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CONTENTS

Research Papers

AWARENESS LEVEL OF DIGITAL MARKETING – ROAD AHEAD	1 – 3
Dr. Syed Siraz, Mr. Mohd Taherullah and Mr. Mir Jawaad Ali	
TWO-WHEELER BUYER BEHAVIOR	4 – 7
Dr. Y. Vinodhini, Mr. Mohd Ibrahim Uddin and Mr. Syed Abdul Aleem	
COMPETENCY MAPPING AND ITS IMPACT ON EMPLOYEE PERFORMANCE	8 – 10
Mr. Shaik Shafeeq Ur Rahman, Mr. Mohd Nizamuddin and Miss. Mohammedi Ashraf Unnisa	
CUSTOMER ORIENTED CSR FOR SUSTAINABLE BUSINESSES	11 – 15
Miss. Saba Fatima, Mr. Mohd Mukram Khan and Mr. Mohd Farooq Ali	
A STUDY ON EXPLORING CUSTOMER AWARENESS OF SALES PROMOTION	16 – 20
Mrs. Asma Sultana, Miss. Meenaz and Mrs. Nazia Tabassum	
DECISION MAKING PROCESS OF BUYER-A STUDY	21 – 23
Dr. P.K. Dutta, Mr. Md Rahman Shareef and Ms. Aamayna	
EMPLOYEE RETENTION STRATEGIES FOR ORGANIZATIONAL SUSTAINABILITY	24 – 27
Dr. Osman Bin Salam, Dr. Meraj Banu and Mrs. Fathima Unnisa	
A STUDY ON AWARENESS LEVEL ON HOUSING LOANS	28 – 31
Miss Bushra Husna, Miss Arshiya Arif and Mrs. Zareen Fathima	
INTERNET BANKING-THE NEXT LEVEL OF FINANCIAL TRANSACTIONS	32 – 34
Dr. Atiya Mahboob, Mr. Mohd Wasif Ahmed and Mr. Muhammed Nawaz	
ISLAMIC BANKING SYSTEM IN INDIA	35 – 40
Mrs. Sadiya Aziz	
JOB SATISFACTION AND ITS IMPACT ON PERSONAL SATISFACTION	41 – 45
Mrs. Nikhat Sultana, Mr. Mohd Faiyaz and Miss. Ghouse unnisa Sana	
PERFORMANCE APPRAISAL AT AVIATION SECTOR	46 – 48
Dr. Md Aijaz Khan, Mr. Mohammed Arman and Mr. Mohammed Sartajuddin	

STUDENT PERCEPTION OF THE SUBJECT "INNOVATION MANAGEMENT"	49 – 53
Syed Muzammil Uddin, Mrs. Shabana Fatima and Mr. Mohammed Sayeed	
TALENT MANAGEMENT AND ORGANIZATIONAL SUSTAINABILITY	54 – 56
Mr. M A Hyder Khan, Miss Afroz Fatima and Mr. Mohd Salauddin	
CONCEPTUAL ANALYSIS OF UNIVERSAL BANKING SERVICES	57 – 60
Dr. Osman Bin Salam	
WOMEN EMPOWERMENT THROUGH HANDICRAFTS OF TRIBES OF TELANGANA	61 – 63
Mrs. Shahnaaz Sultana, Miss. Ruhi Naaz and Mr. Mohammed Saleem Pasha	
QUALITY OF WORK LIFE-A CONCEPTUAL STUDY	64 – 66
Mrs. Raheem Unnisa	
ROLE OF BIG DATA ANALYTICS IN SMART AGRICULTURE FARMING	67 – 72
Mr. Harshal A. Bendre and Dr. Satish Billewar	
AN OVERVIEW OF CURRENT LEGAL FRAMEWORK TO INTERNATIONAL DISASTER RESPONSE LAWS AND JUDICIAL RESPONSE	73 – 84
Dr. Meera.S	
BRIDGING THE EMPLOYABILITY GAP: A STUDY ON EXPERIENTIAL LEARNING AND INDUSTRY INTEGRATION IN INDIAN B-SCHOOLS	85 – 88
Aniket M Swaraj	

AWARENESS LEVEL OF DIGITAL MARKETING – ROAD AHEAD

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ABSTRACT

This study aims at studying awareness level of digital marketing. It is a continuous process followed by six steps which are important that their level. Digital Marketing is done in order to reach a targeted audience to analyze their demands, to promote product and services and to create brand awareness using online mode. Digital marketing startup companies follow a standard process of approaching clients. There are certain steps which cannot be altered or skipped. These are followed in sequences and executed after evaluating the process again and again.

Keywords: digital marketing, clients, awareness, startups, customers target.

INTRODUCTION

Telecom is one of the fastest-growing industries in India. Today India stands as the second-largest telecommunications market in the world. The mobile phone industry in India would contribute US\$ 400 billion in terms of gross domestic product (GDP) of the country in 2014. This sector which is growing exponentially is expected to generate about 4.1 million additional jobs by 2020, as per GroupeSpeciale Mobile Association (GSMA).

In digital marketing your team should be strong enough to deliver what your client expecting, as under digital marketing everyone work is interconnected and with a team only one campaign can get ready.

The market is likely to move towards adoption of LTE and 4G over the coming year. Enhanced bandwidth, flexibility, and agility provided by technology adoption will enable an advanced telecom ecosystem.

MMT (Mobile Marketing)

Mobile marketing is marketing on or with a mobile device, such as a smart phone Mobile marketing can provide customers with time and location sensitive, personalized information that promotes goods, services and ideas.

**OBJECTIVES OF THE STUDY**

- To study the role of digital marketing in Return on web.
- To study the different criteria of digital marketing services.

RESEARCH METHODOLOGY

The **descriptive research design** is used for analyzing and studying the process of Business Development. It is very simple & more specific than explanatory study.

SECONDARY DATA:-

Secondary data is collected from already existing sources in various organization brochures & records. Secondary data for the study were collected from the magazines, websites & other previous studies.

To meet the objectives, the study used qualitative research. The descriptive study was done through review of existing literature that helped in validation and extraction of the important variables and factors. Data was collected from secondary sources. Secondary sources were magazines, websites, books, office executives, and company.

LIMITATIONS OF THE STUDY

- Only secondary source has been considered for the study
- Time is a constraint

GETTING ACQUAINTANCE WITH DIGITAL MARKETING

- Make the netizens how to pitch the client while meeting.
- Make them experience the corporate feeling which gives good exposure.
- put in practice has been learnt
- Leadership quality, it's all about the impact you have on other people. It is necessary to have leaders within an organization. Leaders will deal with the customer, project, etc. as a leader.
- Healthy Competition forced to do better job the trick is to learn from the competitors quicker than they can learn by themselves. Always look for the competitors' strengths.
- Digital marketing work is all about a team work and it always try to give best out of all.
- Time management is the big management lesson to have learnt as make individual more divert to words it work.

CONCLUSION

- Most of the real sector people actually understanding the value and opportunities of digital marketing.
- Study of digital marketing helps to understand its emergence and extreme growth in today's scenario.
- Learning is essential while client servicing and convincing clients though it is bit complex as they too have complete knowledge about the digital marketing and also explaining how they are better than competitors.
- Most of the sectors initially opt for the digital marketing channels name search engine optimization, search engine marketing and social media marketing and later they will think about other channels which mean these three channel high acceptance.
- It is easier to approach a company's if the sender first send them an E-mailer to related sector and then call them in fact sometimes the company itself call having seen the E-mailer.
- It allows to know about challenges and opportunities for digital marketing in India.
- Provide familiarity of the basic understanding of SEO, SEM, SMM, ORM, etc
- Fulfilling each and every requirement of client is very important regardless of whether that requirement is small or big.
- Make the individuals to acquire formal communication, the way how to communicate with each level of management to get work done.

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TWO-WHEELER BUYER BEHAVIOR

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When life gets harder challenge yourself to be stronger

----Anonymous

ABSTRACT

Two-wheeler is mostly considered as a stylish motorcycle which will grab attention on the road; though it is used as personal transportation. Two wheelers especially high-end motorcycles are considered as a youth icons and as people have passion to ride motor bikes for many reasons the arousal of these needs necessarily depends on the access consumers have. Their preferences, socio-economic profile, and reference group, condition the way a motor bike rider learns about a particular brand and with regard to certain paramount features these days are sound and appeal has become important attributes for the youth who ride their motorbike for attention-grabbing. Many factors influence their behavior socio-demographic indicators such as the economic activity of the region, representing the individual and their attitudes. This paper empirically studies about the feature that makes an important factor while buying motor bikes.

Keywords: motor bike, customer, market, attributes, passion

INTRODUCTION

Buying behaviour involved in Two-Wheeler purchase is mostly “complex buying behaviour”. These buyers perceive significantly, the differences among different brands, the two-wheeler purchase is risky, purchased infrequently and highly self-expressive. Typically, buyer has much to learn about the availability of different brands and models before taking the buying decision. They will pass through a learning process, first developing beliefs about the two-wheelers, then attitudes, and then making a thoughtful purchase decision choice. The motor cycle rider’s socio-economic profile influences how motivation and preference evolve. In fact, variables such as residential area, social class, age group and size of household constitute important determinants of the final choice. Driving motivations, however, differ significantly from individual to individual.

REVIEW OF LITERATURE

Samin Rezvani, Goodarz Javadian Dehkordi, Muhammad Sabbir Rahman(2013), this paper reviews the country of origin and different variables that influence consumer purchase intention, also highlight the relationship of variables and customer purchase intention. Study demonstrate that people care about which country products come from and where they are made and consider these factors when evaluating the quality of product. Stereotypes of country and the preferences of customers, influence the purpose intention. Political system, culture and the economy of the country can be a cause of sensitivity to people. There are many factors that have an impact on consumer purchase intention. Research and methodologies have shown that even when consumers can evaluate all the intrinsic product characteristics by expressing the product, the effect of extrinsic cues has more influence on consumer product evaluation. Country of origin is one of the extrinsic cues; in addition, there is no doubt that country of origin has considerable influence on the purchase intention process.

K.Vidyavathi (2012), the study throws light on various aspects that the manufactures should concentrate on to attract the prospective buyers. The demand for the small Automobile segment is increasing because of the growing number of nuclear families as well as parking problems. Hence the manufactures should find out the needs, wants, tastes and preferences of consumers in order to design the products. Also fuel economy and driving comfort are the most important parameters followed by availability of spares and their price.

Mehrabian and Russell’s (1974) work on environmental psychology identified three variables that describe affective response to environments. These are pleasure, arousal and dominance (PAD). Pleasure is described and measured by expressions such as happy, pleased and satisfied. Arousal is described by the

extent to which the consumer is stimulated, e.g., fear, curiosity, etc. Dominance is concerned with the individual's feeling of control over the situation being experienced. As an example, air travel is likely to be a situation over which a consumer feels very little or no control, and which may evoke a range of emotions and mood state responses.

OBJECTIVES OF THE STUDY

- To examine the features influencing while making two-wheeler purchase.
- To identify the factors influencing two-wheeler purchase behaviour

RESEARCH METHODOLOGY

Nature of Study:

The study follows a Descriptive Research design.

Descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in anyway. Many scientific disciplines, especially social science and psychology, use this method to obtain a general overview of the subject.

Sampling method: Simple random sampling

Sample Size: 1000 Greater Hyderabad city of Telangana State

Limitations of the Study

Only two-wheeler buyer behaviour is considered for the study, it can also be focused on other durable products or other category of automobiles for the study.

The sample selected for the study is moderate. Though every care has been taken to select the sample as representative, a bigger sample could have given more accurate responses. For reasons of time and cost limitations, the study is confined to this moderate sample.

Data Analysis and Interpretation

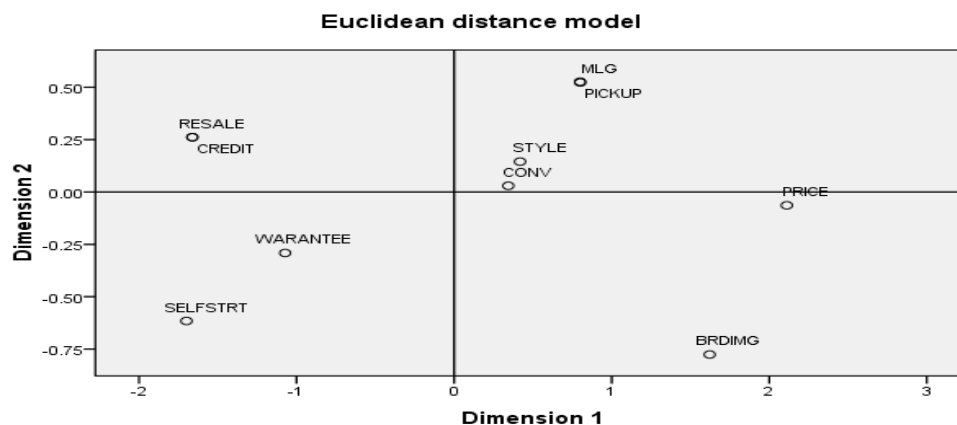
Perceptual Map on attributes

Table
Final Coordinates

	Dimension	
	1	2
PRICE	-.013	-.053
MLG	.206	-.403
BRDIMG	.024	.201
PICKUP	.393	.141
STYLE	-.273	.393
CONV	-.349	-.263
SELFSTRT	.853	-.228
CREDIT	.238	.830
RESALE	-.829	.207
WARANTEE	-.250	-.824

Figure

Derived Stimulus Configuration



Source: Primary Data

The above table indicates that the attributes that are mostly perceived by the respondents are Mileage, pickup, Style and Convenience. It clearly indicates that these features/attributes are most important components for the manufacturer in designing motorbike for the next generation riders of motor bike.

Table: Factors influencing buyer behaviour

Sl.No	component	Eigen Values		
		Total	% of Variance	Cumulative %
1	Friends Advice	1.176	11.759	11.759
2	Neighbour's advice	1.110	11.098	22.857
3	Media impact	1.094	10.944	33.801
4	Self necessity	1.082	10.823	44.624
5	Relatives advice	1.012	10.123	54.747
6	Family members	.992	9.923	64.671
7	Colleagues advice	.965	9.649	74.320
8	references	.910	9.104	83.424
9	Mechanic/ Technician advice	.852	8.515	91.939
10	None	.806	8.061	100.000

Source: Primary data

Table: Factor Analysis

FACTOR I PERSONAL FACTOR	FACTOR II EXTERNAL FACTORS	FACTOR III: INDIVIDUAL FACTOR	FACTOR IV: NON-PERSONAL FACTORS	FACTOR V: OTHER FACTORS
Friends Advice	Neighbours Advice	Self Necessity	Media	Relatives advice
Family members	Colleagues Advice	-	References	Mechanic Advice
-	-	-	-	None

Source: Primary data

Extraction Method: Principal Component Analysis.

From the Factor analysis five Factors are identified

Factor – I (Personal Factors) the following factors has influence on Two-Wheeler Purchase

i. Family members

Factor –II (External Factors)

i. Colleagues Advice

Factor –III (Individual Factor)

i. Self Necessity

Factor –IV (Non-Personal Factors)

i. Media

ii. References

Factor –V (other Factors)

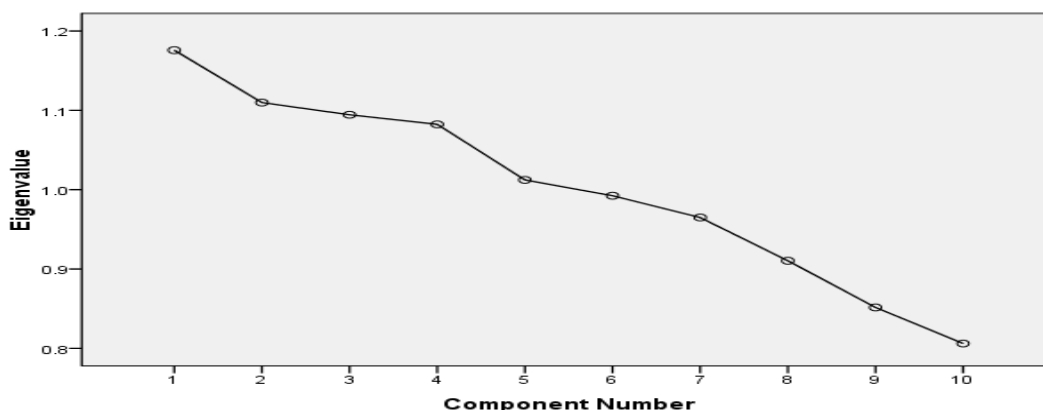
i. Relatives advice

ii. Mechanic Advice

iii. None

Figure: Scree Plot

Scree Plot



Source: Primary Data

CONCLUSION:

1. Consumer behavior consists of all human behavior that goes in making before and post purchase decisions. One can succeed in the competitive market only after understanding the complex consumer behavior. An understanding of the consumer enables a marketer to take marketing decisions which are compatible with its consumer needs.
2. People are imagined mostly as (rational) consumers who purchase and drive motor bikes.
3. The study depicts various classes of consumer behavior determinants and expectations, namely socio-economic, psychological, political, geographical, and demographic and Technology. Further classification of human behaviors under main categories will enable motor bike manufacturer to align their strategies in accordance to customer behavior.
4. When it came to choice in light of inclinations, individual needs, the top opening parameters were -the need of the business firm, peer weight from other relatives owning an auto and updated the model to suit individual aspiration. Advertisers need to comprehend these prerequisites and centre their promoting techniques towards these consumer necessities.
5. Many visions see that motor bikes are owned, motor bike-centered mobility is continuing as at present.

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COMPETENCY MAPPING AND ITS IMPACT ON EMPLOYEE PERFORMANCE

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ABSTRACT

Competency Mapping is a process through which one assesses and determines one's strengths as an individual worker and in some cases as a part of an organization "Competency Mapping" refers to a process through which the competencies of the necessary process are identified. It is done to determine the critical activities of the mandatory processes of the organization. If Competency Mapping is done, then the organization can identify its area of thrust and can take necessary actions for future implementation of the activities. In the Competency Mapping, the process is break down into sub components named as activities and the competency of all these activities are identified. This paper explores conceptually the thrust of competency mapping from the employee perspective.

Keywords: competency mapping, organization, employee, process, activity

INTRODUCTION

Competency mapping juxtaposes two sets of data. One set is based on organizational work flow and processer. It starts with the clear articulation of work flow and process including all quality and quantity requirements, input and outputs, decision criteria, and most important, internal and external customer requirements. For each step in each process. Specific performance are identify with all associated metrics and expectations. The other set of data is based on individual and group performance. Although the definition above for "competency mapping" refers to individual employees, organizations also "map" competencies, but from a different perspective.

Organizations describe, or map, competencies using one or more of the following four strategies:

- Organization-Wide (often called "core competencies" or those required for organization success)
- Job Family or Business Unit Competency Sets
- Position-Specific Competency Sets

Competency Sets Defined Relative to the Level of Employee Contribution (i.e. Individual Contributor, Manager, or Organizational Leader) the organization. Therefore, the individual employees in such an organization will have an ongoing need to use and map their competencies

REVIEW OF LITERATURE

1. **V. K. Jain (2013)** concluded that the term of competencies included attributes, skills and knowledge parameters in detail and makes a gap analysis in the actual and desired skills and assesses the training needs of the employees.
2. **Balaji and Vimala (2012)** have portrayed that the competency gaps are found to be higher in job related skills, performance and Meta qualities of employees in the organization. These could be developed by giving training to the employees.
3. **P. Suguna and Tamilselvi (2013)** found that competency mapping should not be seen as rewards and it is not only done for confirmed employees of an organisation and it can also be done for contract workers or for those seeking

OBJECTIVES OF THE STUDY

- Creating a competency based culture in the organization.
- To suggest the suitable strategy to enhance the competency mapping level of the employee towards the organization

METHODOLOGY

Source of data: secondary data such as journals, bulletins, surf engines

Limitations of the study:

- time is the constraint
- Sourcing from secondary data only

HR COMPETENCY FRAME WORK		
Business management competencies: <ul style="list-style-type: none"> • Business process Reengineering. • Change management. • Contract management. • Cost-Benefit Analysis. • Customer Relation. • Financial management. • Negotiating. • Organizational needs assessment. • Outcome measures and Evaluation. • Project management. • Strategic Human Resource Practices. • Strategic Planning. 	Technical HR Competencies: <ul style="list-style-type: none"> • Appeals, Grievances and litigation. • Attendance and leave. • Benefits. • Career development. • Compensation. • Discipline and adverse action. • Employee assistance. • Equal employment opportunity. • HRM fundamentals. • Instructional systems development. • Instructional technology. • Job analysis. 	
	Professional competencies: <ul style="list-style-type: none"> • Coaching and mentoring. • Communication. • Conflict management. • Decision-making. • Ethics. • Facilitation. • Interpersonal relations. • Problem solving. • Self management. • Team work. • Technology application. 	

Competency mapping is one of the most significant developments for human resource utility. It presents major objective to HR practices and HR associated activities. In the current scenario, the evaluation role of HR has changed from support meaning to core purpose with the facilitation of competency mapping. The competency, based HR systems and programmes, HR role can directly add to organizational effectiveness. By mapping the competencies, following functions can be carried out effectively and efficiently

Competencies of employees can be utilized at different functions in the organization

1. Candidate Appraisal for the purpose or recruitment
2. Potentials appraisal for promotion and functional shifts
3. Employee training need identifications
4. Employee performance diagnostics
5. Employee self development initiatives
6. Retention strategy

CONCLUSIONS

Employees need training to perform their job which is contradicting to their competency level, as per the type of work they were performing at the time of their joining and they will be change in their behaviour. Competency mapping helps employee to do manpower planning.

There is need for the support from the top management since it is considered a major hurdle in effective knowledge management implementation and the employees must also be made aware of importance of knowledge management system.

Since many of the employees perform different jobs to what they were doing at the time of their joining they need training to perform the new work allotted them.

It would not be hard to develop assessment tasks that are more appropriate to the technique, and to do so would give the opportunity of settling the question

It is also necessary for the support from the top management since it is considered a major hurdle in effective knowledge management implementation and the employees must also be made aware of importance of competencies required to perform the job.

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CUSTOMER ORIENTED CSR FOR SUSTAINABLE BUSINESSES

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Corporate Social Responsibility is a hard-edged business decision. Not because it is a nice thing to do or because people are forcing us to do it because it is good for our business

– Niall Fitzgerald, Former CEO, Unilever

ABSTRACT

The challenge for business is not so much to define CSR, as it is to understand how CSR is socially constructed in a specific context and how to take this into account when business strategies are developed. A concept where organizations incorporate social and environmental concerns in their business operations and communicate their stakeholders on a voluntary basis. Dahlsrud (2008) This paper empirically studies about how CSR can be successful for a sustainable business and how it impacts customer and society. A validated scale has been adopted for evaluating customers' opinions on CSR and business sustainability.

Keywords: CSR, business, customer, ethics, environment, society

INTRODUCTION

CSR has gained importance in the corporate culture. A sense of fulfillment among the business houses have been noticed in the past with the concept of giving back to the society for receiving benefits from the stakeholders. It is also noted that most of the corporates are allocating budgets for their CSR programmes as a part of their strategic decisions. They are supporting the country towards the development. Initiatives have been taken towards sustainable growth. corporate social responsibility has dual meaning. Firstly, it is a general theory that focuses on responsibilities to make money and interact with the society ethically. Secondly, it is a specific conception of those responsibilities that makes profits and works for the welfare of the community at the same time.

REVIEW OF LITERATURE

1. **Comfort, Hiller and Jones (2006)** states that there are five key drivers influencing the increasing focus on CSR which are, greater stakeholder awareness of corporate ethical, social and environmental behaviour, direct stakeholder pressures, investor pressures, peer pressures as well as an increased sense of social responsibility. Furthermore, companies are recognizing the importance of CSR for the company's image and reputation.
2. **Comfort et al. (2006)** continues to argue that CSR has several benefits for the company such as: improved financial performance and profitability; reduced operating costs; long-term sustainability for the company and its employees; increased staff commitment and involvement; enhanced capacity to innovate, good relations to government and communities; better risk and crisis management; improved reputation and brand value; and the development of closer links with customers and greater awareness of customer needs.
3. **Berger, Cunningham and Drumwright (2007)** claims that the use of CSR is not always positive for a company, they believe that there is a great difference between industries. In some industries customers tend to value CSR activities, in other industries the customer demand for CSR-active companies are significantly lower.
4. **McGuire, Sundgren and Schneeweis, 1988; Sarbutts, 2003; Branco and Rodrigues, (2007)** Several questions about CSR still remains, for example there is no evident answer if CSR activities affect the financial performance, why companies engage in CSR and how they apply to it. There are several

different definition of CSR and companies choose to apply it in different ways therefore it is a rather complex subject.

OBJECTIVES OF THE STUDY

1. To study the role of CSR for business sustainability
2. To identify the parameters of CSR from the customer point of view

METHODOLOGY

Type of study: Descriptive

Sources of Data: Both Primary and secondary data

Primary data has been gathered by administering a structured questionnaire to the sample respondents by interviewing and through observation.

Sample: 50 respondents

Sampling method: convenience sampling

Hypothesis

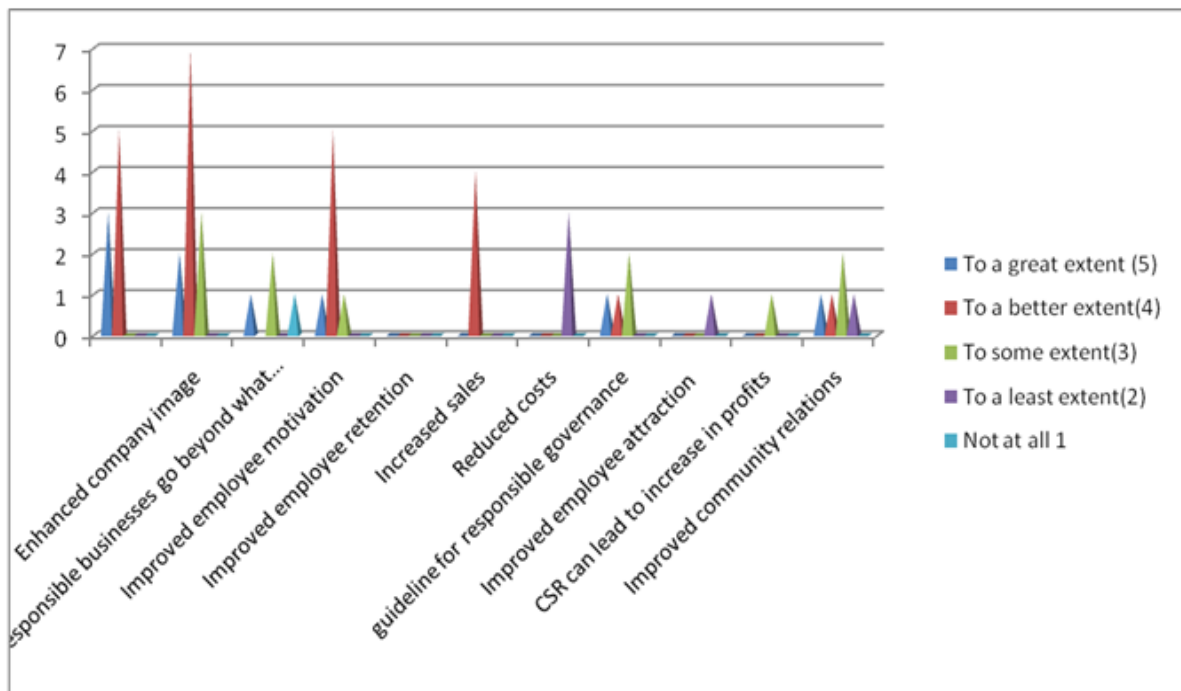
There is no significant relationship between Respondents income and benefits of CSR activities

Data Analysis and Interpretation

Table: Benefits of CSR activities from companies

	To a great extent (5)	To a better extent(4)	To some extent(3)	To a least extent(2)	Not at all (1)	Total
Socially responsible activities improves the firm's standing with its investors	3	5	0	0	0	11
Enhanced company image	2	7	3	1	0	17
Responsible businesses go beyond what is required by law to make a positive impact on the society and environment	1		2	0	1	6
Improved employee motivation	1	5	1	0	0	4
Improved employee retention	0	0	0	0	0	3
Increased sales	0	4	0	0	0	1
Reduced costs	0	0	0	3	0	1
guideline for responsible governance	1	1	2	0	0	0
Improved employee attraction	0	0	0	1	0	3
CSR can lead to increase in profits	0	0	1	0	0	2
Improved community relations	1	1	2	1	0	2
Total	9	23	11	6	1	50

Figure: Benefits of CSR activities from companies



Source: Primary data

Interpretation

The table above indicates that with regards to Benefits of CSR activities from companies a validated scale has been developed and the same is applied for knowing about the practices adopted by corporate and the same is being evaluated from the customers' point of view. Scale comprises of 11 statements have been adopted based on 5 parameters which is from strongly agree with 5 points to strongly disagree as 1 point for the statement 1 (Socially responsible activities improves the firm's standing with its investors) out of total 50 sample respondents 11 respondents mentioned that they agree with the statement, 17 respondents responded for brand image of the company will enhance if CSR programme is effective, for the third parameter i.e., Responsible businesses go beyond what is required by law to make a positive impact on the society and environment, 6 respondents agreed for it, 4 respondents mentioned about Improved employee motivation, 3 respondents agreed for improved employee retention, nominal numbers i.e., 1,1 for both increased sales and reduced costs, 3 respondents mentioned for improved employee attraction, 2,2 responses only for both statements CSR can lead to increase in profits and Improved community relations no responses for guideline for responsible governance. It indicates that majority respondents gave importance to company image this means when company image is enhance this also sustains business growth and development and in turn enhances customer responsiveness.

Cross tabs of income and Benefits of CSR activities

	Rs.5000-10000	Rs: 10,000-15,000	Rs: 15,000-20,000	Rs: 20,000-25,000	Rs: 25,000 and above	Total
Socially responsible activities improves the firm's standing with its investors	0	0	4	2	5	11
Enhanced company image	1	2	4	5	5	17
Responsible businesses go beyond what is required by law to make a positive impact on the society and environment	0	1	0	4	1	6
Improved employee motivation	0	1	1	2	0	4
Improved employee retention	0	0	0	3	0	3
Increased sales	0	0	0	1	0	1
Reduced costs	0	0	0	0	1	1
guideline for responsible governance	2	1	0	0	0	3

Improved employee attraction	0	0	0	0	0	0
CSR can lead to increase in profits	0	1	0	0	0	2
Improved community relations	1	0	0	1	1	2
Total	4	6	9	18	13	50

Anova: Two-Factor Without Replication

Anova: Two-Factor Without Replication				
SUMMARY	Count	Sum	Average	Variance
Socially responsible activities improves the firm's standing with its investors	5	11	2.2	5.2
Enhanced company image	5	17	3.4	3.3
Responsible businesses go beyond what is required by law to make a positive impact on the society and environment	5	6	1.2	2.7
Improved employee motivation	5	4	0.8	0.7
Improved employee retention	5	3	0.6	1.8
Increased sales	5	1	0.2	0.2
Reduced costs	5	1	0.2	0.2
guideline for responsible governance	5	3	0.6	0.8
Improved employee attraction	5	0	0	0
Rs.5000-10000	11	4	0.363636	0.454545
Rs: 10,000-15,000	11	6	0.545455	0.472727
Rs: 15,000-20,000	11	9	0.818182	2.563636
Rs: 20,000-25,000	11	18	1.636364	3.054545
Rs: 25,000 and above	11	13	1.181818	3.763636

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Rows	52.94545	10	5.294545	4.22335	0.00049	2.077248
Columns	11.45455	4	2.863636	2.284264	0.077067	2.605975
Error	50.14545	40	1.253636			
Total	114.5455	54				

The ANOVA Two-way to find whether there is any relation between Respondents income and Benefits of CSR activities

$\alpha = 0.05$

H_0 Accepted

Between Rows:

F calculated value= 4.22335 (at Degree of Freedom 10, 40)

Table Value: 2.077248

Since F cal value is > than F table value

Accept H_0

Between Columns:

F calculated value=2.284264 at Degree of Freedom (4, 40)

Table Value: 2.605975

Since F cal Value < Table Value

Accept H_0

CONCLUSIONS

- In certain cases, where the CSR initiative has been extremely successful, especially in the spread of computer education programs, providing livelihood for the differently able persons etc., the government has provided all support to such companies to carry this initiatives to other areas too.
- Businesses must be able to create social awareness.

-
- Businesses must understand CSR as the improvement of the society and stakeholders with their projects. It also means to them that performing the responsibility towards the society.
 - Organizations must help the society and people on emergency by giving charity. In addition, their practices of CSR by operating the following projects: Participatory School, Green Houses, Academics. Must have projects of building an Old Home for the homeless people

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A STUDY ON EXPLORING CUSTOMER AWARENESS OF SALES PROMOTION

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ABSTRACT

The role of marketers extends beyond merely meeting customer needs; it entails comprehending the intricate nuances of consumer behavior. Understanding the purchasing patterns of target markets is pivotal for any marketing department. Marketers must adopt a customer-centric approach, strategizing to develop offers that resonate with target audiences and crafting solutions that not only satisfy customers but also yield profits and benefits for stakeholders.

The primary aim of this study is to analyze the buying behavior of Reliance Retail customers in Hyderabad and assess their awareness of the brand. Marketing research serves as a means to gather insights that aid in identifying opportunities or challenges, guiding managerial decisions effectively.

Retailers advocate for increased promotional activities and advertisements as potential avenues for boosting sales.

Keywords: Customer, Brand, Marketing, Decision

INTRODUCTION

The primary role of marketers is to fulfill the needs and desires of target customers, yet comprehending customer behavior is a complex endeavor. Essential to the marketing department is the understanding of the purchasing patterns of the target market for its company products. Marketers are tasked with adopting a customer-centric approach, guiding the company in crafting offers that resonate with target customers and providing solutions that yield satisfaction for customers, profits, and benefits for stakeholders.

Marketers must delve into customer tastes, preferences, desires, and shopping behaviors as these insights are pivotal for developing new products, pricing strategies, product modifications, messaging, and other elements of the marketing mix. In comprehending the concept of buying, several key questions arise:

Why does the market make purchases? (Objective)

Who makes purchases in the market? (Organization)

What are the market's purchases? (Objects)

When do purchases occur in the market? (Occasions)

Where do purchases happen in the market? (Outlets)

How are purchases made in the market? (Operations)

Additionally, two more questions are pertinent:

How do the characteristics of buyers influence their purchasing behavior?

How do buyers make purchasing decisions?

Addressing these questions aids in predicting consumer buying behavior.

WAYS OF BUYING BEHAVIOR

According to marketing principles, buying behavior can be categorized into two distinct types:

Consumer Behavior: This pertains to individuals who purchase products for direct consumption, rather than for further resale. Examples include household consumers.

Business Behavior: This encompasses entities that acquire products for the purpose of resale, such as shopkeepers, dealers, and retailers.

ROLES IN BUYING BEHAVIOR

Different roles are assumed in the buying process, both in consumer and business contexts, each playing a distinct function in the decision-making process.

CONSUMER BUYING ROLES

Within consumer buying, various roles are identified:

Initiator: The individual who initially suggests the idea of making a purchase.

Influencer: Someone who wields influence over the purchasing decision.

Decider: The person responsible for making the final decision regarding the purchase.

Buyer: The individual who physically makes the purchase.

User: The individual who ultimately uses the product.

BUSINESS BUYING ROLES

In the realm of business buying, different roles are delineated:

Approver: The individual who grants approval for the purchase.

Influencer: A stakeholder who influences the decision-making process.

Decider: The party responsible for making the definitive buying decisions.

Buyer: The person tasked with executing the purchase.

User: The entity or individual who ultimately utilizes the purchased product.

DIFFERENTIATING BUYING BEHAVIORS

The process of purchasing a computer differs greatly from that of buying a car. Decision-making in purchasing varies depending on the type of purchase. The classification of buying behavior is distinct for both consumer and business contexts.

TYPES OF CONSUMER BUYING BEHAVIOR

Consumer buying behavior can be extensively categorized into four types:

Complex Buying Behavior: This occurs when consumers are highly engaged in the purchase process and are aware of significant distinctions among brands.

Dissonance Reducing Buying Behavior: This type of behavior arises when consumers are deeply involved in the purchase but perceive little differentiation among brands.

Habitual Buying Behavior: This behavior is observed when consumers exhibit low involvement in the purchase process and are unaware of differences among brands.

Variety Seeking Buying Behavior: This behavior is manifested when consumers display low involvement in the purchase process but perceive significant differences among brands.

DIFFERENT FORMS OF BUSINESS BUYING BEHAVIOR

The categorization of business buying behavior extends into four distinct types:

Straight Rebuy: In this scenario, the buyer approves the purchase based on past buying records and satisfaction with suppliers.

Modified Rebuy: In this situation, the buyer seeks to modify product specifications, prices, or delivery requirements.

New Task: This occurs when the buyer approves the purchase of a product for the first time, typically influenced by a knowledgeable and effective salesperson.

These categories delineate the various ways in which business buyers engage in purchasing decisions.

BUYING DECISION-MAKING

Consumers evaluate different brands available in the market and make choices based on their preferences. A model exists to describe how consumers navigate these choices:

Total Set: Consumers maintain a list of all leading brands of a particular product available in the market.

Awareness Set: Consumers compile a list of selected brands about which they possess some knowledge and awareness.

Consideration Set: From the list of known brands, consumers identify those about which they have more knowledge compared to other brands.

Choice Set: After considering several brands, consumers narrow down their options to a list of preferred brands with a higher likelihood of acceptance.

Decision Set: Finally, consumers make their ultimate decision, selecting the most preferred and acceptable brand during the buying process.

This process elucidates how consumers make buying decisions among the multitude of brands available in the market.

Understanding these concepts is essential for comprehending and studying buying behavior. Today, many major corporations actively market their products beyond their domestic borders. Consequently, companies must adapt their marketing strategies to navigate the evolving competitive landscape, technological advancements, and shifting government policies, which are eroding customer loyalty.

REVIEW OF LITERATURE

Tversky and Kahneman (1974) have shown that people rely on a limited number of heuristic principles that reduce complex tasks of assessing probabilities and predicting values to simpler judgmental operations. In some cases, people may anchor and adjust their forecasts by starting with a preconceived point and weigh that point heavily in arriving at a judgment. When the frequency of past price promotions is "very low," consumers identify a price promotion offer as an exceptional event and may not modify the brand's expected price. The brand's expected price then will be anchored around the regular price because of insufficient adjustment. In other cases, people may arrive at a judgment on the basis of how similar or representative the event is to a class of events. Therefore, when a brand is price promoted "too often," consumers come to expect a deal with each purchase and hence expect to pay only the discounted price on the basis of its representativeness.

PriyaRaghubir and Kim Corfman (1991) found that price promotions affect pre trial brand evaluations and do so unfavourably, but only in some specific conditions. The moderators identified were past promotional history, individual expertise in the category, and perceptions of how common promotions are in an industry, both manipulated within an industry and examined across industries. Specifically, (1) offering a promotion is more likely to lower a brand's evaluation when the brand has not been promoted previously, compared with when it has been frequently promoted; (2) promotions are used as a source of information about the brand to a greater extent when the evaluator is not an expert but has some basic industry knowledge; and (3) promotions are more likely to result in negative evaluations when they are uncommon in the industry.

The results of works such as those by Suri et al. (2000), detect the need to introduce promotions as explicit elements of the consumer buying behaviour. Begona Alvarez Alvarez and Rodolfo Vazquez Casielles (2008) concluded that the brand choice and buying behaviour developed by consumers is a complex phenomenon. The variables that influence it are numerous and it is necessary to know them to act and develop useful strategies that achieve the objectives aimed at in each case. The influence of prices on this process is very important.

Lan Xia and Kent B. Monroe (2008) concluded how consumers with or without a specific pre-purchase goal respond differently to a price promotion. Not surprisingly, Lan Xia and Kent B. Monroe (2008) showed a consistent main effect of goal on participants' willingness to buy. This main effect was not mediated by perceived value. This result is consistent with the intuition that consumers are responsive to information that matches their needs. Product or brand level price promotion information is less relevant when consumers do not have a pre-purchase goal. They observed a main effect of promotion format. Participants preferred discount over free gift and higher discount level over lower discount level regardless of the presence of a pre-purchase goal. These main effects were mediated by perceived transaction value. It is also added that the main effect of promotion format probably due to fact that the two promotion framing represented equivalent price savings. In addition to the main effects, they show how consumers' goals interact with some important characteristics of price promotions to influence their willingness to buy. The effect of the promotion message framing or format is conditional on consumers' prior purchase goals. Consumers planning to purchase a product are more responsive to promotion messages framed as reduction of losses (e.g. —pay less and a discount) while consumers without a goal are more responsive to messages framed as additional gains (e.g. —save more and free gift).

However, Michael J. Barone & Tirthankar Roy (2010), explored whether, when, and how recipients' evaluations of a targeted price promotion may be affected by the offer's exclusivity (i.e., the extent to which an offer is available to consumers in the marketplace). If exclusion from a targeted offer can trigger disadvantageous inequity for non recipients (as Feinberg, Krishna, and Zhang (2002) demonstrate), it stands to reason that receipt of an exclusive discount should engender advantageous equity for deal recipients. Furthermore, an emerging literature on inequity aversion (Fehr and Gintis 2007; Fehr and Schmidt 1999) suggests that certain people desire outcomes that balance self-regarding (i.e., selfish) interests with other-regarding interests. Thus, some consumers may be reluctant to engage in exchanges that provide them with advantageous inequity, and this disinclination is likely to grow with the level of inequity characterizing the exchange (Scheer, Kumar, and Steenkamp 2003).

OBJECTIVES OF THE STUDY

- To study consumer buying behaviour reliance retail customers of Hyderabad
- To know about the consumer awareness towards Reliance retail.

SCOPE OF THE STUDY

The research was conducted to examine consumer buying behavior regarding products, with a specific focus on Reliance Retail in Hyderabad.

The scope of the study is determined by its objectives, which entail investigating consumer buying behavior specifically related to Reliance Retail vehicles in comparison to other brands available in the market.

Furthermore, the scope of the study is confined to conducting field surveys solely within the Hyderabad area. It does not encompass other aspects such as finance, personnel, or product-related inquiries.

NEED FOR THE STUDY

In today's highly competitive world, companies must adapt their marketing strategies to navigate swiftly changing competitive landscapes, technological advancements, fluctuating government policies, and evolving customer loyalty trends. In recent years, the demand for comprehensive business information has increased significantly.

In this context, Reliance Retail is also encountering intense competition from its rivals. Consequently, the company is proactively preparing itself to confront this competition, striving to make informed business decisions with greater precision and timeliness for sustained success.

RESEARCH METHODOLOGY

Research Problem

To make a comprehensive study of Reliance retail & know the Buying behavior of Reliance retail customers.

Type of Research

Descriptive type research has used to complete the project. This research is based on fact finding enquires and the variables are totally independent and uncontrollable.

Data Collection:

Primary Data

Primary data of research are collected from direct resources (customer of Reliance fresh) through questionnaire.

Secondary Data

Secondary Data which are used for research to know the history scope of Retail industry are collected from already available resources like net and other sources

LIMITATIONS OF THE STUDY

The study encounters several limitations, outlined as follows:

- Relying solely on primary data renders the study susceptible to vulnerabilities.
- Time constraints posed a significant challenge, requiring the study to adhere to strict completion deadlines.
- A lack of interest and tepid responses may have introduced bias into the report.

Furthermore, the drawn conclusions are subject to critique at various stages of analysis and presentation. There is potential for enhancing the effectiveness and utility of this study report.

FINDINGS:

- A majority of customers are young females who prefer purchasing all goods from Reliance Fresh.
- One-stop shopping remains popular, with local markets being the preferred choice for customers.
- Advertising emerges as the primary method for attracting customers, although promotional schemes may not always be easily understood.
- Customer satisfaction with stores is generally lacking.
- Social media proves to be an effective tool for customer attraction.
- There is a shortage of skilled workers.

CONCLUSION

Marketing research is a systematic process involving the collection, recording, and analysis of data concerning issues related to the marketing of goods and services. It is both a science and an art. The primary objective of marketing research is to provide information to identify opportunities or problems and aid managers in making informed decisions. Retailers suggest that increasing promotional activities and advertisements can boost sales. Introducing discount schemes and gifts can help attract and retain customers. Consumers typically prioritize offers and discounts over price and advertisement. Companies segment their consumer and business buyer behaviors for providing quality products and services, distinguishing them from competitors.

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DECISION MAKING PROCESS OF BUYER-A STUDY**Dr. P.K. Dutta**

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ABSTRACT

Consumer behavior refers to the mental and emotional process and the observable behavior of consumers during searching, purchasing and post consumption of a product or service. Consumer behavior involves study of how people buy, what they buy, when they buy and why they buy. It blends the elements from psychology, sociology, socio-psychology, anthropology and economics. It also tries to assess the influence on the consumer from groups such as family, friends, reference groups and society in general. In the present scenario the studies shows that social media has greater impact on decision making of buyer and the needs to be greater amount of budgets to be spent on creating impulsive buying through their promotional strategies. This paper discusses the concept of buyer behavior and how it impacts the decision making process of customers.

Keywords: consumer, market, emotional process, product, behavior, purchasing decision

INTRODUCTION

Buyer behavior has two aspects: the final purchase activity visible to any observer and the detailed or short decision process that may involve the interplay of a number of complex variables not visible to anyone.

The decision making process of buyer behavior**1. Need Recognition**

The first step in the consumer decision-making process is identifying the need. The need is the most important element which leads towards the actual buying of the product or service. Need is the trigger point of all the buying decisions.

2. Searching and gathering information

The potential consumer after identifying his needs moves on to the second stage i.e. searching & gathering information. When it comes to choosing between alternatives humans tend to be skeptical, therefore they need all the information before spending their money.

3. Evaluating the Alternatives

Consumers begin to search out for the best deals or options available once he has identified the Need and the source to satisfy that need. The Consumer at this stage evaluates different options based upon product price, product quality, product quantity, and value-added features of a product or other important factors.

4. Actual Purchase of the Product or the Service

In this stage, the customer decides what to buy, where to buy after going through all the above stages. After proper assessment of all the facts, the consumer makes a logical decision to buy a product based upon his needs and wants.

5. Post Purchase Evaluation

In the final stage of the consumer decision-making process the consumer evaluates or analysis the purchased product, the usefulness of the product, satisfaction delivered from the product, Value of the product with respect to the need fulfillment of the consumer.



Source: google.com

REVIEW OF LITERATURE

1. **Ahmad Hosaini and Dr. Kuldeep Chand Rojhe (2020)** present an extensive review on the influencing factors on consumer's behavior and their buying decision-making process in marketing. The marketing starts and finish with the consumer hence, consumer purchasing decision taking shows how well the organizations' marketing strategy suits marketing demand. Consumer behavior includes the psychological procedures which consumers experience in understanding their requirements. Discovering patterns to rectify these requirements, taking buying decisions for example, whether to purchase goods and services and if so, which types of brands and where, interpret tips, making plans, and executing these plans for example, with engaging in comparison shopping or real buying of products.
2. **A.Selçuk Köylüoğlu, Ü. Saliha Eken İnan, Ö. Emrah Acar (2018)** concluded that window films don't prevent sight but increased the sightseeing quality, prevent windows crashing at the time of accident so it is good to prevent human life, also good for preventing skin diseases, so although it is tried to be limited the usage, it is preferred a lot. They identified that because of increasing terror events despite the laws, consumers prefer it and official institutions also prefer it for the security of their employees. In consumers purchasing behavior, they benefit from the service, product quality, price, guarantee, and reliability.
3. **Mohammad Anisur Rahman et al (2018)** revealed that consumers shop online to save time, and for available varieties of products and services. Both male and female both have the same type of behavior towards liking and disliking factors; they like home delivery facility and dislike inability to touch and feel the product most. They acquire online shopping information from websites especially from the social network and purchase apparels, accessories mostly through cash on delivery method of payment. The most of the consumers are concern about the security of the payment system, and their overall online shopping satisfaction is mixed.

Impacts the decision making process of customers

Understanding the consumer decision making process is important to any business, It's important to note that the consumer decision making process has many different names, including but not limited to the buyer journey, buying cycle, buyer funnel, and consumer purchase decision process. But all the names essentially refer to the same thing: The journey a customer goes through when making a purchase. Purchasing process can be characterised as a systemic activity consisting of several steps that precede purchase, include the purchase and even happen after the purchase. In this process, the consumer moves from the initial feeling that he probably does not feel comfortable with the current state to the transformation of this desire towards active search for an available solution.

CONCLUSION

1. Consumer behaviour is changing, and the evaluation time for steps in the decision-making process tends to shorten. Positive and negative reviews are spreading instantly and thus, a lot of user-generated information is available before, through and after the consumption of the product. Intensified information smog, disseminated by the media, forces consumers to understand how to filter the information and evaluate the credibility of sources. It is hoped that these changes will finally lead to further increasing quality of services.
2. The thoughtful discussion institutes those social and physical factors along with marketing mix elements are firmly linked with consumer buying behavior.
3. Understanding consumer behavior and enhance the satisfaction level of the consumers.

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EMPLOYEE RETENTION STRATEGIES FOR ORGANIZATIONAL SUSTAINABILITY**Dr. Osman Bin Salam**

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ABSTRACT

HR function is responsible for issues resolution on a wide range of subjects, interacting with employees at all levels within an organization. Employee retention is joined at the hip, and represents major HR challenges as we move further into the 21st Century. How do we keep our talent, given unprecedented shortages and erosion of loyalty, and how do we keep them engaged, and even passionate about the work they do? Given the growing severity of these problems, The Human Resource Planning Society has devoted this entire issue to employee retention. This paper attempts to explore conceptually on Employee Retention Strategies for Organizational Sustainability.

Keywords: employee retention strategy, HR, organization, employee, challenges, sustainability

INTRODUCTION

The organization invest high amount of money for their HR Practices recruitment, selection & training programmes and what happens to firm if these talents or employees leave the organization in short while pursuing new opportunities. Plagued by unpredictable retention trends and cut throat global competition, organizations are now achieving the need to understand the supply-demand equation better in order to collect efficient approaches to attract and retain top competent employees. In the best of worlds, human resources would love their works, like their co-workers, work hard for their employers, get paid well for their work, have sufficient chances for advancement, and flexible schedules so they could attend to personal or family requirements when necessary and never leave Employee Relations contributes significantly to maintaining rapport between employees and the employer. Employee relationship management includes various activities undertaken by the superiors or the management to develop a healthy relation among the employees and extract the best out of each team member.

Employee Retention

Source: google.com

REVIEW OF LITERATURE

1. **Parrott (2000)** believes that today's employees pose a complete new set of challenges, especially when businesses are forced to confront one of the tightest labour markets in decades. Therefore, it is getting more difficult to retain employees, as the pool of talent is becoming more-and more tapped-out. People are the most valuable assets, losing them costs money to the organization. Surprisingly, many companies do not make any effort to reduce employee turnover or find out why employees leave and most of them do not rely on any resources to why employee leave. Companies increasingly finding it difficult o retain talents. Attracting the best talent is one part where as retaining them is another challenge
2. **Tiwari Pankaj, Batra Shaizal, Naidu Gargi, (2008)** in their research work explain that large number of research work has already undertaken in the field of employee retention and it plays a very crucial part as it

involves the confidence, trust and loyalty of an individual. They had predicted mere selection does not ensure the growth, prosperity but it requires continuous monitoring and support of the management to take out the best from their employees.

3. **Charry (2002)** clarifies employee retention has become a major challenge for HR executives in the pharmaceuticals industry. Organizations get on to talent management need to review the current HR practices followed in the company.
4. **Huselid (2005)** predicts employee retention play a significant role in attainment of organizational effectiveness and performance. Competition and the lack of availability of highly talented skilled employees make the organization a major setback to find and retain the talented employees.
5. **Flegley (2006)** analysis the assessment of employees to ensure the best match to the job and the company and assimilating them to ensure successful integration into the workplace, the culture of the organization and specific roles and responsibilities are equally important.
6. **Morgan, (2004)** Organizations are laying emphasis on initiatives that can be put in place to help it retain and nurture the talent

OBJECTIVES OF THE STUDY

- To study employee retention at organization
- To study the techniques for improving the effectiveness of the workforce.
- To gain and retain employee commitment

RESEARCH METHODOLOGY

A research methodology is a sample framework or a plan for study that is used as a guide for conducting research . It is a blueprint that is followed in processing research work. Thus in good research methodology the line of action has to be chosen carefully from various alternatives.

RESEARCH DESIGN

“A research design is the arrangement of conditions for collection and analysis of data in a manner aims to combine relevance to the research purpose with economy in procedure

Sources of data: Secondary Data was sourced

Information was collected from various books on Employee Relationship, Personnel Management manual and also collects journals. brochures and surf engines

LIMITATIONS OF THE STUDY

- The vast, vague and controversial topic of the study, i.e. Employee Relation.
- Paucity of time.

Role of HR in Employee Relationship Management

Human resource management can play an important role in building strong employee relationships. They can conduct activities which allow employees to work with each other as well as managers.

Between Coworkers

- Peer relationships, if cultivated properly, can significantly improve your company’s culture. A good relationship builds camaraderie and boosts morale. When **teams work together**, employees can learn new skills from each other, motivate each other and collaborate. Such a healthy environment encourages employees to perform and achieve their goals.
- Here’s how you can improve peer relationships-

1. Build Cross-Functional Teams (CFT)

- Cross-functional teams span across organisational boundaries. CFTs allow employees from different departments to come together, combine their skills and work towards a common goal.
- Building such teams can allow people from diverse departments who have never worked together to get to know each other. Moreover, when people with different skills work on a project together, problem-solving becomes efficient. When you club together people who are experts in different domains, new and innovative ideas will emerge.

- When people work together, they can let go of their presumptions and understand each other's perspectives. It allows them to see how their team members arrive at a conclusion and their thought process. It makes them more understanding and accepting of each other.

2. Encourage Social Interactions

- The best way to get people to interact with each other is through food. At Vantage Circle, we celebrate all major company milestones with mandatory team lunches.
- If you think about it, it's very strange that employees come to work every day, work at the same space but rarely talk to each other. At large corporations, people usually keep to themselves. Even during lunch breaks, they eat at their respective desks, scrolling through their phones, watching videos, etc.
- To ensure that employees don't remain as strangers, you can organise team lunches and potlucks. These events can be great opportunities for people to network with people from other groups. A relaxed environment of this kind can even give rise to friendships and strong bonds.

3. Conduct Team Building Activities

- The benefits of conducting team building activities are endless. It makes communication among employees more frequent, improves problem-solving and decision-making skills.
- Most importantly, team building activities build and strengthen relationships. When teams collaborate, it paves the way for trust to be built, exchange ideas and opinions. Mostly, it is about sharing and combining knowledge and experience to reach goals.

4. Equip them with Communication Tools

- For relationships to form and sustain, employees need to communicate with each other. Lack of communication can cause misunderstandings and as a result, give rise to conflicts.
- With the influence and immediacy of technology in the present age, the need to always stay connected is paramount. Workplaces too need to equip themselves similarly.
- Empowering employees with communication tools is a great way to ensure that employees can always share important information with each other. Cloud-based messaging tools like Skype, Slack allow people to share messages, pictures and files from anywhere around the world at any time. Therefore, with new-age communication tools, you can effectively strengthen relationships between your remote workers too.

Between the Manager and the Employee

- Employees often hesitate before sharing information with their managers because they're always worried about how it's going to reflect on their performance review. But managers who can merge the gap between them and their employees without being too friendly or too authoritative will build lasting relationships with their employees.

1) Hold one to one Meetings

- Different from a feedback or appraisal meeting, a 1-1 meeting is a **face-to-face interaction between the manager and the employee**. These meetings are pre-decided and held with every individual in the organisation. In these meetings, the employee can discuss anything- new ideas, issues, concerns- with the manager.
- Managers play a crucial role when it comes to conducting these meetings. Once you have made time in your calendar to hold a 1-1 with an employee, how your relationship progresses from there depends a lot on you.
- First, they must create an environment where employees feel comfortable enough to share their concerns and issues with them.
- Secondly, once the employee starts sharing his concerns, the manager must be rational and open-minded while listening and trying to resolve the situation. When the employee sees that you were accepting of their ideas or concerns, they'll want to come back to you to share. This will build trust and deepen your bond with your employees.

2) Conduct Surveys to Understand how Employees Feel

- Working in this industry, we often hear executives and CEOs complaining about how their employees aren't engaged, their turnover is too high and so on. But instead of trying to find out why the employees aren't satisfied, companies try to load them with meaningless, etc.

- You might be providing employees with great insurance plans but maybe what they really want is a **work from home policy**. The only way to know this is by **conducting surveys**.
- Surveys like engagement surveys, 360-degree surveys enable the organisation to understand the needs of the organisation. Once you know where you are lacking, you can work on rectifying and providing feasible solutions to your employees.
- The result of holding these surveys will be that your workforce will feel that you genuinely care about their needs and requirements. This will build trust, loyalty, improve your branding and strengthen the overall relationship you have with your employees.

3) Transparency and Involvement Must go Hand-in-Hand

- One of the worst things you can do as a manager is keeping your employees in the dark. Just like your partner, your employees will never have a trusting relationship with you if they feel you are hiding things from them. Therefore, always be clear and transparent with your actions and the decisions you make. Let everyone know what's going on in the company, what changes have been adopted, how much the company makes and so on.
- Another very important pointer for your employee relationship management is involving employees. When you favour a handful of employees, share information only with them and try to include them in all decision making processes, others take notice. And it's only natural that they feel offended by it.
- Therefore, to maintain a fair and unbiased work environment, include everyone in your discussions. Give everyone the opportunity to share their ideas and express their opinions.

CONCLUSION

1. Employee Relations is necessary in an organization as salt to food. As one can't imagine eating food without salt, a company cannot run without maintaining Employee Relations.
2. In preventive measures, wages/ salary and incentive must be considered as best paymaster.
3. Employees must be satisfied with the welfare facilities provided by the company.
4. Employees must be taught about the disciplinary measures initiated by the organization.
5. Employees must be made aware of labour practices
6. They must have trust trade union/employee association reasonably; they should trust the collective bargaining process of the organization.
7. Based on the above aspects it can be understood that very healthy and transparent is to be adopted in the policy matters which are in favour of employees
8. More participation in decision-making is required.
9. Employees should be made more responsible.
10. Unbiased appraisal system should be adopted.
11. Regular monthly meetings of employee association and management and trade union should be held.

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A STUDY ON AWARENESS LEVEL ON HOUSING LOANS**Miss Bushra Husna**

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ABSTRACT

The Indian housing finance industry has grown by leaps and bound in few years. Total home loans disbursement by banks has raised which witnesses' phenomenal growth from last 5 years. There are greater numbers of borrowers of home loans. Banks, as we know, is financial institutions that accept deposits from citizens and pay interest in return. What most students do not think about is the entrepreneurial nature of the banks. Banks are not only service institutions, but also profit oriented. Even if they are non profit oriented they do have to make money in their operations in order to pay expenses. Banks do this in a variety of ways such as:- Banks charge interest on loan: Banks do not keep all the money, which they get from various sources on hand. Banks use money to make money. They do this usually by giving loans and earning interest. Usually these loans are industrial loans, personal loans such as housing loan. This paper explores conceptually the concept of housing loans and awareness level of housing loans at Hyderabad jurisdiction only

Keywords: housing loans, borrowers, banks, services, money, awareness

INTRODUCTION

Over the last few decades the role of loan sector has undergone a paradigm shift. It is widely recognized as an important aspect of the source of loan for the people and considered it as a short and long-term investment. Banking services largely depends upon customer demands and their perceived performance. In urban and metropolitan sectors customers are more knowledge and demand more facilities than offered. They are looking for services that are cheaper, faster and qualitatively better"

REVIEW OF LITERATURE

1. **BERSTAIN DAVID (2012)** examined in his study taken from 2001 to 2011 that in this period there is a increase use of home loan loans as compared to private mortgage insurance (PMI). He have divided his study into four sections, section 1 describe why people are going for home loans than PMI. The main reason for this that now home loan markets provide piggy bank loans for those people who don't have 20% of down payment section. Section 2 tells the factors responsible for the growth of home loans and risks on shifting towards home equity market without any PMI coverage. PMI can protect lenders from most losses up to 80% of LTV and the absence of PMI will result in considerable losses in an environment. Section 3 tells the measures in changes in types of loans. For this he has taken the data from the 2001 to 2011. AHS a joint project by HUD and census, the results of this analysis presented in table one reveal a sharp increase in the prevalence of owner occupied properties with multiples mortgages among properties with newly originated first mortgages. Section 4 describes the financial status of single lien and multiple lien households and for this he have taken the survey of consumer finance and show that financial position is weaker in multiple loans than the single loan.
2. **LACOUR MICHEAL (2010)** analysis in his study the factors affected the increase in the level of annual percentages rates (APR) spend reporting during 2005 over 2004. The three main factors are 1. Changes in lender business practices 2. Changes in the risk profile of borrowers and 3. Changes in the yield curve environment. The result show that after controlling for the mix of loan types, credit risk factors and the yield curve, there was no statistically significant increase in reportable value for loans originated directly by lenders during 2005 though indirect whole sale organizations did significantly increase. Finally given, the model of the factors affecting results of 2004 to 2005. We predict that 2006 results will continue to show an increase in the percentage of loans that are higher priced when final numbers released in Sep 2009.
3. **LACOUR MICHEAL (2009)** examined the home purchase mortgage product preferences of LMI households objectives of his study to analysis the factors that determines factors their choice of mortgage product is different income groups have some specified need to met particulars product. The role pricing and

product substitution play in this segment of the market and do results vary when loans are originated through mortgage brokers. For this they have use the regression analysis and the results are high risk interest reduce low value. Self employed borrower chooses documented loan and salaried workers. Use of this privilege among borrowers with substantial funds for down payment and better credit scores. In case of privacy multi families requires price premium and larger loans carry lower rate. And the role of time particularly the time required for the loan to proceed from application to closing it is find that government lending taking the longest time and nonprime loans the shortest time. The time in closing and during peak season take longer objective it is find that the broker on pricing and other market outcomes is fertile ground for additional research.

4. **DR. RANGARAJAN (2008)** said that the financial system of India built a vast network of financial substitutions and markets over times and the sector is dominated by banking sector which accounts for about two-third of the assets of organized financial sector.
5. **Kerry Vandell, D (2008)** in their study analyzed the sharp rise and then suddenly drop down home prices from the peak, 1998-2008. Changes in prices are for the reasons as such economies fundamentals, the problem was not subprime lending per se, but the Fed's dramatic reductions, then increase in interest rates during the early- mid 2000, the housing boom was concentrated in those markets with significant supply – side restrictions, which tend to be more price- volatile; his problems was not in the excess supply of credit in aggregate, or the increase in subprime per se, but rather in the increase and reduced pressure of certain other mortgage products.

OBJECTIVES OF THE STUDY

1. To Study conceptual framework on Home Loan Industry
2. To understand the level of awareness on housing loans

RESEARCH METHODOLOGY

A research methodology is a sample framework or a plan for study that is used as a guide for conducting research . It is a blueprint that is followed in processing research work. Thus in good research methodology the line of action has to be chosen carefully from various alternatives.

RESEARCH DESIGN

“A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure

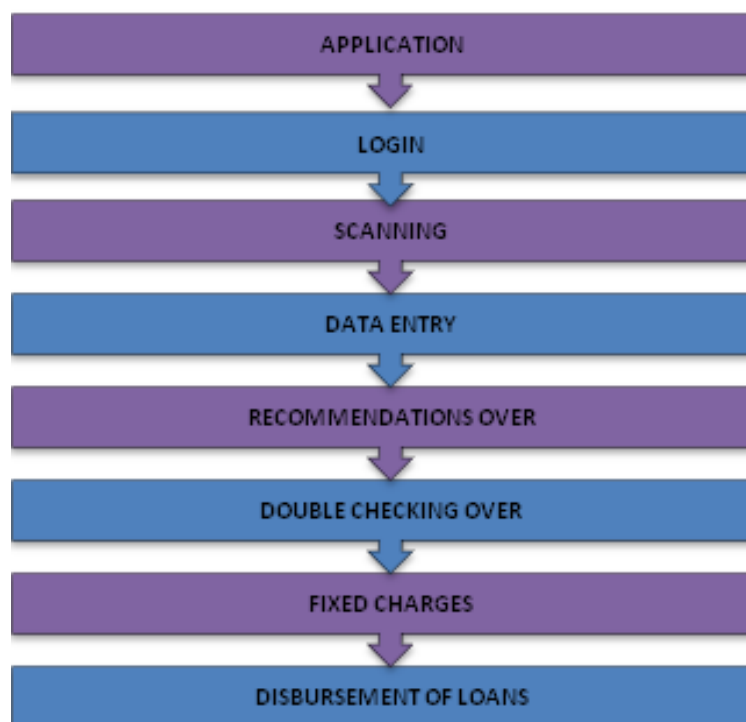
Sources of data: Secondary Data was sourced

Information was collected from various books on talent management, assessment reports, organizational growth and development, and also data from collected journals, brochures and search engines

LIMITATIONS OF THE STUDY

- Secondary data has been selected for the study
- Only Hyderabad related organizations have been selected for the study

Stages of Housing Loan



INDIAN HOME LOAN INDUSTRY

Indian home loan industry is growing at fast pace 30% per annum, this can be seen in the stats shown below with average ticket size (loan size) and amount disbursed is rising every year the opportunities have become more dominant for different organization in India. The demand drivers are fast growing middle class population, rise in working women, women workforce, bigger aspiration of youth, tax saving, transparency in the real estate market.

AMOUNT DISBURSED

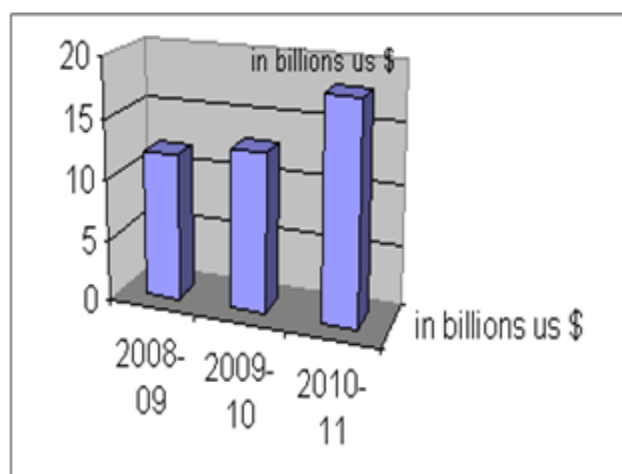


Chart 3.1

Still in comparison to other nations India has a long way to go. The figure below shows that even the GDP/Mortgage ratio is low which indicates that credit is not well sought as figure below shows the average percentage of mortgage to GDP.

CONCLUSIONS

1. Appealing Interest Rates:-

For increasing their customers' base and to help the customers, many attractive rates of interest are offered by the banks to their customer. According to customers need and to facilitate home loans are provided on either fixed or floating rates by many banks.

2. Assistance in Owning a Home:-

Customers, for owning a home, are provided by technical and financial assistance by the banks.

3. No Need of a Guarantor:-

Some banks have relieved their customer to find a guarantor for availing the home loan. Now-a-days commercial banks have liberalized their laws for the customers to avail homeloans. The guarantor is no more required by the banks to get a loan sanctioned.

4. Door to Step Services:-

For the benefit of the customers and considering the present busy life of the customers, many banks provide doors to step services to the customers from preliminary level till the disbursement of the home loan. For example, SBI, Kotak Mahindra provide doors to step services to the customers.

5. Loan period:-

According to the loan amount and the creditability of customers many banks provide a longer period for repayment of loan amount, i.e. up to 15-20 years as maximum loan tenures, to lessen burden on customers to repay their home loan.

6. Free Accidental Death Insurance:-

A number of banks also propose free accidental death insurance to the customers together with the housing loans for their benefit. Such home loans benefits have become so popular among customers that anyone who could not afford to buy a house can now buy it with a home loan, thus making their dream of owning a home become true.

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INTERNET BANKING-THE NEXT LEVEL OF FINANCIAL TRANSACTIONS

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ABSTRACT

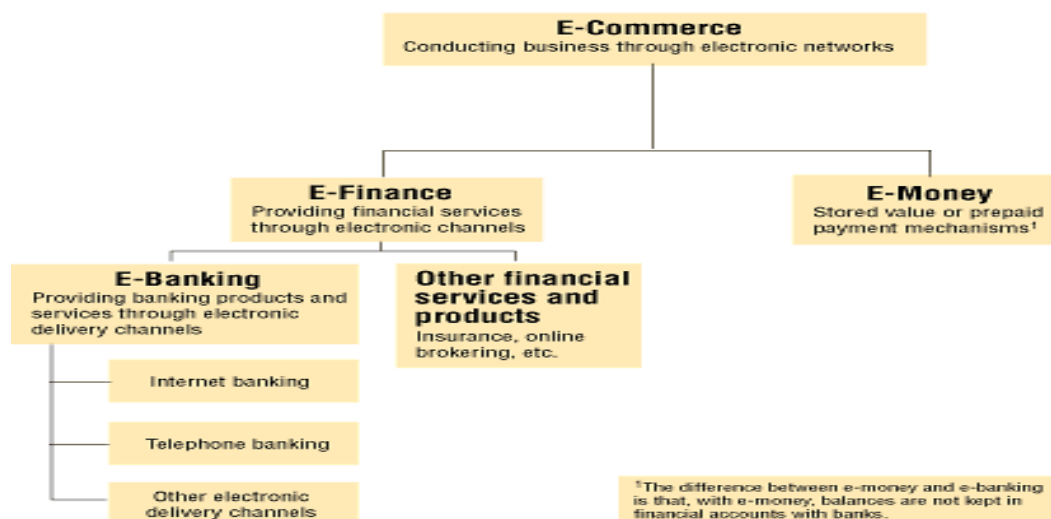
Developing advanced features that appeal to a relatively small numbers of customers, creates far less value than strengthening core capabilities and getting customers to use them. Banks must make efforts to familiarize customers with their sites and show them how easy and efficient the online channel is to use. M-Banking gives banks the opportunity to significantly expand their customer relationships provided they position themselves effectively. To leverage these opportunities, they must form structured alliances with service affiliates, and acquire competitive advantage in collecting, processing and deploying customer information. This paper explores the concept of internet banking and the adoption of internet money transactions by the stake holders-people, business houses and employees.

Keywords: Internet banking, value, banks, customer relationships, information, customer

INTRODUCTION

Internet banking, also known as Electronic Funds Transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to:

- Have the paycheck deposited directly into your bank or credit union checking account.
- Withdraw money from the concerned individual checking account from an ATM machine with a personal identification number (PIN), at your convenience, day or night.

What is electronic banking?**REVIEW OF LITERATURE**

1. **V Vimala (2016)** analyzed the Internet banking customers in the Coimbatore district to understand various aspects of Internet banking services, and the concerns on security measures by the consumers. The outcome of the research work on the Internet banking helped to identify the precautionary checklist open to for a number of issues in the internet banking era. Furthermore, a supreme and powerful security policy employed by the banks and legislation instituted by local or state Governments should be in use and obligatory in order to improve In addition, the banks should provide enhanced, new and improved hi-tech security measures such as Internet scam protection, hacking detector and anti-virus protections, etc. These upgrades can provide better discretion to both existing and prospective Internet banking customers.

2. **Jamil Hammoud, Rima M. Bizri and Ibrahim El Baba (2018)** found that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most.
3. **Abdel Latef M. Anouze and Ahmed S. Alamro (2018)** analyzed using a quantitative method employing a cross-sectional survey as an appropriate way of meeting the research objectives. The survey was distributed to bank customers in Jordan, collecting a total of 328 completed questionnaires. SPSS and AMOS software were used; and multiple regression and artificial neural networks were applied to determine the relative impact and importance of e-banking predictors. The statistical techniques revealed that several major factors, including perceived ease of use, perceived usefulness, security and reasonable price, stand out as the barriers to intention to use e-banking services in Jordan.

OBJECTIVES OF THE STUDY

1. To study the internet banking facilities offered by the banks to its customers
2. To study as to how much internet banking has penetrated in the minds of the customers

RESEARCH METHODOLOGY

Sample Design

Doing research via sampling was important because of impossibility of finding all of a population, as well as other restrictive parameters like cost, time etc

Descriptive Research: was initiated because it was generally a study which was carried out to describe the market characteristics of various airlines

Secondary Data: The sources of secondary data were internet, books and newspaper articles.

LIMITATIONS OF THE STUDY

The following are the limitations with this report

1. **More Faith on the Conventional Banking System:** People have more faith on the conventional banking system rather than the internet banking
2. **Busy Schedule:** People were mostly unwilling to talk because of their heavy schedule or they get annoyed with the phone calls or even if they are asked about this face to face.
3. **Risky Profile:** Some people think that transferring money is having a lot of risk and rather a waste of time so they don't want to transfer their money in from their respective accounts

CONCLUSIONS

1. As every Bank wants to be profitable Internet banking is becoming necessity for survival. Internet banking provides enormous benefits to consumers in terms of the ease and cost of transactions
2. Taking over customers from competition
3. Banks seeking new customers can use advantages of new distribution channels and acquire most profitable customer from their competition. It is a fact that people using Internet banking are the ones who consider time as money and are the one with loads of money. Majority of banks see 80% of their business coming just 20% of the client base. This 20% customer base is vulnerable if the bank does not appreciate their time.
4. Offering new services, results in improved customer experience and stronger customer retention.
5. Bigger share in customer's wallet
6. Identifying profitable customers
7. To prevent online banking from remaining an expensive additional channel that does little to retain footloose customers, banks must act quickly.
8. The first and most obvious step they should take is to see to it that the basic problem fueling dissatisfaction have been addressed.
9. In addition, to meet the challenge of online brokerage and other new entrants, banks would need to add

“supermarkets” selling products such as mortgage, mutual funds and insurance.

10. The banks should take up responsibility of educating the customers and all the benefits of internet banking
11. There is a need felt for the banks to promote the online banking services and proper promotional activities are not taking place.
12. Banks need to appeal to customers who may not be technologically sophisticated, and should not require an engineering degree to get started or use the service.

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ISLAMIC BANKING SYSTEM IN INDIA

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ABSTRACT

Islamic banking is a financial banking activity which is based on the Islamic rules. Islamic banking is an interest free banking compared to conventional banking and it is being run as per rules of shariah. Islamic banking deals with 3 types of account i.e. saving account, investment account, zakat account. The study is an attempt to elaborate different terminology of financial transaction used in Islamic banking. The objective of the study is to know whether Islamic laws give awareness about Islamic banking and to analyze Islamic banking contribution in economic development of an individual. The study concludes that the awareness is seen in people who are educated, well verse with Quranic laws and irrespective to their level of income.

Keywords: Islamic banking, Shariah, Economic development and Income.

1. INTRODUCTION

Islamic banking is a financial banking activity which is truly based on the Islamic rules known as Shari'ah. As per Islamic law there will be no interest amount (Riba) charge on lenders as well as investors. It has same conditions as conventional banking except that it is according to the rule of Shari'ah which is known as Fiqh al Muamalat (Islamic rules on transactions). Islamic bank can be used by everyone and their principles are accepted worldwide. Islamic banking rules are based on Quran and Sahih Ahadees (Authentic Hadith.)

In the 1960's, Muslim find different ways to make commercial banking as interest free banks, but the economist didn't accept their work.

For the first time in 1963, in Mit Ghamr, Egypt, Islamic banking was launched. In Mit Ghamr people were religious and were against interest as such they didn't use banks for their savings. The concept of Islamic banking takes into 3 types of accounts i.e. saving account, investment account, zakat account. From 1963 to 1966 deposit were increased in Mit Ghamr and the concept of Islamic banking proved to be successful.

2. REVIEW AND LITERATURE:

- 2.1 Iqbal Khan:** The author in the study "Issues and Relevance of Islamic finance in Britain" tried to learn the concept of Islamic finance which has mainstream relevance for British Muslims, British Business and British Exporters. The study concludes that relevant Government Institutions such as ECGD, FSA and DTI should give attention to the corporate and social responsibility movement.
- 2.2 Dr. Shahid Hasan Siddiqui:** The author through this article "Islamic banking true modes of financing" focused on the first full-fledged Islamic Bank was established in Dubai in 1975. In 1995, GCC countries accounted for 15 percent of the paid up capital, 27 percent of the assets, 34 percent of the deposits and 28.8 percent of the net profit of the Islamic banks world-wide. The Islamic banks in GCC countries are therefore, in an ideal position to take a lead to shift the bulk of financing operations to PLS system of Islamic banking.
- 2.3 Mohamad Akram Laldin:** The author in the study "Objectives of Islamic banking: a theoretical discussion" rearrange modern banking practices to be in line with Islamic Shari'ah (legal) principles and requirements as currently accepted by majority opinion among Islamic scholars. The study concludes that Islamic banking industry has grown considerably and has a global reach (as at 2012) compared to its very limited reach some 50 years back, when it had just been introduced.
- 2.4 Fayaz Ahmad Lone:** The author through this article "Islamic Banks and Financial Institutions: A Study of their Objectives and Achievements" to understand the system of Islamic finance with different types of riba. The study concludes to an explanation of the objectives of Islamic finance which categorized into Islamic objectives, social objectives, ethical objectives and economic objectives.
- 2.5 Mervyn K. Lewis:** The author in this study "A theoretical perspective on Islamic banking and financial intermediation" focused on the financial intermediaries, Islamic banks which collect deposit funds from investors, i.e. mudaraba investment accounts and other deposit accounts. They conduct a survey on financial intermediation of conventional banks since profit-and-loss modes of finance and investment in trade and commodities via sales-based and leasing contracts feature extensively in their activities. The author examines the optimality of the interest-based instruments used by conventional banks. The study

concludes in exploring the differences which result from substituting the Islamic financing instruments for the conventional techniques of banking.

- 2.6 Mohamed Ariff and Mervyn K. Lewis:** The authors in this study “Risk and Regulation of Islamic Banking” focused on the global financial crisis has been an increased interest in the soundness and resilience of the Islamic financial model. Over the years 2007–10, when the conventional financial system was in crisis, the Islamic financial services industry expanded 78 per cent, from \$639 billion to \$1139 billion (BMB, 2011, p.35). Islamic banks generally hold more capital and better rode out the global crisis. Not a single Islamic bank anywhere needed to be bailed out by taxpayers’ money, despite some difficulties in Dubai real estate and a management restructuring at the Dubai Islamic Bank. The study concludes that in Malaysia, 50 per cent of Islamic banking customers are non-Muslim, indicating the broadening appeal of the concept (Krasicka and Nowak, 2012).
- 2.7 Ahmad Alharbi:** The author in this paper “Development of the Islamic Banking System” will illustrate the historical development of Islamic banking industry. In addition, it will provide information about the Islamic banking development in many countries around the world. This information provides important context for understanding modern-day financial practices. There is no doubt that Islamic financial industry is booming worldwide, though regulators must react to this by issuing laws to govern Islamic financial institutions operations. This to allow those institutions to operate efficiently, competitive with its counterparts, and to facilitate its growth.

3. TERMINOLOGY OF ISLAMIC FINANCIAL TRANSACTIONS:



Source: Wikipeda

- 3.1 AQAD (CONTRACT):** Aqad is a legal contract between two parties. It is a contract in which offer and acceptance are done at a similar time.
- 3.2 BAI'AL'INAH (SALE AND BUY BACK AGREEMENT):** Bai'al'inah is an agreement in which first bank sell goods to the customers on deferred payment method. After some time customer sold that goods to the bank on spot basis.
- 3.3 BAI'BITHAMAN AJIL (DEFERRED PAYMENT METHOD):** With the help of deferred payment they can sell their goods with a profit margin for both the parties. It is as similar as Bai'al'inah.
- 3.4 BAI'MUAJJAL (CREDIT SALE):** In this customer can pay price of the goods at a future date and also customer has option to pay the price in instalment basis or lump sum basis. On purchase of the goods a profit margin is earned by bank with mutually agreed. The agreed price can be vary from spot price, increase in spot price or decrease in spot price.
- 3.5 MUDARABAH (PROFIT AND LOSS SHARING):** Mudarabah is a contract in which one party will invest the amount and another party will invest his knowledge. In case of profit 50%-50% or 60%-40% will be shared between both the parties for rabb-ul-mal. Where as if loss occurs the one who invest the money will lose their money and the one who invest their knowledge will lose their efforts and time.

Structure of Mudarabah Financing




AIMS www.LearnIslamicFinance.com

Source: <https://islamicbankingfinance.weebly.com/how-mudarabah-works-in-islamic-banking-and-finance.html>

- 3.6 MURABAHAAH (COST-PLUS SALE):** This type of financial transaction deals with the sales of goods i.e. commodities, vehicle or a real estate. In this type of agreement everything is clearly mention at the time of sale such as selling price, profit margin, other expenses, etc. if the customer doesn't pay on time, bank will not charge any extra amount where as assets will remain with the bank as a mortgage.
- 3.7 MUSAWAMAH (SIMPLE SALE):** It is same as Murabahah but in this there will be selling price negotiation between the two parties. In this case may be or may not seller have knowledge about the price of the asset. Musawamah trading negotiation is commonly used in Islamic commerce.
- 3.8 BAI SALAM (TRUST SALE):** Bai salam is a contract in which payment of goods is made in advance where as supply of goods will be later on. Bai salam contract doesn't include gold, silver or currencies. Quality and quantity of assets is covered by Bai salam.
- 3.9 HIBAH (GIFT):** It is given by bank as a gift to their customers who have maintained balance in saving account. It cannot be guaranteed.
- 3.10 ISTINA (MANUFACTURING FINANCE):** In order to enable the process of construction, processing or manufacturing the payment will be made in instalments.
- 3.11 IJARAH (LEASING):** If an asset is given on lease, wage or rent then it is known as Ijarah. On a fixed period of time and price bank allows customers to use an asset.
- 3.12 IJARAH THUMMA AL BAI (HIRE PURCHASE):** It is an extension of an Ijarah contract. In Ijarah contract over a fixed period of time asset is given on lease, wage or rent where as in Ijarah thumma al bai once Ijarah contract is finished bank targets to sale or purchase of that asset. If the Ijarah contract expires then the bank and customers will enter into Ijarah thumma al bai contract.
- 3.13 IJARAH-WAL-IQTINA (RENTAL WITH EVENTUAL GIFT):** On an agreed rental price bank gives an asset such as equipment, building to the customer. At the time of contract rental or purchase price is fixed in which bank gets the profit over the lease period.
- 3.14 MUSHARAKAH (JOINT VENTURE):** In this contract the profit is divided into two partners in pre agreed ratio whereas loss will be dividing in proportion of contribution. It is used for letter of credit, real estate, investment projects.
- 3.15 QARD HASSAN (GOOD LOAN):** On a goodwill basis loan is taken, borrowed amount will be repay by debtor. Debtor need not to pay any extra amount to the creditor. In this debtor may give an extra price to the creditor as an appreciation. It is a true- interest free loan
- 3.16 SUKUK (ISLAMIC BONDS):** Sukuk is the plural of Sakk in Arabic names for financial certificates which is same as conventional bonds it is known as Islamic bonds. In Sukuk interest amount is replaced by asset income structure where as in conventional bonds interest amount is allowed.
- 3.17 TAWARRUQ (CONCURRENT SALE):** A customer purchases a product from bank which sales easily to acquire cash. Customer can purchase an asset and immediately he/she can sell that asset th the bank.

3.18 TAKAFUL (ISLAMIC INSURANCE): Takaful is a type of insurance in which money invested . in case of loss operator reimbursed or repay to the members by making regular contributions (donations).

3.19 WADAIH (SAFEKEEPING): In this type if a person deposit money then the bank is responsible for safety and gives guarantees to refund the deposited money. Banks gives Hibah to the depositor as an appreciation.

3.20 WAKALAH (POWER OF ATTORNEY): It is as power of attorney I which another person represents to undertake transactions.

4.1 OBJECTIVES:

4.1.1. To know whether Islamic laws gives awareness about Islamic banking.

4.1.2. To analyze Islamic banking contribution in economic development of an individual.

4.2 Hypothesis to finds whether there is any significant difference between Income and Preference for Islamic banking:

H0: There is no significance difference between Income and Preference for Islamic banking.

H1: There is a significance difference between Income and Preference for Islamic banking.

4.3 RESEARCH METHODOLOGY:

This Empirical study on “Islamic Banking and Finance” is based on both primary and secondary source of information. Discussion and observations were carried out and a well structure questionnaire is prepared by keeping in view the objectives of the study. Questionnaire comprises of demographic and psychographic questions and is framed by using likert’s scale. The secondary source of information is taken from articles, journals, books and internet. A random sample of 50 respondents is selected by using convenience method. The hypothesis is testing by using statistical tools such as ANOVA test.

5. DATA ANALYSIS:

Descriptives

The Reliability Statistics of statements in questionnaire is tested by using Cronbach’s Alpha. The analysis of which is given below:

Table no: 5.1 Cronbach’s Alpha

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.694	.703	12

The Cronbach’s Alpha clearly states that the Reliability Statistics of the questions are in range for of 0.694and can be considered for further analysis

Qualification

Table No: 5.2 Frequency Table

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	14	27.5	27.5	27.5
	Post Graduate	25	49.0	49.0	76.5
	UG	12	23.5	23.5	100.0
	Total	51	100.0	100.0	

Source: Primary Data

As per the above analysis, most of the respondents i.e. 49% are Post Graduate, well educated and have good knowledge of Islamic banking.

Hypothesis Testing:

The effect of Income on Preference for Islamic banking is tested by the statistical tool of ANOVA.

Preference for Islamic Finance

Table No: 5.3 Hypothesis Testing

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below 10000	7	47.00	4.726	1.786	42.63	51.37	40	52

10000 to 20000	17	42.94	4.918	1.193	40.41	45.47	29	49
Above 20000	27	40.00	7.555	1.454	37.01	42.99	12	48
Total	51	41.94	6.786	.950	40.03	43.85	12	52

Test of Homogeneity of Variances

Preference for Islamic Finance

Table No: 5.3 Homogeneity of Variances Table

Levene Statistic	df1	df2	Sig.
.272	2	48	.763

ANOVA

Preference for Islamic Finance

Table No: 5.3 ANOVA Table

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	297.882	2	148.941	3.566	.036
Within Groups	2004.941	48	41.770		
Total	2302.824	50			

Interpretation:

The above table demonstrates ANOVA with respect to each income. It is being observed that there is significant difference between Income and Preference for Islamic banking. (Sig. $p = 0.036 < 0.05$). Irrespective of their Income people do proceedings with banks and for their proceedings they want a bank which is free from interest.

6. FINDINGS AND SUGGESTIONS:

- Most of the respondents i.e. 49% are Post Graduate, well educated and have good knowledge of Islamic banking.
- The mean of responses received by whose income below 10000 is quiet high with low standard deviation when compared with other levels of income.
- The significant value of ANOVA test is less than level of significance ($p=0.036 < 0.05$)

7. CONCLUSION

The Islamic banking system has significantly gained improvements to become a truly viable and competitive alternative to conventional banking system. At the same time Islamic financial methods are viewed as challenges and opportunities to conventional banks. It is very clear that Islamic banking cannot be ignored and there are signs that it will continue to grow and expand with feasibility based on modern economy. It plays a significant role in economic development and its rapid development and awareness is a sign that it is not confined to only Muslim nations but to the whole world. In this study the analysis of the respondents indicates that they are aware about Islamic financial products and shows a degree of satisfaction. The study also reveals that the Muslims and non-Muslims two separate groups irrespective of religion can avail the facilities of Islamic banking culture. Thus the study concludes that the awareness is seen in people who are educated and well verse with Quranic laws irrespective of their level of income.

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JOB SATISFACTION AND ITS IMPACT ON PERSONAL SATISFACTION

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ABSTRACT

“Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If dislike your job intensely, you will experience job dissatisfaction.” Further, since a job is an important part of life, job satisfaction influences general life satisfaction. The result is that there is spillover effect which occurs in both directions between job and life satisfaction. This paper conceptually attempts to understand the importance of job and the impact of job on employee satisfaction.

Keywords: job, employee, organization, experience, life, job satisfaction,

INTRODUCTION

Job satisfaction is one of the important factors which have drawn attention of managers in the organization as well as academicians. Various studies have been conducted to find out the factors which determine job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers. Job satisfaction is the mental feeling of favorableness which an individual has about his job. DuBrins has defined job satisfaction in terms of pleasure and contentment when he says that:

Effect of job satisfaction:

Job satisfaction has a variety of effects. These effects may be seen in the context of an individuals physical and mental health, productivity, absenteeism, and turnover.

Physical and mental health:

The degree of job satisfaction affects an individuals physical and mental health. Since job satisfaction is a type of mental feeling, its favorableness or unfavourableness affects the individual psychologically which ultimately affects his physical health. For example Lawler has pointed out that drug abuse, alcoholism, and mental and physical health result from psychologically harmful jobs.

Productivity

There are two views about the relationship between job satisfaction and productivity:

- A happy worker is a productive worker.
- A happy worker is not necessarily a productive worker.

The first view establishes a direct cause-effect relationship between job satisfaction and productivity; when job satisfaction increases, productivity increases; when job satisfaction decreases, productivity decreases. The basic logic behind this is that a happy worker will put more efforts for job performance. However, this may not be true in all cases. For example, a worker having low expectations from his job may feel satisfied but he may not put his efforts more vigorously because of his low expectations from the job. Therefore, this view does not explain fully the complex relationship between job satisfaction and productivity.

Another view: that is a satisfied worker is not necessarily a productive worker explains the relationship between job satisfaction and productivity. Various research studies also support this view. This relationship may be explained in terms of the operation and organizational expectations from individuals for job performance.

1. Job performance leads to job satisfaction and not the other way round. The basic factor for this phenomenon is the rewards (a source of satisfaction) attached with performance. There are two types of rewards-intrinsic and extrinsic. The intrinsic reward stems from the job itself which may be in the form of growth potential, challenging job, etc. the satisfaction on such a type of reward may help to increase productivity. The extrinsic reward is subject to control by management such as salary, bonus, etc. any increase in these factors does not help to increase productivity though these factors increase job satisfaction.

2. A happy worker does not necessarily contribute to higher productivity because he has to operate under certain technological constraints and, therefore, he cannot go beyond certain output. Further, this constraint affects the managements expectations from the individual in the form of lower output. Thus, the work situation is pegged to minimally acceptable level of performance.

REVIEW OF LITERATURE

1. **Petr Suchanek and Maria Kralova (2019)** concluded that when setting a price for a product in relation to its quality, the price does not have an impact on customer loyalty, competitiveness or even customer satisfaction, not even where customers are sensitive to pricing. However, it is necessary to emphasize that this is only the case for repeat purchases, where the customer already has personal experience with the relevant product.
2. **Lee et al. (2016)** identified that perceived quality had the greatest influence on the customer satisfaction for satisfied and dissatisfied customers. In addition, in terms of customer loyalty, the customer satisfaction is more important than image for satisfied and dissatisfied customers. The contribution of this paper is to propose two satisfaction levels of CSI models for analyzing customer satisfaction and loyalty, thereby helping tourism factory managers improve customer satisfaction effectively. Compared with traditional techniques, we believe that our method is more appropriate for making decisions about allocating resources and for assisting managers in establishing appropriate priorities in customer satisfaction management.

OBJECTIVES OF THE STUDY

- To study the importance of job
- To discuss the impact of job satisfaction on employee personal life

METHODOLOGY

Source of data: secondary data such as journals, bulletins, surf engines

Limitations of the study:

- time is the constraint
- Sourced data from secondary data only

1. The importance of job

Job Satisfaction is an important output that employees work for Organization. It comprises of extrinsic and intrinsic factors and helps Maintain an able and willing work forces. It is an interesting and significant area for understanding the importance of job satisfaction from both organizational and employee point of view. The attitude of greatest interest is the general attitude of employees toward work or toward a job, often called Job satisfaction.

- ◆ Motivates towards high productivity.
- ◆ Want to remain with organization.
- ◆ Act effectively in crisis.
- ◆ Accept necessary changes without resentment or resistance.
- ◆ Promotes the interest of the workers in the organization.

2. Impact of job satisfaction on employee personal life

As part of a larger project whose goal was to create an employee-driven, survey-improvement process **six factors that influenced job satisfaction and made an impact on personal life**. When these six factors are high, job satisfaction will be high. When the six factors are low, job satisfaction will be low. These factors are found in most of the organizations, as the secondary data source and through discussion

Six Factors that Influenced Job Satisfaction



Source: google.com

OPPORTUNITY

Employees are more satisfied when they have challenging opportunities at work. This includes chances to participate in interesting projects, jobs with a satisfying degree of challenge and opportunities for increased responsibility. Important: this is not simply "promotional opportunity." As organizations have become flatter, Promotions can be rare. People have found challenge through projects; team Leadership, special assignments-as well as promotions.

Actions

- Promote from within when possible.
- Reward promising employees with roles on interesting projects.
- Divide jobs into levels of increasing leadership and responsibility.

It may be possible to create job titles that demonstrate increasing levels of expertise, which are not limited by availability of positions. They simply demonstrate achievement

Stress

When negative stress is continuously high, job satisfaction is low. Jobs are more stressful if they interfere with employees' personal lives or are a continuing source of worry or concern.

Actions

- Promote a balance of work and personal lives. Make sure that senior managers model this behavior.
- Distribute work evenly (fairly) within work teams.
- Review work procedures to remove unnecessary "red tape" or bureaucracy.
- Manage the number of interruptions employees have to endure while trying to do their jobs.
- Some organizations utilize exercise or "fun" breaks at work.

Leadership

Employees are more satisfied when their managers are good leaders. This includes motivating employees to do a good job, striving for excellence or just taking action.

Actions

- Make sure your managers are well trained. Leadership combines attitudes and behavior. It can be learned.
- People respond to managers that they can trust and who inspire them to achieve meaningful goals.

Work Standards

Employees are more satisfied when their entire workgroup takes pride in the quality of its work.

Actions:

- Encourage communication between employees and customers. Quality gains importance when employees see its impact on customers.
- Develop meaningful measures of quality. Celebrate achievements in quality.

Fair Rewards.

Employees are more satisfied when they feel they are rewarded fairly for the work they do. Consider employee responsibilities, the effort they have put forth, the work they have done well and the demands of their jobs.

Actions

- Make sure rewards are for genuine contributions to the organization.
- Be consistent in your reward policies.
- If your wages are competitive, make sure employees know this.
- Rewards can include a variety of benefits and perks other than money.

Adequate Authority.

Employees are more satisfied when they have adequate freedom and authority to do their jobs.

Actions:

When reasonable:

- Let employees make decisions.
- Allow employees to have input on decisions that will affect them.
- Establish work goals but let employees determine how they will achieve those goals. Later reviews may identify innovative "best practices."

CONCLUSIONS

Recognition. Individuals at all levels of the organization want to be recognized for their achievements on the job. Their successes don't have to be monumental before they deserve recognition, but your praise should be sincere. If you notice employees doing something well, take the time to acknowledge their good work immediately. Publicly thank them for handling a situation particularly well. Write them a kind note of praise. Or give them a bonus, if appropriate. You may even want to establish a formal recognition program, such as "employee of the month."

Advancement. Reward loyalty and performance with advancement. If you do not have an open position to which to promote a valuable employee, consider giving him or her a new title that reflects the level of work, he or she has achieved. When feasible, support employees by allowing them to pursue further education, which will make them more valuable to your practice and more fulfilled professionally.

- Job satisfaction is good not only for employees but employers, too; it increases productivity and decreases staff turnover and helps them attain their personal life goals
- An organization's policies, if unclear or unfair, can stand in the way of employee satisfaction.
- Employees need a reasonable amount of social interaction on the job.
- Employees also need some degree of personal space, which diffuses tension and improves working conditions.
- To begin motivating employees, help them believe that their work is meaningful.
- Supporting employees to achieve job goals and attain job satisfaction by providing them with ongoing feedback and adequate challenge
- When the employees do good work, recognize them for it immediately.
- To increase an employee's sense of responsibility, do not simply give them more work; give them freedom and authority as well.

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- You can help employees advance in their professional lives by promoting them, when appropriate, or encouraging continuing education.

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PERFORMANCE APPRAISAL AT AVIATION SECTOR

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ABSTRACT

The rapid change in the environment is posing a greater challenge on the part of employee as well as organizations to sustain in the business or employment as a matter of fact employees need to up skill or re-skill constantly in order to fit into the environment of organization and similarly organization must be committed to be in the face of competition. Employee performance is the act of evaluating the employee talents, skills, knowledge related to work aspect on a periodic manner such that it becomes win-win situations for both the organizations and the employees. The overall goal is customer satisfaction and thereby achieves goals and earns profits. This paper conceptually understands the impact of performance appraisal on job satisfaction.

Keywords: performance appraisal, job satisfaction, organization, committed, environment, employees

INTRODUCTION

Job satisfaction is the extent to which the employee perceives performance ratings, which reflect those behaviors that contribute to the organization. Even though performance appraisal system is the most frequently measured appraisal reaction, there are relatively few meta-analysis studies which link determinants of appraisal system to job satisfaction.

Performance Appraisal

The key to performance management lies in your system's ability to measure the practical performance of each individual employee. By analyzing the practical performance of each individual employee, you can get a good picture of how they are able to perform on an individual basis. Effective employee appraisal review system should allow managers and employees to work together in order to set achievable, clearly designated goals. Setting goals that are to be achieved within a agreed time enables the manager to quantify the performance of said employee over a period time while giving the employee a direction to work towards to attain goals.

Aviation Sector:

Air transport is an important factor of transport infrastructure of a country, and has a significant contribution in the development process by creating employment opportunities, improving the productivity and more efficient transportation of goods and services. It also enhances business growth, tourism and trade across the economy. International trade of India has seen a boom because of the reliability and speed across long distances by air transport. Sectors such as pharmaceuticals, office and electronic equipment, which are relying on air transport for international trade have a great value. Thus, aviation industry is the backbone of many services which have shown high growth. Air transport enhances the connectivity because of its reliability and speed and countries having a strong aviation sector have the ability to attract Foreign Direct Investment. Aviation sector has a huge impact on the development of the Tourism

REVIEW OF LITERATURE**Job satisfaction**

1. Kabir, (2011) Job satisfaction is an attitude which is a consequence of outline and consistent of many precise likes and dislikes experiences with the job
2. Khan, et al., (2012) mentioned in their study that job satisfaction for an individual considers as a degree of satisfaction and it depends on the job. Job satisfaction is a vital pointer of how an individuals' feel regarding of the job and defines how much they are satisfied with their job
3. Lambert, et al., (2001) observed in their study that the level of satisfaction of individuals linked with rise of organizational output

4. Ghafoor, (2012) stated that job satisfaction of an individual considers an important factor is to the achievement of an organization. In every organization a high rate of individuals' satisfaction is strongly correlated with a low level of employee turnover

Performance appraisal

5. **Poursafar, Rajaepour, Seyadat, & Oreizi, 2014; Obeidat, Masa'deh, & Abdallah, (2014)** Although it is costly to conduct performance appraisal, organizations still adopt this practice as it serves as a fundamental organizational decisions in certain situations where promotions, bonuses and training needs are determined which potentially creates work motivation and commitment to the organization. Therefore the performance evaluation practice is an inherent and inseparable part of the organization
6. **Roberts, 2003; Ikramullah et al., (2011)** this is in line with the statement in the study of Getnet, Jebena and Tsegaye (2014) which proposed that performance appraisal is commonly adopted by organization in order to incentivize and measure the performance of their employees. Furthermore it is also revealed that this performance evaluation practice can be used to detect employee's perception, preferences, beliefs and developmental areas with regard to the organizational goals. As results, they are valued and seen as part of organization team. Thus the employees may develop a greater commitment to their organization

Aviation Sector:

7. Bove, L.L. and Johnson, L.W. (2001), mentioned in their study that even though the airline industry is extremely challenging, given its disastrous business cycle, overcapacity, difficulty of differentiation, high-risk profile and structural unattractiveness, competitive advantage can be attained.
8. **Wernerfelt, (1984)** mentioned in their From a resource-based view of strategy, all companies have resources (tangible and intangible) as well as various capabilities, or the ability to organize resources effectively and efficiently to realize their strategy

RESEARCH METHODOLOGY

Nature of the study: descriptive

Sources of data: **secondary data** has been sourced for the study i.e., bulletins, journals, websites pertaining to the study

OBJECTIVES OF THE STUDY

1. To understand the impact of performance appraisal on job satisfaction of employees
2. To ascertain the reasons for the employees performance and the factors influencing their performance.

LIMITATIONS OF THE STUDY:

1. Only secondary data is sourced for the study
2. Time is one of the limiting factors
3. The data sourced for the study may have been collected for evaluating some other dimensions

1. Reasons for employee performance and the factors influencing employee performance at aviation sector

Many reason can be accounted which identifying the dimensions of performance of employee while performing the task, job role, task identity, managers fair and justifiable evaluations which appraising the performance of the employee, job commitment, and job enrichment etc are the reasons for the employee performance.

2. Impact of performance appraisal on job satisfaction at aviation sector

Evaluations provided by managers decide whether an employee's skills set appropriately attaches their job to ultimately decide whether they should receive training, or a promotion with a raise, in case an employee performance is not matching the organizational goals it indicates that there must be a correction factor by emphasizing on the training needs for the employee in order to perform better and be satisfied with their job, or they must be some bias occurred on the part of the managers in evaluation process which has led to the employees dissatisfaction due to their evaluations in spite of performing their roles as per the set goals. Reward system and appreciation system to be incorporated where the employee performance is recognized by promoting them to the next levels in the hierarchy.

CONCLUSIONS

Aviation industry plays an integral part in the development of the economy as a whole and is one of the major contributors to increase the employment level in the country. This sector through its direct flight operations and also through ground services and all other supporting activities that are directly or indirectly related

1. The performance appraisal discussion should be an interactive process, giving to employees the chance to participate, ask question, respond feedback and offer suggestions for further carrier development.
2. Employee must be given immediate feedback so as to understand whether they need training and development in order to sustain in the job and feels satisfied with the job
3. Organizational commitment is mandatory to ensure performance appraisal used properly and constantly implemented. Management must play an active role in the process encouraging managers to conduct timely and accurate appraisal, reviewing individual performance evaluation in advance and to with managers for revising the performance appraisal as necessary.

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STUDENT PERCEPTION OF THE SUBJECT "INNOVATION MANAGEMENT"

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ABSTRACT

Ever since the Austrian economist Joseph Schumpeter highlighted the indispensable significance of Innovation Management in the 1930s, economists and management consultants have put considerable energy in highlighting its importance in economic growth as well as continued survival and entrepreneurial development. Creative capabilities which are channeled with utilizing newly emerging management tools have proven to be perquisite for the continuous development of business organizations. It is in this context, universities and management colleges across the world have placed special significance in "Innovation Management" as subject. The aim of the subject is not just to equip but also to prepare the future managers with the current business trends; it is also an effort to cultivate a culture which is open to embrace all emerging changes with the grace and élan that is concomitant with the role of a business manager. This paper focuses on the perception of 50 students of Osmania University about the subject "Innovation Management" and its utility in their curriculum. The data analyzed here was gathered through a structured questionnaire with a select sample of 50 students who were pursuing the course. The results of the same were analyzed using ANOVA. The results were drawn accordingly.

Keywords: Innovation Management, continued survival, continuous development, entrepreneurial development.

INTRODUCTION

In the present modern corporate world, fast-paced and multi-pronged business entities which operate across the globe, nothing is more perceptible than change. Well-established brands undergo both minor and major modifications, obsolete products and services with a track of depleting demand lose their ground not just in the form of absence from the shelves and showrooms but also in the form of their replacement with products which are technically and functionally superior and have the intrinsic power to demand great market share and have a fairly consistent demand.

Innovation Management is an effective tool for an organization to be up-to-date, market-responsive, competitive and most importantly be in tune with current and future business trends.

PREREQUISITES OF BUSINESS INNOVATION

According to Harvard Business Review, there are five prerequisites of innovation:

1. Employees should be taught to think like innovators.
2. There should be a sharp shared definition of innovation.
3. Comprehensive innovation metrics should be in place.
4. Accountable and capable innovation leaders should be in command.
5. Management processes should be Innovation-friendly.

REVIEW OF LITERATURE

Intekhab Alam (2013) mentions the lack or paucity of studies concerning new service development (NSD). He highlighted its importance, especially for service innovating firms.

Srilata Patnaik and C Shambu Prasad (2013) listed the innovation facilitating factors as: leadership; scaling up process demanded innovation; working with industry; meeting demands of growing organization; flexibility of resources; unbiased approach and learning from community.

Dileep Baragde and Neeta Baporikar (2013) concluded that Indian software industry is mainly service-driven and inventiveness is monetized in work for clients and not income source in its rights. This makes it difficult to assess the innovativeness taking place.

Mrinalini Shah and Nilanjan Chatopadhyay (2014) found that innovation is replicable in any business in similar environment.

According to Leavy Brian (2014), one of the reasons that many companies underestimate the speed with which India is already becoming a global hub of innovation is that they tend to equate innovation too narrowly with branded products and services. He quoted Kumar and Puranam to highlight that a number of major sources of invisible innovation in which India already has a growing presence, including globally segmented innovation, outsourcing innovation and process innovation.

According to Sammut-Bonnici and Sotirios Paroutis (2017), Strategic Innovation has to pass through an emergent, evolutionary process of selection, adoption and an inevitable degree of change and adaption.

According to Kai Engel, Voletka Dirlea, Stephen Dyer and Jochen Graf (2015), innovation can be a repeatable process that can be studied and perfected by applying tested sets of management practices.

Valérie Chanal (2012) stressed on the importance of institutionalizing R & D process in Innovation Management.

OBJECTIVES OF STUDY

1. The study is primarily aimed at assessing the perception of students towards the subject of Innovation Management.
2. The study also aims to assess the impact of current Innovation Management subject syllabus in meeting the informational needs of the students.

METHODOLOGY

This particular study is focused on how the MBA students of Osmania University perceive the subject Innovation Management. Study examined their opinions towards the subject and how they perceive the utility of the subject contents and its delivery in meeting their academic, informational and pragmatic needs.

This study uses both primary and secondary data. Secondary data is collected from various research papers and online resources. Primary data is based on the questionnaire.

During the study, demographic characteristics of the sample are also examined. ANOVA was used for data analysis.

SAMPLE SIZE

A sample of 50 respondents was selected for this study

SAMPLING TECHNIQUES

A simple random sampling technique was used for data collection.

DATA COLLECTION TECHNIQUE

This questionnaire consists of different questions with reference to the student perception of the subject "Innovation Management". The questionnaire also consisted of demographic profiles. The questionnaire consisted of dichotomous questions.

STATISTICAL TOOLS USED

The data was analyzed using the percentages tables that were prepared in order to know the perception of the students and later descriptive statistical tool i.e. Anova one way was used for some parameters.

DATA ANALYSIS

The data was analyzed using the percentages tables that were prepared in order to know the perception of the students and later descriptive statistical tool i.e. Anova one way was used for some parameters.

- (a) Hypotheses with regard to Respondents' gender and their satisfaction with the subject contents in introducing basic R&D and innovation concepts.

H_0 : There is no relationship with regard to respondents' gender and their satisfaction with the subject contents in introducing basic R&D and innovation concepts.

Against

H_1 : There is a relationship with regard to respondents' gender and their satisfaction with the subject contents in introducing basic R&D and innovation concepts.

Table 1: Analysis of Standard Deviation

Descriptives								
VAR00001								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	40	1.0000	0.00000	0.00000	1.0000	1.0000	1.00	1.00
2	10	1.2000	.42164	.13333	.8984	1.5016	1.00	2.00
Total	50	1.0400	.19795	.02799	.9837	1.0963	1.00	2.00

Table 2: Test of Homogeneity of Variances

Test of Homogeneity of Variances			
VAR00001			
Levene Statistic	df1	df2	Sig.
68.267	1	48	.000

Table 3: Test of ANOVA test of Significance

ANOVA					
VAR00001					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.320	1	.320	9.600	.003
Within Groups	1.600	48	.033		
Total	1.920	49			

Inference: Since the table above shows the significance value less than 0.05, the null hypothesis (H_0) is rejected and alternate (H_1) is accepted, i.e. there is a relationship with regard to respondents' gender and their satisfaction with the subject contents in introducing basic R&D and innovation concepts.

(b) Hypotheses with regard to subject comprehensiveness and its industry-oriented focus.

H_0 : There is no relationship with regard to subject comprehensiveness and its industry-oriented focus

Against

H_1 : There is a relationship with regard to subject comprehensiveness and its industry-oriented focus

Table 4: Analysis of Standard Deviation

Descriptives								
VAR00003								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
No	10	1.2000	.42164	.13333	.8984	1.5016	1.00	2.00
Yes	40	1.0750	.26675	.04218	.9897	1.1603	1.00	2.00
Total	50	1.1000	.30305	.04286	1.0139	1.1861	1.00	2.00

Table 5: Test of Homogeneity of Variances

Test of Homogeneity of Variances			
VAR00003			
Levene Statistic	df1	df2	Sig.
4.888	1	48	.032

Table 6: Test of ANOVA test of Significance

ANOVA					
VAR00003					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.125	1	.125	1.371	.247
Within Groups	4.375	48	.091		
Total	4.500	49			

Inference: Since the table above shows the significance value is more than 0.05, the null hypothesis (H_0) is accepted and alternate hypothesis (H_1) is rejected, i.e. there is no relationship with regard to subject comprehensiveness and its industry-oriented focus.

(c) Hypotheses with regard to long term business survival and project evaluation.

H_0 : There is no relationship with regard to long term business survival and project evaluation.

Against

H_1 : There is a relationship with regard to long term business survival and project evaluation.

Table 7: Analysis of Standard Deviation

Descriptives								
VAR00005								
					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
Yes	40	1.0000	0.00000	0.00000	1.0000	1.0000	1.00	1.00
No	10	1.2000	.42164	.13333	.8984	1.5016	1.00	2.00
Total	50	1.0400	.19795	.02799	.9837	1.0963	1.00	2.00

Table 8: Test of Homogeneity of Variances

Test of Homogeneity of Variances			
VAR00005			
Levene Statistic	df1	df2	Sig.
68.267	1	48	.000

Table 9: Test of ANOVA test of Significance

ANOVA					
VAR00005					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.320	1	.320	9.600	.003
Within Groups	1.600	48	.033		
Total	1.920	49			

Inference: Since the table above shows the significance value is less than 0.05, the null hypothesis (H_0) is rejected and alternate hypothesis (H_1) is accepted, i.e. there is a relationship with regard to long term business survival and project evaluation.

(d) Analysis of other questions

Table 10: The subject provides a broad view of the management of R & D projects.

Response	Nos	Percentage
Yes	43	86
No	7	14

Graphical Presentation 1:

Inference: As seen from the above table, 86 percent of the respondents agree that the subject provides a broad view of the management of R & D projects while 14 percent respondents disagreed with this view.

Table 11: The subject deals with scientific freedom and its linkages with innovation process

Response	Nos	Percentage
Yes	43	86
No	7	14

Graphical Presentation 2:

Inference: As seen from the above table and chart, 88 percent of the respondents agreed that the subject deals with freedom and its linkage with innovation process, while 12 percent respondents disagreed with this view.

Table 12: Do you agree that a conducive organizational climate is quintessential for innovation?

Response	Nos	Percentage
Yes	44	88
No	6	12

Graphical Presentation 3:

Inference: From the above chart, 88 percent of respondents agreed that a conducive organizational climate is quintessential for innovation, whereas 12 percent of respondents disagreed with the view.

Table 13: Do you agree that IT systems have the most impact on the organizational innovation?

Response	Nos	Percentage
Yes	44	88
No	6	12

Graphical Presentation 4:

Inference: As seen from the above table and the graph 88 percent of the respondents believe that IT Systems have the most impact on innovation, whereas 12 percent of the respondents disagreed with the view.

CONCLUSION

The objectives of this study were to assess the perception of students towards the subject of Innovation Management and also to study the impact of subject syllabus in meeting the informational needs of the students. It was found that there is a significant relationship with regard to respondents' gender and their satisfaction with the subject contents in introducing basic R&D and innovation concepts and female respondents appeared to be more favourable in their responses compared to male respondents, although most of the students appeared to be satisfied with the subject coverage. It was also found from the respondents that the subject comprehensiveness and its industrial focus have a direct relation as the need for project evaluation for long time business survival. The students appear to be satisfied with subject content, orientation and felt that the conduciveness of organizational climate and IT system have significant impact on innovation.

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TALENT MANAGEMENT AND ORGANIZATIONAL SUSTAINABILITY

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ABSTRACT

Talent management is an integral system of an organization and a hr function the main purpose of managing talent is to evaluate the potential of an employee for gaining productivity and attaining sustainability. In most of the cases organizations do not elevate employee talent as they are assigned some tasks to render to attain organizational goals but they do not work towards employee potential for better results and on the other hand an ambitious and talented employee would always prefer to stay with the organization and create an innovative organizational culture for organizational sustainability. This paper attempts to explore talent management for sustainable organizational and individual growth.

Keywords: employee, talent management, organization, productivity, goals, tasks

INTRODUCTION

Talent management tops the list as a strategy for radically improving workforce productivity to drive higher value for the organization. Today, most organizations are struggling to understand the characteristics, enabling technologies and definition of talent management. While they know how to administratively recruit, retain and replace, they struggle with the strategic elements of managing talent. The process of managing the supply and demand of talent to achieve business goals, represents one of the greatest opportunities for organizations to not only overcome these critical issues, but most importantly, survive and thrive for years to come.

REVIEW OF LITERATURE

1. **Stockley (2007)** states that the talent management is a very conscious, deliberate approach adopted by the organization to attract develop and retain people who possess right competencies, attitude and aptitudes to meet the strategic objectives of the organization. It focuses on people who got the right potential for achieving high performance levels.
2. **Griffeth and Hom, (2001)** talented employees leave the organization if they are not satisfied with the total rewards, leadership and organizational policies etc., These problems occur when proper talent management practices are not in place
3. **Huselid et al., (2005)** Employee skills and capabilities that adds varying degrees of value to the organization, hence the “everybody counts mantra” is an overly simplified view of organizational talent. Ultimately, this is where talent management differs from other human resource approaches. Talent management is concerned with identifying the core designation arrangements which have the prospective to differentially effects on the organizational competitive advantage and consecutively, fill these with “A performers”
4. **Barlett and Goshal, (2002)**, Employees are excellent source of value addition to organization by means of providing competitive advantage in today’s knowledge based economy
5. **Collings and Mellahi, (2009)** Talent management practice involves identifying right people who can help the organization in achieving its strategic goals and highlighting what competencies are required for the success of organization.
6. **Abdul Quddus Mohammed (2015)** concluded that all modern organizations have realized the importance of attracting, developing and retaining their talent to survive in the competitive market. Companies have talent war to grab the attention of talented workforce. It is talent management that enables the organization in improving employee engagement, commitment, retention, value addition that is leading to improved organizational performance. Talent Management is the rare capacity of organization to continuously generate and optimize talent resources needed to for the successful achievement of strategic goals and performance.

7. **Eva Bostjancic and Zala Slana (2018)** identified that organizations use various approaches and activities to attract and develop talented employees. At two thirds of the companies, performance is measured using annual evaluation interviews, by measuring the meeting of targets and evaluations by superiors. The biggest challenges in the field are attracting talented employees and positioning the organization as a desirable employer. The study is useful primarily as an overview of the field and of best practices, which companies can use to argument their existing processes.

OBJECTIVES OF THE STUDY

- To study talent management in organizations
- To understand talent management for organizational sustainability

RESEARCH METHODOLOGY

A research methodology is a sample framework or a plan for study that is used as a guide for conducting research. It is a blueprint that is followed in processing research work. Thus in good research methodology the line of action has to be chosen carefully from various alternatives.

Research Design

“A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure

Sources of data: Secondary Data was sourced

Information was collected from various books on talent management, assessment reports, organizational growth and development, and also data from collects journals. brochures and surf engines

LIMITATIONS OF THE STUDY

- Secondary data has been selected for the study
- Only Hyderabad related organizations have been selected for the study

Talent Management is beneficial to both the organization and the employees. In these days of highly competitive world, where change is the only constant factor, it is important for an organization to develop the most important resource of all - the Human Resource. In this globalized world, it is only the Human Resource that can provide an organization the competitive frame as under the new trade agreements, technology can be easily transferred from one country to another and there is no dearth for 15 sources of cheap finance. But it is the talented workforce that is very hard to find. gather, process and evaluate volumes of data related to high potentials and other staff.

CONCLUSION

1. Talent management helps organizations sustain in the long run
2. Improved talent management process for better decision making
3. It must make staff aligned with productive such that the organizations attain productivity
4. It also helps in strategic assistant to attain goals
5. Organization has to design programmes for the employees that elevate their talents and helps in both individual attaining their personal goals and organizational goals
6. Talent management helps in employees learning and performance
7. It is considered as the best way to gain competitive advantage as such organizations have to concentrate on identifying employee potential and elevate for business purpose and sustainability

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CONCEPTUAL ANALYSIS OF UNIVERSAL BANKING SERVICES

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ABSTRACT

Banking institutions are dominant operators in modern financial systems and important business entities in an economy. They are divided into two separate types of institutions, namely commercial banks and investment banks in some countries, while in other countries such division is vague or even non-existent. The so-called universal banks engage in all forms of commercial and investment banking, not only including lending and deposit taking, but also underwriting securities and securities trading. In particular, some universal banks may own significant equity interests in companies with voting rights. This paper conceptually discusses the concept of banking services and the importance of universal banking in the financial system.

Keywords: Bank, Banking services, Universal Banking, investment, lending and deposit

INTRODUCTION

Ever since the financial sector reforms were introduced in early 90's the banking sector saw the emergence of new generation private sector banks. These banks gained at most popularity as they have technology edge and better business models when compared to public sector banks and the most important thing is they are able to attract more volumes simply because they meet their customers' requirements under one roof. Saunders, Anthony. A and Walter Ingo, (1994) "the conduct of range of financial services comprising deposit taking and lending, trading of financial instruments and foreign exchange (and their derivatives) underwriting of new debt and equity issues, brokerage investment management and insurance". It is a superstore of financial products, it is a multi functional super market which offers a wide range of financial services such as insurance real estate brokerage, stock and so on .,providing banking and financial service in one cover.

UNIVERSAL BANKING SERVICES



Source: google.com

REVIEW OF LITERATURE

1. **George Benston's (1994)** research is amongst one of the initial work done in the field of Universal Banking. The author had brought about a comparative analysis of European and United States Scenario. Germany has been mentioned as one of the best examples of Universal Banking in the world. Since there is a permission granted by European economic unification to all banks to operate in all European Community (EC) countries, it is likely that all counties in EC will ne served by Universal Banks. In contrast to this, United States is only served by specialized Banking . This is because of the primary laws laid by 1933 GlassSteagall Act that prohibit Universal Banking in United States. Both theory and evidence support the expectation that risks are more likely to be reduced than increased , if banks are permitted to engage in securities, insurance and other products and services. The author had concluded by saying that universal banking would create significant advanced over the present system of specialized banking in United States.

2. **Gorton (2000)** had pursued an empirical study where he investigated the influence of banks on the performance of German firms taking account of German's equity holdings. The objective was to test for conflict-of-interest in bank's behavior and ask whether the relationship between firms and banks has changed between 1970s and 1980s. Calomiris (1995) had addressed three questions in his working paper: What is universal banking, why might it be defined to be an effective organisational structure for banking system and evidence supporting or contradicting the view that universal banking reduces corporate financing costs for a newly industrializing economy. Universal banking is defined as a banking system which is made up of large scale banks that operate extensive networks branches, provide many services holding several claims on other firms and participate directly in corporate governance of the firms that rely on banks as a source of funding or securities underwriters.
3. **Burghof (2000)** had achieved some empirical insight into the internal aspects of bank lending, information production and interaction between debtor and bank lending officers by analyzing the credit files of six lending relationships between a German Universal Bank and medium sized firms. The author viewed the results that banks used much information that is not available to the general public. In bank lending the information on which the financing of firm is based differed considerably from security market.
4. **Vasudeva (2002)** mentioned that universal banking seeks to address the issues of harmonizing the roles of Discount and Financial Institutions (DFIs) and Banks. It carries somewhat different and larger connotation, where it refers to a combination of commercial banking and investment. The author who was recently secretary, DEA, GOI, viewed that harmonization of Banks and DFIS will enable them to reduce the cost of funds, spread risks and improve asset liability management. It will also help in providing different categories of loans to borrowers under one roof, thereby improving efficiency and resource use and further optimizing the cost of funds . And by doing all this, efficiency of financial system will be improved.
5. **Vij (2003)** attempted to present the changing profile of the Indian Banks and also showed how economic functions of the banks are directly related to their inherent vulnerability. ICICI, HDFC and IDBI banks were taken up for the current study and profitability ratios, risk management, asset quality ratios were calculated. After doing a comparative analysis of the three banks, the author concluded by saying that HDFC Bank stands out as a clear winner with ICICI Bank on second position.
6. **Chaitanya (2005)** focused on understanding the concept of universal banking in India and attempted to explain the regulatory role, regulatory requirements, key duration and maturity distinction and lastly the optimal transition path. The author highlighted that characteristics of universal banking depend on two major factors which were, a specific country's diversification rules and regulations and strength of individual banks in enlarging the scope of the activities in the various segment of financial service industry.
7. **Salami (2006)** mentioned that the movement of banks from compartmentalization to one stop shop banking had taken a center stage. Nigeria being a member of the world comity of nations , is also not left behind and had adapted to that change .The study examined the performance and implications of Universal Banking in Nigeria .The banks adopted new product development and number of branches of banks drastically increased. Christopher 2007, had analysed the debates whether Universal Banks are able to reduce the information asymmetries and internalize risk or their mixed asset structure arguable decreases versatility during an economic downturn and may create a "dual market for lemons " in which information asymmetries cause financially sounds clients and banks to exit the market, leaving only the riskier crisis -prone ones behind. A case study of Netherlands of 1920s had been used to analyses these debates.

OBJECTIVES OF THE STUDY

1. To understand the concept of universal banking
2. To know about one stop banking and its implications

RESEARCH METHODOLOGY

Type of study: Descriptive

Sources of data: secondary data has been sourced –text books, journals, websites

LIMITATIONS OF THE STUDY

- The other dimension of banking system have not been considered
- Time is the constraint

The Concept of Universal Banking

Financial institutions may be classified into broadly similar groups: big banks, government-owned savings banks, regional banks, cooperative banks, branches of foreign banks, and private banks. In addition, both countries feature one of two remaining groups of diverse and highly specialized institutions.

The group of big banks comprises institutions with nationwide branch networks, as well as an important international business. They are truly universal institutions involved in all aspects of banking. They play a leading role in financing foreign trade and industry. They are also heavily engaged in investment and trust banking. Most of the big banks at international level occupy an important position in domestic and international securities markets. They act as leading underwriters of domestic and international securities issues. The big Swiss banks, in particular, are also well known for their role as international portfolio managers

Government-owned banks must accept certain public service functions, such as promoting the development of the local economy or assisting disadvantaged groups.

One Stop Banking and its Implications

- Economies of Scale to bank
- Profitable Diversions
- Resource Utilization
- Easy Marketing on the Foundation of a Brand Name
- One-stop Shopping

CONCLUSIONS

Universal banks have long played a leading role. The principal financial institutions in these countries typically are universal banks offering the entire array of banking services. Some international banks are engaged in deposit taking, real estate and other forms of lending, foreign exchange trading, as well as underwriting, securities trading, and portfolio management. In some international banks- commercial and investment banking tend to be separated. In recent years, though, most of these countries have lowered the barriers between commercial and investment banking, but they have refrained from adopting the universal banking. For example: in United States, in particular, the resistance to softening the separation of banking activities, as enshrined in the Glass-Steagall Act, continues to be stiff.

- **Riskiness and Lender-of-Last Resort Problems:** the number of regional banks is shrinking substantially, mainly as a result of mergers within that group or takeover by bigger institutions. The big banks, by contrast, are weathering their real-estate problems without much difficulty, due to their ability to diversify risk among a wide range of activities.
- **Conflicts of Interest:** Universal banking may give rise to conflicts of interest that need to be taken seriously. It would not be difficult to find examples of conflicts of interest in the history of Swiss banking. Nevertheless, two reasons lead us to believe that in Switzerland conflicts of interest today create far less serious problems than in the past.
- **Concentration of Power**

Universal banking system frequently express concern about the concentration of power in the hands of the big domestic universal institutions., these concerns are less pronounced even though the big institutions account for almost majority percent of the domestic bank's aggregate assets. The intensification of competition and the regulatory changes mentioned earlier have curbed the power of the big Swiss banks.

The Future of Universal Banking

1. **First**, universal banks no doubt will continue to play an important role. They possess a number of advantages over specialized institutions. In particular, they are able to develop economies of scale and scope in banking. These economies are especially important for banks operating on a global scale and catering to customers with a need for highly sophisticated financial services. Universal banks may also suffer from various shortcomings. However, in an increasingly competitive environment, these defects will likely carry far less weight than in the past.
2. **Second**, although universal banks have expanded their sphere of influence, the smaller specialized institutions have not disappeared., they are successful coexisting and competing with the big banks. In some countries, the specialized institutions are firmly entrenched in such areas as real estate lending, securities

trading, and portfolio management. The continued strong performance of many specialized institutions suggests that universal banks do not enjoy a comparative advantage in all areas of banking. As a matter of fact, a substantial body of research indicates that most big banks have already grown beyond the point at which further expansion in their market shares results in significant returns to scale or scope. On the contrary, a continued expansion is often detrimental to the banks' profitability as decision making within the institution becomes bureaucratic and inflexible. Thus, even if legislation allows for universal banks, many financial institutions will elect to specialize. However, the pattern of specialization generated by market forces need not resemble the Glass-Steagall type of separation of commercial and investment banking. Universal banks experiences strongly suggest that banking activities will be separated along different lines.

3. **Third**, universality of banking may be achieved in various ways. No single type of universal banking system exists. Some universal banking systems differ substantially in this regard such as, universality has been strengthened without significantly increasing their market shares of the big banks. Instead, the smaller institutions have acquired universality through cooperation. They have set up central institutions conducting those banking activities that are subject to significant returns to scale and scope. In some nations, the cooperative approach has not worked. The smaller banks find it difficult simultaneously to compete with one another in some areas of banking and to cooperate in others. It remains to be seen whether the cooperative approach will survive in an environment of highly competitive and globalize banking.

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WOMEN EMPOWERMENT THROUGH HANDICRAFTS OF TRIBES OF TELANGANA

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"No one ever became a success without taking chances... One must be able to recognize the moment and seize it without delay."

– Estée Lauder

ABSTRACT

The thought process initiates when handicrafts originate into mind people presume that handicrafts are women's work something they do well, an activity that apparently does not restrict with their domestic responsibilities, and one that requires a low level of investment and short gestation period. Handicrafts as a means of providing income to women. Empowerment is a big challenge for India. Empowerment of all persons especially the marginalized like minorities, tribal, women, people living below the poverty line is the urgent need of the day. There is structural and systematic discrimination due to the culture of domination, sidelining and isolation based on formal and informal practices. Market centered and profit-driven practices have led to exploitation and cheap labor. This paper conceptually understands the role of women in making handicrafts and empower themselves especially the tribes of Telangana state.

Keywords: tribes, women empowerment, Telangana, responsibility, handicrafts, income, Telangana state

INTRODUCTION

The nomadic tribe or the Banjara are understood to be the descendants of the travelers of Europe thousands of years ago who consequently settled in the desert areas of Rajasthan. They are considered to be among the most colorful tribes in India owing to their colourful dresses and jewelry.

This itinerant group of Banjaras practice the craft of Banjara tribal embroidery as well as mirror work. Originated from the Northern part of India, the popular tribe of Banjaras stimulated towards the Deccan Plateau in South India in 17th century during the reign of Aurangzeb, a Mughal Emperor. They are now widely spread over Deccan Plateau, and they live in small villages which are known locally as "tandas". Fine clothes and tribal jewellery usher beauty for the Banjara women who wear their cherished jewellery in all its finery. Banjara women wear colourful ghaghras, cholis, and odhnis with bold mirrors and appliqué work.

Banjara Embroidery and Needle works are made extensively by the nomads of Telangana. The colourful and rural lifestyle of Banjaras are displayed in the form of high-spirited clothes.

The embroidery is truly unique in its style and the matchless quality is achieved with a combination of brightness and originality. The intricate embroidery done through this art form is marked by many geometrical combinations like diamonds, squares, and triangles. The colorful threads used in the embroidery are largely symbolic of the vibrant life style of Banjaras. For embellishing an article, they also employ beads, shells, and mirrors. The sunlight which is reflected through the colourful mirror accentuates the splendid beauty of this work. Mirrors are used widely in Banjara Embroidery marking a distinctive feature. A profusion of designs as well as figures are fashioned with the help of simple stitches such as herringbone, chain stitch, as well as short and long stitch.

The beautiful fabrics made by them is characterized by some of the vibrant colours, elaborate embroidery and exquisite mirror work. The different set of products made through Banjara embroidery includes bags, purses, belts, cushion and pillow covers, quilts and bed spread, apart from skirts, salwar suits, blouses etc., for women. The embroidery also makes use of silver, cowries, brass, animal bones and gold.

REVIEW OF LITERATURE

1. **Anonim, (1997)** stated that the presence of differences in leadership perceptions of male and female, these differences can be seen from some of the key aspects of leadership. The conclusion is derived from

differences in perceptions of their perceptions about skills and attributes which are regarded as important in leading a task, then in terms of cooperation with parties that involved in running the business

2. **Anonim, (1997)** stated in their study that there are several leadership styles of women which usually implement in their own business. Women are more likely than men to motivate others by changing their personal interests a group goal, then to women to encourage participation, share power and information and increase the value of the community. Other capabilities are women more likely than men to consider they serve as the strength of interpersonal skills or personal than for the purposes of the company. Women can try to create situations that help people to change their perception to feel better about themselves in terms of workers and their jobs well and own efforts to make people feel part of the organization
3. **Azra Musavi and Juhi Gupta (2020)** have represented a comprehensive analysis of different aspects of concerns about the exclusion of women of marginalized communities of India. It explored a fruitful discussion on the various magnitudes where women confront challenges and complexities of the life associated with them. The study is not limited to explore issues and challenges, but also it has thrown a light on constitutional, judicial, and political aspects on the concerned topic. It also provided fresh perspectives for understanding the present scenario of the marginalized women in India.
4. **Nadeem Hasnain (2007)** has glimpsed the concept and definition of "Tribe" the study provided the ethnographic profiles of the selected Indian Tribes. A detailed history of their culture and community has been evaluated.
5. **Jatin Bhatt, (2010)** argues that handcrafted products not only are the primary component of the culturally dominating industry but has an essence of the techno aesthetic understanding, this showcase the sustainable factor in a major way to relate an understanding of the environment and material with which each craft is composed of. Craft immersed from uniqueness and components which are need base, its connectivity envelops ethical concerns, which makes it more appealing. (3) In the present scenario of decreasing resources at a vast speed, environmental concerns due to industrial production has become a major concern, craft provide a complete solution, its resource which indicates sustainable components and ethical means of production and concern for environment makes it a wholesome idea for the society. Craft is an ethically driven movement for conscious consumption which advocates a thoughtful introspection before making buying decision.

Challenges of Handicrafts of Tribes

1. Basically women at the tribal level are suppressed and their work handicrafts are recognized to the domestic level at the households
2. Illiteracy is another factor wherein these women are never encouraged to go out of the home
3. Government policies or welfare schemes does not reach these women
4. Most importantly are there women who are available for training and production work
5. Another challenge is that do they work outside the home and with which skills do they need apart from craft skills
6. Will they be earning income for their livelihood or as a secondary income?

Various types of empowerment are required for various purposes. Some of the largely used ones are:

- **Economic Empowerment:** Financial aid or help people acquire finances for purposes like entrepreneurship.
- **Political Empowerment:** Educating people at grassroots about their rights and responsibilities like voting, participating in matters of national interest or participating in politics if so desired.
- **Cultural Empowerment:** Exposure to various cultures prevalent in our countries like language, food, clothing, religion, music, dances of other regions and states.
- **Societal Empowerment:** Teaching members at grass root level as to how to be involved in community activities informing them of gender equality, respecting other religions and beliefs.
- **Legal Empowerment:** Teaching people about their rights and how to exercise their rights.
- **National Empowerment:** Ensuring that no person is left out in being empowered.

CONCLUSION

Empowerment generates awareness of strengths and deficiencies and it is always helpful to avail expert advice to know what is possible to be achieved and what additional measures are needed by the group.

Tribal women in Telangana state has to be empowered through certain areas namely free training and learning, free education, tools to make it in a large scale, creating a cluster markets for their handicrafts there by these women can gain income and sustain

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QUALITY OF WORK LIFE-A CONCEPTUAL STUDY

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ABSTRACT

Quality of work life is being used these days by organizations as a strategic tool to attract and retain the talent. QWL policies are increasingly becoming part of the business strategies and focus is on the potential of these policies to influence employees' quality of working life and more importantly to help them maintain work-life balance with equal attention on performance and commitment at work. One of the most important determinants of Quality of Work Life (QWL) is the career growth opportunities as supported by various researches done in past. Studies also predict that employee performance is also correlated with QWL. This study discusses the study of quality of work life and its impact on employee.

Keywords: employee, quality of work life, organization, commitment, performance

INTRODUCTION

QWL leads to an atmosphere that encourages them to improve their skill. It also leads to have good interpersonal relations and highly motivated employees who strive for their development. QWL will ensure enthusiasm work environment with opportunities for everyone to give his best. Such job will provide job satisfaction and pride to the company. A good quality of work life not only attracts new talent but also retain the existing talent. Quality of Work Life involves job security, good working conditions, adequate and fair compensation and equal employment opportunity all together. Quality of Work Life aims to meet the twin goals of enhanced effectiveness of organization and improved quality of life at workplace for employees.

REVIEW OF LITERATURE

1. **Shelfali Srivastava and Rooma Kanpur (2014)** concluded that the identification of the measures of quality of life is indeed a difficult task, though there is a sort of common agreement on its concept of employee wellbeing. Evidently there are objective (physical and structural design) factors that provide work place setting and intervening policy factors that affect work processes of employees. As regards the outcome factors the immediate effects on psychology of employees (positive attitudes, commitment, and satisfaction) and ultimate effects on performance of organization are being considered by researchers. Finally it is very true to say that high degree of QWL leads to job satisfaction which ultimately results in effective and efficient performance.
2. **T.K Mily Velayudhan and M.D Yameni (2017)** observed that QWL of the employees of steel company can be improved by conducting some more training classes for the employees who are falling in the category of more than 3 to 4 years of experience and >4 years of experience which would boost their self confidence and help them attain their level of satisfaction. Similarly the organization can give some more security to the employees falling in the category of 41 and above so that they feel quite secure in the hand of organization and they can give their paramount performance.
3. **T S Nanjundeswaraswamy (2013)** revealed that male employees are more satisfied than female employees. Chi Square test show that there are no significance relationship between demographic characteristics of employees and QWL. Research also reveals that Adequacy of Resources are more correlated and Training & Development are less correlated with QWL in teaching staffs and in case of non teaching staffs Compensation & Rewards are more correlated and Work Environment are less correlated with QWL. The correlation analysis also reveals that all the dimensions of QWL are positively correlated with QWL of faculties, which indicates that enhancement in the dimensions of QWL can lead to increase the overall QWL of faculties

OBJECTIVES OF THE STUDY

1. To get a deep insight into the concept of Quality of Work life and its significance
2. To understand the impact of work life quality on employee growth

RESEARCH METHODOLOGY

Type of Study: descriptive

Source of Data: secondary data

International, National Articles, publications and books are taken as secondary source to identify the gaps in the researches and gaining conceptual knowledge building insight into the concepts.

LIMITATIONS OF THE STUDY:

1. Time is one of the constraints
2. The study is based on reviews, observations and websites only and empirical study has not been taken up

Concept of Quality of Work life and its significance

It is almost impossible today to pick up a newspaper of news-magazine without finding a reference to quality of work/working life. In the search for improved productivity, manager and executives alike are discovering the important contribution of QWL. QWL entails the design of work systems that enhance the working life experiences of organizational members, thereby improving commitment to and motivation for achieving organizational goals. Most, often, this has been implemented through the design of jobs that afford workers more direct control over their immediate work environment.

According to J. Lloyd Suttle, Quality of work life is the degree to which members of a work organization are able to satisfy important personal needs through their experiences in the organization. More specifically, QWL may be set into operation in terms of employees perceptions of their physical and psychological well-being at work. It includes virtually every major issue that labor has fought for during the last two decades.

Impact of work life quality on employee growth

The factors that impact quality of work life are as follows:

Attitude: The person who is entrusted with a particular job needs to have sufficient knowledge, required skill and expertise, enough experience, enthusiasm, energy level, willingness to learn new things, dynamism, sense of belongingness in the organization, involvement in the job, inter personnel relations, adaptability to changes in the situation, openness for innovative ideas, competitiveness, zeal, ability to work under pressure, leadership qualities and team-spirit.

Environment: The job may involve dealing with customers who have varied tolerance level, preferences, behavioral pattern, level of understanding; or it may involve working with dangerous machines like drilling pipes, cranes, lathe machines, welding and soldering machines, or even with animals where maximum safety precautions have to be observed which needs lot of concentration, alertness, presence of mind, quick with involuntary actions, synchronization of eyes, hands and body, sometimes high level of patience, tactfulness, empathy and compassion and control over emotions.

Opportunities: Some jobs offer opportunities for learning, research, discovery, self- development, enhancement of skills, room for innovation, public recognition, exploration, celebrity-status and loads and loads of fame. Others are monotonous, repetitive, dull, routine, no room for improvement and in every sense boring. Naturally the former ones are interesting and very much rewarding also.

Nature of Job: For example, a driller in the oil drilling unit, a diver, a fire-fighter, traffic policeman, train engine driver, construction laborers, welder, miner, lathe mechanic have to do dangerous jobs and have to be more alert in order to avoid any loss of limb, or loss of life which is irreparable; whereas a pilot, doctor, judge, journalist have to be more prudent and tactful in handling the situation; a CEO, a professor, a teacher have more responsibility and accountability but safe working environment; a cashier or a security guard cannot afford to be careless in his job as it involves loss of money, property and wealth; a politician or a public figure cannot afford to be careless, for his reputation and goodwill is at stake. Some jobs need soft skills, leadership qualities, intelligence, decision making abilities, abilities to train and extract work from others; other jobs need forethought, vision and yet other jobs need motor skills, perfection and extreme carefulness.

People: Almost everyone has to deal with three set of people in the work place. Those are namely boss, co-workers in the same level and subordinates. Apart from this, some professions need interaction with people like patients, media persons, public, customers, thieves, robbers, physically disabled people, mentally challenged, children, foreign delegates, gangsters, politicians, public figures and celebrities. These situations demand high level of prudence, cool temper, tactfulness, humor, kindness, diplomacy and sensitiveness.

Stress Level: All these above mentioned factors are inter-related and inter-dependant. Stress level need not be directly proportional to the compensation. Stress is of different types - mental stress/physical stress and psychological or emotional stress. A Managing Director of a company will have mental stress, a laborer will have physical stress, a psychiatrist will have emotional stress. Mental stress and Emotional Stress cause more damage than physical stress.

Career Prospects: Every job should offer career development. That is an important factor which decides the quality of work life. Status improvement, more recognition from the Management, appreciations are the motivating factors for anyone to take keen interest in his job. The work atmosphere should be conducive to achieve organizational goal as well as individual development. It is a win-win situation for both the parties; an employee should be rewarded appropriately for his good work, extra efforts, sincerity and at the same time a lethargic and careless employee should be penalized suitably; this will motivate the former to work with more zeal and deter the latter from being so, and strive for better performance.

Challenges: The job should offer some challenges at least to make it interesting; That enables an employee to upgrade his knowledge and skill and capabilities; whereas the monotony of the job makes a person dull, non-enthusiastic, dissatisfied, frustrating, complacent, initiative - less and uninteresting. Challenge is the fire that keeps the innovation and thrill alive. A well- accomplished challenging job yields greater satisfaction than a monetary perk; it boosts the self-confidence also.

Growth and Development: If an organization does not give chance for growth and personal development it is very difficult to retain the talented Personnel and also to find new talent with experience and skill.

Risk Involved and Reward: Generally reward or compensation is directly proportional to the quantum of work, man-hours, nature and extent of responsibility, accountability, delegated powers, authority of position in the organizational chart, risk involved level of expected commitment, deadlines and targets, industry, country, demand and supply of skilled

Manpower and even political stability and economic policies of a nation. Although risk is involved in every job its nature and degree varies in them; All said and done, reward is a key criteria to lure a prospective worker to accept the offer.

CONCLUSIONS

- The study on the quality of work life was undertaken to give an insight in to the employee work life and its quality. The study was taken up with an objective to study the work life of the employees and their feelings on their work and other related issues. It was done to throw light on the employee perception of the work life quality in their organization and their expectations from the organization.
- The organizations should take care that the employees have the sense of belongingness in them. The salary structure should be revised and redesigned on the basis of the responsibilities being held apart from other factors. The employees should be allowed to work in their area of interest so that they are highly involved and maximum productivity is obtained. Innovative measures should be adopted continuously to make the employee work life qualitative.

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ROLE OF BIG DATA ANALYTICS IN SMART AGRICULTURE FARMING

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ABSTRACT

We have entered in to the era of big data. Big data is the term used for data sets so huge and complicated that it becomes hard to process using traditional data management tools or processing applications. As with many other sectors the amount of agriculture data are increasing on a daily source. The importance of Big Data is increasing day today in Modern Agricultural sector. On account of the use of electronic and smart technologies, now it becomes possible to collect vast amount of digital information about agriculture factors. The objective of this paper is to understand what Big Data exactly means, its characteristics, its sources, advantages and to discuss the role of Big Data Analytics in Smart Agricultural Farming and also how big data analytics can be used as an effective tool in Agriculture farming by implementing various techniques.

Keywords: Big Data, Analytics, Agriculture, Technology, Crop, Farming.

1. INTRODUCTION:

As the advancement in the technology is increasing in a broader way, the usage of its technology to Agriculture sector is very limited. Agriculture is the backbone of the Indian economy. But in last few years, agriculture has taken down a huge steep due to many reasons. Lack of knowledge of seasons, crops and price are also one of them i.e. not knowing which season for which crop and which crops are getting good earnings for Farmers. The Big Data deals with the analysis of agricultural data which helps in better understanding of agriculture in India. The outcome of the crops depends on the several factors like rainfall, season, temperatures, and also the price announced by the government. The data also allows the user to visualize a different kind of data. The data also contains information on different crops planted in Area (Hectares) and Production (Tonnes). The Big Data also visualizes the different categories of data for the better understanding of Agriculture in India. In this paper we will understand the concept of Big Data, its characteristics, major sources, advantages and its role in Agricultural Farming. Here the small overview has also been taken about the scenario of Indian Agriculture and the various approaches to Big Data Analytics in smart agriculture.

2. WHAT IS BIG DATA?

According to Gartner – “Big Data are high volume, high velocity, and/or high-variety information assets that require new forms of processing to enable enhanced decision making, insight discovery and process optimization.” Let us understand this in simple terms. The term ‘big data’ is self-explanatory – a collection of extremely big data sets that normal computing techniques cannot process. The term not only refers to the data, but also to the various frameworks, tools, and techniques involved. Technological advancement and the advent of new channels of communication (like social networking) and new, stronger devices has presented a challenge to industry players in the sense that they have to find other ways to handle the data.

In simple words, **Big Data Analytics** refers to the process of Collecting, Organizing, Analysing, Inspecting, Cleaning, Transforming and Modelling, large sets of data (Big data) to discover patterns and other useful information.

2.1 Characteristics of Big Data Analytics:

Volume: The quantity of data generated as Big Data ranges from Terabytes to Exabyte and Zettabyte of data. The volume has been increasing exponentially: up to 2.5 Exabyte of data is already generated and stored every day. Thesis expected to double by the end of 2015.

Velocity: Big data is growing rapidly, generating a bizarre of quantities needed to be stored, transmitted, and processed quickly. It refers to the speed of generation of data or how fast the data is generated and processed to meet the strain and the challenges which lie ahead in the path of growth and development.

Variety: This refers to the variation which can be shown by the data at times. In Big data, the variety and heterogeneity of data sources and storage has increased, fuelled by the use of cloud, web & online computing.

Veracity: Big Data Veracity refers to the biases, noise and abnormality in data. Accuracy of analysis depends on the veracity of the source data. In comparison to Big Data's volume and velocity, veracity is the most challenging feature in data analysis.

2.2 The Major Sources of Big Data

1. **Black Box Data:** This is the data generated by aeroplanes, including jets and helicopters. Black box data includes flight crew voices, microphone recordings, and aircraft performance information.
2. **Social Media Data:** This is data developed by such social media sites as Twitter, Facebook, Instagram, Pinterest, and Google.
3. **Stock Exchange Data:** This is data from stock exchanges about the share selling and buying decisions made by customers.
4. **Power Grid Data:** This is data from power grids. It holds information on particular nodes such as usage information.
5. **Transport Data:** This includes possible capacity, vehicle model, availability, and distance covered by a vehicle.
6. **Search Engine Data:** This is one of the biggest sources of big data. Search engines have vast databases where they get their data.

2.3 The Major Advantages of Big Data

Today's consumer is very demanding. He talks to past customers on social media and looks at different options before buying. A customer wants to be treated as an individual and to be thanked after buying a product. With big data, you will get actionable data that you can use to engage with your customers one-on-one in real time. Big data also allows to re-develop the products/services you are selling. Information on what others think about your products -such as through unstructured social networking site text- helps us in product development. Big data allows to test different variations of CAD (computer aided design) images to determine how minor changes affect the process or product. This makes big data invaluable in the manufacturing process. Big data is helpful in keeping data safe. Big data tools help you map the data landscape of an industry, which helps in analysis of internal threats. As an example, you will know if your sensitive information has protection or not. A more specific example is that you will be able to flag the emailing or storage of 16 digit numbers (which could, potentially, be credit card numbers).

In view of the above following are the major advantages of Big Data: -

1. **Enhanced decision-making:** Big Data provides organisations with access to a vast amount of information from various sources, enabling them to make data-driven decisions. By analysing patterns, trends, and correlations within the data, businesses can gain valuable insights that guide their strategies.
2. **Improved operational efficiency:** Big Data analytics helps organisations optimise their operations by identifying inefficiencies, bottlenecks, and areas for improvement. By streamlining processes and workflows, businesses can enhance productivity, reduce costs, and deliver better results.
3. **Personalisation and customer insights:** Big Data enables organisations to understand their customers at a deeper level. By analysing customer data, businesses can identify preferences, behaviours, and needs, allowing them to personalise products, services, and marketing campaigns to enhance the customer experience.
4. **Cost savings:** Big Data analytics can uncover cost-saving opportunities for organisations. By analysing data related to operations, supply chains, and resource allocation, businesses can identify areas where costs can be minimised, such as optimising inventory management or reducing energy consumption.
5. **Competitive advantage:** Leveraging Big Data effectively can provide organisations with a competitive edge. By analysing market trends, consumer behaviour, and competitor data, businesses can identify new opportunities, innovate, and stay ahead of the competition.
6. **Improved risk management:** Big Data analytics helps organisations identify and mitigate risks. By analysing historical and real-time data, businesses can anticipate potential risks, such as fraud, cybersecurity threats, or supply chain disruptions, and implement proactive measures to address them.

7. **Innovation and product development:** Big Data fuels innovation by providing insights into market demands, customer preferences, and emerging trends. Organisations can leverage these insights to develop new products, enhance existing ones, and align their offerings with evolving customer needs.
8. **Efficient resource allocation:** With Big Data analytics, organisations can optimise resource allocation. Businesses can allocate their resources effectively by analysing data related to resource utilisation, demand forecasting, and operational efficiency, reducing waste and maximising productivity.
9. **Enhanced customer service:** Big Data enables organisations to deliver exceptional customer service. By analysing customer interactions, feedback, and sentiment data, businesses can identify areas for improvement, personalise customer support, and proactively address customer issues.
10. **Scientific and social advancements:** Big Data is crucial in scientific research and social advancements. From healthcare to climate change, analysing large datasets helps researchers uncover insights, make breakthroughs, and address complex challenges that impact society.

3. AGRICULTURE IN INDIA:

In India around 70% of the population earns its livelihood from agriculture. It still provides livelihood to the people in our country. It fulfils the basic need of human beings and animals. It is an important source of raw material for many agro based industries. India's geographical condition is unique for agriculture because it provides many favourable conditions. There are plain areas, fertile soil, long growing season and wide variation in climatic condition etc. Apart from unique geographical conditions, India has been consistently making innovative efforts by using science and technology to increase production. In 2016, Agriculture and allied sectors like animal husbandry, forestry and fisheries accounted for 15.4% of the GDP (gross domestic product) with about 31% of the workforce in 2014. India ranks first globally with highest net cropped area followed by US and China. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

India exported \$38 billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter. Most of its agriculture exports serve developing and least developed nations. Indian agricultural/horticultural and processed foods are exported to more than 120 countries, primarily to the Middle East, Southeast Asia, SAARC countries, the European Union and the United States. In fiscal year ending June 2011, with a normal monsoon season, Indian agriculture accomplished an all-time record production of 85.9 million tonnes of wheat, a 6.4% increase from a year earlier. Rice output in India hit a new record at 95.3 million tonnes, a 7% increase from the year earlier. Lentils and many other food staples production also increased year over year. Indian farmers, thus produced about 71 kilograms of wheat and 80 kilograms of rice for every member of Indian population in 2011. The per capita supply of rice every year in India is now higher than the per capita consumption of rice every year in Japan.

India has shown a steady average nationwide annual increase in the kilograms produced per hectare for some agricultural items, over the last 60 years. These gains have come mainly from India's green revolution, improving road and power generation infrastructure, knowledge of gains and reforms. Despite these recent accomplishments, agriculture has the potential for major productivity and total output gains, because crop yields in India are still just 30% to 60% of the best sustainable crop yields achievable in the farms of developed and other developing countries. Additionally, post-harvest losses due to poor infrastructure and unorganized retail, caused India to experience some of the highest food losses in the world.

4. ROLE OF BIG DATA IN AGRICULTURE:

E-Agriculture service data can be considered as a Big Data because of its variety of data with huge volumes flowing with high velocity. Some of the solutions to the e-Agriculture service big data consist of the predominant present technologies like HDFS, Map Reduce, Hadoop, STORM etc.

Adoption of big data in agriculture considerably decreases the possibility of crop failure and farmer's crucial concerns and recommends the soil sensing and crop yield information to be stored in data centres.

Map Reduce is a batch-oriented parallel computing model. There is still a certain gap in performance with relational databases. Improving the performance of Map Reduce and enhancing the real-time nature of large-scale data processing have received a significant amount of attention, with Map Reduce parallel programming being applied to many machine learning and data mining algorithms.

To provide high quality Farming techniques and also aim to ensure increased productivity of the crops to rural people and overcome the problems in the agricultural systems like use of harmful pesticides, excessive use of fertilizers, providing proper irrigation facilities and fraud management in the agricultural system, the proposed concept enables agriculturists, big-data analysts and staff to have role-based access to information on electronic farm records.

A Comprehensive review of the methods and use cases of big data analytics in the practice of agriculture should first identify the area of practice the application is focused on, secondly, it should describe the sources of big data in the defined agricultural area. Lastly, the techniques used to capture and analyse the data should then be reviewed as explained below.

Soil :

Moisture content and salt levels are captured from soil sample using ground sensors which also detect and collect data on underground electricity charges (Meyer et al, 2004). The sensors are internet of things enabled and transmit live data to remote cloud servers where they are studied and analysed using machine learning and artificial learning applications.

Crops :

Sensors have diverse uses in farm practices. Both underground and above the ground sensors are used to collect crop data through a process known as metabolite sensing. Satellites can also be used to remotely sense and capture data on crops (Waldhoff et al, 2012). Historical datasets that document the history of land use, cropping practices, and yields are also sources of crop data. Machine learning technologies, normalized difference vegetation index NDVI which is a graphical indicator used in the analysis of remote sensing measurement data are among the data analytics such as Bayesian belief networks are some of the tools used to process data.

Land :

Satellites, drones, and radar are some of the tools used to remotely capture land data in combination with other non-remote means (Barrett et al, 2014). Land data is captured to evaluate and project on the suitability of land use for the purpose of agriculture. Diverse technological tools are employed to process and analyse land data, they include big data analytics solutions such as machine learning which gives clearer insight and better understanding in land degradation (Schuster, 2017). Clarity in the qualities of land and crop phenology is gained in the use of these big data analytics tools (Gillian et al, 2008). Commodity trading companies can gain insight that is valuable in trade with insightful knowledge of farmlands and the implication on future crop yield.

4.1 Approaches to Big Data Analytics in Smart Agriculture:

The study of big data analytics in agriculture has been reviewed by scholars using two different approaches; this distinction is made clear in the study of Sjaak et al (Sjaak et al, 2017). The first is termed smart farming and it takes a broader approach of integrating farming tasks with the entire value chain of the agricultural process (Sjaak et al, 2017). The second is referred to as precision agriculture (PA) and it entails control and resource optimization in the growing of crops and raising of livestock (Xuan et al, 2018).

A) Smart Farming: -

Smart Farming is a farming management concept using modern technology to increase the quantity and quality of agricultural products. Farmers in the 21st century have access to GPS, soil scanning, data management, and Internet of Things technologies. Smart farming is making a difference to agricultural businesses of all sizes. In-cab GPS guidance systems were once restricted to the largest farms that could afford the technology required, but the affordability of basic light bar guidance equipment now means it is within reach of every farmer.

B) Precision Agriculture: -

Precision agriculture (PA) is an approach to farm management that uses information technology (IT) to ensure that the crops and soil receive exactly what they need for optimum health and productivity. The goal of PA is to ensure profitability, sustainability and protection of the environment. PA is also known as satellite agriculture, as-needed farming and site-specific crop management (SSCM).

Precision agriculture relies upon specialized equipment, software and IT services. The approach includes accessing real-time data about the conditions of the crops, soil and ambient air, along with other relevant information such as hyper-local weather predictions, labour costs and equipment availability. Predictive analytics software uses the data to provide farmers with guidance about crop rotation, optimal planting times, harvesting times and soil management. Sensors in fields measure the moisture content and temperature of the soil and surrounding air. Satellites and robotic drones provide farmers with real-time images of individual plants. Information from those images can be processed and integrated with sensor and other data to yield

guidance for immediate and future decisions, such as precisely what fields to water and when or where to plant a particular crop.

4.2 Tools and Technics to Implement the Big Data Analytics by using the Agricultural Data sets:

- **Hadoop** is an open-source software framework for storing data and running applications on clusters of commodity hardware. It provides massive storage for any kind of data, enormous processing power and the ability to handle virtually limitless concurrent tasks or jobs.
- **Map Reduce** is a programming model and an associated implementation for processing and generating large data sets with a parallel, distributed algorithm on a cluster.
- **HDFS** is a Java-based file system that provides scalable and reliable data storage, and it was designed to span large clusters of commodity servers. **HDFS** has demonstrated production scalability of up to 200 PB of storage and a single cluster of 4500 servers, supporting close to a billion files and blocks.
- **HIVE** supports analysis of large data sets stored in Hadoop's HDFS as well as on the Amazon S3 file system. The best part of **HIVE** is that it supports SQL-Like access to structured data which is known as HiveQL (or HQL) as well as big data analysis with the help of Map Reduce.
- **H Base** designed for very large tables with billions of rows and millions of columns, H Base is a distributed database that provides random real-time read/write access to big data. It is somewhat similar to Google's big table, but built on top of Hadoop and HDFS.

5. CHALLENGES IN INDIAN AGRICULTURE:

Though the technologies are efficient, proven to work, and revolutionary, one of the major challenges lies in their application in the Indian agriculture sector.

Problem is not when there are no technological solutions to farming concerns, but not having a proper application of them is a bigger concern. Mr. Hemendra Mathur, Managing Director, SEAF India Investment Advisor, shared that his interactions with farmers from Himachal, Madhya Pradesh, and Rajasthan made him come to a conclusion that farmers today are ready to embrace the new technologies for better farm economics. However, there is the need to educate them on risk mitigation and potential upsides probable with the use of data.

He shares a real-time incident wherein a pilot project conducted by an ag-data company made farmers realize that their estimation of their farm areas were completely different from the estimation arrived at after geo-tagging and that they were able to work on input application better after knowing information to the points.

This also makes us realize the amount of hours of training that has to be given to the farmers in the implementation of these technologies in everyday farming.

This involves training on the use of the devices, basic troubleshooting, use of data, use of smartphones and app, and more. The concerns don't end there. Problems like infrastructure, need for uninterrupted power and internet connectivity, and finance to deploy the technology are always a concern.

Though opportunities for data analytics in the field of agriculture in India are aplenty, the best use case of it is yet to happen. With the visions of those like Abhishek Raju, Jyoti Vaddi, Raman Singh Saluja, and others gradually taking shape, we can be sure that in the coming years, farmers will see better days in the farm and their harvest.

CONCLUSION:

Thus from the above discussion we can conclude that, there's a growing range of applications and the role of Big data analytics techniques in agriculture and a growing quantity of information that area unit presently obtainable from several resources. This is often comparatively a completely unique analysis field and it's expected to grow within the future. But still there are some challenges for its implementation.

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AN OVERVIEW OF CURRENT LEGAL FRAMEWORK TO INTERNATIONAL DISASTER RESPONSE LAWS AND JUDICIAL RESPONSE

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INTRODUCTION

Disasters are quick to strike, but their consequences can be long to remedy and can linger on for months and years. The disasters that overwhelm local response and capacity are seriously affects the social and economic rights of the citizen. Experience shows that the victims of disasters may have to face multiple human rights challenges. Traditionally, the challenges and problems arose after the disasters are dealt with humanitarian nature. However, increasingly , it has come to be recognized that human rights protection are also need to be provided in their context because human rights have to be the legal underpinning of all humanitarian work pertaining to natural disasters¹.

Table No. 7.1

Difference Between Humanitarian Laws and Human Rights Laws

Sl No	International Humanitarian Law (IHL)	International Human Rights Law (IHRL)
1	IHL is a set of international rules established by treaty of customs which are specifically indented to solve humanitarian problems directly arising from international or non international armed conflicts. It protects persons and property that are or may be affected by an armed conflict to use methods and means of warfare of their choice.	IHRL is a set of international rule established by treaty or customs on the basis of which individuals and group can expect and or claim certain behavior of benefits from government. Human rights are inherent entitlements which belong to every person as a consequences of being human
2	The main treaty sources applicable in international armed conflicts are the four Geneva Conventions of 1949 and their additional protocol 1 of 1977. The main treaty sources applicable in non international armed conflicts are three common Geneva Convention and its additional Protocol II of 1977	IHRL main traty sources are the ICCPR and ICESCR, 1966 as well as the conventions on Genocide of 1948, Racial Discrimination of 1965, Discrimination Against Women of 1979, Torture of 1984 and rights of the Child of 1989 and the main regional instruments like European Conventions, African Conventions etc
3	IHL is applicable only in the time of armed conflicts, whether international or non international	IHRL applies at all times e both in peace time and in situations of armed conflict
4	IHL binds all actors of an armed conflicts	IHRL lays down rules binding governments in their relations with individuals

Human Rights Elements in Humanitarian Law

Traditionally the humanitarian laws² were limited only to the grave emergency situations like armed conflicts³ and the basic rules for providing relief and assistance to the civilian population are embodied in Geneva Conventions and its Protocols⁴. But the elements of human rights can be traced in these humanitarian laws. The relationship between humanitarian law and human rights are also be seen in optional protocol I of Geneva Convention and its Preamble of second optional protocol of the same. Ironically, with the increasing frequency of natural disasters raised fundamental questions about the adequacy of current international regimes dealing with the provisions of humanitarian assistance to the victims of natural disasters. Eventhough the humanitarian laws contains human values, it could not be applicable to the situations like natural disasters because the provisions of Geneva Conventions are not adequately satisfy for the protection of rights of the victims of natural disasters.

Paradigm Shift - From Humanitarian to Human Rights

Traditionally human rights and humanitarianism have been portrayed as two segments of analysis and practice. Because the two sets of rules differ in their substance. One deals with the laws of war time and other with inherent nature. The other difference is that the humanitarianism has usually seen as the incarnation of a philanthropic impulse, and on the other hand human rights tradition related to the political principles of liberty and equality. Moreover the human rights laws comprises of rights and freedom enjoyed by the individuals. But there was little interaction between these two bodies one is that the great two instruments were adopted at around the same time i.e. UDHR, 1948 and the fourth Geneva Convention, 1949⁵. Both these instruments contain human values. According to modern thinkers like Slim and Darcy these two principles charity and rights are linked together because both are universal in their application and both are for human needs. The humanitarian actions should themselves seen as one part of spectrum of human rights ie today the international human rights law can apply in armed conflicts and it can reflect in human rights treaties too. Likewise before the enactment of human rights charter, for the several centuries this body of law addressed only the rules regulating the conduct of warfare rather than justice or legality of waging of war. Likewise in certain situations , the humanitarian laws are not applied in armed conflicts , if there is no particular body to determine the existence of an armed conflicts, or the nature of conflicts is not determined as international or internal or whether the territory can be occupied or not. In these circumstances the humanitarian law does not apply until the existence of an armed conflict is essential. In other situations, the additional Protocol of Second Geneva Convention will not be applicable to many of internal armed conflicts because this protocol requires additional pre-requisites in the areas of armed conflicts⁶. In those circumstances the international human rights law will be applicable in the armed conflicts; this law does apply until the state derogates from it and continues to apply subject to the limited extent of the derogation⁷.

The relationship between humanitarian laws and human rights law are seen in Optional Protocol first of Geneva Convention, 1977⁸ and the preamble of second Optional Protocol of the same⁹. Accordingly, major International law and human rights bodies such as International Court of Justice, International Law Commission and the Human Rights Committee have confirmed the nexus between humanitarian law and human rights law¹⁰.

Eventhough the international humanitarian law is concerned with regulation of armed conflicts but its basic concept is vested with human rights principles and thus it is closely related to human rights laws. Although these two laws come from different historical backgrounds, they have common values, respect for and dignity of the human persons.

A Human Right Approach

The UN and major international NGO's identified significant human rights concerns early in the crisis. Therefore they maintain a human right culture in pre and post disaster situations for any relief and reconstruction phase to be just and sustainable. This existing instruments like international human rights treaties and conventions helps to achieve this goal in some extent. The link between human rights and disaster has not yet been generally reflected in the existing human rights law instruments. Eventhough, the right based approach in disasters contemplates those obligations as well. The following are the international documents which protects the rights of disaster victims at present. They are

- Universal Declaration of Human Rights (UDHR), 1948
- International Covenant on Civil and Political Rights (ICCPR), 1966
- International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966
- International Convention on Elimination of All Forms of Racial Discrimination (ICERD), 1969
- Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), 1979and
- Convention on Rights of Child (CRC), 1989

The victims of disasters have to face many difficulties and their human rights are potentially at risk in post disaster situations. From a human rights perspective, it is important to provide food, water, shelter, clothing and health services that are necessary for survival after a natural disaster. It is the primary duty of the State to provide these basic essentials to the deprived disaster victims.

Right to Life

Right to life is the most fundamental of all human rights. This right includes 'security'. The international instruments like UDHR¹¹ and ICCPR¹² speaks about right to life. The state may not limit this right during emergencies and required to provide protection and safety to persons prone to disasters. The state may also obliged to give early warning to these people about the occurrence of disasters that are going to take place and take steps for the evacuation of these people in a secure place in a proper manner¹³.

Right to an Adequate Standard of Living

A life in dignity requires an adequate standard of living. This means everyone has the right to a standard of living adequate for the health and well being of human and his family including food, clothing, housing, medical care, livelihood etc. During and post disaster situations, the essential services should be provided to persons affected by disasters, who are in need of these goods and services. It should be provided in a non discretionary manner.

The right to an adequate standard of living is also closely linked to article 22 of UDHR. Which reads everyone is entitled to the realization of economic, social and cultural rights indispensable for their dignity and the free development of their personality, and guarantees a right to social security. Thus the victims of disasters have the right to enjoy these rights in a fully fledged manner¹⁴.

Article 25 of UDHR¹⁵ has been supplemented with further guarantees of an adequate standard of living including article 11 of ICESCR and article 27 of Convention on the rights of the child. None of these instruments precisely define the term adequate standard of living, but it can some extent be understood from the context.

Specific Rights**Right to Food**

At the core of the right to an adequate standard of living is the right to food. Without food there is no life and access to an adequate food is very essential during post disaster period. The food distributed to the victims shall be reached to the vulnerable groups like women and children¹⁶, by ensuring they attain nutritional standard; the victims should be informed about the frequency and timing of food distribution and quantity of supply etc.

Besides all these the distributed food is in an accessible method. UDHR¹⁷, ICESCR¹⁸ and CRC¹⁹ speak about this right. But the right guaranteed under UDHR is a general right to adequate standard of living but the right under ICESCR has elaborated and guaranteed everyone's right to food as fundamental right as the state parties responsibility²⁰. The committee of economic social and cultural rights recognizes this right by including accessibility and the committee of ICESCR says the states obligation to give this right under disaster situations²¹.

Right to Water and Sanitation

An adequate standard of living requires access to adequate water. Water, a life sustaining element can become the source of major concern after a disaster. It is critical to have sufficient clean water in the immediate aftermath of disaster for human consumption and to maintain basic hygiene, support in search and rescue²².

While right to water is not expressly mentioned in ICESCR but it is clearly implied that water is an essential component and it should also be an integral part of right to health. The Economic, Social and Cultural Rights Committee suggested for availability, quality and accessibility of water²³. Therefore it is the duty of the state to provide clean drinking water, adequate sanitation and garbage disposal facilities to affected communities. A clean environment should maintain by draining stagnant water in camps for controlling vector diseases and separate toilets and bathing facilities should be provided in an accessible manner especially to women, children, disabled and elderly groups.

Right to Shelter / Housing

The victims of disasters have to invoke this right during the rehabilitation phase due to loss of their house in severe catastrophe. Adequate standard of living requires place to live, provides security and privacy. Therefore the state should provide and protect the rights of the victims in a proper manner. The provision of UDHR²⁴ and ICESCR²⁵ has expressly referred to right to housing while instruments like ICERD²⁶, CRC²⁷, and CEDAW²⁸ speaks about right to shelter.

The Committee of Economic Social and Cultural Rights have elaborated the right to housing²⁹. After disaster the state should take appropriate measures without any discrimination of any kind to take speedy measures for

the evacuation and settlement of the disaster victims by providing temporary shelter or permanent housing by criteria of adequacy ie accessibility, affordability, habitability and security³⁰.

The state should take appropriate steps to avoid overcrowding in these temporary camps without compromising the privacy of disaster victims. The areas allocated for temporary as well as permanent housing schemes are located in easy access as possible to their employment opportunities. The state should give assistance to families, who can remain in or return to their damaged houses and repair them.

Right to Health Care

‘Health’ is an essential element for attaining standard of living³¹. Due to the catastrophic nature of disasters many people have to face injuries, loss of life, damages etc. Hence health care is very essential during and after disaster phase. Chances for vector borne diseases is very high during post disaster situations and it may cause even sickness and death of these evacuees ,therefore vaccination should be provided in the camps to control this³².

Mental and psychological stability is very essential, because the victims of disaster losses this due to the shocking experiences like loss of their dearness, injuries of their own and parents, relatives etc. The women and children are more vulnerable to the disasters and therefore the state should provide care, protection and assistance³³ in an available, accessible and non discretionary manner³⁴.

Right to Livelihood / Employment

For the sustainability of life, livelihood is very essential. Unemployment is crucial during post disaster situations. The state is responsible to give unemployment benefits like provision for low interest loans, accessories and equipments³⁵ because the victims have the right to get adequate standard of living in the event of unemployment.

The international documents did not clearly speak about the right to employment but it says about right to work. UDHR³⁶, ICCPR³⁷ and article 25 of ICESCR says everyone has the right to standard of living, adequate standard for health, food, clothing, housing, medical care and security in the event of unemployment. Therefore even in disaster period, the victims have the right to enjoy this right.

Special Protection to Women and Children

Women

Women and children are more vulnerable to natural disasters,. Especially the pregnant and lactating women have to face severe problems during the disasters. Due to their physical and emotional conditions they have to suffer more. The dependency nature of women (need support of husband and other family members) have limited mobility to access their basic needs. During emergencies, due to their family disruption they face marginalization, physical insecurity like rape, sexual and gender based violence, forced prostitution and trafficking.

Besides all, the overcrowding situations in camps and loses of their dear ones also leads women more vulnerable to psychological problems. Therefore special care and protection should be given to them. While in relief phase the women and children should not be discriminated and the benefits allowed for the victims shall be equally distributed

Inorder to enjoy these rights , it is the duty of the state to ensure equality and non discrimination . Article 1(3) of the UN Charter³⁸ makes it clear and numerous insuments like ICCPR³⁹,ICESCR⁴⁰,CEDAW⁴¹, ICERD⁴² and CRC⁴³ aimed at the realization of this .

Children

Childrens are also most vulnerable to disasters. The impact of disasters on children can be profound and long lasting. The psychological scares from surviving diasters have long term effects on children. The children may seperated from their families due to death of their parents or guardian therefore they have to face great risks like physical and sexual abuse and exploitation , child labour, forced prostitution etc. Childrens health and education are more concern after a disaster. With regard to education their school buildings may be destroyed or cause damaged. In these situations during relief phase special consideration for children should be given like by granting free educational facilities including distribution of free study materials, uniforms, meals etc . Special care should be taken against the child sale⁴⁴.

Table No. 7.2

Important Human Rights Instruments for the Protection of Rights of Victims

RIGHTS	UDHR	ICCPR	ICESCR	ICERD	CEDAW	CRC
Right to life	Art 3	Art 6				
Right to adequate standard of living includes	Art 25		Art 11			Art 27
Right to food	Art 25	Art 11, 11 (1) & 11 (2)				Art 24
Right to shelter/ housing	Art 25		Art 11	Art 5 (e) (iii)	Art 14 (2)	Art 27
Right to health care	Art 25		Art 12 & 12 (1)	Art 5 (e) (iv)	Art 12	
Right to employment	Art 23	Art 6	Art 3 & 6 (1)		Art 10	Art 28
Right to education	Art 26		Art 13 & 14			

Role of State in Protection of Rights of Victims

The responsibility of international community is subsidiary in nature, they namely to encourage and assist states in implementing their obligation or If the state resources are too limited to fulfil their obligations under international human rights law.⁴⁵ otherwise it is the duty of the state to provide means and resources for the satisfaction of basic needs of victims because during these periods the people doesn't have direct means to access to satisfy their basic needs⁴⁶. The obligation of the state varies greatly depending on the differences in the level of assistance needed by individuals, the resources at the disposal of the state and the different components of the right⁴⁷. The state must *respect*⁴⁸ the individual's freedom to take necessary action and to use the necessary resources. Second the state has an obligation to *protect*⁴⁹ the individual's freedom of action and use to secure their basic needs. Thirdly the state, as a last resort has an obligation to fulfill everyone's right i.e. the function as a *provider*⁵⁰.

During the phase of disaster, the state must not only respect the rights of the victims but also take steps to protect their rights in a non- discretionary manner. The state should protect the socio- economic rights of victims by providing the accessories sufficient to satisfy the basic needs of victims.

The rights guaranteed under the international instruments are not directly linked to the protection of rights of natural disaster victims. The International Disaster Response Law (IDRL) was initiated by the International Federation of red Cross and Red Crescent societies in 2001 to facilitate humanitarian activities in response to both natural and technological disasters .IDRL is just only a programme which raise awareness about the existing norms and standard governing international disaster response and to strengthen the international, regional and national framework of laws, rules and principles that pertain to facilitation , coordination and regulation of international response to disaster. It contains guidelines for coping the disaster situation. It is practiced only by NGO's and it is not bindable in nature. The Inter-Agency Standing Committee in 2006 addressed the operational guidelines that deal with the aftermath of natural disasters. These guidelines do not list the rights of persons as enshrined in international law. Rather, they focus on what humanitarian actors should do in order to implement a right based approach to humanitarian actors to look beyond their core mandate and to have a holistic vision of the needs of the people they have been asked to serve. Therefore there is a need for an International Disaster Management Response Law like International Humanitarian Law, International Human Rights Laws, and International Environmental Laws etc inorder to cope the situation successfully⁵¹.

Judiciary plays a vital role in protecting the rights of the people affected by disasters. Inorder to protect their rights, the judiciary often relied upon the backup of the constitutional provisions like 32 and 226. Often the court ascertained remedy and granted compensation to the victims of disasters.

In USA FEMA is the authority to deal with all kind of disasters. The president is vested with the power of granting remedy or compensation in national level and governor in state respectively. The immunity power of FEMA is ascertained by the court in *Martin Robin v. United States of America*⁵². If the city had not suffered any injury or damage in natural disasters then the FEMA has the power to ineligible that state for granting assistance. In *City of Laguna v. FEMA*⁵³ The court opined that

the city is ineligible to get federal assistance. the court. Here the city had suffered no injury by FEMA's denial of funds because the city had not expended any funds for Hazard Mitigation Grant Programme (here in after referred as HMGP) under their Laguna Niguel Project (here in after referred as LNP). Here the city had withdrawn by substituting its duty to private persons to directly bought the properties from the home owners. The city could not have possibly suffered injury in the amount of grant and hence they could not reapply for the funds granted under HMGP. Actually it is not a fair action from the part of the city and this remains a big question of doubt.

In *Beatrice B.M Waters v. FEMA*⁵⁴ The court viewed that the individuals should not be denied their housing assistance on the ground that they were not applied for Small Business Administration (here in after referred as SBA). Further the court asked FEMA to give all its assistance to the applicants of Temporary Housing Assistance (here in after referred as THA), without any discrimination⁵⁵, even though they were not filed an SBA loan application⁵⁶. FEMA has violated a mandatory duty through the mis-communication or in artful communication of the Protocol for receiving Temporary Housing Assistance by causing some applicants to believe that an SBI loan application is a necessary prerequisite to receiving Temporary Housing Assistance.

In *Rita Marie Lockett v. FEMA*⁵⁷ the plaintiff challenged FEMA's action of granting the eligibility for temporary housing under Stafford Act had violated the constitutional provisions to the victims by discriminated them for allocation of grants⁵⁸ and also FEMA failed to consider the due process⁵⁹. But the court opined that they could not exercise judicial review⁶⁰ over FEMA's discretionary power and therefore the motion of plaintiff to grant housing assistance was dismissed by the court

In *Association of Community Organizations for Reform Now v. FEMA*⁶¹ the court opined

FEMA to give detailed explanation for the denial of evacuee's eligibility for housing assistance benefits under Section 408, including the factual and statutory basis for the denial and more fulsome instructions as to how each evacuee may either cure their ineligibility problems or proceed with an appeal. In addition, FEMA is ordered in the meantime to immediately restore Sec 403 short term housing assistance benefits to all evacuees who are as of August 31, 2006, had been found ineligible for section 408 benefits until such time as they have received the more detailed explanation and have had requisite amount of time to pursue an administrative appeal thereof. Finally, FEMA is also ordered to pay to each of these evacuees the short term assistance benefits they would have otherwise received from September 1, 2006 through November 30, 2006.

In *Diane Ridgeley v. FEMA*⁶² the court opined FEMA to give additional payments to individuals who had been determined ineligible for continued rental assistance because FEMA act in an arbitrary manner. The court in *Herbert Freeman v. USA*⁶³ opined FEMA to give assistance to victims of disaster in a timely manner and employment assistance in *Vincent Maleche v. Helda Solis*⁶⁴. In *State of Hawaii v. FEMA*⁶⁵ the court ask the state of Hawaii to reimburse the amount that they have received from FEMA because the state had made duplicative benefits.

Lesson from the Bhopal Disaster

The Bhopal Gas disaster is one of the world's worst industrial disasters. Following the disaster, there was an international outcry for relief for the victims and punishment to those responsible for the gas leakage. In the initial stage the Indian government made a promising start by acting *parens patrie* for the victims of gas tragedy.

It is reflected in *Union Carbide Corporation v. Union of India*⁶⁶ the court opined that it is the duty of the state to take care of the basic human rights and to provide proper facilities for the same. But in later the government settled for a sum of 470 million dollars that is very less amount to ameliorate the victim's plight. In *Caranlal Sahu v. Union of India*⁶⁷ the court upheld the validity of Bhopal gas Disaster (Proceeding of Claims) Act, 1985. In

*M.C Mehta v. Union of India*⁶⁸ (popularly known as Oleum Gas Leakage case) the court ascertained the company's absolute liability and victims compensation right. In *State of Madhya Pradesh v. Warren Anderson*⁶⁹ the court opined

As far as the provisions of section 357 of Criminal Procedure Code concerned, Bhopal Gas leak Disaster (Processing of Claims) Act 1985. An act confer certain powers on the Central Government to secure that claims arising out of, or connected with, the Bhopal gas leak disaster are dealt with speedily, effectively, equitably and to the best advantage of the claimants and for matters incidental there to the compensation is awarded towards sufferers of any loss or injury by reason of an act for which an accused person is sentenced. Although it provides for a criminal liability, the amount which has been awarded as compensation is considered to be recourse of the victim in the same manner, which may be granted in a civil suit⁷⁰.

For the past 25 years, excruciating years for the victims, the law had been circumvented and the delivery of justice delayed. When justice came in the end, it had been greatly diluted. The grossly disproportionate punishment of two years imprisonment that the judge handed out to the seven convicted persons jolted civil society out of its years of indifference to the victim's plight.

The court upheld for claiming of compensation to the victims in *Lata Wadhawa v. State of Bihar*⁷¹. The court in *Nilabati Behra v. State of Orissa*⁷² and *Rudul Shah v. State of Bihar*⁷³ opined that while granting compensation to the victims it should be in legal and impartial manner.

In *Haresh Mafatalal v. State of Gujarat*⁷⁴ the court reinstated the statement of early cases and role of the state in granting compensation is ascertained by the court. Here the claim for compensation due to the destruction of flat was refused by the state government on the ground of non residents at the time of disaster. But the court declared that if a person had more than one property and if all the properties were collapsed, then he is entitled to get compensation only for one property. Hence the petitioner in this case is entitled to get compensation for the destruction of his property.

The court held that it is not necessary that the person must be in occupation of the property in question as on 26th January 2001. The only thing which required to be considered is whether a person is the owner and/ or in possession of the property in question or not⁷⁵.

The SC of India has widened the scope of Art 21 by including right to environment⁷⁶ and development⁷⁷ with the concept of sustainable development⁷⁸ to protect the environment from natural disasters. Eventhough the judiciary put self restrain in govenmnets policy matters but it has pronounced its attitude to safe guard the life and livelihood of oustees in *Narmada Bachao Andolan v. Union of India*⁷⁹.

... the courts have the duty to see that in the undertaking of a decision , no law is violated and peoples fundamental rights are guarantee under the constitution are not transgressed upon except to the extent permissible under the constitution...

But the court gave a negative approach without considering the risk factors in *Fertilizers and Chemical Travacore LTD. Employees Association v. Law Society of India*⁸⁰ case. Here the court has checked only the risk factors like environmental pollution, leakage of tanks and the location of airport and the court asked the company to continue with the present position and explained that such plants are for welfare of the society and therefore the society have to live up with such risk, otherwise no power plant, no reservoir, no nuclear reactor may exist in our country.

In *N.D Jayal v. Union of India*⁸¹ , the court opined that relief centric reactive approach after the disaster need to be changed into preparedness oriented proactive attitude. This view is reinstated in *Travancore Devasom Board v. D. P Renu*⁸². In N.D Jayal case the court observed disaster as means of all aspects of planning, coordinating and implementing all measures which are necessary or desirable to prevent, minimise, overcome or to stop the spread of a disaster upon the people or any property and includes all stages of rescue and immediate relief. It is a cruel facts that a lot of human sufferings and misery from a large number of disasters can be mitigated by taking timely action, planing and preventive measures. It is possible only through well functioning disaster management frame work. This will enable minimisation, control and limit the effects of disasters and will streamline the disaster management exercises. The present relief centered reactive approach after the stricking of disaster need to be changed into preparedness - oriented proactive attitude. This is the aim of predisaster preparations. Disaster management plan have to play and integral role in this exercise. They are blue prints for the management of the disasters. The disaster management plans should contains all aspects of disaster prevention and of ways for its management in the untowards occurance of a disaster. A proper plan will plays the disaster management exercise on a more firm foundation. Disaster management activities should be integrated with developmental activities. Incidentally, this is also the resolve of the Yokohama strategy of the United

Nations International Decade of Natural Disaster Reduction, to which India is a party. There is an affirmative obligation on the part of the state to preserve and protect human life and property. This obligation is an integral elements in fulfilling developmental endeavours. Therefore, disaster management cannot be separated from sustainable development.

The court in *Kranti v. Union of India*⁸³ ascertained the rights of the citizen to be rehabilitated in a disaster. The court checked out the role of the state and opined to reinstate the livelihood of fisher men flock by providing occupational equipments like fishing net, boats, motors etc and also give employment opportunities to members of agricultural families, whose land remains submerged in disaster. The state should also rehabilitate the victims by constructing houses for the homeless and to make accessibility of their basic necessities. In *Mullaperiyar Environmental Protection Forum v. UOI*⁸⁴

The court in this case opined that

Under the aforesaid circumstances, we permit State of Tamil Nadu to carry out further strengthening measures as suggested by CWC and hope that State of Kerala would cooperate in the matter. The State of Kerala and its officers are restrained from causing any obstruction. After the strengthening work is complete to the satisfaction of the Central Water Commission, independent experts would examine the safety angle before the water level is permitted to be raised to 152 ft. The writ petition and the connected matters are disposed of by permitting the water level of the Mullaperiyar dam being raised to 142 ft. and by permitting the further strengthening of the dam as aforesaid.

CONCLUSION

Human rights are the legal underpinning of all humanitarian work pertaining to natural disasters. There is no other legal framework to guide such activities, especially in areas where there is no armed conflict. If humanitarian assistance is not based on a human rights framework, it risks having too narrow a focus, and cannot integrate all the basic needs of the victims into a holistic planning process. There is also the risk that factors important for recovery and reconstruction later on will be overlooked. Furthermore, neglecting the human rights of those affected by natural disasters effectively means no account will be taken of the fact that such people do not live in a legal vacuum. They live in countries with laws, rules and institutions that should protect their rights. Most of their fundamental rights are violated during the post disaster period. Here comes the role of the court by granting ex -gratia payments, speedy relief and compensation to the victims of disasters.

End Notes

1. P.S Chawla, *Natural Hazards and Disaster Management*, 52(Pearl Books, 2008)
2. By the 19th century a new body of international law emerged, binding the states in the conduct of war called International Humanitarian Law (IHL). This law encompasses both humanitarian principles and international treaties that seek to save lives and alleviate sufferings of both combatants and non combatants during armed conflicts. The IHL is comprised of treaties like Geneva Convention and its Protocols. The cardinal principle of humanitarian law is those of distinction and unnecessary sufferings. The principle of distinction provides that combatants should be distinguished from civilians and civil objects should be distinguished from military objectives. The principle of unnecessary suffering prohibits the use of means (weapons) and methods (tactics) of warfare that are of required for military purpose .
3. Henry Dunet, after the battle between the French and Austrian in 1859, witnessed that the departing army left the littered dying man, wounded and imputed in the battle field. This inspired his valiant efforts to mobilize aid for the soldiers. In his book *A Memory of Solferino* he proposed for the protection of volunteer relief groups, who take care of the wounded in the battle field. A group known as International Red Cross formed in Geneva in 1863 and they proposed for the 1st Geneva Convention.
4. Geneva Convention establishes the slandered of International Law for the humanitarian treatment of the victims of war. It comprises of four treaties and three additional protocols. The articles of the fourth Geneva Convention extensively defined the basic rights of prisoners during war, establish protection for the wounded and civilians in and around the war zone
5. See Fourth Geneva Convention.
6. See Additional Protocol of Second Geneva Convention.

7. In *Democratic Republic of Congo v. Uganda* ICJ report 2005 Para 168 International Court of Justice states that the protection offered by the human rights Conventions does not cease in case of armed conflicts, save through the effect of provisions for derogation of the kind to be found in Art 4 of ICCPR.
8. Article 72 of 1st Optional Protocol of Geneva Convention reads: “...rules of International law relating to the protection of fundamental human rights during international armed conflicts” also See www.greendevils.p/combat_course/ency accessed on 14th Nov 2010 at 4pm.
9. Preamble of 2nd Optional Protocol of Geneva Convention reads: “...international instruments relating to human rights offer a basic protection of human persons...” also see www.icrc.org/ihl.nsf/full/470?open_document accessed on 07th Nov 2010 at 2pm.
10. See Reports of the study Group of International Law Commission. *Fragmentation of International Law Difficulties Arising from the Diversification and Expansion of International Law* . 58th Session, 2006 A/CN.4/L.682 [daccess-dds-ny.un.org/doc/ UNDOC www.internationallawcommission.com](http://daccess-dds-ny.un.org/doc/UNDOC/www.internationallawcommission.com) accessed on 17th Feb 2010 at 5pm
11. See Article 3 of UDHR.
12. See Article 6 of ICCPR.
13. See www.umn.edu/humants/edumat accessed on 25th Jan 2011 at 12pm.
14. Asbjorn Eide, “Adequate Standard of Living” in Daniel Moeckli, Sangeeta Shah and Sandesh Sivakumaran (Ed) *International Human Rights Law* 233(Oxford University Press, 2010).
15. Article 25 of UDHR indirectly reads: “the enjoyment of these rights in circumstances beyond his control that means during emergency”.
16. Article 25 (2) of UDHR.
17. Article 25 of UDHR.
18. Article 11 of ICESCR.
19. Article 24 of CRC.
20. Article 11 (1) and 11(2) of ICESCR.
21. General Comment Para 12 of Economic Social and Cultural Rights Committee 6 reads: ‘the right to adequate food is realized when every man, woman and children, alone or in community with others, has physical and economic access at all times to adequate food or means of its procurement.
22. Pan American Health Organization (2006), *The challenges in Disaster Reduction for the Water and Sanitation Section: Improving Quality of Life by Reducing Vulnerability* see www.panamerican.healthorganisation.com accessed on 15th July 2011 at 11 am.
23. See Para 12 of GC 15.
24. Article 25 of UDHR.
25. Article 11 of ICESCR.
26. Article 5(e)(iii) of ICEDR.
27. Article 27 of CRC.
28. Article 14(2) of CEDAW.
29. See General comment 4 of ESCR committee.
30. Accessibility mean the victims of disasters should get their shelter / housing in early as possible ; affordability means the house rent which allocated for them should be reasonable with their livelihood; habitability means security aimed at reducing damages in cases of future disasters.
31. *Ibid* 14.

- 32 Victor Balaban, "Psychological Assessment of Children in Disasters and Emergencies Disasters" *see* www.onlibrary.wiley.com.
- 33 *See* Article 12 of CEDAW, Article 5(e)(iv) of ICEDR, Article 24 of CRC.
- 34 General Comment 14 of ESCR committee.
- 35 During post disaster situation in tsunami, the state provided equipments like nets and boats for the victims of disaster.
- 36 Article 23 of UDHR.
- 37 Article 6 of ICCPR.
- 38 The basic principle of the UN Charter is the promotion of the equal guarantee of human rights for all without any distinction. *see* Article 1 (3) of UN Charter.
- 39 Article 2,3 and 26 of ICCPR.
- 40 Article 2(2) of ICESCR.
- 41 Article 2 of CEDAW.
- 42 Article 2 and 51 of ICEDR.
- 43 Article 2 of ICRC.
- 44 *See* the international instruments like UDHR under , Article ICESCR, CEDAW, CRC.
- 45 Patanjali Nandan Chaturvedi, *The United Nations and Human Rights* 33 (M.D Publications PVT Ltd, 2010).
- 46 Manoj Kumar Sinha, *Humanitarian Intervention by the United Nations* 43(Manak Publications, 2010).
- 47 Eide "State Obligation Revisited" in Barth Eide & Kranch (Eds) *Food and Human Rights in Development* 137 (Intersentia, 2007).
- 48 The state should respect rights of its citizen and give assistance to them in a satisfactory manner .For eg the state must respect the rights of collective groups i.e. women and children. The rights of these people must be respected and satisfy their needs in access to adequate standard of living in post disaster situations.
- 49 The state may be required to provide protection to the victims against fraud in the camps, misconduct against women and children, dumping of hazardous waste after the disaster etc. This is probably the most important aspect of the rights. This function is similar to the obligation of states to protect civil and political rights such as the right to life .
- 50 State as a provider facilitates people's access to and utilization of recourses or the state may have to directly provide means and recourses for the satisfaction of their basic needs.
- 51 Protecting Persons Affected by Natural Disasters, IASC Operational Guidelines on Human Rights and Natural Disasters, 2006 www.humanitarianinfo.org/IASC/downloaddoc.aspx accessed on 21st Jan 2011 at 4pm.
- 52 2006 WL 2038169 (E.D.La) Ivan L.R Lemell J , Facts- Governor of Louisiana declared state emergency due to the tropical storm, Isadora in 2002. The defendant was a special agent for the US's Wildlife and Fisheries (USWF) , engaged in search and rescue team as part of emergency activity. The plaintiff Martin Robin was struck by the defendant vehicle, while he was walking and cause damages to the plaintiff.
- 53 2009 WL 3122490 David O.Carter J due to El Nino storm in 1998, the president declared HMGP in the state of California. On Sep18, 1998 plaintiff city(City of Laguna Niguel) submitted its application for HMGP funds for (LNP) to the office of Emergency service (OES) in California. The FEMA approved the city's application on Nov, 1998. But later the city withdrew from the LNP. The OES requested FEMA to de-obligate the funds allocated for the project. By March 2000 FEMA send a letter confirming the withdrawal and partial de-obligation of the fund. Later by 2001, the city again requested FEMA to give support of fund to the same project but FEMA denied its request on the ground of duplication of benefits. Plaintiff raised the issue for the withdrawal of funds.
- 54 2006 237 F.R.D.155 Duval J- the hurricane Katrina left thousands of people homeless and the victims of disaster sued against FEMA for violating the relief provided for them. One of the main issue raised by the plaintiff was that whether an individual denied THA, if they were not received any loan or other financial assistance from SBA or any other federal agency.

- 55 In *Olim v. Wakinekona* the court opined that eventhough the agency has discretionary power regarding provisions of THA, while processing an application they shall be accomplished in an equitable and impartial manner withpout any discrimination. *see* sec 5151(a) of Stafford Act.
- 56 The court found that FEMA had violated a mandatory duty by mis-communicating the protocol that for receiving THA no need to apply for SBA loan .But some applicant believed that SBA loan application is necessary prerequisite to receiving THA.
- 57 1993(836 F.Supp.847) 1993 (836 F.Supp.847) Atkins J, hurricane Andrew swept the southern tip of Florida on Aug 24, 1992 causing many destructions by leaving thousands of people homeless. President declared this region as disaster affected area by invoking the provisions of Disaster Relief Act. This decision allowed the victims of hurricane to receive all such relief under the Act including temporary housing assistance under Sec 5174 of Stafford Act. The plaintiffs home was destroyed by the hurricane and defendant failed to provide relief to the victim. But FEMA’s contention was that they failed to give housing assistance to the plaintiff on the basis that another person in the household had received pre disaster insurance. The main issue in this case was that whether court had jurisdiction over FEMA’s discretionary power under the Stafford Act.
- 58 FEMA failed to provide temporary housing assistance to the plaintiff on finding that another person in the household had received pre disaster housing unit assistance. This seems to be inequitable and had the effect of discriminating person against their economic status. Consequently the court had jurisdiction to hear the claim based upon the constitutionality over lack of FEMA’s action. But here the court dismissed the case by saying they could not exercise judicial review over FEMA’s discretionary power.
- 59 FEMA had violated plaintiff’s due process right under Constitution .Under this act each person who applies for assistance shall be notified regarding the type and amount of any assistance they qualified. Notice is mandatory under this provision but here the defendant failed to give notice to plaintiff. This violates their right.
- 60 The court had no jurisdiction to review claims of the victims in the light of use of word “may” in regulation providing that temporary housing assistance “may” be provided only when conditions are met. This action of FEMA was discretionary and it prohibits judicial review. *see* Sec 5148 and 5171 (a)(1)(A) of Stafford Act.
- 61 436F Supp.2d.26 (2006) Leon J Hurricane Katrina and Rita left thousands of evacuees and pursuant to a presidential declaration , these evacuees were qualified for short term housing rental assistance under Sec 403 of the Stafford Act. However, FEMA attempted to transfer those evacuees to its longer term assistance under Sec408 of the same act (which provides 18 months housing assistance). But later without informing the evacuees FEMA terminate thousands of applications under Sec 408 and benefits under Sec 403 of the Stafford act. The plaintiff questioned the violation of due process rights of hurricane victims.
- 62 512 F.3d727 (2008) King, J, Facts-Owing to the massive devastation caused by hurricane Katrina and Rita, thousands left homeless. Under Sec408 the plaintiff received ward of assistance from FEMA, but later found ineligible for continued rental assistance and notice issued by FEMA contained only confusing codes, instead of understandable explanation. Therefore plaintiff filed petition against FEMA for violation of due process.
- 63 556 F.3d 326 (US court of Appeal 5th circuit) 2009 ,King ,J. Facts- The present case plaintiffs were the victims of hurricane Katrina and they were shifted to New Orleans convention centre. Here the three persons named Ethel Freeman, John J DeLuca and Clementia Elaby were died due to the squalid conditions existed at the convention centre. Moreover the centre was not equipped with food, water, medical assistance, triage or transportation. (Mr. Freeman died due to negligence of medical care, Mr. Eleby due to lack of food, water and medical care and Mr. De Luca died due to lack of transportation facility). The plaintiffs in this case alleged that these death were caused due to federal governments violation of various provisions of Stafford Act and the inapplicability of relief services under the National response Plan.
- 64 2010 (692F.Supp 2d 679) Sim Lake, J.Facts- On Sep 2008, hurricane Ike struck Texas. The president declared this area as disaster affected area. Plaintiff, Vincent worked this area for more than ten years and therefore he applied for DUA. But Texas work force commission (TWC) denied his application on the ground that he had concluded his project work before the hurricane had struck. Therefore he filed a petition for seeking judicial review for the denial of his application.
- 65 (249.3d1152)2002 Barzun ,J. Facts- Hurricane Inky caused huge destruction on 1992. As a result president declared the state of Hawaii as disaster area and authorized FEMA to provide disaster relief. When Inky struck, Hawaii had insurance policies. While conducting an audit, FEMA came to know about the duplicative benefits of Hawaii. Therefore FEMA asked the state to reimburse the amount that the state had received from them.

- 66 AIR 1990 SC 273.
- 67 AIR 1990 SC 1480.
- 68 AIR 1987 SC 1086.
- 69 Cr. Case No. 8460/1996, Mohan P. Tiwari J.
- 70 See Para 223 and *Dilip S. Dhanukar v. Kotak Mahindra Ltd* 2007 All MR (Cri) 1775 SC.
- 71 (2001) 8 SCC 141.
- 72 (1993) 2 SCC 746.
- 73 (1983) 4 SCC 141 The dispute to this case arose between State of Gujarat and its neighbouring states like Madhya Pradesh, Rajasthan, and Maharashtra in the matters of distribution and control of waters of the interstate river Narmada, According to section 4 of interstate Water Disputes Act, a tribunal constituted for its adjudication and a Narmada Control Authority(NCA) was constituted for the purpose of securing compliance with the implementation of the directions of the tribunal and by 1987, Ministry of Environment and Forest(here in after referred as MoEF), GOI gave environmental clearance to the project. Hence construction of the dam has commenced in the same year. By 1994, Ministry of Water decided to closure of ten sluices for the construction of dam. This insisted the petitioner to file a writ petition in April 1994 seeking the UOI and others as respondents to be restrained from proceeding with the construction of the dam and to be directed to open the said sluices. The petitioner also urged with the general issues regarding environment, relief and rehabilitation of the ousters.
- 74 AIR 2005 Guj 162, M.R.Shah J ,Facts - The petitioners flat was completely collapsed in Gujarat earthquake on 26th January 2001 and he had been challenged the legality and validity of the order passed by the district collector, because the order rejected the application for getting necessary compensation. But the government resolution of 2001 was contrary to the impugned order. The resolution submitted that it was not necessary for an owner to be an occupier of the flat at the time of disaster.
- 75 See para 6 of the case.
- 76 In *Vellore Citizen Welfare Forum v. Union of India* (1996) 5 SCC 649.
- 77 *Samatha v. State of Andhra Pradesh* (1997) 8 SCC 91 and in *Madhu Kiswar v. State of Bihar* (1996) 5 SCC 125, the court widened the scope of Art 21 by including Right to Development.
- 78 In *Vellore* case and in *M.C Mehta v. Union of India* (2002) 4 SCC 356 the court observed the balance between environmental protection and developmental activities could be maintained by the principle of sustainable development.
- 79 (2000) 10 SCC 664B.N. Kirpal, J.
- 80 (2004) 4 SCC 434, S.H.Kapadia, J Facts - Fertilizers and Chemical company is a public sector undertaking company, manufacturing fertilizers like ure3a, ammonium sulphate and ammonium chloride. For the purpose of manufacturing these fertilizers ammonia was imported in specific refrigerated ship and stored in the storage tank located in Willington Island, Cochin. This store ammonia is transferred into the railway wagons to the Cochin division of the company where it stored in a bigger ammonia storage tank before it is pumped to various consuming plants. Here the petitioner complied that due to the existence of this tank there may cause environmental pollution and also opined that if there was an event of major leak then it will exterminate the large population of Willington island. In addition there is an airport in the vicinity of the tank and this may cause a chance to air crash. Therefore the petitioner wanted to shift the tank from there.
- 81 (2004) 9 SCC 362, Rajendra Babu J.
- 82 2011 (3) KLT 865.
- 83 (2007) 6 SCC 744, Altamas Kabir,J Facts- A special leave petition was filed against the judgment delivered by the divisional bench of HC at Port Blair in 2006. The petitioner urged that, the tsunami caused extensive damage to shelter and livelihood of the islanders. Some of the major problems that they face after the disaster include scarcity of potable water, lack of medical facilities, food and shelter, livelihood etc. There were also pending cases before the Lok Adalat and the victims of disasters were unable to get their compensation at proper time. The petitioner prayed before the court for relief and the court considered all matters and delivered an interim order in favour of the petitioner.
- 84 AIR2006SC1428Y.K. Sabharwal, C.J.

**BRIDGING THE EMPLOYABILITY GAP: A STUDY ON EXPERIENTIAL LEARNING AND
INDUSTRY INTEGRATION IN INDIAN B-SCHOOLS**

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ABSTRACT

*The growing mismatch between academic output and industry expectations has intensified the employability crisis among B-school graduates. This study seeks to explore how Indian B-Schools are evolving beyond conventional teaching methods by incorporating **experiential learning** strategies and **industry-academia collaborations** to enhance student readiness for dynamic workplace environments. Focusing on a triadic skill framework **Managerial, Technical, and Behavioral (Human)** the research evaluates how these competencies are integrated into pedagogical design and curriculum delivery. Data was collected through structured interviews and questionnaires from academic stakeholders across leading B-schools in Mumbai. The findings aim to guide educational institutions in embedding future-ready learning models, aligning academic goals with industry benchmarks, and creating a sustainable ecosystem for developing employable graduates.*

INTRODUCTION

In common academic discourse, employability refers not merely to securing a job but to possessing a dynamic set of capabilities that enable a graduate to adapt, contribute, and thrive in evolving professional environments. These capabilities, often grouped under employability skills, include soft skills, cognitive abilities, career management competencies, and practical problem-solving capacity. Increasingly, institutions refer to these as future skills, workplace readiness skills, or career sustainability skills.

For B-Schools, which cater to producing future managers and entrepreneurs, embedding employability into the learning experience is no longer optional—it is imperative. In recent years, experiential learning models such as live projects, internships, case simulations, design thinking workshops, and corporate mentoring have emerged as effective pedagogical approaches to bridge the academia-industry gap.

This study emphasizes the critical need to align employability enhancement with three interrelated skill domains Managerial, Technical, and Behavioral (Human) skills delivered through experiential learning platforms and industry-academia collaborations.

- **Managerial Skills:** These remain central to leadership, organizational planning, strategic thinking, and decision-making in complex business environments. In B-Schools, managerial skills are cultivated through role-play simulations, business games, and live consulting projects where students encounter real-time business constraints and must respond with analytical precision and leadership acumen.
- **Technical Skills:** In an age of automation, big data, and digital ecosystems, management professionals are also expected to possess baseline proficiency in tools and systems related to data analytics, project management software, financial modeling, CRM tools, and digital marketing platforms. Experiential pedagogy introduces these skills through hands-on lab sessions, SaaS simulations, and corporate case deconstructions.
- **Human (Behavioral) Skills:** Equally critical are skills like emotional intelligence, team collaboration, stakeholder communication, negotiation, and conflict resolution. These skills determine a graduate's effectiveness in cross-functional teams and multicultural business contexts. Industry-guided sessions and behavioral assessments help reinforce these capabilities in students.

STATEMENT OF THE PROBLEM

One of the most pressing challenges in higher education today is the persistent disconnect between academic instruction and industry expectations, particularly in B-Schools. Despite the rising number of management graduates each year, a large proportion remains unemployable due to the lack of practical exposure and experience-driven skill acquisition. Traditional curriculum models, often rooted in theoretical frameworks, fall short in equipping students with real-world problem-solving abilities, technological fluency, and behavioral competencies.

Moreover, while employers increasingly demand graduates who are job-ready from day one, many academic institutions lag in integrating industry-specific experiential learning methods, such as live projects, internships, simulations, and corporate mentorships.

This growing gap creates mismatches in skill expectations versus student output, thereby hindering talent absorption and reducing career sustainability for students.

Hence, the current study is both relevant and timely, as it seeks to address this gap by evaluating the role of experiential learning and industry-academia engagement in fostering employability. It emphasizes the need for B-Schools to reimagine their pedagogical approaches and align more closely with industry-driven models of professional development.

LITERATURE REVIEW

The following studies have been undertaken by various researchers with respect to experiential learning, employability development, and industry-academia alignment, and collectively form the foundation of the present research.

Kolb, D. A. (1984) in his seminal work *“Experiential Learning: Experience as the Source of Learning and Development”* proposed the experiential learning cycle, emphasizing that effective education arises from the integration of concrete experience, reflective observation, abstract conceptualization, and active experimentation. This model laid the groundwork for applying experiential methods in business education.

Yorke, M. & Knight, P. (2004) in their report *“Embedding Employability into the Curriculum”* advocated that higher education institutions must embed employability holistically into learning outcomes, curriculum design, and assessment. They stressed the importance of learning strategies that mirror real-world complexities, such as problem-based learning and reflective assignments.

Rothwell, A. & Arnold, J. (2007) in their study titled *“Self-perceived Employability: Development and Validation of a Scale”* discussed the subjective dimensions of employability, highlighting that students' confidence in their work readiness is directly influenced by exposure to real-life work experiences and institutional support structures.

Andrews, J. & Higson, H. (2008) in their cross-European research *“Graduate Employability, ‘Soft Skills’ vs ‘Hard’ Business Knowledge”* emphasized that employers place a premium on soft skills like communication, adaptability, and teamwork over academic knowledge. They recommended integrating internships and project-based learning into business curricula to bridge this gap.

Nawaz, M.N. & Reddy, B.K. (2013) in their paper *“Role of Employability Skills in Management Education: A Review”* highlighted that B-Schools in India need to move beyond theoretical training and adopt innovative pedagogical strategies such as corporate mentorships, live consulting assignments, and industry immersion programs to develop well-rounded graduates.

Wheebox (2016) in its *India Skills Report* documented that only 34% of Indian graduates were employable due to a lack of industry exposure and practical training. The report stressed the importance of B-Schools forming strong **industry-academic partnerships** to align curriculum with job market expectations.

Bennett, R., Dunne, E. & Carré, C. (2000) in their research titled *“Skills Development in Higher Education and Employment”* advocated for the active involvement of employers in curriculum co-design and the adoption of career-focused assessment models.

Santhi, J. (2017) in her paper *“Enrichment of Employability Skills Among MBA Students – A Pathway to New India”* emphasized the role of pedagogy reinvention in making students industry-ready. She proposed that critical thinking, problem-solving, and collaborative learning should become pedagogical priorities to improve job readiness.

OBJECTIVES OF THE STUDY

- To study the extent of adoption of experiential learning methods in B-Schools for employability enhancement.
- To assess the role of industry-academia collaboration in bridging the skill gap among management students.
- To identify the impact of experiential learning on the development of managerial, technical, and human (behavioral) skills.
- To guide academicians and curriculum designers in integrating industry-relevant, experience-based pedagogies into B-School programs.

RESEARCH METHODOLOGY

The present study is based on descriptive research and follows a mixed-method approach, combining both primary and secondary data. Primary data has been collected from academic professionals and administrators of 25 B-Schools in Mumbai through personal visits and structured questionnaires. The questionnaire consists of ten core questions focusing on the adoption of experiential learning practices, the involvement of industry partners, and the perceived impact on employability skills among management students.

Secondary data has been sourced from pre-2018 academic journals, government skill reports, institutional whitepapers, and relevant online databases including AICTE reports and the India Skills Report.

The collected data is analyzed using descriptive statistical tools. Visual techniques such as bar charts and pie diagrams are used to represent the distribution of responses, while qualitative feedback is coded and thematically analyzed to extract patterns and interpretations. The methodology aims to provide a comprehensive insight into current pedagogical trends and their alignment with employability enhancement efforts in B-Schools.

DATA ANALYSIS AND INTERPRETATION

1. Integration of Experiential Learning in B-Schools

Practice Adopted	Percentage of Respondents (n=25)
Live industry projects	76%
Simulation-based learning	52%
Case study-based pedagogy	84%
Design thinking/innovation labs	32%
Corporate mentorship or industry lectures	68%

Interpretation:

Most B-Schools have adopted case-based learning (84%) and live projects (76%), indicating moderate-to-high experiential learning exposure. However, innovation labs (32%) and simulation-based learning (52%) remain underutilized, reflecting a gap in advanced pedagogical infrastructure.

2. Importance Given to Skill Domains by Academicians

Skill Category	High Priority	Medium Priority	Low Priority
Managerial Skills	72%	24%	4%
Technical Skills	60%	36%	4%
Human Skills	84%	16%	0%

Interpretation:

Academicians ranked human skills (e.g., teamwork, adaptability, emotional intelligence) as the most critical for employability (84%), followed by managerial and technical skills. This suggests a growing recognition of behavioral competencies in dynamic job environments.

3. Perception of Industry-Academia Collaboration

Statement	Agreement (%)
Curriculum co-designed with industry input	40%
Regular industry expert sessions conducted	68%
Internship structures align with employability goals	56%
Institutions lack continuous feedback mechanisms from recruiters	72%

Interpretation:

While guest lectures and internships are moderately implemented, only 40% of B-Schools have formal curriculum co-design with industry, and a significant 72% lack systematic recruiter feedback mechanisms, indicating weak long-term collaboration practices.

4. Impact of Experiential Learning on Student Employability

Respondents were asked to rate the impact of experiential learning on key employability indicators on a 5-point Likert scale:

Indicator	Mean Score (out of 5)
Communication and presentation	4.3
Teamwork and collaboration	4.5
Decision-making and problem solving	4.0
Confidence and self-efficacy	4.2
Adaptability and leadership	3.9

Interpretation:

Overall, experiential learning has shown strong positive influence across all employability indicators, especially in teamwork, communication, and confidence building, validating its relevance in modern business education.

RECOMMENDATIONS OF THE STUDY

The curriculum of B-Schools should be restructured to incorporate experiential learning elements such as live projects, industry simulations, and case-based assignments that reflect real-world challenges. B-Schools should actively collaborate with corporate partners to co-create learning modules, ensuring alignment with evolving industry standards and skill demands.

Students should be encouraged to engage in industry-linked projects throughout the academic year, rather than limiting exposure to traditional summer internships. This would enable deeper subject understanding and foster practical problem-solving abilities.

Additionally, B-School students should be guided toward self-assessment and reflection-based learning, helping them identify their core strengths, improve adaptability, and align their capabilities with appropriate career pathways. Structured mentorship programs and continuous industry interaction should be integrated to enhance professional readiness and long-term employability.

CONCLUSION

The study has provided valuable insights into the current state of experiential learning adoption and industry collaboration within B-Schools in Mumbai. It helped in evaluating how academic institutions prioritize experiential approaches to foster employability and identified the gaps in aligning educational delivery with corporate skill demands.

The implications of this study are highly beneficial for academicians, curriculum designers, and industry partners, as it highlights practical strategies to integrate real-world experiences into business education. Strengthening these practices can significantly enhance the readiness of B-School graduates, making them self-reliant, industry-aligned, and future-ready. Ultimately, the findings contribute to bridging the gap between academic preparation and employment expectations in a rapidly evolving business landscape.

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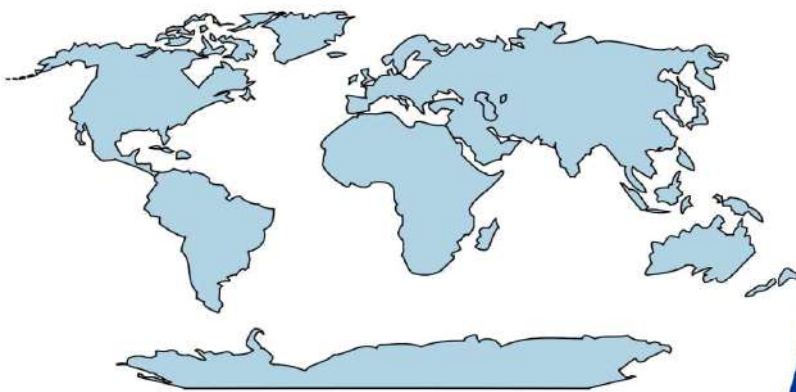
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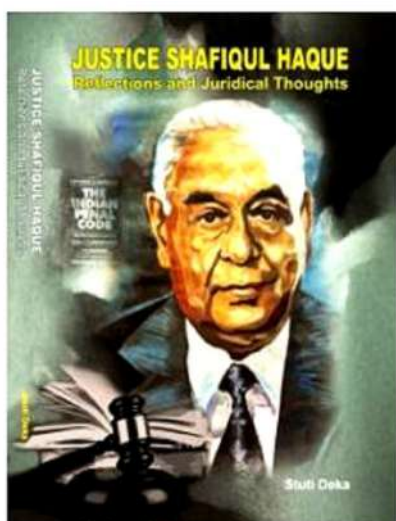


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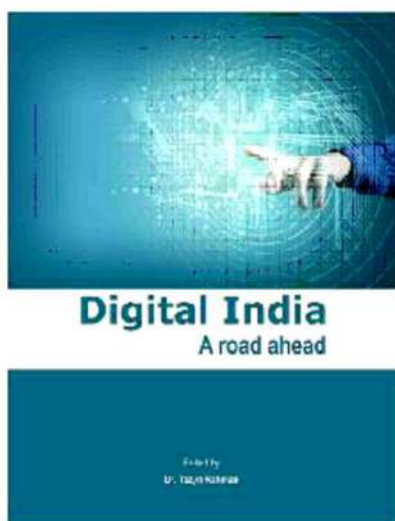
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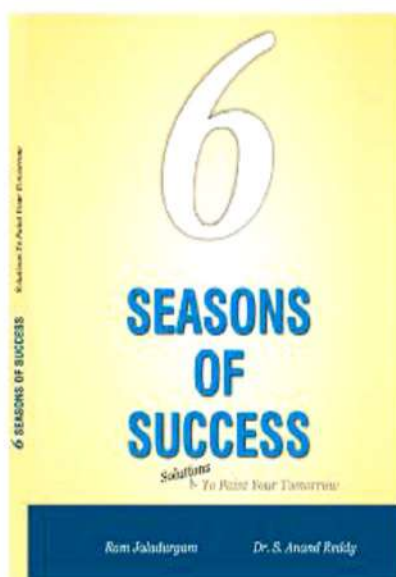
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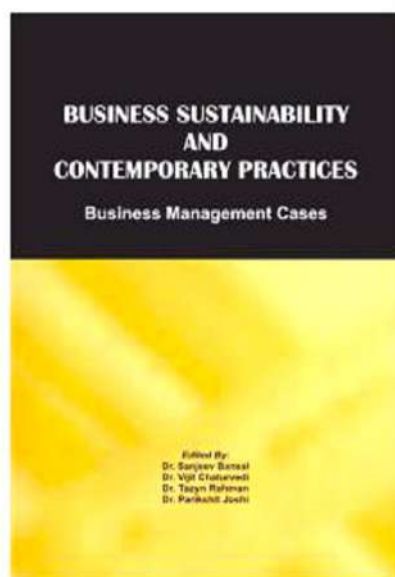
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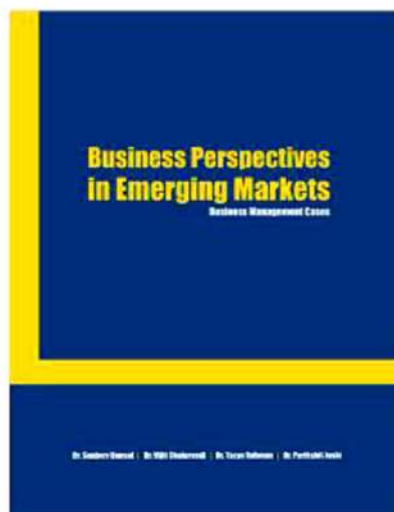
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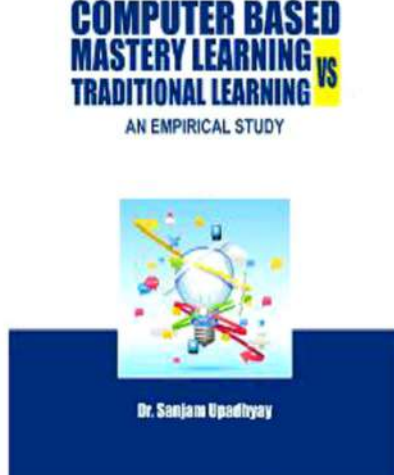
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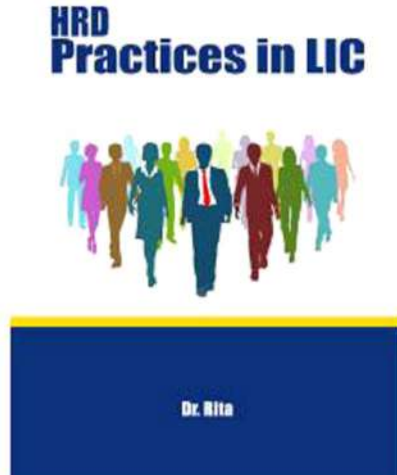
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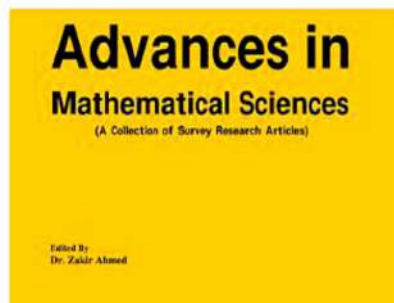
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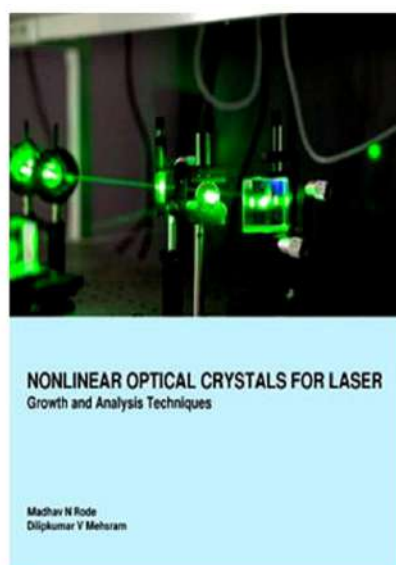


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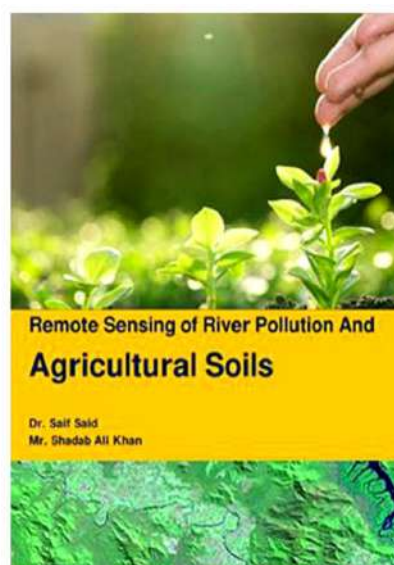
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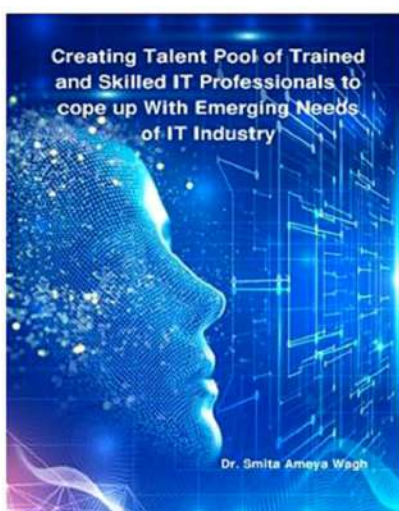
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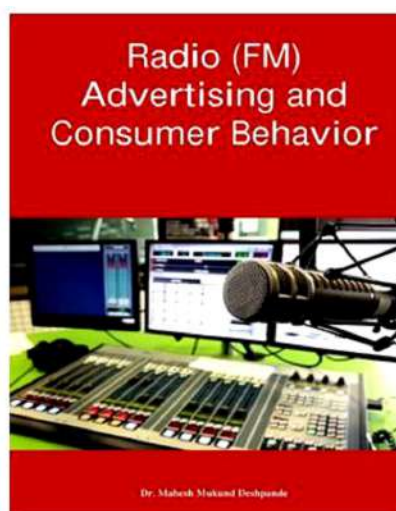
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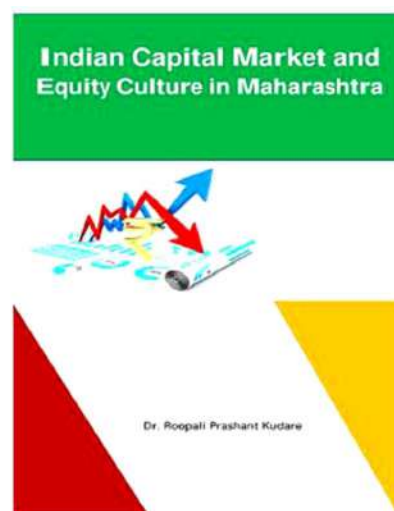
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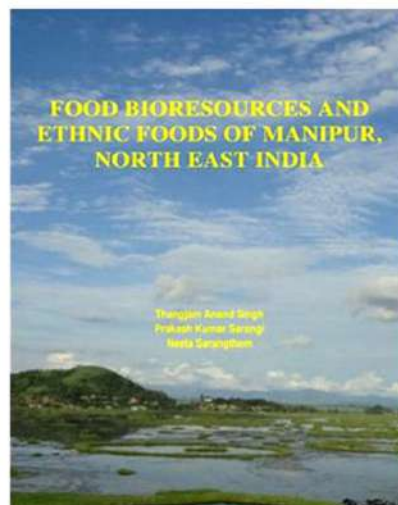
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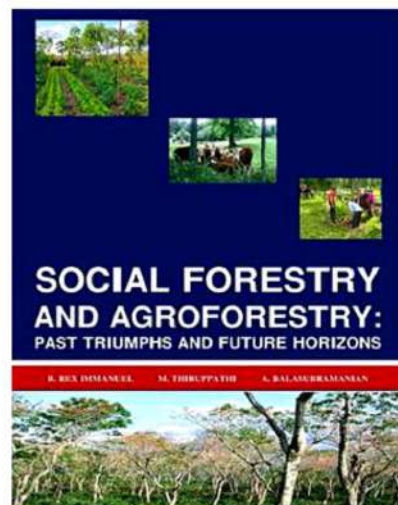
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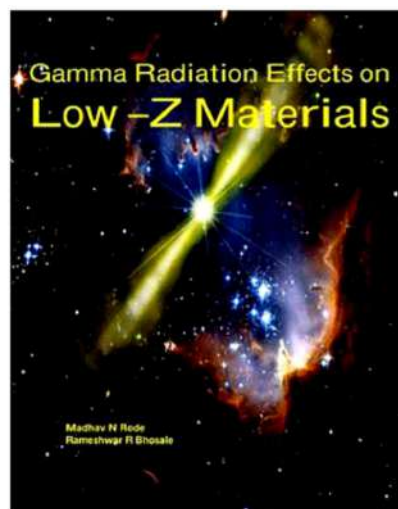
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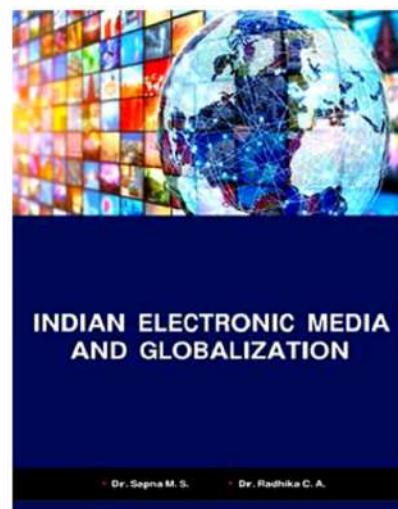
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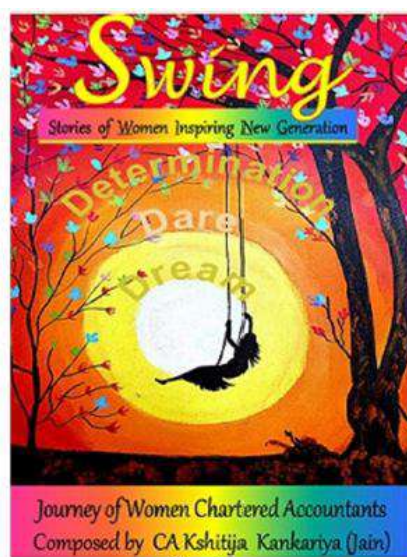
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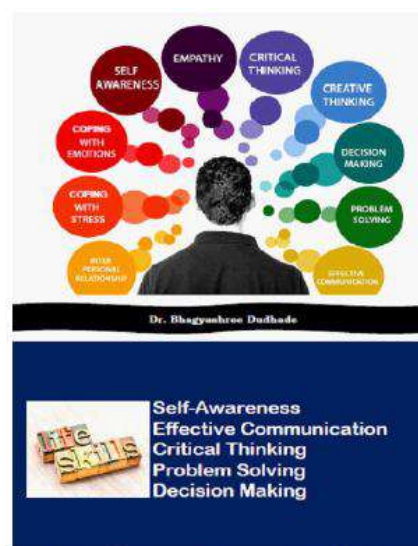
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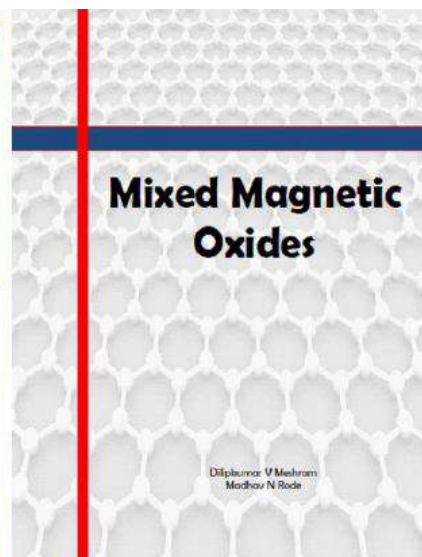
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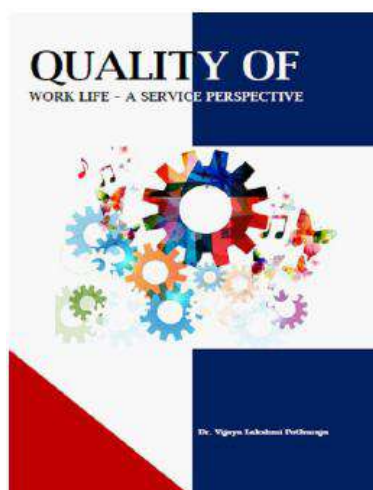


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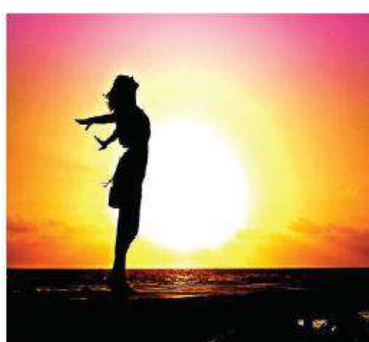
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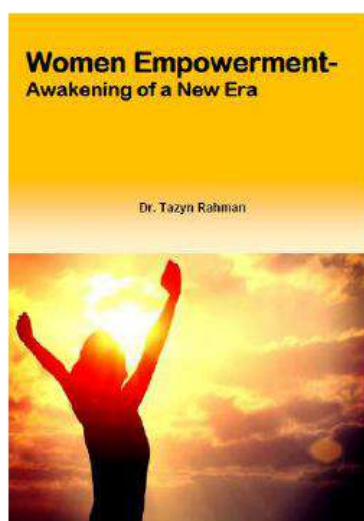


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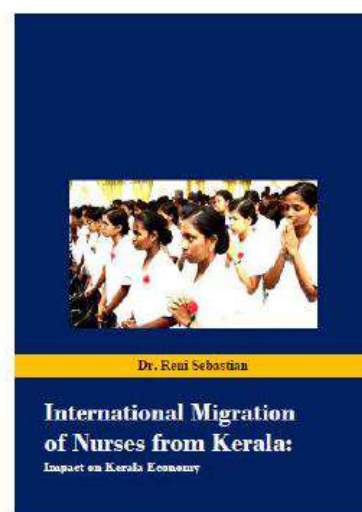


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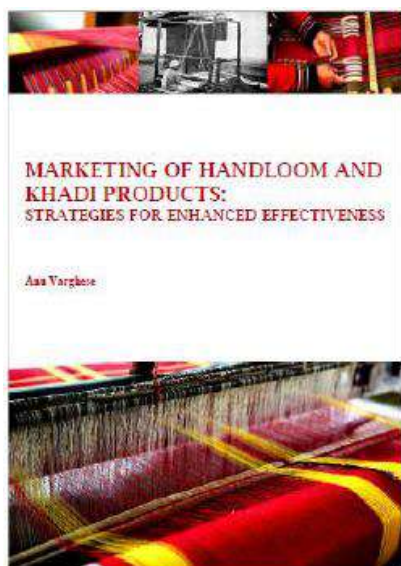
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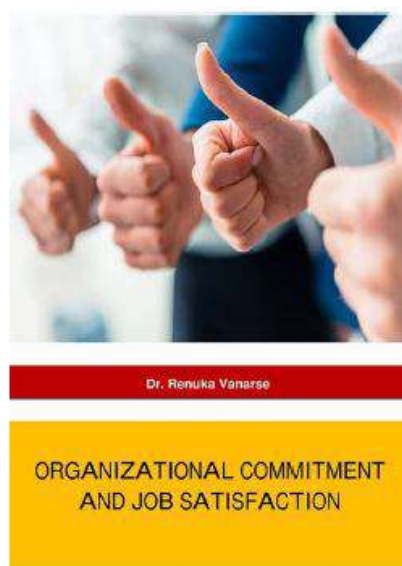
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