a need for proper conduct of seminars, training and sharing of knowledge among teachers to make use of innovative ways in teaching process.It is essential to train not only for teaching process but also for documentation of records, assessment and evaluation.

REVIEW OF LITERATURE

ICT in education is promoted way back by National Policy on Education (1986), National Curriculum Framework (2010), National Policy on ICT in Education (2012), MHRD Government of India also took some initiative for ICT like E-Pathsala2017, National Digital Library, National Repository of Open Educational Resources (NROER) and GIS mapping. There is certain paper which already proves that how important is to include ICT in education either at school level, higher secondary level or with the study in relation to particular subject in various regions and state.

- **Study of difficulties in adopting ict for teaching and measures thereby with specific reference to select higher education institutions in Pune by Kadvekar Shravan (2015):** The research has identified major difficulties faced in usage of ICT, Training, Existing capacity assessment, Planning and suggested an ICT model which can be use in all institutions
- **A study of teacher effectiveness of ict familiar and ict unfamiliar college teachers done by Dwivedi, Dipali (2017):** The study focuses on quality education, quality teachers which can be made more effective if ICT enabled. Knowledge of ICT is directly or indirectly related with teacher effectiveness and it was proved that teachers familiar with ICT can create more affect than teachers those who are unfamiliar with Ict techniques. For the purpose of study only ARTS and science teachers of Kanpur colleges was considered.
- **The status of information and communication technology ICT at secondary school stage of Arunachal Pradesh done by Suniya, Ligang (2018):** The study relates to private and government secondary school of Arunachal Pradesh. It was found that both private and government schools of remote areas do have environment conducive for usage of ICT but it is more better for private schools but it has some inadequate training facility for teachers. It requires adequate ICT facilities, sufficient technical support, sharing of knowledge among teachers, support of school administration and community.

FINDINGS

Informal interview and observation:-

Anna leela college teachers were interviewed to know about their best innovative method which has improved students performance: - Google form is used as an innovative way by this college to conduct class test at the end of each unit. As per teachers perception though its time consuming but has resulted as best practice because of which students concepts are more cleared and they are able to score good.While interviewing one of the colleges of western line it was notice that coursera app is used to give assignment to

ISSN 2394 - 7780

students as punishment for not attending lectures. In this app various courses are available even for free for the purpose of acquiring in depth knowledge on any concept.

Analysed Data through Questionnaire method:-

Table-1: 92% teachers believe in innovative techniques of teaching and learning.

What is your method of teaching?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Traditional Method	4	8.0	8.0	8.0
	Innovative technology based teaching and learning method	46	92.0	92.0	100.0
	Total	50	100.0	100.0	

Table-2: 80% colleges have adequate facility to support innovative ways.

Does your college have adequate facility to support in2vative methods of teaching?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	80.0	80.0	80.0
	No	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

CORRELATION TECHNIQUE

Table 3			
Descriptive Statistics			
	Mean	Std. Deviation	N
Mark the subjects allocated for lecture	2.00	.969	50
which of the following in2vative techniques you prefer in teaching	3.18	1.804	50
Is your college NAAC accredited	1.58	.499	50

Correlations				
		Mark the subjects allocated for lecture	which of the following in2vative techniques you prefer in teaching	Is your college NAAC accredited
Mark the subjects allocated for lecture	Pearson Correlation	1	-.023	0.000
	Sig. (2-tailed)		.872	1.000
	N	50	50	50
which of the following in2vative techniques you prefer in teaching	Pearson Correlation	-.023	1	-.050
	Sig. (2-tailed)	.872		.728
	N	50	50	50
Is your college NAAC accredited	Pearson Correlation	0.000	-.050	1
	Sig. (2-tailed)	1.000	.728	
	N	50	50	50

Chi-square test

Table 4

HYPOTHESIS: - 1

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Mark the subjects allocated for lecture * which of the following Innoovativetechniques you prefer in teaching	50	100.0%	0	0.0%	50	100.0%

Mark the subjects allocated for lecture * which of the following Innoovativetechniques you prefer in teaching Cross tabulation

			which of the following Innovative techniques you prefer in teaching						Total
			Powerpoint Presentation	Youtube videos	Different app like Edmodo, Coursera and moodle	Case Study	Google Forms for class test	All the above	
Mark the subjects allocated for lecture	Theory Subjects	Count	7	2	1	7	5	1	23
		Expected Count	6.4	3.7	1.8	3.7	5.1	2.3	23.0
	Practical subjects	Count	1	0	1	0	1	1	4
		Expected Count	1.1	.6	.3	.6	.9	.4	4.0
	Both	Count	6	6	2	1	5	3	23
		Expected Count	6.4	3.7	1.8	3.7	5.1	2.3	23.0
Total		Count	14	8	4	8	11	5	50
		Expected Count	14.0	8.0	4.0	8.0	11.0	5.0	50.0

Chi-Square Tests

	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	12.256[a]	10	.268
Likelihood Ratio	13.086	10	.219
Linear-by-Linear Association	.027	1	.870
N of Valid Cases	50		

Table-5

Hypothesis: - 2

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Is your college NAAC accredited * which of the following Innovative techniques you prefer in teaching	50	100.0%	0	0.0%	50	100.0%

Is your college NAAC accredited * which of the following Innovative techniques you prefer in teaching Cross tabulation

	which of the following Innovative techniques you prefer in teaching	Total

			PowerPoint Presentation	YouTube videos	Different app like Edmodo, Coursera and moodle	Case Study	Google Forms for class test	All the above	
Is your college NAAC accredited	Yes	Count	6	2	2	5	3	3	21
		Expected Count	5.9	3.4	1.7	3.4	4.6	2.1	21.0
	No	Count	8	6	2	3	8	2	29
		Expected Count	8.1	4.6	2.3	4.6	6.4	2.9	29.0
Total		Count	14	8	4	8	11	5	50
		Expected Count	14.0	8.0	4.0	8.0	11.0	5.0	50.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.083[a]	5	.538
Likelihood Ratio	4.159	5	.527
Linear-by-Linear Association	.124	1	.724
N of Valid Cases	50		

From above tables it can be infer that teachers are using innovative teaching methods to improve learning irrespective of their subjects, and whether their college is NAAC accredited or not. It is their passion to teach with innovative ways as it is easy for students to learn and not as a compulsion for records .as per the above findings Null hypothesis is accepted.

METHODOLOGY

The data for the purpose of study would be collected through primary and secondary sources. The population selected for the purpose of study would be teachers of different colleges to arrive at proper study result and secondary information through earlier research paper and internet is used. Some of the teachers were also direct interviewed to know about their reviews on innovative teaching methods.

Methodology	Quantitative and Qualitative research	Justification
Techniques applied	Informal interview and observation	To collect personal views and opinion
Tools used	Questionnaire in Google form would be drafted	To collect more specific data regarding study
Sampling size	More than 50	For accuracy & reliability
Sampling Method	Convenience sampling ,stratified sampling and multi-stage sampling methods is used	Various strata's like, Gender, stream, courses and subjects would be used for more exploratory study.
Test Applied	Chi-square ,correlation test	

SIGNIFICANCE OF THE STUDY

- Teacher educators: Teachers those who are using innovative ways in teaching and learning process are always enthusiastic to know even more creative ways which could give better result for students.
- This study would be helpful to know about the difficulties of teachers because of which they are unwilling to apply new innovative ways in learning process.
- This study would be fruitful to education policy makers and government to encourage more and more college teachers to come up with more innovative ways of teaching in integration with latest technology to uplift the standard of education.
- It's important to study teacher's perception about ICT as they are the true mentor, guider to guide. If they are trained properly, they can infuse that spark in students too.

- Collaborative learning with ICT is important as it will motivate students to think critically, indulge in group discussion, and raise their confidence level through presentation which will help them to face outside competitive world.
- Ict in education motivates teachers in proper planning and preparing for sources to upgrade their knowledge on particular topic which get regularly revised in syllabus, to gather more information with proper demonstration and in depth knowledge videos.

LIMITATION OF THE STUDY

- ✓ The study can be undertaken at the broader level as only 12 colleges responses were analyse for the purpose of study.
- ✓ Comparative study of usage of ict techniques by school teachers and degree college professor is not been made.
- ✓ Only teacher's perception is analysed whereas student's perception for the same is not considered in the study.

SUGGESTIONS

- More training programmes need to be conducted to come up with latest innovative ways of learning like usage of apps to create class groups by class teachers for last minute revision.
- Each lectures of the lecturer should be recorded and should be given to students in drive form or uploaded at college website for the reference.
- Balance of traditional and modern teaching methods, is best suitable in every environment.
- New applications should be there for stream (syllabus) wise notes storage.

CONCLUSION

ICTs are not to replace teachers but to empower them with technology-aided-pedagogic skills that enhance students learning.ICT use in education do has its positive and negative impact .so it can be good for acting as supplement to provide information but can never replace teachers. Edutainment can upgrade the knowledge of learning, skill development, problem solving activities to make learning process more interesting and professional development for both teachers and students if put to proper use. Teachers are using videos, ppt to teach just to retain concepts for long term but it cannot be an only tool for teaching. Today collaborative and interactive teaching can enhance the skill of students.

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INFLUENCE OF WORK-LIFE IMBALANCE ON WORKING WOMEN AFFECTING HEALTH AND PRODUCTIVITY

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ABSTRACT
After independence, India has seen massive change, particularly social change. One of which is a large increase in the number of female workers. In the past 3 decades, men and women's roles have definitely changed. More women have now begun to work. Work life balance is a term used to describe the equilibrium between personal and professional life of an individual. A healthy work-life balance assumes great importance for working women, especially in the current context in which women have had several challenges and problems for both the family and the workplace which creates certain imbalances. Work environment dynamics have put enormous pressure on the Indian working women as they have to cope with almost two full-time jobs– one at the office and the other at home. Review of the subject-related literature revealed that in balancing work and family, working women experience greater difficulty than men. It is also found that they experience conflict as job spills more frequently into the home than home spills into the workplace. In addition to succeeding in one setting, working women are often called upon to make sacrifices in another as each setting places different demands on them and has distinct standards to follow which increases the level of imbalance further leading to various health issues and productivity. This study investigates the impact of the factors creating work-life imbalance on the health and productivity of working women in India. Data is collected from suburban Mumbai and weighted average and ANOVA is used to find which all factors has more impact than others and which are problematic for more number of people but at a lesser intensity. The study reveals that the more a woman is out from home, the more she is prone to health issues while productivity is not much affected by this.

Keywords: work life balance, working women, health of working women, productivity of working women , work life imbalance

INTRODUCTION
In modern days with work pressure and rising needs in human being, work-life imbalance has become a common phenomenon. This is very much prevalent amongst young working professionals. After independence, in last 70-71 years, India has seen massive change, especially social change. One of which is a big rise in the number of working women. But according to world data, we are still far behind. The 50% of women in world except for India are working. The rate of working women in India declined from 35% in 2015 to 26% in 2018. According to ILO, India ranks 121st out of 131 countries in case of working women. The roles of men and women have definitely changed in 70 years. Now more women have started working. But now there are more single women working than married women. Women work for 52 hours a week in India. According to the study made in 2017 in India working hours are more than in any other countries. In UK 41 hours, in US 45 hours and in China 48 hours. On an average a day 10 hours working and sometimes six days working in a week. Women has to play many roles, they face certain challenges like taking care of the family i.e. looking after children and meeting demands of other family members, kids' studies, office works and many more. There is also gender differences at certain workplace, which is another challenge for women. Overall work-environment dynamics play an enormous role in shaping their mental comfort. To cope up with all these, they start compromising with food, personal development related to reading etc. as that is the easiest area to compromise and this gives rise to a conflict between work and life. Hence there arises a need to find out whether this affects their health and productivity.

LITERATURE REVIEW
Shobha Sundaresan (2014) in her study, done in Bangalore city, found that the root cause for work life imbalance is work pressure, family expectations and less time for herself. According to the study the poor work-life balance is the result of high level of stress, problems at home-end or inability to realize self potential. This happens mainly as a consequence of role overlap or overload and improper maintenance of three factors-- knowledge, behavior and skill. For role overload she suggested Role Analysis Model, which states proper diagnosis of different roles played at a time and its clarity to redesign relationships to achieve equilibrium. For maintaining three factors she suggested Three Factor Model which emphasizes on developing complete knowledge of her external environment and the functions involved in her role to establish the right balance to enjoy in both the spheres of life and be successful. Bharathi S. and Mala P.(2016) identified the impact of social

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media on work life of working women. Factors like professional challenges and personal challenges could be steered by social media involvement, professional enhancers and personal enhancers. Enhancers that were identified were yoga, regular exercise, balanced diet and good sleep. These factors had most influence on them. But the second factor, that is personal challenges like lack of attention towards one self, health problems and the less time spent with the family are difficult to cope up and social media has not much impact in this area of women's life. Delina. G and Dr Raya. R (2013) found that weekly hours and stress were found to have an impact on their life. Conflicts in life of working women also affect their health. The struggle between their family and work can have impact on the quality of life. Another study by Thakur. A and Geete. V (2014) also found that working women are juggling between work and family life. They are always preoccupied mentally about office work and domestic responsibilities. They are not satisfied with the office support in handling their family life. Due to this family problems affect their professional work.

Sigroha. A (2014) examined the difference between employees perception on impact of work life balance on overall performance of employees. The factors that were studied were performance, stress and health. The study revealed that there was difference between the opinions about the impact of factors that had an impact on the performance. Narayan T. and Nepali P (2018) feels that like old days the boundaries of family and work are no more clear. In such a situation research carried out by Shukla. S (2016) found that there should be Eustress amongst working women. Women should know where, who and what are they going to sacrifice because not everything can be done by one individual. Another research done by Mani. V (2013) attempted to gain insight into the role of population of working women in Tamil Nadu, India. The research was related to the professional life of working women and studied the sensitivity, attitudes, values and beliefs of women. The findings showed that conflict, lack of recognition and health problems influenced work life imbalance of women. Reddy. N *et al* (2010) carried out a study on family–work conflict and work–family conflict. These both have a negative impact on family lives. This lowers the satisfaction level and leads to internal conflict. Variables like family, age, working hours impact both family- work conflict. The findings showed that there should be proper management of Work-Family conflict which affects performance of these employees (Durkan. J, 1995).

RESEARCH GAP AND OBJECTIVE

Based on many literature it is found that the there are many factors that contribute to the imbalance in the work-life of working women. Those factors are working hours, household work pressure, office work, irregular sleep, thinking about work all the time, expectations from superiors and children and glass ceiling (barriers that hinder the progress of women). These factors cause stress because they are expected to fulfil every expectation that people have from them. Women have to stay at home leaving their jobs due to many reason which creates frustration in them. It is also seen many times that women have to change their career after marriage because their husbands job prestige is considered as more important. Looking after children is very difficult for working women and in studies it is found that only 30% of males support them. Looking after children or helping their mother-in-laws also stop them from taking promotions. They also have to manage all the office work due to which they keep on thinking about it all day which can cause burnout. Many studies concluded that women enjoy taking both responsibilities but these factors hinder their progress and also cause stress on their health. They have also concluded that women also prefer to marry partner of their choice so that they get enough support from their partners. Those who are not married have constraints from their social groups. But taking care of all these factors at a time by a lady is not always possible as they are a part of Indian society, and the society cannot be altogether ignored. At the same time the female population of our country should also be healthy and productive. Hence there is a need to identify those major factors which pose as a hindrance to better work-life balance. To study this, following objectives are framed--

- To study the impact of various factors that affect the health and productivity of a working women
- To find whether time management affects their health and productivity

RESEARCH METHODOLOGY

The study is done using Descriptive Research Design and data is collected through a structured questionnaire as instrument. The questionnaire is developed using factors/constructs from various studies with 8-point ranking scale for 8 factors in terms of impact on health and productivity. Data is collected from working women residing in Mumbai using convenience sampling method. Total 82 responses were collected out of which only 49 valid responses were available for the study. The statistical techniques used for the study are ANOVA One Factor and Weighted Average Method using Excel 2013 and PSPP Software.

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DATA ANALYSIS & INTERPRETATION

Based on previous studies 8 most widely investigated factors were taken for the study to find the influence of them on health and productivity of a working woman. First women were asked to identify which all factors they feel, affect their health and productivity in general. Respondents were allowed to choose as many as they want (in the form of a checklist question) to realize the common problems. As the factors were already verified, hence questions in ranking scale were further framed for each of these factors separately to analyze their impact on our two main study variables-- health and productivity. The factors considered for the study are-- more working hours, household work pressure, office work, irregular sleep, thinking about work all the time, expectations of children, expectation of superior at work and glass ceiling (barriers that hinder progress of women).

On asking the following question, the responses received are:

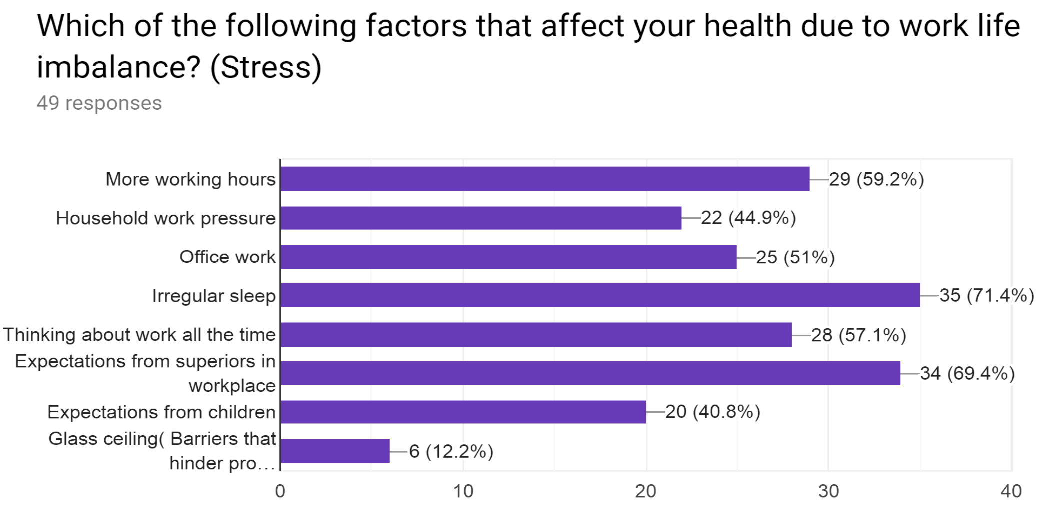

Chart 1: Factors affecting health due to work-life imbalance

Above graph shows that irregular sleep, expectation of superiors at workplace and more working hours are common for most of the ladies. This raises the question as to which of these factors lead to more bad effect on health.

Weighted Average method is used to understand the most important factors as a source of work-life imbalance. First rank is assigned a weight of 8, 7 for second rank, 6 for third rank and so on. For each factor, the number of responses for each rank is multiplied with the assigned weight, and its summation is divided by the total number of respondents to get the mean weight of the factor, as perceived by the women. The following table shows the weighted average of all these factors as viewed by respondents, as an impact on their health--

Table 1: Impact of Factors on Health of Working Women

Factors/Weights	1	2	3	4	5	6	7	8	Total	Weighted Average
More working hours	4	1	1	2	2	4	14	21	49	6.47
Household work pressure	3	17	11	6	5	2	3	2	49	3.43
Office work	0	2	4	1	3	5	18	16	49	6.51
Irregular sleep	2	1	1	4	5	28	6	2	49	5.59
Thinking about work all the time	1	3	4	17	16	5	1	2	49	4.49
Expectations of children	13	13	14	3	2	3	0	1	49	2.63
Expectations of superior at work place	0	5	5	14	16	2	4	3	49	4.59
Glass ceiling(Barriers that hinder progress of women)	26	7	9	2	0	0	3	2	49	2.29

Above table shows that out of 8 factors the highest impact that women consider to have on her health is Office Work (WA=6.51), followed by more working hours (WA=6.47) and irregular sleep (WA=5.59). The other factors, though they have some role, are not considered that important to affect women's health.

Next the same study and analysis is done to find out the impact on productivity. On asking the following checklist question, the responses received are:

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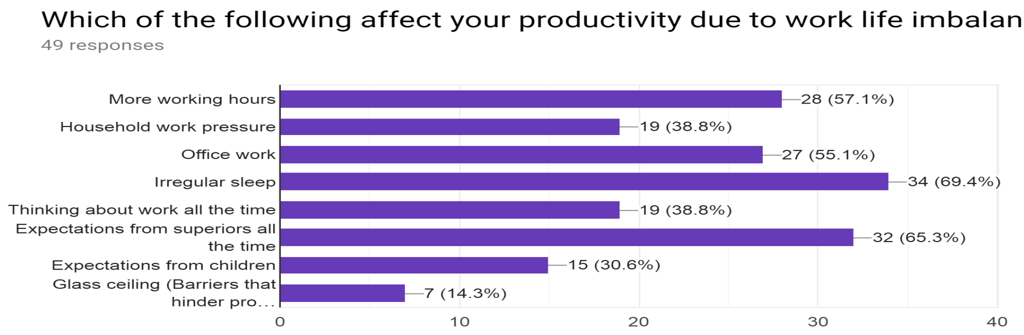

Chart 2: Factors affecting productivity due to work-life imbalance

Here the common factors identified by ladies, that affect their productivity are irregular sleep, expectation from superiors, office works, and more working hours. Again for productivity ranking questions were given to find which all factors women consider to pull down their productivity level. In the previous manner weighted average is calculated--

Table-2: Impact of Factors on Productivity of Working Women

Factors/ Weight	1	2	3	4	5	6	7	8	Total	Weighted Average
More working hours	1	2	3	3	3	6	11	19	49	6.24
household pressure	2	22	14	2	2	5	1	1	49	3.08
office work	1	1	2	1	8	3	15	18	49	6.53
irregular sleep	3	3	1	4	7	20	10	1	49	5.33
thinking about work all the time	0	3	2	15	16	7	3	3	49	4.88
expectations from superiors all the time	0	0	6	20	13	3	5	2	49	4.73
expectation of children	17	14	10	3	0	1	3	1	49	2.49
Glass ceiling (Barriers that hinder progress of women	25	4	11	1	0	3	1	4	49	2.59

Table 2 shows that office work (WA=6.53), more working hours (WA=6.24) and irregular sleep (WA=5.33) has the highest impact on their productivity as compared to other factors.

For the second objective two important demographic variables, amount of time staying outside home and number of years working, are considered to check whether women feel that they have an impact on their health and productivity. Both the variables are studied at three levels. Single Factor ANOVA is used to see whether time period plays a role on health and level of productivity. The four null hypothesis framed and tested in this case are--

- H01: There is no relationship between the number of working hours and the belief of work-life imbalance affecting health
- H02:There is no relationship between the number of working hours and the belief of work-life imbalance affecting productivity
- H03: There is no relationship between the number of years working and the belief of work-life imbalance affecting health
- H04: There is no relationship between the number of years working and the belief of work-life imbalance affecting productivity
- The data in the questionnaire is analyzed using PSPP software to check the relationship.

Table-3: Mean Difference of Work-Life imbalance leading to impact on health & productivity and time dimension

Dimension	Mean			Standard Deviation			F	Sig.
Categories (time out of home)	***<5 Hours***	***5 to 10 Hours***	***>10 Hours***	***<5 Hours***	***5 to 10 Hours***	***>10 Hours***		
Health	5.00	5.86	4.29	0.00	0.89	0.69	3.72	0.032
Productivity	4.00	3.91	4.12	1.00	0.61	0.85	0.47	0.630
Dimension	**Mean**			**Standard Deviation**			**F**	**Sig.**
Categories (Years working)	***<2 Years***	***2 to 5 Years***	***>5 Years***	***<2 Years***	***2 to 5 Years***	***>5 Years***		
Health	4.50	4.00	4.13	0.84	0.43	0.92	0.75	0.476
Productivity	4.33	3.75	4.06	0.82	0.45	0.81	1.38	0.262

ISSN 2394 - 7780

The above ANOVA table showed that the impact of work-life imbalance on health ($F=3.72$; $p=0.032$) is quite significant at $\alpha=0.05$, where the mean difference among the time spent out of home affecting health of women varying significantly. For rest of the cases $p>0.05$, stating that the mean differences are not statistically significant. Hence for $p=0.032<0.05$, H01 is rejected and $p=0.630>0.05$, H02 is accepted; $p=0.476>0.05$, H03 is accepted; $p=0.262>0.05$, H04 is accepted. Thus there is a significant impact of working hours on the health of a working woman.

CONCLUSION

This research reveals that various factors affect the health and productivity of a working woman in varied manner, as viewed by them. They feel that some factors affect them more as compared to other. Every individual lady has her own set of problems some with high intensity and some with low intensity. It is obvious that there is no ideal work-life balance, everyone is different and the right balance can change overtime with families growing older and changed personal commitments. This study shows the main challenges women face when it comes to WLB, career progression and attempts to achieve satisfaction are hampered by unsupportive employers, societal expectations and traditional views. Increased office works increases working hours and then balancing the home end developing the stress level whose after effect is irregular sleep. These respondents long for flexibility and support from their employers to promote a healthy WLB and improve organizational performance, but at the same time it was recognized that flexibility needs to be closely monitored, so that flexibility and responsibility would not be taken as advantage and would not act as a barrier within the organization.

As the study identifies working hours as a big challenge for health, employers can help employees to avoid an imbalance in working life by offering opportunities such as flexible work schedules (e.g. part-time work, work from home, 2-3 days leave in a month, etc.), paid time off policies, responsible time and communication expectations, and company family events and activities. To promote a healthy WLB, family, spouse and friends also work as a strong support system. The study indicates that although a number of women are finding it particularly difficult to manage their WLB with heavy workloads, deadlines and no recognition for hard work done, they are willing and trying hard to balance a healthy work and personal life to the best of their ability which can be seen as inspiring. Employees have been recorded seeking understanding and recognition. From the organization to the creation of a culture that recognizes its hard work contributing to the company and in return the organization should look at the needs of its employees and create a work environment that supports their employees ' WLB and career progress through work practices involving flexibility, support and recognition of employees and childcare & elder care support to help them.

FUTURE SCOPE

As mentioned above, extensive research has been carried out within the Work Life Balance (WLB) topic. This includes the main causes and implications that may arise from having a poor Work life balance, but there is a need for more research on some steps that individuals may take to try to overcome the imbalance in working life. WLB can have multiple benefits, including better health, better relationships and satisfaction with family and job, with the help of good time management leading to better productivity. Further research on the topic is therefore recommended. In this study, the aspects covered by the term Work-Life Imbalance focused solely on the work and family life of the participants. Future research should include broader WLB aspects including community and society-close individuals. Furthermore, the research approach used in this study was a quantitative method, it is recommended that qualitative methods such as interviews be used in the future to help develop a better understanding and solution of this problem.

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ATTRACTIVE TYPEFACES: IS THE POWER OF TYPOGRAPHY, BRANDING MYTH?

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ABSTRACT
The purpose of writing this paper is to create awareness about the power typography in brand building People have known the importance of writing since the time of its invention but the importance of its lettering style is less popular fact. Typography is an art form that can manipulate the significance of what it communicates. Under its influence the context of communication, understanding typography is especially important when developing a brand identity. This research paper aims to give you a high level understanding of typography includes the specifications of font like style, form, type. Consideration of typography from very beginning is an ideal way to develop a brand identity and it helps to the overall design of brand architecture.

Keywords: Typography, Communication, Brand identity, font, form, type, Brand architecture

INTRODUCTION
Selection of an appropriate typography can be simple and non-obvious, or it can actually enhance your communication. All types of communication in association with brand will utilise this typographic decision. Whenever typography plays an important role in a brand identity, it makes the brand look very appealing to a reader, for good text copy or a catchy headline. It has the ability to provoke its reader & more over remember the design again and again which is popularly known as 'its recall value' ! Which is one of the important quality of good branding?

Type has a personality. Selection of right typeface means selecting one that instills your program with the right feeling. The choice begins with serif and san serif fonts. Personality is an important consideration when selecting a typeface, but apart from this, legibility, readability, flexibility and consistency are also important factors to consider for brand identity.

Ideally, Typography always carries its own history, which often shades the meaning of what is being written. Brand identities built with typographic elements in concert with images may strive for a bit more of viewer than those built with images alone, but the impact created is deeper and long lasting memories.

OBJECTIVES OF STUDY
The study is carried out with following objectives:

1. To find out the key element which has potential to make the brand remember & increase its recall value.
2. How to select appropriate font which suits the brands.
3. The impact of typography to make successful the brand identity.

LITERATURE
Typography is an art or a process of arranging type or data in a most desirable way in context to send the correct message to the targeted audience.

In principle, typography is arranging text in an interesting and legible way that gets the message across most appropriately. It includes the layout, spacing, sizes, hierarchy, colour and integration of type across a variety of mediums.

Importance of typography
Any design that has text has some degree of typography involved, whether good or bad. Everything in your brand design from logo, website, signage, poster, packaging, documents or an app to anything containing words, text is typographic, making typography a huge visual brand beyond your realisation.

Font types; Serifs and sans serifs.

- Typography is divided into serif and san serif and these typefaces design conveys meaning by adding additional personality to your brand.
- Serif fonts include serifs, the short lines and strokes at the bottoms and tops of the letter. Given that linage, serif typefaces often get equated with tradition. Serifs typefaces mostly used for formal designs. By contrast, relatively san serif do not have those strokes, they get equated with modernity. In san serifs

characters are more easily read at the small sizes. Unique typeface design helps to convey a different tone or meaning.

- Branding needs good design as well as recall value. Consistency in branding design is an important aspect keeping the recall value as main focus. Typography can turn out to be the brilliant component in branding and its recall value. Use of colour plays a very vital role into branding but at the same time appropriate selection of font can turn out a strong influence on branding and its recall value.

Typography impacts experience

- Typography is a critical part of the design, but unfortunately, it is not always well planned. One can create excellent exemplification, graphics and other contents but if the typography of the product design is not good, it could easily turn off potential buyers of any product or service.
- When we consider typography, it is not just about selecting and using a particular font, all typographic elements should also be arranged correctly in your design, the visual arrangement, the colour contrast, breathing space, the fonts selection and size of the font. Every typographic element impacts your design on both macro and micro stage.
- It simply means, typography is the style and way of presentation of the text. When a company is developing a brand identity, a persistent type of fonts should be used with a particular reason. Typography enables you to create a particular context and have a certain personality. It can be modern, vintage, romantic, shy or rigid just by selecting an appropriate typeface and creating it rightly. Extra efforts on typography can help to express the personality of your brand.
- People experience brand through words in many situation, whether seeing an ad on TV, reading the newspaper, or a page of website or looking at the name of your product on the shelf in the supermarket, its all experience. So to create positive connotations for brand, positive experiences are a must. Meaningful typography is the zest of brand identity. Like the colour has meaning for brand, typography is equally as powerful in representing the values and tone of brand design. Each classification of typeface has a different set of connotations and hence it will create a different representation of the brand as who and what the brand is all about. It is the image that grabs the initial attention but consciously and subconsciously it influences by the way in which a brand uses its typographic composition the choice of font, and it encompasses everything about who that brand is. A typeface can create emotion (happiness, sad, etc) enhance a theme, spark interest, add personality and it also conveys the trust which is crucial for brand image to make it successful and memorable brand design.

Typography builds brand recognition

- The typographic choice we make can have a serious effect on how people perceive a brand. The Typography represents the tone and values of brand. Every category of the font has a different meaning and consequently it portray a different representation of branding.
- Typography contributes hugely making up in the brands visual identity and can therefore become integral to the audience perceives and remembers the identity.
- Most of us can recall and recognize the fonts associated with brands like Coca Cola, Disney and Harry Potter and at the same time people are witnessed the brands like Apple, Google changing their well known typography. Companies like Netflix, Apple Coca Cola have created their own typefaces in a move to make typography a more considered part of their identity. One must learn to admire a brand considering their typography. The tone, feel of the typography is creating an image which gives you a good experience or not so much. Is it consistent, and has a recall value ?
- Large corporations simply use typographical compositions in their logos to highlights the impact fonts can have, not having to be used in conjunction with any added graphic or symbol. The focus on the form the letters, the spacing and the size.
- Typography is very expressive therefore making the right choice is sometimes turn out to be the most difficult task in brand communication. Certain types of brands certain types of fonts can be attributed to a ‘trend effect’. This can be a collective interpretation of design, absorbed through our likes and dislikes and also understanding the culture we are part of.
- So it is important to choose right font for the successful brand communication. Just like a logo or colour palette, the right font can help consumers identify the key characteristics behind a brand’s attitude and

encourage them to make positive association with its products and services. Consistency in typography across different communication channels establishes a sense of empathy and loyalty between the brand and its audience over time, and is an unquestionable asset in a good branding. So the task is to choose the suitable font for brand. A various parameters and features affect the stylistic and functional properties of a typeface.

- With the modernisation of type design tools and the boom of available designs, one can pick up the desired font. Being aware of the interpretation of the emotional qualities conveyed by a typeface will always be helpful.

How to select an appropriate font

- The initial concern in choosing a font for a project should be that it matches the message or purpose of the design. While making a choice, one must have a blueprint in the mind that should match up the font that one want to use. This is important because every typeface has its own mood or personality. It may be Serious, casual, playful or elegant. Designer need to be confirm upon the decision about a particular font, its feel and whether that fits with your design.
- If the characteristics the font is communicating do not match the message of overall design, then there are chances of having visual conflicts for its viewer. The choice has to be done by considering whether a serif or sans serif design is suitable. Serifs originate from carved inscriptions, mostly from the Roman Imperial period. This deep-rooted history brings with it an inescapable association between serifs and their antique origins, making serif fonts more suited to cultivated, academic and more thoughtful communication.
- The advantage of serif letters has been understood for hundreds of years of print-based typography; The internal density that serifs provide also creates more clearly defined horizontal rows of text.
- Sans serifs, made their first appearance in the 19^{th} century and were used initially for commercial headlines and advertisements. In the age of print revolution, their low contrast and absence of serifs made most sans typefaces harder to follow for general reading and so they were not a suitable choice for the text book, magazine or newspaper. With the modern age technology brought resurgence in the popularity of the sans serif. The complexity and density of the serif fonts did not always perform well in digital form.

CONCLUSION

Typographic palette for any designer is very important as well as it has an emotional angle as it insures an increased brand consistency to marketing communications. While selecting the correct font for branding it is important to consider the feel, tone and attribute of the brand. Typefaces are associated with the brand attributes very strongly. The need of using the appropriate font makes the designer create a new font to draw visual attention to the brand. With the right typography one can not only communicate the brands strengths, but it can increase its memorability. This is a true power of typography, so it has a strong influence in brand design.

Work on typography to express the personality of brand design.

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BRANDING COMMUNICATIONS PRE AND POST NEW ECONOMIC POLICY

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ABSTRACT-
The objective of this research paper is to conduct a comparative study of the changes in brand's communication, advertising and appeals, before and after 1991 in India. The paper will mainly focus on these following areas-

1. *Observing the effects of "New economic policy 1991" on these brands*
2. *Cultural changes that occurred due to NEP.*
3. *How globalization affected the position of the brands and in turn their image and communication patterns.*
4. *To keep this research more concentrated, this paper will only Study two brands namely "AMUL" and "DHARA".*

The findings of this paper will provide an insight for brand researchers regarding how branding and communication have evolved and various factors to be considered for creations of future brand communications.

Keywords: Branding communications, changes in AMUL's and DHARA's communication pattern, effects of NEP, Cross- cultural Impact.

INTRODUCTION

The formal meaning of communication has always established the fact that, it is sharing of message or ideas between individual or groups to reach a desired understanding. While communicating, various factors need to be considered so that the message reaches the audience in the desired form. These factors range from political, cultural, economic, social and so on. These factors can either promote better understanding or turn out to be a barrier to communication process.

When it comes to brand communication there are even more variables to be considered, the biggest reason behind this is that all the communication that occurs for a brand has the final goal of persuasion to sell. Whenever any communication involves monetary profits the whole outlook towards the sender of the message changes. The message is scrutinised in the most detailed manner possible. Hence brand communication is very complex in nature. This complexity increases when the marketing message is formed for an inanimate product. These products have to be developed in a manner that the buyers can relate to them as an individual. Creating brand personalities supporting the branding communication is another level of difficulty which every brand faces.

In the vast diversity of India as a country, where there are numerous religions, cultures and sub cultures; communicating cultural values and beliefs in the form of a brand without hurting feeling or creating any communal problems is an art in itself .Along with its rich culture India also has a very rich history that has shaped and moulded it in the way it is today. The sole reason why India was invaded so many times in the History was because was because of trade and politics. This also proves that India has always had huge base for buyers.

Pre-Independence-During the British rule, the trade in India flourished and so did the demand for a variety of goods. Although the British Raj always kept monopoly as their policy, lot of new crops and goods were introduced on the land of this country. With industrial revolution those countries were now searching for newer markets to sell the surplus produce and India was one big untapped market.

Post-Independence- even after India found its freedom in terms of rule it still was under the constraints of monopoly in terms of business and economics. Most of the sectors were controlled by the government, which also included the Media.

Post NEP- it was only after the launch of New Economic Policy that India acquired its true independence in all spheres. Once the markets were opened for foreign investors and private players, competition was on full rise. Foreign investors did not only bring their brands but also brought their eating habits, spending habits, TV shows and an overall new culture that had a huge impact on the local brands as well.

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RESEARCH METHODOLOGY

In this article, secondary research method has been used. This paper will deal with understanding of the changes the marketing industry has witnessed. To study the changes the qualitative data analysis is done, to identify the difference that has occurred in the behaviour and consumption pattern of the Indian citizen.

The data for the secondary has been collect from

1. Official websites of the brands
2. Various research articles
3. Books
4. Internet

REASON FOR SELECTION OF THE 2 SPECIFIC BRANDS

This research is focused on how branding communication has changed over time and specifically after the implementation of New Economic policy. I wanted to focus on brands that had an origin in India and were developed for the Indian needs. Food has and will always be a big area of interest for humans. Hence this research paper will focus on two brands namely "Dhara" cooking oil and "Amul" dairy brand.

HISTORY OF THE BRANDS-

"Dhara"

With the plan of the government to make food production highly nutritious and widely available, major programs like Operation Flood, Green Revolution, White Revolution were launched. In the same line, Operation Golden Flow was also initiated. From here on, in the year 1988 the famous journey began. Initially Dhara operated under NDDB in partnership with Gujarat Cooperative Milk Marketing Federation and earned the position for being the 1st packaged oil brand of India.

Then moving from NDDB to DOFCO and finally landing in the hands of Mother Dairy Fruit & Vegetable (MDFVL).

"AMUL"

The exploitation that happened 73 years back, let the famers take things in their own hands. This could be taken as the move that founded the dairy giant that we know as AMUL today. On the advice of Sardar Patel farmers supported themselves by forming cooperative societies. Initially the produce was 247 litres of milk which has today increased to more than 3.6 million.

ADVERTISING JOURNEY

"Dhara"

2- 3 year after its launch, Dhara enjoyed the position of a market leader owing to its lowest price, all thanks to the subsidiary provided by the government. Dhara faced a problem when the government withdrew its subsidiary.

Problem- as the prises shot up, sales declined rapidly. The main reason behind this wasn't the price rise but the low pricing had created Dhara's image as a Rationed oil. This unintended position for Dhara actually resulted in the brand creating it's 1st advertising campaign.

- **"Dhara Dhara Shudh Dhara"**

This tagline eventually became the slogan of the brand for many succeeding years.

Positioning-

After the above image trap problem, NDDB wanted its target audience to look beyond price and focus only on purity and quality. They wanted people to switch from buying loosely sold oil to a much better quality of packaged oil.

This ad was a 15sec ad showcasing a typical middle-class household sitting at the dinner table and food being prepared in Dhara oil. And the tagline was highlighted the most.

Big change-

With the sales now catching up, Dhara introduced new variants for various taste preference of different regions in India. This move also didn't find the expected response from its target audience even after extensive advertising. The company faced huge losses and to save the sinking ship a new strategy was thought of. "We

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ISSN 2394 - 7780

realised that Dhara won't sell at a premium until unless it has a huge emotional quotient to it." Said Mr. Jagdish Acharya the founder of Cut the Crap agency.

➢ **"Jalebi Boy"**

This ad was focused on the family values and the emotional quotient of kids in the house and their attachment to sweets. This is when NDDB roped in Mudra. The agency then brought in Mr. Acharya to create the magical story of the legendary ad.

Positioning

It was now time for Dhara to move from purity to something more intriguing. Agency realised that only rational selling is not going to help them compete in the market.

This was time when people where now exposed to a lot of content and drama. People had become more open towards television. The appeal was changed from rational to Emotional.

Here every family had something to take home.

➢ **"My Daddy strongest"**

This campaign was launched in response to the Dropsy brand crisis. When Dhara launched the sunflower variant, it focused on the man of the house but continued with the children and their cuteness quotient.

Positioning

After the dropsy accusation that raised a major question on the image of the brand and its purity. For a while Dhara chose to keep quite but soon realised that silence caused more harm. The campaign was launched focusing on how Dhara makes its consumer stronger. This message was translated through kids comparing their father's strength.

➢ **"India Ka tadka"**

When the brand started looking at larger markets it needed a tagline that focused on the Indianness of the brand.

Positioning

This was a design that practically put dhara back to where it started from. Focusing on the taste of Dhara. Tadka being the specialty of Indian cooking and oil being an irreplaceable ingredient of this process, Dhara placed itself as an unparalled product for the Indian kitchen.

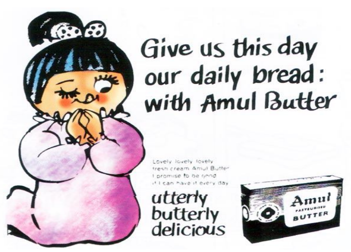
➢ **"Zara Sa badlav"**

Positioning-

With the changing lifestyle and the far more demanding jobs the modern generation families were now shifting from just taste to health. The brand still wanted to stay in touch with its established emotional hook. This campaign showcases changing eating preferences along with changing family dynamics in the new age culture.

AMUL

The launch of Amul was because of a protest done by farmers, so it was formally never supposed to be a commercial product. The farmers only wanted stable income and fair profit margins. There was never focus on marketing related communication. The original ads that were produced were simple hoardings focused on the quality of the milk in opposition to the Polson dairy.



Utterly butter girl "Utterly Butterly delicious AMUL"

Originally, the Amul girl was never supposed to be a permanent element in the marketing strategy for the brand. The girl was created to counter the Polson girl. Amul being an Indian origin brand made a brilliant move by creating an Indianized version of the Polson girl born in the year 1966. The character that was going to stop after one campaign has now continued for over 65 years has created world record for the longest running campaign.

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Volume 6, Issue 2 (VII): April - June, 2019 Part - 2
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Positioning

Great taste and good quality were the only things the farmer's cooperatives wanted to promote. The reason for the tagline made in English, despite the brand coming from rural corners of India was that during those days packaged milk and other dairy products were purchased Ready made only by the Upper-class of the society. English left behind by the colonial Era was still considered as language of the educated and sophisticated.

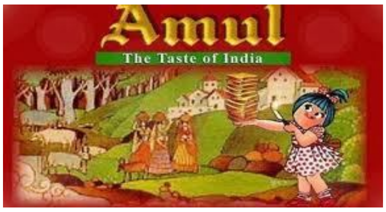
Old ads "Maro Gaam Kathya paar"

Amul was never intended for nationwide supply. The initial advertising was only created with the aim of awareness. It was very simple and very straight. With people of various types eating Amul butter and drinking Amul milk. In year 1976 the movie "Manthan" was released. This film spoke about how the might of the farmers unity brought big change. From here, Amul advertising got a new meaning to itself.

Positioning-

Through this film and the ads that followed Amul acquired the position of a Rural brand; A Brand that helped strengthen weak farmers of India. This brought immense goodwill to the brand. Moreover, Amul now wanted to slowly move from Only targeting the upper-class to the fast-growing middle-class people of India.

"Amul the Taste of India"

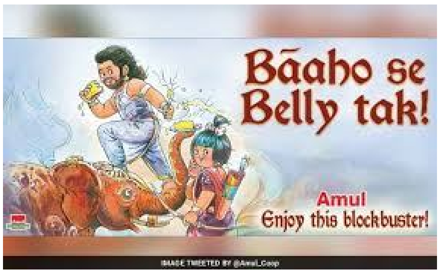


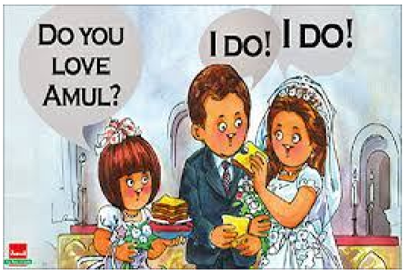
This tag ling brought a colossal shift for AMUL's brand identity. This move in change of tagline which is now part of brand's official logo was done to combat the emergence of new forging brands after the New economic Policy. This tagline also established its targeted shift from upper class to the whole of India.

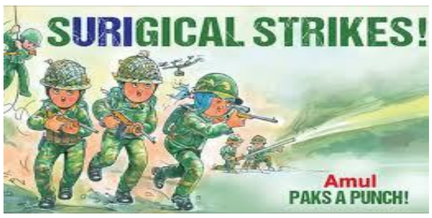
Positioning

Through this new positioning the brand made a commitment of quality, taste and affordability. The products that were considered as luxury products were made available to the common man by the Amul. This positioning brought the common masses closer to the brand.

"The quirky Ads by Amul"







Now, the very well-known Butter girl is seen featuring in everything from Donald Trump to cricket and Bollywood. The country has been entertained for over half a century with its humorous yet witty ads. The brand has known to touch topics that India talks about.

Positioning

From being the brand of India to the brand that shows mirror to the country. These ads have put Amul on the world's map for being a brand that's responsible and dynamic. It reflected on the social, economic and political issues with humour and yet got appreciated by the entire country. Now these campaigns have gone beyond advertising; it is much more anticipated for its entertainment quotient.

Cross Cultural Impact Post NEP

The Narsimha Rao led government under the guidance of Dr. Manmohan Singh announced the New Economic Policy (NEP) in the year 1991. This was done primarily to revive country's sinking economy and to uphold the credibility of the country in the foreign markets.

The major impact was seen in the Industrial sector due to liberalization but none of the sectors remained unaffected as along with liberalization came globalization.

The term 'globalization' indicates Blending of economies and societies through cross country flows of information, ideas, technologies, goods, services, capital, finance and people. With all the above-mentioned factors culture was never untouched. Foreign countries brought their style of working, their food, their travel and adventure. These things started shaking up the traditional ideas of marketing in India as well.

Changes in Brands post NEP

"Dhara"

1. The tagline "India Ka Tadka" was a by-product of feeling more Indian specially after the entry of foreign brands. This was majorly after the NEP when all the Indian origin brands started banking on the discomfort people felt due to the opening up of Indian markets for foreign brands.
2. The most recent campaign "Zara sa Badlav" talk indirectly about how excess oil consumption can cause health issues. In this campaign there are two notable cultural changes-

A. The ad showcases changing relationships in Indian society. All this clearly shows how the different cultures have had an impact on Indian family structure.

B. A country like India where oil consumption in cooking is the highest in then world. An oil producing brand campaigns about ration the consumption of oil for good health is clear indication of adoption of western culture where cooking without or least amount of oil has been a practise for ages.

3. Launching oil variants like Olive oil and Soybean oil was due to the changing preference of The Indian audiences. These two seeds aren't native to India and having a demand for it shows that people are trying new flavours and foreign recipes.

"AMUL"

1. The tagline "Taste of India" was the move to combat foreign competition and to make the buyer feel closer to India. This tagline not only made a promise of best quality and taste, but the word 'India' was used to have a psychological impact on the minds of the India favouring buyer.
2. The longest running campaign that features the butter girl, used to focus only on the issues concerning the country but Post NEP it now covers anything and everything that world is talking about.
3. The ad that was released as a continuation of the "Maro gaam Kathya Paar" campaign also tried to show the difference between the rural and urban Indian. It showed how the rural is a supplier to the urban Consumer for products and on the other hand how the urban is supplier to the Rural for the new modern culture.
4. Various products like Mozzarella cheese, Amul lite, skimmed milk, pro biotic Dahi these are all products in demand to due changing cultural preferences.

a. Pizza is not a native Indian food so demand for cheese mainly used for Pizza is not native again.

b. Traditional Indians believed in the goodness of full cream milk, so the production of skimmed milk is an impact of cultural exchange.

c. Ghee or butter were always supposed to give lots of Fat but the Amul lite version of butter was launched for the new health conscious consumers.

CONCLUSION

- After doing an extensive study of both the brands, we have seen a perfect example of how a brand has to remain dynamic to adapt to changes that it faces. The changes maybe be economical, cultural, legal, or circumstantial; but a brand has to always be on its toes to make changes in its communication patterns so that it can maintain the popularity, rapport and relatability it has with its target audience. As we have seen time and again that all it takes is one small mistake, one wrong or ambiguous message from a brand to destroy its goodwill forever. Hence, a brand's communication pattern, branding and message is of extreme importance.

ISSN 2394 - 7780

- With the research we can see that before NEP, the branding and positioning for the brands were done on a lower level and it was more focussed on specific sections of the society. After the introduction of NEP, we saw a major change in the advertising and branding strategies of the brands; they moved on to a more aggressive type of advertising and tried to focus more on the emotional quotient than rational because they understood that Indian audience is an emotion-oriented audience.
- The cultural changes were also a major factor that made the brands reach where they are today. Globalisation introduced the desired western culture and the Indian brands, in an attempt to save their market share and target audience, adapted themselves to the changing cultures and worked to be still relevant to their audience's needs. What's noteworthy in this whole process was that the Indian brands subtly used feelings of patriotism, Indian values and elements of Indian culture to create a subconscious impact on the audience and to make them believe that they should prefer Indian brands over foreign brands.
- Thus, we can assume that there has been a noticeable change in the positioning, branding and communication strategy of these brands with respect to the various changes they faced through their journey and it is admirable to see how they have stood up against the test of time and are still relevant to the Indian market and the Indian audience.

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THE STUDY OF INFORMATION TECHNOLOGY AMENDMENT ACT, 2008 AND AWARENESS OF CITIZENS AND BUSINESS FOR CYBER SECURITY

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ABSTRACT
Government has taken a number of legislative, technical and institutional measures for addressing issues related to cyber security. These include National Cyber Security policy (2013), enactment of Information Technology Amendment Act, 2008 and setting up of Indian Computer Emergency Response Team (CERT-In). The Indian Computer Emergency Response Team (CERT-In) has entered into Memorandum of Understanding (MoU) with its overseas counterpart agencies/Computer Emergency Response Teams (CERTs) for information exchange and collaboration for cyber security incident response. We believe an inclusive approach is required to create a secure business ecosystem, where the Government, industry sectors, standard bodies and business all have to play their role in creating a secure environment.

OBJECTIVES OF THE STUDY
- To explore the boundaries of cyber security.
- To create awareness amongst the Citizens and Small Business to reap the full benefits of the Internet and enjoy a safer online experience.
- To promote cyber safety.

HYPOTHESIS
H1 - Worldwide emerging cyber threats are not security risk.

H2 – We can tackle the **‘new age’** sophisticated Cyber-Crimes.

RESEARCH METHODOLOGY
Exploratory research methodology has been utilized in the preparation of research paper.

INTRODUCTION
India has the second largest number of internet users in the world after China. The total number of internet users by the end of 2020 has been pegged at 400 million. “HACKING, MALWARE, BOTNETS, THE DARKNET, CYBER-CRIME AS A SERVICE.” Words and phrases that scarcely existed a decade ago are now part of our everyday language, as criminals use new technologies to commit cyber-attacks against Governments, businesses and individuals. These crimes know no borders, either physical or virtual, cause serious harm and pose very real threats to victims worldwide. The aim is to gain unauthorized access to a device or deny access to a legitimate user.

A simple definition of Cyber-Crime would be 'unauthorized access into computer system causing its failure, damage or alteration or theft of important information / intellectual property stored in the computer or launching by viruses, worms or by destroy, damage, alter information stored in the computer etc; broadcasting or publishing obscene information'.

Many people have this common misconception that only the big organizations, Governments, and businesses get targeted by cyber-perpetrators. This is just not true. Data security is not just important for businesses or Governments. Your computer, tablet, and mobile devices could be the next target. Usually, common users get targeted by attackers for their sensitive information, such as their credit card details, banking details, passwords, etc. Increasing use of mobile and online banking, smart phones and personal devices, social media and cloud computing can pose a plethora of information security risks.

Relatively new phenomena such as Dark-Net markets and Crypto-Currencies fuel not only Cyber-Crime, but enable a multitude of other crimes, often with links to terrorism and organized crime. With the advent of the mobile era in the 21st century, the dependence on mobile devices to facilitate a large number of functions as well as transactions increased phenomenally.

Better management of fraud risk and compliance exposure is a critical business priority - no matter the size or industry sector

Instead of focusing on ‘prevention’ after the incident, the focus is now on detecting the attacks in real time and responding to them in an appropriate manner.

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STATEMENT OF THE PROBLEM

The study is to understand the Cyber-Crime that has emerged as one of the leading type of Online Economic Frauds in India and the preventive steps required to be taken to tackle the **'new age'** sophisticated Cyber-Crimes which are a big information security risk. Cyber-attacks know no borders and evolve at a fast pace. Some of the Cyber-Crimes include E-mail ID Hacking, Obscene E-mail, Fake Profile/ E-mail ID, Defamatory mail, Obscene SMS/Call, Credit/ Debit Card Fraud, Internet Banking, Online Lottery Fraud, SIM Card Fraud, Impersonation by Fake E-mail ID, Online Job Fraud, Internet Hacking Fraud.

DATA INTERPRETATION

1. Cyber-Crime cases registered in Mumbai

Year	Tampering of Source Code		Hacking		Phishing/ Hacking Fraud		Obscene Emails/ SMS/MMS		Threatening Emails / SMS		Credit Card Fraud/ Cheating		Others		Total		% of Detection
#	R	D	R	D	R	D	R	D	R	D	R	D	R	D	R	D	
2018	8	2	30	6	2	0	295	109	12	4	461	28	554	111	1362	260	19.09
2017	13	0	5	2	5	2	228	76	5	1	606	42	449	74	1361	197	14.47
2016	16	2	15	1	1	0	136	53	5	1	423	54	332	92	928	203	21.88
2015	17	1	26	6	5	2	152	60	15	7	320	36	377	117	912	229	25.11
2014	4	2	43	7	4	1	130	69	13	6	183	22	227	70	604	177	29.30
2013	2	0	8	1	3	3	35	18	1	0	32	20	88	73	169	115	68.05
2012	1	0	2	0	3	2	12	3	3	2	8	6	34	29	62	42	67.74

R= Registered, D = Detected

From the above table, we find that the cases of Cyber-Crime in Mumbai have increased from 49 in 2010 to 1362 registered in 2018. However, the rate of detection has fallen down. This means that a majority of businesses were unable to detect a cyber incident and could result in serious repercussions for their internal and external stakeholders. Traditional approaches are not proving to be sufficient to combat increasing complexity of crimes. We need to build capabilities to prevent and detect the financial crimes using Technology and **"Intelligence-led"** approaches.

2. CYBER ATTACKS IN INDIA.

JULY 2016

UNION BANK OF INDIA HEIST

Through a phishing email sent to an employee, hackers accessed the credentials to execute a fund transfer, swindling Union Bank of India of $171 million; Prompt action helped the bank recover almost the entire money

MAY 2017.

WANNACRY RANSOMWARE

The global ransom-ware attack took its toll in India with several thousand computers getting locked down by ransom-seeking hackers. The attack also impacted systems belonging to the Andhra Pradesh police and state utilities of West Bengal.

MAY 2017

DATA THEFT AT ZOMATO

The food tech Company discovered that data, including names, email IDs and hashed passwords, of 17 million users was stolen by an 'ethical' hacker-who demanded the company must acknowledge its security vulnerabilities-and put up for sale on the Dark Web.

JUNE 2017
PETYA RANSOMWARE
The ransom-ware attack made its impact felt across the world, including India, where container handling functions at a terminal operated by the Danish firm AP Moller-Maersk at Mumbai's Jawaharlal Nehru Port Trust got affected.

From terrorism to Cyber-Crime, unprecedented criminal activities can suddenly appear on the radar screen of law enforcement. Certain Precautionary measures should be taken by netizens while using the internet which will assist in changing the major threat of Cyber-Crime. Organizations should be tasked to set up a critical incident response team and define the process to react to a cyber-emergency.

LIMITATIONS OF THE STUDY

- The above study is limited to only data of Cyber-Crime cases registered with Police therefore; the universalities cannot be the same cases which are never investigated.
- There is minimal published literature on the cyber security policy and guidelines of the Government of India or the roles played by various departments within the Government. We have used publically available data for understanding and interpreting the cyber security polices of the Government of India.

CONCLUSION

With the technology increasing, criminals don't have to rob banks, nor do they have to be outside in order to commit any crime. They do have everything they need on their computer. Their weapons aren't guns anymore; they attack with mouse cursors and passwords. Since rapid and dynamic changes in the technology space are throwing open new ways of doing business, organisations have to find out appropriate ways to tackle the 'new age' sophisticated Cyber-Crimes emerging in India.

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GREEN AIRPORT, THE NEW ERA OF SUSTAINABILTY

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ABSTRACT

Going Green is an important ingredient of new age processing. It has different aspects like Green computing, Green processing, Green building, Green development, Green Healthcare and many. This research is about Green technology trends in airline industry and concentrates on airport infrastructure. When a huge infrastructure is built it has impact on nearby environment. One cannot imagine in how many ways it impact on ecosystem. Green Building is the way things have to be done in future. Green building uses resources optimally, produces less waste and provides desired output having long term benefits for mankind. The analysis is conducted on Solar Power generation capabilities and consumption of generated Power of Cochin Airport Authority. This Analysis reveals the best practices that Airport around India can adopt with slight increase in use of available resources. This implementation will definitely help in Business Sustainability and less CO2 emission under large Infrastructural Projects.

Keywords: Green Computing, Business Sustainability, Green Building, CO2 emission.

INTRODUCTION

Green Building or Green Construction is structural process, responsible for environmental friendliness and Resource efficiency. It covers entire building infrastructure from Designing, Construction, Operation, Maintenance, Renovation and Deconstruction. Going green majorly deals with using natural resources for generation of power and emitting lesser hazardous material out. Recent trends have seen developments, where PPPs are getting encouragement from government policies for infrastructures such as Railway Stations, Sports Complex, Multiplex, Mall, Highway and Airports. This requires lots of natural resources such as water, sand, metals etc. In a world exhausting our natural resources, green building has become the ethical “in-thing” in an attempt to save our planet from despair. This, however, can only be achieved through a concerted effort by architects, engineers and construction companies – and of course, the support of the concerned citizen. As per India's Directorate General of Civil Aviation (DGCA) there are 101 domestic airports with overall operational Airports have been increased by 10 since last 5 years (as per last data updated on DGCA website on 16th October 2018). Hence this study was concentrated on Airport Infrastructures and Green Building.

COCHIN AIRPORT

Source: 1

CIAL is fifth Airport constructed on PPP Model in India. State Government of Kerla is largest stakeholder and there is no foreign Stakeholder involved. CIAL is the biggest international Airport in Kerala. It is the fourth busiest airport in terms of international passenger volumes and the seventh busiest in terms of total passenger volumes. It is also one of the most profitable airports in the country. Commissioned in 1999, CIAL started making profits from 2003-04, its fourth year of operation. In financial year 2014- 2015, CIAL reported a profit after tax of `144.58 Cr, with a gross income of `414 Cr, an increase of 14.4% from the previous year. Years of uncertainties and struggles starting right from conceptual stages and all through its formative stages have shaped a unique character for CIAL, the strength of which is driving it from success to glory, taking occasional setbacks in its stride.

Particular	Description
Name	Cochin International Airport Limited (CIAL)
Inauguration of Green Building	18th August 2015
Total Cost	Rs 65 Cr
Solar Panels laid	46,150
Area Covered by Solar panels	18 hectares
Power requirement per day	48000 Units
Actual Power Production per day	50000 Units
CO2 emission avoided	300000 tonnes over 25 years
Photovoltaic Module	265 Wp
Inverters	1 MW (no battery storage)

Source: http://cial.aero/userfiles/CIAL_SCMS.pdf

PERFORMANCE

I.Performance Analysis: The section begins with the performance analysis of the 12 MWP from measured solar irradiation data and energy generation data. The predicated plant performance by PV system and Solar GIS software are discussed and compared with measured values. Also the economic and environment aspects of utility scale power plant are presented in detail. The power output from the plant varies with the solar insulation and ambient temperature. The monthly averaged daily solar irradiation is maximum during March (5.66Kwh/m2) and is minimum in the month of July (3.39Kwh/m2). Similarly the ambient temperature value of 29.67^{o}C in the monsoon month July and reaches a peak value of 35.5^{o}C in March from the values. It can be inferred that the value of solar irradiation and temperature depends seasonal variation. The wind speed available in this region is low (less than 3m/s) and it influence in power o/p is negligible from the monitored one year data (sept-2015 to Aug 2016). The monthly energy generation reached peak value in March during that month (206Kwn/m2). The energy output was found to be least in the month of June and July due to rainy and humid climate. The electrical energy was sold to Kerala State Electricity Board (KSEB) at fixed rate through net metering system.

II.Control: The 12MWp solar plant is receiving maximum global irradiation in the month of march(197KWH/m2) and lowest in the month of June(122KWh/m2). The similar variation can be seen in the diffused radiation values as well. The shading losses are negligibly small as the plant is located in vast shade free land. The maximum monthly energy yield(ESM) can be observed in march(151KWh/KWp) while it touches minimum value in June and July. SolarGIS predicts a cumulative annual energy generation (ETM) of 17630MWh(17.63GWh). The performance ratio varies from 74.4% to 77.5%throughout the year and its annual average value is 76%.

III.Performance comparison: The SCADA performance data system is compared with those simulated using PVSyst and SolarGIS software. The slight difference in the energy generation values can be attributed to the variation in measured and predicted meteorological parameters.

IV.Helping in Revenue: The conception, birth and growth of CIAL in the most difficult and unsympathetic environment brought in parsimony in spending in its operation philosophy. They know that saving money is easier than making it. Though CIAL had outsourced majority of its operations it still had to pay the power bill to KSEB, the state owned power utility, for all its power consuming operations in the Airport at a commercial tariff rate of Rs 8.30 per unit. The facilities in CIAL required about 48000 units of power every day which meant a clean draining of about Rs 4 lac per day from its kitty. This was just unacceptable to CIAL and there was an urge to bring it down. They undertook power saving measures and energy auditing which derived some benefit. However it was evident that generating own power at a cheaper rate was going to be the only lasting solution. There were, however, technological and legal impediments.

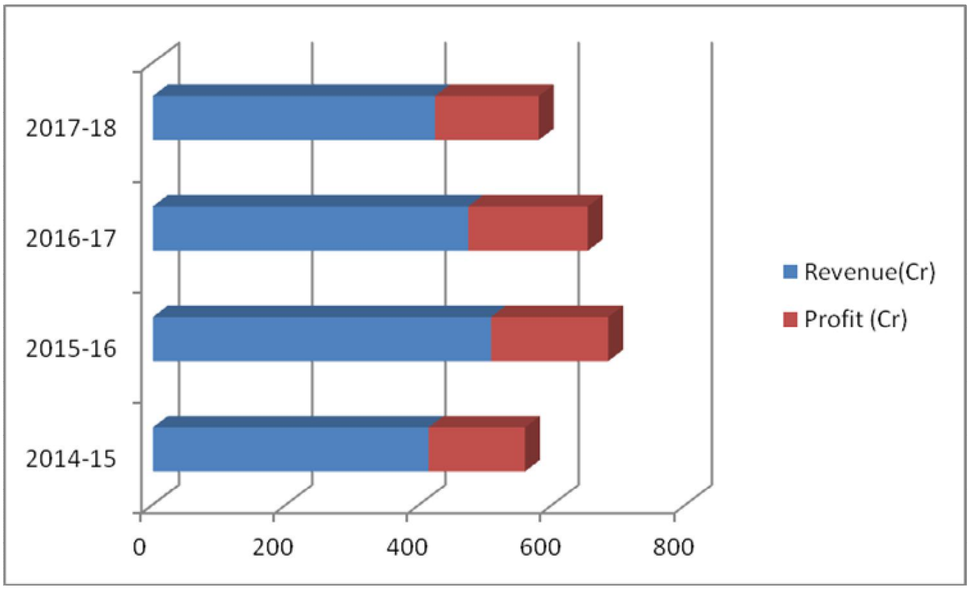

Fig: Revenue Generation of CIAL after Green Building

FEASIBILITY

Since unutilized airport area is used land cost can be saved from capital investment required is around 69.28. Rate at which electricity is sold to grid is 7.00INR per unit the pay back period of this MW scale project is around 5.6 yrs. The project is showing positive NPV(42.55cr) at 10% discount factor. The internal rank of return INR is 17.5%. This show that such projects are economy environment benefit of solar powered airport corresponding to reduction is carbon footprint

CONCLUSION

The paper studied effectiveness of fully solar powered airport. In this aspect, the 12 MWP grid connected PV system located at Cochin Airport was monitored annually and its performance was evaluated on monthly average daily basis. The prominent conclusions drawn are

- Buffer zones maintained around airports are ideally suitable for utility scale PV power point.
- From the onsite data, the plant generated 17611.33MWh of electricity during the monitoring period.
- The energy generation values from PVSyst and SolarGIS are 18889 and 17630MWh respectively.
- The overall functioning of plant is satisfactory with a performance Ratio(PR) of 86.58% and capacity utilization factor of 20.12%.
- It is observed that the plant output is less dependent on ambient temperature.
- The plant performance results using solar simulation software's (PVSyst and SolarGIS) found to match closely with actual site data it is also be concluded that PV design and simulation software such as PVSyst and SolarGIS are capable of predicting the solar plant performance accurately.
- Though the initial investment is high the Net Present Value of project is positive. A slight reduction in investment is possible in the case of airport due to availability of land.
- Cochin airport provides a best practice that can be adopted in airports around the world.

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A STUDY OF PERFORMANCE CHALLENGES WITH HADOOP ECOSYSTEM

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ABSTRACT

From certain years applications involved in generation of data in intensive manner. This data is generated in variety of manner. Nature of data generation is completely changed as nature of applications along with devices changed. Such kind of intensive data can be termed as big data. Big data comes in various forms and has characteristics. In order to process big data various big data processing technologies are available however Hadoop ecosystem is used on greater extent. It mainly used for storage of big data and processing of it. Hadoop is available in various distributions such as Apache Hadoop, Hortonworks, and Cloudera etc. Hadoop data storage component is known as HDFS (Hadoop Distributed File System) and implemented on NameNode , DataNode while processing component comprises task tracker and Job tracker. Our current study is carried out in order to identify the various parameters which affects the performance of Hadoop.

Keywords: Big data, Hadoop, MapReduce, HDFS, Small Files, Cluster

INTRODUCTION

Massively growing data can be termed as Big Data. Big data can be defined as data sets whose size is beyond the capability of generally used software tools which are used to capture, manage and process data.

Big has characteristics such as Data Volume, Data Velocity, Data Variety, and Data Veracity. *Data Volume* : Big data size can be termed as large. But what do you mean by Large. Large stands for the data is in terms of petabytes, zeta bytes and still increasing.

Data Velocity: Data is of time-sensitive. It can be categorized in terms of Batch, Near Real Time, and Real-Time Streams.

Data Veracity: It stands for reality or actuality. The big data comes in bad, good, Undefined, inconsistency, incomplete, ambiguous forms.

Data Variety: Big data is of different types such as structured, semi structured and unstructured data. Means data can be text, audio, video, click streams log files etc. Big data can be of following types:

Unstructured Data: It can be defined as that data which does not have predefined model or organized in predefined manner.

Structured Data: It can be defined as that data which comes with predefined model.

Semi-Structured Data: It can be defines as that data which uses such a data structure which has no clear distinction between data and schema.

For big data analytics Hadoop is most popular High Performance Distributed computing paradigm. It is open source technology. Doung Cutting developed the Apache Hadoop. It has made available distributed, scalable, reliable computing and storage. It has mainly two layers, one is Hadoop Distributed File System (HDFS) and second layer is MapReduce Programming Model.

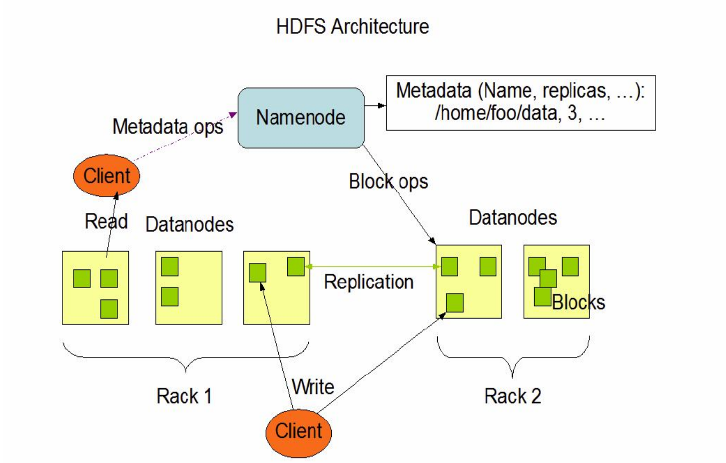

Fig. 1 HDFS Architecture [1]

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HDFS ARCHITECTURE

It runs on commodity hardware. It works well with lots of large files. It is built around the idea of "work – once, read many times". It operates on top of an existing file system. Usually files are stored in terms of blocks where block's default size is 64MB.

HDFS FILE STORAGE

NameNode: NameNode runs on Master Node .It stores all metadata. It includes file names, locations of each block on DataNodes, File attributes etc. For fast look up it keeps metadata in RAM. Size of file system metadata is restricted to the amount of available RAM on NameNode.

DataNode : DataNode runs on Slave nodes. It stores contents of files in terms of blocks .Same files' different blocks are stored on different DataNodes. For redundancy same block is replicated on several DataNodes. It periodically sends the report of each and every existing block to NameNode . Through heartbeat DataNode's availability is checked and if heartbeat is not received within certain period of time then it is assumed that DataNode is lost. Then NameNode's responsibility is to determine which blocks were on the lost node and find out other copies of the lost blocks and perform replication of them to other node. In case of NameNode failure all files are lost existing on file system. In such case secondary name node runs.

MAPREDUCE

MapReduce is used to process huge datasets. It consist of Map and Reduce Phases. Map Phase divides files for distributed computing. It generates a key value pair. It is followed by reduction phase. MapReduce makes use of Job Tracker and Task Tracker.

JobTracker: Job tracker runs on Master Node. It keeps the track of MapReduce Jobs .Per Hadoop cluster only one Job tracker exists. Job tracker runs on separate JVM process.

TaskTracker: Task Tracker runs on **slave** node. It handles map and reduce task which is sent by job tracker. On each slave node only one task tracker exists. Each task -tracker is set up with set of slots which mentions the number of tasks can be handled. It means configuration can be done to handle multiple map and reduce tasks. A separate JVM process is started by Task-Tracker for each task to isolate it from the problems caused by tasks .Periodically DataNode sends heartbeat to JobTracker to indicate that it is alive and to inform the number of slots available.

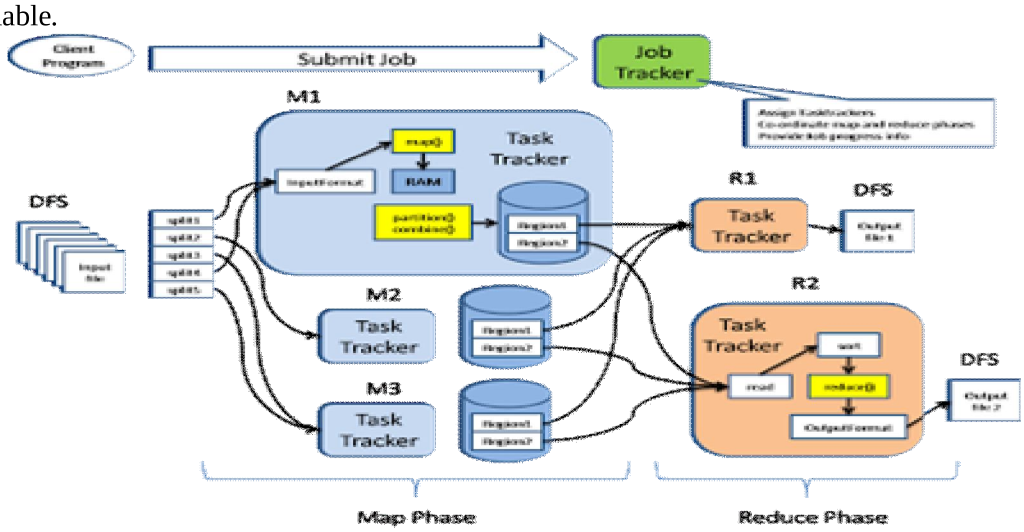

Fig. 2 MapReduce [2]

In internet applications there is a mass of small files. Particularly Facebook ,Twitter, Wikipedia and many more social networking sites. There are enormous number of users. These are creating the contents. The contents has characteristics diverse, massive, dynamic change and many others. These are resulting in huge small files ,e,g. log files.[4]

In various application areas ,there are many systems which creates and stores huge amount of small files . The various application areas incorporates energy, climatography, biology, social networks, e-business, e-learning, GIS etc [3].

LITERATURE REVIEW

There are various factors which influence the performance of Hadoop. These factors are software, hardware, while dealing with voluminous data. MapReduce and HDFS, these two components' role is primary in Hadoop's performance. MapReduce performance for particular job can be enhanced by adjusting the Number of

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Map and Reduce Tasks. In particular situation when mappers are executing for limited time then limited mappers could be utilized for extensive time. Along with that performance is influenced by number of reducers utilized in fact it is expected that reducers must be comparatively lesser to reduce slots in order to positively influence the performance. Along with that another influencing factor is number of nodes used to execute map and Reduce tasks. Shuffle tweak is also playing important role in maintaining equilibrium between map as well as reduce function. Objective of researchers was to improve performance of MapReduce. They proposed the model in which prefetching of voluminous data to computing node done in advance. Researchers proposed model in which data transmission overhead reduced was proved. Researchers also applied the same prefetching model to MapReduce Phases and through experiment it was also proved that there was performance improvement of MapReduce. [5]

Researchers mentioned in this paper that in MapReduce data mining algorithms of growing complexity implementation was done. That brought the newer challenges to the improving performance as well as measurements. Researchers in this experiment used more data and newer web browser visualization tools. In this experiment, researchers developed a set of tools .Those tools which integrated data from log files. Along with that tools integrated metrics to examine the Job performance. Researcher’s objective was to make available vision in order to improve the performance of Complicated MapReduce algorithms. They executed their tools as distinct server process .They provided view of data in terms of charts and tables of map reduce tasks. [6]

Authors studied YARN 2.0 and they found that this version does not support the concurrent algorithm execution. In this paper authors proposed MRPack model. This module was proposed to support concurrent execution of multiple algorithm in Hadoop. In experiment authors found that MRPack module showed best performance for variety data and in a single job various algorithm for particular read and write. [7]

In this problem authors focused on the problem of I/O efficiency in MapReduce based programs They focused on the columnar data layout as well as compressed bitmap index .Authors proposed approach whose performance was best for both Hadoop and Hive.[8]

Authors studied in their experiment that Fair and capacity schedulers works well in short jobs as well as equal utilization of resources. In Homogeneous and heterogeneous environment LATE, Deadline, and Resource works well. Authors emphasized that MapReduce is mainly affected by HDFS, Data Node, Name Node, Task Tracker, and Job Tracker. Experimental results showed that for a particular volume of data Capacity FIFO scheduler takes longer time while Fair scheduler takes comparatively less time.[9]

In this Research work researchers identified the 5 factors which affect the performance of MapReduce. Those factors are as above, *I/O mode, indexing, data parsing, grouping schemes and block-level scheduling.* I/O Mode:- It specifies how reader retrieves data from storage system. These are two ways and are as above Direct I/O and streaming I/O. In this Study Researchers enhanced the HDFS with direct I/O support.. Data Parsing:- It specifies how a reader retrieving data from storage system Indexing. There are two types of decoding schemes: Immutable and mutable coding .In this study, Researchers designed a micro- benchmark to quantify the performance gap between the two decoding schemes. Scheduling:-Researchers identified that runtime scheduling affects the performance of MapReduce in two ways i) The Number of map tasks to need to be scheduled ,2) Scheduling algorithm. Data Compression:-Researchers did not considered data compression in this paper as Hadoop does not support compression well at this moment. The impact of data compression to the performance of MapReduce will be investigated in the future work.

The essence of data parsing is to decode the raw data from their native storage format and transform the raw data into data objects which can be processed by a programming language, e.g. Java. Since Java is the default language of Hadoop, researchers discussion is therefore Java specific. However, the insights should also apply to other languages. [10]

Researchers in this research focused on the Hadoop performance. They focused on the storage system. They investigated the performance on Hybrid storage system. In storage researchers went on increasing the SSDs(Solid State Drives). They kept on doing variation in number of Hadoop parameters such as block-size and buffer size. With the help of small scale distributed testbed researchers tested the Hadoop applications. First they conducted the series of experiments on the pure storage systems only with SSDs or HDDs. They observed the impact of various performance parameters. They observed the performance improvement with the increase of data size. They observed the linear performance improvement with I/O of SSDs as compared to the HDDs [11]

Researchers identified factors which affects MapReduce performance .I/O mode, Data Parsing, Indexing, grouping Schemes and block level scheduling. I/O mode it is nothing but the manner in which data can read from the storage device. Direct and streaming are the two types of it. Direct Mode is especially meant to read data from disk while streaming mode is meant to read data from inter-process communication like JDBC and TCP-IP. Direct I/O mode is more effective as compared streaming mode. Direct mode is not helpful when data is to be retrieved from the remote machine and hence performance of streaming mode matters. Data parsing process involves the different schemes like immutable and mutable decoding. It was observed by the researchers that as compared to mutable decoding, immutable decoding is slower .It means that immutable objects creates influence on the CPU and reduces the performance. [12] Those files are smaller as compared to blocks are known as small files. These file affects the performance of Hadoop. As if small files are greater in number then they are required to be read from each block from each data node by sending the heartbeat from the datanode to namenode and hence if large number of smaller files occupies large number of blocks on the datanodes and consume higher bandwidth of network and hence it reduces the bandwidth. If small files are to be processed on greater extent then greater extent of random disk IO takes place and hence if affect the performance of MapReduce. As data is stored in distributed manner in Hadoop and processed on cluster in MapReduce manner, it leads to increase in time as well as reduction in processing speed. Thus it affects the performance of Hadoop. Also MapReduce processing output of every mapper's intermediary output is written on disk which is local it affects the performance. As intermediary output is written to disk which is local and caching is not done hence it reduces the performance of Hadoop. Processing in Hadoop is mainly done on cluster. Various factors affects the cluster's performance. Certain factors are inbuilt in Hadoop architecture which affects the performance of Hadoop while certain factors which are external affects the performance of the Hadoop. Internal factors are Number of maps, Number of reducers, Combiners, Custom serialization, shuffle tweaks, Intermediate compression. While external factors are Environment, Number of cores, Memory size and network. In the researchers work it was observed that Virtual Hadoop cluster performance is considerably inferior as compared to the cluster running on the physical machine. It was due to CPU's virtualization overhead of physical host. Those factors mainly affected the performance in the researchers experiment were RAM size, network bandwidth. [13]. In this research paper researchers addressed the problem of data locality. If data locality is ignored then in heterogeneous environment MapReduce performance is affected. [14]

FINDINGS AND OBSERVATION

Hadoop performance is mainly impacted on main two components of Hadoop ecosystem. These two components are MapReduce and HDFS. In MapReduce Number of Mapper and Number of Reducer mainly affects the performance of MapReduce. Hadoop performance mainly depends on the processing of type of data. As data for processing comes in different forms, I/O efficiency also affects the performance. As Hadoop implementation is done on cluster so it is possible that its implementation can be on homogeneous, heterogeneous and Virtual cluster. So it is observed that performance on virtual cluster is degraded as compared to homogeneous and heterogeneous cluster. While as compared to homogenous cluster, heterogeneous cluster's performance is degraded. Also Hadoop schedulers affects the performance as it impacts number of Mappers and Reducers. Hadoop performance is also affected by storage device. It was observed that performance of Hadoop processing is better if SSD (Solid State Drive) used instead of HDD (Hard Disk Drive). IO mode affects the performance of MapReduce. There are mainly two modes are made available such as Direct I/O and Streaming I/O. Direct I/O mode especially used for data which is locally available while streaming I/O is used for data which is not locally available but available at remote location. Streaming I/O affects the performance of Hadoop as it is dependent on network. Data parsing affects the performance of Hadoop. Immutable objects affects performance of CPU. Small files reading involves consumption of the network bandwidth and hence affects the performance of Hadoop.

CONCLUSION

From the findings and observations, it can be concluded that Hadoop ecosystem's performance is affected by mainly two factors such as MapReduce and HDFS. Hadoop ecosystem implementation components are hardware, software, Network, Cluster. Those factors are internal factors and external factors. Internal factors are those which comes along with Hadoop ecosystem. Hadoop ecosystem performance influencing factors are Cluster, Network, Hardware, Operating System, Map Reduce functions, job scheduling algorithm, small files. In elaborative sense Cluster parameters are Number of Nodes, type of cluster such as Homogeneous, Heterogeneous. Hardware parameters are RAM, CPU, Hard Disk. HDFS performance is found to be affected by small files.

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A STUDY OF SENTIMENT ANALYSIS - ITS APPROACHES AND CHALLENGES

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ABSTRACT

Sentiment Analysis is an active field in the area of Natural Language Processing. The importance of Sentiment Analysis is increasing day by day because of the rapid expansion of social media. Nowadays, people have started expressing their views about the product or an event on the web and people also checks the reviews or ratings about the product before purchasing it. The data generated by these are called as Sentiment Data and the task of analyzing its contents are called as Sentiment Analysis. It is also known as Opinion Mining or Emotion AI. Sentiment Analysis helps organizations to improve their customer service depending upon the previous feedback. It is also useful in business to predict trends of customers. This paper presents an overview about Sentiment Analysis, its approaches and the challenges faced by it.

Keywords: Sentiment Analysis, Opinion Mining, Lexicon, Supervised Learning, Unsupervised Learning.

I. INTRODUCTION

Sentiments are feelings or views or opinion about something. The “something” can be a place, a product, a person or an event. Social media is the biggest resource for the sentiments. Sentiment Analysis is defined as a computational study of human thoughts or opinion, emotions and attitudes towards an object.[1]

Classes of Sentiments:

A. Positive Sentiments: It refers to the complete satisfaction about the service.

B. Neutral Sentiments: It is a balanced type of sentiments. The opinions of these categories are neither completely positive nor completely negative.

C. Negative Sentiments:

It refers to complete dissatisfaction about the service.

Sentiment Analysis is mainly used to analyze the reviews or sentiments of a customer or a follower. The process of Sentiment Analysis is shown in figure 1. [1]

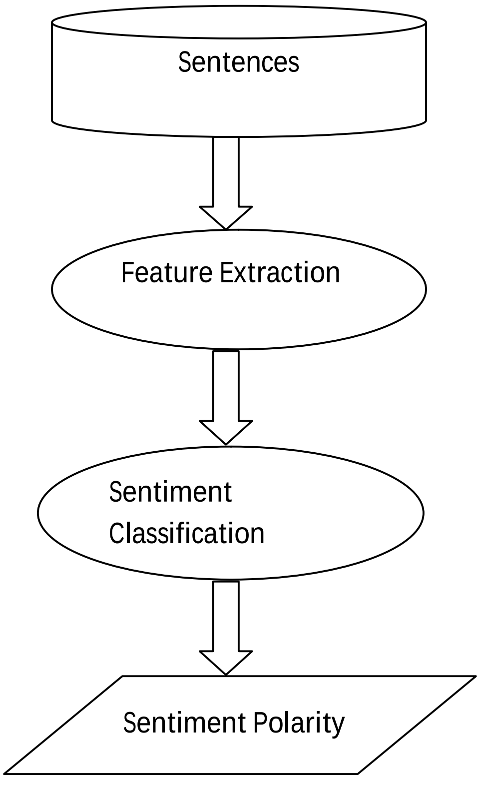

Figure 1. Process of Sentiment Analysis [1]

There are three systematization levels in Sentiment Analysis are: Document Level[1,3], Sentence Level[1,3] and Aspect Level.[3]

- Document Level : This level is to analyze overall views of the document.
- Sentence Level: This level is used to organize emotions conveyed in sentences. The sentence can be either objective or subjective.
- Aspect Level: In this level, opinion is characterized by a polarity and a target of opinion.[3]

II. METHODS OF SENTIMENT ANALYSIS

The techniques of Sentiment Analysis are broadly classified into three approaches: Machine Learning Approach, Lexicon-Based Approach and Hybrid Approach.[4]

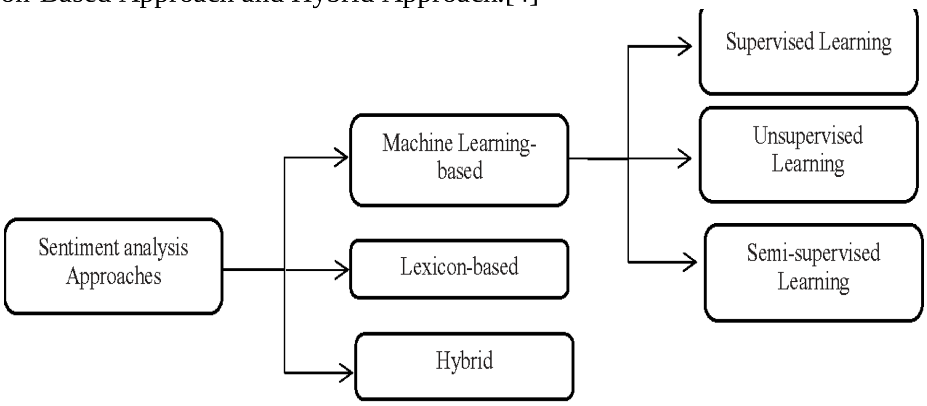

Fig. Sentiment analysis approaches and techniques. [4]

A. Machine Learning Approach

Machine Learning is the area that gives computers the ability to automatically learn without human interventions or assistance and improve from previous experiences without being explicitly programmed. Machine Learning Approach is mainly based on the algorithms. It handles large collection of data. It is further classified into Supervised, Unsupervised and Semi-supervised learning methods.[4]

1. Supervised Learning

It is generally known as "Learning with a Teacher". It is an approach in which we have both input data and expected output. Supervised Learning algorithms produce a mapping function to make predictions. For Sentiment Classification, Naïve Bayes Algorithm and Support Vector Machines are most commonly used.

2. Unsupervised Learning

It is generally known as "Learning without a Teacher." It is an approach in which we have only input data and no corresponding output variable. This approach is used when the information is not properly classified or labeled.

3. Semi-Supervised Learning

This learning method falls in the boundary between Supervised Learning and Unsupervised Learning. It learns from both labeled data as well as Unlabeled data. Semi-Supervised Learning is a relatively new machine learning approach to opinion mining, motivated by the lack of labeled data in real world applications.[4]

B. Lexicon-Based Approach

This approach based upon the finding of sentiment lexicon. This is used to analyze the text. There are two methods of this approach.

1. Dictionary Based Method

The dictionary-based approach which depends on finding opinion seed words, and then searches the dictionary of their synonyms and antonyms.[4]

2. Corpus Based Method

The corpus-based approach begins with a seed list of opinion words, and then finds other opinion words in a large corpus to help in finding opinion words with context specific orientations.[4]

III. CHALLENGES OF SENTIMENT ANALYSIS

1. Sarcasm in text data

Sarcasm is common thing in social media but it is very difficult to interpret. In sentiment analysis, it means that when one says something positive, he actually means negative and vice-versa.[3]

2. Vagueness in context

This is very important problem in Sentiment Analysis. The understanding of the context is not distinct or clear. The same sentiments may have different meaning in different contexts.

IV. CONCLUSION

In this paper, I presented the overview about Sentiment Analysis. Sentiment Analysis is very popular in recent years because it analyzes the emotions, sentiments and views of the community about the product or an event. I had studied three different approaches of Sentiment analysis in which Machine Learning approach is widely used. Sarcasm is the biggest challenge currently facing by Sentiment Analysis.

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REVIEW ON FAST TAG TECHNIQUE

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ABSTRACT
Population is growing in India at exponential rate. It is the youngest country with an average of 27% youth population which have a dream to have own dream vehicles rather having it and this two reason turning to be current severe transportation and traffic problems. India came with an alternative Fastag is the name given to joint venture of governing bodies Indian Highway Management Company Ltd. (IHMCL) and National Highway Authority of India (NHAI) .Fastag uses Radio Frequency Identification Technology (RFID) which is used to identify things uniquely in this case it is vehicle. This paper focused on creating an awareness about Fastag and its implementation and how its solve the problem of transportation

Keyword: Fast tag , Radio Frequency Identification Technology(RFID), National Highway Authority of India(NPCI), Indian Highway Management Company Ltd(IHMCL), National Payment Cooperation of India(NPCI), National Electronic Toll Collection (NETC).

INTRODUCTION
India is the developing country and successfully paving its way to emerge as the Super power in Future. India is second largest country with 133.29 crs total population and seventh largest country in terms of regional area. India aspiration to become superpower can't be achieved without use of strategical technology in proper direction. There are several problem in India that need to be addressed one such alarming issue is transportation and traffic problem on national highways of India and collection of toll on is still manual process. According to the government official report of 2015 there are 21, 00, 23,289 registered vehicles running on roads.

Maintenance of vehicle traffic and toll collection is very tedious task. A very long queue of vehicles lined in front of toll plaza create a traffic congestion so wastage of resources like diesel, petrol is on large scale on the other hand it's also contribute in increasingly releasing greenhouse gases like carbon dioxide and carbon-monoxide leading to global warming.

Corruption is national issue which is hindering our country growth from within the country. Indian Government is now using Fast tag Technology which is started in India in 2014 and based on Radio Frequency Identification Technology (RFID) which helps to identify vehicle with its unique Tag ID assigned to it to make cashless toll payments directly from prepaid wallet account linked to it. The tag is affixed on the windscreen of owner vehicle and RFID Antenna on side of toll plaza which scan Code and tagid number enables you to drive through toll plazas without stopping the vehicle with nation-wide interoperable Electronic Toll Collection services. While assigning tag it is distributed in seven different colors it Classify the vehicles according to their vehicle-class i.e. truck, car etc. which is predefined by NPCI discussed later in this document.

Fast Tag has been made Mandatory, for all new vehicles being registered from 1st December 2017 onwards. Indian Highway Management Company Ltd. (IHMCL) is doing the maintenance of National Highways of India and National Highway Authority of India (NHAI) is the governing body has initiated a nationwide program and given the responsibility to IHMCL for implementing National Electronic Toll Collection (NETC) system at toll plazas on National Highways with the help of device Fast Tag.

NHAI/IHMCL has authorized National Payment Cooperation of India (NPCI) which is another governing body which look after the cashless payment transaction happen on Toll Plazas for providing a composite solution on Electronic Toll Collection which would take care of the clearing and settlement of electronic toll transaction to make it interoperable and security

It is being operated over 240 toll plazas across India.

LITERATURE REVIEW
An article "Fasttag could be the next big thing "published in Hindustan times 14 nov 2017, by Nanden Niklani chairman Infosys ltd, former chairman UIDAI expressed personal view how fast tag as technology tactful solution and quick fix to pollution problem, how Cab operators using this technology to boost security in their business, government can catch criminal form using staled vehicles.

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According to the article "Demonetization powers cashless route, Electronic payments jump from note ban" in Financial express on Dec 6, 2017 by Rouhan Sharma expressed view how after demonetization how fasttag emerged as the alternative to overcome from effects of demonetization on payments done at toll plazas and chaotic manual payment boosted the digital payment in India with some facts and figures.

"Fasttag are the Aadhaar for your Vehicle" article written by Mohul Ghosh published in Trak.in explained how fasttag is becoming unique identity for vehicles and digitizing the process of toll collection and can linked with other plans like Smart-City etc. and owner information is collected and stored online and accessed via sensors and MIS Systems and thus expressed the concerned for the security and protection for information that needs attention so there is no violation of it.

"Comes December all new vehicles will have fasttag for cashless toll plazas" by Vinaya Deshpande on news18.com mentioned the dashing decision taken by Modi government to mandatory fasttag for every new vehicle to tackle traffic and transportation problem and it will save resources and generate revenue to Indian government. The effective move to identify many dubious accounts with no tax returns thus addressing the corruption problem from the root.

NETC PAYMENT SYSTEM MODEL

The NETC Payment System consists of the following stakeholders:

1. TAG Holder:

It is basically the customer wants to enroll for an NETC Tag with the issuing bank by providing bank account number (Saving, Current and Prepaid Account etc.,) to be linked to NETC Tag for the deduction of toll fare.

2. Issuer Bank:

The Issuer Bank is member of NPCI and issues the NETC Tag to vehicle owner for the payment through NETC System.

3. NPCI:

NPCI will facilitate NETC Transactions among all member banks participating in 'NPCI network'. Further NPCI acts as centralized clearing and settlement body to settle the transactions and fee amount among the member banks.

4. Acquirer Bank:

The Acquirer Bank is member of NPCI who acquires the Toll Plaza which accepts the cashless payments through NETC System.

The Toll Plaza Operator provides infrastructure like NETC RFID Reader, Cameras and Toll Plaza Server for the acceptance of NETC Tag for the payment through NETC Payment System.

5. IHMCL/NHAI :

Indian Highway Management Company Ltd and National Highway Authority of India rare governing bodies will monitor the scheme for National Electronic Toll Collection Network. IHMCL/NHAI will have access to daily/weekly/monthly MIS reports and mapper data.

TRANSACTION FLOW DIAGRAM

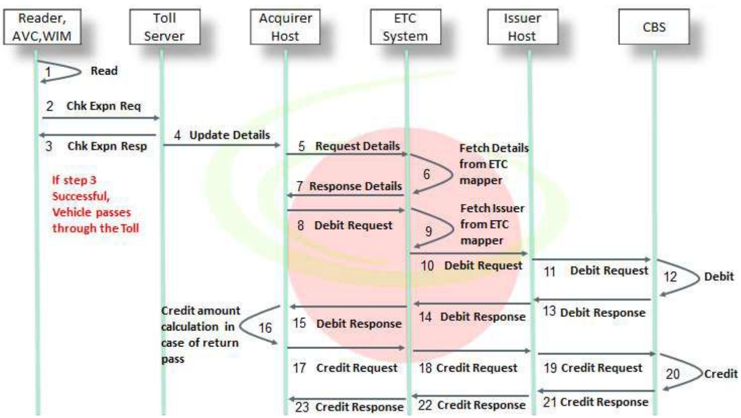

Fig 1: NETC Transaction Flow Diagram

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PROCESS

First the Vehicle should have valid registered NETC Tagid if vehicle does not have id then vehicle has to registered for it to any issuer bank of NPCI. When vehicle arrives at the NETC lane the reader check the RFID Tag Details for the Exception List with the Plaza Server based on unique tagid there are two category if the owner prepaid account has balance less balance than minimum balanced then it is kept in low balance Exception List and if owner account is liked with criminal records then it is kept under the Blacklist if vehicle found under Exception List then vehicle is not allowed to pass through the lane. Vehicle needs to exit from NETC lane and has to pass through normal lane paying in cash if id not found in the exception list tag details are forward to Acquirer.

Automatic Vehicle Classification is a device setup on toll plaza which capture the tag details and identify its vehicle class and it also has unique feature of Weight IN Motion (WIM) which checks if vehicle is not overloaded and also helps to distinguish the vehicle class whether it's a truck or car or bike etc. and send to acquirer with in configured time. Acquirer can also request for tag details from Mapper using the tagid. Mapper is the centralized repository that keeps the list of associated issuer and acquirer bank in it subpart of NETC System. The NETC System then fetch the relevant details from mapper for that particular id and then send back to acquirer. Acquirer then validates the vehicle after successful validation it calculates the toll fare and raise debit request to NETC Online System. NETC Online System forward the debit request to Issuer Host associated with that particular id identified from Mapper. Issuer Host will send the request to core bank having linked tag holder's account and debit the amount from his account.

A Debit response is send back to the Issuer Host. The Issuer Host will forward the same Debit response with the unique transaction ID (that was generated at the Plaza Server) to the NETC System. The NETC System will then forward the response to the Acquirer Host who

had initiated the transaction. In case of Return pass is like railway monthly pass money is paid in advanced for hole month Acquirer check for this tagid in list then calculate Non Toll Fare raise no pay request a Credit Request is raised by the Acquirer Host to the NETC System in case

of any excess payment collected by acquirer/toll plaza. This request is then forwarded to Issuer Host identified from Mapper and then Issuer Host forward to its Core Banking Solution System which will credit the amount to the Vehicle Owner's account. A Credit Response is sent back to Issuer Host further it will be forwarded to with the unique transaction ID (that was generated at the Plaza Server) to the NETC System. The NETC System will then forward the response to the Acquirer Host who had initiated the transaction.

At the toll plaza a special NETC lane is maintained for Fast Tag users Fast Tag device detects the vehicle within specific range of few meters no need to stop vehicle for payments and in this way it helps to get rid of traffic problems, avoiding long queues for payments, emits greenhouse gases, helps to find the vehicle with criminal records with unique tag id. Corruption is avoided on large scale as process of doing payment is automated so every record is found in the MIS system which can be access from the system with the help of MIS Reports. This technology is mostly benefited to commercial vehicles like taxies and truck which often traveled different places with in the country and not for private vehicles which travelling with in the city for Cab Operators like Ola and Uber services this technology is very helpful to track the movement of their vehicles as they receive SMS alerts.

CONCLUSION

Fast Tag technology was implemented majorly to solve traffic, transportation and logistics sector and during years achieved as one stop Solution great success in reducing waiting time of vehicle at toll plaza, eliminating harmful greenhouse gases and saving resources of the country in tones ,making manual payment process cashless and automated to overcome corruption at toll plazas on a large extent all data is feed in the system and can be accessed by misreports mostly benefiting the Commercial vehicles frequently travelling different other business also uses this technology like Cab Operators track their vehicles on SMS alerts send by NETC system But there some upgradations needed for implemented to work better.

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INNOVATIONS IN TEACHING

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Teaching is the means whereby society trains the young to adjust themselves to the world. Teaching is the process by which experienced elders of the society provide guidance to the immature and inexperienced younger members of the society,(Veeraih, 2003) Teaching is the act of instructing in educational institutions. Teaching may take place in a formal or informal atmosphere. It is a process in which a teacher establishes rapport with the students to understand their problems and weak areas and tries to solve them.

TRADITIONAL TEACHING METHODS

Education field depicted different picture during the old days. Teachers and students were senders and receivers of information respectively (Damodharan V.S.and V.Rangrajan, n.d),

The following features of the traditional teaching method also show its flaws.

- The traditional teaching method is teacher-centric and uses chalk and board in which the teacher talks continuously and hardly bothers about students' response.
- Students usually rely on lecture notes and books. Some dull students also use guides. • A traditional method is more theoretical and less practical in nature.
- This method develops examination oriented approach among students so they try to memorize everything without understanding the matter.

The teacher has to guide the students not only in academic matters but in personal, psychological and financial matters as well, as a mentor. As technology advances and the job market becomes more competitive, expectations from education system also change. Society expects colleges to start more vocational courses so as to reduce dependence on employment capacity of the country. Teachers of the 21st century can no longer rely on old methods of teaching because they have to keep pace with time. As technology has become an integral part of our lives in the 21st century, teachers have to be technosavy like students. Today students are using the internet, blogs, and Smartphone. Research shows that present generation spends nearly 6.5 hours of the day on different media (Jisha G.R.2016). New technologies help people to communicate and get connected all the time. An ideal teacher of this century has to satisfy the needs of technosavy students so he/she to come out of the shell of traditional stereotyped teaching methods and has to adopt the latest pedagogy. Today teachers have to use novel methods of teaching to retain the interest of the students and also to retain them in the classroom. Teaching is a skilled job and so the teacher has to be conversant with the latest teaching methods. If a teacher uses innovative teaching methods then definitely better learning outcome can be expected.

TEACHING METHODS SUPPLEMENTING LECTURE METHOD

A good teaching method has to be learner-centric in which a teacher has to interact with each student individually rather than collectively.

Projects: Projects covering different subjects can be assigned to each student which encourages creativity among them. This method also encourages better communication between teachers and students.

Activity-based learning- This method focuses on giving some hands-on experiments and activities to the students so that they become active learners and cannot just go on receiving information without any effort.

Industrial visits, field visits and study tours -Some teachers have to use these methods in addition to regular lecturing because it is the need of the curriculum. But some teachers voluntarily opt for this method to connect theory with practice.

Debates and discussions- Usually, social sciences resort to debates and discussions to gain knowledge and generate more information, not available earlier.

Surveys- Collecting data in the survey helps students to explore many facts and brings students and teachers together.

Dramatization- This method is based on acting which helps to understand some basic ideas from the subject e.g. mock budget and the mock court in which students imitate to be a character or personality involved in that concept. Teachers teaching English literature can teach various plays by eminent play writes, by encouraging students to enact in them and learn all the characters thoroughly

INNOVATIVE TEACHING METHODS

Today there is a growing trend either to supplement or supplant the existing lecture method by innovative teaching methods.

Creative teaching -Some games used in teaching encourage creativity among students and give them a chance to relate them with their curriculum.(Teach Thought staff,2018)

Audio-visual tools- Teachers can supplement the available printed material by audio-visual material which can help students to understand the concepts.

Brainstorming -This method uses the collective wisdom of the students and gives them a chance to come out with their ideas and thoughts.

Team work -Teachers can discuss the possibility of using alternative teaching methods with their colleagues and come out with several new ideas about teaching.

Collaborative learning- Collaborative learning is a method in which students are instructed to form groups. They collectively deal with certain issues and undertake some projects. Students get a chance to learn through mutual help and exchange of ideas. (Dr.Gilson John, 2016) This method makes teaching students-centric.

M-Learning- Today learning process has changed its nature from the traditional method to technology-based method. M-learning is a process in which students learn on their own by using electronic devices. This method clearly supplants the lecture method as it does not require a classroom setup. M-Learning is an innovative concept in the field of education.(Nikhitha R. and V.P.Joshith, 2016). But the effective use of it depends on the institutional policy of allowing students to use electronic devices while on the campus.

Interactive learning - Present digital technology enables interaction between students and teachers (Fr. Gilson John, 2017). Internet and Smartphone play an important role in disseminating important information among students as well as teachers. Earlier to advent of information communication technology, teachers used to discuss some important current issues in the classroom. This is also one method of interaction between students and teachers, followed even today.

Inquiry-based learning -Inquiry-based learning establishes a link between teaching, learning, and research and also enhances the curiosity of students.

Smart classes -Smart classes with smart boards play an important role in classroom teaching (Deep Kumar, 2016). Smart rooms equipped with smart boards make teaching and learning more effective and help students to improve their performance.

BARRIERS TO INNOVATIONS

Innovative teaching is a two way process. Unless students show their willingness to adopt this method and give positive response, teacher alone cannot carry out any experiment.

Students' response- According to Ragnar Nurkse "Inducement to invest is limited by the size of the market". In the same way, teachers' desire to use innovative teaching methods is limited by the quality and interest of the students. Sometimes teachers are compelled to use the traditional method due to the poor quality of students.

Parents' response- Teachers rarely get the support of parents in implementing innovative teaching methods. The reasons can be many, like lack of awareness about such methods and the busy routine of the parents (Terry Heick, 2019) which hardly spares any time for them to take cognizance of innovations in teaching and learning.

INNOVATIONS IN TEACHING- A SURVEY

The innovative teaching method is the need of the hour so a survey of college teachers including junior and degree college teachers has been conducted with the following objectives.

- To know the teachers' awareness of innovative teaching methods.
- To find the extent to which teachers are using innovative methods as an alternative to the lecture method.
- To compare innovations in teaching carried out at junior and degree college level.
- To study the limitations of using innovative teaching methods.

Methodology -The present study was carried out by selecting a random sample of 50 degree college teachers and 25 junior college teachers from K.V. Pendharkar College, Dombivli and an open-ended online questionnaire was administered on these groups to know their awareness about innovative teaching methods,

ISSN 2394 - 7780

their features, extent to which they are using these methods and factors limiting the use of innovative teaching methods.

DEGREE COLLEGE AND JUNIOR COLLEGE TEACHERS

The question about the ways in which teachers make their lectures interesting 60% of teachers said that while teaching in the classroom they give real-life examples so as to relate theory with practice. Nearly 40% of teachers from junior college make lectures interesting by giving day to day real-life examples. They correlate topic with day to day affairs of life so students can understand the theories and concepts with the greatest ease. As far as innovative methods are concerned, 25% of teachers have said that they use Information and Communication Technology (ICT), videos, case studies and role play. These methods make learning enjoyable and keep the students engaged. Nearly 50% of teachers from junior college make use of smart classrooms specially provided for them. The percentage of teachers asking questions and initiating discussion is just 15. These questions help teachers and students to connect the present topic with the topic /portion taught in the earlier lecture. Discussion followed by questions makes the teaching and learning more participative and interactive. Only 10 % of teachers from junior college use questioning method to initiate discussion. The answer to the question of using the teaching method other than the lecture method shows that 80% of teachers have said that they use various other teaching methods apart from lecturing. These methods include power point presentations as well as poster presentations, field visits, industrial visits, study tours, film screening, audio-visual aids, group discussions and sessions of mock interviews. 20 % of teachers honestly said that they stick to only lecture method. There is one common observation that teachers from self-financing courses like B M S and Banking insurance use these alternative methods more often than the teachers from an aided section. The reason is that their courses demand the use of alternative methods in greater proportion. The situation in junior college is almost the same. 70% of teachers use methods other than the lecture method and remaining used only the lecture method. The question based on the way teacher clarifies difficult and technical concept was answered differently by different teachers. But 50% of teachers said that they prefer chalk and board method to clarify the concepts. 30% of teachers said that they explain real life or hypothetical examples preferably in a local language. 20 % of teachers, mostly from science stream said that they use models, charts, diagrams and pictures. 70% of teachers from junior college prefer chalk and board method, use of simple terms to explain difficult terms while remaining used role-playing and practical methods. Latest innovative techniques are known to 80% of teachers. But 70% teachers could give the list of different innovative methods as the use of the internet, different mobile apps, videos, screening of movies and educational films, group discussion, role-playing, power point presentations, online courses and MOOCs. All these methods are available in electronic media. 30% of teachers prefer to use novel teaching methods but from print media like display of newspaper cuttings, use of annual reports of various companies, case studies of the corporate world. 90% of teachers from junior college know the use of the smart classroom for teaching as an innovative method. When asked about the actual use of the above-mentioned methods, it is observed that 50% teachers do not use any such innovative method and depend fully on traditional methods in general and lecture method in particular whereas 25% teachers make use of these methods regularly and 25% teachers use them sometimes in their teaching. Nearly 50% of teachers from junior college use smart classrooms for their daily teaching.

As far as the visible impact of innovative methods is concerned 80% of the teachers, regularly using these methods have stated various effects of these methods as enhanced understanding of students and enriched knowledge Since new generation prefers to see everything online, they give a better response to the latest innovative methods. They prefer to read reference books online for better grasping of the subject matter. 70% of teachers using smart classroom could see a positive impact on students' interest and comprehension. They are getting positive feedback from the parents also as the management of the college explained the benefits of this facility at it's inception through orientation programme.

Question, based on the factors limiting the choice of innovative teaching methods throws some light on their limitations. 60% of teachers feel that the choice of teaching method depends on all three factors i.e. nature and flexibility of syllabus, quality of students and availability of infrastructure. 20% of teachers feel that the decision to use innovative teaching methods depends on the quality of students. Mediocre or dull students prefer traditional lecture method so teachers are also forced to use this method. 20% of teachers feel that unless the necessary infrastructure is made available by the college they cannot resort to innovative methods of teaching. Availability of infrastructure poses the greatest problem on the choice of innovative methods which is not the case while using traditional methods. 90% of teachers from junior college feel that all three factors are equally important while choosing innovative methods. In addition to these factors, they said that the time constraint to complete the syllabus of 12th standard limits the use of an innovative method. Nearly 90% of teachers opined that innovative methods improve interaction and relation between students and teachers. 50% of teachers from

ISSN 2394 - 7780

junior college express the same opinion. When asked about the threat by virtual classrooms in future, 80% teachers said that there is no fear of threat by virtual classroom because it cannot replace face to face contact between teachers and students in a traditional method which involves human touch. Some factors lacking in virtual classroom are interpersonal skills and traditional exchange of knowledge. These teachers have expressed the view that virtual classroom cannot be viewed as a threat to traditional teaching but it actually provides the opportunity to masses to receive knowledge from eminent scholars. The possibility of disseminating knowledge through virtual classroom may give chance to existing teachers to explore their potentials and update their knowledge. Students coming from rural and semi-urban areas with vernacular media will continue to enroll themselves in traditional colleges even in future. Ten percent of teachers feel that virtual classroom method can pose a challenge to some extent. Remaining 10% of teachers feel that the virtual classroom can be viewed as a future threat to teaching fraternity. If this method becomes popular in the future then one teacher can provide knowledge to a number of students at a time which may reduce the requirements of teachers leading to their unemployment. Nearly 90% of teachers from junior college have opined that virtual classrooms can be viewed as a threat to the traditional system of education in the future.

LIMITATIONS

The present study is carried out with the samples from Pendharkar college so conclusions are confined to teachers from this college and they cannot be generalized to show the innovations carried out in teaching by teachers from other colleges.

CONCLUSIONS

The present study shows that the majority of the teachers from degree and junior college are aware of the innovative teaching methods which either supplement or supplant traditional methods. Only a small portion of total teachers from Degree College included in the sample use innovative teaching method whereas 50% of teachers from a junior college are using an innovative method. This discrepancy can be attributed to the fact that management of the college has provided smart classrooms to junior college classes alone. Majority of the teachers from both the groups feel that the use of an innovative teaching method depends on all three factors like nature and flexibility of syllabus, quality of students and availability of infrastructure. The major difference between the opinions of degree and junior college teachers can be realized from their opinions about virtual classrooms. Majority of the degree college teachers feel that it is not a threat whereas the majority of the teachers from junior college feel that it can be a threat to the traditional system of education, in the future.

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SOCIO-ECONOMIC IMPACT OF MOBILE WALLETS ON THE URBAN YOUTH OF INDIA

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INTRODUCTION

Across the developing world, there are probably more people with mobile handsets than with bank accounts (Porteous, 2006). The spread of mobile phones across the developing world is one of the most remarkable technology stories of the past decade. Buoyed by prepaid cards and inexpensive handsets, hundreds of millions of first-time telephone owners have made voice calls and text messages part of their daily lives. In the last decade, number of mobile subscribers rose from 362.30 million in January, 2009 to 1181.97 in January, 2019 (TRAI Report, 2019). However, many of these same new mobile users live in informal and/or cash economies, without access to financial services that others take for granted. Various initiatives use mobile phones to provide financial services to 'the unbanked.' These services take a variety of forms of transactions, and go by various names, including mobile banking, mobile transfers, and mobile payments. The systems offer a variety of financial functions, including micropayments to merchants, bill-payments to utilities, P2P transfers between individuals, and long-distance remittances. Currently, different institutional and business models deliver these systems. Some are offered entirely by banks generally referred as m-banking platforms, others entirely by telecommunications providers which are oriented towards managing the prepaid or postpaid mobile connection, and still others involve a partnership between a bank and a telecommunications provider (Porteous, 2007) often termed as digital wallets. These digital wallets being predominantly used over mobile phones, is often referred as mobile wallets.

A mobile wallet refers to an electronic device or online service that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. An individual's bank account can also be linked to the digital wallet. They might also have their driver's license, health card, loyalty card and other ID documents stored on the phone. The credentials can be passed to a merchant's terminal wirelessly via near field communication (NFC). Increasingly, digital wallets are being made not just for basic financial transactions but to also authenticate the holder's credentials. A digital wallet has both a software and information component. Secure and fair electronic payment systems are important issue. The software provides security and encryption for the personal information and for the actual transaction. The information component is basically a database of user-input information. This information consists of your shipping address, billing address, payment methods (including credit card numbers, expiry dates, and security numbers), and other information. One time password (OTP) is sent on the registered mobile number or email id to authenticate each of the transaction. A mobile wallet, in simple terms, is a virtual mobile-based wallet where one can store cash for making mobile, online or offline payments. There are various types of mobile wallets in India, such as open, semi-open, semi-closed and closed - depending on the type of usage and payments that can be made. Wallets are growing rapidly as they help in increasing the speed of transaction, especially for ecommerce companies and all ecommerce marketplaces have integrated with such mobile wallets too. Thought the advent of mobile wallets happened in the year 2010 with Paytm being the pioneer, the industry received as major boost post demonetization in November 2016. Crisis of liquid cash urged people to use mobile wallets due to their faster and multi-dimensional services. According to an online survey firm Emarketer, approximately 93.3 million users are registered with one or the other mobile wallets.

The present study focuses on understanding the socio-economic changes in the lifestyle of urban youth in the country. There are three reasons indentified for selecting urban youth as the target population.

1. Access to faster internet and better percentage of smartphone users as compared to rural youth.

2. Abundant availability of avenues for accepting payment via mobile wallets.

3. Multiple transactions made by young population for their various academic and recreational needs.

LITERATURE REVIEW

According to Dr Hem Shwetha Rathore(2017) the study on "Adoption of Digital Wallet By Consumers" gives a analysis about the various factors that could impact a consumer's decision in adoption of digital wallet as an mode of payment. It also attempts to study the various risk and challenges that are faced in using of digital wallet by users. A detailed analysis is carried to check in the comparison on mode of online payment and various age groups, also the way online payment are carried out with respect to occupation, factors that can create a influence on selection of digital wallet with reference to age groups, also the factors that affect a users willingness to adopt digital wallet as a mode of payment with reference to income level as well as the kind of satisfaction users receive on using use of Digital Wallet Services. The Study also predicts that main factors that play an important role in consumer adoption are divided into three - ease of online purchase, level of loyalty provided also the viability of digital wallet. The findings by the study include security and safe are the most challenging issues as well as the most accepted feature of digital wallet is the hassle free mode of making a payment.

“Study Consumer Perception of Digital Payment Mode” Shamsher Singh, Ravish Ran(2017) , finds out the customer perception and impact of demographic factors on adoption of digital mode of payment .ANOVA Computation is carried in testing the hypothesis set. The study finds that demographic factors except education do not have an impact on the adoption of the digital payment. Analysis through ANOVA computation shows that education level of the customer plays a important role in customer adoption in digital payment mode.

J.Sivasubramanian,M.velavan,S.Arunkumar,P.Abirami,C.theresa,G.Abirami(2017) study on, ”Preference Towards Digital Payment System”, is an analysis of the consumer perception towards digital payment in Thiruchirapalli , focusing on the perception factors which determine the preferences towards Digital Payment. The aspects they looked into were the duration of time the consumers spend using digital gadgets, service network and payment gateway used as well as the consumers view about digital payment. Factor analysis, correlation, Multiple regression analysis are the statistical tools used to find out the challenges faced by the X generation consumers. The successful implementation of digital payment system among Generation depends on trustworthiness, convenience & benefits security and privacy constraints. Of consumers belonging to Generation X as well as their demographic profile which have a impact on the consumer adoption.

“E-payment System on E-Commerce in India “,Study by Karamjeet Kaur and Dr Ashutosh Pathak (2015) gives a detailed study about the role E payment system and its impact on E commerce in India. It gives a theoretical aspects about the types of E payment system, the limitation of age old payment system with in the concept of electronic payments which includes lack of usability, lack of security, lack of efficiency and consistency as well as the various requirements in digital payment ,Components of effective electronic payment system. The study gives a emphasize on scope of E payment system in the future which could be possible by the impact of technology which would be reachable to all common people in the country.

A study conducted by Jiang ping Wan, Ming Zeng, Lianyu Liang ,“Empirical study on usability impact factors of electronic wallet one card solution within college students”(2013),gives a analysis of various usability factors in E wallet which includes cognition, Functionality, Usability, satisfaction .They have set up a preliminary solution for college students through a one card access for all purposes and analyze the usability evaluation system using a factor analysis system works and done their evaluation on singleton studies about the factors that affect usability information system and its various process and meaning.

OBJECTIVE OF THE STUDY

Major objectives of the study can be summarized as below:

1. To analyze the perspective of youth towards mobile wallet.
2. To study the factors influencing youth towards mobile wallets.
3. To assess the impacts of use of mobile wallets on the spending pattern of the youth.
4. To study the strategies adopted by mobile wallet firms in keeping their user base consistent
5. To assess the social and economical change witnessed by the youth using mobile wallets.

RESEARCH MODEL DEVELOPMENT

CONSTRUCTS

Cost: (Venkatesh et al., 2012) notes that the cost structure of the technology has substantial impact on consumers‘ technology use. Mobile payment apps are free of cost download and usage, and do not charge any additional fee from individual users, but a nominal percentage commission and service charge to the merchants. Therefore previous literature has not included the influence of cost considering the zero cost incurred by mobile payment services to customers. However, mobile payment services are now flooding customers to enticing offers that directly adds up to customer‘s cash balance in the wallets of the concerned services in forms of offers and discounts, will positively affect behavioral intention to adopt mobile payment services. All leading mobile wallets in India, has offers ranging from ‗cashback‘ offers to heavy discounts. All these promotional offers include direct financial benefit of the customer in form of usable cash through wallet balance. Therefore, negative cost (profit) becomes a facilitator.

Internet Availability as a facilitating condition: When users adopt a new technology they ensure that the environment and conditions support the technology usage(Yang & Forney, 2013). Facilitating conditions is the degree to which the users believe that there is resources and support (Venkatesh, Morris, Davis, & Davis, 2003b; Venkatesh et al., 2012), of which, Internet is the key feature. It becomes a factor of exceptional importance when it comes to understanding mobile payment usage, in comparison to credit/debit cards. With modern mobile high speed 4G Internet facilities, facilitating conditions will be greater for mobile payments compared to debit/credit cards. In the case of India, as users were adopting to cashless payments, the nation-wide launch of 4G Jio network, causing a drop in mobile Internet cost by over 90%, compared to existing options (I. Mehta, 2017), acts as a premiere facilitating condition supporting mobile payment services.

Perceived Risk: Perceived risk, a persistent factor in mobile banking, is referred to as the user‘s notion that a cashless transaction is exposed to uncertainty (Tseng, Han, Su, & Fan, 2017). News related credit/debit card frauds have troubled customers over decades across the globe (Barker etal., 2008). News range from hackers breaking down systems, attacks at ATM machines, overseas credit card scams, fraudulent credit card usage along with identity theft and with losses accounting for massive cash amounts (Hyder, 2009; Roache, 2010). On the stark contrast, mobile payments being new to the market, fraud reports are lesser, with news mostly warning customers to adopt security measures but very less account of massive fraudulent operations by criminals (Live Mint, 2017). This implies lesser perceived risk in mobile payment services than credit/debit card frauds.

Ease-of-Use: Perceived ease-of-use has repeatedly appeared in mobile payment adoption papers (Koenig□Lewis, Palmer, & Moll, 2010; F. Liébana-Cabanillas, Sánchez-Fernández, & Muñoz-Leiva, 2014b; Lin, 2011; Thakur & Srivastava, 2014). By definition, in UTAUT2, ―effort expectancy is the degree of ease associated with consumers‘ use of technology‖ (Venkatesh et al., 2012), parallel to TAM‘s perceived ease-of-use that characterizes lower amount of required effort (Davis, 1989).

Culture – Uncertainty Avoidance: Uncertainty avoidance(UA), the most heavily used cultural dimension in Information Systems (Leidner & Kayworth, 2006), is defined as the extent to which individuals feel threatened by uncertain situations (Hofstede, 1994). Countries that are low on UA are likely to adopt new technology faster (Straub, Keil, and Brenner, 1997). India scores 40 (score range between 0 to 100) implying a medium to low score on uncertainty avoidance(Hofstede, 2017). Thus Indians are comparatively less worried about uncertainty related to mobile payment adoption.

Usefulness: Davis defines ‗perceived usefulness‘ as the extent to which users believes that a technology will help them achieve their goals. Performance expectancy, a consistent factor in both UTAUT model and UTAUT2, is the degree to which a technology benefits the consumers. Over half of the mobile payment adoption studies have used one of the two constructs either as-is or with slight variation (Liébana-Cabanillas et al., 2014; Koenig□Lewis, Palmer, and Moll, 2010; Thakur & Srivastava, 2014). Mobile payments apps are able to perform a variety of tasks like bill payments, ticket bookings, and online shopping through one single app itself giving it greater usefulness to consumers. Usefulness will be higher for users for mobile payments compared to debit/credit cards.

Social Influence from Customers: This is a factor significant for vendor side adoption. Subjective norm, the behaviour of an individual defined by social pressure, an integral construct in the Theory of Planned Behaviour (Ajzen, 1985; Mathieson, 1991) and Theory of Reasoned Action (Fishbein, 1979). Social influence is how consumers behave based on the perception of others‘ acceptance of the technology and this has been identified in UTAUT. Particularly in the case of mobile payment services, adoption becomes highly influenced by adoption of others since the technology is network effect is high.

MODERATORS

The mobile payments adoption will be further moderated by the following.

Age: Young adults are the most active segment in mobile adoption and usage (Chan-Olmsted, Rim, and Zerba, 2013). Following UTAUT‘s original model and the idea of digital immigrants and natives (Prensky, 2001), there will be the moderating effect of age on performance expectancy and effort expectancy due to the digital exposure for younger adults.

Gender: Men are more accepting to technology if perceived as useful, compared to women, who focus more on the effort to be overcome (Venkatesh and Morris, 2000). Women tend to be more sensitive to others‘ opinions and perception compared to men in case of technology adoption (Venkatesh et al., 2003). Authors detected the moderating influence of gender in their models (Liébana-Cabanillas et al., 2014).

ISSN 2394 - 7780

Transaction Size: There is a monthly usage limit, generally ranging between Rs.20,000 for customers and Rs.50,000 for merchants (The Hindu, 2016). Hence users, especially vendors, will make a choice for mobile wallets only in case of transactions for smaller amounts or for small businesses.

LIMITATIONS

As with all research there are limitations. A limitation of this research is that the study focused on the Google Scholar database as it is universally accessible to researchers. Including other scholarly databases would address this limitation and may even provide evidence of similar trends. Nevertheless, from the papers reviewed and categorised in this study, there has been a significant increase in m-payment research appearing in peer-reviewed journals and even greater numbers appearing in conference proceedings. Based on this evidence and the identified trends in m-payment research, the authors conclude that the study of m-payment systems can no longer be considered a fad or fashion (Baskerville and Myers, 2009) but an established research domain that will continue to receive increased attention from researchers from diverse disciplines in the coming years. By leveraging the emergent body of knowledge generated by future research projects, stakeholders engaged in the design and delivery of m-payment systems will realise the potential of m-payment systems and the universal adoption of such systems will become reality.

CONCLUSION

Adoption of mobile wallet in India is still at infant stage. So in order to make it a success, Government of India and other stakeholders are making efforts to encourage its customers to use mobile wallet. In the present study, efforts were made to check the effectiveness of the factors that has been explored in the previous studies. Only one significant factor i.e., perceived usefulness has been identified, that dynamically influence the future intention of customers to adopt mobile wallet. Further, it has also been observed that perceived usefulness positively influence the intention to adopt mobile wallet. As usefulness of mobile wallet perceived by customers is positively related to mobile wallet adoption, banks and other stakeholders should publicize the multifarious benefits of the digital method of payment to a large extent, which would result into increase in subscription of mobile wallet service.

IMPLICATION OF THE STUDY

The study will be a benefit to the Government, Banks and mobile wallet service providers. The information will be helpful to researchers, bankers, policy makers and the Government, as the development of mobile wallet will help the growth of digital and cashless Indian economy.

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A STUDY ON DATA GOVERNANCE LEAD AND POLICY MAKING STRATEGY BY NITI AAYOG

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ABSTRACT
Countries, where large-scale developmental efforts are needed, require their policy delivery Mechanisms to be robust and efficient. However, paradoxically, these countries have very little data needed for the selection, implementation and evaluation of effective policies. In India, decision making is often based on surveys and consultations that are released with a considerable lag. For e.g., the population census comes out once in ten years; the latest National Family Health Survey – 4 was released in 2015-16 after a period of 10 years.

Rapid advancements in technology have led to an explosive growth in the volume of data produced. Data is now being touted as one of the most valuable resources. Given the proprietary access to high value data sources, public services and governance systems in India can better harness the value of this data. This paper will focus on current statistical system in India, problems in data collection and transmission, and some Mechanism which will enable transparent governance.

INTRODUCTION

STATISTICAL SYSTEM IN INDIA

At the government level, various ministries/ departments of the Government of India, state governments and the Office of the Registrar General & Census Commissioner under the Ministry of Home Affairs collect data. One important step taken towards creating the availability of non-sensitive data for public consumption on a common platform Was the launch of National Data Sharing and Accessibility Policy (NDSAP) in 2012. The objective of the policy was to "increase the accessibility and easier sharing of non-sensitive data amongst the registered users and their availability for scientific, economic and social developmental purposes". This led to the creation of the Open Government Data initiative where the domain data.gov.in was registered in 2012. It is now one of the important Pillars of the Digital India Programme.

As stated by the Ministry of Statistics and Programme Implementation (MoS&PI), central inistries/departments or state government departments that are responsible for an area/Subject is usually the key agencies for collecting the statistics for that domain. The usual flow of statistical information is from states to the center except in cases where the operations are part of centrally sponsored schemes or when the data is collected through national sample surveys. Viewed from the national level, the Indian statistical System at the center is laterally decentralized between the ministries and departments while the vertical represented by each ministry is vertically decentralized between the center and the states. A similar decentralized structure exists at the state levels, which have lateral decentralization at the state department level and vertical decentralization at the district level. In addition, statistical offices at the central and state levels, i.e., the Central Statistics Office (CSO) and the Directorate of Economics and Statistics (DESs) respectively, bring together all statistics related to India and examine various aspects including quality, accuracy, and timeliness.

The need for evidence-based policymaking has been recognized for years now. Five-year plans in the past have stressed the need for frequent and robust data collection processes in various contexts ranging from health to natural calamities to agriculture. The Report of the Dr. Rangarajan Commission in 2001 also acknowledges the increased need for data in the decision-making process.

OBJECTIVES

Evidence based policy making should be made integral to the overall governance structure in New India, 2022-23. To achieve this, timely generation and dissemination of robust data at all levels of governance would be a pre-requisite.

This would require:

- Collecting data for new measurable parameters using latest technologies.
- Improving efficiencies in processes related to existing data collection by government departments and agencies.
- Expanding warehousing facilities for storing and integrating data from different sources.
- Making data available for industry practitioners, academicians, researchers, etc., wherever Feasible.
- Integrating data analysis and interactive data visualization into all policy formulation.

CONSTRAINTS

The following constraints need to be overcome to enable India's transition to a data-led governance structure.

1. There is over-reliance on data collection through surveys. These are released at a considerable lag, which diminishes their usefulness in policymaking. There is a dearth of availability of real time operational/administrative data.

- One challenge in this regard is that considerable numbers of stakeholders are involved in enabling data collection systems that are premised on a "bottom-to-top" approach. It will be a huge challenge to get all these stakeholders on board for a streamlined data collection and reporting mechanism as envisaged for 2022-23.

2. There is a problem with the usability of data that is currently generated.

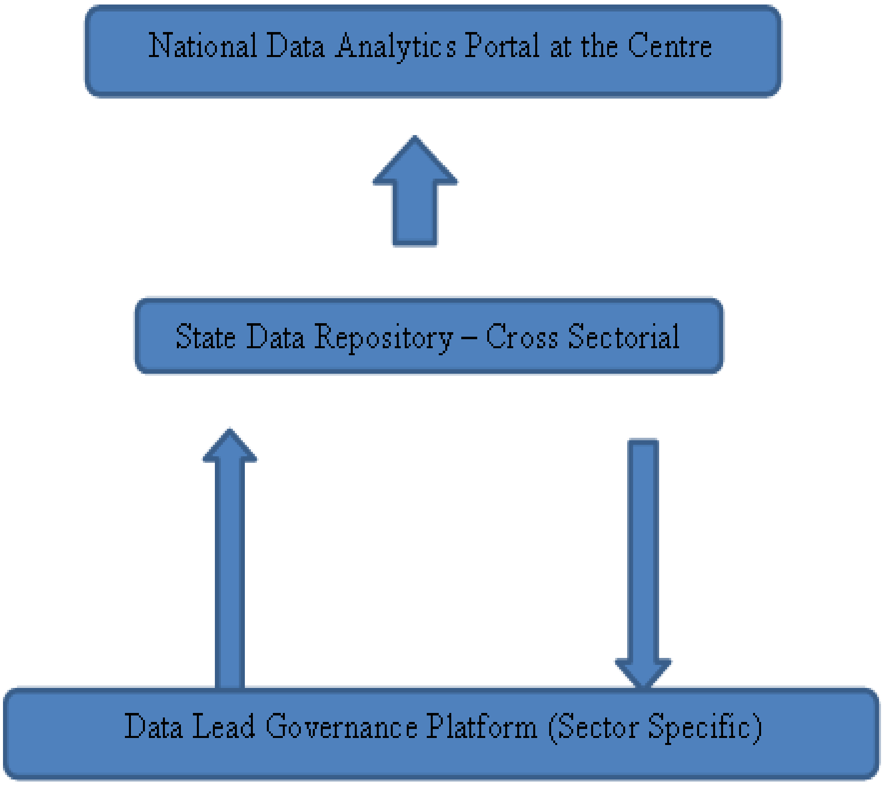
- Large volumes of data collected by different government agencies and departments are not shared, even among the departments.
- The data shared is often not available in machine readable format or cannot be integrated with data from other sources to help develop multi-dimensional insights.
- Enabling adoption of the latest technology at the grassroots level would involve substantial investment along with skill development of local functionaries.
- Furthermore, planning will be required to integrate different technologies so that ground level data can be aggregated.

3. Lastly, there is considerable lack of awareness regarding currently available data sources.

WAY FORWARDS

The following framework, which focuses on the key aspects requiring intervention, needs to be enabled by 2022-23 to achieve transparent governance:

FRAMEWORK FOR ACHIEVING TRANSPARENT GOVERNANCE



Data collection methods should be streamlined through the following measures:

1. Both administrative and survey data need to be collected in digital formats across various Sectors in real time to move from paper based to digitally driven operations. This would require the adoption of latest technologies that require recording in digital format, geo-tagging etc. This will address the issues related to time lags, data cleansing, etc., associated with surveys to a large extent.

ISSN 2394 - 7780

2. Ensure availability of data at a more granular level – village/block/district. NITI Aayog is Already engaged in developing a National Data Analytics Portal, which is envisioned as a central repository for real-time data across different sectors for all states/UTs.

3. Enable data sharing in real time through Application Programming Interfaces (API) between data stored across different databases and across ministries in a central location for Easy access by the public.

The following specific steps will ensure that the above objectives are achieved.

1. Data integration and quality assurance.

Most of the administrative and survey data are generated at the state level. It is recommended that after going through the process of quality assurance, where discrepancies are removed, and formats are standardized, the data should be integrated in a state data repository. This

process should be followed by all states based on guidelines drawn up by the central

Government. Reliable and timely data is essential for evidence-based policy making, which should be the norm. Necessary reform of our statistics and data collection system must be undertaken as soon as possible to achieve this objective.

Some state governments like Andhra Pradesh, Gujarat, and Rajasthan have taken important steps to leverage technology for evidence-based policymaking. However, these steps need to be further streamlined and adopted by all states. This will empower the officer on the ground to take data led decisions. This aspect forms an integral part of the Digital Transformation Index being instituted by NITI Aayog. Measures to leverage technology for informed policymaking will be implemented in a time bound manner and closely monitored for desired results.

2. Data protection

The issue of confidentiality will need to be ensured while dealing with citizen level data.

The Justice Sri Krishna Committee Report submitted its recommendation in July 2018. Its Recommendations are under active consideration to formulate a data protection law in India.

3. Role of tertiary big data

For better governance and evidence-based policymaking, it is recommended that tertiary big data collected by private third parties should be used. Over time, the National Data Analytics Portal aims at collecting, analyzing and disseminating various types of tertiary data of different levels of granularity.

4. Skill development and restructuring

Government statistical organizations responsible for data collection and reporting need to be updated on new technologies. Data scientists with multiple skills in the areas of statistics, analytics, computer science and programming are rare in the Indian government. MoS&PI needs to have an adequate number of data scientists to take advantage of new technologies. Re-skilling needs to be promoted across government agencies, both at the state level and at the center. A roadmap for strengthening various government agencies including MoS&PI needs to be formulated and implemented in a time bound manner.

CONCLUSION

A key component of the process to achieve the Sustainable Development Goals is the call for a global 'data revolution' to better understand, monitor, and implement development interventions. Recently there has been several international proposals to use big data, along with reconfigured national statistical systems, to operationalise this 'data revolution for sustainable development.' This Paper highlights the different models of collection, management, sharing, and governance of global development data that has being discussed..

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POTENTIAL SCREENING OF LAB FOR PROBIOTIC PROPERTIES FROM MILK SAMPLES OF BUFFALO AND GOAT

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ABSTRACT
Lactic Acid Bacteria (LAB) are indigenous habitants of the human Gastro Intestinal Tract and have a long history of use in foods and fermented products as starter cultures. A variety of Lactic acid bacteria have been assessed for their potential use as probiotics and are tested as an aide in various types of food products or in therapeutic preparations. Therefore, the present study was aimed at isolation of lactic acid bacteria from buffalo and goat milk and their characterization for probiotic potential. Three different LAB Species were isolated from buffalo milk and two different species were isolated from goat milk sample. The isolates were all found to be tolerant to acidic pH=3, tolerant to bile and simulated pancreatic fluid. Antimicrobial activity testing showed that most of the isolates were able to produce antimicrobial compounds. These isolates may be further used as probiotics to promote health of hosts, protect hosts from intestinal pathogens and maintain the natural balance of intestinal microflora during antibiotic treatments.

Keywords: Lactic acid bacteria, Acid tolerance, Bile tolerance, pancreatic fluid test.

INTRODUCTION
Human beings as well as animals are normally born sterile but shortly after birth, colonization begins with different body parts being occupied by the fittest microbes from the environment, thus creating a balanced ecological system. The normal microflora changes dramatically during the lifetime of the host. The Lactic Acid Bacteria (LAB), if present, constitutes the dominant flora population due to their ability to colonize the human and animal intestinal tract. However, exogenous bacteria, either of probiotic or pathogenic origin, influence the intestinal bacterial flora. The acid in the stomach keeps bacterial load low in the upper part of the digestive tract and destroys pathogenic microbes. Interactions that occur between various bacterial species are also important in maintaining the equilibrium of the intestinal microflora (Olanrewaju, 2007).

Milk and milk products are usually associated with LAB, which provide supplements in maintaining beneficial intestinal balance (Isolauri, 2001). Generally, the LAB are the most implicated of the probiotic organisms with respect to intestinal bacterial colonization particularly those of Lactobacilli and Bifidobacterium, which attributes antagonistic property by secreting acids to lower the pH, thereby creating an environment unfavorable to disease-causing bacteria. LAB, a probiotic, must tolerate low pH and high bile concentration, which enables selected strains to survive, grow and perform their therapeutic roles in the intestinal tract (Gilliland & Walker, 1989; Usman & Hosono, 1999), and produce substances that inhibit pathogenic, non-pathogenic and spoilage organisms in fermenting foods and beverages.

Lactic Acid Bacteria (LAB) are indigenous habitants of the human Gastro Intestinal Tract and have a long history of use in foods and fermented products as starter cultures. A variety of Lactic acid bacteria have been assessed for their potential use as probiotics and are tested as an aide in various types of food products or in therapeutic preparations. Numerous health benefits of LAB have made them promising probiotic candidates and being extensively studied to explore their safety and other desirable properties and contribute to add value to products. New product categories, and thus novel and more complex raw materials with regards to probiotics technology, are certainly a key research and development area for the functional foods market.(Wedajo B .,2015)

Milk is a potent source of lactic acid bacteria. Apart from their fermentative ability, Lactic acid bacteria are commercially relevant organisms known for their health and nutritional benefits. Lactic acid bacteria are a heterogeneous group of bacteria that are gram positive, non-spore forming, cocci or rods. Fastidious, acid tolerant and strictly fermentative as the major end product during sugar fermentation. LAB's are most likely to grow in the nutrient rich habitats such as various food products (Milk, meat, beverages and vegetables), whereas some are also a part of natural flora of mammals. They are found to be in mouth, intestine and vagina of mammals. Lactic acid bacteria comprise the following genera: *Aerococcus, Allococcus, Lactococcus, Lactosphera, Leuconostoc.* (Y. Widyastuti, R. and A. Febrisiantosa., 2014)

Because of the growing interest in probiotics, LAB are a focus of intensive international research into their essential role in fermented foods and for their ability to produce various antimicrobial compounds promoting probiotic properties like favorably altering the intestinal microflora balance, inhibiting the growth of pathogenic bacteria, promoting digestion, boosting immune function and increasing resistance to infection. Other physiological benefits of probiotics include removal of carcinogens, lowering of cholesterol and immunostimulants, lowering the effect of allergies, alleviation of lactose intolerance. But the strains must survive exposure to harsh conditions imposed by gastric acids (pH = 3), bile and digestive enzymes (0.4% bile salts). Hence there is a need for isolation of novel strains of LAB with potential capabilities which would be useful in fermentation and production functional foods.(Mokoena, M. P., Mutanda, T., & Olaniran, A. O.,2016). Therefore, the current study was aimed to isolate and characterize lactic acid bacteria from buffalo and goat milk for their probiotic potential

MATERIALS AND METHODS

COLLECTION OF SAMPLES

Fifteen raw samples each of Goat milk and Buffalo Milk were collected from dairy farms situated in Goregaon, Naigaon and Dahanu. The samples were transported and stored under refrigeration.

ISOLATION OF ORGANISMS

The Milk samples were serially diluted using Saline and the diluted samples were then spread plated on Lactobacillus MRS Agar plate by ensuring the criteria of PH 6.5, incubation temperature 37°c and incubation time 48 hr. After incubation, the plates were observed for isolated colonies.

PURIFICATION OF ISOLATES

Well isolated bacterial colonies were picked and purified by streaking on MRS agar plates. The pure cultures of the isolated LAB were stored in MRS agar slants till further use.

BIOCHEMICAL CHARACTERISATION OF THE ISOLATED LAB

The isolated LAB were identified biochemically by using HiLacto Identification Kit (HiMedia)

GASTROINTESTINAL TRACT ENVIRONMENT TOLERANCE STUDIES

The isolated LAB will be tested for acid tolerance, Bile tolerance and pancreatic fluid (enzymes) tolerance by using appropriate tests.

Acid and bile salt tolerance: Isolated LAB were inoculated into MRS medium of varying pH, i.e. pH 2, 3, 4 and 5; as well as broth with varying concentrations of bile salt (0.5, 1.0, 1.5 and 2.0%), and incubated at 37°C for 48h. Then 0.1mL inoculum was transferred to MRS agar by pour plate method and incubated at 37°C for 48h. The growth of LABs on MRS agar plate was used to designate isolates as acid or bile salt tolerant (Gotcheva et al., 2002).

For the pancreatic fluid tolerance test, 0.35 g of pepsin and 100 mL of a 0.2% sterile NaCl solution were used at pH 2.5 (Charteris et al.,1998). The lactobacilli were incubated in MRS broth at 37°C for 24 h. The cultures were then centrifuged for 5 min at 10,000 *g* and washed three times with pH 7.0 phosphate-buffered saline (PBS) (10^8 to 10^9 CFU/mL). A 10% solution of each sample was transferred into the simulated gastric juices. Viability in the simulated gastric juice was counted at 0 and 3 h on MRS agar. The survival rate was calculated in the same manner as for the determination of the acid resistance.

EVALUATION OF ANTIMICROBIAL ACTIVITY OF ISOLATED LAB

The antimicrobial activity of the isolated Lactic acid bacteria against pathogenic bacteria was investigated by well diffusion assay. In the assay, isolated colonies of the cultures were inoculated in MRS broth and grown at room temperature on shaker at 150 rpm for 72h. The cells were separated by centrifugation at 8,000 rpm for 5 min and the culture supernatant was passed through 0.45 µm pore size filters. Three pathogenic bacteria *S.typhi, S.aureus and E. coli*. were used in the assay. Wells were punched into MH agar plates and 100 µl of culture supernatants was added. Incubation temperature and time was 37°C for 24 hours and the activity was estimated by measuring the zone of inhibition.

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RESULTS AND DISCUSSION

BUFFALO MILK SAMPLE

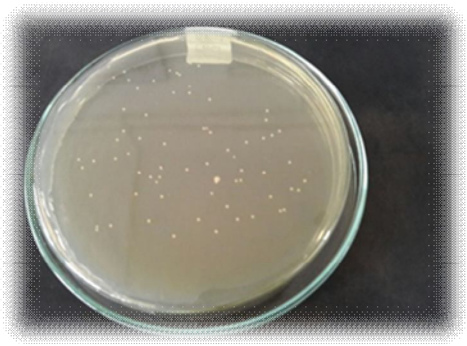

Figure 6 Isolated colonies of LAB from buffalo grown on MRS agar after performing serial dilutions dilution.

Figure 7 isolated colonies of LAB from Goat milk sample on MRS agar.

GOAT MILK SAMPLE

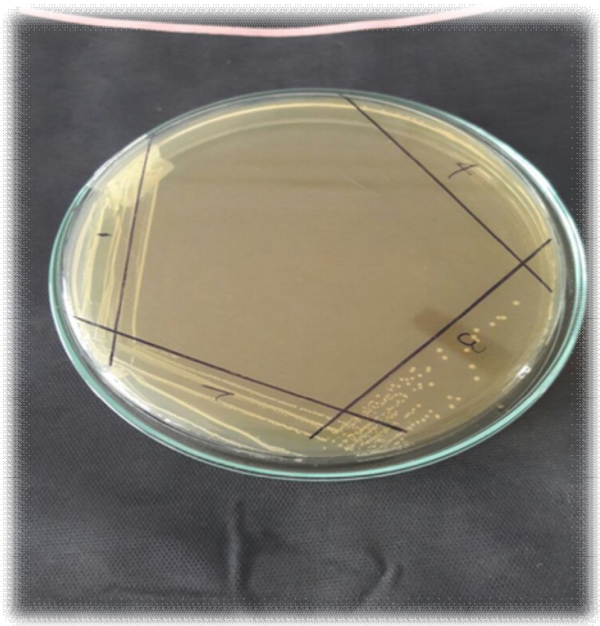

Figure 8 pure culture of LAB from Goat milk sample.

Well isolated colonies were obtained after subculturing and were processed further for characterization.

ISSN 2394 - 7780

BIOCHEMICAL TESTS AND COLONY CHARACTERISTICS

Table.no.1 Buffalo sample colony characteristics and Biochemical tests

Characteristic	Result
Color	Yellow
Size	5 mm
Shape	Circular
Gram staining	Positive
Motility	Non-Motile
Indol Test	Negative
Methyl red test	Negative
Voges Proskauer	Positive
Citrate	Negative
Catalase	Negative

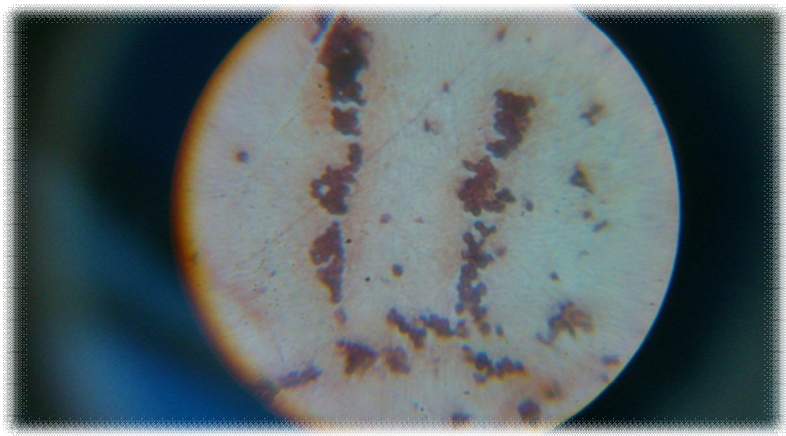

Figure 9 Gram positive circular cells in clusters

Table.no.2 Goat sample colony characteristics and biochemical tests

Characteristic	Result
Color	Yellow
Size	2 mm
Shape	Circular
Gram staining	Positive
Motility	Non-Motile
Indol Test	Negative
Methyl red test	Negative
Voges Proskauer	Positive
Citrate	Negative
Catalase	Negative

BIOCHEMICAL IDENTIFICATION OF THE ISOLATED LAB

Table.no. 3 Biochemical identification of the isolates from Buffalo milk samples

	Esculin	Catalase	Xylose	Cellobiose	Arabinose	Maltose	Galactose	Mannose	Melibiose	Raffinose	Sucrose	Trehalose	Name of the organism
B1	N	N	N	P	D	P	P	P	P	P	D	P	*Lactobacillus plantarum*
B4	D	N	D	N	**P**	**P**	D	N	**P**	D	D	N	*Lactobacillus brevis*
B15	P	N	D	P	N	P	P	N	N	N	N	D	*Lactobacillus lactis*

Key: P-Positive, N- Negative, D- variable

ISSN 2394 - 7780

Table.no. 4 Biochemical identification of the isolates from Goat milk samples

	Esculin	Catalase	Xylose	Cellobiose	Arabinose	Maltose	Galactose	Mannose	Melibiose	Raffinose	Sucrose	Trehalose	Name of the organism
G4	P	N	P	P	N	P	P	P	N	N	P	P	*Lactobacillus paracasei*
G5	N	N	N	P	D	P	P	P	P	P	D	P	*Lactobacillus plantarum*

Key: P-Positive, N- Negative, D- variable

Table.no. 5 Gastrointestinal tract environment tolerance studies and Antimicrobial Activity

Source	Code	Acid Tolerance (pH=3)	Bile salt Tolerance (0.4%)	Pancreatic fluid test	Zone in inhibition diameter in mm		
					E.coli	*S.aureus*	*S.typhi*
Buffalo	B1	+	+	+	15	18	23
Buffalo	B4	+	+	+	16	20	22
Buffalo	B15	+	+	+	18	17	17
Goat	G4	+	+	+	17	22	24
Goat	G5	+	+	+	16	18	19

Three different isolates were obtained from buffalo milk sample and two different isolates were obtained from goat milk samples. From the colony characteristics and the biochemical tests it was found that the strains were *Lactobacillus plantarum, Lactobacillus brevis, Lactobacillus lactis* for buffalo milk sample and *Lactobacillus paracasei ,Lactobacillus plantarum* for goat milk sample. All the 5 strains exhibited acid tolerance, bile tolerance and pancreatic fluid tolerance which are essential characteristics of bacteria to be used for probiotics. The antimicrobial testing of the strains showed that the strain B1,B4 and G4 had better activity than the other strains.

In order to have probiotic effects in the intestinal tract, LAB must be capable of surviving passage through the gastrointestinal tract (GIT). Therefore, probiotic bacteria need to be resistant to the gastric acid environment. Depending on the specific individual's diet, the pH of the human gastric environment varies from 1.5 to 3.0 (Solieri et al., 2014), and is usually around 3. With the intake of foods such as dairy products, the gastric pH value rises to 3.0 or even higher. In most studies, MRS broth with a pH value of 2.0 to 3.0 has been used to determine the acid resistance of Lactobacillus (Jacobsen et al., 1999; Tulumoglu et al., 2013; Solieri et al., 2014). Acid conditions have a large effect on the growth of Lactobacillus. In the present study, all of the 30 isolates survived at conditions of pH 3.0.

Cholate damages the structure of cell membranes, leading to leakage of substances inside the cell, and making it difficult for the cells to survive. Therefore, tolerance to sodium taurocholate is an importance characteristic of probiotic cultures. The concentration of cholate inside healthy intestinal tracts varies from 0.03% to 0.30%, and generally does not surpass 0.4% (w/v) (Gilliland et al., 1984), which is considered to be the critical concentration when screening for bile-tolerant strains (Gilliland et al., 1984; Jacobsen et al., 1999). Therefore, 0.4% bile was used in this study, and all strains tested showed growth delays in the 0.4% bile. Conversely, Jacobsen et al. (1999) found no growth delay in 0.4% bile for three strains isolated from Ghanaian fermented maize.

The low pH of gastric juices and the gastric protease in gastric juices inhibit the growth of thallus. The small intestine is the major site of probiotic action, and various enzymes, bile acids, and other substances in small intestinal juice also inhibit probiotic growth. Therefore, GIT tolerance is an important criterion for the selection of potential probiotics. In the present study, during the GIT tolerance tests, almost all the strains exhibited better tolerance for simulated intestinal juice than simulated gastric juice. Further, Bao et al. (2010) reported that

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pancreatic fluid did not significantly affect LAB survival. In the present study, all the studied strains had survival rates >90% in the simulated gastrointestinal fluid. This result is superior to that of de Almeida Júnior et al. (2015). In a study by Prasad et al. (1998), significantly inferior results were found compared to those in the present study in terms of the simulated GIT tolerance of two commercial fermented strains, with decreases in the viable counts of 7.60 log CFU/mL. The results of the present study are similar to those of studies by Charteris et al. (1998) and Musikasang et al. (2009).

Probiotics can protect organisms via various mechanisms, including bacteriostasis, which plays the most important role in the determination of the dominant bacterial communities within intestinal ecological systems (Tulumoglu et al., 2013). In this study, 30 Lactobacillus strains showed different levels of inhibition against *S. aureus, E. coli & S. typhi*. The inhibition of these pathogenic bacteria because of *Lactobacillus* had been reported in previous studies (Ammor et al., 2006; Tulumoglu et al., 2013; Asurmendi et al., 2015). Both Gram-positive and -negative bacteria were tested in the present study. Aymerich et al. (2000) reported that Gram-positive bacteria are more sensitive to Lactobacillus.

In conclusion, five LAB strains were selected as appropriate probiotic candidates in this study. Due to their probiotic properties tested, these strains might help to promote health of hosts, protect hosts from intestinal pathogens and maintain the natural balance of intestinal microflora during antibiotic treatments. However, additional studies are required to verify in vivo the effectiveness of selected strains.

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LEARNING THROUGH GAMING? COMPARATIVE INNOVATIVE EDUCATIONAL GAMES OF CHILDREN (AN ON-GOING RESEARCH PROJECT)

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ABSTRACT

Learning fluently is an extremely important skill for all children to acquire. Many children are growing up in diverse bilingual or multilingual contexts and learn to speak and read in more than one language. It is crucial that children who are having problems in learning due to phonological difficulties are identified early, and that appropriate screening instruments are designed in their native language(s). Appropriate intervention programs can then be implemented. In bilingual and multilingual children the situation is even more complex as they have to learn using different writing systems, often concurrently. As bilingual children can have different phonological awareness profiles in their two languages, it is desirable to assess children in both of the languages spoken. In relation to multilingual children, assessing phonological and reading skills becomes an even more complex task.

The current paper explores various parameters which impart knowledge through games by comparing two different scripts (Roman and Devanagari) as learning during childhood.

Keywords: Learning · Language · Games · Conservative Education · Playful method · Hypothesis · Analysis · Sensitivity · Devanagari · Roman.

INTRODUCTION

Learning fluently is an extremely important skill for all children to acquire. Many children are growing up in diverse bilingual or multilingual contexts and learn to speak and read in more than one language. It is crucial that children who are having problems in learning due to phonological difficulties are identified early, and that appropriate screening instruments are designed in their native language(s). Appropriate intervention programs can then be implemented. In bilingual and multilingual children the situation is even more complex as they have to learn using different writing systems, often concurrently. As bilingual children can have different phonological awareness profiles in their two languages, it is desirable to assess children in both of the languages spoken. In relation to multilingual children, assessing phonological and reading skills becomes an even more complex task (6). The current paper explores various parameters which impart knowledge through games by comparing two different scripts (Roman and Devanagari) as learning during childhood.

PROBLEM DEFINITION

Becoming literate is an very imperative skill to acquire, and children who fail to learn to read and write in general undergo the long-term corollaries of this disability. It is critical that problems or delays in reading are detected early, so that appropriate intervention programs can be instigated. However, literacy skills and their acquisition vary across languages and across printed forms of languages. It is therefore crucial that the assessment instruments used to screen children are developed in the child's own language or languages (6). This is crucial for children learning to read different languages throughout the world, and in particular for children growing up in multilingual contexts where children learn to speak and read in more than one language.

GERM OF THIS PAPER

The problem as mentioned above the learning should happen in child's own language opened a new dimension of comparative study of different existing games in Indian market. Along with comparative study between conservative education forum and playful method in education so as to aid the learning methodologies.

OBJECTIVE

To study various games that imparts knowledge in the existing Indian market. Games impart fun and knowledge during play. The current paper is a hypothesis to associate the Roman script and Devanagari script acquisition methodologies and their mediums. Also investigate whether Devanagari script games are individual innovative applications or a replica of Roman script games. Among the vast variety of games, the concepts presented here can find applications as well as contradictions in board games, outdoor games, video games, imaginative play and professional games (4).

ISSN 2394 - 7780

LEARNING DURING PLAY

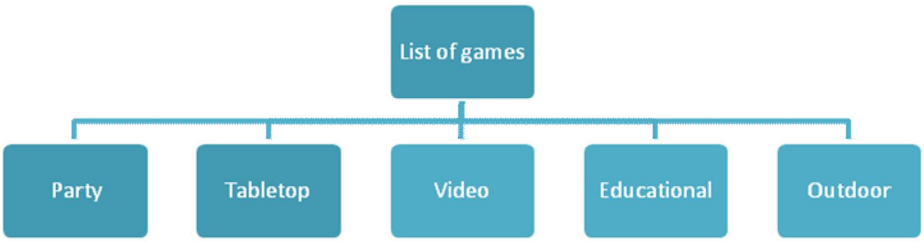
Every game involves a learning process. In this context we have to note that the meaning of 'learning' is not limited to the formal education alone. It also includes acquiring several qualities which are not part of the normal education curriculum.

Considering the age levels from kinder gardens till growing and developing ages (till five years) there are many games manufactured for the development of the child. Living in a diverse nation and considering the education system English is language of instruction, teaching and learning, English as it is progressed in school as first language (EFL). Individuals who speak and use two languages on a regular basis are often referred to as being bilingual (6).If we are bilingual, or second languages and first then we are multilingual. (We refer to any language learned after the first as a second language, even if it is the third or fourth you have learned.) According to Dr. Kathleen Alfano, former director of child research at Fisher price; variety of toys for learning, not just those labelled as such. In some way, all toys have some learning benefits. In fact, you'd be amazed by what children can learn from even the most basic toys. For example, blocks and building toys provide exposure to math concepts such as how many, more than and less than. They also offer experience in the critical thinking skill of estimation, in addition to enhancing problem-solving skills and creative thinking. Puzzles, stacking toys, shape sorters and many other toys foster eye-hand coordination and fine motor development- important skills for learning to write. Further Dr adds that books and toys that focus on letters, words and phonics help develop literacy, language and reading skills. Toys are first and foremost all about having fun and providing pleasure and enjoyment to children. Because most toys are intrinsically developmental, providing the right toy at the right time may be all that is needed to stimulate learning (7).

EXUBERANCE AND PLAY

Considering the gaming system where the core being fun. Unexpected challenges thrown up by the game play (the system) and the process of trying to overcome, these challenges, by certain actions within the structure of the game (rules), is what imparts amusement.

Fig. 1. List of games (4)



According to the targeted age one falls in the respective categories by their choice. Considering the current scenario of learning environment table top, video and educational games are the keys to development of a child.

Table top games	Video games	Educational games
Board	Arcade	Letter
Card	Computer	Mathematical
Miniature	Online	Parlour
Dice (Chance)	Chance	Memory (Chance)
Pencil-Paper	Handheld	Locative
Tile	Mobile	Color
Role	Mini	Spelling
Carom	Flash	Interactive
Strategy	Strategy	Strategy
Real time	Casual	Reading
Thematic	Escape	Recognition

For any game the most important element required is skill to accomplish it. Therefore there are three important and basic factors, which determine the suitability of a game for any particular age group. They are CHANCE, SKILL and STRATEGY.

GAME ANALYSIS

TECHNOLOGY APPLICATIONS

Technology playing a vital role in learning process electronic gadgets is in the forefront. Below are top 10 mobile learning games for children below 5 years to learn roman alphabets.

ISSN 2394 - 7780

Fig. 2. Top 10 mobile learning games (3)

The games above involve different aspects such as care, learning, recognition, strategy, exploring, coloring, interaction, sound.

Following are the advantages of playful educational environment.

1. Play way methods takes into consideration the overall development of the child.
2. Holistic development approach takes into consideration, sensory-motor, physical, cognitive as well as social-emotional development.
3. Enables each child to set up independent learning goal.
4. Is learner-centric and not teacher-centric.
5. Emphasizes on learning by doing and helps in better internalization.
6. Enables peer group learning in which differently abled children would actually enhance the learning of normal children too.
7. Enables integrated learning i.e. learning of different skills and knowledge base from one source.

For Devanagari learning mobile apps restricted to interaction and innovative execution methods which can be observed below. However these are not the ideal examples but easily accessible medium of learning when investigated by tutors.

Fig. 3. Devanagari mobile apps.

COLOR PALATE

Color Palate of roman alphabets.

Colors play an important role in learning. Vibrant the color palate more attraction is gained. A basic example of roman alphabets and color used below.

 ISSN 2394 - 7780

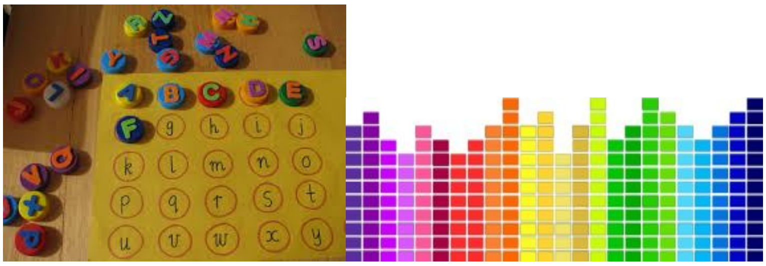


Fig. 4. Simple Roman alphabet game with its color palate (5)

Color Palate of Devanagari alphabet game is less attractive as compared to Roman.

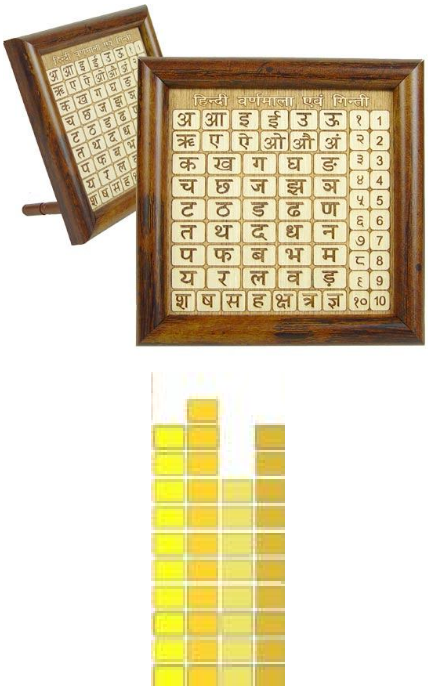


Fig. 5. Simple Devanagari alphabet recognition with its color palate (7)

STATEMENT

The new parameters of acquiring Devanagari script with Roman script seems insufficient to learn in a more creative way. This paper attempts to state hypothesis to compare the existing ways of learning respective scripts. Are the new ways of learning Devanagari innovative and rooted to fundamentals or just a replica of roman learning games?

APPROACH

To test the parameters of learning we compared few fundamental existing games. Those were easily available for both the scripts with following stages like rewriting on the letterform or tracing the letterform and phonetic association the scripts. These are essential methods to learn any script.

Tracing the letterform

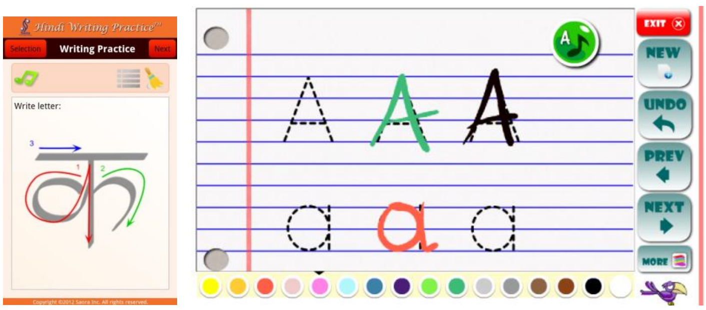


Fig. 6. Tracing the Devanagari consonant ‘Ka’ without the starting point and imitating roman application

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ISSN 2394 - 7780

LESSENING THE SENSITIVITY OF THE LETTERFORM

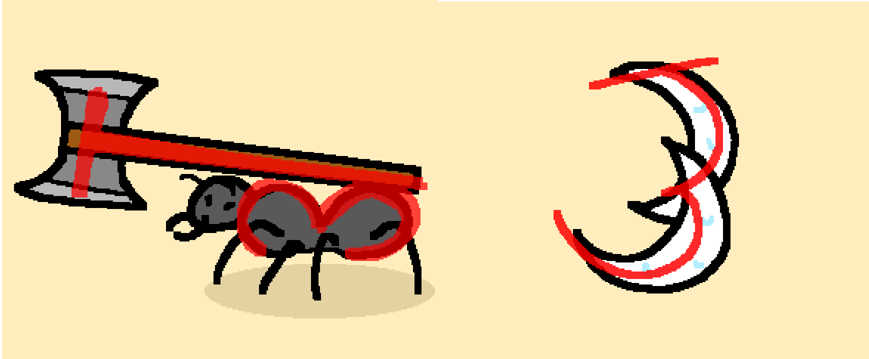

Fig. 7. Devanagari Vowels ‘a’ and ‘u’ with distorted structure (9).

PHONETIC ASSOCIATION OF DEVANAGARI

a	luck	लक
ā	lock	लाक
i	lick	लिक
ī	leak	लीक
u	look	लुक
ū	Luke	लूक
ṛ	brick	बृक
e / ē	'lec'ture	लेक
ai	lake	लैक
o / ō	'loc'us	लोक
au	loud	लौद

Fig. 8. Academic references in MFL and EFL (Marathi as First Language and English as First Language)

OBSERVATION

1. Scripts differ in appearance, the visual form of its symbol set.
2. Symbol units, called akshara, represent sounds at the level of both a syllable and a phoneme (8).
3. In contrast, the alphabetic scripts of languages like English represent sounds at the level of the phoneme.
4. Interdependency on scripts to learn individual script. (Transfer of learning)
5. As bilingual children can have different phonological awareness profiles in their two languages, it is desirable to assess children in both of the languages spoken with individual system rather than replicating each other.

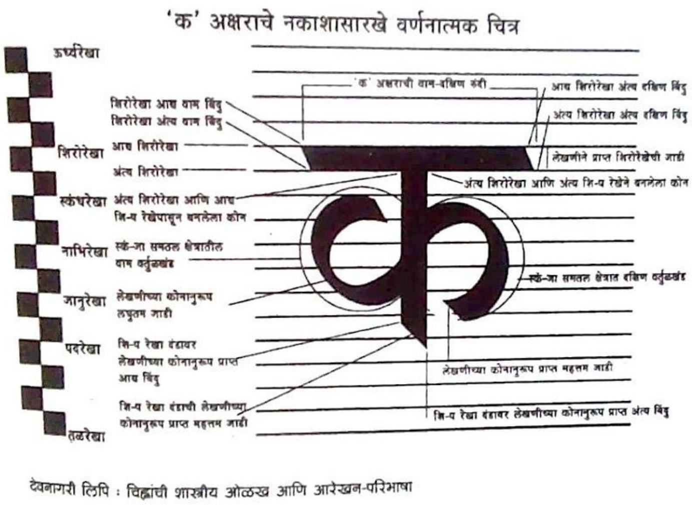

Fig. 9. Construction and anatomy of Devanagari letterform by Prof. Mukund Gokhale (5)

Fig. 10. Typography of Devanagari (5)

Latin Script	Devanagari Script
H + I = HI	ह् + इ = हि (vowel = इ; vowel diacritic = ि)
H + U = HU	ह् + उ = हु (vowel = उ; vowel diacritic = ु)
H + E = HE	ह् + ए = हे (vowel = ए; vowel diacritic = े)

SYNTHESIS

Analyzing the games described above the following segment will explore its reasons as why they were chosen and what the outcomes were. Considering the conservative teaching forum and playful education techniques the above games are more effective.

In a conservative school, the instruction imparted places emphasis on primarily developing reasoning abilities and in acquiring knowledge. This is done through a educator-led system where instructor imparts knowledge and children are supposed to evoke the same. The edification objectives are set by the educator and all the children are assumed to accomplish the same goals. This often leads to a competitive environment in course. The motivation for students is most often praise from mentor or in the form of rank/prize. On the divergent a playful method is learner centric. Each child is able to set distinct goals of learning according to his/her aptitude and level. The child acquires to enjoy the whole spirit of learning and discovery and this becomes a pattern of learning even at a later stage. The learning is not limited to cognitive development but considers the overall development of the child. The learning is closer to real life and is interactive in nature. This ensures better internalization of learning. Below is pictorial chart representation of the entire process of learning which caters to different levels of acquiring respective scripts. The playful method is more reliable as conservative teaching forum thus we need different innovative individual games to learn.

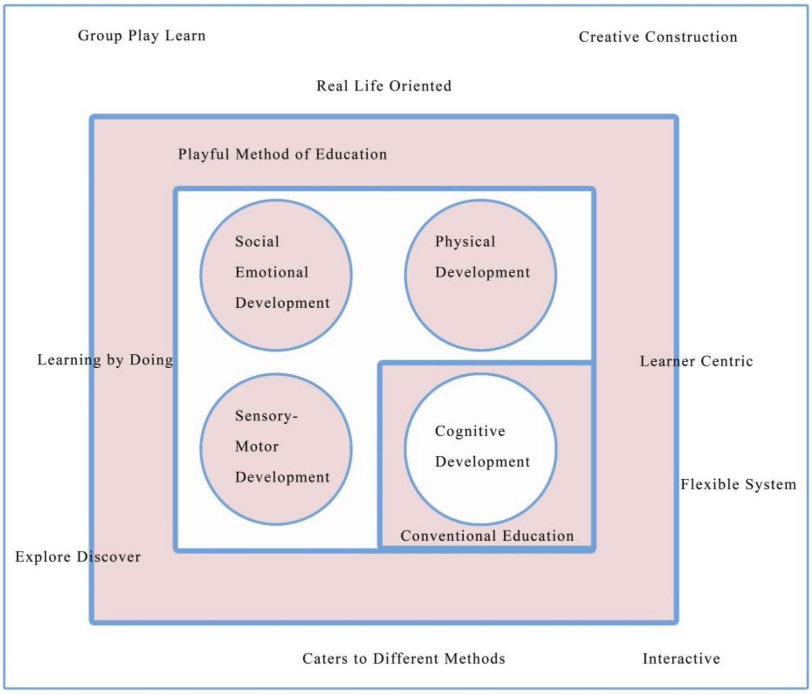

Fig. 10. Acquiring and expansion in conservative education and playful method.

CONCLUSION

It is extremely important that children in both monolingual and multilingual contexts become literate in a country like India. The results of the present research suggest that to enhance the acquisition to Devanagari recognition we need to develop individual learning games rather that temporary solutions. The learning through gaming should be more towards fundamental structures along with phonological base. Thus the Devanagari script requires more individual approach and designing sensitive articulated study material. From the above inference it can be observed that Roman script offers more dimensions than Devanagari script there by creating a lacuna in absorbing Devanagari script hence creating a need of individual learning.

ISSN 2394 - 7780

The possibilities are infinite and never ending process. There is always scope for development in the existing research paper for self-development and society.

APPROACHING OPPORTUNITY

Further the research paper can give possibilities to device different innovative games to acquire Devanagari script with book diversities with vocabularies, abundant attitudes perhaps functional through devices and techniques.

ACKNOWLEDGEMENT

I sincerely thank Dr.Prof. Santosh Kshirsagar, Dr. Sushil Shirsekar, Prof. Samip Sawant and Mrs. Sheetal Sushil Shirsekar for helping me to absorb the concept and increasing the sensitivity towards my mother script.

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MSME: A BIGGEST DRIVE OF EQUITABLE GROWTH IN INDIA.

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ABSTRACT
As all the stakeholders of the economy are trying their best to put India on the global map as super power. Our growth chart has impressive figures to show the world that India is a power to reckoned with. But in spite of several accolades in terms of development and growth, we still are lagging behind because of our huge gap in regional development and surging rate of unemployment. Here the role of MSME sector is very crucial in not only promoting balanced regional growth but also in generating employment opportunities. The research indicate that this sector has vast potentials as employment generator. It has made significant contribution to GDP which is not only score card of growth but also mirror of importance of this sector in the economy. MSME should to be provided with all necessary support so that it can become a biggest drive of equitable growth in India.

A) INTRODUCTION

Our economy is pushing for the fast economic growth since independence for that we trusted on Heavy Industries. We were able to accelerate our economic growth but somewhere curial issues such as employment and balanced development were neglected. MSME is proved to be savior for our economy which has complimented the big industries and contributed greatly to socio-economic development. MSME sector is playing very important role in providing employment in economy.

The sheer magnitude of the Micro, Small and Medium Enterprises (MSMEs) sector can be judged from the contribution they make to the goods and services produced which is around Rs 20 lakh crores. It contributes as much as 40% to Gross Domestic Product (GDP) of India.

With the growing population, it becomes very tough task for any government to provide employment opportunity. Apart from providing employment opportunity to the growing population, MSME also help to promote balanced economic growth. Not only in India but in entire world MSME is termed as ‘Engine of Growth’.

Keeping in mind the condition of Indian economy, MSME has been playing very important role in earning revenue from export and contributing to GDP. MSME is also important for our country as it help in distributing of national income in more equitable manner.

B) OBJECTIVE OF THE STUDY

1) To analysis the role of MSME in generating employment opportunities in India.
2) To Study the contribution of MSME sector in GDP.
3) To study challenges faced by MSME.

C) METHOD OF THE STUDY

This study is based on secondary data collected from Annual Report of MSME Sector for various periods.

1) ROLE OF MSME IN GENERATING EMPLOYMENT OPPORTUNITIES IN INDIA

Based on the data collected from Annual Reports of MSME from financial year 2001-2002 to the financial year 2016-17, it can be seen the MSME sector has been contributing greatly in providing employment opportunities in India: (See Table 1.1)

Financial Years	Employment Generated (in Lakhs)
2000-2001	238.73
2001-2002	249.33
2002-2003	260.21
2003-2004	271.42
2004-2005	282.57
2005-2006	299.85
2006-2007	805.23
2007-2008	842.00

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2008-2009	880.84
2009-2010	921.79
2010-2011	965.15
2011-2012	1,011.69
2012-2013	1,061.40
2013-2014	1,114.29
2014-2015	1,100.26
2015-2016	1,109.89

Table 1.1

From the above table it is seen that employment opportunities provided by MSME Sector is increasing continuously in the economy. Our economy has an advantage of demographic dividend. Therefore its need of time that MSME sector should be given due importance in the while policy making as it is one of the pillar of the developing economy like India.

2) TO STUDY THE CONTRIBUTION OF MSME SECTOR IN GDP

Financial Years	Contribution to GDP (In %)
2000-2001	6.04
2001-2002	5.79
2002-2003	5.92
2003-2004	5.79
2004-2005	5.84
2005-2006	5.83
2006-2007	7.44
2007-2008	8.00
2008-2009	7.52
2009-2010	7.42
2010-2011	29.57
2011-2012	29.94
2012-2013	29.76
2013-2014	29.39
2014-2015	28.77

Table (2.1)

From the above table it is seen that MSME is playing very significant role in contributing towards Indian GDP. Study of data shows that MSME is contributing to GDP at consistent level. Data from financial year 2000-2001 at constant price shows GDP contribution is around 6% whereas at current price it increased to around 30%. Looking at the level of contribution of MSME sector government should take more efforts in developing MSME sector.

3) TO STUDY THE PROBLEM FACED BY MSME

a) With globalization, Indian MSME sector is facing challenges from imports by our countrymen at cheap price as per Task Force report 2010.

b) As per report of Omidyar Network and BCG report titled “Credit Disrupted: Digital MSME lending in India” published in Business Line on 21 November that out of total 45 lakh crores credit required by MSME sector 20 lakh crores is fullfilled by unorganized sector.

c) Recent study published by Business Standard in August 2018, RBI has noted that MSME has been badly impacted by GST and Demonetization.

d) One of the major problem pointed out by One Man Committee constituted to make recommendation on policy measure for MSME in 2017 under chairmanship of Shri Prabhat Kumar, Ex-Cabinet Secretary, Government of India that the major problem of MSME is delayed payment which they face after selling their goods to big companies. MSME have to wait for longer time to get the full payment.

e) As per the research study of Amit Chandra and Vrinda Pareek in “Regulatory Barrier to MSME” done in 2014, Lack of Skilled Labour is the also one the problem faced by MSME sector. In spite of providing

40% of the total employment opportunities of the country, MSME still struggle for skilled labour force because skilled labour prefer job security and high salary.

f) Cheapest source of finance for MMSME sector is Bank but they put too much emphasis on collateral and lengthy paper work.

g) Low allocation of fund by government for MSME sector in budgetary provision

D) RECOMMENDATION FOR THE IMPROVEMENT OF MSME SECTOR

a) Improve budgetary allocation for MSME sector because it is backbone of the country as it provide maximum employment opportunities and bring regional balanced development.

b) Government and all other stake holders should encourage investment in Research and Development so that MSME sector can become more competitive.

c) Bank Credit should be made more smooth for them by easing the paper work and collateral condition.

d) Rules and regulations should be tightened so that big industries should make payment to them in time.

e) Impact of GST must be analyzed on the MSME sector so that proper measures can be taken to make better GST application on MSME sector so that this sector does not feel undue burden.

f) Import policies need to be appraised from time to time by government so that the impact of the same on MSME sector can be assessed and appropriate policies can framed to protect MSME sector.

E) CONCLUSION

Today we are working in global competitive environment due to shrinking of world boundaries. World is working towards closer coordination for trade which has increased competition throughout the world. To ensure MSME sector survive and compete we require team work between government and other stake holders. One of the major challenge which MSME facing is the competition from big industries which make it necessary for MSME to keep on innovating at same time making their process more streamlined so that they are able to give them decent level of competition . Government of India should also give them budgetary support and regulatory support so that they are able to breathe in more cordial environment.

India is stressing on need of more inclusive growth in recent years for overall economic growth, this concept of growth has created a need for giving more importance to MSME sector as it helps in accelerating more equitable growth. Government's agenda of 'Make in India' and 'Shining India' can be successful only when MSME sector grow and flourish.

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STUDY OF CARBON CREDIT TRADING IN INDIA

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ABSTRACT
Climate Change is the burning issue all over the world. In fostering the economic development, many countries especially developed countries carelessly caused harm to the environment by emitting more GHG, which has caused global warming. To mitigate the risk of ill effects of global warming Kyoto Protocol treaty under UNFCCC bind the countries to reduce carbon emission. Out of this 'carbon credit' and 'carbon trading' these concepts has emerged. The study reveals how carbon credit trading is an opportunity for India and which challenges India need to face. But if the opportunities will be exploited strategically, Carbon credit will prove instrumental in economic development of India.

INTRODUCTION
Climate change is the greatest challenge threatening human being at present all over the world. Global warming due to excessive release of toxic gases is the recent issue more concerned by almost all countries over the world. The world is observing its serious effects such as increase in sea level, species extinctions, disturbed eco system etc.

Human activities involving deforestation, changes in the use of land, and burning fossil fuels has expanded the effects of green House Gases. Human beings have increased level of CO_2 concentration in atmosphere by more than one third after the Industrial Revolution began. In its Fifth Assessment Report, the Intergovernmental Panel on Climate Change, which was including a group of 1,300 independent scientific experts from various countries all over the world, concluded that there's a more than 95 percent probability that in last 50 years the activities carried by Human beings have caused global warming. The panel also concluded there's a better than 95 percent probability that human-produced greenhouse gases such as carbon dioxide, methane and nitrous oxide have caused much of the observed increase in Earth's temperatures over the past 50 years.

The table below shows data compiled by the International Energy Agency, which estimates carbon dioxide emissions from the combustion of coal, natural gas, oil and other fuels, including industrial waste and non-renewable municipal waste.

Table 1 List of Countries that emitted the most carbon dioxide in 2015

Country rank	Country	Total carbon dioxide emissions from fuel combustion (million metric tons)	Per capita carbon dioxide emissions from fuel combustion (metric tons)
1	China	9040.74	6.59
2	United States	4997.50	15.53
3	India	2066.01	1.58
4	Russia	1468.99	10.19
5	Japan	1141.58	8.99
6	Germany	729.77	8.93
7	South Korea	585.99	11.58
8	Iran	552.40	6.98
9	Canada	549.23	15.32
10	Saudi Arabia	531.46	16.85
11	Brazil	450.79	2.17
12	Mexico	442.31	3.66
13	Indonesia	441.91	1.72
14	South Africa	427.57	7.77
15	United Kingdom	389.75	5.99
16	Australia	380.93	15.83
17	Italy	330.75	5.45
18	Turkey	317.22	4.10
19	France	290.49	4.37
20	Poland	282.40	7.34

Source: International Energy Agency, Union of Concerned Scientist

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The above table shows that China is a topmost country in emiting carbon dioxide. United States is the second top country to emit more carbon dioxide. India is also a 3rd ranker in emitting CO_2 , but if per capita emission is concerned Soudi Arabia, Australia and United States are top 3 countries. India's per capita emission is 10.19 metric tons as per the information available for the year 2015.

However in relation to global CO_2 emission percentage of top 10 countries are as under:

Table 2 Top 10 countries with annual CO2 emissions in thousands of metric tonnes (2012) and percentage of global total

Rank	Country	Annual CO2 emissions (In thousands of metric tonnes)	Percentage of global total
	World	31,350,455	100%
1	China(ex. Taiwan,Macau, Hongkong)	8,286,892	26.43%
2	United States	4,433,057	14.14%
	European Union (27)	3,688,880	13.33%
3	India	2,008,823	6.41%
4	Russia	1,740,776	5.55%
5	Japan	1,170,715	3.73%
6	Germany	745,384	2.38%
7	Iran	571,612	1.82%
8	South korea	567,567	1.81%
9	Canada	499,137	1.59%
10	United Kingdom	493,505	1.57%

Source: EDGAR (database created by European Commission and Netherlands Environmental Assessment Agency in 2012)

The above table shows that China emits maximum percentage of global carbon emission i.e. 26.43% and next to it United states is the country emitting 14.14% of total global carbon emission. All European union countries togetherly adds 13.33% of the global emission. India emits 6.41% of the total global emission of carbon. All the above figures are alarming one which highlights on the need of taking steps to control it on global level.

To mitigate the risk of global warming and to delay the ill effects of this, every country is now cautious about carbon emission reduction. They are ready to spend money, time and energy to mitigate this risk. The first initiative in this respect was United Nations Framework Convention on Climate Change (UNFCCC) in 1992. The Kyoto Protocol is an international treaty which extends the 1992 UNFCCC that commits all state parties to reduce greenhouse gas emission. For this three mechanism were agreed upon by all like CDM (Clean Development Mechanism), JI (Joint Implementation) and ET (Emission Trade).

Carbon credit term is emerged out of this initiative. This research paper is an attempt to study this term in detail and to know the trading of carbon credit. As well as this paper aims at finding out the opportunities and challenges in carbon credit trading for India.

RATIONALE OF THE STUDY

As the entire world is facing ill effects of the climate change, there is urgent need to mitigate the risk though not completely avoidable. The IPCC special report on Global warming highlights climate impacts at the current 1^oC global warming as well as the risk of reaching a 1.5^oC and the irreversible losses that would take place at 2^oC or more warming. We need political leadership to immediately cut emission across all sectors of the economy , in order to limit warming to 1.5^oC

Hence this issue has a time relevance. At the same time carbon credit trading has generated an opportunities for some countries. Carbon Credit Trading could become a financial instrument to earn foreign exchange, to attract foreign investment for a developing country like India and to make the Indian rupee more strong. If we see the history, the Indian Rupee has constantly shown decrease in its value as compared to US Dollar. It reached to extreme high level of 74.33 per dollar in October 2018. If the opportunities generated by Carbon credit trading are exploited strategically and the challenges are faced properly, Carbon credit trading could prove best instrument of economic development of India. And on the other hand it will also contribute in creating a good image of India in the world so far as environment sustenance is concerned.

OBJECTIVES

The research paper aims at achieving the following objectives:

To study ‘Carbon Credit’ term.

To study carbon credit trading.

To find the opportunities and challenges in carbon credit trading for India.

RESEARCH METHODOLOGY

The present study is particularly based upon secondary data only. For this purpose, various journals, Govt. publications, Foreign publications etc. are referred and information is collected from a number of websites. Collected data is analyzed in the light of opportunities and challenges for India.

LITERATURE REVIEW

Doran (2007) had emphasis that Human activity is motivating unwanted climate change that resulting from the emissions of greenhouse gases (GHGs) into the atmosphere. To avoid the serious and potentially appalling environmental, economic and health consequences associated with an increasing global temperature, everyone has to reduced and slowed for global emissions of GHGs.

In 2007, the Intergovernmental Panel on Climate Change (IPCC) released its fourth assessment report. The conclusions of this long-running analysis of studies on climate change and its effects are widely accepted as the consensus of the world’s scientific community.

Wara (2008) stipulates that Global warming is one of the most difficult and important environmental challenges facing the international community. The most significant effort to address climate change is the Kyoto Protocol. Since 2004 it has grown rapidly and is now a critical component of developed-country government and private-firm compliance strategies for the Kyoto Protocol. To address a global environment problem with market based mechanism, Global market has done their first attempt called the Clean Development Mechanism (CDM) of the Kyoto Protocol. The CDM is a carbon credit market where sellers, located exclusively in developing countries, can generate and certify emissions reductions that can be sold to buyers located in developed countries.

Dhaval Sharma,(1994) says that a mechanism used to control and reduce the flow of greenhouse gases is called Kyoto Protocol. Responses are very niggard in nature in categorical to carbon emissions limit. Foundation of markets has to be there for the exchange of carbon allowances. An agreement was signed in the years 2002 where India is 3rd rank category of signatories of UNFCC and world leader of Clean Development Mechanism (CDM).

CARBON CREDIT

Carbon credit is defined by Al Gore in ‘An Inconvenient Truth’, 2006 as ‘a tradable credit granted to a country, company, etc., for reducing emissions of carbon dioxide or other greenhouse gases by one metric ton below a specified quota’.

Thus Carbon Credit is a credit for greenhouse gases emissions reduced or removed from the atmosphere from an emission reduction project. These credits can be used, by governments, industry or private individuals to compensate for the emissions they are generating out of their business activities. Carbon credits are the certificates which are issued for certifying emission reduction.

As per the Kyoto Protocol, some countries at present especially developed countries are bound by emission reduction target as they emit more GHG in environment. But developing and least developed countries are not bound by the emissions reduction target as they emit very less. As per the Kyoto Protocol treaty, binding member countries are issued allowances (carbon credits) equal to the amount of emissions allowed in order to meet the assigned reduction targets . An allowance (carbon credit) represents an allowance to emit one metric tonne of carbon dioxide equivalent. Hence binding member countries set limits on the GHG emissions by their local businesses and organisations to meet the emission reduction targets. However it was not possible for all binding countries to meet carbon reduction target, for which the need of trading in carbon was felt. Secondly, the need for carbon trading was felt when it was realized that the industries have been the biggest polluter of green house gases which has resulted in global warming. A lot of effort was put in by the NGOs and other institutions to bring the attention of the world towards the problem of global warming. But this issue was not taken very seriously as a result of which nothing much was done in this regard. Thus it was realized that the only way to get the attention of the world towards these problems was by attaching some financial incentive to it. As a result the concept of Carbon trading was introduced.

ISSN 2394 - 7780

CARBON CREDIT TRADING

As per the Phase II, Participating countries to Kyoto Protocol were required to reduce their emission level to well below level of the year 1990 and below at least five percent by the year 2012. They could also reduce their emissions by trading in emissions allowances with countries that already had surplus allowances. They could meet their targets by buying carbon credits. Businesses that find it difficult to earn carbon credits to offset their emissions, can purchase it by making finance readily available to energy efficiency projects, renewable energy projects, forest protection and reforestation projects around the world.Carbon credits are the certificates which are issued for certifying emission reduction. These certificates are traded in the international market and purchased by the companies of developed countries which are signatory to Kyoto protocol and which find it hard to comply with the carbon emissions, in order to cut down GHGs emission in the most cost effective way.

Further, Kyoto Protocol provides three market-based mechanisms in Carbon Trading. These mechanisms will enable the developed countries to meet their emission reduction targets,.

1. Joint Implementation (JI) : Under **JI**, a developed country where the cost of domestic GHG reduction project is relatively high can set up a project in another developed country where this cost is relatively low and earn carbon credits that may be applied to meet their emission targets. Here both the parties are developed countries on which there is binding of carbon emission reduction.

2. Clean Development Mechanism (CDM): Under **CDM**, a developed country can take up a GHG reduction project activity in a developing country where the cost of GHG reduction is usually much lower and the developed country would be given carbon credits for meeting its emission reduction targets. Examples of projects include reforestation schemes and investment in clean technologies. In case of CDM, entities in developing/least developed countries can set up a GHG reduction project, get it approved by UNFCCC and earn carbon credits. Such carbon credits generated can be bought by entities of developed countries with emission reduction targets. The unit associated with CDM is Certified Emission Reduction (CER) where one CER is equal to one metric tonne of carbon dioxide equivalent. In India this mechanism is used by many business entities and Govt. entities.

3.International Emission Trading (IET): Under **IET**, developed countries with emission reduction targets can simply trade in the international carbon credit market. This implies that entities of developed countries exceeding their emission limits can buy carbon credits from those whose actual emissions are below their set limits. Carbon credits can be exchanged between businesses/entities or bought and sold in international market at the prevailing market price.

The above three mechanisms serves the objective of both the developed countries with emission reduction targets, who are the buyers of carbon credits as well as of the developing and least developed countries with no emission targets (at present), who are the sellers/suppliers of carbon credits. The non-polluting companies from less developed countries can sell the quantity of carbon dioxide emissions they have reduced (carbon credits) and can earn extra money in foreign currency in the process. This mechanism of buying and selling carbon credits is known as Carbon Trading.

OPPORTUNITIES AND CHALLENGES FOR INDIA

India signed UNFCCC on 10th June 1992 and ratified it on 1st Nov 1993. Under the UNFCCC developing countries such as India do not have binding on GHG mitigation commitment in recognition of their small contribution to greenhouse problem. India signed and ratified the Kyoto Protocol in 2002. Carbon credit trading is an opportunity to India. Following points explains how it is an opportunity for India and which challenges are there:

1. Less carbon emitting country: The developing countries like India are at the opportunity stage. Developing countries like India do not have binding on GHG mitigation commitment as they are contributing very less to greenhouse problem. So India can take benefit of it. India can easily generate surplus credit and can trade it for monetary benefit. But the challenge is that yet the enough awareness about carbon credit trading, registration & certification process under UNFCCC and the strong initiative on the part of Govt. undertakings and private enterprises is lacking. Hence Govt. of India need to take lead in this respect especially to generate awareness among the Indian industries.

2. Favourable environment for CDM (Clean Development Mechanism): India has emerged as a world leader in reduction of carbon emission by adopting Clean Development Mechanism in the last few years. According to planning commission , Government of India , if India take a 10% share of global market i.e. CDM market, the annual CER revenue to the country could range from US $ 10 million to US $ 300 million(assuming that CDM isused to meet 10-50% of the global demand for GHG emission reduction of

ISSN 2394 - 7780

roughly 1 billion tonsCO_2 and prices range from US$ 3.5-5.5 per ton of CO_2). It is expected to gain from the protocol in terms of foreign investment. In this market India is an early entrant. This market is now fastest growing financial market in India. India's first Clean Development Mechanism project under Kyoto Protocol , approved in Refrigerant-gas manufacturer. Gujarat Fluoro-Chemicals Ltd, based in Vadodara, Gujarat, has become the first Indian company and the third in the world to have an emission-reduction CDM project certified by the CDM Executive Board , established under Kyoto Protocol. India has generated some 30 million carbon credit and has roughly another 140 million to push into the world market. However this opportunity is exploited and en-cashed by some big business players only. The small companies should also be encouraged to enter into this trade by providing assistance by Govt. like acting as intermediaries between industries in developed countries and small and medium enterprises in India, training and guidance programmes, easy and simplified formalities and by offering good incentives like tax holidays, financial support etc. CDM projects can be undertaken in various categories like renewable energy, renewable biomass, energy efficiency etc

3. Opportunities in Industrial sector: According to an assessment by the World Bank, Indian industry has seen greater energy efficiency improvement since the late 1980s than any other sector of the economy. Some of the reasons for this are the rise in competition following liberalisation, high energy prices and the enactment of the Energy Conservation Act, 2001. This trend needs to be sustained. There is strong evidence to show that investment in energy efficiency pays back in a short period of time, while delivering a lasting impact on input costs. Given the potential in the industrial sector, the Ministry of Power and BEE are giving final touches to an innovative market-based scheme to promote energy efficiency. The ‘Perform Achieve and Trade' (PAT) mechanism, which is the flagship programme of the National Mission for Enhanced Energy Efficiency (NMEEE), is intended to stimulate energy efficiency investments that would enable industries to save at the minimum 5 per cent of their energy cost, estimated at 9.8 million tonnes of oil equivalent. The PAT scheme and NMEEE are an integral part of the National Action Plan on Climate Change (NAPCC) which was released by the Prime Minister in June 2008. NAPCC outlined eight national missions for multi-pronged, long-term, and integrated strategies for achieving the key goals of sustainable development while balancing the concerns of climate change.

   PAT scheme, which will be the first-of-its-kind initiative in the developing world, is a market-based mechanism to make improvements in energy efficiency in energy-intensive large industries attractive. PAT mechanism intends to enhance cost-effectiveness of energy efficiency in energy-intensive industries by certification of energy savings and enabling their trading.

4. Favourable Natural Environment: India has a fourable natural environment like abundant solar supply, abundant wind supply and ancient culture of conservative use of natural resources. In fact The Information and Communication (ICT) sector is one of the contributors in global Green House Gases (GHG) emission. But Distributed generating renewable energy based power system such as solar photovoltaic, small wind-turbine generator, hybrid power systems other climate friendly energy sources and combining renewable energy and conventional power are normally ideal alternate solutions for powering un-electrified areas or the areas where grid power is available only for a part of the day. Thus Clean Development mechanism (CDM) becomes a possible way to reduce Green House Gases emissions (i.e. GHGs emissions) through efficient and sound technologies. It is an opportunity not just for CDM but for long term sustainable development of the nation. Ministry of Environment & Forests (MOEF) has also given a strong view to implement the Clean Development mechanism for Indian Telecom Sector. This opportunity need to be exploited on large scale.

5. Agriculture sector: Agriculture is one of the biggest contributors to our GDP and can easily take advantage of the Clean Development Mechanism (CDM) under the Kyoto Protocol to earn carbon credits and generate an additional revenue source. Though Agriculture is one of the high priority sectors but very few projects have been registered so far. One of the main reasons for this is that agriculture in India is highly unorganized and many a times it is difficult to provide evidences under the CDM.For example, A CDM Agriculture project to offset Nitrogen fertilizers by use of *Rhizobium* inoculants can be undertaken only if the farmer supplies sufficient evidence in the form of field test reports that the land under consideration was deficient in nitrogen before the start of the project activity. However, very few farmers go for soil testing before undertaking cultivation and such records are not diligently maintained. However this situation could be improved to take benefit of carbon trading.

CONCLUSION

Thus Carbon Credit is a credit for greenhouse gases emissions reduced or removed from the atmosphere from an emission reduction project which are in the form of tradable certificate. Carbon Trading is mechanism of buying and selling carbon credits which serves the developed countries to meet their reduction target and enables developing countries to earn foreign exchange. Carbon Trading is an opportunity for India to attract foreign investment and to earn foreign revenue. Indian Govt. need to exploit this opportunity strategically by creating awareness among the industries, providing guidance to small, medium and large industries, providing incentives, acting like intermediaries for getting CDM projects from developed countries etc.

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A STUDY ON THE CONVERGENCE OF DIGITAL MARKETING STRATEGY AND SOCIAL MEDIA MARKETING STRATEGY , INNOVATIONS WITH REFERENCE TO A START UP

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ABSTRACT
Technologies are progressing & digital marketing field is ever progressing. Start-up companies are expanding rapidly & increasing. Social media is a great platform to create brand awareness & brand loyalty & helps in increasing return on investment. Start-up companies are always associated with innovation. The biggest pain point in E commerce are promotions that's done with the help of Social media tool, web flexibility & integrating digital tools with a Legacy. This paper covers how online trade is effective in terms of marketing cost & the techniques help to lower the cost to market through paying cost per click or visit. Out of this most popular tool which is used to spend on advertisement is cost per click. Through analysis we can conclude that many companies do not prefer using E commerce & socialmedia sites because of lack of awareness moreover threat of losing information. So, we should create more awareness & benefits of using it. Also, we have covered a case study of Zomato where we examined how useful this tools are used to acquire the market. Also, we examined the challenges faced by the start-up for sustaining & for using the technology. To build a brand image what all strategy we need to plan & establish. Now-a-days, Consumer spend most of their time on social sites. They keep looking up for good quality of product & service on various device, locations, delivery time & languages. Interactive trade & social media are evolving & will bound to pose with new challenges & opportunities.

This is one of need to study & examine the latest marketing strategy of start up's through digital marketing & social media marketing for a Start up's. Primary study is based on 100 sample size was considered for survey. Hypothesis was tested through CHI Square & T-test.

Keywords: Digital, Social media, Trade, Technology, Cost Effectiveness, Marketing Strategy, Brand Awareness.

INTRODUCTION
With the motivation of Start-up India by Modi there has been a significant increase in the number of Start-up companies in the nation. Debjani Ghosh president of NASSCOM said "India is becoming a start-up hub. Opportunity for growth is enormous, which we had never seen in our lifetime," & as per NASSCOM, Start-up in India saw a 108% growth in total funding from USD 2 billion in 2017 to USD 4.2 billion in 2018. There are various factors that lead to the growth of Start-ups in India in which major share is taken by them to create marketing strategy that attract the consumers & increase the return on investment of Start-up.

E commerce is the way of using an internet & digital device, search engine, display advertising & other digital media to reach audience. Internet trade involves Short Message Service (SMS), Simple Notation Services (SNS), Search Engine Optimization (SEO) & other online ads to promote product & services. Use of Internet trade has increased the company visibility on the internet. Also, it helps to study the customer behaviour with the website & based on that analysis it provides the customer desired service to the consumer. Social media is one of the aspects of internet marketing which also plays a key role in increasing the company profit & revenue exponentially.

There are more than 2.46 active users of social media network out of which 2 billion people are frequently online in the network. Earlier people were attracted to use a product or service by seeing the advertisement that aired on television. Similarly, due to such a large increase in the people connecting to socialmedia, there is a creation of the platform for developing of organisation through socialmedia & internet. Also, attracting consumers through socialmedia which helps to reduce the marketing cost. Thus, Start-up companies find a platform to reduce the marketing cost & at the same time increase their sales & revenue.

Thus, conclusion can be made that marketing strategies plays a vital role for start up's & should be consider in marketing strategy to reduce cost as well as increase sales & revenue exponentially. Hence, it creates awareness about the organisation & in the growth of start-ups.

Case of Zomato for social media marketing & Digital marketing strategy
1. Further can be explained through a case study of **Zomato**: Zomato is an application that connects the foodies with various restaurants. The start-up has been a great success within a short span. While studying the marketing strategy of the company, found that Zomato has extensively invested a lot over SEM, SEO & they

ISSN 2394 - 7780

have worked a lot to improve its UI & make it more user interactive. On the other side, they have also invested in TV ads to spread globally.

2. Zomato used various socialmedia platform to engage with their customers Like Facebook, Twitter, Blog, & Pinterest.
3. Nowadays every company, having an online presence demands their application developer to add a Search engine optimization to their webpage but not every company desires to have a social presence.

Major Components of Digital Marketing

Digitalmarketing incorporates many marketing activities which provide unlimited strategies that organisation gather from the websites. As online promotion is vast, it compresses of major components & this component give maximum benefit if organisation utilise properly.

- **Search Engine Optimization (SEO)** – SEO is a powerful way for optimization of websites, as search engines will understand it better & will provide higher rankings. In SEO, keywords & content as well as way to promote your sites or blogs, plays prime role in ranking higher in search results. Good SEO approach lead to additional traffics on website or online store that leads to generate new database & income for the organisation. It also helps to fulfil your companies' objective.
- **Search Engine Marketing (SEM) -** SearchEngineMarketing are basically to market your product & service by paid advertisement that appears on the search engine result. It creates opportunity by motivating clients to purchase the product through Ad. Also, it's a profitable technique where they use a tool like pay per click etc. Keyword are the main part of SearchEngineMarketing.
- **Email Marketing –** Email helps to drive sales, keep clients interested & for brand awareness. It's a profitable & time saving tool that keep online marketing moving. Email promotion is used by the organisation as a 1st step to create awareness & opportunity for the organisation.
- **Social Media Marketing –** Socialmedia is something which is used by every individual & platform for the organisation to maintain a relation with the followers as well as to launch a product. Socialmedia is must for companies to have a strong promotion strategy. In this you only need to understand which media is useful for your Organisation.

Major difference between Digital Marketing & Social Media Marketing:

Sr. No	Digital Marketing	SocialMedia Marketing
1.	**Digitalmarketing consists internet based as well as non-internet based which helps to promote & attract customers through digital platforms.**	Socialmediamarketing consists various social sites as well as blog & forums to create brand awareness & for promoting a product.
2.	**Non-Internet digitalmarketing is through Television, Radio, Bill boards & through SMS whereas Internet based web marketing includes socialmedia, content marketing, email marketing, banners ads, SEO etc.**	Socialmedia are internet based that includes sites like Facebook, Instagram, Twitter, LinkedIn, YouTube etc.
3.	**To reach people promotion is not only use internet based but also non-internet channel.**	Whereas socialmedia has limited reach to customer as it performs only through internet
4.	**Digital use all the modern marketing techniques & profitable channels.**	Socialmedia consists of two ways i.e. Paid services & Non-Paid services.
5.	**Digitalmarketing is one the slowest way of advertising then the socialmedia.**	Socialmedia wins as it's one of the fastest way of advertising due to active response from the viewers.
6.	**DigitalMarketing is the future of marketing & will raise day by day.**	Socialmedia is a new way of connecting people & it's a new way for promoting organisation. Also, socialmedia marketing is the part of online marketing

Table No-1

REVIEW OF LITERATURE

Rajeev Pandey (2016): In Rajeev Pandey article on 17th Nov, 2016, states that key pillars can turn start-ups into sustainable company. The article says that most of the company focus only on raising funds & promote, ignoring product development which leads to high traffic & do to which website goes down. To build their start up new founders & co-founders need to understand the framework. This article states that we need to include product, capital & marketing all three to sustain. If only product development is ignored, then it may lead to site crash & the same mistake was done by the Flipkart when they first launched the Big Billion Day Campaign. If promotion is ignored, then you might have a great product with funding but will end up with no users (Google+). If capital is ignored, then you might have good product with a lot of users but no way to make money (Facebook faced it for few years).

So, it is crucial to understand the importance of each pillars & focus on building the start up for the long tug. It states that, the paid service should be less for the initial stage as customers are least bother to know from where they came to know about your product or services. Even it doesn't matter how you reach to them through email promotion or paid services but they will try to use it, if they want too. So, start-up companies should use less paid services till they reach to 100 customers.

Syed Sirajuddin (2015) -A blog by Syed Sirajuddin (2015) for role of digitalmarketing in growth of Start-up. He talks about how online marketing is important for the Start-ups. Many start-up company think only online promotion is important but that fact is that it should be a part of your organisation plan from the beginning. He states that many start-up company fails due to poor marketing even though the product is good. In blog Syed says, the power of internet promotion is nothing but the future of marketing. A few start-ups like Bewakoof.com, apparels & mobile cover seller has become India's top most socially engaged brand with 1.5 Million fan page on Facebook. & now they have started selling through instant messaging i.e. WhatsApp & they claim that 15% of his sale is from WhatsApp itself. He says all company cannot work in a same manner with same strategy. For growth & to sustain in competitive market, is possible only if winning strategy is generated.

However, all the start-up company need to focus on effectiveness of digitalmarketing & socialmedia marketing by executing different strategies which work best for the Organisation. & should always accept the changes as it's an on growing. *

Jigar Zatakia (2017) – An article on DigitalMarketing for Start-up by CEO of First Economy Pvt Ltd. He talks about how difficult is running your own start-up. For start-up entrepreneurs, it's must to plan & then execute. Jigar Zatakia says that many entrepreneurs ignore digitalmarketing due to high cost & feel it's a liability. But online promotion is a back bone for the start-up entrepreneurs to sustain in the competitive market. If online promotion is done correctly, then it can create a huge impact for a long term. Your content plays a major role for start-up.

Garvit Bafna – An article by Garvit Bafna on 7 Must – Have Online Marketing tools for Start-up. As per the article she talks about start-up, face a greater challenge to be successful in the long run. An ease availability of tools & resources it leads to success of Start-up. Here is an internet who plays a major role for start-up. As it provides an unlimited number of the resources as well as tools. She says, it's a profitable way for establishing brands to target the audience as well as to market their products or services. Also, Online promotion strategy is must for the start-up's needs an implementation for more bang of their buck. It helps to implement, analyse, calibrate, monitor & evaluate a campaign. She explains how these tools can help a start-up to run a ship & merrily sail into the sunset.

OBJECTIVES OF THE STUDY

- To study the existing variation between digitalmarketing & Socialmedia.
- To determine the convergence between the digitalmarketing & the socialmedia with reference to a start-up in India.
- To understand the challenges, face by start-up for sustaining.
- To establish a converged strategy to build the brand image.
- To find out the worthwhile marketing strategy for Start-up's.

RESEARCH METHODOLOGY

A thorough literature survey had been done to find out the factors for marketing strategy of start-up. The study will be based on survey method where we will be collecting data from the start-ups, which will be termed as primary data. A study is descriptive in nature. Secondary sources will be taken from the articles published online & from few research papers. Both qualitative & quantitative approach would be considered for the study.

Sampling Technique
- Non – probability sampling technique which is also known as purposive sampling method.

Sample Size
- This will be divided into two parts i.e. experienced & inexperienced Organisations. Based on the responses exact sample size was 100. Responses received 77 within the nation.
- The data collected for the period "November, 2018 – December, 2018".

Test
- Chi-square & T- Test is used to test the hypothesis.

Overview of Worthwhile between Social media marketing & Digital Marketing
Digitalmarketing & Socialmedia paid & unpaid services are used by most of the Start-up's but we need to understand the effectiveness of cost. For any Organisation, digitalmarketing has helped to lower the marketing cost but also important to understand the money spent on marketing for generating new lead to generate revenue. The worthwhile analysis will help you to understand & your reach as well as how effectively & wisely you spent.

The digitalmarketing is must not only for the growth of start-up but also for the survival. Like how OLA, UBER, FLIPKART etc., have flourished through digital marketing. The mode of payment for digital marketing helps in lowering the marketing cost.

For example, cost for running a ten seconds' advertisement on Television goes around more than 3 lakhs whereas using socialmedia marketing platform like Facebook who offer host ad's in hundred.

Further can be determined through various formulas which help to calculate the effectiveness are:

Basic		Formulas
CPC	Cost Per Click	Cost/Clicks
CTR	Click-Through Rate	Clicks/Impressions
CPV	Cost per visit	Cost of Campaign/Visits
Conversion Rate	Conversion Rate	Conversion/Clicks
Return On Investment	ROI	(Gain from Investment – Cost of Investment) / Cost of Investment
Percent Change	% Change	(Old – New) / Old

Table No: 2

For Examples
1. **CPC** – CPC means **Cost per click** is one of the most popular model in online advertising. The company will pay as per the clicks as they are concerned with the clicks. E.g.: If a campaign as a banner at CPC of Rs 120 & the number of clicks the ad has got is 1000, calculate what advertiser should pay.

Formula: *CPC = Cost of an advertiser / number of clicks.*

*Cost of advertiser: CPC * No. of Clicks.*

Thus, Cost to an advertiser = 120*1000 = Rs 120000/-

So, Rs 120000 need to be paid by the advertiser.

2. **eCPC - eCPC** is known as **Profitable per click**. To calculate the effectiveness of the online campaigns is used by the internet marketers. E.g. If you want to calculate for single Ad & if money spent is like Rs.10,00,000 & clicks generated are 10,000 with actual CPC set Rs 180

Formula: *eCPC = Total spent / Clicks*

Net Profit = CPC – eCPC

Thus, eCPC = (10,00,000/10,000) = 100

So, Net profit = (180-100) = Rs 80

Rs. 80 is the profit per click.

3. **CTR –** CTR means Click-through rate. The effectiveness of an advertisement is measured through CTR. E.g. If a campaign Ad has served 10,000 impressions & generated 100 clicks. Calculate CTR.

*Formula: (Number of clicks / Number of impressions) * 100*

So, CTR = (100/1000) * 100 = 1%

Therefore, it means there is one click on each & every 100 impressions.

4. **CPV –** This is commonly used by various companies. CPV is known as Cost per visit. E.g. If the total cost is Rs. 1000/- & the visit increased from 50 – 250, visit is equal to 200.

Formula: Total cost of Campaign / No. of total visit after the campaign started.

So, CPV = 1000/200 = Rs.5/- Each visit cost.

5. **Conversion Rate** – CR is a simple formula.

*Formula: (No. of conversion / Impressions) * 100*

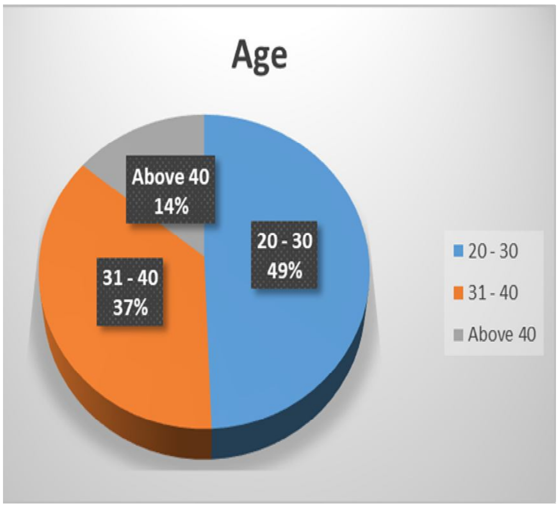
6. **Return on Investment** – ROI is an important metrics. It cannot be miscalculated. From it we come to know how much return an organisation is getting on a specific ad campaign. Also, the percentage figure represents how a campaign is performing.

Formula: [(Revenue – Cost) / Investment cost] * 100 (%)

So, from the above metrics we can conclude that digital marketing helps to save the marketing cost. In other words, it's worthwhile. Every Organisation has different goals but also they require a different marketing methods or varying budgets.

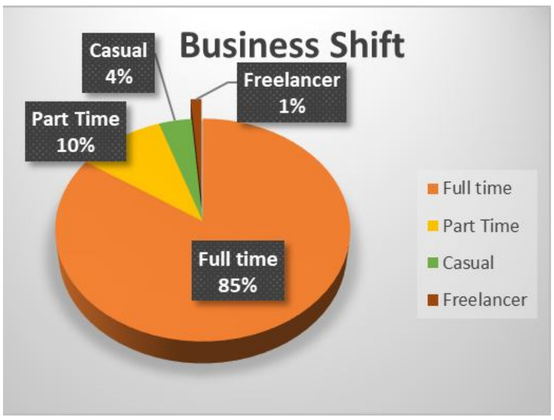
DATA FINDINGS & INTERPRETATION

Knowing the respondents



The respondents involve 49% entrepreneur belongs to age group of 20 – 30 and 37% belongs to 31 – 40 age group and remaining 14% are from the above 40 age groups. From the above response, we can conclude that more below who has their own start up belongs to youth.

Figure-1



In figure 2 indicates the working shift, 85% respondents have full time business whereas 10% do it part time and 4% belongs to casual group who wants to earn extra money & rest 1% work as a freelancer.

Figure-2

International Journal of Advance and Innovative Research
Volume 6, Issue 2 (VII): April - June, 2019 Part - 2
ISSN 2394 - 7780

Knowing the Business

From the pie-chart 71% have done market research & remaining 29% have not done market research before starting business. Market research helps to strategies as per the market & consumer needs & wants.

Figure 3

This chart indicates that 62% respondents brand & advertise themselves whereas 38% of them have not done brand promotion. It helps to understand the importance of advertisement for the business.

Figure 4

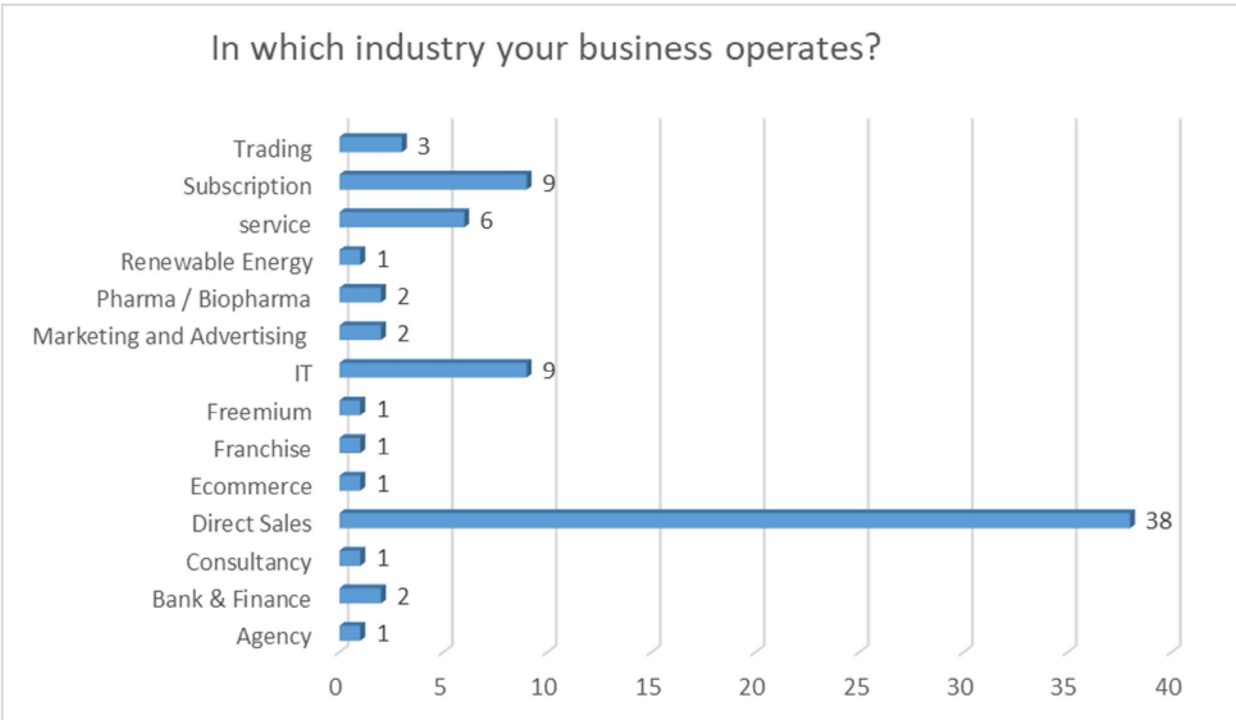


Figure-5

From the above graph, we can interpret that the major number (38) of respondents belongs to those companies which perform direct sales whereas out of 18 responses 9 responses are for IT & remaining 9 from subscription. Also, few belongs to service sector as well as marketing sector.

 ISSN 2394 - 7780

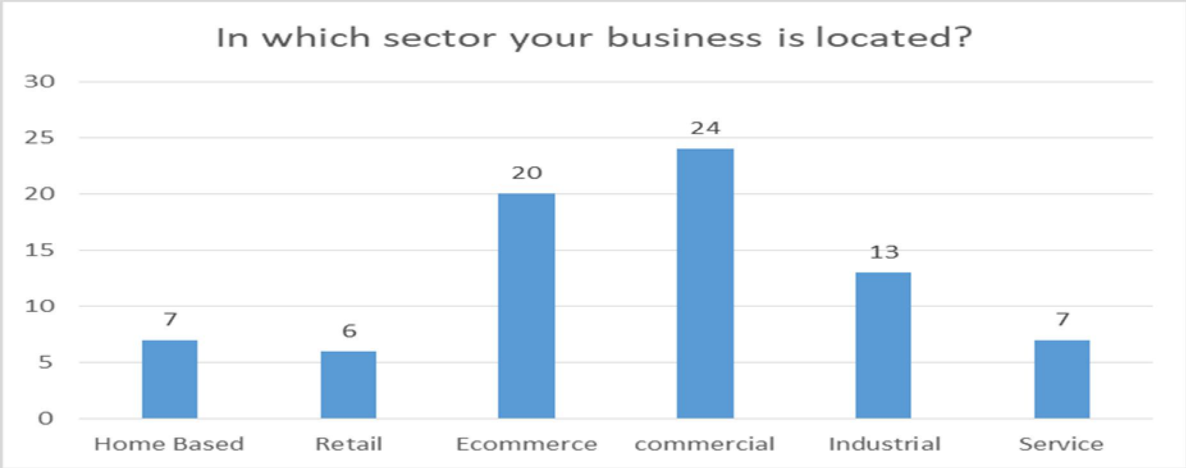


Figure-6

24 respondents are Commercial organisation whereas 20 are Ecommerce which means major start-ups belongs to above commercial & ecommerce. 13 respondents are from industrial sector & few from retail & service sector.

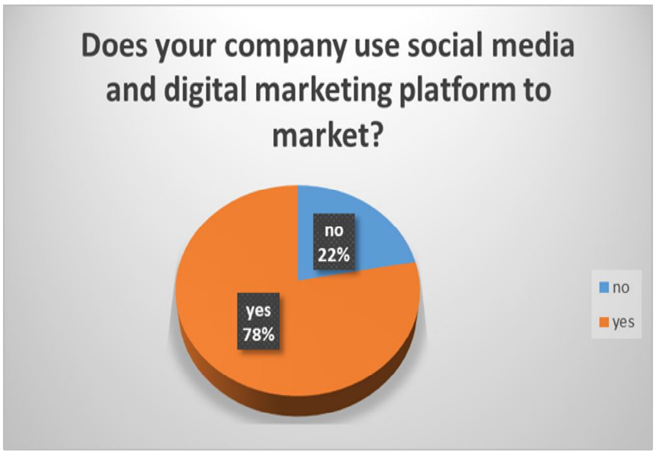


Figure-7

78% respondents use socialmedia & digital marketing platform to market as it helps to grow in the market whereas 22% respondents feel that this platform are not required to market their product or services. This indicates the importance of socialmedia & digital marketing for the organisation to grow.

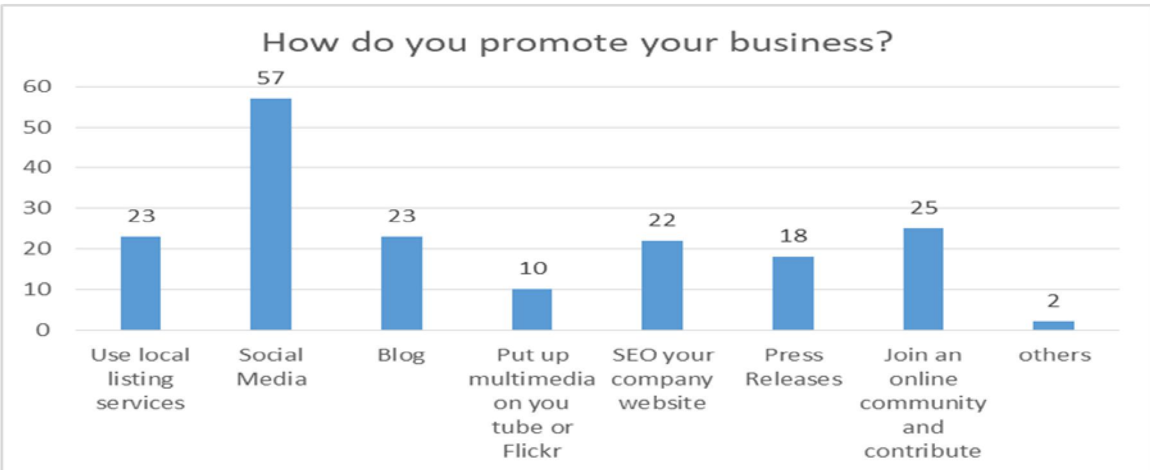


Figure-8

From the above graph 57 respondent's use socialmedia marketing to promote your organisation whereas 10 respondents put up on multimedia & 18 respondents prefer press releases. Also 22 prefer local listing services & SEO. The analysis shows the organisation strategy to expand the organisation in the market. Out of the above the socialmedia is the most powerful & the fastest tool which is considered by most of the organisation when they strategies.

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Understanding the strategy of Social media marketing & digital marketing for Growth & sustainability based on the responses.

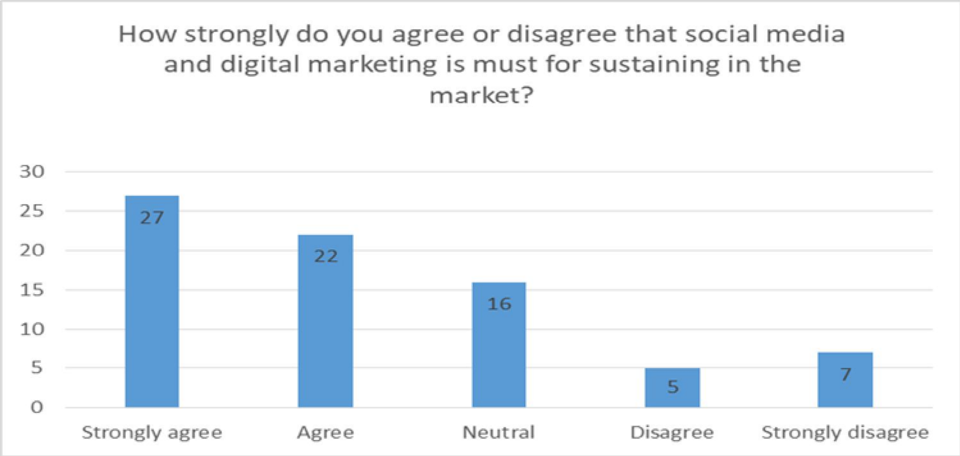

Figure-9

27 respondents strongly agree socialmediamarketing & digitalmarketing is must for the growth & sustain of business in the market whereas 7 strongly disagree to it. 16 respondents cannot conclude about it. From the above graph, we can conclude that for marketing strategy socialmedia & digitalmarketing must consider as per the trend in the market.

Figure-10

58% respondents do not prefer using socialmediamarketing & digitalmarketing for their organisation due to lack of awareness & feel that its time-consuming process whereas 17% feel that privacy & safety of their data becomes compromised.

Figure 11

83% respondents said yes social mediamarketing helps at the start of business to create more brand awareness about the product & services as well as organisation, whereas 17% disagreed on the same.

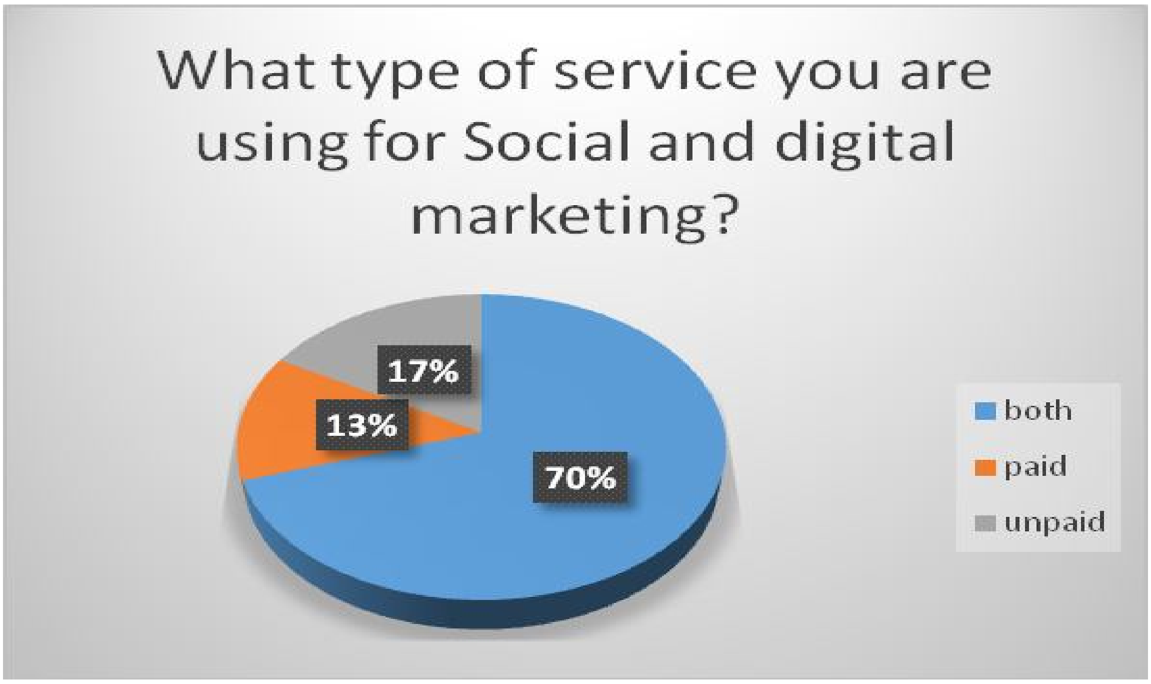

Figure-12

70% use both the services i.e. paid & unpaid whereas 17% uses only unpaid services for using socialmedia marketing & digitalmarketing.

The organisation should consider paid services as it helps to reach to a target audience. Also, digitalmarketing is the profitable tool which can be used to advertise.

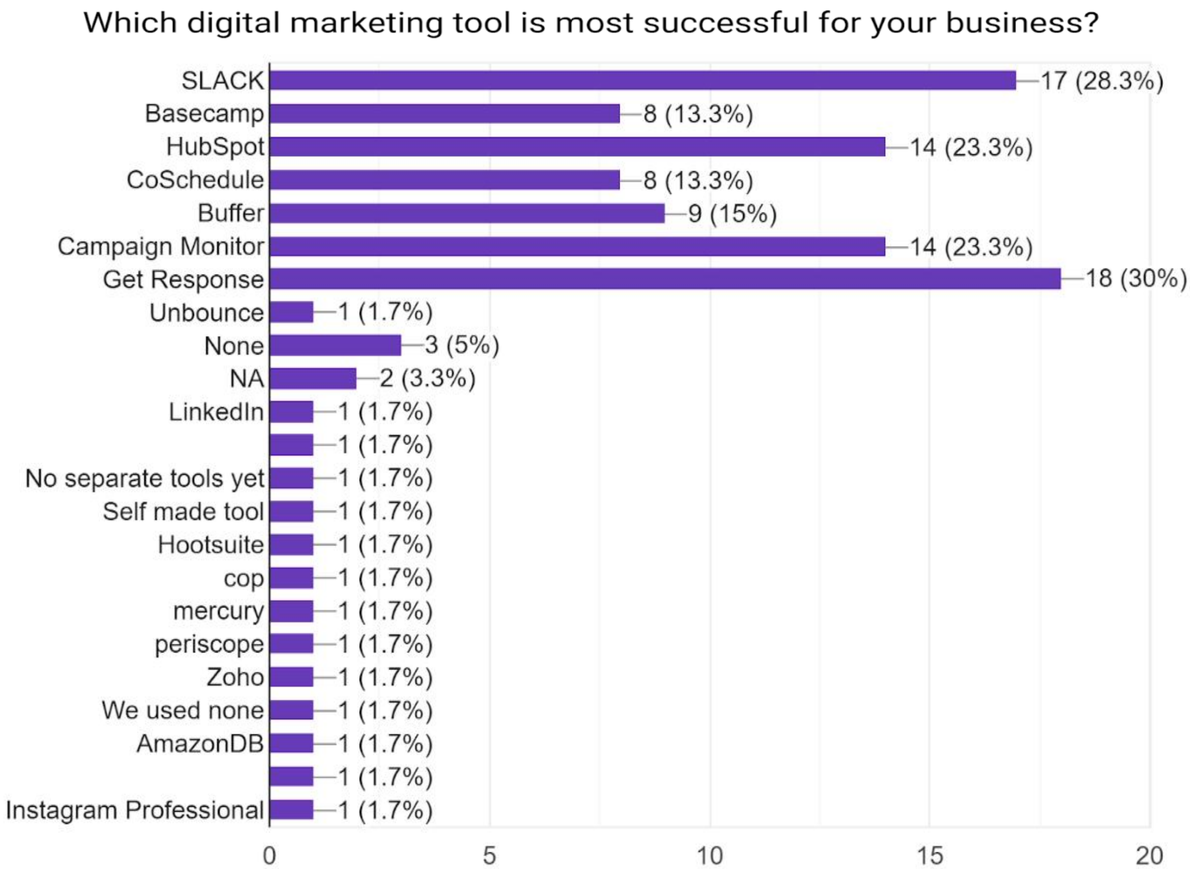

Figure-13

Single start-up can use more than one marketing tool to promote their organisation & which also helps in internal marketing. This can be concluded from the above bar-chart. There is various tool used in the market to perform more effectively & efficiently.

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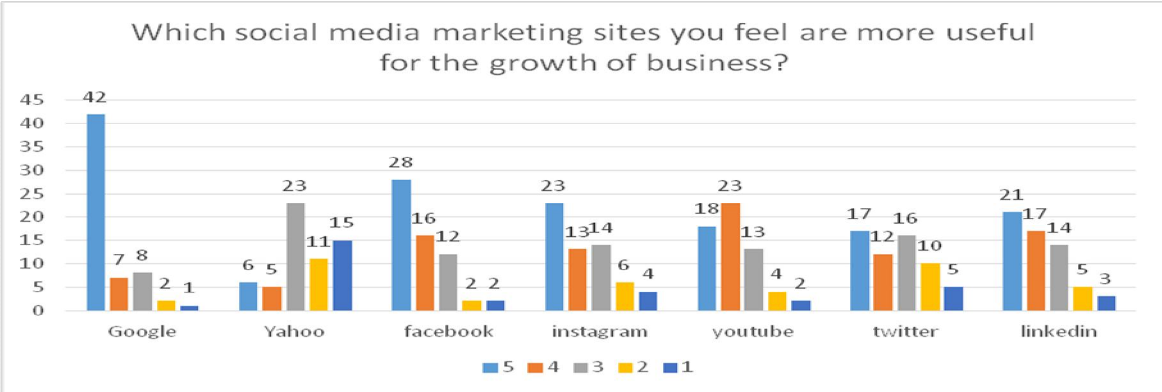

Figure-14

Comparing various socialmedia marketing at the point of 5, highest response is given to Google as a platform to grow organisation whereas 2nd highest is Facebook. & comparing at point 1 Yahoo is the lowest among the other sites. Also, we conclude that the highly useable platform is Google, Facebook & Instagram followed by YouTube & LinkedIn. It also conclude that while strategizing which socialmedia would be more powerful.

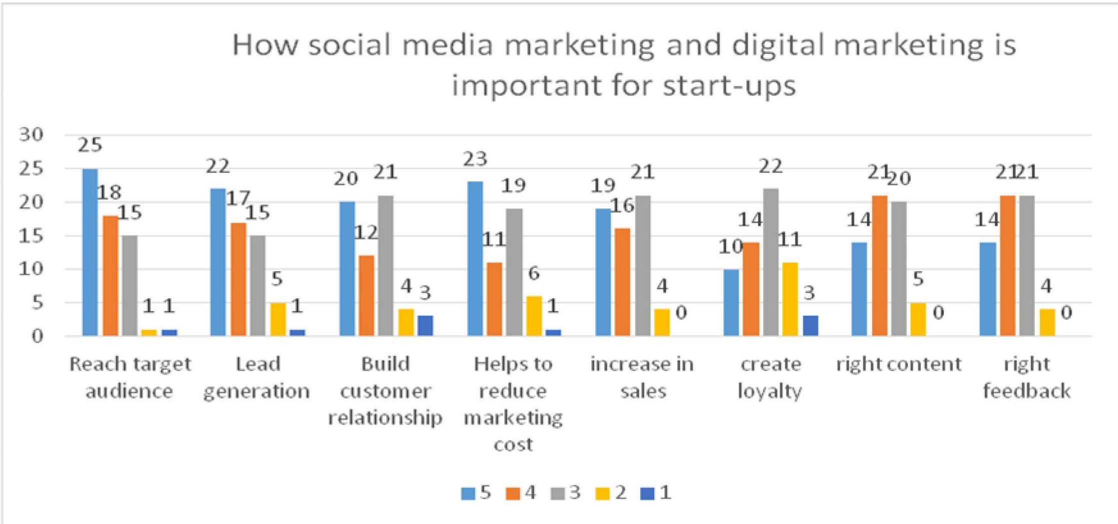

Figure-15

Socialmediamarketing has major foot in helping organisation to target audience & thus increasing the revenue & it reduces the marketing cost. Hence, promoting & targeting the right audience helps in the growth & sustainability of Start-up.

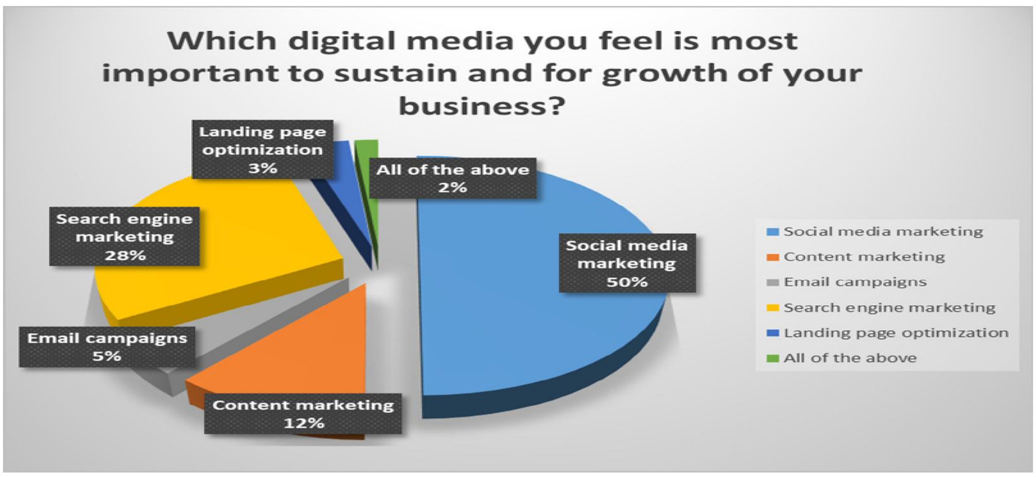

Figure 16

50% respondents of the organisation feel that socialmediamarketing is must for the growth & sustainability of the business whereas 2% feel all the above are important factor. 28% feel that Search engine marketing is important for the growth & Sustainability whereas 12% feel content marketing.

Figure-17

78% feel that the digitalmarketing helps in increasing organisation revenue whereas 22% feel that it's not helpful due to improper use of digitalmarketing.

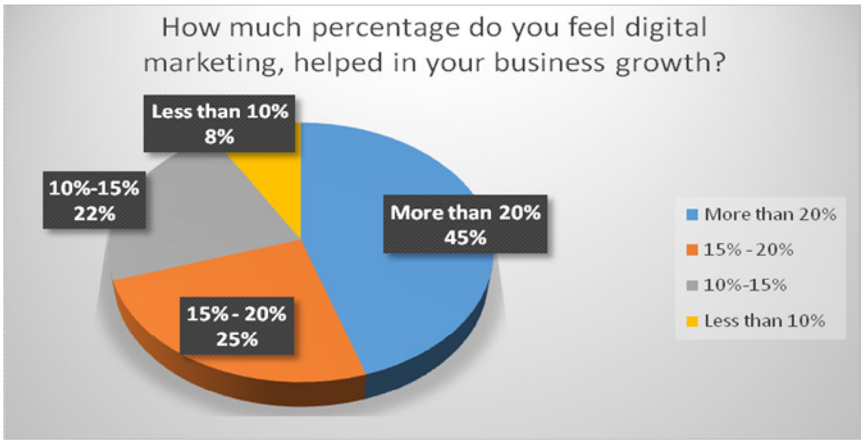

Figure-18

45% respondents feel more than 20% growth in their organisation due to socialmedia marketing & digitalmarketing whereas 8% respondents feel that there is less growth which is less than 10%. From the above figure, we can conclude that digitalmarketing helps the business to grow & sustain in the market.

TESTING OF HYPOTHESIS USING THE DATA

Chi-Square Test

In order, to analysis the variation between the digitalmarketing strategy & socialmedia marketing strategy for start-up, chi-square test was used.

Null Hypothesis: There is a no variation between the choice of parameter of importance & the choice of socialmedia for Start-up.

Alternate Hypothesis: There is a variation between the choice of parameter of importance & the choice of socialmedia for Start-up.

Table-1

Observed Data						
Parameter of Importance	**Media Platform**					
	Google	**Yahoo**	**Facebook**	**Instagram**	**YouTube**	**Total**
Lead generation	53	19	40	44	38	**194**
Helps to reduce the marketing cost	48	22	34	32	32	**168**
Increase in sales	42	22	56	23	28	**171**
Right Content	39	23	42	39	36	**179**
Right Feedback	44	9	48	41	31	**173**
Total	**226**	**95**	**220**	**179**	**165**	**885**

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Expected Data						
Parameter of Importance	**Media Platform**					
	Google	**Yahoo**	**Facebook**	**Instagram**	**YouTube**	**Total**
Lead generation	50	21	48	39	36	**194**
Helps to reduce the marketing cost	43	18	42	34	31	**168**
Increase in sales	44	18	43	35	32	**171**
Right Content	46	19	44	36	33	**179**
Right Feedback	44	19	43	35	32	**173**
Total	**226**	**95**	**220**	**179**	**165**	**885**

Alpha Value – 0.05

P Value – 0.028

Interpretation
Since the Chi-square Test P-Value for the variable is 0.028 which is less than the Alpha Value 0.05. Hence, we reject the null hypothesis.

Conclusion: There is a variation between the choice of parameter of importance & the choice of socialmedia for Start-up.

T – Test
T test was applied to understand the significant difference between the tools of digital marketing & socialmedia.

Null Hypothesis: There is a significant difference in the rating provided to socialmedia & digitalmarketing.

Alternate Hypothesis: There is no significant difference in the rating provided to socialmedia & digitalmarketing.

Table-2

t-Test: Two-Sample Assuming Equal Variances		
	Case1	***Case2***
Mean	3.830952381	3.711904762
Variance	0.571768707	0.652017756
Observations	60	60
Pooled Variance	0.611893232	
Hypothesized Mean Difference	0	
df	118	
t Stat	0.833572765	
P(T<=t) one-tail	0.203102971	
t Critical one-tail	1.657869522	
P(T<=t) two-tail	0.406205942	
t Critical two-tail	1.980272249	

Alpha - 0.05

P Value - 0.406205942

Interpretation
As the P-Value is more than Alpha Value, we will accept the null hypothesis.

Conclusion
There is a significant difference in the rating provided to socialmedia & digitalmarketing.

SUMMARY OF FINDINGS
- Digitalisation is the future of organisation whereas socialmedia is the new platform for doing a business.
- Through comparative analysis between the socialmedia & digitalmarketing we could understand the importance of both for performing an activity.
- Socialmedia strategy & Digitalmarketing strategy plays a major role in promoting the brand name.
- Increase in the number of users of social media has provided a platform for the brand promotion.

- Start-ups with less capital investment can cut their cost of promotion by adapting the strategies.
- 46% of the non-users of socialmedia & digitalmarketing are unable to do it because of the lack of awareness, data privacy gets compromised.
- 42% claimed that with the help of digital & socialmediamarketing the business are easily able to reach to the target audience. It's possible only through strategy planning.
- 78 % agreed that SearchEnginemarketing & socialmedia are important aspects while choosing digitalmarketing strategy for business to grow & earn.
- 78% agreed that digitalmarketing strategy helps to increases the business revenue.
- 45 % start-up entrepreneur has claimed that Socialmedia & digitalmarketing has played a great role in sustainability & growth of the start-ups.
- Even few matrix helps to evaluate whether the promotion or advertisement on social sites is functioning or not.
- It also helps in reducing marketing cost through pay per click or impressions or visit where you need to pay as per view.
- Most of the start-ups use this technique to advertise or promote themselves.
- Cost per click is the most popular tool used by most of the businesses.

CONCLUSIONS

The sustainability & growth of any organization depends on the popularity of their work & product for which they work. Popularity & recognition can be gained by marketing. The most important strategy is through socialmedia & digitalmarketing to promote their product & services. From the above study & analysis conclusion can be made as Digitalmarketing strategy & socialmedia strategy has increased the sales & revenue of start-ups. Increase in the number of the user of social media & internet will proportionately increase the sales which will further increase the growth & sustainability of the Start-ups. SearchEngineoptimization & Searchenginemarketing are important aspects while choosing digitalmarketing strategies for business sustainability & growth. Digitalmarketing increases the business revenue as well as reduce the cost. Socialmediamarketing strategy & digitalmarketing strategy played an effective role in the growth of the start-ups.

RECOMMENDATIONS

- ➢ Should create more awareness about the strategy can be used for the growth of start-up.
- ➢ Improve Expertise to increase the income as many start-ups forget about the growth.
- ➢ The start-up who do not prefer using social media strategies or digitalmarketing strategies should start using as it will help to be visible in the market as well as to generate revenue.
- ➢ Business should follow the policy of marketing first & then selling the product.
- ➢ Should encourage a collaborative idea from other people (i.e. Stakeholders etc.)
- ➢ Start-up companies should try to invest more to earn future returns.
- ➢ Business must use at least unpaid services of socialmedia if they are enable to go for paid.
- ➢ Also, multiple sites should be used to increase the sale, to lower the marketing cost & it helps to create a brand loyalty among the customers.
- ➢ Maintain your services as consumer's looks for best services.
- ➢ Marketing strategies should consider social media & digitalmarketing to create a brand image.
- ➢ Every business should use those tools of digitalmarketing to promote & execute the business accordingly.
- ➢ The programmes & training should be conducted for the businesses on benefits of using digitalmarketing or socialmedia for ease of doing business.

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Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

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