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UDUPI: A CULTURAL CENTER

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INTRODUCTION

Hinduism does not distinguish between religion and philosophy, as in the west. Its philosophers have also been men of God, of religion. Three of the greatest of Hindu philosophers were born in South India; the earliest, Sri. Sankara (see under Kaladi, below), then Sri Ramanuja (see under Kanchipuram, below), and finally Sri Madhava. Udupi, in Dakshina Kannada district of Karnataka, is intimately associated with Sri Madhava's ministry. It contains the celebrated Sri Krishna temple.

The three Acharyas taught systems of philosophy and religion based on the Vedas and the Upanishads. Sri Sankara's is Advaita, Sri Ramanuja's Visishtadvaita, and Sri Madhava's Dvaita. Udupi is the leading centre of the Dvaita school. It is a town of festivals too. It owes its importance to the Sri Krishna temple and also to Sri Madhava's associations with it.

SRI MADHAVACHARYA

Sri Madhava was born in 1236 in a village 11 km south-east of Udupi. Vasudeva, as he was then named, is said to have performed many miracles in his early years. After completing his studies in Ananteshvar temple in Udupi, he became an ascentic. He became known as "Purnaprajna", "Anandathirtha" and "Madhavacharya". He succeeded his teacher in the preceptor's seat in the Ananteshvar temple.

He installed an image of Balakrishna in Udupi under miraculous circumstances. It is believed that the image was made for Sri Krishna himself by Visvakarma, the artist of the Gods. Towards the end of the Dvapara yuga, His mother, Devaki wished to see His boyish pranks again. Rukmini too asked for a similar image. Visvakarma made this image of Child Krishna with a churn in the right hand and a cord in the left. Rukmini worshipped this image daily. After Sri Krishna's disappearance from this world, Arjuna hid it. In course of time it became covered completely with a substance similar to sandal paste, called "gopi chandanam". A sea captain from Dwaraka, on the Gujarat coast, associated with Sri Krishna happened to load this heavy lump as ballast in his ship on a voyage down the coast.

Sri Madhava sensed his arrival, waiting in Vadabhandesvar, a sea side spot, 5 km from Udupi. When the ship was approaching this place, a severe storm arose. Sri Madhava quietened it. The grateful captain offered him all that his ship content, but Sri Madhava accepted only the lump. Breaking it open, he found the image. In ecstasy he carried it to Udupi, singing in praise of the lord the hymn called "Dvadasa Stotra" hi installed the image in the north-eastern side of the Anantesvar temple.

The worship he begain that day has been continuing in unbroken succession he ordained eight youths to continue it after him. These are the progenitors of the eight celebrated parayaya Mathas or monasteries, which are a feature of Udapis life. Sri Madhava passed away in 1307 while delivering a discourse in the Anantesvar temple. He wrote nearly forty works. The most important are commentaries on the "Gita" and the "Brahma Sutras". He is one of the great intellects in the long and shining history of Indian philosophy.

THE SRI KRISHNA TEMPLE

The Sri Krishna temple and the eight Mathas are intimately associated. It is the heads of these Mathas who, for every two years each, take up the responsibility of maintaining the temple in all respects. The ceremony of one head handling over charge to his successor at the end of his term is called the Paryaya. It is a great day for Udupi, and thousands of pilgrims watch the pageantry.

In the order of succession these Mathas are Palimer (with Sri Rama an image of whom was presented to the first incumbent by Sri Madhava), Admar (Kaliyamardana Krishna), Krishanpur(again Kaliyamardana Krishna), Puthige(Vittala), Shirur(Vittala), Sode(Bhuvaraha), Kaniyur(Narsimha) and Pejavar(Vittala). Originally, each head watch to hold office for only two months at a time. But Sri Vadiraja, the most honoured personality after Sri Madhava, increase the tenure two years each. He was born in 1480 in a village about 29 km north of Udupi. Subsequently he became head of the SodeMatha, being the 18th in succession. A grate and successful controversialist, he had for his disciples some of the Vijayanagar Rayas like Krishnadeva and Achyutha. As one who was foremost in philosophical debates, which were a future of intellectual life in ancient and medieval hindu India, he was given the title of "Sri Gururaja". He wrote learned works in Sanskrit and popular books in Kannada. He passed away in 1600, at the age of 120, as it is said.

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THE PARAYAYA : UDUPI'S FESTIVAL

The parayaya is the biggest of all of Udupi's festival. It occurs on January 17 or 18 of alternate years (even years of the Christian era). Preparation for the next parayaya begin about a year in advance. First, plantain shoots are planted. Two months latter rice for cocking for the dinner on the great day is ceremonially stocked. Seven month before the parayaya firewood is stocked in the shape of ratha, or a temple chariot. Since this occurs at a time when agriculture labourers have no work it is a godsend for them. The last of the ceremonies occurs a month before the parayaya when paddy is stocked. On this day, to mark the completion of the work, a dome is placed on the "firewood chariot", which has been built up around a central pole more than 12 m. long. Effigies of men are sometimes placed on the chariot.

The incoming parayaya Swami leaves Udupi on a pilgrimage two months prior to the great day and returns about a week before. He is taken in procession to his Matha. On the day previous to the ceremony he visits each of the other seven and invites them to attend it and to help in discharging his duties during his stewardship of two years. The procession on the great day is an impressive sight. The incoming incumbent, after worshiping Chandramoulisvara and Ananthasayana, goes to the Sri Krishna Matha or temple. The outgoing Swami welcomes him. Then all the eight take their seats on "thrones" specially prepared for the occasion from puffed rice. A public audience follows at this addresses of welcome are presented. At the end of the function, after the visitors are given fruit and flower, the other Swamis lead the new incumbent to his Matha.

That day a huge public feast is held, people in thousands being given a dinner. The town wears a festive appearance. At night the temple chariot is taken through the streets, and there is a display of fireworks. The festivities continue up to a week.

The Sri Krishna Matha, or temple is a comparatively small structure. It has grown from time to time. The image of the Lord in the sanctum can be viewed through a grating, called the "Navagraha window", which has nine square holes and the surface of which is covered with silver seats, with twenty–four different image of the Lord embossed on them. Some of the lights nearby, t is said, were started by Sri Madhva, and they continue burning. There are two other temples of note in Udupi, both associated with the Sri Krishna Matha. They are the Anantesvar and the Chandramoulishvar. The latter occupies the site where, according to tradition, Chandra, who had been cursed by Daksha Prajapati, had its effects removed by Isvara after sever penance. The former preserve the memory of another puranik incident where Parasurama appeared in the form of Padmanabha. Devotees usually visit the Chandramoulisvar temple first, and then the Anantesvar.

CULTURE

Bhuta kala, Auti Kalenja, Karangolu and Nagaraduane are some cultural tradition of Idupi

CONCLUSION

Udupi is a city in the Indian State of Karanataka. Udupi is one of the top tourist attractions in Karanataka. It lends its name to the popular Udupi cuisne. It is Known as the temple city.

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AIHOLE: ONE OF THE CRADLES OF INDIAN TEMPLE ARCHITECTURE

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INTRODUCTION

Aihole, together with Badami and Pattandakal, all contiguous to each other and situated in Bijapur district, is a delight for the archaeologist, the historian and the visitor in search of the picturesque. These three sites have innumerable structural temples and many excavated fanes. Aihole marks the beginning of the temple art in the Deccan.

These three leading sites of the Western Chalukyas of Badami have long been discussed by scholars. In the 1970's some early brick temples and other structures belonging to the times before the Chalukyas were discovered. In addition to these three sites, there are two other in the vicinity, Mahakuta and Banasankari, which figured in the Chalukya's early artistic development.

BRIEF HISTORYAIHOLE

Aihole, known in ancient epigraphs as Aryapura and Ayyavole, seems to have been the first capital of the Chalukyas. Pulakesi I, who founded the dynasty's greatness and who ruled from 535 to 566, removed the capital to Badami, anciently Vatapi. Standing as it does on an eminence, and with a river, the Malaprabha, flowing only 5 km away, Badami was a place of natural strength. Among the hills to the east is Mahakuta. Eight kilometres down the river in the east stands Pattadakal and 13km farther down Aihole.

There are more than a hundred temples in Aihole, all located in an area of little more than eight square kilometres. It was in this region that the Hindu structural temple in the Deccan originated. The temples here were made in two phases; first, in the sixth and seventh centuries and, secondly, in the twelfth and thirteenth. Most are structural, but a few are of rock.

Traditionally Aihole is associated with Parasurama. After having extirpated the Kshatriya race and avenged the death of his father, Jamadagni, he came to the Malaprabha to wash his bloodstained axe. When he saw it, he cried out, "Ai ai, Holi! ("Ah, ah, The river!"). It is apparently from this exclamation that the ancient city received its name. On a rock in the river there are Parasurama's presumed footprints. Tradition connects Badami with two demons, Ilvalla and Vatapi, both brothers. They used to play a nasty trick on guests. Ilvalla would cook Vatapi for dinner. When the guest had taken his meal, Ilvalla would shout, "Vatapi, come out!". Thereupon Vatapiwouls rip open the guest's stomach and emerge out of it. But the demons met their match in sage Agastya. As soon as he had eaten, he said, "Vatapi, be digested!". Vatapi was killed for ever.

Perhaps the best known of the excavated temples is the Ravanaphadi. Located on a hillock, it consists of a rectangular shrine with a rock cut Linga, two halls in front and a chamber by the side. Some scholars attribute it to the second half of the seventh century.

The most prominent of the structural temples are the three which constitute the Kontigudi group; the miscalled Lad Khan; the Huchchappayyagudi and another which, though called the Huchchappayyamatha, is really also a temple; the Galagnatha group; the Huchchimalligudi; the Durga aid the meguti. These temples are not only fine art, they also represent stages in the development of the temple form in this seminal site.

THE LAD KHAN TEMPLE

The Lad khan used to be considered the oldest temple in Aihole, but scholars now believe that the primacy belongs to the Kontigudi group. This consists of three temple; two joined together by a pillared portico and the third nearby. The temple earliest in time follows a simple plan; a rectangular shrine with no hall in front and no prakara walls. The ceiling of a mandapajust in front of the shrine and many of the pillars carry fine carvings. The temple attached to it rather resembles it all plan. But there is a development; on the top of a mandapa there is a squarish platform – like structure, the rudimentary beginnings of the sikhara. The four pillars of the portico carry bracket figures, which are precursors of the celebrated sculptures in the third excavated temple in Badami (see below). The third temple, which is near by, is enclosed by walls with a central entrance. This marks another stage in architectural development.

The Lad Khan is called so form a muslim mendicant who used to live there in the last century. It consist of the shrine with a mukhmandapa and a maha(or Sabha)mandapain front. There are twelve heavy pillars in the former, but they are beautifully carved. There are reliefs of Ganga and Yamuna on two of them. The sixteen pillars in the sabhamandapa have been so arranged that they form two squares, one within the other. On the

walls are stone grilles, some of these carrying floral and fish designs. Inside the shrine there is a Ling. What is particularly interesting in this temple to the student of architecture is thesmall shrine on the top of a mandapa. It was probably dedicated to Surya.

THE HUCHCHAPPAYYAGUDI

The Huchchappayyagudi has a pillared portico and a main hall and, detached from these, a shrine. Its exterior is plain, but it has some some lovely sculpture inside. There is an imposing curvilinear sikharaover the shrine. There are beautiful carvingsat a number of places in this temple, including the doorway. The HuchchappayyaMatha, Really a temple, has a detached regular shrine and a sabhamandapa, also rectangular on plan.

The Galagnatha group of nearly thirty temples, many now ruined, stand on the banks of the Malaprabha. The main temple, dedicated of Galagnatha, has curvilinear sikhara over it's a detached shrine. On either side of the entrance to the shrine there are beautiful figures of Ganga and Yamuna. A Linga is enshrined inside.

The Huchchimalligudi marks a further stage in the development of temple architecture in that, for the first time, and ardhamandapa, or an antechamber to the shrine, is built. Standing on high plinth, this temple provides a complete plan of the Hindu temple, here fully evolved. Built early in the eighth century, judging from a inscription it carries, it contains a number of fine carvings.

Perhaps the handsomest temple in Aihole, the durga, is called so not because it is sdedicated to the Goddess, but because it was considered a fortress ("Durga") fane. It is notable for its apsidal from, following the Buddhist chaitya in style, for its curvilinear sikhara and for its high moulded adishthana. A pillared corridor runs around the inner shrine, the mukhmandapa, and the sabhamandapa. There are thirty - three pillars in the corridor. There are a number of niches nearby. Nearly everywhere in this temple there are exquisite carvings. This fane stands at the entrance to Aihole, and no better introduction to its artistic delights can be imagined.

It seems appropriate that the last word in temple architecture in Aihole, the Megruti, should stand on a hillock, overlooking the amazing plain with a hundred temples and more. It also seems in the order of thinds that it should contain a dated foundation inscription, stating that it was build in 634 - 635. Further, this epigraph, which mentions Kalidasa, and also Bharavi (whom we shall meet in Mamallapuram, see below), is valuable in helping date India's greatest poet and dramatist.

THE MEGRUTI JAIN TEMPLE

The Megruti is a Jain temple. The word means "the upper temple" or "the temple that is above". The fane stands on a high moulded plinth. A flight of steps leads to the pillared mukhamandapa, the largest and best developed in Aihole. The antarala is divided into two parts by a wall. The shrine stands inside a large hall. Strangely enough, the pradakshina passage has been divided into small chambers.

From the mukhamandapa steps lead to the roof where, exactly above the main shrine below, there is another shrine, also Jain. From the roof of the temple set on the hillock the visitor obtains a panoramic view of Aihole. The temple itself marks the culmination of the temple movement at the temple movement at the site.

Excavations by the Archaeological Survey of the India in the seventies brought to light some pre- Chalukyan temples in Aihole as well as Badami. They also show that to heavy floods damaged these early fanes. The survey has transformed what was a squalid village into a delightful historical and archaeological site. It has removed the huts and other impedimenta that had prevented access to many of the monuments, some of which were used as cattle shades or even residences. To clear just three temples it removed over a thousand trucks-loads of debris.

CONCLUSION

Aihole has been rightly described as "one of the cradles of Indian temple architecture" by Percy Brown. It represents the best Chalukyan structural architecture.

To sum up in the words of Dr. P. B. Desai, "Karnataka reached a zenith of overall development which was unheard before. This great, powerful, glorious basement, laid by the Chalukyas, raised Karnataka to the peak fame.

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STRATEGIC PLANNING ITS IMPACT ON THE INSTITUTIONAL PERFORMANCE OF OIL SECTOR IN YEMEN

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ABSTRACT

This research paper aimsat identifying the strategicplanning and its impact on the institutional performance of the oil sector in Yemen. The analytic descriptive method was used to collect the concerned data. The questionnaire was circulated to 40 managers and employees of the oil sector in Yemen and this study shows the following

RESULTS

- A positive relationship exists between the strategic planning and the institutional performance
- Theorganizations that use strategic planning are more successful in achieving their goals than organizations that don't use strategic planning.
- This study implemented thestrategic planning consistently the oil sector.
- In addition it is necessary to overcome any obstacles that facethe strategic planning.

Key words: Strategic planning, Institutional performance, Performance, constitutional performance evolution

INTRODUCTION

A Strategic planning (SPhence fore) is an important means of organization's work. SP helps organizations to make important decisions in a convenienttime. It also helps organizations overcome the obstacles and problemsthey face and improve and deliver services to satisfy customers. The oil sector in general serves the national and social interest and contributes to improve the institutional performance of the organizations significantly. Organizations that have a clear concept of strategic planning can achieve goals at the lowest cost, while organizations that do not implement strategic planning have little chance to achieve goals and their survival and competition in the labourlimitedmarket. Because it is difficult for organizations that do not apply strategic planning to measure the degree of implementation of goals and also difficult to measure the efficiency of work and employees. The researcher therefore advises all organizations have to focus mainly on the implementation of strategic planning in their organizations to achieve success.

PROBLEM STATEMENT

"Recent studies have shown that the degree of strategic planning in organizations has a direct impact on performance in these organizations", (Juul, 2000, p.1).

The strategic planning is one of the most important administrative interventions that help organizations to succeed and achieve their goals as well as continuity and overcome the risks facing organizations and because of the rapid competition in the labour market between organizations and how to exploit the opportunities to survive and compete in the market (Sakarana, 2010, p.13)

OBJECTIVE OF STUDY

This study aims at the following:

- 1- Strategic planning facilitates communication and participation (Bryson j.m 2004)3
- 2- Setting appropriate strategic objectives for the oil sectors (Simpson .2012)4

SIGNIFICANCE OF THE STUDY

This study is an addition to the studies that have been done in this field because of its importance in the implementation of strategic planning in the oil sector. This study combines two variables: scientific importance and practical importance.

Also the strategic planning tool methodology that reduces degreeof risks associated with variables beyond the control of the organization department (Segers Grover "1993"199)5

LIMITS OF THE STUDY

- 1- Personals: the study is restrained to the middle and higher employees in the oil sector in Yemen.
- 2- Borders limit: the study is limited to oil sector, Yemen, Mareb.

3- Subject limit: it is limited to the strategic planning and it is impact on the oil institutional performance of the oil sector in Yemen.

HYPOTHESIS OF STUDY

"There is no significant statistical significance of the strategic objectives in the oil sector in Yemen."

LITERATURE REVIEW

Salkic "2014 "impact of strategic management of public organization "Bosnia and Herzegovina".

This study aimed to identify the impact of strategic planning on the management of public institutions where the study was conducted in public institutions in Bosnia and Herzegovina. The results of this study indicate that the use of strategic planning in public organizations increases the efficiency and effectiveness of managing the organization's resources correctly and reduces the possibility of allocating resources on a personal or random basis or as a result of certain political pressures.

THEORETICAL FIELD

Planning: A process designed to implement strategies that have already been defined in advance as George Terry defines it as the choice associated with facts and the use of assumptions about the future.

STRATEGY: The strategy is the long-term plan that is implemented years later when the appropriate conditions are available to implement it.

STRATEGY: A set of policies, methods and plans to achieve the objectives with the lowest costs and the least effort and low costs.

STRATEGIC PLANNING:

SP is a continuous and systematic process carried out by members of the leaders in the organization to make decisions regarding the future of the organization and determine the policies and actions required to achieve the goals, Federation union "1997)7

INSTITUTIONAL PERFORMANCE:

Institutional performance is the integrated system of all the work of the organization in the light of its interaction with the elements of the internal environment and external to the organization (Aldory, (2005),p.76). The institutional performance is also an important concept for the organizations and takes great importance in running the work in the organizations so many researchers interested in the specialization of management in the work of many of the investigations on the performance of the institutional importance

Performance is the outputs produced by the system in the form of goods and services, and some believe that performance is a reflection of how the institution to use its physical and human resources and use them efficiently and effectively so that the institution is able to achieve its objectives

INSTITUTIONAL PERFORMANCE EVOLUTION

Institutional is process entitled by evaluating oil companies against quality standards to ensure and promote quality folder work in oil the purpose of evolution is to check the system in a more formal way to identify it is string this and weakness so as to bring improvement in it is processes and practices (@ "2014 comstas institute)

Statements	Mean	S. d	Z. Value
The Yemeni Oil Sector seeks to achieve its long-term objectives.	3.68	1.02	2
The Oil sector possesses motifs to improve the performances	3.81	1.08	1
Setting the goals and the ways of achievement are considered as a fundamental factor in strategic planning.	3.59	1.10	3
Strategic planning in an organization aims at displaying the demanding ends and setting goals.	3.47	1.17	4

INTERPRETATION

Acceptance region for the hypothesis = Z < 1.645

Rejection region for the hypothesis = Z>1.645

The Z value is calculated for all factors of the objective of the strategic planning in oil sector in Yemen. With reference of the above table Z value for all factors of the objective of the strategic planning in oil sector of Yemen are greater than 1.645 except four factors therefore the hypothesis, the hypothesis is rejected.

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CONCLUSION

- 1. Organizations must have a regulatory system to detect deviations to correct them, and reduce risks and to make the right decisions.
- 2. Organizations must have a number of strategic alternatives to address the risks associated with decisionmaking.
- 3. Organizations must study the internal and external environment before making decisions to reduce the risks associated with making important decisions.
- 4. Exchanging experiences amongst oil companies to facilitate the procedures for improving the institutional performance.
- 5. Enabling the employees to participate in the process of strategic planning to communicate and make decisions.
- 6. The process of strategic planning must be continued for external and internal institutional environments the identify the weakness and strength and threats and opportunities that face the institutional.

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A STUDY ON EFFICIENCY IMPROVEMENT DUE TO ERP SYSTEMS IN SERVICE ORGANIZATION

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ABSTRACT

Service sector is the most important and leading sector among the others in India now days, the research perception on the service industries a happening among the different sectors of the education researchers. The research paper attempts to underline the variety of factors affects on the ERP implantation process. The entire paper in various sections mainly we try to discuss ERP Implementation in service sector procedure in very first section and next section we have given small review on the similar biased literature of diverse authors and researchers. In third section of the paper we have highlighted the critical success factors that have influence on the ERP system and it also get classified into four major types i.e. Managerial, Operational, Financial and Technical Critical success factors of ERP execution in service sector process in any business.

Keywords: ERP, Enterprise Resource Planning, Critical Success Factors, CSF, BPR, business Process, Business Engineering, Service Sector.

INTRODUCTION

Enterprise Resource planning (ERP) is latest high-end solution, information has lent to business application^[1]. The procedure to apply ERP system into the business produce lots of complication right from the start of idea comes in to the business mind till the post implementation of ERP system. The ERP solution tries to find to rationalize and combined functions, processes and information flows on the business to synergize the assets of an organization namely men, material, money and machine through information^[1]. Before going to discuss any factual things on the critical success factors on ERP system, the overall ERP process and its steps to follow during its implementation, which gives the idea of a variety of steps and sections of implementation procedure. Various service systems have been emerged out since the early 1980s. These service systems are based on different criterion. [1] Segments by the extent of customer contact in the delivery of the service. [2] Classifies services using two dimensions, with the degrees of interaction and customization on one axis and the degree of labor intensity on the other. [3] More recently presented a service system scheme, where the variables of differentiation are the degree of routinization of the process, the 'object' of the service process and customer contact. [4] Has proposed a classification of services into four distinct categories based on what a service organization is actually processing and how does it perform that task. Besides these four service system schemes, [5] classify the structures of the previous classifications of services based on the schemes concepts, i.e. discrete item scheme, continuum scheme and matrix scheme. Another study by [6,7] suggested a comparable classification for business services, where services are divided into three groups: customer services, product-related services, and customer support services. [9] Speaks about information services – a resource capable of supporting a service event based on the information. Other studies on service system schemes and classification are by [8, 10, and 11]. ERP vendors recognize the healthcare sector to have the greatest potential for growth in the ERP systems market [8]. Indeed, the global healthcare systems market is estimated to be worth \$53.8 billion by 2014, growing at an annual rate of 16 % [9]. Firstly, previous IT research shows that organizational motivations are likely to influence the IT project's scope as well as the system's design, implementation and use [10, 11]. In this light, [12] emphasize that "what companies think they are about when they adopt enterprise systems must figure somehow in the ways they approach the enterprise system experience and in the outcomes they achieve". Lastly, from a diffusion of innovation perspective [17], it this appears relevant to identify and categorize the ERP motivations of "early adopters". A comparison of these motivations with those observed in other groups of adopters (e.g., "early majority", "late adopters", and "laggards") would also constitute an interesting avenue for future research. The insurance sector and related research are divided into life, non-life, and composite insurers [16, 17].

RESEARCH METHODOLOGY OBJECTIVES

This study investigates the current practice of Comparative Analysis of ERP Technologies in the context of a selected service organization in Marathwada region. Specific objectives of the study are;

1. To Study end-user satisfaction level of modern technologies used in ERP systems.

2. To know technologies deployed in service organizations covering Hardware, Software, and ERP Architecture aspects.

HYPOTHESIS

• ERP improves the efficiency in all types of service sector organization.

SAMPLE SIZE

A sample size of Marathwada region was geographically selected for the study. The eight type of service organization for study are; Banking, Hospitals, Insurance, Telecommunications, Tourism, Consultancies and education sectors. Since it was not possible to find out the universe, the researcher decided to select the representative sample from each service sector organization area who are using ERP. Hence by using "Convenience Sampling" or "Purposive Sampling" Method to get a more appropriate and correct responses from only those respondents who are interested and shown the interest in the study, the researcher has decided to undertake the number of ERP's using organizations according to the use in that particular sector like 10 banking, 06 hospitals, 08 insurance, 02 consultancies, 08 technical education, 08 transportation and tourism and 08 telecommunication organizations among the 50 in all.

DATA COLLECTION

The researcher collected primary data from 50 different service sector organizations among the various districts of Marathwada region of Maharashtra State. Primary data and responses were getting collected through personal interviews and on the basis of survey-based techniques. The research and primary data got from only those service sector organizations who have implemented ERP system in their organization. The list of services sector organization details is collected from Official Portal of the Government of India, designed, developed and hosted by the National Informatics Centre (NIC), a premier ICT organization of the Government of India under the aegis of the Ministry of Electronics & Information Technology.

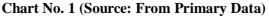
INTERPRETATION AND ANALYSIS

Table No. 1 Details showing do you believe that After ERP Technology implementation there is an improvement in satisfaction level of organization. (Source: From Primary Data)

Sr. No.	Opinions	No of Responses	Percentage
1	Strongly Disagree	0	0.00%
2	Disagree	0	0.00%
3	Can't Say	6	12.00%
4	Agree	31	62.00%
5	Strongly Agree	13	26.00%
	Total	50	100.00%

Source: From Primary Data





The table no 1 illustrate that 62% respondent's service sector organization agrees and 26% strongly agree about ERP Technology implementation there was an improvement in satisfaction level of organization. 12% responded neutral or unclear about their opinion on the improvement in satisfaction level of organization. A most interesting fact highlighted in this research there was no single response has been received from the services sectors are disagrees or Strongly Disagree.

Sr. No.	Opinions	No of Responses	Percentage
1	Strongly Disagree	0	0.00%
2	Disagree	0	0.00%
3	Can't Say	4	8.00%
4	Agree	32	64.00%
5	Strongly Agree	14	28.00%
	Total	50	100.00%

 Table No. 2 Showing Do you feel that, Technical Infrastructure and Architecture is considered a significant part of ERP Technology in your organization.

Source: From Primary Data

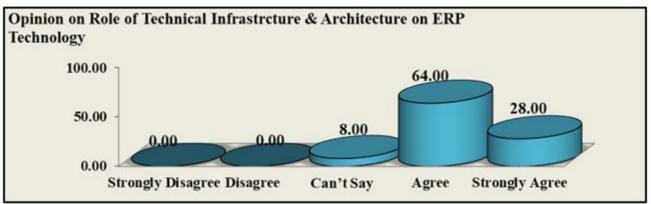


Chart No. 2 (Source: From Primary Data)

The table no 2 illustrate that 64% respondent service sector organization agrees and 28.0% strongly agree about Infrastructure and Architecture of organization plays an important role in ERP Technology implementation. 08% responded neutral or unclear about their opinion on the High initial investment in the organization. A most interesting fact highlighted in this research is no single response has been received from the services sectors were disagrees or strongly disagree.

HYPOTHESIS TESTING

The research has used a type of Service Sector organization as Rows and Opinion as agree and Dis-Agree for Column. For calculation and proven the chi-square test the research has combined and convert the total number of service organization count from 8 to 5 i.e. Banking, Telecommunication, Education, Tourism & Transportation, Others (Insurance, Hospitals, and Consultancy) The study also combined opinions received from the respondents as Agree (combined Agree & Strongly Agree) and Disagree (Can't Say, Disagree and Strongly Disagree).

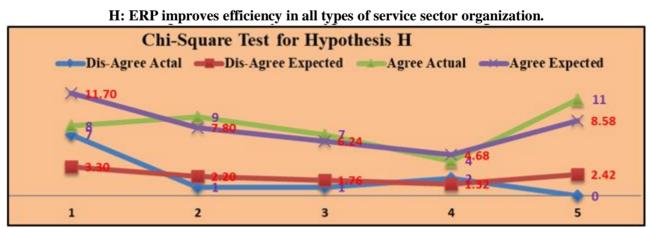


	Chart 3 Chi-Square Test (χ^2) for Hypothesis H					
Dis-	Agree	Α	Total			
Actual	Expected	Actual	Expected	Total		
7	3.30	8	11.70	15		
1	2.20	9	7.80	10		
1	1.76	7	6.24	8		
		7 3.30 1 2.20	Actual Expected Actual 7 3.30 8 1 2.20 9	ActualExpectedActualExpected73.30811.7012.2097.80		

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Table No. 2. Contingono	T 11 6 (The second second		
Total	11	11.00	39	39.00	50
Others (Consultancy, Hospital, Insurance)	0	2.42	11	8.58	11
Tourism & Transportation	2	1.32	4	4.68	6

Table No. 3: Contingency Table for Chi-Square (χ^2) Test for Hypothesis H

Chi-Square = 10.1 Degrees of Freedom = 4 Probability = 0.038

Table no 3 shows that the chi-Square (χ^2) Value of the Hypothesis Testing is 10.1 and Degree of Freedom is 4. Since the Probability (P-value) is 0.038 i.e. is less than the significance level (0.05), the study cannot accept the null hypothesis. Thus, the research concludes that there is a relationship between Types of Service Sector organization and improvement in service organization due to ERP. The result also showed that there is a significant improvement in the efficiency happened in service organization due to ERP technology implementation in their firm. Hence the Hypothesis H2 is proven Significant.

CONCLUSION

The study concludes about ERP Implementation in service sector process is very complex and time consuming process. It includes pre, in and post implementation phase which are further scattered in small phases, which proves its very complicated process for implementation and organization need to perform lots of efforts. The research also throws the light on different critical success factors need to be consider for the ERP Implementation in service sector process. Dividing the found factors into managerial, operational, financial and technical which again provides the opportunities to the researcher and organizations who want to implement the ERP system in to their organization focused deeply on the critical success factors during the ERP Implementation in service sector. Service sectors need to run the ERP system at least for 4 to 5 years effectively to get maximum Return on Investment.

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THE EDUCATIONAL CONTRIBUTIONS TO THE LINGAYAT MONASTERY

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ABSTRACT

This paper includes on the educational contributions to the lingayat monastery. Structure of education system in India, scope of the Lingayat Monastery, lingayat monasteries in the Karnataka state, lingayat monasteries in the Maharashtra state, lingayat monasteries in the Andhra Pradesh state, lingayat monasteries in the Tamil Nadu state. I have used descriptive research and secondary data.

Key Words: Monastery, Math, Ashram, Lingayat, Veerashaiva Lingayat, Education, Religion

INTRODUCTION

Education is the most important element in the development of society. It is one of the social institutions. Education gives knowledge for children but very significant point is not give basic needs. Basic needs are food, cloth, reside, these are main requirements to students, than has to give education. Indian Constitution had included Article 45 according to free and compulsory education for all children up to the age of fourteen. This law has been following all state governments. All children have not get Free and compulsory education because of limitations in school and large population of children. India has religious unity. Education and Religion have closely related. Hindu, Islam, Christian, Buddha, Jain, etc. These religions have been giving contribution to education. Lingayat religion is a part of Hindu religion. More number of veerashaiv lingayat monasteries is there Karnataka, Maharashtra, Andhra Pradesh and Tamil Nadu. This monastery has been giving contribution to education and fulfilling children basic needs, more than eighty thousand above children are there studying.

STRUCTURE OF EDUCATION SYSTEM IN INDIAN

- 1. Pre-Primary Schools = LKG & UKG
- 2. Primary Schools = I to VIII Standard
 - a). Lower Primary Schools [LPS] -I to V Standard
 - b). Higher Primary Schools [HPS] -VI to VIII Standard
- 3. Secondary Schools -IX to X Standard
- 4. Pre-University Colleges -XI to XII Standard
- 5. Degree Colleges BA, BSc, B.Com, BBA, BCA, etc.
- 6. Professional Colleges
- 7. Universities

SCOPE OF THE LINGAYAT MONASTEDV



SRI SIDDAGANGA EDUCATION SOCIETY TUMAKUR, KARNATAKA

Sri Shivakumara Swami built the total 132 institutions for education and training that range nursery to colleges for engineering, science, arts and management as well as vocational training. He founded educational

institutions which offer courses in traditional learning of Sanskrit as well as modern science and technology. He was widely respected by all communities for his philanthropic work. The Swami's gurukula houses more than 10,000 children from ages five to sixteen years at any point in time and is open to children from all religions, castes, and creeds who are provided free food, education, and shelter (Trivida Dasohi) The pilgrims and visitors to the math also receive free meals. Under the pontiff's guidance, an annual agricultural fair is held for the benefit of the local population.

SHREE VEERESHWARA PUNYASHRAMA IN GADAGA, KARNATAKA:

Pt. Panchaxara Gavai who founded this Ashram for the upliftment of the born-blind children and orphans. Since began in 1942. Shree veereshwar Punyashrama has been feeding and educating the born-blind and the orphans and the poor children free of cost. Without discrimination on the basis of caste and creed. The Ashram is solely run on the strength of voluntary donations by its devotees. The mission of the Ashram is selfless service to the community, especially and poorest and the blind. The disciples trained and educated in music and fine Arts have become music teachers, stage-artists, radio-artists, musicians and professionals in the field of arts in thousands. Pt. Panchaxara Gavai died than came his pupil Pt. Puttaraja Gawai was developed their institutions. Pt. Puttaraja Gawai was a poet and wrote music and drama books were various languages. Shree Veereshwara Punyashrama is rendering valuable services in the field of literature, music, religion, literacy and social service. It is dedicated to the cause of the welfare of the blind and down-trodden for over seventy years in its own humble way. The very secular credentials of this institution have made this ashram typical and a class by itself. The pontiff of shree veereshwara punyashrama, Gadag is viewed by the devotees as a "Walking God on the Earth" This Punyashrama of Gadag is a very popular and influential Ashram in Karnataka. It is a charity institution solely dedicated to the upliftment of the blind, orphans and poor children. Recently more than two thousand children reside in the Ashram and are getting education free of cost. The Ashram runs thirteen institutions comprising musical as well as general education. Pt. Puttaraja Gawai died 2010 than came his pupil Shree Kallaiahajjanavaru He has been continuing shree veereshwara punyashrama. But one the important factor is Pt. Panchaxara Gavai, Pt. Puttaraja Gawai, and Kallaiahajjanavaru are by birth blind.

JSS MAHAVIDYAPEETHA SUTTUR VILLAGE IN NANJANGUD TALK, MYSORE DISTRICT, KARNATAKA:

The jagadguru Veerasimhaasana Peetha established in the 11th Century A.D. It was 1000 years old. The Peetha with its high ideals has been making remarkable contribution in religious, social, educational and economic spheres in the state and across the country. It is striving for social development by responding to the community needs. It strongly believes that unless the problems of the socially backward communities and the poor are solved. When the 23rd Pontiff jagadguru Dr. Sri Shivarathri Rajendra Mahaswamiji came to Mysore in 1926. He observed the many rural students were in need of food and shelter. He gave them shelter at his own place and this marked the beginning of offering education to poor students. As far back as 1942, he established a hostel and offered free food and hostel facilities for poor rural students. He founded the jagadguru Sri Shivarathreeshwara Mahavidyapeetha in 1954. There is primary schools, high schools, PUC, Degree College, Law, Engineering, Medicine, Dental Sciences and Pharmacy and the provided all classes of the society easy access to educational opportunities. Now, the JSS University, Mysuru Deemed to be University had been Started 2008. Present pontiff 24th Peethadhyaksh, Sri Shivarathri Deshikendra Mahaswamiji has not only established educational institutions in places where necessary, it has also made sure that all these institutions impart quality education. There are free uniforms, books, boarding and lodging facilities.

SRI TARALABALU JAGADGURU BRIHANMATH CHITRADURGA, KARNATAKA:

This is well-known in Karnataka for its yeoman service in the field of rural education. Under the auspices of this organization are running more than 172 institutions right from nursery schools to the engineering college are successfully serving the cause of rural upliftmen spread over 13 districts of the state of Karnataka. Nearly 40 thousand students are studying in various schools and colleges of this organization which is one of the biggest private educational organizations in Karnataka. More than six thousand students are provided with free boarding and lodging. It was founded by saint "Marulasiddha" during 12th century AD. The present pontiff of the Brihanmath is Dr. Shivamurthy Shivacharya Mahaswami who succeeded to this religious seat in the year 1976. Dr. Shivamurthy Shivacharya Mahaswami is president of STJ Education Society. Swami develops more than 46 educational institutions.

SRI JAGADGURU TONTADARY SANSTHANA MATH GADAG, KARNATAKA:

This Monastery is engaged in many educational and literary activities in and around north Karnataka. A branch of lingayat math established by siddalinga yathi of yedeyur, a place of worship in Gadag of Karnataka. There are 89 educational institutions run by the Math. There are Trivida Dasohi and daily feeding to the needy people.

KBLPS SHIVAYOGI MANDIR, GOVANA BADAMI, BAGALAKOTE, KARNATAKA:

Paramapoojya Sri Hanagal Kumara Swami was established shivayoga mandira in 1909. Presently shivagoya mandir trains and educates the Veerashaiva mathadhipathis and finds an important place for the Veerashaiva Lingayaths.

BVVS SHRI BASAVESHWAR VIDYA VARDHAK SANGHA,BAGALKOT:

Shri Gurubasava Mahaswamiji of Bilur had founded by this educational institution, in the year 1906. At present the Sangha has a network of 90 educational institutions from LKG to higher education levels, spread over three district of Bagalkot, Vijayapur, and Belgaum in Karnataka state.

SRI GAVISIDDHESHWAR VIDHYA VARDHAKA TRUST KOPPAL, KARNATAKA:

This S.G.V.V. Trust, Koppal is named after his holiness shree Gavisiddeshwar mahaswami came into being since 1963, has been dedicated itself for providing excellent educational facilities. It has been indeed accepted and identified by the people as social body to help educationally, socially and spiritually, as well. Today, it is running number of educational institutions ranging from LKG to PG including Ayurvedic Medical College and Hospital.

Sri Jagadguru Renukacharya Educational Institute Balehonnur Chikkamagaluru, Karnataka: This Institute was founded in 1983 by sri Jagadguru Rudramuni Shivacharya Swami.

Shree Khasgatesh College Talikoti Vijayapura, Karnataka: It was popularly known as S.K. College established on 1st June 1977 under the management society of Vidya Vardhak Sangh. There is primary to higher education.

Shri Vijaya Mahantesh College Hungund Bagalakote, Karnataka: Shri Vijaya Mahantesh Vidya Vardhak Sangha which was established in 1915. Primary to higher education and Ayurvedic Medical College is there.

KAADSIDDHESHWAR KANHERI KOLHAPUR DISTRICT, MAHARASHTRA:

Kaadsiddheswar was born on 23 April 1905 in Linganoor Village, Kolhapur district, Maharashtra State, India. He established the Kaadsiddheswar temple and Math or Monastery at Kanheri village in Karveer tehsil, Kolhapur district, Maharashtra state, India. Kaadsiddheswar worked extensively with poor labourers and farmers. He gave extensive discourses on Hindu philosophy and the right way to live. This would lead him to Gyan Drishti and Vignayni Avastha. He renovated the Kaneri Math and renamed it siddhagiri Math. He constructed a 42 ft tall idol of a meditating Shiva with an equally massive Nandi, built halls and hostels for devotees, started a school with a hostel for poor, underprivileged students on the Math campus, and began old – age home there. This monastery branches are Mumbai, Mahabaleshwar, Khopi-Pedambe, Amurteshwar-Satara, Pune and elsewhere. They were delivered in the Marathi language.

MURUGHARAJENDRA SWAMI MATH KOLAPUR SHAKHA MATH MAHARASHTRA.

Peth vadgaon educational institutes Kolhapur, Maharashtra: shri sadguru jivanmukt swami sanjiwan Samadhi math bhajani galli: It is the oldest Samadhi in peeth vadgaon city. The Samadhi take shri sadguru jiwamukta swami in shake1660. The math is established in 1826. It is one of the first namadev shimpi math. Therefore, pet vadgaon city includes the educational institutes.

THE SHARANABASAVESHWAR VIDYA VARDHAK SANGHA. KALABURAGI, HYDERABAD KARNATAKA:

Poojya Dr. Sharanabasawappa Appa the 8th Mahadasoha Peethadhipathi of Sharanabasaveshwar Samsthan is continuing the novitiate of Dasoha Philosophy. Poojya Appaji had established the residential school in 1967, which runs on the public school model, he provides the most scientific and modern form of education from Montessori level to matriculation and the Sangha runs institutions ranging from Montessori to post graduation in all disciplines Arts, Science, Commerce, Computer Applications and Business Management. The establishment of Appa Institute of Engineering and Technology in the year 2002 Crowns all the achievements. Truly, it was Appaji, who put Gulbarga on the educational map of India.

Poojya Dr. Sharansbasawapp appa has distinguished himself as an administrator par excellence. In recognition of his services, Poojya Appaji was unanimously elected as the Secretary of the Hyderabad Karnataka Education Society and the most modern Basaveshwara Hospital in Gulbarga owes its existence to his vision. Poojya Appaji contributed significantly to the academic learning as the member of Academic Council, Senate and Syndicate. Poojya Appaji took over the reins of the Sangha as the Secretary at a young age of 27 years and later as the President of the Sangha. Poojya Appaji with his dynamism and foresight, has guided the Sangha to blossom into a magnificent educational centre of high stature with 5 Degree Colleges, 4- BCA Colleges, PGDCA, 2 BBM Colleges, MBA and MCA institutions, an Engineering College with all modern facilities, 7

Independent Pre-University Colleges, 3 High Schools, 3 Primary Schools, a Public School which is one among the 66 Public Schools in India, a Printing and Publication Division, an independent Grantha Vishwa Vidyanilaya, a Coaching Centre for the young ones who crave for education of international standards and aspire for IAS, IPS, KAS and other competitive exams. He has also held several positions with great distinction. Shrishail Nidumamidi monastery, Sri Ujayani monastery, Sri Jangama monastery Mangalura, Sri duradundeshwara monastery, Sri Sarangamath, Sri Holehucheshwar sansthana monastery, Sri Gurubasaveshwara sansthana monastery, Sri Shivagange monastery, Kudalasangama education institutions, etc.

CONCLUSION:

The Lingayats are also called by various names like: veerashaiv lingayats, Jangamas, Sharanas, Lingawantas, Veerashaivas. These lingayat monasteries have from LKG to the higher education institutions, engineering colleges, medical Colleges, international schools and colleges. Especially there is free of cost education for all caste children, it is build good future for children. It gives good messages to people. These monasteries are helping to the poor children and socially backward communities. These lingayat monasteries are giving contributions to the culture, religious, social, educational and economic.

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THE ROLE OF ART OF LOVING IN STUDY INVOLVEMENT OF SECONDARY SCHOOL STUDENTS

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ABSTRACT

In the present study an attempt has been made to identify the role of Art of loving in the Study involvement of secondary school students of Bagalkot district. The study was conducted on 500 secondary students. Both the Multi dimensional Assessment of Art of loving scale and the Multi dimensional Assessment of Study involvement scale was self prepared and standardized by investigator is used. The findings show that, there is association between gender, location and mediums with levels of Art of loving (low, average and high) of secondary school students, there is no association between types of management with levels of Art of loving. There is association between location, types of management and mediums with levels of Study involvement (low, average and high) of secondary school students. There is significant difference between student's secondary schools with low, average and high level of Art of loving with respect to Study involvement and its dimensions (i.e. conformity, social isolation, less material comfort, delightfulness and nurturance). There is significant relationship between Art of loving and its dimensions (i.e. altruistic service, excessive attachment, discernment, faith and humbleness) with Study involvement and its dimensions (i.e. conformity, social isolation, less material comfort, delightfulness and nurturance).

Keywords: Art of loving, Study involvement, Secondary school students.

INTRODUCTION

Man of all ages and cultures, the deepest need of man is the reunion with nature and society by love. It is most fundamental passion; it is the force which keeps the human race together, the clan, the family and society. The failure to achieve it means insanity or destruction, self destruction or destruction of others. Without love humanity could not exist.

More than 50 years ago the psychologist Carl Rogers suggested that "Simply loving our children wasn't enough, we have to love them unconditionally, for who they are, not for what they do"

Charles Nelson (2014) More than a decade of research on children he said"Neglect is awful for the brain, without someone who is a reliable source of attention, affection and stimulation, the wiring of the brain goes awry"

Developing good study habits according to Marc (2011) is very crucial for every student irrespective of his level of education; as it boosts students' ability to be self-disciplined, self-directed and ultimately successful in their life. He further mentioned that effective study habits are important part of the learning process.

STATEMENT OF THE PROBLEM:

"The role of Art of loving in the Study involvement of secondary school students"

OBJECTIVES OF THE STUDY

The fallowing objectives are framed for the present study.

- 1. To identify the level of Art of loving of secondary school students and classify it.
- 2. To identify the Art of loving of secondary school students in different dimensions.
- 3. To identify the influence of the following variables on the Art of loving of the secondary school students, i.e. Gender, Locality, Medium of Instruction, Type of Institution.
- 4. To identify the level of Study involvement of secondary school students and classify it.
- 5. To identify the Study involvement of secondary school students in different dimensions.
- 6. To identify the influence of the following variables on the Study involvement of the secondary school students i.e. Gender, Locality, Medium of Instruction, Type of Institution.
- 7. To identify the relationship between the Art of loving and Study involvement of secondary school students.

METHODOLOGY

Sample: For the present study, the investigator has randomly selected a sample of 500 secondary school students from rural and urban schools of Bagalkot district. The investigator has used stratified random sampling technique.

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TOOLS OF THE STUDY

- 1. Multi dimensional assessment of Art of loving Scale.
- 2. Multi dimensional assessment of Study involvement Scale.

Both the scales are prepared and standardized by the investigator. The students are asked to answer the given items on a five-point Likert's scale by tick marking in front of item.

DATA COLLECTION

The Multi Dimensional Assessment of Art of Loving Scale and Multi Dimensional Assessment of Study involvement Scale with personal bio-data were given to the secondary schools of the various rural and urban both private and government schools of Bagalkot District.

VARIABLES OF THE STUDY:

The following variables have been considered for the present study. **Independent variable:** The Art of loving

Dependent variables: Study involvement

Moderate variables: Type of Institution, Locality, Gender, Medium of Instruction.

ANALYSIS OF DATA:

To achieve this hypothesis, the chi-square test of independence, the one way ANOVA test and the Karl Pearson's correlation coefficient method was applied.

HYPOTHESES OF THE STUDY:

Null Hypothesis 1: There is no association between gender, location, types of management and medium of instruction with levels of Art of loving (low, average and high) of secondary school students.

	of Art of lo	oving (low	, average and	<u> </u>			idents	
Characteristics		Levels of Art of loving						
	Low level	%	Average level	%	High level	%	Total	%
Gender								
Male	58	23.20	156	62.40	36	14.40	250	50.00
Female	25	10.00	180	72.00	45	18.00	250	50.00
	Chi-squ	are=15.83	50, p=0.0001 [*]	*	1	1	1	
Location								
Rural	31	14.49	152	71.03	31	14.49	214	42.80
Urban	52	18.18	184	64.34	50	17.48	286	57.20
	Chi-squ	are=2.502	0, p=0.2860	•	•			
Types management	of							
Government	53	20.46	177	68.34	29	11.20	259	51.80
Private	30	12.45	159	65.98	52	21.58	241	48.20
	Chi-squ	are=13.23	80, p= 0.0010^{3}	*				
Mediums								
Kannada	55	18.27	209	69.44	37	12.29	301	60.20
English	28	14.07	127	63.82	44	22.11	199	39.80
	Chi-squ	are=8.965	0, p=0.0110*	1	1	1	1	1
Total	83	16.60	336	67.20	81	16.20	500	100.0
	I		*p<0.0	05	1		1	

Table 1: Association between gender, location, types of management and medium of instruction with levels of Art of loving (low, average and high) of secondary school students

Null Hypothesis 2: There is no association between gender, location, types of management and medium of instruction with levels of Study involvement (low, average and high) of secondary school students.

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	involvemen	it (low, ave	rage and hi	gh) of seco	, ondary sch	ool student	S	v		
Characteristics		Levels of Study involvement								
	Low level	%	Average level	%	High level	%	Total	%		
Gender										
Male	45	18.00	165	66.00	40	16.00	250	50.00		
Female	27	10.80	189	75.60	34	13.60	250	50.00		
	Chi-squa	re=6.6140,	p=0.0370*					1		
Location										
Rural	32	14.95	154	71.96	28	13.08	214	42.80		
Urban	40	13.99	200	69.93	46	16.08	286	57.20		
	Chi-squa	re=0.8950,	p=0.6390					1		
Types o management	of									
Government	50	19.31	176	67.95	33	12.74	259	51.80		
Private	22	9.13	178	73.86	41	17.01	241	48.20		

 Table 2: Association between gender, location, types of management and mediums with levels of Study involvement (low, average and high) of secondary school students

management								
Government	50	19.31	176	67.95	33	12.74	259	51.80
Private	22	9.13	178	73.86	41	17.01	241	48.20
	Chi-squar	re=11.1310	, p=0.0040*	k				
Medium								
Kannada	33	10.96	230	76.41	38	12.62	301	60.20
English	39	19.60	124	62.31	36	18.09	199	39.80
	Chi-squar	re=11.9850	, p=0.0020*	<				
Total	72	14.40	354	70.80	74	14.80	500	100.0

*p<0.05

Null Hypothesis 3: There is no significant difference between student's secondary schools with low, average and high level of art of loving with respect to Study involvement and its dimensions (i.e. integrity, over confidence, discriminating power, endurance and participation)

Table 3: Results of one way ANOVA test between student's secondary schools with low, average and high
level of art of loving with respect to Study involvement and its dimensions

Variables	Summery	Level	s of Art of l	oving	F-value	p-value
		Low level	Average level	High level		
Study involvement	Mean	170.14	181.57	195.68	70.8001	0.0001*
·	SD	15.91	13.78	11.19		
Integrity	Mean	51.87	55.48	60.64	38.4457	0.0001*
	SD	7.13	6.74	4.14		
Over confidence	Mean	12.93	14.64	16.28	12.4163	0.0001*
	SD	3.92	4.43	4.20		
	Mean	15.25	16.12	17.84	21.1842	0.0001*
Discriminating power	SD	2.73	2.59	2.71		
Endurance	Mean	48.83	52.75	56.90	41.6065	0.0001*
	SD	7.06	5.68	3.60		
Participation	Mean	41.27	42.59	44.01	10.3654	0.0001*
	Mean	170.14	181.57	195.68		
	1	*n<0	05	1	1	1

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Null Hypothesis 4: There is no significant relationship between Art of loving and its dimensions (i.e. altruistic service, excessive attachment, discernment, faith and humbleness) with Study involvement and its dimensions (i.e. integrity, over confidence, discriminating power, endurance and participation) of students of secondary schools.

Table 4: Results of correlation coefficient Art of loving and its dimensions with study involvement and its dimensions scores of students of secondary schools

			of students of se		5	
Variables	Art of	Altruistic	Excessive	Discernmen	Faith	Humblenes
	loving	service	attachment	t		S
Study	0.5634*	0.4561*	0.2327*	0.4237*	0.4158*	0.3004*
involvement						
Integrity	0.4514*	0.4143*	0.0756	0.2892*	0.4270*	0.3492*
Over	0.2537*	0.0405	0.5625*	0.0741	-0.1263*	-0.1338*
confidence						
Discriminating	0.3043*	0.1988*	0.0669	0.3788*	0.1968*	0.1882*
power						
Endurance	0.4556*	0.4152*	0.0832	0.3733*	0.4281*	0.2774*
Participation	0.2331*	0.2487*	-0.0178	0.2430*	0.2351*	0.1632*

*p<0.05 indicates significant correlation between them.

MAJOR FINDINGS

- The association of gender with levels of Art of loving is found to be statistically significant at 5% level of significance.
- The association of location with levels of Art of loving is found to be statistically not significant at 5% level of significance.
- The association of types of management with levels of Art of loving is found to be statistically significant at 5% level of significance.
- The association of mediums with levels of Art of loving is found to be statistically significant at 5% level of significance.
- The association of gender with levels of Study involvement is found to be statistically significant at 5% level of significance.
- The association of location with levels of Study involvement is found to be statistically not significant at 5% level of significance.
- The association of types of management with levels of Study involvement is found to be statistically significant at 5% level of significance.
- The association of mediums with levels of Study involvement is found to be statistically significant at 5% level of significance.
- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to study involvement scores at 5% level of significance.
- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to dimension of study involvement i.e. integrity scores at 5% level of significance.
- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to dimension of study involvement i.e. over confidence scores at 5% level of significance.
- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to dimension of study involvement i.e. discriminating power scores at 5% level of significance.
- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to dimension of study involvement i.e. endurance scores at 5% level of significance.

- A significant difference was observed between students of secondary schools with low, average and high level of art of loving with respect to dimension of study involvement i.e. participation scores at 5% level of significance.
- A significant and positive relationship was observed between the art of loving and study involvement scores, art of loving and dimension of study involvement i.e. integrity scores, over confidence scores, discriminating power scores, endurance scores and participation scores of students of secondary schools at 5% level of significance.
- A significant and positive relationship was observed between the dimension of art of loving i.e. altruistic service and study involvement scores, dimension of art of loving i.e. altruistic service and dimension of study involvement i.e. integrity scores, discriminating power scores, endurance scores and participation scores of students of secondary schools at 5% level of significance.
- A significant and positive relationship was observed between the dimension of art of loving i.e. excessive attachment and study involvement scores, dimension of art of loving i.e. excessive attachment and dimension of study involvement i.e. over confidence scores, of students of secondary schools at 5% level of significance.
- A significant and positive relationship was observed between the dimension of art of loving i.e. discernment and study involvement scores, dimension of art of loving i.e. discernment and dimension of study involvement i.e. integrity scores, discriminating power scores, endurance scores and participation scores of students of secondary schools at 5% level of significance.
- A significant and positive relationship was observed between the dimension of art of loving i.e. faith and study involvement scores, dimension of art of loving i.e. faith and dimension of study involvement i.e. integrity scores, discriminating power scores, endurance scores and i.e. participation scores of students of secondary schools at 5% level of significance.
- A significant and negative relationship was observed between the dimension of art of loving i.e. faith and dimension of study involvement i.e. over confidence scores of students of secondary schools at 5% level of significance.
- A significant and positive relationship was observed between the dimension of art of loving i.e. humbleness and study involvement scores, dimension of art of loving i.e. humbleness and dimension of study involvement i.e. integrity scores, discriminating power scores, participation scores of students of secondary schools at 5% level of significance.
- A significant and negative relationship was observed between the dimension of art of loving i.e. humbleness and dimension of study involvement i.e. over confidence scores of students of secondary schools at 5% level of significance.

CONCLUSION

The best means for education is love. Love is the best inspiration. Love in the minds of the educator is the real source of his influence upon the pupil. The true education, gives the growth and expansion of vision, insight and efficiency. We want that education by which character is formed, strengthening of mind, and the intellect is expanded by which one can stand on one's feet. Study involvement that is of our own self is the best guide in the struggle of our life. If we take one example, the childhood stage, the child will face lot of problems of committing mistakes in the process of character formation.

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ENTREPRENEURS NOVELTY & SMES PERFORMANCES: EVIDENCES FROM GCC

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ABSTRACT

Entrepreneurs' novelty leads to traverse the growth of small and medium enterprises, it helps to predict and manage the associated risks and complexities of driving change in today's business environment. The SMEs have become the significant wallop of constant, rapid and stimulating growth of GCC economy. SME have become the important force of sustained, rapid and healthy development of GCC economy. There are many kinds of financing sources that can be adopted for financing small and medium-sized enterprises. It is important for an SME firm to be novel in choosing correct and appropriate financing sources to solve the company's financial challenges. This research study seeks to explore the influence of financial novelty of small and medium-sized enterprises (SMEs) entrepreneurs and their financial performances in an upcoming GCC market. Data was collected from 45 respondents of GCC SMEs companies based in KSA, UAE and Oman. The data was collected using a structured questionnaire from a random sample of 45 SMEs within GCC, and was analyzed using a Structural Equation Modeling Partial Least Square. The research findings validated that an increase in the Entrepreneurs novelty level will definitely increase the financial performance of SMEs and there is a high correlation between factors used to measure novelty and novelty influenced business performance.

Keywords: Financial Novelty; SME, Financial Performance

INTRODUCTION

In the GCC, the contribution of small and medium enterprises (SMEs) to the overall gross domestic product (GDP) remains small, and the pace of novelty, while accelerating, is still in need of major improvement. SME contribution stands at 20% of GDP in Saudi Arabia. By contrast, in Europe, SMEs represent 58% of GDP according to Eurostat, and they create 70% of all jobs. Our governments recognize the importance of the SME sector, especially as a tool to create jobs, and have put in a lot of effort to stimulate young minds to innovate and/or set up and run their own businesses. SME funds, VC funds, incubators, and accelerators focused on the tech space, one-stop shops aimed at easing complexity, conferences and hubs that aim to congregate talent in an ecosystem have all been set up in recent years. Large organizations are also playing their part as corporate social responsibility increasingly becomes a measure for rating companies and their leadership teams. (Lawati, 2018). The UAE has been ranked 27th in the World Economic Forum's Global Competitiveness Report 2018. Saudi Arabia took 39th position with a score of 67.5, Qatar is ranked 30th while Oman, Bahrain and Kuwait are ranked 47th, 50th and 54th respectively. "The UAE has been leading the region in competitiveness in recent years due to its improved skill base, depth of its financial system and its business dynamism. The report observed that the changing nature of economic competitiveness in a world that is becoming increasingly transformed by new, digital technologies is creating a new set of challenges for governments and businesses. Globally, the US achieved the best overall performance with a score of 85.6, ahead of Singapore and Germany. One of the reports most concerning findings is the relative weakness across the board when it comes to mastering the novelty process, from idea generation to product commercialization. (Augustine, 2018) (Khan e. a., 2016)

A driving force for competitive brawl in the present chaotic environment is novelty. Entrepreneurs' novelty leads to navigate the growth of small and medium enterprises, it helps to predict and manage the associated risks and complexities of driving change in today's business environment. The SMEs have become the significant wallop of constant, rapid and stimulating growth of GCC economy. SME have become the important force of sustained, rapid and healthy development of GCC economy. There are many kinds of financing sources that can be adopted for financing small and medium-sized enterprises. It is important for an SME firm to be novel in choosing correct and appropriate financing sources to solve the company's financial challenges. (Olughor, 2015)

LITERATURE REVIEW

The last decades has been characterized by rapid social, political and technological change. The literature has recognized various phrases such as 'globalization, global warming, the borderless world, personal computer and the Internet' that have entered the vocabulary of this era. The movement in organizations and business are becoming more complex rather than simple, dynamic than steady and aggressive in nature than tame (Neu, W. A and Brown, S. W. 2005). In this period, there is confusion in the meaning of novelty and invention.

According to (Freeman, C. 1982) "an *invention* is an idea, a sketch or model for a new or improved device, product, process, or system" whereas "an *novelty* in the economic sense is accomplished only with the first *commercial* transaction involving the new product, process, system or device..." Thus novelty is the utilization of new ideas which stem from the bedrock of ideas and is in essence characterized by change (Andy Neely and Jasper Hii, 1998). Moreover, in turbulent periods organizational can become flexible when they try incessantly to reinvent their business model (Grant, M.R. 2005). The accomplishment of novelty can be reached through technological facilities, trained workforce and management support for novelty. (Khan M. A., 2015) (M A Imran Khan, 2013)

The significance of novelty as firms' resources has been shown in the literature by a wide range of definitions. (Robert, B., & Tucker 2008) argued that novelty "is the coming up of ideas and bringing them to life". The (European Commission 1995) defined novelty as 'the renewal and enlargement of the range of products and services and the associated markets; the establishment of new methods of products, supply, and distribution; the introduction of changes in management, work organization, and the working conditions of the workforce'. The Novelty Union (Novelty 2013) classified novelty as "change that speeds up and improve the way we conceive, develop, produce and access new products, industrial processes and services". In line with the different definitions given, novelty can therefore be viewed as a process of furnishing and improving on products and services to appeal to customers' taste and demand and which expand on workers' aptitudes. Essentially, the key reason for novelty is the desire of firms to obtain increased business performance and increased competitive edge (Gunday et al. 2011) (McAdam, R., Keogh, K., 2004) investigated the relationship between firms' performance and its familiarity with novelty and research. It was found that; outlook of firms towards novelties has high score in the competitive environments so as to gain higher competitive lead. Through an integrated novelty-performance analysis carried out by (Al-Ansari et al. 2013) on 184 manufacturing firms operating in Turkey, the influence of organizational, product, process and marketing novelty was explored on different aspects of firm performance-novelty, production, market and financial. The results showed an evidence of a perceived relationship of novelty's on firms' performance.

The study of (Calantone et al. 2002) 'the relationship between learning orientation, firm novelty and firm performance' in US firms found that learning orientation is significant for novelty and performance. (Terziovski, M. 2010) considered novelty practices and its influences on performance of SMEs in Australians. With an investigation of 600 firms in the manufacturing sector, the study results showed that, novelty strategy is a key driver to performance of SMEs, which do not appear implement novelty culture in a strategic and structured manner, The conclusion of the study was that SMEs performance is likely to improve as they increase the degree to which they realized that novelty culture and strategy are closely aligned throughout the novelty process. The study of 320 SMEs operating in the ICT industry in Malaysia was investigated by (Salim and Sulaiman 2011). The investigation revealed that organizational learning contributes to novelty capability and in turn novelty is positively related to firm. In the work of (Van Auken et al. 2008). Where 1,091 samples of SMEs in Spanish manufacturing firms was studied, the finding showed novelty (product, process and administration system) was related to performance.

The hypothesis for this study will therefore be the following:

H1: Financial novelty has a favorable influence on SMEs financial performance.

H2: Financial novelty has a favorable influence on SMEs non-financial performance.

H3: Financial novelty has a favorable influence on SMEs growth performance.

H4: Financial novelty has a favorable influence on SMEs performance relative to competitors.

METHODOLOGY

Primary data were collected using structure questionnaire through a survey from 45 respondents of GCC SMEs companies based in KSA, UAE and Oman. The collected data was analyzed using Structural Equation Modeling Partial Least Square. To measure the financial novelty was measured using the seven items adapted from the studies of (Idris 2010) and (Juri 2009). The four performances measures namely perceived satisfaction with financial performance; perceived satisfaction with non-financial performance; perceived satisfaction with business growth and perceived performance relative to competitors were adapted from the study of (Ahmad et al. 2011).

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DATA ANALYSIS

Table 1 illustrates the result of hypotheses testing. Direct positive and significant influence of financial novelty was found on perceived business growth, perceived performance relative to competitors and on perceived non-financial performance. On the other hand, we found that financial novelty has no influence on perceived financial performance.

Hypothesis	Std. Beta	Std. Error	P-values	Result
H1: Financial Novelty ->SMEs Financial Performance.	0.104	0.072	0.152	Not Supported
H2: Financial Novelty ->SMEs Non-Financial Performance.	0.188	0.044	***0.000	Supported
H3: Financial Novelty -> SMEs Growth Performance.	0.178	0.057	***0.002	Supported
H4: Financial Novelty -> SMEs Performance Relative to Competitors.	0.107	0.063	*0.089	Supported

Table: Hypotheses Testing Structural Model

RESULTS

It has been observed that the coefficients of determination was 0.011 for financial performance, 0.035 for nonfinancial performance, 0.032 for growth performance, and 0.012 for performance relative to competitors and hence it is now evident from the analysis that all these values are weak as they are less than 0.13 and with regard to the Q2 values of the dependent variables it is above 0. Thus it can be concluded that the study has an adequate predictive relevance.

CONCLUSION

The research study reveals that there is favorable and significant influence of novelty on all three perceived SMEs performance measures, except for perceived SMEs financial performance. This indicates that the existing novelty practices in GCC do not have a perceptible influence on financial performance and SMEs in GCC are not able to generate superior financial performance, which may be due to little and in influence novelty practices in GCC SMEs businesses and the huge dynamism faced by GCC SMEs. SMEs are known to account for a substantial share of every country's economy. The relative importance of this segment of the economy needs an examination of their enterprises' performance. Therefore the fact that the SMEs performance strongly relies on their novelty attracts active importance to the analysis of novelty activities and their influences. The study provided support to the hypothesis proposed thus laying importance on the role of Entrepreneurs Novelty capability on firm performance. The ultimate goal of Entrepreneurs Novelty is to improve business performance. Therefore businesses should design their policies in ways that addresses these concerns and which generates better and viable inducement for novelty activities.

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A STUDY OF SOCIO-ECONOMIC STATUS OF PAGI COMMUNITY: A CASE STUDY OF GOA

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ABSTRACT

The fishing community is one of the important community which has significantly contributed for the preservation of the coastal areas and its related activities in Goa. Goa State Commission for Backward Classes revealed that the total population of OBCs in Goa is 26.265(3.84 lakhs). The OBCs in Goa include, BhandariNaik, Christian Barber, Christian Mahar, Vishwakarma/Chari/Mesta, Dhangar, Dhobi, Gosavi, Koli, Karvi(I/C Christian Karvi),

Kailakar(BlackSmith/TinSmith),Kumbar(I/CChristianKumbhar),Mahalo, Madval(I/CChristain Dhobi), Nabhik, Nai, Napit, Natjogi ,nhavi, Pagi-Gabit, Rajak, Satakar, Thakar, Teli, Christian renders, and Komarpant. This study entitled "A Study of Socio-Economic Status of Pagi Community: A Case Study of Goa" is a micro level attempt to study Socio-economic status of Pagi community of Agonda village of Canacona taluka, in South Goa District of the State of Goa.This study is based on primary data collected by way of schedule questionnaire, from three wards in Agonda village of Canacona taluka. The analyses of survey reveal that 65 percent of the population under study is in the category of Below Poverty Line indicating low economic status of the Pagi community. Further it is clear that the awareness level of the various schemesis low among the pagis. The pagi community continues to follow their traditions concerning Life-Cycle rituals but with some modifications. According to the respondents (79 percent) of them believe that their economic status is much better as compared to two decades back. From the study it is concluded that today the pagi community have adapted themselves with the modern changing world.

Keywords: Socio-economic status, fishing community, Life-Cycle rituals and Social Welfare schemes

INTRODUCTION

Every society is unique. The uniqueness lies in its culture, religion, food, dress, dance, language, norms, values, etc. Goa is one of the smallest states of India. This state has its own uniqueness in terms of its villages, beaches, churches, temples, art, architecture, sculpture, dress, language, food, religion, etc. One of the unique characteristic of Goa is its food consumption were fish, curry and rice is the staple diet, at least of the older generation.

Different religions, castes, class groups including tribes have migrated from different parts of the world and settled in India."Various agglomerations of people including tribes like *chedvan, bhavins, asuras* have migrated into Goa and settled in its coastal areas. By about 3000 BC, more tribes from Chota-Nagpur of Madhya Pradesh came and settled in Goa and were known as *Kols, Mundari* and *Kharva* tribes. The *Kharva* tribe also came and settled down near the sea shore and took the profession of fishing and boating. The present fishing community of Goa descends from those stocks".1

The coastal line of Goa is inhabited by different communities of traditional *Kharvis* like, *Magkar, arrikar, Raponkar,Kantaikar* and *Pagelkar*. Each of these groups uses different types of net or *Zall*, in the different coastal zones depending upon the types offish. The different types of net used by the *Kharvis* include, *Magg, Koble, raponn, kanttai*, and *pagel*. The present study related to *Pagi* community uses *pagel* to catch fish. Though fishing community dwells all over the coastal line of Goa, this study focuses only on the *pagi* community residing in Agonda village of Canacona taluka of South Goa. Though this community is residing here for several centuries no adequate sociological research is done on this community. The available data of this community has undergone change in recent years.

PROFILE OF PAGI COMMUNITY IN GOA

The results of the National Survey of Household Income and Expenditure (NSHIE) (2004-2005) show that out of 205.6 million households in India, OBCs formed the first largest group comprising 84.3 million households (41 percent) of the total.

If one looks at the religion wise caste classification, Hinduism has highest number of OBC (42.8 percent) and Buddhism has lowest (0.4 percent) of OBCs.

Agonda is a small village in Canacona taluka in South Goa district. The Agonda Panchayat consists of three wards namely, Dhavalkhajan, Divanbag and Parvem. The total population of Agonda is 4725, of this 2457 are

males and 2268 are females. The household survey conducted among the pagisof Agonda village included 100 samples.

Table - 1: Social profile of Agonda village				
Social categories	Male	Female	Total	
Scheduled Castes	02	03	05	
Scheduled Tribes	148	132	380	
Other backward classes	798	745	1543	
General	948	388	2797	
Total	2457	2268	4725	
I	Source: village pane	chayat, Agonda, 2015		

Distribution of population of Agonda village by social categories

The above table indicates that there are five SCs, 380 STs, 1543 OBCs and 2797 general population in Agonda village.

	Table No 2					
Gender	Other OBCs	Pagi community	Total			
Male	798	470	1268			
Female	745	510	1255			
Total	1543	980	2523			
	Source: village pan	chayat, Agonda, 2015				

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The above table indicates that the number of *pagi* community is comparatively more than the other OBCs in Agonda village.

DATA AND METHODOLOGY

This is a micro level study based on primary and secondary data. Primary data is collected by the way of interview schedule. A questionnaire was administered to the respondents of the two wards in the Agonda village, namely DhavalKhajan and Parvem to collect the relevant data required for the present study. Besides this an informal interaction was held with the village elders.

OBJECTIVES OF THE STUDY

The objectives of the present study are:

- a) To analyze the socio-economic status of the pagi community in Agonda village of Canacona taluka in South Goa district.
- b) To know their Life-Cycle rituals of the *pagi* community
- To assess the changes that has taken place in the community and c)
- d) To understand the awareness level of Social welfare schemes among the *pagi* community.

RESULTS AND DISCUSSION

SOCIAL STATUS OF PAGI COMMUNITY

In this study attempt is made to study the social status of the *pagi* community of Agonda village. Social aspect is one of the important aspect of the present study. To study the social status of the pagi community of Agonda village, different variables like marital status, social stratification, religion, gender, age, education, etc. were considered. According to the survey it is found that 99 percent of the households bears pagi surnames and are Hindus. There are no sub-groups or stratification among the *pagis*. They are fishing community. They speak Konkani language. They know to converse in Hindi, English and Marathi. The pagi community consumes vegetarian and non-vegetarian food. Non-vegetarian food includes eggs, fish, chicken and mutton. They do not consume beef or pork. They drink both milk and black tea. The pagi community celebrates festivals like, Ganesh Chaturthi, Diwali, NarliPurnima, Mahashivratri and Shigmo. These are some of the popular Hindu festivals celebrated by most of the Hindus in Goa. The pagi community prepares sweets, vegetarian and nonvegetarian food on these festivals. The specialty of these festivals among the *pagi* community is the folk dances which includes, *fugddi* and *dhalo* performed by the community. They worship different deities namely they worship Betal, Kapleshwar, Mallikarjun, Vilal, GuruPradesh and Parshuram. The worship of particular deity is not related to their occupation.

While studying the social profile of the *pagi* community an attempt was made to understand the family profile. The responses received from the 100 households respondents revealed that the total number of the family members were 571, of these 270 are females and 301 are male members, indicating an uneven ratio of males and females in *pagi* community.

Concerning the qualifications of the respondents family members 100 percent of the grandparents of the respondent's household are illiterate, whereas among the younger generation 53 percent of the parents of the respondent's family are literate.

As far as the family occupation is concerned, the study reveals that 80 percent of the family members are occupied in fishing activity; 20 percent are engaged in services and remaining are engaged into business, farming and dairy occupations.

ECONOMIC STATUS OF THE PAGI COMMUNITY

In this study attempt was made to study the economic status of the *pagis* of Agonda village. Economic status indicates the purchasing potentiality and consumption ability of the people. This in turn is depended on people's source of income and their ability to spend. To analyze the economic status of the *pagis* of the Agonda village variables like housing conditions, possession of consumer able products, and possession of vehicles were considered.

The analysis of the survey reveals that 65 percent of the *pagis* are Below Poverty Line and only 35 percent of them are Above Poverty Line. The survey also reveals that 97 percent of the respondents live in a *pucca* house and only three percent of the respondents live in a *Kutcha* house type, indicating the *pagis* are well-sheltered despite of their low economic status. The *pagi* community in Agonda is well connected with electricity and water connection; this could be due to tourism. Agonda village is well known for its beaches and large numbers of tourist are attracted to this area.

In this study attempt is also made to study economic status from the point of view of consumer durable products like refrigerator, Television, Mixer, radio, Computer, washing machine, credit card, etc. The study under consideration reveals that 98, percent of the respondents have Television; 84 percent have Refrigerator; 94 percent of them have mixer; 74 percent have radio music system; 68 percent have washing machine; 92 percent of them have gas connection, nine percent have computers; 23 percent have laptop and 47 percent of the respondents have Credit Card facilities, indicating that the most of the *pagis* are familiar with the modern amenities.

LIFE-CYCLE RITUALS

In most of the societies and sub-cultures, stages of development are marked by specific ceremony. These ceremonies vary from one society to other. In this study attempt is made to study the Life-Cycle rituals found among the *pagis* of Agonda from the point of view of delivery of a pregnant women, naming ceremony, menstruation, marriage ceremony and death ceremony. Earlier, delivery of a pregnant woman was done by the mid-wives known as *vaigin* at home but in recent years most of the deliveries are in the hospitals (governments/private). The woman is considered as polluted for 12 days after the delivery. During these days she is not allowed to cook food, nor allowed to enter the main rooms/parts of the house and also not allowed to touch the items/articles used in house, especially the kitchens articles.

Naming ceremony is known as *Barso*. As the name *Barso* indicates, the naming ceremony is held on the 12th day of the birth of the child. Generally the mother or maternal aunt whispers the name of the child in its ears. The child is put in the cradle by the mother. In so far as menstruation in concerned, in recent years there is no special ceremony to announce the womanhood. However, once the woman menstruates she is obliged to follow the general restrictions observed by the rest of the Hindu women. The *pagi* community practice both love and arranged marriages. The girl and boy have a *haldi* (turmeric) ceremony on the eve of the wedding in their respective residences. The bride and bridegroom are both given bath after *haldi* by five married women in their respective homes. Other rituals related to marriage are common among the *pagis* and the Hindu community.

With regard to death ceremony, infants are buried among the *pagis* after their death whereas all above one year are cremated. Among the *pagis* fire is never put on the face of the deceased as done among the other Hindus in rest of India.

AWARENESS OF SOCIAL WELFARE SCHEMES AMONG THE PAGIS

An attempt to study the awareness level of *pagi* community related to Social welfare schemes was also made in this study. To study the awareness level a questionnaire was administered to 100 respondents of *pagi* community of Agonda village. From the study conducted it is revealed that only 19 percent of the respondents

were aware of Grant-in-Aid for running hostels for OBC students; 60 percent were aware of the *Kanyadan* Scheme; 22 percent were aware of the Awards for inter-caste marriage for OBC; 40 percent were aware of the Post-matric Scholarship; 20 percent were aware of the Block Task Scheme for OBC students and only 19 percent of the respondents were aware of the scholarship for Nursing students.

Further the study reveals that 40 percent of the respondents are aware of the reservation in education and 39 percent of the respondents were aware of the reservation in employment for the OBCs, however only nine percent of the respondents have been employed under government reservation.

The study also reveals that 52 percent of the household respondents have availed the benefit of the scheme in cash; only four percent have availed the benefit of reservation of seats in education and only two percent have availed the benefit of professional courses. From the analyses it is concluded that majority of the respondents were not much aware of the schemes for women's upliftment and other schemes and therefore could not enjoy the benefits.

PERCEPTION OF CHANGE AMONG THE PAGIS

This study also attempted to study the perception of the community of their present status as compared to ten years back. According to the (79 percent) household respondents their economic status is much better as compared to the past; 52 percent of the household respondents are satisfied with the improvement in education whereas; 51 percent are not satisfied with the improvement in employment; 49 percent said there is improvement in income and 65 percent of the household respondents stated that there is improvement in housing. Concerning the improvement in the social position of the*pagis*, 70 percent of the respondents opined that their social position is much better than earlier whereas 30 percent do not agree to this.

CONCLUSION

The social status is one of the important aspects of the present study. In this study attempt is made to study the social status of the pagi community of the Agonda village. According to the survey it is found that 99 percent of the respondent bear *pagi* surname and are Hindus. It is also found that the average age of marriage for males is 25-30 years; none of the males marry below 19 years. Indicating the marriages among the *pagis* is on par with the average age of marriage in Goa. This is due to the prevalence of Portuguese Civil Code in Goa which is uniform for all irrespective of their caste, religion or sex. However the average age of marriage for females is 20-25 years .i.e. 87 percent of the females marry between 20-25 years, whereas only two percent of the females married between the age group of 25-30 years. The *pagi* community speaks in Konkani (local/official language Goa). They also know to converse in Hindi, English and Marathi. Since 77 percent of the respondents are literate, it is found that 64 percent of the respondents know to write in Konkani, Hindi, English and Marathi. Majority of the respondents (70 percent) stated that they have arranged marriages in their community and only 30 percent of the respondents agreed that in recent years there are love-marriages in their community. It is also found in the study that 89 percent of the respondents do not give or take dowry this is due to the Dowry Prohibition Act. The symbols of the marriage among the females include *Mangalsutra*, toe- ring and red KumKum worn on their forehead. Male generally wear a finger ring only. On the day of marriage the bridegroom generally wears a *shervani* or a suit and the bride wears a bright coloursaree.

In so far as the family profile of the *pagi* community is concerned it is found in the study that, 43 percent of the *pagi* respondents live in a joint family and 57 percent of them live in a Nuclear family, indicating a change in the family structure in the community. It is also found that the preceding generations of the *pagi* community were illiterate and the younger generation parents (53 percent) of the parents of respondents are literate. Concerning the family occupation of the respondents households, the study reveals that 80 percent of the family members are occupied in fishing activity, 20 percent are engaged in services, business, farming and Dairy occupation.

With regard to the earning members of the respondents' households the study reveals that, 43 percent of the families had only one earning member; 35 percent of the families have two employed members and 23 percent of the family members have three employed members in the family.

The analyses of survey reveal that 65 percent of the population under study is in the category of Below Poverty Line (BPL) indicating low economic background of the community. Despite of large number of *pagis* belonging to BPL category, 97 percent of the respondents live in a *pucca* house and only three percent of the respondents live in a *kutcha* house type indicating that the *pagi* community is well sheltered. It is also found in the study that the 78 percent of the respondents have a private water supply connection and 22 percent of the respondents use public taps. All the respondents have electricity connection. This again could be because Agonda is a tourist spot.

Regarding the Life-Cycle rituals it may be concluded that most of the rituals, based on traditions continue but with modifications.

The perception of change among the *pagis* is that, 79 percent of the respondents stated that their economic status is much better than ten years back; 52 percent of the respondents are satisfied with the improvement in education; 49 percent are satisfied with the improvement in employment and 65 percent of the respondents household are satisfied with the improvement in their housing conditions. Thus the overall perception of the *pagi* community is that there is improvement in education, social position, income and housing.

From the analysis it is concluded that 60 percent of the respondent are aware of the *Kanyadhan* Scheme; 40 percent of the respondents are aware of the Post-Matric scholarship; 22 percent are aware of Awards for Intercaste marriages for OBC; 20 percent of the respondents are aware of the Block Task Scheme for OBC students; 19 percent are aware of the Scholarship for nursing students andare aware of the Grant-in-aid for running hostels for OBC students. Except for the *Kanyadhan* Scheme, the awareness level of the respondents is low this is due to the location of the Agonda village at the extreme end of south Goa making it inconvenient for people to travel to avail the benefits.

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ANALYSING PURCHASE INDICATORS OF HERBAL HAIR AND SKIN COSMETICS PURCHASE AMOUNG GOAN CONSUMERS

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ABSTRACT

There is a rising interest on natural products and biodiversity and there is a market growing especially in the European countries, named as the "green consumer", where the products are formulated with natural ingredients and developed by cosmetics industries. To know the purpose which motivates purchase of skin and hair care herbal cosmetic products a research was conducted over a sample of 180 respondents in South Goa to perceive how important their purchase was for daily use, festival & religious, as a matter of prestige, medical advice, and influence of others. Hypothesis testing was done using Annova to test whether there was any significant difference.

Key Words: Consumer behaviour, Herbal Cosmetics, skin care, hair care

Cosmetae was initially used to describe Roman slaves who used to bathe men and women in perfume. (Keville, Green, 1995). Bio cosmetics or green cosmetics have a superior demand level compared to the conventional regulation (Eco cert 2003). There has been uneven demand for green products across different market segments (Ottman, 1992; Peattie, 1992). Cosmetic products need to be effective and stable [1], but acceptance by the consumer needs to be confirmed [2]. Green consumer segments need to be identified" (Bohlen et al., 1993, p. 415). Four out of five consumers in a Nielsen study revealed them expressing their opinions about the environment through purchasing behaviour (Marketing, 1992). The market for synthetic products has a lower growth, in 30-10% (Jones, Duerbeck, 2004). The research, development and production of herbal and natural cosmetics uses traditional production methods, the need to search for natural alternatives and have renewable and sustainable production (Moraes, 2009). Consumers not only make a choice of brand but also of the quantity of the goods to be purchased Du Plessis & Rousseau, (1999). Marketers have realized green Marketing can be used as a competitor'sstrategy Jacquelyn A. Ottman (2011). There is an increasing demand for herbal products compared to the cheap, convenient and chemical products (Polonsky, Michael Jay. 1994b). "Herbal cosmetic market," (2008)reports, that consumers are using herbal cosmetics because they have realized that herbal cosmetics provide them with better health treatments (Kumar D.2011). There are many bottlenecks related to the marketing of herbal products (Mindy Cohen, 1999). Nielsen (2007) reports, that, it's difficult now to convince the consumers that what is being offered now is actually green and are worth higher prices. Positive attitude towards "green" products among Jordanian consumers does not always get converted into consumer behaviour (Alsmadi 2007).

THEORETICAL PERSPECTIVE

Natural product use has grown tremendously in the last decade (Ali & Said, 2012; Grankvist, Dahlstrand& Biel, 2004; Siekierski, 2008). 87% of the European citizens are prepared to spend more money on environmentalfriendly products (European Commission, 2011). Consumers tend to care about the influence of products on their health (Kim &Seock, 2009)., Herbal hair care products includes herbal shampoo, aloe vera hair conditioner, herbal hair gel, skikakaishampoo [3].Hair care and style play a very important role in people's lives, both for men and women, so knowledge of hair products, mode of action, ef cacy, ingredients and hair procedures has become more relevant[4].Women use cosmetics to audition their selves (Bolch P.H& Sherrell Richins, M.L 1992) and cosmetics matter because they are a means of self-investigation (Beausolil N 1994).Desiring to improve one's physical attractiveness seems to be a characteristic most individuals have (Adams, 1977; Etcoff, 1999; Winston, 2003). Many researchers have examined the consequences of cosmetic use (Miller and Cox, 1982; Cash and Cash, 1982; Graham and Kligman, 1985; Cox and Glick, 1986; Cash et al., 1985; Etcoff, 1999). Cash (1980) and argued that cosmeticsare used to manage and control not only social impressions but also self-image (for example, mood states, self-perceptions, and body image).

REVIEW OF LITERATURE

Consumers prefer buying natural products to reduce the negative environmental and health influence of products, ranging from food and clothes to cosmetics (Heino, 2012). Sale of environmental-friendly cosmetics has increased (Ferrer, Hidalgo, Kaps&Kougoulis, 2012). Consumers are willing to spend more money on green cosmetics (Kokoi, 2011). More than half of the female consumers believe that herbal products are better and safer than traditional cosmetics (Annis, 2011; Cicia, Del Giudici&Ramunno, 2009; Hall, 2008; Pearson

&Henryks, 2008). Many consumers use eco-labels in their purchase decision (Heino, 2012; Nguyen & Du, 2010).Skin-care products had been demonstrated to be very popular among young women (Furlow& Knott, 2009).Vinith Kumar Nair. Prakash Pillai R (2007) observed that quality is the major factor influencing the purchase decision of male consumers and the main sources of information among the females about different brands of cosmetics is friends group. Hawkins, Best, Coney and Mokherjee (2007) emphasized on information search process and various ways for providing relevant information to the consumers are recommended in this study. Chiang, Chang-Tzu Chiang, Chen Yu (2010) explored the attribute, result, and value attached importance by female consumer towards cosmetic products, Kajapriya, Surya (2015) attempted to study the women consumers preference, satisfaction and attitude towards the cosmetic products, factors influencing and Impact of media which permit the women consumers to buy the cosmetic products.

OBJECTIVES

To analyse the purchase indicators of herbal hair and skin cosmetics purchase among Goan consumers on a six point scale from no response, extremely not important, not important, neutral, important, extremely important as for daily use, during festival & religious, or as a matter of prestige, on medical advice or the influence of others.

LIMITATIONS

The area is confined only to Salcete taluka so results cannot be universally accepted. The study is limited to the sample size of 180 respondents only. The study includes students with zero income which may not give conclusive results. Due to time constraints study is restricted to limited places/cities only. The research was based on a survey conducted through questionnaire where people were not ready to fill up the responses and they had to be convinced for the same. Other major problem was the lack of awareness of population about the research topic. Therefore the topic had to be explained first to the majority of respondents.

RESEARCH METHODOLOGY

Primary data, generated for the specific purposes of a re-search project, such as transcripts from interviews, questionnaires from a survey, etc. is original data (Bryman and Bell, 2007). Data that is available in public for a researcher to collect and analyze is secondary data which takes the form of public reports, newspapers, magazines, websites, books or articles (Blaxter et al. 2001). In this paper quantitative research will be considered as the primary data source, and books, journal articles and official websites as the secondary data source.

Survey instrument -A total of 180 respondents were interviewed using the questionnaire to understand the preference of customers towards herbal products in Salcete taluka.

Sample design-The method of convenient sampling for herbal products were on the basis of 90 male and 90 female respondents of which 43 respondents were of the age group below 18 years, 48 were 18-25 years, 44 were 26-35 years and 45 were of 36 years and above.

Questionnaire development_A questionnaire was prepared with Q1 as demographic Profile.

	A *	B *	C*	D*	E *
0*	2.78	2.78	2.78	2.78	2.78
1*	8.33	10	10	5.56	15
2*	11.67	13.89	13.89	13.89	16.67
3*	40.56	30.56	22.78	23.33	20.56
4*	19.44	27.78	41.11	22.78	22.22
5*	17.22	15	9.44	31.67	22.78

Table no: 1.1: Purpose which motivatespurchase of skin care herbal products

(0*- no response 1*-extremely not important 2*- not important 3*-neutral 4*- important 5*-extremely important, A*- Daily use, B*- festival & religious C*- as a matter of prestige D*- medical advice E*- influence of others)

Source of Variation	SS	df	MS	F	F crit
Rows	2362.656	5	472.5312	10.38898	2.71089
Columns	2E-05	4	5E-06	1.1E-07	2.866081

Source: Primary data

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_					
	Error	909.6774	20	45.48387	
	Total	3272.334	29		

H₁ there is a significant difference towards purpose which motivates purchase of skin care herbal products

 H_2 there is a significant difference in the opinion of the respondents towards purpose which motivates purchase of skin care herbal products

Using Annova, if $F < F_c$ there is no significant difference i.e. H_0 and if $F > F_c$ there is a significant difference i.e. H_1 . In the table, F=10.38898-08 and $F_c=2.71089$ hence, there is a significant difference in the purpose which motivates purchase of skin care herbal products. And, F=1.1E-07 and $F_c=2.866081$, there is no significant difference in the opinion of the respondents towards purpose which motivates purchase of skin care herbal products. The table 4.1 shows that only 2.78% respondents have shown no response for all the skin care products. Majority respondents gave neutral response for daily use and festival & religious i.e. 40.56% and 30.56% respectively. Majority respondents feels that medical advice (31.67%) and influence of others (22.78%) are extremely important as motivator in purchasing herbal products.

Table no: 1.2: Purpose which motivates purchase of hair care herbal products

	A*	B *	C*	D*	E *
0*	2.78	2.78	2.78	2.78	2.78
1*	8.33	11.11	10.56	8.89	16.67
2*	13.89	12.78	7.78	9.44	13.89
3*	28.89	28.89	31.11	24.44	25.56
4*	30	27.78	31.1	31.11	21.67
5*	16.11	16.67	16.67	23.33	19.44

Source: Primary data

(0*- no response 1*-extremely not important 2*- not important 3*-neutral 4*- important 5*-extremely important, A*- Daily use, B*- festival & religious C*- as a matter of prestige D*- medical advice E*- influence of others)

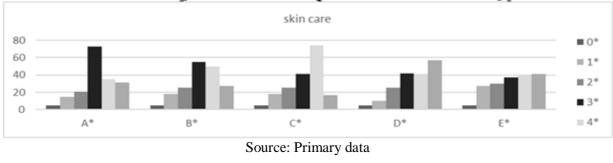
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	2562.567	5	512.5134	50.22331	1.22E-10	2.71089
Columns	4.67E-05	4	1.17E-05	1.14E-06	1	2.866081
Error	204.0938	20	10.20469			
Total	2766.661	29				

H₁ there is a significant difference towards purpose which motivates purchase of hair care herbal products

 H_2 there is a significant difference in the opinion of the respondents towards purpose which motivates purchase of hair care herbal products

Using Annova, if $F < F_c$ there is no significant difference i.e. H_0 and if $F > F_c$ there is a significant difference i.e. H_1 . In the table, F=50.22331 and $F_c=2.71089$ hence, there is a significant difference in the purpose which motivates purchase of hair care herbal products. And, F=1.14E-06 and $F_c=2.866081$, there is no significant difference in the opinion of the respondents towards purpose which motivates purchase of hair care herbal products. Table 4.2 shows that majority of respondents gave neutral as response for all the motivators of hair care herbal products i.e. 28.89% for daily use and festival & religious, 31.11% for as a matter of prestige, 24.44% for medical advice and 25.56% for influence of others. 2.78% respondents gave no response.





(0*- no response 1*-extremely not important 2*- not important 3*-neutral 4*- important 5*-extremely important, A*- Daily use, B*- festival & religious C*- as a matter of prestige D*- medical advice E*- influence of others)

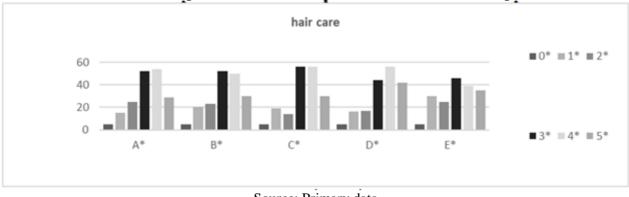


Chart no: 1.2: Purpose which motivates purchase of hair care herbal products

0*- no response 1*-extremely not important 2*- not important 3*-neutral 4*- important 5*-extremely important, A*- Daily use B*- festival/religious C*- matter of prestige D*- medical advice E*- influence of others.

CONCLUSION

The study reveals that most of the respondents are aware of the herbal cosmetic products and that not only females' but also males use in the same proportion. We have to understand that in the present scenario herbal cosmetic marketing is the only option available with us even though in India it is still at the infancy stage so we can make a start with herbal cosmetics. The changing demography ensures a promising future in this segment. The lack of awareness of herbal is like a major challenge for its mass acceptance.Double income group which is emerging, the changing size of household, attitude change and peoples lifestyle has created a segment that is ready to pay anything for cosmetics provided no harm iscaused to them and the mother earth. It is like a green signal showing a lush green road ahead. The time has come to save our earth not because it is our earth but because it belongs in future to our children. So let's make a beginning with herbal cosmetics which is a perfectly viable segment because people like to look young and beautiful, irrespective of age and gender.

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Source: Primary data

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SPATIAL DISTRIBUTION OF FISH MARKET CENTERS IN GOA- A GEOGRAPHICAL APPROACH

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INTRODUCTION

In earlier days the term marketing of fish meant buying and selling of fish at the landing centers. After the Second World War marketing of fish has taken a new role in business activity. The fisheries have not become highly industrialized in all fishing nations. The new fishing techniques have been adopted to sell more fish. The modern fish marketing system lays emphasis on meeting the existing demand of fish, besides tapping the potential demand in the important markets. The marketing of any produce mainly depends upon the availability, consumption and demand. In Goa, traditional system of fish marketing is adopted. Modern marketing system as well as the fish marketing is normally done at the collection centers, which are mainly situated in the area of fish landing.

According to the New Oxford Dictionary (2007) Encyclopedia, "a fish market is an open space in town, village, city, etc. where people gather for the purchase and sale of fish".

FUNCTIONS OF FISH MARKETING

The following are the significant functions of fish marketing:

- 1. To know when, where and what is the demand position of the consumer market,
- 2. To assess the demand of any one place as to its amount, kind and time with regard to supply of with hold fish,
- 3. To regulate supply in such a way as to enable stabilization of price in periods of bumper landing or extremely poor landing of fish. The distribution system at all levels has to be supervised efficiently to prevent occurrence of local artificial scarcity, and consequent price hike, as also any flooding of commodity, and consequent dangerous price fall,
- 4. To determine the proportions of fish landed for diversion to various agencies, dealing with preservation, storage, caring yards, canning industries and manufacturing units of various products in accordance with requirements of local and foreign markets,
- 5. To establish standards of quality control at various levels of storage, prevention and production of local and foreign markets,
- 6. To prevent loss due to wastage,
- 7. To keep a strict vigil on unscrupulous elements and their activities in the trade. Middlemen, co-operative societies, moneylenders, hoarders and retailer engaged in the trade to be controlled for their harmful activities or functioning,
- 8. To educate the people about the importance of food value of fish and to popularize, through publicity, in them the habit of eating fish,
- 9. To explore possibilities of export and import, thereby to help the country to earn more foreign exchange and cooperate in international trade.



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REVIEW OF LITERATURE

Marketing is an integral part of economic geography. There is no doubt that marketing is a part of man's economic activity. The need of marketing geography was first pointed out by William Applebaum (1954), an American Geographer and argued that the study had been neglected by geographer up to that time, in spite of large sections of the working population engaged in marketing functions, and a large part of urban landscape was devoted to structures of wholesale and retail trade. The complex of channels of distribution, from the producing area to consuming area are the faucal theme of Marketing Geography. The main root if marketing geography is the market place.

Sathiadas R. and Kumar Narayana (1994) studied "Price policy and fish marketing system in India". They opined that the growth of fish production and development of fishery sector is highly dependent on an efficient marketing system. They emphasized that modern fish marketing policy should envisage not only meeting the existing demand for fish, but also tapping the potential demand.

S.S. Guledgudda, M.D. Mathur, M.T. Dodamani (2009) in their research paper "Indian Fisheries Sector: Production Trends and Export Performance" (Fishing Chimes, April 2009, Vol. 29, No. 1) reviewed the growth performance, aspects of potential markets and prospects for the export of Indian fishery products in the framework of the pre- and post reforms W.T.O regime geographical distribution of these exports and current trends in Indian marine products exports.

G.P. Gandhi (2005) examines "Marine Products Exports" from India, i.e., shrimps, which constitute 20 percent of the world's imports in the main stay in India exports of marine products. Frozen shrimps continue to be the largest item of exports, which accounts for 6.9 of total exports of marine products from the country. S.A. Mohite and A.S. Mohite (2008) "Marketing of Fish and Fish Products – Dominant Role of Fishermen", generally fishing is carried out by the men folk, while processing and even marketing of fish a commodity much in demand mostly done by the women folk. The involvement of fishermen starts as soon as the boats reach the fishing harbours landing points.

THE REGION UNDER STUDY

Goa is a tiny emerald land situated well on the west coast of Indian peninsular. Goa is located between latitudes 15° N 48° 00" to 14° 53' 54" N and longitude 74° 20' 13" E to 73° 40' 33". It has 3702 sq.km. experiencing tropical oceanic climatic condition with profound orographic influence. Accordingly, its climate is balanced and moist throughout the year, supporting a total population of 13,47,668 with average literacy rate 82.01 as per the 2001 census



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OBJECTIVES OF THE STUDY

The present investigation has designed specific objectives to pursue the research are as follows:

- 1. To study the distribution of fish market centers in Goa with a spatial perception.
- 2. To prepare a planning strategy for further development of fishery resources.

HYPOTHESIS

The present study has formulated the following hypothesis. It is hypothesized that -

- 1. the modern physical infrastructure has encouraged fishing activities rather than the traditional system.
- 2. the planning strategy for the fishery activities are not only for prosperity of the fisherman community but also related to the development of the region.

DATA BASE

The present investigation is based on secondary sources of information. In order to achieve the objectives of the study, required secondary data is collected from Directorate of Fisheries, Government of Goa. Fishery Survey of India, M.P.E.D.A Marine products Exporters Development Agency, I.C.A.R. Indian Council of Agricultural Research Complex Old Goa, Exporters Inspection Agency, N.I.O.C. National Institute of Oceanography, Donapaula, Panaji, Goa and several other Government departments and Libraries (central, NIO, KUD, Goa University) internet, books, journals National International and reports published by Govt. and non government organizations individuals as well etc.

METHODOLOGY: In the present study, the nearest neighboring technique has been employed to know the spatial pattern of fish marketing centers in the study area.

SPATIAL PATTERN: The concept of spatial pattern is one of the most important concepts in geography. Search for pattern in the distribution of different phenomena on the surface of the earth has been one of the main pursuits of geographers, planners and diplomats/policy makers. Cole and King (1968) opine that geography is the science that is mainly concerned with distribution of elements that occur on the surface of the earth and with the variations of distribution through time and space.

The distribution of fish marketing centers and their size and nature are closely related to physical, economic factors and government policies. Geographer's more keen interest in this concept has attempted to find some explanation to the distributional patterns. Reddy (1973) points out that to discern these patterns, to make an objective analysis and to accomplish comparative studies of spatial as well as temporal variations of distribution and their qualification are not only of fundamental importance but also pre-requisite in all studies concerned with space.

An attempt has been made to understand the spatial distribution of fish marketing centers in the study area with the help of Nearest neighbor technique which is normally adopted by Geographers.

NEAREST NEIGHBOUR ANALYSIS

In the regional studies the study of spatial as well as temporal variations in distributional pattern of fish landing centres, settlements and market centres is of great importance. According to Watson (1955), geography itself is a discipline in distance, and according to Cold and King (1968), geography is the science that is mainly concerned with the distribution of element that occur on the earth surface and with the variations of distributions through time and space.

Census Towns North	Population in Nos.	Census Towns South Goa	Population in Nos.
Goa			
Pernem	5289	Mormugao*	97154
Parcem	4324	Chiclaim	7604
Siolum°	10318	Sancole ^o	15604
Colvale	5475	Margao*	78382
Mapusa*	40487	Benaulim°	10158
Guirim	6372	Varca	4865
Census Towns North	Population in Nos.	Census Towns South Goa	Population in Nos.
Goa			
Saligao□	5559	Nanelim°	11014
Calangate°	15783	Davorlim ^o	10929

Table-1 : Distribution of Fish Market Centres in Goa

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			1
Candolim [□]	8604	Saojose Deareal [□]	8351
Reismagos□	8708	San Vordem [□]	4833
Penha defranca°	15377	Curchorem°	21407
Soccoro	10174	Sanguem [□]	6173
Aldana	6588	Quepem°	12573
Bicholim°	14913	Chinchinian	7033
Carapur□	5339	Cucolim°	15866
Sanquelim°	11194	Canacona°	11901
Valpoi□	7917		
Pale	5641		
Chimbel°	11984		
Panaji*	70078		Index:
Calapur°	11830		Major
$Bambolial^{\Box}$	5785		* above 30,000
Goa Velha	5395		Minor
Bandora°	12267]	° 10-30,000
Quela	5456	1	V. Minor
Ponda°	17713		□ 0-10,000
Curti°	13179]	

Source: Directorate of Census Operations, (2001)

The formula for nearest neighbor analysis is

$$Rn = \frac{Do}{De}$$

Whereas,

$$De = \frac{1}{2}\sqrt{A/N}$$

Whereas,

Do = The mean nearest neighbour distance as observed.

De : = Distance from its points to its points to its nearest neighbor

Spatial Distribution of Fish Market Centres

 $\therefore \operatorname{Rn} = \frac{\operatorname{Do}}{\operatorname{De}}$ $\operatorname{Do} = \frac{\operatorname{Total Measured Distance}}{\operatorname{Total No. of Settlements}}$ $= \frac{202.2}{43}$ = 4.70Scale 1cm = 6 km.: $\operatorname{Do} = 4.70 \operatorname{De} = 0.5 \sqrt{4/N}$ Where as $A = \operatorname{Area}$ $N = \operatorname{No. of Settlements}$ $= 0.5 \sqrt{\frac{3702}{43}}$ $= 0.5 \times 9.27$ = 4.63

De = 4.63

$\therefore \operatorname{Rn} = \frac{\operatorname{Do}}{\operatorname{De}}^{-}$ $= \frac{4.70}{4.63}$ $= 1.01$	
$=\frac{4.70}{4.63}$ = 1.01	Rn = 1.01
- 1.01	
	Map-1
	1 1 1 1 1 1 1 1 1 1

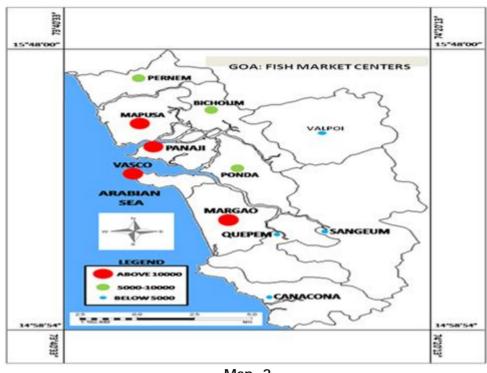
Area = 3702 sq.km.

The figure shows the results based on the nearest neighbour analysis of fish market centres in the study area. As per the study spatial distribution is concerned, the calculated Rn value is 1.01, which is described as perfectly random. Thus the fish market centres are randomly distributed in the study area. From the above table, we learn that there are four major fish market centres located in different parts of Goa, i.e., Mapusa from Bardez, Panaji from Tiswadi, Margao from Salcete and Vasco from Mormugao talukas. These towns have more than 40,000 population, wherein fish customer flow is very high that is, above 10,000 per day in each fish market centre to do necessary purchases.

There are eighteen minor fish centers located in various parts of north Goa and southern parts of Goa. The settlements have population in the range of ten thousand to thirty thousand and the fish customer flow in each fish market centre is observed to be between five thousand to ten thousand.

Fish market centers of lowest costumers flow in the range of zero to five thousand or below five thousand can be termed as minor, as road side fish markets are developed in these towns. There are twenty one towns with a population of less than ten thousand. Thus it has been observed that the fish consumption is very high in major towns/cities of the study area due to high density of human population, which is largely influenced by the growing tourism industry, service sector, industrialization, construction industry and other important economic sectors in the state.

Moderate level of consumption of fish could be seen in minor census towns of the study, area and very low consumption has been observed in sparsely populated regions of Sanguem, Quepem and Sattari talukas of Goa. Naturally, the supply of the fish is limited in these areas as they are mountainous regions covered by dense forests and rough topography.



Map -2

CONCLUSION

Marketing is an integral part of economic geography. There is no doubt that marketing is a part of man's economic activity. The concept of spatial pattern is one of the most important concepts in geography.. The distribution of fish marketing centers and their size and nature are closely related to physical, environmental, economic factors and government policies. An attempt has been made to understand the spatial distribution of fish marketing centers in Goa.

The marketing of any produce mainly depends upon the availability, consumption and demand. In Goa, traditional system of fish marketing is adopted. Modern marketing system as well as the fish marketing is normally done at the collection centers, which are mainly situated in the area of fish landing. It has been observed that Fish market centers are largely confined to census towns and cities rather than rural villages. And they have been distributed in the form of perfectly random spatial pattern in the study region serving large clusters of population especially in Bardez, Tiswadi, Salcete and Mormugao taluka needs basic infrastructure on large scale on urgent basis as well as in other parts of Goa.

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GST IS NOT JUST FOR 'SOME' PEOPLE

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ABSTRACT

Goods and service tax, the main aim of introducing GST is to eliminate the cascading effect. In order to bring uniformity in indirect taxes GST introduced. It has federal nature, simple to understand and rate charged on goods and services is uniform. This related to how far tax payer has awareness about the benefits of GST. This study is based on five dimensions which are uniqueness, avoiding double taxation, simplicity, transparency and uniform rate. The objectives of study are:

- To know the knowledge of GST among users
- To know the satisfaction level of taxpayers.
- To find out the difficulties in implementation as well as acceptance of GST

My research is conceptual oriented and I have collected data from secondary sources like magazines, news papers, books and websites.

Keywords: Registration, GSTIN, threshold limit, FORM GST REG 01, UTGST, IGST, SGST, CGST

INTRODUCTION

It is always better if the need and importance of tax planning is understood as early as possible so that financial goals can be set and there is enough time to work on them. The introduction of GST from 1st April 2017 is a very significant step in the field of indirect tax reforms in our country. GST is a comprehensive tax levy on manufacture, sale, consumption of goods and services at a national level. It is designed as a consumption type destination VAT.

OBJCTIVES

- 1. To bring uniformity in the indirect tax structure.
- 2. To avoid tax on tax, and multiplicity of taxes.
- 3. To reduce the overall tax burden on goods around 20% to 30%.
- 4. Federal structure would optimize efficiency and effectiveness.
- 5. To boost India's growth and development.

SCOPE

GST is applicable to all the transactions of goods and services excluding a. Petroleum products b.Alchoholic products c. Lottery and betting transactions d.electricity

BENEFITS

- 1. Simplification of tax regime.
- 2. Mitigation of cascading /double taxation
- 3. More efficient neutralization of taxes especially for exports.
- 4. Broadens taxbase.
- 5. Development of common national markets.
- 6. Enhances export competitiveness.
- 7. Transparency in Taxation system.
- 8. Makes Indian products competitive in the domestic and international markets.
- 9. Reduction in prices of goods and services due to elimination of cascading.
- 10. Uniform prices throughout the country.
- 12.Ensures greater regional equity.
- 13.consumer point of view the biggest advantage is that it is going to reduce the overall tax burden on goods, which is currently estimate to be around 25% to 30% .

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MEANING AND SILENT FEATURES OF GST

GST means a comprehensive; destination based indirect tax on supply and consumption of goods and services.

- > This tax extends to whole country including Jammu and Kashmir.
- > Tax is levied on value addition at each stage.
- \blacktriangleright Credit of tax paid on 1st stage will be available on 2nd stage as input tax credit.
- > Input Tax credit can be adjusted against Output tax by a Registered Taxable person.
- > Burden of tax to be borne by the final consumer.
- It is levied on the basis of Dual Model both centre and state governments simultaneously impose tax on supply of goods and services.
- Each tax payer would be allotted a PAN linked tax payer identification number with a total of 13/15 digits.
- ➤ Tax rates-Four rates namely 5%,12%,18%,28% and separate tax for precious metals is around4%.
- > Threshold limit for exemption to be Rs.20 Lakhs and Rs.10 Lakhs for special category states.
- Compound threshold limit to be Rs.50 Lakhs—not available for manufacturers and service providers.

REGISTRATION

Sec 19 to 22 and Draft Rules deals with registration of taxable person. As per schedule III of the model GST Act 2016

- a. Every supplier shall be liable to be registered in the state from where he makes a taxable supply of goods and /or services if his aggregate turnover in a financial year exceeds 20 Lakhs.
- b. Every supplier shall be liable to be registered in the state from where he makes a taxable supply of goods and/or services if his aggregate turnover in a financial year exceeds Rs.10 Lakhs- this is applicable in case of the taxable persons who conducts business in any of the NE states including Sikkim.
- c. Every person who on the day immediately preceding the appointed day, is registered or holds a license under an earlier law shall be liable to register with effect from the appointed day.
- d. If registered supplier is transferred business on account of succession or otherwise to another person the transferee shall be liable to be registered with effect from the date of such transfer.
- e. Incase of amalgamation or demerger of two or more companies by an order of a high court the transferee shall be liable to be registered from the date on which incorporation certificate received from the Registrar of companies.
- f. Person making any inter-state taxable supply irrespective of the specified limit.
- g. Persons who are required to pay tax under reverse charge, nonresidents taxable persons, Persons who are required to deduct ta u/s 37, input service distributor, every electronic commerce operator irrespective of threshold limit.
- h. Persons who supply goods/services other than the branded services through electronic commerce operator, an aggregator who supplies services under his brandname or his trade name, persons who supplies goods /services on behalf of other registered taxable persons whether as an agent otherwise irrespective of specified limit.
- i. Such other person or class of persons notified by the central government or a state government on the recommendations of the council.

Exception: An agriculturist shall not be liable as a taxable person even if the turnover exceeds threshold limit.

APPLICATION PROCEDURE

Every person seeking registration before applying for it declare his PAN, Mobile number and email address in PART-A of FORM REG 01 on the common portal either directly or through a facilitation centre notified by the board of commissioner. On successful verification of the above reference number will be given to him on the said mobile number and email address.

Using the reference number the person shall electronically submit an application in PART B of FORM GST REG 01 duly signed ,along with documents specified at the common portal either directly or through Facilitation centre notified by the Board or Commissioner.

SUOMOTO registration is required in case of any survey, inspection, search ,an enquiry the proper officer finds that a person liable to registration under the Act has failed to apply for such registration (FORM GST REG 13) The proper officer after scrutinizing the submitted application assigns a unique Identity Number issues a certificate in FORM GST REG 06 within 3 common working days.

PAYMENT OF TAX

Every person registered under this Act as per section 35 to 37 payment can be made through online banking, credit card/debit card, NEFT/RTGS and through cheque/cash at bank.

ACCOUNTS AND OTHER RECORDS (SECTION 42)

Every registered person should maintain at his principal place of business a true and correct account a. production of goods, stock of goods, input tax credit availed ,Output tax payable and paid, inward and outward supply of goods or services all these documents should be retained up to 60 months. Every registered taxable person get his accounts audited by Chartered Accountant or a Cost Accountant.

IGST: Integrated goods and services tax SGST-State goods and service Tax CGST-Central goods and service Tax. SUPPLY OF GOODS AND/OR SERVICES- Includes sale, transfer, lease, importation of service.

The following other indirect taxes will be continued after GST implementation:

- 1. Basic customs duty and safeguard duties on import of goods into India.
- 2. Entry taxes levied by municipalities or panchayats.
- 3. Entertainment and Luxury taxes.
- 4. Stamp duties on immovable properties.
- 5. Taxes on Vehicles.
- 6. Taxes on transactions in stock exchanges.
- 7. Taxes on mineral rights.
- 8. Taxes on professions, trade, employments (may be)

FINDINGS OF THE STUDY

Already registered tax payers of indirect tax are not finding difficulty to switch over to the new system of GST where as first time who comes under GST purview facing difficulty in the following matter:

- No awareness about online based GST payment.
- No awareness with regard to filing of concerned GST forms.
- The designed software package is not allowing neither to modify nor to edit the matter once furnished in the specified GST form.
- As per GST at regular intervals [monthly basis] assesses has to furnish information through different GST forms on time, otherwise they are penalized. It became trouble shooting point to few of registered dealers.
- Drastic frequent changes in the rates of GST made by central govt. creating confusion and unable to operate their business process in a smooth manner.
- As per GST registered dealer whether his deal related to intra sales or inter sales must be connected with another registered dealer to get input tax credit.
- As per GST in a prescribed manner invoice should be available then only registered dealer can avail the benefit of input tax credit.

SUGGESTIONS

- In order to enhance the satisfaction level of registered dealers central and state govt, should conduct orientation programmes do that tax payers won't feel it is very complex system.
- GST made all indirect taxes under one umbrella, to know the importance of GST there should be a cooperation and coordination between govt and taxpayers.

CONCLUSION

Let us hope that our country will become global leader in implementing GST by following 100% transferability and accountability.GST certainly makes bright spot to India's Economic growth in all areas.



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ELECTION MANAGEMENT

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ABSTRACT

This paper is presenting about how the Election Management is in India. Regular, free and fair elections constitute the heart of Democracy. Elections decide Presidency, Vice-Presidency, composition of Government, membership of Parliament and state legislatures it means elections in the Republic of India include elections for the Parliament, Rajya Sabha, Lok Sabha, the Legislative Assemblies, and numerous other Councils and local bodies. Election management is done by the political party as well as the Election Commission of India (ECI). Also detailed about Booth level management. Role of Election Commission in managing the Elections, role of political parties in managing the elections. This paper maybe helpful in credible election management of federal, Provincial and local level in the near future through legal, structural, organizational, technological and other operational reforms.

Keywords: Political System, Management, Political Parties, Election Commission, Booth Level Management

ELECTION MANAGEMENT

Introduction: Election Commission of India was set up on 25 Jan 1950, a day before India became a republic. The commission is a constitutional entity and is independent of executive. The commission is given the responsibility of preparation and revision of electoral roll and conducting elections to the Indian Parliament, State Legislatures and election of President and Vice-President of India.(Article no. 324of the constitution)For elections to local self government bodies, there are separate and independent State Election Commissions in each State. The election Commission of India constitutes a Chief Election Commissioner and such Election Commissioners. When any other Election Commissioner is appointed, the Chief Election Commissioner acts as the chairman. The Chief Election Commissioner and other Election Commissioners are appointed for a period of 6 years or till the age of 65 years whichever is earlier. The Chief Election Commissioner can be removed only through a manner likethat for the removal of a Supreme Court Judge. Other Commissioners can be removed only on recommendation of Chief Election commissioner. The President or the Governor of a State should provide necessary budget and human resource which may be necessary for the discharge of functions conferred on the Election Commission According to Constitution of India, elections for the Parliament and the State Legislative Assemblies should take place every five years, unless a state of emergency has been declared. Any vacancy caused by death or resignation must be filled through an election within six months of any such occurrence. The elections for the lower houses (in Parliament and in the states) use the first- past- thepost electoral system (i.e. the candidate with the majority of the votes wins the election).

A critical element in maintaining election integrity is sound management of elections by a credible election management body. In such countries, the EMB and other agencies supporting elections often is part of the State apparatus, and electoral administrators are civil servant.

The significance of this study is:

- To establish new structure as well to reform some old ones as Nepal has just changed from unitary system of governance to federal system of governance.
- To prepare for the new changes on Election management as per the new constitutional mandate.
- To learn about constitutional, legal, organizational, managerial and technologyaspects of ECI.
- To study about the voter Registration, Voter Education and other electoral systems in India and examine whether they are applicable in Nepalese context.
- To learn from their best practices in free, fair and credible election management, getting some international exposures.
- To know about the organizational set up of ECI in federal structure

Structure of Election administrative machinery: The election management body of India is found to be highly decentralized. Power, duties and authority has been divided into different tiers. Election Commission of India, at the centre, holds election to president, vice-president and elections of parliament for the union. While

elections to local bodies and state assemblies are managed by state Election Commission, Chief Electoral Officer and District Election Officers.

The power and duties for different tiers can be listed as:



ELECTION COMMISSION OF INDIA

•The superintendence, direction and control of the preparation of the electoral rolls, and the conduct of, all elections to Parliament and to the Legislature of every State and election of President and Vice-President.

•Deciding the dates of elections in Consultation with political Parties, government, media and other stakeholders. In case of premature dissolution elections within six month

Election Commission of India conducts the election to president and vice-president.

STATE ELECTION COMMISSION Each State has a State Election Commissioner who is an independent authority and the Commission is charged and fully empowered to conduct free and fair elections. The State Election Commissioner has the status of a High Court Judge and can be removed only by way of impeachment by the Parliament and not otherwise.

STRUCTURE OF LOCAL BODIES

- There is a Zilla Parishad at district level, Panchayat Samiti at block level and Gram Panchayat at Village level.
- A Gram Panchayat is divided into territorial constituencies called Wards with near about 500 population.

BOOTH LEVEL MANAGEMENT

It's not an analysis or survey who will let you win; it's all about Booth Level Management. Managing Election is the fastest management ever, you don't have time to correct your mistakes or make mistakes. Strategies and Planning are very crucial part for any election because if you did a mistake by taking wrong decision then you have to wait for next 5 year to correct it.

Booth Level Management is a management for the Booth Level Members or Team to achieve a clear victory in the election, same as Amity Shah ji did in UP Lok Sabha Election -2014 in "ModiCampaign". Booth Level Management is a micro level management for the election, where most of the candidates ignore the importance of booth level member/team at the ground level, but the real power of booth level committee is enormous. If you want to win the election, you have to train them, you have to transform them into small leader and you have to manage them towards one goal –Victory

Election management is done by the political party as well as the Election Commission of India (ECI). They carry out the administration of election polls till the end of voting when the poll results are announced.

Role of Election Commission in managing the Elections

• The model code of Conduct: Elections needs to be conducted in a free and fairways without any malice. This code also lays down numerous guidelines in the conduction of election by the political party.

- **Registration of the political parties:** ECI carries out the registration of the political parties only after which the party can run for elections.
- Legal limits on poll expenses: The ECI sets a limit on the costs for campaigning and also keeps tabs on the expenditure of every party. The political parties are even supposed to give an account of the money spent before the results of the poll are out.
- **Incorporating advanced technology:** ECI tries to bring better technology for better voting processes which will be error and cheat free. In 1982, Electronic Voting Machines (EVM) were installed, and in 2014, they added the None Of The Above (NOTA) option if the voters disapproved of the candidates.
- **Better candidates:** A law was introduced in 2003 where candidates with a criminal record are not allowed to run for elections.
- Holding elections in all parts of India: ECI is supposed to hold the election in all terrains of India even if it is the most remote area of the country.

ROLE OF POLITICAL PARTIES IN MANAGING THE ELECTIONS

- **Booth management:** Political parties have booths made in every part of a country which is controlled by the members of the party that include a booth in-charge and a booth observer. These booths help the party in making personal contact with the voters, solving their doubts and informing them about the various schemes launched by the political party. They also contain campaigning cars and supporters going around advertising the political party around the booth. Booth management is crucial in the election process and is part of electoral success.
- **Rallying and campaigning:** The political party needs to campaign and rally in the voting areas to inform the voters about the party. With the help of a political campaign management firms they strategise the best ways to campaign so that it reaches all of the voters.

CONCLUSION

- It was found that political parties in India are coming front with growing maturity. This is proved to be helpful in election management.
- Election Commission of India leads the delimitation commission and gets the work done.
- Election Commission of India is found to be a good example for its maximum utilization of modern information technology. The information technology is so well managed that the tracking of every decisions and every action of the office can be done from a place at once. This is how transparency is guaranteed.
- Election Management body in India is found to be totally decentralized. Even if, there is no any constitutional provisions, through the establishment of local level organizations like State Election Commission or Office of the Deputy Election Commissioner in the district or in the state. Devolution of authority seems to be essential at least.

SEXUAL ABUSE AGAINST CHILDREN IN INDIA: PROBLEMS AND PROSPECTIVE

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"Childhood is a promise that is never kept"

INTRODUCTION

Children and childhood across the world, have broadly been construed in terms of a "golden age" that is synonymous with innocence, freedom, joy, happiness, play, and the like but in this highly materialized word where even human being became an object for the purposeful use of another and the real sense of that is In such condition's childhood being a "golden age" not only seemed to be a myth but in distance dream for majority of the children. It is highlighted by various scholars that children are vulnerable, especially when very young thus they need to be cared for and protected from the harshness of the world outside and around. One among numerous evil practices which distort childhood and poses serious threats to future of our society is "child sexual abuse".

Child sexual abuse (CSA) is a serious and root grasping social problem in India not only in India as it is in many nations of the world today. It can also be said that Child Sexual Abuse is one of the major emerging serious crime in India can contribute to abnormal and arrested development, and a wide array of psychological and emotional disorders, that some children and adolescents may experience for a lifetime.

A recent systematic review of 55 studies from 24 countries found much heterogeneity in studies in terms of definition and measurement of CSA and concluded that rates of CSA ranged from 8 to 31% for females and from 3 to 17% for males

The World Health Organization (WHO) defines Child Sexual Abuse (CSA) as "the involvement of a child in sexual activity that he or she does not fully comprehend, is unable to give informed consent to, or for which the child is not developmentally prepared and cannot give consent, or that violates the laws or social taboos of society..."

CSA includes an array of sexual activities like fondling, inviting a child to touch or be touched sexually, intercourse, exhibitionism, involving a child in prostitution or pornography, or online child luring by cyber-predators.

Or this can also be said that forms of child sexual abuse include engaging in sexual activities with a child (whether by asking or pressuring, or by other means), indecent exposure (of the genitals, female nipples, etc.), child grooming, or using a child to produce child pornography.

Child sexual abuse can occur in a variety of settings, including home, school, or work (in places where child labour is common). Child marriage is one of the main forms of child sexual abuse; UNICEF has stated that child marriage "represents perhaps the most prevalent form of sexual abuse and exploitation of girls". The effects of child sexual abuse can include depression, post-traumatic stress disorder, anxiety, complex post-traumatic stress disorder, propensity to further victimization in adulthood, and physical injury to the child, among other problems. Sexual abuse by a family member is a form of incest and can result in more serious and long-term psychological trauma, especially in the case of parental incest.

This article discusses the nature, definition of child. some famous incidence of child abuse and legislative perspective.

WHO IS A CHILD?

Defining what age, a person is or ceases to be a child is always and always a constant debate in the India. The Census of India considers children to be any person below the age of 14, as do most government programmes. Biologically childhood is the stage between infancy and adulthood. According to the UNCRC ' Definition of the child (Article 1): The Convention defines a 'child' as a person below the age of 18, unless the laws of a particular country set the legal age for adulthood younger. The Committee on the Rights of the Child, the monitoring body for the Convention, has encouraged States to review the age of majority if it is set below 18 and to increase the level of protection for all children under 18. This definition of child allows for individual countries to determine according to the own discretion the age limits of a child in their own laws. But in India various laws related to children define children in different age limits. If we see the age limit Under **Indian Penal Code (IPC) 1860** finds that no child below the age of seven may be held criminally responsible for an

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action (Sec 82 IPC). In case of mental disability or inability to understand the consequences of one's actions the criminal responsibility age is raised to twelve years (Sec 83 IPC. Under **Indian Constitution Article 21** (a) all children between the ages of six to fourteen should be provided with free and compulsory education.

Under The Factories Act, 1948 and Plantation Labour Act 1951 states that a child is one that has not completed fifteen years of age and an adolescent is one who has completed fifteen years of age but has not completed eighteen years of age. Under the Prohibition of Child Marriage Act, 2006 states that a male has not reached majority until he is twenty-one years of age and a female has not reached majority until she is eighteen years of age. The Indian Majority Act, 1875 was enacted to create a blanket definition of a minor for such acts as the Guardians and Wards Act of 1890.

Last but not the least the **Indian Majority Act, 1875** a person has not attainted majority until he or she is of eighteen years of age. This definition of a minor also stands for both the **Hindu Minority and Guardianship Act, 1956** and the **Hindu Adoption and Maintenance Act, 1956**. Muslim, Christian and Zoroastrian personal law also upholds eighteen as the age of majority..

After the age factor under this issue now this part of the research paper will be defining the Existing and relevant Laws Relating to Child Sexual Abuse in INDIA.

In 2012, the Indian Parliament passed the Protection of Children from Sexual Offences Act (POSCO) This piece of legislation protects the children from any kind of act which is covered under the act as illegal and sexually abusing the Child.

HIGHLIGHTS OF THE 'PROTECTION OF CHILDREN FROM SEXUAL OFFENCES ACT 2012

The Protection of Children from Sexual Offences (POCSO) Act (19 June 2012) was formulated in order to effectively address sexual abuse and sexual exploitation of children, POCSO received the President's assent on 2012 and was notified in the Gazette of India the next day.

The objectives of the POCSO Act are:

- a) To protect children from the offences of
 - a. Sexual assault;
 - b. Sexual harassment
 - c. Pornography
- b) To establish Special Courts for speedy trial of such offences.

The Salient features of the Act are that it:

- a) Defines the child as anyone below the age of 18
- b) Is gender neutral law, wherein the law takes cognizance of sexual crimes committed against both girls and boys under the age of 18 years.
- c) Addresses a wide range of sexual offences which include anything from complete and partial penetration, non-penetrative sexual assault, stalking of a child, showing children pornography, using the child for pornography and exhibitionism. The law protects children from both contact and non-contact sexual abuse.
- d) Places the burden of proof on the accused and ensures punishment for all perpetrators irrespective of age and gender
- e) Does not recognize consensual sexual acts among children or between a child and an adult.
- f) Prosecutes any person (including a child) for engaging in a sexual act with a child irrespective of whether the latter consented to it.
- g) Provides for more severe punishment, when the sexual offence is committed by a person in a position of trust or authority
- h) Introduces child friendly measures and defines the role of the Police as a child protector
- i) Pronounces the importance of Mandatory Reporting of sexual offences

Above all these features of the Act very specifically this Act stipulates that a case of Child Sexual Abuse must be disposed of within one year from the date the offence is reported. Before the Bill was passed, cases of child sexual abuse were dealt under the following sections under IPC because it can be said that Indian Penal Code is the Parent Act to handle the cases of such nature while defining the punishment so the relevant sections are

- a) Section 375 that defines rape.
- b) **Section 376** of the Indian Panel Code provides for the punishment of rape which shall not be less than seven years but which may extend to ten years, unless the women raped is his own wife and is not under twelve years of age in which case, he shall be punished with imprisonment for a term which may extend to two years or with fine or both. When the girl is under 12 years or where the rapist is a person in authority (in a hospital, children's home, a police station etc.), the punishment is greater.
- c) The other IPC provisions that are invoked is relating to unnatural practices is **Section 377** This is generally invoked when boy children are sexually abused. Although forcible sex with a boy is an act of rape, the rape law of the country under IPC does not cover it.
- d) Outraging the Modesty of a woman or a girl is dealt with in Section 354
- e) For insulting the modesty of woman is in Section 509

ANOTHER ACT WHICH GIVES PROTECTION TO CHILDREN IS INFORMATION TECHNOLOGY ACT, 2000

Child pornography is also connected with sexual abuse. In India the Information Technology Act, 2000 & Indian Penal Code, 1860 provides protection from child pornography. Child is the person who is below the age of 18 years. Section 67B of IT Act proposes specifically to punish involvement in sexually explicit online or electronic content that depicts children. It will also be an offence to "cultivate, entice or induce children to online relationship with other children for a sexual act."

The next and most important Act which deals with child is Juvenile Justice (Care and Protection of Children) Act, 2015. This act has come into force from January 15, 2016 and repeals the Juvenile Justice (Care and Protection of Children) Act, 2000.

It provides strengthened provisions for both children in need of care and protection and children in conflict with the law. Some of the key provisions of Juvenile Justice Act is as defined :

- a) Change in nomenclature from 'juvenile' to 'child' or 'child in conflict with law' across the Act to remove the negative connotation associated with the word 'juvenile'.
- b) Under Section 15, special provisions have been made to tackle child offenders committing heinous offences in the age group of 16-18 years. The Juvenile Justice Board is given the option to transfer cases of heinous offences by such children to a Children's Court (Court of Session) after conducting preliminary assessment.
- c) A separate new chapter has been added on Adoption to streamline the adoption of orphans, abandoned and surrendered children; and the existing Central Adoption Resource Authority (CARA) has been given the status of a statutory body.
- d) Several new offences committed against children, which are not adequately covered under any other law, are included in the Act.

Among all the above mention laws the POCSO Act is the recent one but unfortunately the respective act is having many deformity for example Definitions- (1) In this Act, unless the context otherwise requires,-Section 2 (d) "child" means any person below the age of eighteen years"

Hence, age is the only criteria. In State v. Suman Dass, a 15-year-old girl left home and married a 22-year-old man. Her mother filed a complaint alleging that the man had kidnapped and sexually assaulted her. In court, the girl admitted to having gone willingly and to having sexual intercourse. The POCSO Act only looks into the age aspect, a teenage girl below the age of 18, who agrees to have consensual sexual intercourse with a boy may later turn away saying that he raped her and the guy will be booked under the POCSO. But, the vice-versa won't be true due to the bias definition. Such person can be booked only for sexual assault under the Section 7 of POCSO Act , the quantum of punishment therein being very less as compared to penetrative sexual assault.

The second provision which is clearly shows the gender biasness is section 3 mentioned below

Section 3 of POCSO : Penetrative sexual assault- A person is said to commit "penetrative sexual assault" if-

(a) he penetrates his penis, to any extent, into the vagina, mouth, urethra or anus of a child or makes the child to do so with him or any other person; or

(b) he inserts, to any extent, any object or a part of the body, not being the penis, into the vagina, the urethra or anus of the child or makes the child to do so with him or any other person;

The above set of provisions under the POCSO Act is a clear indication of the gender bias, similar to the law of rape under the IPC. The pronoun used for the accused is "he", thus, again, only a male can be booked for the offences under the relevant provisions of the POCSO Act. Though, unlike rape, the victim under the POCSO Act can be any child irrespective of the gender, the accused still can only be a male and females are again given a protective shield, for reasons unknown. Saying that females do not subject children to forceful sexual assault would be untrue. Incidents of such child sexual victimisation by females has been observed and witnessed. This might come as an eye opener but child sexual abuse is at least 10% more among boys than girls.

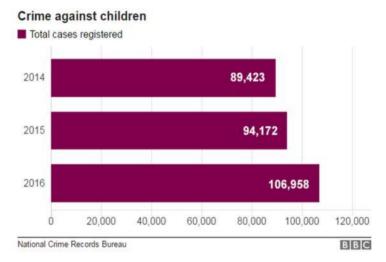
After getting into the laws sections which deals with child the next segment is the role of National Crime Records Bureau, and National Commission on Protection of Child Rights in India

The National Commission for Protection of Child Rights is a statutory body set up in 2007 under Commissions for Protection of Child Rights Act, 2005. Objective of this commission is to protect, promote and defend the child rights in India including the rights adopted in the United Nations Convention. The functions of the Commission is to examines and reviews the safeguards provided by the laws for protection of child rights and recommend measures for the same to government. It can submit a report annually or as it deems fit, for recommendation of these measures.

NATIONAL CRIME RECORDS BUREAU REPORT

In India, a child is sexually abused every 15 minutes, according to the latest government figures. The National Crime Records Bureau report, shows a steady rise in incidents of offences against children.

According to the report on crimes in India for 2016, released by Indian Home Minister Rajnath Singh in Delhi, 106,958 cases of crimes against children were recorded in 2016. Of these, 36,022 cases were recorded under Pocso (Protection of Children from Sexual Offences) Act.



According to a 2007 study conducted by India's ministry of women and child development, 53% of children surveyed said they had been subjected to some form of sexual abuse.

Government initiatives - This year, Prime Minister Narendra Modi issued an executive order allowing the death penalty as a punishment for people convicted of sexually assaulting a child under 12.

FEW CASES OF CHILD SEXUAL ABUSE IN INDIA

- a) This incident is from Malda, where a 13 years school girl belonging to a village called Barampur, was molested inside her school campus by a group of youths who often used to tease her once she was outside the campus. Just because she turned down the proposal of one of them, all three of them conspired against her to take revenge of their insult. So one day while leaving the school campus, she was slapped and molested by the youth and his friends right in front of her friends and all other students. The accused identified as Sahjahan Sk, Tafizul Ska and Vikan Sk, all in their early twenties, fled from the voice when the other girls protested. While two of them have been arrested, the third one is still absconding.
- b) An eight years old girl from Maxfort School, Rohini, Delhi was molested by a teacher for a second time in April this year, the last time being in August last year within the school premises. The parents of the girl

reported that the teacher inappropriately touched the girl, and for that held up a protest along with other parents outside the schools, demanding some action to be taken against the principal.

c) On 17 January 2018, the dead body of the victim was found and taken into custody by the police to allow an autopsy to be conducted. The Kathua rape case refers to the abduction, rape, and murder of an 8-year-old girl, Asifa Bano, in Rasana village near Kathua in the Indian state of Jammu and Kashmir in January 2018. She disappeared for a week before her dead body was discovered by the villagers a kilometer away from the village. A total of eight people, including four police officers, have been arrested so far. Sanji Ram, one of the accused, was described by the police as having devised the plan of kidnap and murder. Two of the police officers were arrested on suspicion of attempting to destroy evidence, and also stand accused of accepting money to cover up the incident..

CONCLUSION

At conclusion this can be summarised that Children are taken as a vulnerable group and to protect the vulnerability we need special laws, strict legal frame work, good national and international frame works, and more on that we need strict and harsher and deterrent punishments for such crime, because these kind of behaviour is against human dignity, human values, and against humanity, hence despite having so many good piece of legislations on child such kind of crimes are keep on happening in our society. All the more this can also be said In India as in other countries, intra-familial sexual abuse often goes unreported, because the family member have the fear to face the society. One more issue is related with this major problem is mental and psychological disorder of the child who is the victim for such and if proper counselling and treatment is not done then it's really a big challenge in front of the family members because when this occurs and children are not given protective and therapeutic assistance they need, they are left to suffer and struggle on their own. We should raise awareness of the prevalence and consequences of child sexual abuse. We need to teach children, both boys and girls about empathy, respect, compassion and consent. So last but not the least this can be concluded that for such crimes we need special courts, speedy trials, and strict punishment.

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ROLE OF WOMEN FARMER'S IN ECONOMIC DEVELOPMENT IN VIJAYAPURA DISTRICT: A SOCIOLOGICAL STUDY

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ABSTRACT

The position of women in agriculture in India is unique and initiates agriculture. History tells the woman that she was the first woman to master agriculture. The woman was taught by the woman after she learned it. While the wild animals were hunting for a pedestal, the senseless woman kept her eyes on natural crops. She tasted the tamarind fruit and used her ingenuity to spill the seed. She grew up with a variety of crops. Agriculture today started researching the fact that agriculture is the puppet of nature, becoming a classical agricultural enterprise with the help of science today.

"Today, it is common practice to hire women in the field of agriculture. Observing India's understanding, it seems that women have long been involved in agriculture as men. In India, the woman is growing up in agriculture. In India, woman cooperates with the man in agriculture. Even today, a rural woman is a formula of farming. She contributes to the development of rural economy and agriculture. No agricultural work can happen without a woman. Knowledge repository with a rural woman about agriculture is significant. The work cannot happen. Knowledge repository with a rural woman about agriculture is significant."

Keywords: Agriculture, Regional scale, open source.

INTRODUCTION

In Indian society, women have a multi-dimensional role. They have a major role to play in the development process also. For the last few years, programmes for women have been receiving particular attention under community and rural development programmes. The desirable socio-economic development can be achieved only when women in large are stimulated and motivated to accept and adopt new techniques."

"The largest numbers of women in India are engaged in farming operations either as cultivators or as supervisors or as agricultural laborers. They are the main participants and decision makers in various agricultural operations like seed sowing, transplanting, weeding, harvesting, threshing, application of manure, storage of seeds and food grains and post-harvest home level processing. Apart from all these they also involve in bringing fodder from field, chaff cutting, feeding and cleaning of cattle, maintaining cattle shed, compost making etc. In view of all these things, woman is recognized as a partner of man in agriculture and she is included in the effort of bringing new technology to the farmers because of her intimate involvement in agriculture as a manager, decision maker and labourer. The status of rural women is improving day by day."

Women contribute about 3/4th of the labour required for agricultural operations. Their involvement in agricultural operations is besides their usual domestic work. Most of the contributions made by women to the farm sector also goes unaccounted as they are not directly paid. The contribution of female labour is towards agricultural production is always more than the male labour in all types of landholding size. "

The jobs traditionally done by farm women in the order of importance are mainly the kitchen gardening, harvesting, seedling raising and transplanting. Although women play an indispensable role in farming and in improving the quality of life in rural areas, their contributions often remain concealed due to some social barriers and gender bias. Even Government programmes often fail on women in agriculture. This undermines the potential benefits from programme, especially those related to food production, household income improvements, nutrition, literacy, poverty alleviation and population control. Equitable access for rural women to educational facilities would certainly improve their performance and liberate them from their marginalized status in the society. Indian rural women share substantial responsibilities and perform a wide spectrum of duties in most of the family related activates, farming related activities as well, besides their exclusive involvement in domestic chores."

The participation of women greatly helps to supplement the family income but the dual role they play as income generator as well as homemaker does have some negative impact on the family too. "

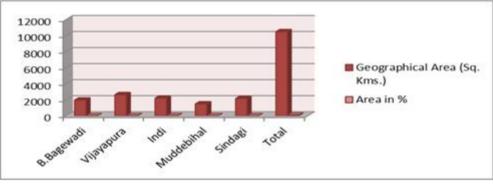
Women make essential contributions to the agricultural and rural economies in all developing countries. Their roles vary considerably between and within regions and are changing rapidly in many parts of the world, where economic and social forces are transforming the agricultural sector. Rural women often manage complex

households and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes. Many of these activities are not defined as "economically active employment" in national accounts but they are essential to the well-being of rural household. "

GEOGRAPHY OF VIJAYAPURA (BIJAPUR)

The Vijayapura district is situated in the northern part of Karnataka. The district situated on part of 15 .50 to 17°.28 North Latitude and 74°.54 and 76 .28 East Longitude of the globe. The District is bounded by Solapur District of Maharashtra at North, Bagalkot District at South Gulbarga District at East and Belgaum District at West. The District has a total geographical area of 10,498 Sq. Kms. The District consists plain area there are no mountains and hills in the district.

Tuble 100. 01. The block while theu bistribution					
Sl.	Taluks	Geographical Area	Area in %		
No.		(Sq. Kms.)			
1	B.Bagewadi	1973	18.79		
2	Vijayapura	2648	25.22		
3	Indi	2215	21.10		
4	Muddebihal	1494	14.24		
5	Sindagi	2168	20.65		
	Total	10498	100		



SPECIFIC OBJECTIVES OF THE STUDY

- To study the socio personal, socio economic, communicational and psychological traits of Vijayapura District woman their role in farmers' fields.
- > To determine the participation of Vijayapura District role of farmer's women's in agriculture activities.
- To analyse the relationship between socio-personal, socio-economic, communicational and psychological traits with participation of Vijayapura District role of women in agriculture activities.

SIGNIFICANCE OF THE STUDY

The study highlights the role of the invisible working hands of women in the field of agriculture, who are working side by side with the farmers and contributing a lot towards agricultural development. "

In addition, to the acknowledgement of the greater participation of Vijayapura District women in agriculture activities, the study also brings the hidden talents of Vijayapura District women to limelight and signifies the potentials of Vijayapura District women for proper harnessing and the resultant improvement in farm income and productivity. "

TECHNICAL PROGRAMME OF WORK

Sampling technique for the study and Selection of the study area:

Selection of villages was done on the basis of simple random sampling. A list of villages from Vijayapura District was prepared and five villages like (Basavan Bagewadi, Vijayapura, Indi, Muddebihal, Sindagi) selected from block were selected randomly.

SELECTION OF RESPONDENTS

The village wise list of role in women farmers was prepared. From this, twenty five role of women farmers were selected randomly from each selected village to make a sample size of 125 role of women farmers.

	S.No.	Name of Villages	Selected no. of respondents
	01	Basavan Bagewadi	25
	02	Vijayapura	25
ĺ	03	Indi	25
ĺ	04	Muddebihal	25
Ī	05	Sindi	25
		Total	125

Table-2: Shows that village wise selection of the role of women

The work of scientific investigation lies as much in the quality and volume of data collection as it does in its suitable processing and thereafter its presentation in an orderly manner. In light of the objectives set for the study, the data was collected, processed and analysed. The major findings emerged out of the present investigation have been suitably categorized, presented and discussed under following subheads: "

- Socio personal, socio economic, communicational and psychological traits of role of woman.
- Participation in role of women in agriculture activities.
- Relationship between socio-personal, socio economic, communicational and psychological traits with participation role of women in agriculture activities.
- Constraints faced by what is the role of women during operation of agriculture activities.
- Suggestions for enhancing the capabilities of participation in role of women.

Correlation coefficient of extent of participation of rural women in agricultural activities with their selected traits

S. No.	Traits	Correlation coefficient 'r' value
1.	Age	0.049NS
2.	Education	0.342**
3.	Marital status	0.025NS
4.	Farming experience	0.227**
5.	Annual Income	0.330**
6.	Land holding	0.337**
7.	Extension participation	0.267**
8.	Source of information	0.286**
9.	Attitude towards	0.263**
	agriculture	
10.	Knowledge about	0.330**
	agriculture activities	

**Significant at 1% level of probability * Significant at 5% level of probability



CONCLUSION

In Indian society, women have a multi-dimensional role. The largest number of women in India, is engaged in farming operations either as cultivators or as supervisors or as agricultural laborers. They are the main decision makers and participants in various agricultural operations like seed sowing, transplanting, weeding, harvesting, threshing, application of manure, storage of seeds and food grains and post-harvest home level processing. Apart from all these they also involve in bringing fodder from field, chaff cutting, feeding and cleaning of

cattle, maintaining cattle shed, compost making etc. In view of all these things, woman is recognized as a partner of man in agriculture and she is included in the effort of bringing new technology to the farmers because of her intimate involvement in agriculture as a manager, decision maker and labourer. The status of rural women is improving day by day."

Women contribute about 3/4th of the labour required for agricultural operations. Their involvement in agricultural operations is besides their usual domestic work. Most of the contributions made by women to the farm sector also go unaccounted as they are not directly paid. The contribution of female labour is towards agricultural production is always more than the male labour in all types of landholding size. "

The participation of women greatly helps to supplement the family income but the dual role they play as income generator as well as homemaker does have some negative impact on the family too. Therefore, the rural women play a significant role in agriculture activities such as seeding, transplanting, weeding fertilizer application, plant protection, harvesting, processing, storage etc. Several of these operations are carried out by women only. Their involvement in agriculture varies from region to region and also among different ecological zones, farming system, caste, class and socio-economic status of families. Keeping this view, the present study entitled **"A study on participation Role of Women Farmer's in Economic Development in Vijayapura District."**

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FINANCIAL MANAGEMENT @ PRESENT WITH PERSPECTIVE TO THE RABKAVI -BANHATTI MUNCIPAL AREA

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ABSTRACT

Financial Management has been originated many decades ago. It has gone through the various phases to be at present level. Today its serving the Versatile Needs of the business entities. Business concerned communities are utilising this subject knowledge for managing an important economic resource of money. Due to major changes in the Government Policies with the implementation of De Monetisation of Curency and GST it has been of the crucial importance to deal with the monetary aspects of the routine business activities. The study is going to focus on the present state of the use of Financial Management and the possible dimensions of the subject to suit the new needs of business. The area chosen for the research is City Muncipal with the major contribution of Cotton Saree Manufacturing, smaller part of Agriculture and little from the other sectors to the financial activities. The experiences of the researcher in the locality and discussions with the renowned in the various fields of economic activities are base for the analysis and drawing the inference about the research topic. The research topic is ended with knowing the actual state of Financial Management vests with arranging the money needed in the money crises economy.

Keywords: Financial Management Decisions, Objectives, Demonetisation, G S T Act And Present Scenario.

PURPOSE OF RESEARCH & SCOPE

The reason to begin with the short research is to know in detail about the new dimensions of the use of Financial Management to suit the changed characteristics of the business, status of the business environment and the future state of the business based on the present situation. This study is restricted to the business presence of the area of Rabkavi Banhatti City Muncipal and the Financial Function of the business only.

METHODOLOGY

The related data for research is majorly taken from the experience of the Researcher. Additional information is gathered through the discussions with the renowned people in the areas of Cotton Saree Manufacturing, Agriculture and other business activities. The gathered information is analysed in the presence of changed business scenario. Findings of the research are understood to the deeper extent to conclude the study based on overall analysis to meet the research objectives.

INTRODUCTION

Finance relates to provision. The business to get set up and functioning requires various things viz Men, Machine, Material, Methods, Market, Management and Money. Finance is the lifeline of any business. However, finances, like most other resources, are always limited. On the other hand, wants are always unlimited. Therefore, it is important for a business to manage its finances efficiently. The Monetary resource of the organisation is considered as the vital content as compared with the Life Blood of the human body. Sufficient and Timely flow of the money makes the business more fit, competitive and profitable. Basically Finance was regarded as the provision of the money needed for the business activities. Fulfilment of the money need of business was regarded as business finance. Then the understanding of finance shifted to the arrangement of the funds needed at the less cost possible. Further it was considered of administering the funds arranged in the better manner to be part of finance at the possible less cost and administering the funds arranged. Likewise the concept of the finance went on revolving with the varying needs of the business and economy. In simple sense the objective of the finance stood at provision of money for the needs of business when ever needed and in the quantum needed.

INTRODUCTION TO FINANCIAL MANAGEMENT

Let's define financial management as the first part of the introduction to financial management. For any business, it is important that the finance it procures is invested in a manner that the returns from the investment are higher than the cost of finance. In a nutshell, financial management -

- Endeavors to reduce the cost of finance
- Ensures sufficient availability of funds
- Deals with the planning, organizing, and controlling of financial activities like the procurement and utilization of funds

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SOME DEFINITIONS

"Financial management is the activity concerned with planning, raising, controlling and administering of funds used in the business." – **Guthman and Dougal**

"Financial management is that area of business management devoted to a judicious use of capital and a careful selection of the source of capital in order to enable a spending unit to move in the direction of reaching the goals." - **J.F. Brandley**

THE SCOPE OF FINANCIAL MANGEMENT

The introduction to financial management also requires you to understand the scope of financial management. It is important that financial decisions take care of the shareholders interests. Further, they are upheld by the maximization of the wealth of the shareholders, which depends on the increase in net worth, capital invested in the business, and plowed-back profits for the growth and prosperity of the organization.

The scope of financial management is explained in the diagram below:

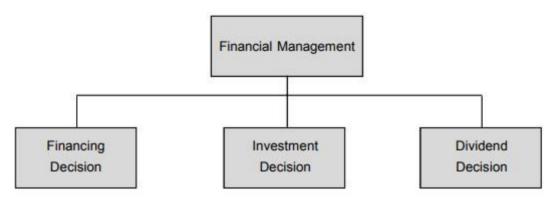


Fig. 1 - The scope of Financial Management

We can understand the nature of financial management by studying the nature of investment, financing, and dividend decisions.

CORE FINANCIAL MANAGEMENT DECISIONS

In organizations, managers in an effort to minimize the costs of procuring finance and using it in the most profitable manner, take the following decisions:

INVESTMENT DECISIONS: Managers need to decide on the amount of investment available out of the existing finance, on a long-term and short-term basis. They are of two types:

- Long-term investment decisions or Capital Budgeting mean committing funds for a long period of time like fixed assets. These decisions are irreversible and usually include the ones pertaining to investing in a building and/or land, acquiring new plants/machinery or replacing the old ones, etc. These decisions determine the financial pursuits and performance of a business.
- Short-term investment decisions or Working Capital Management means committing funds for a short period of time like current assets. These involve decisions pertaining to the investment of funds in the inventory, cash, bank deposits, and other short-term investments. They directly affect the liquidity and performance of the business.

FINANCING DECISIONS: Managers also make decisions pertaining to raising finance from long-term sources (called Capital Structure) and short-term sources (called Working Capital). They are of two types:

- **Financial Planning decisions** which relate to estimating the sources and application of funds. It means preestimating financial needs of an organization to ensure availability of adequate finance. The primary objective of financial planning is to plan and ensure that the funds are available as and when required.
- **Capital Structure decisions** which involve identifying sources of funds. They also involve decisions with respect to choosing external sources like issuing shares, bonds, borrowing from banks or internal sources like retained earnings for raising funds.

Dividend Decisions: These involve decisions related to the portion of profits that will be distributed as dividend. Shareholders always demand a higher dividend, while the management would want to retain profits for business needs. Hence, this is a complex managerial decision.

Fund Requirement Decisions: In this decision the firm is going to estimate the requirement of capital funds. The needed assets required are listed together at one statement and the cost of those all assets are ascertained

and the total fund requirement is found with. This will be as the total cost of the project as starting and running the business. This is also called as the capitalisation value of the company.

DETAILING

The area of Rabkavi and Banhatti considered for study is the City Municipality with the radius of 8 kilo meters in area. The population of the place was around 78,000 as per the Census 2011. The human capital is mostly semi skilled as the Cotton Saree Manufacturing is stood as occupation from many centuries. The Standard of Living of the residents is around average as the major of the income source comes from the Textile Industry based activities. The Financial Activities of this area is having near about 70 % are concerned with the local speciality of Cotton Saree Manufacturing and remaining, are covered through the Agricultural and other activities. The business was sufficiently done by the Saree Manufacturing sector. The use of Financial Management Knowledge is for managing the various needs of Cotton Saree Manufacturing, Agriculture and other activities.

Saree Manufacturing process is having around dozen of identifiable different sub processes performed by different speciality business entities namely Jinning, Spinning, Dyeing, Winding, Warfing, Sizing, Beaming, Weaving, Pressing, Folding, Packing and so on. Thus a cotton saree manufactured involves the financial activities of purchasing Cotton Yarn, Dyes, Chemicals and other related materials and payments for various specialised processes performed. Each of the business entity involved in this takes the processed semi finished product from his internal vendor and processes it and passes to the next internal customer till the saree is ready for sale. The ownership of the saree lies with the Saree Manufacturers, they send the semi processed products to each of the specialists for the processing, pay for their value addition service and take back the semi finished saree and put it in the next level in the process of manufacturing. When cotton saree passes all process and becomes ready to wear by customers, saree manufacturers sells sarees to Wholesalers or Retailers to make them to reach the saree wearers all over the country. The services of Agents are also used to sell to the new unaware markets. Most of the sale transactions are on the credit ranging from one month to six month credit period. Sales proceeds are collected from Traders on the routine of 15 days or 1 month basis as the main income sources to the saree manufacturers. The other receipt of income is from sale of waste or unusable things generated in the process. So collected incomes are distributed to the various sub processing ancillaries after keeping away their profit margins by the manufacturers. The related credit facility is also extended by sub processers to the manufacturers. For additional margins the manufacturers performs few of the sub processes in house with backward and forward integration in the line of production and sales. The Financial Activities involved in this industry are,

- Purchase and payment for Cotton Yarn, Dyestuff, Chemicals and others
- Payments for the sub processers
- Payments for the in house labours
- Payments for accountants, auditors and tax consultants
- Payment of tax and duties to Government
- Receipt of sale proceeds and other incomes
- Receipt of loans and other financial assistants

The financial fund needed was financed from the capital of the own source and some of the borrowings from friends, relatives and financial institutions. The routine business was managed with own fund, for the trade shortage of funds the hand loans are taken from friends and relatives for the short term. For higher and long term needs the local indigenous bankers, Co Operative Banks, Nationalised and Scheduled Banks were utilised. The help from the formal financial institutions is a kind of last resort. Before that only most of the needs were met by the convenience sources such as friends, relatives and indigenous bankers. Fund shortage is the common character of this industry as the very deferred credit is provided to the customers, internal competition among the saree manufacturers, external competition from the substitute products and involved many of the sub processes need to be paid within short period are the un avoidable features of the industry. There was the sufficient fund in the locality as due to industry based and high populated area. The other parts of the society have made handsome of money including Agriculturists, Traders, Job holders etc. These all were providing the much credit need of the industry in time and sufficiently and they were also earning little out of that as return and enhancing their funds.

Agriculture is the next source of living in this area. The usual agricultural aspects are undertaken such as preparation of land, sowing of seeds, irrigating and maintaining, harvesting and marketing the agricultural produce. The major crops grown here are Sugarcane, Turmeric, Corn and other Commercial Crops. The agriculture is above the average profitable as the high populated good earnings area is surrounded. The financial operations involved here are,

- Receipts of agricultural sale proceeds
- Making payments for the agricultural labours and allied activities
- Receipts of financial assistance from the Government, Banking Institutions and Societies

This sector supplies the credit need of the saree industry and is also dependent on the indigenous bankers for their additional needs after the arrangements from the formal bankers.

The remaining part of the society in this area covers of the Traders in the essentials of the public and Job holders working for Government and Private Organisations existing in this area. These are also providing their excess money to the rest part of the economy and take help if needed from the rest part. Like this the surplus of the one part was serving the needs of the others as the different natured income generating activities exist in this area. In total all parts of the economy was well knitted and managed internally for the good progress of the society. The Financial Management was working at its usual sense of Raising, Allocating and Administrating of funds needed without many disturbances.

DEMONETISATION

The announcement by the Government about Demonetisation of 500 and 1000 currency on 8th November, 2016., was a kind of disaster for the whole part of the society in this area as very rare number of professionally trained people are involved in the managing the business houses, agricultural and other sectors. It had become of life worry for all and became a big question of how can be things managed. Everyone was in trouble to manage their earned funds and safeguard it and reporting to the Government. The need was to protect hard earned life sacrificed monetary funds. The different thinking went away at that time for this and majorly choose to purchase non movable and fixed assets to park their surplus money. This decision took away the whole surplus funds of the society and the real difficulty started for managing the routine of the various economic activities in the locality. The economy here was doing well with the inter support from the each sector to the needy part. But due to Demonetisation the survival of the all the sectors was being questioned. With the relaxation and support from the Government and with the life guts of all the people slowly the difficulty was padding away and the economy was little settling.

IMPLEMENTATION OF GOODS AND SERVICES TAX (GST) ACT

Another life surprise was awaiting to the economy and industry here when the Government Implemented GST Act with effective from 1st July, 2017. It was toughest for all the concerned parties of Saree Manufacturing and General Trading Sectors. Most of them were not still adjusted with the prior existing Value Added Tax (VAT) Act. Still much more of them were need to be enrolled for the VAT itself. The GST Act made everyone being in the business to come under the preview of the Tax Code and made them to follow the Act proceedings. The preparation of reporting, the way of reporting and compliance of the law was become the routine headache for all the involved.

CHANGED SCENARIO FOR FINANCIAL MANAGEMENT

With the effective of Demonetisation and GST the Financial Management shifted from the usual proceedings to the arranging of the rare available funds. All parts of the economy was inter defended for financial surplus and deficits and very minimum possible from the formal banking sources. Due to sudden disappearance of the surplus funds in the economy all the sectors were questioned of survival. Getting assistance from the Banking Section was a kind of impossible due to the followings,

- Lack of awareness of Formal Procedures for getting Bank Assistance
- Lack of Securities for giving as collateral to the Banks
- Securities were not Bankable
- Banks were busy in Demonetisation Settlement Processes and were stopped lending activities itself
- Lack of reported record of business

With the above situation analysis the role of Financial Management was wholly concentrated on the arrangements of funds needed for the business. Further due to challenges posed by the GST the Financial

Management also has to see the compliances of the Act. In the changed scenario the Financial Management is doing its basics of

- Arranging the crucial rarely available funds and administrating the same
- Compliance of the various Laws governing the business entities

CONCLUSION

The study was aimed with the need to know the state of Financial Management at the present days. Due to Demonetisation and Implementation of GST the usual usage of the Financial Management has changed to the just arrangement of funds of routine business and procedural compliances for the concerned Laws.

SOURCE

- Financial Management by I M Pandey
- Financial Management by Prasanna Chandra
- Goods and Services Tax Act
- Empirical Study and Discussions with the Concerned

DECLARATION: The above work is of my original and is not submitted to any university or seminars.

COMPATIBILITY OF FINTECH ASPECTS ON INNOVATIVE FINANCIAL PRODUCTS

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INTRODUCTION FINTECH ASPECT

We know about the technology and how the world is operating with the help of technology. We are using the technology in various ways in our daily life. For example: we depend on internet in our daily activities, we use technology for developing ourselves. We use technology for developing ourselves. We use technology in the help of technology. In simple sense, "Developing ourselves is called as technology". We use technology not only in our daily life but also we use technology in the field of finance, the usage of technology in the areas of finance is called as "Fintech aspect". In modern world the usage of technology is playing a vital role in the insurance business and banking business and many other business sectors. We use in finance is called as Fintech aspect. In business industries like banking, insurance, manufacturing and corporate industries etc., Fintech aspect plays very important role in financial transactions of the business as well as in providing financial services of the business.

Fintech is the process of application of new methodology in financial transactions. In daily life we are familiar with "Fintech" as it includes mobile payments, money transfers, loans, crowd funding and asset management etc.

- We are using mobile apps for transactions like mobile recharges, DTH recharges, electricity bill payments etc.
- We are also using mobile apps for the transferring money from one account to another account.
- Through usage of mobile apps we can apply for bank loans as banks are providing a provision of I-mobile apps.
- With the help of internet we can open demat a/c and trade with shares in the stock market.
- We can invest in mutual funds etc, we can manage various assets at one sitting in home i.e., asset management is possible through online access.

INNOVATIVE FINANCIAL PRODUCT

Financial products help us to invest our money in various investment activities. It helps us to earn money and enhance the wealth. We can use financial products like shares, debentures, bonds and other securities etc. for the purpose of enhancing the wealth. Innovative financial product is an act of creating new financial product for the purpose of investment and for the purpose of enhancing the wealth. Investing in financial products like shares, debentures, bonds with profit motive enhances wealth. Investing our money into financial products is financial transaction using technology is called Fintech aspect. Here we are investing in financial products with the help of Fintech aspect.

Example: We are investing our money in bank fixed deposit in the presence of internet, here fixed deposit is called financial product and our investment through technology is called Fintech aspect.

Innovative financial products helps us to invest in wide range of securities which includes shares, scrips, stocks, bonds, debentures, debenture stock or other marketable securities. As the savings are important factor for us, innovative financial products helps us to save by investing in them. Financial products make us to invest and investments make us the habit of savings. Savings are linked to investments. Investment in financial products in the presence of technology based on the services provided by various market participants. Here financial product is interdependent on Fintech. Here my study is about "compatibility of Fintech aspects on innovative financial products". Objectives of presenting the paper are:

- Gain of compatibility of Fintech aspects on innovative financial products.
- Need for Fintech aspect and innovative financial aspects.
- To make awareness about Fintech aspects and innovative financial products and their interdependence.

These three objectives can be achieved by the knowledge of the following questions:

• What did we gain by the two aspects i.e. Fintech aspects and financial products?

- Why there is a need of Fintech aspects and innovative financial products?
- When and how the usage of Fintech aspects and financial products require?

OBJECTIVES OF THE PAPER

GAIN OF COMPATIBILITY OF FINTECH ASPECTS ON INNOVATIVE FINANCIAL PRODUCTS:

We are able to answer this by imposing the question what did we gain by the two aspects i.e. Fintech aspects and financial products?

Investment in financial products is possible only when there is an availability of service from the market participants and if it is done in the presence of technology then it is called as Fintech aspect. Here we are investing in the financial product with the help of Fintech aspect. Fintech has created the knowledge about financial products among the users of technology and investors of financial products.

- If there is knowledge among various users then the profitability of investing in financial products is the gain.
- If there is profitability then there is a probability of enhancing the wealth of various investors.
- Through Fintech aspect on financial product the major gain we obtain is that there can be a growth in our country's economy.
- Investors manage the portfolio and it is possible to diversify for the investor in the presence of Fintech aspects.
- Issuing companies can serve better in offering financial products with the help of Fintech aspect.

We know that every business have financial transactions and they are very frequent in business. In order to make these transactions easier, we are using technology with the help of financial product. Here we can say that Fintech aspect is compatible with financial product.

NEED FOR FINTECH ASPECT AND INNOVATIVE FINANCIAL ASPECTS

Today we know how the business world is operating with the help of technology. At present business world is very competitive. In this competitive world as the time passes, the technology is updating, so as per changing world and changing technology we have to adapt new technology i.e. Fintech aspect to compete with the business world.

In the present competitive business world if we use obsolete technology in case of investing in innovative financial products then it becomes very difficult to survive in the present business world. So, there is a need for adapting new technology in business i.e. Fintech aspect in investment in innovative financial products of the business world.

TO MAKE AWARENESS ABOUT FINTECH ASPECTS AND INNOVATIVE FINANCIAL PRODUCTS AND THEIR INTERDEPENDENCE

This can be proved by imposing the question "when and how the usage of Fintech aspects and financial products require?" The usage of Fintech aspects in investment of financial products is possible only when there is an awareness of technology. The above two objectives are achievable only there is awareness about Fintech aspects and financial products. Investors who are interested in investing financial products require knowledge updation about the changes in technology. If there is awareness about Fintech aspects and innovative products and their interrelation among various investors then

- There is probability of mobilizing the investments and channelizing them into savings.
- This awareness leads to maintain the liquidity of the investors.
- This awareness leads the investor to diversify the flow of funds.
- This awareness leads the customer to manage the risk in investments.

Now let us have a look on the compatibility of fintech aspects in various financial products like banking, insurance, money market and capital market.

COMPATIBILITY OF FINTECH ASPECTS IN INSURANCE BUSINESS

In the present scenario, insurance business is playing very important role as financial product with the help of fintech aspect. Insurance business is operating with updated technology i.e. here insurance companies are taking the help of technology. Insurance companies deal with financial transactions and the financial transactions are taking place with the help of technology i.e.fintech. Insurance is the one of the financial products which helps the people to save the money and transform them into investment. Insurance is the financial product which

helps to channelize saving into investments and enhance the wealth of the users of insurance. Insurance is the financial product which gives the assurance of financial security. For the purpose of growing ourselves we can choose insurance as the best practice for the purpose of enhancing our wealth.

Now a days insurance is a financial product which is offering by many of the insurance companies and not only insurance companies but also many banks are offering the insurance policies. Here not only insurance companies but also banks are depending on the fintech aspects to enhance more compatibility.

COMPATIBILITY OF FINTECH ASPECTS IN BANKING BUSINESS

Banking transactions has become more compatible with the help fintech aspects. Customers can do the banking transactions with in one sitting at home; this is possible with the help of technology. Here bank transactions are financial transactions use fintech aspects. Banking investment is the financial product which gives immense benefit to the customers. Banks provide many investment schemes for the purpose of benefiting the customers and the business as well. Utilizing the technology in banking financial transactions is fintech. With the help of fintech aspects in banking transactions, competing with the world has become easier i.e. compatibility of fintech aspect on banking business.

COMPATIBILITY OF FINTECH ASPECTS IN MONEY MARKET

There are many instruments of money market they are treasury bills, certificate of deposits, commercial bills and commercial papers. Investing in money market instruments gives the benefit of enhancing the wealth. If the investment is done with the help of fintech aspect then it not only gives the monetary benefit but also gives time benefit. We may not get back the time but we can utilize the time properly to achieve more financial benefits. It has become compatible by investing in the money market with the support of fintech aspect. These are the instruments in which banks are going to provide. Here investing in the money market is related to banking transactions as we have studied earlier.

COMPATIBILITY OF FINTECH ASPECT OF CAPITAL MARKET

We know that there are various kinds of capital market instrument to invest like shares, debentures, mutual funds etc. these are all the financial transactions done with the help of fintech aspects. Trading in the stock market has become easier with fintech aspects. Customers are investing in the share market through fintech aspect because companies are adapting the technology for the purpose of operating the successful business operating. Because the business adapting the fintech aspects, customers are able to trade through online i.e. again the fintech aspect. We need to update ourselves with the technology then there will be a presence of compatibility of fintech aspect of capital market.

SCOPE OF THE STUDY

Our scope of the study is confined only to the extent of banking products, insurance products, money market and capital market. It covers only to a limited extent of the study which is collected from various sources like books, websites and journals.

METHODOLOGY OF THE STUDY

I have collected the data through secondary resources. My resources are books, journals and websites. My research paper is conceptual in nature.

CONCLUSIONS OF THE STUDY

- We have to update ourselves in order compete with the world in fintech aspects.
- It is very important to utilize the fintech aspects in financial transactions to the maximum of financial transaction in all the sectors.
- Updating with the technology helps not only in developing ourselves but also helps our country's development.

REFERENCES OF THE STUDY

- www.investopedia.com
- www.google.com
- www.clearbridgemobile.com
- CS journals
- CA journals

ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY: WITH SPECIAL REFERENCE TO INDIA'S COMPANIES ACT 2013

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ABSTRACT

Firms' Corporate Social Responsibility (CSR) activity has become the subject of a large literature in recent years. Corporate social responsibility (CSR) is defined as operating a business in a manner that meets or exceeds the ethical, legal, commercial and public expectations that society has of business. In the last 20 years, there has been a sea change in the nature of the triangular relationship between companies, the state and society. CSR has become increasingly prominent in the Indian corporate scenario because organizations have realized that besides growing their businesses, it is also vital to build trustworthy and sustainable relationships with the community at large. This is one of the key drivers of CSR programs. CSR is coming out of the purview of doing social good and is fast becoming a business necessity.

For a subset of large firms, we hand-collect comprehensive CSR data and find that while firms initially spending less than 2% increased their CSR activity, large firms initially spending more than 2% reduced their CSR expenditures after Section 135 came into effect. We explore various explanations for this presumably unintended consequence of Section 135, and also seek to derive some wider implications of this analysis for understanding the role of CSR. This paper analyzes CSR activity using quasi-experimental variation created by Section 135 of India's Companies Act of 2013, which requires that firms satisfying specific size or profit thresholds spend a minimum of 2% of their net profit on CSR.

Keywords: CSR activity, Expenditure, India's Companies Act, section 135, social good

INTRODUCTION

According to the UNIDO3, "Corporate social responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. The Companies Act, 2013 has introduced the idea of CSR to the forefront and through its disclose-or-explain mandate, is promoting greater transparency and disclosure. Schedule VII of the Act, which lists out the CSR activities, suggests communities to be the focal point. On the other hand, by discussing a company's relationship to its stakeholders and integrating CSR into its core operations, the draft rules suggest that CSR needs to go beyond communities and beyond the concept of philanthropy. It will be interesting to observe the ways in which this will translate into action at the ground level, and how the understanding of CSR is set to undergo a change.

The Companies Act, 2013

In India, the concept of CSR is governed by clause 135 of the Companies Act, 2013, which was passed by both Houses of the Parliament, and had received the assent of the President of India on 29 August 2013. The CSR provisions within the Act is applicable to companies

 \blacktriangleright with an annual turnover of 1,000 crore INR and more, or

- ➤ a net worth of 500 crore INR and more, or
- ➤ a net profit of five crore INR and more.

The new rules, which will be applicable from the fiscal year 2014-15 onwards, also require companies to set-up a CSR committee consisting of their board members, including at least one independent director.

The Act encourages companies to spend at least 2% of their average net profit in the previous three years on CSR activities. The ministry's draft rules, that have been put up for public comment, define net profit as the profit before tax as per the books of accounts, excluding profits arising from branches outside India.

The Act lists out a set of activities eligible under CSR. Companies may implement these activities taking into account the local conditions after seeking board approval. The indicative activities which can be undertaken by a company under CSR have been specified under Schedule VII of the Act.

The draft rules (as of September 2013) provide a number of clarifications and while these are awaiting public comment before notification, some the highlights are as follows:

- Surplus arising out of CSR activities will have to be reinvested into CSR initiatives, and this will be over and above the 2% figure
- > The company can implement its CSR activities through the following methods: Directly on its own

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- > Through its own non-profit foundation set- up so as to facilitate this initiative
- Through independently registered non-profit organizations that have a record of at least three years in similar such related activities
- > Collaborating or pooling their resources with other companies
- > Only CSR activities undertaken in India will be taken into consideration
- > Activities meant exclusively for employees and their families will not qualify

A format for the board report on CSR has been provided which includes amongst others, activity-wise, reasons for spends under 2% of the average net profits of the previous three years and a responsibility statement that the CSR policy, implementation and monitoring process is in compliance with the CSR objectives, in letter and in spirit. This has to be signed by either the CEO, or the MD or a director of the company

ACTIVITIES UNDER CSR

Clause 135 of the Act lays down the

- Promotion of education
- Eradication of extreme hunger and poverty
- Gender equity and women empowerment
- > Reducing child mortality and improving maternal health
- > Combating HIV-AIDS, malaria and other diseases
- > Contribution to Prime Minister's relief fund and other such state and central funds
- Social business projects
- Environmental sustainability
- Employment enhancing vocational skills

And such other matters as may be prescribed

Clause 135 of the Companies Act, 2013 requires a CSR committee to be constituted by the board of directors. They will be responsible for preparing a detailed plan of the CSR activities including, decisions regarding the expenditure, the type of activities to be undertaken, roles and responsibilities of the concerned individuals and a monitoring and reporting mechanism. The CSR committee will also be required to ensure that all the income accrued to the company by way of CSR activities is credited back to the CSR corpus.

CSR committee requirements

A CSR committee of the board should be constituted. It should consist of at least three directors out of whom at least one is an independent director. This composition will be disclosed in the board's report as per sub-section (3) of section 134.

The CSR committee shall:

- Formulate and recommend a CSR policy to the board, indicating the activities as specified in Schedule VII of the Act.
- > Recommend the amount of expenditure to be incurred on the activities indicated in the policy.
- Monitor the CSR policy regularly.

METHODOLOGY

This paper tries to summaries the current state of knowledge about CSR, Impact of Companies Act 2013 in India. The relevant secondary data is collected through various sources such as websites, Economic survey, books, and journals.

THE ACTUAL ANALYSIS

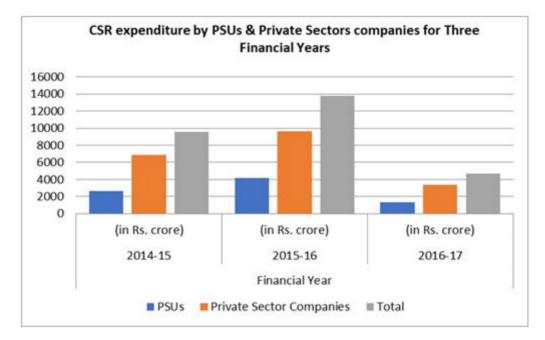
Section 135 of the Companies Act, 2013 ('the Act') mandates every company above the specified thresholds of turnover, or net worth, or net profit to spend at least two per cent of the average net profits earned during the three immediately preceding financial years on Corporate Social Responsibility (CSR) activities specified in Schedule VII of the Act. As per the data culled out from filings made by companies upto 30.11.2017 in the MCA21 registry for the years 2014-15, 2015-16 and 2016-17, the expenditure made by public and private companies on CSR is given in the Table below:

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CSR expenditure by PSUs & Private Sectors companies for Three Financial Years				
CSR expenditure by PSUs	Company Type	Financial Year		
& Private Sectors companies for Three Financial Years		2014-15 (in Rs. crore)	2015-16 (in Rs. crore)	2016-17 (in Rs. crore)
1.	PSUs	2673.85	4163.09	1325.83
2.	Private Sector	6890.92	9664.77	3393.17
	Companies			
Total		9564.77	13827.86	4719.00



STATE/UT-WISE CSR EXPENDITURE DURING FY 2014-15, FY 2015-16 AND 2016-17 CSR Expenditure (In Rs. Crores)

	State/ UT	2014-15	2015-16	2016-17
1	Andaman & Nicobar Islands	0.29	0.54	0.07
2	Andhra Pradesh	403.91	1,220.54	101.69
3	Arunachal Pradesh	11.03	1.49	7.98
4	Assam	133.07	166.81	38.28
5	Bihar	36.20	108.15	36.90
6	Chandigarh	1.73	5.08	4.17
7	Chhattisgarh	158.89	236.22	14.85
8	Dadar & Nagar Haveli	2.54	12.03	1.65
9	Daman & Diu	20.05	2.13	0.83
10	Delhi	214.24	468.18	229.87
11	Goa	26.60	30.25	10.54
12	Gujarat	296.53	550.98	152.04
13	Haryana	176.29	364.22	107.87
14	Himachal Pradesh	9.30	51.71	10.57
15	Jammu & Kashmir	40.57	103.02	27.83
16	Jharkhand	75.86	115.70	24.24
17	Karnataka	382.79	730.64	202.71
18	Kerala	64.30	129.24	50.94
19	Lakshadweep	0.00	0.30	0.00
20	Madhya Pradesh	137.15	178.94	213.48

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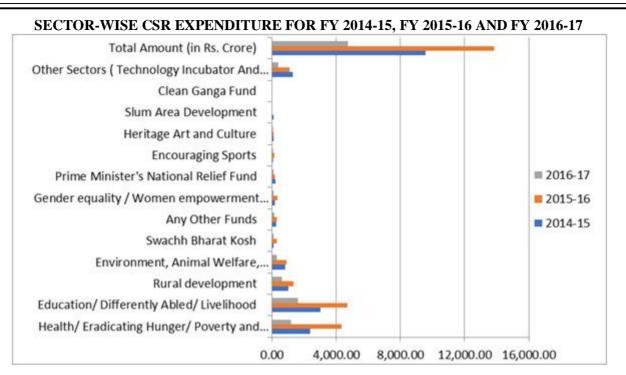
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21	Maharashtra	1,372.34	1,810.45	702.37
22	Manipur	1.57	5.93	6.03
23	Meghalaya	3.52	3.86	2.99
24	Mizoram	1.03	1.08	0.08
25	Nagaland	1.11	0.95	0.45
26	Odisha	249.50	604.26	191.43
27	Puducherry	1.81	6.31	3.71
28	Punjab	53.86	68.17	20.17
29	Rajasthan	271.36	472.46	84.99
30	Sikkim	1.03	1.90	2.12
31	Tamil Nadu	498.89	597.60	202.53
32	Telangana	94.89	248.57	64.56
33	Tripura	1.16	1.47	0.60
34	Uttar Pradesh	138.64	406.93	120.34
35	Uttarakhand	69.99	71.50	30.74
36	West Bengal	178.61	399.89	121.12
37	Pan India*	4,434.12	4,650.39	1,928.26
	Grand Total	9,564.77	13,827.86	4,719.00

* Companies either did not specify the names of States or indicated more than one State where projects were undertaken SECTOR-WISE CSR EXPENDITURE FOR FY 2014-15, FY 2015-16 AND FY 2016-17

CSR Expenditure (In Rs. Crores)				
SI. No.	Sectors	2014-15	2015-16	2016-17
1.	Health/ Eradicating Hunger/ Poverty and malnutrition/ Safe drinking water / Sanitation	2,382.27	4,330.21	1,201.37
2.	Education/ Differently Abled/ Livelihood	3,021.47	4,689.81	1,605.05
3.	Rural development	1,031.02	1,327.57	628.56
4.	Environment, Animal Welfare, Conservation Of Resources	812.31	901.80	306.68
5.	Swachh Bharat Kosh	94.52	323.24	89.35
б.	Any Other Funds	272.58	322.63	137.70
7.	Gender equality / Women empowerment / Old age homes / Reducing inequalities	172.63	331.50	122.60
8.	Prime Minister's National Relief Fund	211.04	206.08	109.81
9.	Encouraging Sports	53.36	134.76	51.73
10.	Heritage Art and Culture	113.62	114.90	49.64
11.	Slum Area Development	101.07	13.60	1.97
12.	Clean Ganga Fund	4.64	32.52	22.97
13.	Other Sectors (Technology Incubator And Benefits To Armed Forces, Admin Overheads and others*)	1,294.24	1,099.24	391.57
Т	Total Amount (in Rs. Crore)	9,564.77	13,827.86	4,719.00

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FINDINGS

The number of companies that have spent less than 2 per cent has also substantially come down by 37 per cent to 33 companies in 2017-18 from 52 in 2014-15. State-wise, Maharashtra, Gujarat, Rajasthan, Uttar Pradesh and Karnataka are the top five states from an expenditure perspective.

We would like to state that CSR is not a sycophancy in India, as many facts have been presented by the researchers in the above submissions which clearly indicate that both the private and public corporations have been moving in the direction to achieve the goal of social accountability. The bigger a corporation is, the bigger is the responsibility towards society. Hence, it would be an absolutely wrong assumption to consider that Corporate Social Responsibility is not working up to the expectations. So many tasks have been undertaken by corporations which directly aim at the establishment of one of the strongest pillars of corporate governance. It's definitely a commendable approach in the field of corporate governance. We suggest the formation of stronger policies in this regard and a better and more effective implementation of the same.

SUGGESTIONS

Talking of CSR in terms of its applicability in India, it can be enunciated that the industry would not practice or include CSR policies in their business strategies till the time some incentives are not offered. In lieu of the above, the latest introduction to woo the industry on the lines of CSR is Corporate Credit Rating system. The industry should seriously think about this idea (trading in CSR credits) the companies would have to get certification for their CSR activities from a government body and earn credits. The credits could then be traded in a CSR credit exchange. The company that does not want to do a CSR activity would then have to purchase CSR credits from companies that have earned them. This is similar to carbon credit where the polluter gets his right to pollute by buying the carbon credits from companies that have earned them through environment-friendly activities. The ministry has roped FICCI into the CSR credit trading. In practice, though CSR initiatives are part of the normal functioning of companies, they don't get any tax exemptions. But if a company donates money to a charitable trust, it gets tax exemption. This would help companies to do their own CSR activities and get some exemptions for them and not just passively donate to charity.

CONCLUSION

"The governance around CSR has not improved to a great extent. The functioning of the CSR committee has to be shown significant development as increasing number of top executives are involved and CSR is also a board room discussion. The CSR spend is moderately increasing over years and some of the private companies are crossing the 2 per cent threshold and some of the companies are less spending or not spending,"

Hence, the government must take proper initiatives to ensure the CSR activities and prescribed expenditure is spent or not by the companies. The activities which should earn CSR credits should be Eradication of poverty, education, housing, health and sustainable projects. CSR in India has gone beyond merely charity and

donations, and is approached in a more organized fashion. It has become an integral part of the corporate strategy. Companies have CSR teams that devise specific policies and goals for their CSR programs and set aside budgets to support them. These programs, in many cases, are based on a clearly defined social philosophy or are closely aligned with the companies' business expertise. Employees become the backbone of these initiatives and volunteer their time and contribute their skills, to implement them. Hence, Indian companies are now expected to discharge their stakeholder responsibilities and societal obligations, along with their shareholder-wealth maximization-goal.

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CUSTOMER ATTITUDE TOWARDS ONLINE SHOPPING BEHAVIOUR IN INDIA

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ABSTRACT

Due to technological advancement, the concept of competitive advantage is eluding day by day business has been marked with a high degree of dynamism. In this monopolistic competitive market every company is having almost the same technology and this has generated a herd of standardized products with difference on only one front i.e. the brand name, which can attract people very easily. This has resulted in the concept of luring the maximum customers by becoming more and more innovative. How much receptive company can become to their needs and aspirations. All these have force the companies to register their presence at every nook and corner and take the help of latest of the technology in this endeavor. The one such technology is "Online shopping". For this purpose and making it popularized online shopping stores exhibit their programmes not only on internet website but also on different television channel. This paper focuses on attitude of common people of India towards online shopping and their experiences in day to day life.

Keywords: Online shopping- E-Business- E-Tailing- E-Customers

INTRODUCTION

In Today's world of Information and technology, Internet has been proved most powerful information media for sharing our thoughts and knowing very easily about world. There is a big influence of technique on our daily life. Electronic devices, multimedia and computers are things we have to deal with everyday. Especially the Internet is becoming more and more important for nearly everybody as it is one of the newest and most forwardlooking media and surely "the" medium of the future. "Shopping in simple sense is a retailer or shop is a business that presents a selection of goods or services and offers to sell them to customers for money or other goods. Shopping is an activity in which a customer browses the available goods or services presented by one or more retailers with the intent to purchase a suitable selection of them. In some contexts it may be considered a leisure activity as well as an economic one." The process of browsing or purchasing items in exchange for money. "Online shopping is the process of buying goods and services from merchants over the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who spend time online. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers can buy a huge variety of items from online stores, and just about anything can be purchased from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store."Online shopping has grown in popularity over the years throughout the world. People find it convenient and easy to bargain shop from the comfort of their home or office or any accessing point. This is an act of purchasing products or services over the Internet. Main enticing factor of online shopping is its alleviation the need to wait in long lines or search from store to store for a particular item. People purchases goods of their need from different places. It may be a fun for wealthy people while for most of the buyers it a media to fulfill their needs or requirements for their life. Everywhere in the world paying and taking goods is the most common feature for all classes. Use of internet has revolutionized the way of shopping because people have numerous advantages and benefits of online shopping. Day by day percentage of online customers is increasing as they are finding it comfortable than conventional shopping.

THE OBJECTIVES OF THE STUDY ARE AS FOLLOWS

- 1. To study the online shopping behavior of customers in Indian context.
- 2. To understand the factors influencing online shoppers and consumers.
- 3. To know the challenge with regards to online shopping.
- 4. To examine whether customers prefer online shopping to physical stores.

LITERATURE REVIEW

There are a number of research works have been done by researchers but only a few has been given, related to the paper.

Brown (1987) has suggested that the costs of a retail format refer to consumers" costs. Consumers incur non-monetary costs - time, effort and psychological costs - as well as monetary costs. Savings in non-monetary costs

are especially emphasized by non-store formats. Their appeal to consumers has been the ease and convenience of shopping, freed from location and other constraints.

According to Rao (1999), E-commerce offers increased market activity for retailers in the form of growing market access and information and decreased operating and procurement costs. The consumers can gain better prices due to the competition and also can enrich their knowledge on goods and services.

Zhang and von Dran (2000) have found that certain aesthetic elements of a web-site are considered as purchase motivators, while other aesthetic elements serve as hygienic factors (i.e., necessities) in purchase decisions from e-retailers. The colour and background images of web-page are also found to affect consumer choice.

Tractinsky and Rao (2001) have argued that computer users, particularly those who seek online substitutes to the physical shopping experience, would value aesthetic designs just like consumers of other commodities.

Ratchford et al. (2001) have told that through Internet, consumers can gather information about merchandise and they compare a product across suppliers at a low cost. They also can effectively analyze the offerings and easily locate a low price for a specified product.

Eroglu et al. (2001) have advocated that the most important thing in the traditional retailing is physical store setting. According to them, it is largely determined by the cost of real estate and the various physical objects required creating different sounds, aromas, colours and lighting.

ONLINE SHOPPING BEHAVIOR OF CUSTOMERS IN INDIAN CONTEXT

Though world is changing shopping tradition rapidly but in India online shopping is still not that much popular. Number of customers who are opting online shopping store is increasing but slowly. Traditional or conventional methods of shopping are more popular in India. People are aware of conventional methods of shopping hence here are glancing at online means of shopping. Online shopping trends in India have continued to evolve over the last few years only, providing residents with the means to shop from the comfort of their own home for goods, apparel, electronics and so much more. Many of those who own computers within India have taken the steps to start shopping online with ease. While this may not have been the first country to introduce e-shopping. India is catching up quick with growth and advances being made each and every day. Many different retailers from across the world are stepping up their game and offering their services to Indian residents. Some sites may offer free shipping to India while others have a small extra shipping fee. In-store pickup may also be available for those shopping online at stores that are commonly found within India. The possibilities are endless when opting to do your shopping online.

FACTORS INFLUENCING CONSUMERS' ONLINE TRUST IN E-TAILING

1. Trust

Trust is one of the most frequently cited reasons for consumers not willing to purchase online and plays a critical role in facilitating online transactions. In the anonymous digital world trust is critical for building relationship with customers and at the same time extremely difficult to build in the minds of the consumers.

2. Integrity

This is the most important factor influencing consumers' online trust. Integrity is consistency of actions, values, methods, principles, expectations, and outcomes. Integrity is regarded as the honesty and truthfulness of the E-trailer's actions. There are fifteen loads to this factor.

3. Security and privacy

Security crimes the protection against danger, loss, and Privacy means the state of being free from unsanctioned intrusion. There are four loads to this factor namely privacy policy clearly stated, secured online payment process, privacy policy can be found easily in the web site, and security seal of trusted third party. Consumers' perception of risk reduces drastically if they feel that the online merchant does not compromise with their security and privacy concerns.

4. Useful information

Useful information can be used advantageously, beneficially, or for several purposes. The variables that load this factor are detail information about the product, and ability of the web site in providing information tailored to customers' needs. In the online market place where physical interaction is more or less absent, consumer's confidence can be gained by providing extensive information about the marketer's offerings and at the same time filtering the information content according to the consumer's needs.

5. Convenience in use

Convenience is anything that saves or simplifies work, adds to one's ease or comfort. This factor contains the variables web content easy to read and understand, and site map available. If the E-tailer's web site is not convenient to use then the consumers will feel uncomfortable and may perceive the web site not easy to use resulting in dissatisfaction.

CHALLENGES FACE BY INDIAN CUSTOMERS

While online shopping is a good place for bargain hunting and to get products at a very competitive price, it somehow has not worked its charm in India. The main reason for this is that Indian consumers do not get any real value or incentive from this trend. Also they are wary about fraud, delivery and customer service which is not far from the truth.

FOLLOWING ARE SOME OF THE FEW CHALLENGES

1. Spread of internet

According to 2010 statistics, more than 75 per cent of the broadband connections in the country are in the top 30 cities. Regulators have tried to boost the growth of broadband in rural areas by promoting higher investment in rural infrastructure and establishing subsidized tariffs for rural subscribers under the Universal service obligation scheme of the Indian government. The biggest problem in making online shopping a success in India is the limited spread of internet services. Due to low usage rate of internet online shopping will take time to become a common way to shop.

2. Language barrier

As most of the online shopping portals are in English, so this has also posed a great problem in front of the prospective buyers. In a country like India where English is not in mother tongue and mass people use their mother tongue or regional language, it's such a wide use in internet many times creates problem due to lack of understanding on the part of the customers.

3. Plastic money

In Urban area people use bank cards and habit also has been developed among them to use plastic money but in rural area it is in very less percentage. Improper function of plastic money encashment machines, lack of knowledge, poor internet connectivity, improper security means are big hurdles for propagation of latest shopping.

4. Inefficient and delayed service

Many cases of delayed delivery, damaged or inferior goods, quality issues and even instances of cheating where the goods were never shipped have been reported. The much proclaimed ease and convenience comes with a heavy price and overall, Consumers do not have a good experience with the results of online shopping. Delivery of goods is also up to main cities, small cities like Tehsil places of other small towns and villages are not covered for supply of goods.

5. Overpricing of products

Most of the goods are overpriced and if at all any products are priced at a reasonable rate, its quality is compromised. Besides that, there is no feature like exciting prices, killer deals, delivery guarantee, after sales support nor replacement warranty. Shipping charges also make it overprized. If a customer uses conventional method of shopping, he or she can have goods on its basic price.

MEASURES TO BE TAKEND TO MAKE IT POPULAR IN INDIA

1. E-commerce awareness

One of the biggest challenges for Online Shopping has been the skepticism surrounding security aspects of ecommerce, which has lowered confidence levels. Only remedy to this is to strengthen the transaction security to gradually build up confidence in online payment.

2. Varied payment options

In order to attract more and more customers' e-tailers has to increase the payment options as there are only small sections of people in India who are having credit cards so this also hampers some who are willing to shop online. More options like -on-delivery, money transfer, cheques or demand drafts, end-to-end payment should be made available to the customer who can adopt the best-suited method.

3. Awareness regarding security measure

Security issues still continues to be a major drawback and trends like AVS (Address Verification System), PIN for credit cards, smart cards, digital signatures, e-cards, and easier intra- and inter-bank transactions online need

to be made more prominent. Teaching Consumers to transact only on secure internet connections is also necessary.

4. Highlight the benefit of shopping at home

Potential customers should be convinced of the benefits of shopping from home without having the pain of going out in the crowded places.

5. Make the prices more competitive

The price offered for online shopping should be made more competitive as compared to the price s of the goods available in the shops then only the customers will feel motivated to buy online.

6. Stress on the special offers

Customers should be made aware about the varied sales promotion schemes, which will make this online buying more attractive and popular among the buyers.

7. Emphasis on after sale service

As the biggest hindrance in the path of online shopping becoming more popular is the question "who is to blame" if the product is not functioning well? Therefore, there should be more stress on the quality of products and the durability of the products, which are offered for sales and along with that assurance for after sales service.

8. Cyber law due diligence in India

It is another area that e-commerce and online shopping platforms must take care of. Cyber law due diligence for Indian companies is one of the most frequently litigated aspect in India. Lack of cyber law awareness and cyber due diligence awareness is the main reason that many websites and companies have found themselves in the net of Indian laws. Online shopping and e-commerce in India must be encouraged but at the same time legal and cyber security issues must also be taken seriously. Online payment players and e-commerce stakeholders must keep these aspects in mind while doing business in India.

CONCLUSION

Online shopping has come up as a boon for all type of consumers and it has something to offer for everyone. Despite of this fact that it is highly convenient and time saving and to certain extent it is also cost cutting exercise as one need not to step out of his / her home for doing shopping. The main area of concern is the limited internet usage and language problem. A lot of stress need to be given on these two parameters so that this IT revolution can be of use to everyone in India and then only it can be a success in true sense of terms. Otherwise, it will just end up being a style statement of few who wants to be away from the crowd and then it will lose its applicability in the real world.

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HRD PRACTICES IN BANKING SECTOR INDUSTRIES IN INDIA: A DRIVING FORCE FOR ORGANIZATIONAL EXCELLENCE

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ABSTRACT

In todays globalize world, every country is facing challenges of cut throat competition, privatization, liberalization, economy development and its allied problems. India is also facing same problems along with development of India. To oversee these problems, all countries look forward to the development of banking industry. By this view, business is considered as a pillar for development of the country. In India more than fifty percent of population live in rural area and are involved in agriculture practices. Thus there is a great need to focus on rural India rather merely on banking industry. In industrial undertakings development of Human Resource is carried out by using scientific Human Resource Development practices in India. HRD is one of the important and regular activities of the organization. HRD plays an important role in planning and implementing various development programmes in banking sector countries like India. It has been realized that shortage of skilled manpower constrains developing countries like India to implement their development programmes effectively. No country can realize its full economic potentials without fully harnessing its human resources. HRD is the one of the most contributors in accelerating economic growth in the country. HRD arranges to organize the specialized training programmes in various fields of banking sectors in India.

Keywords: HRD on Banking System- Skilled Man Power- Banking Training Pogrammes

1. INTRODUCTION

Banking sector are considering their workforce as an important resource and a valuable soul of an organization. Therefore organizations are trying to develop human resources and utilizing their whole potential for the organization development. If proper utilization of these human resources for the development of the country is took place, then these human resources will act as most important asset of the country. HRD practices in banking sector industries are one of the important tools in development of Human Resources of the country. Therefore there is a great need to undertake HRD practices for the optimum utilization of country people which will result in whole development of country. HRD constitute the most critical inputs relying on the use of activities for development of banking sector in India. Banking sector being the backbone of Indian economy, the human resource needs to meet various activities related to banking development which is critical to attain country's goals towards rural development, employment generation and host of related activities leading to sustainable growth and development. The growth achieved in Indian banking sector has been attributed to the consorted efforts of available skilled human resource.

2. OBJECTIVES OF THE STUDY

The proposed research study is centered on fulfilling the following objectives

- To find out the exact need of HRD practice in terms of knowledge, skills and attitude and also the enhancement of recruitment and selection needs due to change in technology.
- To know up to what extent, HRD practice effort can help to banking sector in meeting their objectives.
- To know the capability of the banking sector to cope-up with the current and increasing the needs of HRD practice.
- To know exact contents of HRD practice for each target group of the employees to get maximum advantage of the efforts.
- To provide an opportunity for employee for self reflection and individual goal setting in the banking sector industries.

3. METHODOLOGY

The researcher tries to explore the present condition of HRD practice to find out the means to enhance HRD practices and systems under investigation. The methodology involves mostly quantitative and qualitative in nature with observable behaviors. The Data taken from the literature, annual reports and manuals, journals, internet, newspapers, articles, magazines published at national and international level are also referred for the purpose. Thus, the study is largely empirical in approach.

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4. HRD ON TRAINED BANKING HUMAN RESOURCE

The demand for trained banking human resource in each of these sectors depends on sectoral growth and attrition rate of the existing employed stock. actual employment depends on the skill-set of the graduates coming out of the education system. Skill-set represents skill and knowledge in respect of both technical skills and soft skills (managerial, behavioral and communication). If the possessed skill-set does not match the expectations of the employer, a fraction of the employment may be lost to the persons from other competing disciplines, such as management or science graduates. Thus, three major parameters - demand, supply and skill-set –are important dimensions for developing future scenario of trained banking human resource.

5. HRD ON BANKING SKILLED MAN POWER

Development of any sector depends upon the knowledge and skill availability. The people skill is very important aspect of banking industry and its development. Like any other knowledge based industry, banking industry also needs highly skilled manpower at all levels to handle various operations. The skilled human resource in banking industry is required at all levels, like: Human Resources at Top management level at Middle management level to take of operations levels The global demands on banking trade are ever increasing and are of highly demanding nature. The requirements standards of banking are becoming stringent in day by day and inevitably talk about the consumer safety. With better opportunities in the international trade, there is a huge demand of qualified and trained manpower.

6. HRD ON BANKING TRAINING POGRAMMES

Training programmed to be organized at the existing leading banking institutions in the countries. These training programmes would be organized, in order to meet the needs of the Banking development of the country,Government of India to help accelerate the pace of banking development in developing countries like India through the provision of specialized trainings to professionals engaged in the banking sectors in the country. The Goal, Vision, and Mission are not only to train in-service employees in various banking sector but also to bring together banking talents for a first hand understanding and appreciation of each other's problems and help evolve, by pooling of knowledge, new techniques in banking development in the country. In view of the emerging needs of the country, the Human Resource Development (HRD) activities identify the needs based programmes in banking sectors. The programmes may be organized at various training institutions of banking sector in India.

7. HRD ON BANKING ENFORCEMENT

The Banking industry in India is follows the regulated norms as a trade and consumer requirements. The advanced training programmes should be provided for enforcement officers in the following areas.

- Awareness and implementation of banking system
- Current domestic banking regulations & International banking regulatory requirements
- Decision making and Communication skills
- Risk analysis, management and risk communication

8. CHALLENGES AND PROBLEMS OF THE STUDY

The challenges and problems thwarting in the banking sectors in India. For a strong Banking-Business system, the effective HRD practice is necessary to go beyond the existing issues and benchmark against the best in the world. The HRD practice has not been conducting for continuity and long term planning in the banking sector. On the positive side, technological changes have had immense influence in the recent past. The time has come to follow approach of rehabilitation of weak HRD practice to start a reconstruction mode in Banking industries The challenge for the Banking sector is not only to come on top of the competition in the country but also at internationally competitive sector by effective HRD practice and system in banking sector in India.

9. DISCUSSION

The major challenge faced by HRD practice in the Banking sector is to protect the impact of competition. The real challenge of the HRD practice is how to transform into global competition in banking sector. The HR Department has to empower, engage and energies HRD practice to create effectiveness & efficiency of employees in banking organization. The emergence of HRD practice in many banking sectors has presented new challenges for HR managers. How well Challenges are met in the context of HRD practice in changing economic & environment in Banking sector by effective HRD practice and system in banking sector in India.

10. SUGGESTIONS

1. Sufficient and regular HRD programme is to be adopted in banking sector industries.

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- 2. Advanced Banking related new courses should be launched to meet the global challenges.
- 3. Proper HRD policy is to be adopted within the stipulated time period in banking industry.
- 4. The exiting standing order should be revised new rules is to be adopted in HRD practice.
- 5. The HRD Department should be provided required HRD facilities for the employees of Banking-industries.
- 6. HRD department and other related agencies should come forward for making aware on various HR activities in banking industry.
- 7. Proper allocation of fund should be made to improve the quality of HRD practices in banking industry.

11. CONCLUSION

HRD practices are a vital role to developing and analyzing the future scenario of banking sectors in India. The interpretation of HRD as a factor for well recognized by policy makers and human resource planners to effective implementation of training and development programmes in the banking sectors in India. Banking structure of training & development programmes should be very effective and efficient workforce for economic growth of banking sectors in India.

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HRD PRACTICES ON EMPLOYEE MOTIVATION IN ROURKELA STEEL PLANT IN ODISHA: A ROAD MAP FOR CORPORATE EXCELLENCE

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ABSTRACT

The objective of this paper is to analyze the employee motivation in Rourkela Steel Plant in odisha. The main objective of the study is to find out the different level of motivation among the employees. Every organization needs the motivated persons for performing the activities in a systematic way. After selecting the employees, the next task of management is to give them proper motivational training. The research work enlightens the various aspects of the need and importance of employees of Rourkela steel plant in odisha. Some employees may have some previous knowledge of jobs while others may entirely be new. Both types of workers will need some kind of motivation to acquaint themselves with the jobs. The study adding the value of social implication for the benefits of society at large. The study also highlights various aspects of motivation, Extrinsic and Intrinsic Motivation and so on for the benefits of both employees as well as organization. The research work identifies the different problems and also finds out the solution through highlighting some major suggestions with conclusion. Thus the study has to arrange some kind of motivational programme for preparing employees for their jobs and also keeping them acquainted with latest technological advancements for organizational excellence.

Keywords: Financial and Non Financial Motivation – Positive and Negative Motivation- Self and Group Motivation- Extrinsic and Intrinsic Motivation

1. INTRODUCTION

This study deal with various aspects of employee motivation in Rourkela Steel Plantin odisha.. The fast changing technological development makes the knowledge of employees obsolete. An employee motivation serves many purposes for an employee, supervisor and organization. They require constant motivation to cope with the needs of jobs. It utilized to determine whether employees are meeting certain criteria and to recommend appropriate follow-up actions. It helps whether additional training may be needed to help the employee to fulfill the obligations of the organization, and it judges an employee's readiness for advancement and promotion in Industry, particularly Rourkela steel plant in odisha

2. OBJECTIVES

The proposed study is to be centered on fulfilling the following objectives

- To find out the exact need of motivation in terms of Knowledge, skills and attitude and also the enhancement of training need due to change in technology.
- To know up to what extent, the motivational effort can help to Rourkela steel plant in meeting their objectives.
- To know the capability of the industries to cope-up with the current and increasing training and development needs by in-house facilities and through external means.
- To know the role of newer technology in influencing the motivational needs in Rourkela steel plant.
- The study is intended to be a most optimistic work carried out with a trust and faith in organizations that are now setting examples of being centers of excellence at global level

3. NEED & IMPORTANCE

- Motivation renders better services to the customer
- It reduces the wastage, helps in filling higher level posts and promoting safety measures
- Motivation tries to fill the gaps between employee specifications, job requirements and organizational needs.
- The term Motivation denotes a systematic procedure for transferring technical knowledge and skills to employees for doing particular jobs.

- Job requirements and employee skills are balanced through motivation.
- However, there is every need to provide motivational programme to enable all employees to carry out their jobs effectively and to prepare them for advancement.

4. REVIEW OF LITERATURE

Planning is the first and most crucial function of management which tells where we should begin and how things will be well-organized in a system. Human beings are the most privileged animals of the creation because they need not start every new thing from the beginning. The past experience is always helpful to them. They learn from the past and make the plan for the future. In this context, review will be made in detail in the existing relevant literature available on the topic at the time of study.

Armstrong (2007) in his approach the work motivation has been defined as "psychological process resulting from the reciprocal interaction between the individual and the environment that affects a person's choices, effort, and persistence" In other definitions work motivation is associated with the goal attainment.

Eisenberg, (2010). which refers to the ability to monitor and regulate the impact of emotions and motivational states on one's performance, is one aspect of the executive functioning inherent in met cognition. Research suggests that effortful control among preschool- and elementary-age children is associated with better social relationships at school, higher academic engagement, and improved achievement

Gottfried (1999) Motivation involves a constellation of beliefs, perceptions, values, interests, and actions that are all closely related. As a result, various approaches to motivation can focus on cognitive behaviors (such as monitoring and strategy use), non-cognitive aspects (such as perceptions, beliefs, and attitudes), or both.

Kanfer (2001) stressed that motivation is a phenomenon which cannot be directly observed. The only way to infer motivational processes is to analyze streams of behavior caused by environmental or inherited factors which can be observed through their effects on abilities, beliefs, knowledge and personality

Linnenbrink and Pintrich (2002) offer a model of the relationship between motivation and cognition that incorporates students' prior achievement, social aspects of the learning setting, motivational variables (e.g., expectancies and values), and cognitive variables (background knowledge, learning strategies, metacognition, and self-regulation).

5. RATIONALE & SOCIAL IMPLICATIONS

This proposed study will generate insight into better understanding of the dynamics in Rourkela steel plant in odisha.Such insight will be helpful developing employee's interrelationship with special focus on organization-specific programmes. This could make organizations more and more socially responsible. The proposed study will facilitate such thinking and efforts among researchers in the area of subjects. The purpose is to develop a scientific basis for choice of strategies to introduce or maintain evidence based practices (implementation strategies) with in Rourkela steel plant in odiaha.

6. METHODOLOGY

This study is generally adopted by researcher in studying his research problem along with the logic behind them. The researcher tries to explore the present condition of emerging motivational trends and practice to find out the means to enhance the practices and systems under investigation. The Data taken from the literature, annual reports and manuals, journals, internet, newspapers, articles, magazines published at national and international level are also referred for the purpose. The research design used by the researcher is in accordance with the empirical requirements.

7. EMPLOYEE MOTIVATION IN ROURKELA STEEL PLANT IN ODISHA

1. Positive & Negative Motivation

A positive motivation involves the possibility of increased motive satisfaction, while negative motivation involves the possibility of decreased motive satisfaction. Positive or incentive motivation is generally based on reward. According to Flippo, "positive motivation is a process of attempting to influence others to do your will through the possibility of gain or reward". People work for incentives in the form of the four 'p's of motivation: Praise, Prestige, and Promotion and Pay cheque. Positive motivation, in fact, includes (i) Praise and credit (ii) A sincere interest in subordinates as individuals (iii) Competition (iv) Participation (v) Delegation of responsibility(vi) Appreciation and (vii) Pay.

Negative or fear motivation is based on force and fear. Fear causes persons to act in a certain way because they are afraid of the consequences if they don't if workers do not work, they are threatened with mechanism. Negative motivation has certain limitation; through its use only the minimum of effort is put in to avoid

punishment. Moreover, the imposition of punishment frequently result in frustration among those punished, leading to the development of behavior.

2. Extrinsic & Intrinsic Motivation

Extrinsic motivation is concerned with external motivators which employees enjoy pay promotion, status, fringe benefits, retirement plans, health insurance schemes, holidays and vacations, etc. by and these motivators are associated with financial rewards. Intrinsic motivation, on the other hand, is concerned with the "feeling of having accomplished something worthwhile, "i.e. the satisfaction one gets after doing one's work well. Praise, responsibility, recognition, esteem, power, status, competition and participation are examples of such motivation.

3. Self-Motivation or Attitude Motivation

Before one can motivate others, one must motivate oneself. One must overcome a certain amount of one's natural inertia. One of the most common deterrents to human action is that of a tired feeling. This tired feeling is due to emotional reactions within oneself.

4. Group Motivation

A group can/ be motivated by improving human relations and dealing with people in a human way, by developing the will to do, by encouraging people to feel involvement in a their work, and by giving them an opportunity to improve their performance and by complimenting or pressing them. In dealing with others, it must be borne in mind that the greatest returns can be obtained when each member of a group is properly motivated therefore, motivation must be used in one's day -to-day activates.

8. FINANCIAL MOTIVATION

Such motivation is connected directly or indirectly with money. Wages and salary, bonuses, profit-sharing, have with pay, medical reimbursement, etc. are included under this type of motivation. At the first glance, money would seem to be one of the "lower level" needs, a need that is quickly satisfied. But in reality this is not true. The reason is that money is more than just a medium of exchange. It is more than a vehicle through which one can satisfy other higher-order needs. When a person goes out to buy a car he is doing more than just spending his money; he is buying at least in his own eyes prestige, recognition, and a visible symbol of his achievements. He uses money to satisfy some of higher-order needs-self actualization, ego and social needs besides the safety and physiological needs. For this reason, money is sometimes regarded as the most esteem need and, hence, a most reliable motivator. But Gleeman has said: "Money is so subtle an instrument that the ultimate effect of money itself is not easier to identify than is an egg in omelets.

9. NON-FINANCIAL MOTIVATION

1. Appraisal, Praise or Recognition

When he does his work well, the employee naturally wants it to be praised and recognized by his boss and fellow-workers. "Praise seems to have its greatest value when given and received as recognition, and is not perceived by either party as an attempt to control the behavior of the recipient. " Recognition satisfies human need for esteem by others and for self-esteem. This recognition may show in the form of praise, of a pat on the back of the employee or a recommendation for a pay raise, promotion, or assignment of more interesting tasks.

2. Status and Pride

Status refers to "the social rank of a person", and satisfies social and egoistic needs. A management often tries to satisfy these needs by establishing status symbols and distinctions in its organization providing costly furniture, carpets on the floor, picture on the wall, artistic curtains, a separate stenographer, a few peons, and a personal assistant individuals try hard to gain these status symbols; and once these have achieved, there is a craving for higher status symbols. Pride is a nebulous concept and it is somewhat difficult to define. However, "good products, dynamic leadership, fair treatment, service to the community, ethical conduct and such other things serve to stimulate an employee's pride in his work and organization.

3. Delegation of Authority

An authority is the right to act, to direct, and to requisition resources needed to properly perform the job. The delegation of a substantial amount of responsibility to execute a given task often proves to be a strong motivating force. The subordinate is more or less on his own. The supervisor trusts him. He feels that he must show result. But for persons who lack confidence, this technique of motivation often proves disastrous.

4. Participation

It implies the physical and mental involvement of the people in an activity, especially in that of decisionmaking. This satisfies one's ego and self -esteem, and the needs of creativeness and initiative. Participation may be in regard to: (a) institutional arrangements for worker's participation in decisions within undertakings (Work Councils and Joint Council bodies); (b) participation of workers in management organs (particularly in managing welfare facilities); (c) participation at the shop-floor level and at the board level.

5. Job Security

Job security may be provided either by properly regularizing the amount of work that must be done by a fixing of the hours of work and by finding out work for those who have been rendered surplus because of changes in techniques of production or lines of production or recessionary conditions in the market.

6. Job Rotation

It implied the shifting of an employee from one job to another so that monotony and boredom are reduced. The basic objective of job rotation is no increase the skill and knowledge of the employee about related jobs. In job rotation workers learn to do all the different activities necessary for an operation or unit of work.

10. CHALLENGES AND PROBLEMS

The challenges and problems thwarting motivational system & Practice in the industry.For a strong business system it is necessary to go beyond the existing issues and benchmark against the best in the world. This motivational practice has not been conducive for continuity and long term planning in theindustry. On the positive side, technological changes have had immense influence in the recent past. The time has come to follow approach of rehabilitation of weak motivational system to start a reconstruction mode. The challenge for the business is not only to come on top of the competition of motivational system & practice in the country but also at internationally competitive system & practices in industry

11. DISCUSSION

The major challenge faced by motivational system & practice in the industry is to protect the impact of competition. The real challenge of this system & practice is how to transform into global competition. The HR Department has to empower, engage and energies the motivational system & practices to create effectiveness & efficiency of employees in the organization. The emergence of this system & practice in many organizations has presented new challenges for HR managers. How well Challenges are met in the context of employee motivation in changing economic & business environment in business by effective implementation of motivational systems in industry.

12. SUGGESTIONS

- Sufficient and regular motivational system & practice is to be adopted in the industry.
- The exiting motivational system should be revised and new modern methods to be adopted.
- HR department should be initiated to this system regularly in time
- Frequent review on the company's motivational system constantly in changing conditions.
- The company should get feedback/satisfaction surveys for further development
- The final suggestion that, all the trade unions, management, HRD department and other relevant agencies should come forward for strengthening the industry by effective employee motivation in industry.

13. FUTURE PROSPECTS OF MOTIVATION

- 1. Specific motivational objectives should be required to achieve organizational goals.
- 2. Attempt should be made to determine if the employee has the intelligence, maturity, and to successfully complete the motivational programmes.
- 3. It should be helped to see the needs for making hill aware of the personal benefits through better performance.
- 4. The motivational programme should be planned & related to the previous experiences and background. This background should be used as a foundation for new development and new behavior.

14. CONCLUSION

It enhances & highlights the researchers to maximum development component to search of new area of motivational programmes. It promotes the employees for better bright future and capabilities. Management must be made aware of the effects of motivation the efficiency of an organization. Supervisors and employers at all levels of an organization must manage the motivation of their subordinates in an effective manner so that alignment with the company objectives and best results can be achieved.

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KNOWLEDGE MANAGEMENT STRATEGIES IN INDIAN INDUSTRIES: AN INNOVATIVE HR PRACTICES FOR ORGANISATIONAL EXCELLENCE

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ABSTRACT

The purpose of present study is to bridge the knowledge gap between the employees of Indian industries.HRM must integrate effective knowledge Management and usage into daily life. Human resource management has the capabilities for creating, measuring, and reinforcing a knowledge-sharing expectation. Key human resources (*HR*) processes -- corporate education, performance management and nurturing (sharing, doing and caring) culture -- have a key role in the development of the knowledge-based enterprise. Knowledge Management (KM) provides an enabling framework to derive this advantage. Knowledge management refers to all systematic activities for creation and sharing of knowledge so that knowledge can be used for the success of the organization. KM processes provide a framework for connecting people to people and people to information, to develop and share distilled learning and best practices. In this competitive knowledge economy, our most valuable asset is the knowledge asset. It is often said that, in this economy it is not what "we own," but "we know" that would give us the competitive advantage.KM provides an enabling framework to leverage collective knowledge." When KM becomes "the way we work," it helps us deliver on strategic priorities and business growth, innovation, speed of response, quality of response, faster time to market, strengthen goals organizational learning, and operational excellence in a organizational structure. This in turn requires drastic change within HRM to respond to changing demands of knowledge economy and innovative employees in Indian industries.

Keywords: Human Resources Practices -Knowledge Management- Knowledge Economy-Innovation

1. INTRODUCTION

The present study contributes to knowledge and managing within the organization. It develops the spiral view of knowledge and managing within an organization through the concepts of collective mind, personalizing, collective assignments and collective problem solving in a work setting. On the other hand, it distinguishes the HRM practices that facilitate and energize the knowledge processes within organizations. The role of HRM is in the process of managing organizational knowledge through on human learning processes within organizations and the strength of HRM system of an organization. Knowledge managing tools have been introduced aiming at facilitating the managing of knowledge among individuals. It is extremely important that organizations create a culture of knowledge management. Knowledge is increasingly claimed to be a key critical resource and source of competitive advantage in the modern global economy, especially with the rise of the service economy, the growth in the number of 'knowledge workers', the increasingly rapid flow of global information, and the growing recognition of the importance of intellectual capital and intellectual property rights. Knowledge, with its intangible aspects, is becoming a defining characteristic of economic activities, as opposed to tangibles such as goods, services or production processes. The rise of the knowledge economy has seen a proliferation of information and communication technologies, coupled with greater organizational complexity, the growth of virtual and global organizations and rapid changes by innovative HR practices.

2. OBJECTIVES OF THE STUDY

- To find out the exact need of changing Dimensions of HR role in the terms of in Knowledge Management and also the enhancement of potential HR for higher technology.
- To provide right kind of training to personnel to increase their potential HR for higher Productivity by managing Knowledge of employees in industry
- To know the capability of the industries to cope-up with the current and increasing the needs of changing Dimensions of HRM in industry.
- To find out the level of commitment to invest time and other resources for the future development of its people through by effective HR practices in Knowledge Management in industry for changing Dimensions of HRM in future challenges
- To make the most optimistic work with a trust and faith in organizations being centers of excellence at global level by effective implementation of HR practices in Knowledge Management in industry.

3. REVIEW OF LITERATURE

Burcley (2000), he examined that HR practices plays a more long-term strategic role directly or indirectly. The direct role is pursued within the context of training and development. In this respect, training and development can move away from focusing on individual skills to a more strategic approach such as leadership, team, and an organizational strategic with knowledge and innovations

Chepkilot (2005), he indicates that the emphasis on HR practices in recent years has led to many organizations investing substantially in employee innovative training and development. He notes that the need for training has been necessitated by technological advancement and organizational change and the realization that organizational success is dependent on the skills, competencies, and abilities of knowledgeable employees.

4. METHODOLOGY OF STUDY

The methodology involves mostly quantitative and qualitative in nature with observable behaviors. The Data taken from the literature, annual reports and manuals, journals, internet, newspapers, articles, magazines published at national and international level are also referred for the purpose.

5. THE FUNCTIONS OF HRM IN KNOWLEDGE MANAGEMENT

1. HRM as a Bureaucratic Management to KM

The rise of the so-called knowledge economy has had a major impact, with a considerable shift from HRM as a bureaucratic 'personnel management' operation to the development of discrete HRM functions over the past few decades. This has been accompanied by the integration of these functions to support competitive advantage and a more strategic thrust. Having said this, a considerable number of experts in the area that HRM faces extinction if it does not respond to changes brought about by the shift from a traditional to a knowledge based economy (Stewart 1997; Ulrich, 1997, 1999; Saint-Onge, 2001;Lengnick-Hall & Lengnick-Hall, 2003). It has been suggested that one way for HRM to reinvent itself is through its contribution to effective linkages between human capital management and knowledge management within organizations (Saint-Onge, 2001;Chatzkel, 2002; Gloet, 2004).The rapid growth of technology has led to an economy where competitive advantage is increasingly based on the successful application of knowledge (Lengnick-Hall&Lengnick-Hall, 2003).

2. Traditional Function of HRM in KM

Traditional HRM functioned under narrow operational boundaries; in the knowledge economy the role of HRM needs to expand, looking both within and outside the organization. The traditional focus on managing people has been broadened to managing organizational capabilities, managing relationships and managing learning and knowledge (Ulrich, 1997; Saint- Onge, 2001; Coates, 2001; Lengnick-Hall & Lengnick-Hall, 2003).

3. HRM Practice in KM

The emphasis on discrete HRM practices is also broadening to a focus on developing themes and creating environments conducive to learning, as well as to the acquisition, sharing and dissemination of knowledge within organizations. A revitalization of the HRM function to respond to the demands of the knowledge economy and to develop linkages with KM requires major changes across four key areas: Roles, Responsibilities, Strategic Focus and Learning Focus.

6. THE ROLE OF HRM IN KNOWLEDGE MANAGEMENT

1. HRM is an Articulate to KM

Investing in a knowledge management initiative without a clear sense of purpose is like investing in an expensive camera that has far more capabilities than we need to take good pictures of family and friends. Too often, organizations embrace technologies to solve problems before they've even identified the problems they are trying to solve. Then, once they realize the error, they find it difficult to abandon the original solution and difficult to gather the resources needed to invest in a solution to the real problem. Effectively framing the knowledge management issue, before deciding on a course of action, is a crucial prerequisite for success.

2. HRM is a knowledge Facilitator

HRM must ensure alignment among an organization's mission, statement of ethics, and policies. These should all be directed toward creating an environment of sharing and using knowledge with full understanding of the competitive consequences. Furthermore, HRM must nourish a culture that embraces getting the right information to the right people at the right time.

3. HRM is an Experience Creator

HRM should also create the "ultimate employee experience." That is, by transforming tacit knowledge into explicit knowledge through education, organizations must build employee skills, competencies, and careers, creating "bench strength." This combines the traditional training and development responsibilities of HRM with

the new responsibilities of human capital steward: using all of the organization's resources to create strategic capability. Organization's new staff orientation, which emphasizes the firm's mission values, and history, is an example of this process of making tacit knowledge more visible.

4. HRM is a Solution to Knowledge Management

Although it should not ignore the high-tech knowledge management tools, HRM contains the expertise to develop low-tech knowledge management strategies. The knowledge facilitator role cannot be easily slotted into traditional HRM functions, such as training and development or compensation. The knowledge facilitator role is much broader and requires creative integration across traditional HRM activities. It entails both rethinking old ways of managing the workplace as well as using innovative approaches outside the box of traditional HRM. Most important, becoming an effective knowledge facilitator requires conceptualizing HRM as a vehicle for creating capabilities and capitalizing on the human factor to create a community of knowledge workers.

5. Implications of KM for HR Development

KM involves recognizing, documenting and distributing knowledge to improve organizational performance, it is of particular significance to HRD in training needs analysis and the planning of training to improve performance and deliver strategic results. KM challenges HR over intellectual property, professional identity and unit boundaries; KM perspectives move HRD's goal away from developing individual capacity to creating, nurturing and renewing organizational resources and interactions. Instead of devising training courses, HRD practitioners may need to identify organized elements that learners can reference as needed, depending on the particular challenges faced.

6. Implication of KM for HRM Sustainability

In today's economy, where so much importance is attributed to the search for sustainable resources and institutions, knowledge-based theory underpins much of the strategic thinking in organizations. In the knowledge-based view, this organizational knowledge is acknowledged as the most valuable organizational asset and the ability to manage knowledge strategically as the most significant source of competitive advantage (Barnes, 2002). Knowledge is both the key resource and a basis for sustainability, but knowledge and associated knowledge management practices must also be sustainable. In the wider search for sustainability, issues of context, of culture and appropriateness are of paramount importance. In the realm of context, the focus should be on community as well as on process. In this way, knowledge management can enhance the potential for knowledgeable practices that are "envisioned, pursued and disseminated, with other actors encountering these new practices and learning from them to develop their own local knowledge" (Cushman et al, 2002).

7. Implications of KM for HRM Innovation and Creativity

Knowledge itself is not of any value to an organization unless these contextual aspects are clearly understood. Much of the knowledge, both tacit and explicit remains largely untapped in most organizations; without a thorough understanding of context, it will not be possible for HRM or KM to support the development of management and leadership capabilities to support innovation and creativity. Much work in HRM has focused on identifying facilitators and inhibitors of innovation, such as people (e.g. effective leadership behaviors associated with particular innovation phases), structure (e.g. the impact of centralization, formalization, complexity, stratification, lateral communications, matrix structures, requisite variety, double-loop learning) and organizational size or resource availability. Other approaches have found that strategic type, organizational climate and culture, and organizational environment are also important facilitators or inhibitors of innovation. Organizations also seem to adopt very different strategies towards staff directly involved in innovation as compared with staff in general, with less use of flexible employment policies for this group. An alternative is to see innovation as more dynamic and fluid, allowing for groups, individuals and collaborative partners to differ in their perceptions and interpretations of events.

7. HRM PRACTICES IN KNOWLEDGE MANAGEMENT

HR has a pivotal role to play in the KM movement. Key HR processes -- Corporate Education, Performance Management and nurturing (sharing, doing and caring) culture, have a very significant role in the development of the knowledge-based enterprise. Knowledge management is essentially a people related discipline, with focus on strengthening collaborative team effort to leverage collective knowledge of the enterprise.

The following examples are the HR practices that should be aligned to strengthen knowledge management

1: Talent Management,

It is the domain of HR and knowledge management are closely interrelated. While Talent Management focuses at individual level -- recruitment, training, skill and competency development and career planning of an individual, knowledge management focuses on people at collective level, how to leverage the collective

knowledge of the enterprise, through Mentoring and knowledge sharing and collaborative team working for KM for developing into a key competency of the people.

2: Induction of New executives

At the stage of induction of new executives into the organization, coaching and mentoring systems are meant to transfer knowledge; exposure during training to variety of functions, units and geographical locations helps knowledge awareness / transfer.

3: Mentorship

Employees will benefit from "Mentorship," not only during the initial months but also for a long time after that. The role of the mentor in the later period would be to challenge the executive to look beyond the obvious, look for past learning and base decisions on a more informed platform.

4: Job rotations

Well-planned job (role) rotations across geographical locations and businesses in a firm help not only people development, but also provide an important vehicle for transfer of knowledge and best practices, even though an organization cannot obviously depend on this as the main source of knowledge transfer.

5: Networked organization

A networked organization with people playing multiple roles, being part of multiple teams -- a vertical team (Business / category) as well a horizontal team (function / knowledge domain), is the way forward to effectively "leverage collective knowledge" of an enterprise. HR should play a key role in developing such a networked organization, through sponsorship and or facilitation of knowledge communities (teams), cutting across formal organizational silos.

6: Training

Learning and knowledge are inter-linked. Knowledge strategies should encompass learning initiatives and knowledge initiatives need to converge with training initiatives. A Company's training program needs to focus on functional and business specific skill development programs as well as competency development focused programs.

7: Knowledge communities

Teams, as the owners and users of the knowledge, should play an active role in developing suitable course material for the functional and business specific courses. Knowledge management cannot be practiced without a clear focus on "learning" within the organization.

8: E- Learning is online learning

It is made available through company web sites (Intranets), and even through CD-ROMs. It allows the learner to enroll into courses or programs of their choice and acquire knowledge at their own pace at the place of their choice. Corporate online universities, exclusive learning space to induct managers or develop future leaders, on going programs for sales personnel and induction into new products and services are some of the e-learning offerings, some of the companies are making available to their employees to develop themselves.

9: Culture change

HR has a key role to play in nurturing and strengthening knowledge management through "learning initiatives" and "culture change initiatives." Leveraging collective knowledge is possible only when people value building on each other's ideas and sharing their insights. Much of this shaped by the culture of the organization. In some cultures, where knowledge is seen as power, knowledge sharing may be seen to be in conflict with the individual's personal interests (individual excellence / competitive advantage). Therefore, institutionalization of Knowledge Management requires HR to focus on managing the culture change mindset of the people to strengthen collaborative team working and knowledge sharing. These culture change initiatives will strongly support our efforts to become a stronger knowledge driven company, committed to business excellence.

10: Incentive and Reward Program

HR needs to institute a system of rewards and recognition, training and performance development practices -activities that reinforce the discipline of sharing, documenting knowledge and reuse of others' ideas with pride to achieve business goals. People in business most often behave in a way that increases their career opportunities, or recognizes their achievement. Most organizations reward individual effort or task achievement. They reward something done in a crisis, but most incentive programs do not reward avoiding a crisis. The best KM practitioners reward employees for learning, sharing and collaborating. A grassroots desire among employees to tap into their company's intellectual resources. HR can impact this through training and practices that reinforce this desire.

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8. CHALLENGES AND PROBLEMS

The challenges and problems thwarting HR professionals in Knowledge Management in industry. For a strong HR system and practice is necessary to go beyond the existing issues and benchmark against the best in industry. The various HR activities and practices have not been conducive for continuity and long term knowledge management planning in the industry. On the positive side, technological changes have had immense influence in the recent past. The time has come to follow and approach the rehabilitation of weak HR system and practices to start a reconstruction mode of Knowledge Management in industry. The challenges and Changing Dimensions for the development of HR are not only to come on top of the competition among the industry in the Knowledge Management strategy in the country but also at internationally competitive practices and system by effective & efficient Changing Dimensions of HR role in Knowledge Management in industry.

9. DISCUSSION

The major challenge and Changing Dimensions of HR faced by industry is to protect the impact of competition. The real challenges and Changing Dimensions of the HR role in Knowledge Management are how to transform into global competition. The concern organization has to empower, engage and energies the challenges and Changing Dimensions of HR role, activities and practices to create effectiveness & efficiency of in Knowledge Management in industry in the country. The emergence of Changing Dimensions of HR role & practices in Knowledge Management strategy has presented new challenges for entrepreneurs. How well Challenges and Changing Dimensions are met in the context of HR role in Knowledge Management in changing economic & environment scenario in the industry.

10. SUGGESTIONS

- Sufficient and Regular innovative HR practices in Knowledge Management is to be adopted in the industry.
- Proper HR policy is to be adopted within the stipulated time period to meet the challenges and innovative Dimensions of HR practices in Knowledge Management.
- The exiting HR practices in Knowledge Management should be revised and innovative practices to be adopted in industries
- All the employees should be given opportunity for advantage without any prejudice in knowledge Management strategy in industries
- The concern organization and other related agencies including HR department should come forward for making awareness for various innovative HR practices in Knowledge Management.
- Proper allocation of fund should be made to improve the quality of innovative HR practices in Knowledge Management strategies in the industries
- Enhance the creativity and efficiency by adapting some of the existing competency models and HR delivery systems and tailor them to fit individual organizational needs through Knowledge Management strategy.
- Identify improved technology that facilitates HR decision-making by managers and reduces the workload for HR professionals by effective Knowledge Management strategy.

11. CONCLUSION

This paper has increasing importance of knowledge management to organizations innovative challenges the nature, role and boundaries of HR in significant ways. This paper has specific functional areas of HR can respond to these challenges, as well as discussing the implications of knowledge management for HRM in organizational development and the role in facilitating innovation and creativity. The knowledge management as the discipline that promotes an integrated approach to identifying, capturing, retrieving, sharing, and evaluating an enterprise's information assets. These information assets may include databases, documents, policies, tacit expertise and experience in individual workers.HR may play a major enabling role in helping identify the potential of innovative knowledge migrants through assessment and selection; by helping facilitate knowledge migrations likelihood of success and retention through training and development, as well as by developing organizational processes that facilitate knowledge migration, knowledge appreciation, and knowledgeable action by providing through innovative HR practices for corporate excellence in Indian industries to meet global challenges.

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EMPLOYEE ENGAGEMENT ACTIVITIES IN NATIONAL ALUMINIUM COMPANY LIMITED IN ODISHA: A NEW MANTRA FOR CORPORATE EXCELLENCE

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ABSTRACT

The present study deals with the employee engagement activities in National Aluminium Company Limited in Odisha. Every organization needs the services of engaged persons for performing the activities in a systematic way. Employee Engagement is vital component for organization's success but it is a complex concept. Various elements are influencing Employee Engagement at its implementation level. It presents several difficulties and challenges to existing organizations. To survive in the competitive world, organizations need to focus on the strength of their employee to achieve competitive advantage through emphasis on managing human resources. Employees play a key role in the organization's success. Nowadays, many organizations are facing the problem of engaging the employees. Various factors effect employee engagement, these are namely: personality, organizational culture & productivity, job satisfaction, motivation organizational performance and so on. The concept of employee engagement is a measurement of how happy employees are with their respective jobs, working environment and how efficient their performance levels are? Managing high morale among employees can be of remarkable benefit to any organization, as actively engaged workers are more productive and stay loyal to the company. Organizations with high employee engagement levels are more productive and more profitable than those organizations with low levels of employee engagement. This is a conceptual paper which aims to explore the Key aspects of employee engagement and their involvement reasons in depth and its sway on Employee Engagement. Thus the study makes an attempt to study the different dimensions of employee engagement in National Aluminium Company Limited in Odisha.

Keywords: Employee Engagement-Engagement Strategies- Engagement Activities-Drivers of Engagement

1. INTRODUCTION

The concept of employee work engagement describes the extent to which workers are involved with, committed to, and passionate about their work. Many businesses are concerned about increasing employee engagement during this time of financial uncertainty. One might think that the economic downturn and the job insecurity it brings would translate into increased employee job focus and engagement. Engagement can be improved by using more positive supervisory communication styles, offering workplace mental health services to employees, and by larger organizational-level changes. Motivated and engaged employees tend to contribute more in terms of organizational productivity and support in maintaining a higher commitment level leading to the higher customer satisfaction. Employees Engagement permeates across the employee-customer boundary, where revenue, corporate goodwill, brand image are also at stake. This can be used to provide an overview and references on some of the conceptual and practical work undertaken in the area of the employee engagement practices.

2. OBJECTIVES

-To achieve and maintain high moral among employees for improve better human relations at work - place in both the organization.

-To built loyalty of employees for creating the most optimistic work culture with a trust and faith in both industries.

-To enhance the high level of commitment of employees to invest time and other resources for the development of its people and organization.

-To find out the exact need of employee engagement activities in terms of Knowledge, skills and attitude due to change in technology.

-To satisfy the needs of individual by offering various employee engagement activities to increase over all employee development and organizational Productivity.

3. REVIEW OF LITERATURE

Planning is the first and most crucial function of management which tells where we should begin and how things will be well-organized in a system. Human beings are the most privileged animals of the creation because they need not start every new thing from the beginning. The past experience is always helpful to them. They learn from the past and make the plan for the future. In this context, the review is made of the existing relevant literature available on the topic.

Amirtha Gowri. P. and Mariammal. M. (2017), in their opinion the Organizations have to give their employees the freedom to make their work exciting and an environment having an engaged work life.Employees are the assets of the organization and if they are not given a space whereby they can make a perfect blend of both work and fun, the optimum performance from them may be difficult. Thus an organization should realize the importance of employees, more than any other variable, as try to engage them to the utmost possible level intriguing suitable measures.

Mone and London (2014), they defined that employee engagement is a condition of employee who feels involved, committed, passionate, and empowered and demonstrates those feelings in work behavior. It is thus the level of commitment and involvement an employee has towards their organization and its values. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee. Thus, employee engagement is a barometer that determines the association of a person with the organization.

Bharathi. N. (2012), he has explained that an employee believes in the mission, purpose and values of an organization through their commitment as an employee and their attitude towards the employer and customers. The primary behavior of engaged employees, is speaking positively about the organization to coworkers, potential employers, having a strong desire to be a member of the organization and exerting extra effort to contribute to the organizations success. It is important to note that the employee engagement process requires a two-way relationship between employer and employee.

4. EMPLOYEE ENGAGEMENT ACTIVITIES AND STRATEGIES IN NALCO

- 1. Engagement is consistently shown as something given by the employee who can benefit the organization through commitment and dedication, advocacy, discretionary effort, using talents to the fullest and being supportive of the organization's goals and values. Engaged employees feel a sense of attachment towards their organization, investing themselves not only in their role, but in the organization as a whole.
- 2. Engaged employees are more likely to stay with the organization. Engagement can enhance bottom-line profit and enable organizational agility and improved efficiency in driving change initiatives. Engaged individuals invest themselves fully in their work, with increased self efficacy and a positive impact upon health and well being, which in turn evokes increased employee support for the organization.
- 3. There are seven commonly referenced drivers of engagement: the nature of the work undertaken, work that has transparent meaning and purpose, development opportunities, receiving timely recognition and rewards, building respectful and assertive relationships, having open two-way communication systems and inspiring leadership.
- 4. Being satisfied at work is a weaker predictor of business outcomes than engagement and lacks the two-way reciprocal relationship characteristic of engagement. There is a very strong relationship between organizational citizenship and engagement, as both focuses upon going beyond the expected. Both engagement and the psychological contract have a cognitive and emotional element and can depict the two way employee employer relationship.

5. BENEFITS OF EMPLOYEE ENGAGEMENT IN NALCO

- 1. There are various benefits that EE brings forth for an organizations success.
- 2. Improved Passion to excel at work place by employees
- 3. Increased employer branding
- 4. Reduced accidents at workplace
- 5. Greater commitment for achieving organizations goals
- 6. Better recruitment and selection
- 7. Business growth and increase in profits
- 8. Positivity to the work environment that is infectious
- 9. Greater sense of belongingness and attachment
- 10. Higher retention rate and Increase in productivity
- 11. Highly delighted customer experiences and loyalty
- 12. Value addition to the company and Increase loyalty of employees

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6. JOB SATISFACTION IN EMPLOYEE ENGAGEMENT IN NALCO

Engaged workforce is the main element for the remarkable benefit to any organization. Employee engagement is not a lip-service. It is committed heart and action-oriented service from top management. It is said a company that unlocks the secrets of employee engagement is promised profits beyond its wildest dreams. Employee engagement means how happy employees are with their respective jobs, working environment and how efficient their performance levels are? Managing high morale among employees can be of noteworthy advantage to any organization, as keenly engaged workers are more productive and stay loyal to the company. Organizations with high employee engagement levels are more productive and more profitable than those organizations with low levels of employee engagement. Engagement as a psychological presence with two key mechanisms, attention and absorption is "being engrossed in a role and refers to the intensity of one's focus on a role.EE as a positive employee attitude towards the organization and its values and described it as a two-way relationship between employer and employees, involving an awareness of the business context Engagement as "being positively present during the performance of work by willingly contributing intellectual effort, experiencing positive emotions and meaningful connections to others."

7. DRIVERS OF EMPLOYEE ENGAGEMENT IN NALCO

There are several drivers for engagement which vary by industry, job functions, group and job level. These drivers are comprised of culmination of various factors affecting each level. Socialization programs help in building a strong culture and it sets the stage for employees to build strong relationships on their first day of job. When employees feel valued both by their superiors for their work done engagement levels increase. Recognition and praise creates a performance culture that helps in building a long term prospects. Good quality line management, two way open communication, effective cooperation, focus on developing employees and their wellbeing, fair pay and benefits, Good HR practices in place and a harmonious work environment serve as the basis for EE drivers.

Employee engagement goes beyond motivation and simple job satisfaction. It can be seen as a combination of commitment to the organization and its values and a willingness to help colleagues." Employee Engagement as "Emotional connection an employee feels toward his or her employment organization, which tends to influence his or her behaviors and level of effort in work related activities". "Engagement is the extent to which employees commit to something or someone in their organization, how hard they work, and how long they intend to stay as a result of that commitment". Engaged employees are those who work with a passion and feel profound connection to their company and drive innovation and move the organization forward. Employers need to recognize the incredible financial opportunity behind their investments in talent and develop a long-term strategy for keeping their employees engaged and productive at work.

Engaged employees' work more productively, deliver higher levels of customer service, experience greater levels of satisfaction, and improve the bottom-line performance of the organization. Employee engagement approach has proven links of EE to productivity, customer engagement, quality, retention, safety, and profit. EE is a complex concept examining the extent to which an employee applies themselves at work with various components such as cognitive, emotional and behavioral. Cognitive refers an employees 'beliefs about the company, its leaders and the workplace culture The emotional aspect is how employees feel committed and motivated to come to work and The behavioral factor is the value-added component reflected in the amount of effort employees put into their work which includes appropriate use of intellect, energy and efforts.

THERE ARE SOME DRIVERS WHICH ARE

Trust and Integrity – This refers to the extent to which the employee feels that members of the management team communicate, tell the truth, listen to employees and follow through with action and demonstrate the company's expressed values through their personal behaviour.

Nature of the Job – This driver refers to the daily content of the tasks carried out by the employee, the employee's routine and the degree to which he/she derives emotional and mental stimulation from it.It includes feeling challenged at the workplace and opportunities to participate in taking decisions at work.

Line of Sight between Individual Performance and Company Performance – This refers to the degree to which an employee understands a company's goals and objectives, is aware of its significance and knows the impact his/her individual performance to achieving these goals.

Career Growth Opportunities – This refers to the extent that an employee feels that there are future career advancement opportunities and promotions for him/her in the organization. It also includes the awareness of a clear and well carved career path for the employee to follow in the organization.

Pride about the Organisation – This alludes to the amount of pride and self-esteem an employee derives from being apart of the organization. This driver is also associated with behaviors of recommending the company to prospective clients, customers and employees and expressing positive feeling about the workplace.

Co- workers/Team Members – This driver recognizes the immense impact an employee's co-workers, peers and colleagues have in enhancing his/her levels of employee engagement. Since an employee spends a significant amount of his time at the workplace with his colleagues, the relationship he shares with them plays an important role in engagement levels

Employee Development – This driver refers to the degree that the employee feels that specific and targeted efforts are being made by their company or the manager to develop the employee's skills to his fullest potential.

Personal Relationship with One's Manager – This is the degree to which an employee values the relationship and bonding he/she shares with his/her direct manager or supervisor. This does not relate to the professional and job related aspects of their relationship, rather it refers to the person rapport and comfort shared by an employee and his/her manager.

8. CHALLENGES AND PROBLEMS OF STUDY

Employee engagement activity is the one of the vital role in any aluminum industries. In many of the aluminum industries there is no proper Employee engagement activities. It leads major problems in the organizational growth and employee efficiency. It is the one of the challenges to meet organizational competitiveness in the global business. Employee engagement activity has not been conducive for continuity and long term planning in the industries. There are major technological changes which immense influence in the recent past. The weak Employee engagement activity should start a reconstruction mode according to needs of aluminum industry. The challenge for the business is not only to come on top of the competition of Employee engagement activity in the country but also at internationally competitive practices in aluminum industry.

9. DISCUSSION

The major challenge faced by employee engagement in the both industries is to protect the impact of competition. The real challenge of the employee engagement is how to transform into global competition. The HR Department has to empower, engage and energies this activities to create effectiveness & efficiency of employees in the organization. The emergence of this employee engagement activities in many organizations has presented new challenges for HR managers. How well Challenges are met in the context of employee engagement in changing economic & business environment in business by effective implementation of employee engagement activities in both aluminum industries.

10. SUGGESTIONS

- 1. Organization should enhance and highlights the various engagement activities for employees according their needs.
- 2. Company should promote the employees for better bright future and capabilities.
- 3. Management must be made aware of the employee engagement activities in both the organization.
- 4. Supervisors and employers at all levels of an organization must manage the engagement activities of their employees in an effective manner.
- 5. There must be proper engagement activities in both industries for over all benefits of employees as well organization.
- 6. The exiting Employee engagement activities should be revised and new methods to be adopted at all level of employee at par with needs of both aluminum industries in odisha.
- 7. The company should get feedback/satisfaction surveys from all type of employees for further development of employee engagement activities in both aluminum industries.
- 8. Proper allocation of fund should be allotted to improve the Employee engagement activities in both the aluminum industries in odisha

11. CONCLUSION

Employee's engagement is a long term process and linked to core region of the business like values, culture and managerial philosophy. Effective Communication, continuous improvement, Training to employees, Offer development and advancement, providing resources are some others means which are expedient for employee engagement. It can therefore be concluded that organizations need to take care of their employees from day one

to help build EE levels and it should be a continuous process followed at every aspect of management. Employee engagement is a recent and evolving concept and has demarcated a distinct identity for itself. It has been proved that employee engagement is closely linked with positive organizational performance outcomes. The passion, vigor, enthusiasm and dedication displayed by engaged employees at their workplace ensures that their organizations attain a marked and visible competitive advantage. The different parameters involved in employee engagement are positively related with job satisfaction. Higher engagement levels are also associated with sharp increases in the productivity, customer satisfaction and performance indicators leading to discernible elevation in the overall profitability levels of the firm.

The concept of employee engagement should not be regarded just another HR strategy. Companies with engaged employees enjoy higher employee retention as a result of reduced staff turnover, lower absenteeism and thus are able to capitalize on saving costs associated with attrition. On the flipside, companies with disengaged employees suffer from increased costs associated to lower productivity levels, poor quality, increased absenteeism and staff turnover. Organizations need to build a distinctive corporate culture that encourages hard work, develop a strong performance management system which holds managers and employees to reduce their turnover and maintain or increase business performance. Managers should enhance two-way communication, give appropriate training to employees to increase their knowledge and skill, establish reward mechanisms in which performance is rewarded through various financial and non-financial incentives, and empower employees to harness their potential. Thus in today's world of economic turbulence and uncertainty, engaging employees is critical to ensuring an organizations longevity and profitability.

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HIGHER EDUCATIONAL SYSTEM IN INDIA: A NEW WAY OF JOURNEY IN 21ST CENTURY

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ABSTRACT

The higher education sector, in recent decades, has witnessed a tremendous growth in many aspects such as its institutional capacity, enrolment, teacher-student ratio, etc. The rapid expansion of the higher education system at the same time has brought several pertinent issues related to equity, efficiency, excellence and access to higher education in the country. Although there have been challenges to higher education in the past, these most recent calls for reform may provoke a fundamental change in higher education. There has been considerable improvement in the 'Higher Education' scenario in both quantitative and qualitative terms. Indian professionals are considered among the best in the world are in great demand. This signifies the inherent strength of Indian education system. This change may not occur as a direct response to calls for greater transparency and accountability, but rather because of the opportunity to reflect on the purpose of higher education, the role of colleges and universities in the new millennium, and emerging scientific research on how people learn. These disparate literatures have not been tied together in a way that would examine the impact of fundamental change from the policy level to the institutional level and to the everyday lives of college and university administrators, faculty and students. Now the time has come to create a second wave of institution building and of excellence in the fields of education, research and capability building. We need higher educated people who are skilled and who can drive our economy forward. The study is also unique in the sense that it brings about better understanding of the present scenario in the higher education system in the country and its pattern of growth given the opportunities and challenges to the system under consideration. India, even after many decades of its independence, is far away from the goal of universal literacy. It is meant to be a modest contribution to assessing 'Higher Education' against the background of the current scenario and the possibilities of meeting the challenges. There are number of institutions in the country, but they don't have proper basic infrastructure. However on a positive note, India is engaged in the use of higher education as a powerful tool to build a knowledge-based information society of the 21st Century. The present paper is an attempt, to identify and discuss a number of critical issues, of quantity and quality and challenges of 'Higher Education' in India.

Keywords: Issues, Opportunities and Challenges- Quantitative & Qualitative of Higher Education-Privatization-Educational Standards & Pedagogy-Global Standards of Education

I. INTRODUCTION

The rapid expansion of the higher education system as a whole has brought several pertinent issues related to equity, efficiency, excellence and access to higher education in the country. Though contributions of private unaided colleges and universities in meeting the demand for higher education are appreciable, the mushrooming growth of these institutions has resulted in the largest system of higher education with the weakest quality. The 'Higher Education' (HE) system in India has grown in remarkable way, mainly in the post-independence period, to become one of the largest organizations of its kind in the world. There has been considerable improvement in the 'Higher Education' scenario of India in both quantitative and qualitative terms, 'Higher Education' in India is seen as one of the ways to upward social mobility. The standards of academic research are low and declining. Some of the problems of the Indian higher education, such as – the unwieldy affiliating system, inflexible academic structure, uneven capacity across various subjects, eroding autonomy of academic institutions, and the low level of public funding are well known. Many other concerns relating to the dysfunctional regulatory environment, the accreditation system that has low coverage and no consequences, absence of incentives for performing well, and the unjust public funding policies are not well recognized". These issues are significant for the country, as it is now engaged in the use of higher education as a powerful tool to build a knowledge-based information society of the 21st Century. This paper presents a bird's eye view of the structure and salient features of higher education sector prevalent in India. An attempt has also been made in this paper to discuss the trends in the growth of higher education in India

2. OBJECTIVES OF THE STUDY

- To examine the standard of the current higher education system in India.
- To analyses the present status of higher education system in India
- To highlight the opportunities and challenges faced by the higher education system in India

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- To discuss trends in the financing of higher education
- To suggest measures to overcome the issues relate to enrolment and financing of higher education.
- To suggest measures to tackle its various systemic deficiencies.
- To study the factors that would help bringing it within comparable standards with that of the developed nations.

3. IMPORTANCE OF THE STUDY

- 1. In this context, the present paper holds an immediate significance of creating awareness of many issues of concern to be taken care of by the stakeholders in the national as well as the global levels.
- 2. The study is also unique in the sense that it brings about better understanding of the present scenario in the higher education system in the country and its pattern of growth given the opportunities and challenges to the system under consideration.
- 3. The present study throws a gainful insight on financing schemes and enrolment aspects of higher education in India. Academic administrators, policy makers, educational institutions, and researchers will find the insights of the present study of use for various purposes.

4. REVIEW OF LITERATURE

Pawan Agrawal in the year 2006 successfully conducted a study on "Education system in India" where he assimilated and analyzed data from several different departments across India (NAAC, MHRD, UGC, and AICTC). He laid bare the structure of the higher education system in India and its growth - both in terms of enrolment and the institutions. Issues related to the financing of higher education were also analyzed. The role of academic research in promoting research and innovation in the Indian economy was evaluated, outlining the weak points and suggesting a

way forward. The sample considered, consisted of data from various sources to give an accurate reading of the current education system in India. The other important and contemporary issues, such as governance, academic profession, use of technology, branding and advertising, private tuitions and coaching, trade-related and the statistical system and policy research issues have also been covered by him. It was learned that we have to focus more on the basic parameters of good quality education and improve from the foundation.

Jayendra N. Amin in the year 2012 conducted a study on "Quality Research in Higher Education: Issues and Remedies" where he collected data from homogeneous group and studied that quality of life vis-a-vis quality of education received. He suggested that higher education has a direct link with the upliftment of the society as a whole. The overall contribution of Indian researches being carried out at higher education institutions are not up to the mark. The sample was homogenous in nature and data was collected on expenditure in R&D, lack of linkage between industries and research institutions. After collecting data from several sources and analyzing them he concluded that if the special provisions were made in the five year plan, then the quality of higher education imparted would improve by leaps and bounds. It was concluded that there is an urgent requirement for implementation of latest technology in our education sector as well as improving the standard of research in India.

5. METHODOLOGY

The present paper is a based on various sources of data collected from the published and unpublished records, reports and contributions of several institutions, organizations and individuals in India. The paper is an outcome of a review of a substantial number of various sources and personal experiences and observations on the current scenario and challenges of higher education in India.

6. CURRENT INDIAN HIGHER EDUCATIONAL SYSTEM

While many reasons can be cited for the current scenario, these all boil down to decades of feudally managed, colonially modeled institutions run with inadequate funding and excessive political and bureaucratic interference. India should try to become "knowledge economy" to promote inclusive growth. The three major areas to be focused to ensure that Indian Higher Education system is sustainable and meets global standards are:

1. Quality of Education-in terms of infrastructure, teachers, accreditation, etc. \Box

- 2. Affordability of Education ensuring poor and deserving students are not denied of education.
- 3. Ethics in Education-avoiding over commercialization of education system.

Academic Standards and Need of World-Class Quality Higher Education

4. Quantity and Quality-Most observers agree that Indian higher education, the significant and impressive developments of the past fewdecades5 not-withstanding, faces major challenges in both quantitative and qualitative terms.

Perhaps the clearest and boldest statement of this issue can be found in the 'Report to the Nation 2006' of the National Knowledge Commission (NKC) which concludes that, 'there is a quiet crisis in higher education in India that runs deep6, and that it has to do with both the quantity and the quality of higher education in India'. In any nation education is the basic necessity for the socio-economic development of the individuals and the society. In reality some institutions & universities are having world class education. So, improved standard of education as first priority should be offered to the majority by the government authorities with sincere political will. Also, privatization of higher education is absolutely necessary in a vast country like India as government alone is helpless to do so.

It should aspire for the international form of higher education system. To achieve that goal, it should adopt uniform international syllabus in its educational institutions. Many national universities in USA, UK, Australia, etc. allow studies in higher education for foreign students in their countries and through correspondence courses as well. In the same way Indian universities of world class education can also offer courses of studies to foreign students taking advantage of the globalization process. In the way to compete globally in the 21st century, Indian' Higher Education' system should adopt certain benchmarking techniques for improving instruction models and administrative procedures in universities/colleges to move forward. India needs a thorough study and evaluation of models implemented elsewhere and work out strategies to adopt such models in education system. India is yet to establish world class research facilities, recruiting profound academicians in universities/ colleges/ research institutions, etc. to sustain and forge lead in economic development. It is important to understand that countries like China, Singapore, South Korea, etc. are moving fast in investing in education system. Therefore, it is imperative that our educational institutions are equipped with the desired quality and standards which are essentials for transforming the younger workforce into productive ones. Needless to reiterate that in the higher education system focus on use of technology for effective learning by students also need to be encouraged to have cutting edge over the competitors in the globalised world.

7. INDIAN HIGHER EDUCATION SYSTEM IN GENERAL PERSPECTUS

India's HE system can be projected to be more transparent and inclusive by the end of Twelfth Plan period, provided the Government is able to create an enabling regulatory environment and put in place healthy implementation, monitoring and quality assurance mechanisms. The Ernst

& Young LLP is a Limited Liability Partnership, registered under the Limited Liability Partnership Act, 2008 in India suggests the following strategies to be adopted:

1.Merit-based Student Financing: This should ensure admissions to meritorious students independent of financial background

2. Internationalization of Education: This would entail aligning different aspects of education (curriculum, faculty, etc) to international standards

3. Enabling a Research Environment: This would involve creating adequate means of research funding and practical application of research

4. High Quality Faculty: The need of the hour is to create a conducive environment and provide incentives to attract and retain high quality faculty

5. Improved Technology for Education Delivery:

Leveraging technology for enhancing the teaching learning experience will ensure better outcomes

6. Employability: Making education-industry relevant and practical would be the right way to ensure a highly employable talent pool.

Academically and institutionally, India has moved beyond traditional reticence and leaders are no longer discomfited by risky experimentations. Against such a backdrop there is more room to grow with equity and excellence. By 2030, India will have the largest population in the world, in the higher education age bracket. Increasing urbanization and income levels will drive demand for higher education. India's economy is expected to grow at a fast pace; rapid industrialization would require a gross incremental workforce of about 250 million by 2030. India could potentially emerge as a global supplier of skilled manpower. Given the expected socio-economic scenario in 2030, India would need a robust higher education system that can deliver on multiple

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imperatives. A differentiated system of institutions with differing objectives and focus areas would be critical for achieving the proposed goals.

8. CRITICAL ISSUES IN INDIAN HIGHER EDUCATIONAL SYSTEM

As India strives to compete in a globalised economy in areas that require highly trained professionals, the quality of higher education becomes increasingly important. So far, India's large, educated population base and its reservoir of at least moderately well-trained university graduates have aided the country in moving ahead, but the competition is fierce; from China in particular. Other countries are also upgrading higher education with the aim of building world class universities. Even the small top tier of higher education faces serious problems. Many IIT graduates, well trained in technology, have chosen not to contribute their skills to the burgeoning technology sector in India; perhaps half leave the country immediately upon graduation to pursue advanced studies abroad, and most do not return. A stunning 86 per cent of Indian students in the fields of science and technology who obtain degrees in the United States do not return home immediately following their graduation. A body of dedicated and able teachers work at the IITs and IIMs, but the lure of jobs abroad and in the private sector makes it increasingly difficult to lure the best and brightest to the academic profession. The present system of higher education does not serve the purpose for which it has been started. In general education itself has become so profitable a business that quality is lost in the increase of quantity of professional institutions with quota system and politicization adding fuel to the fire of spoil system, thereby increasing unemployment of graduates without quick relief to mitigate their sufferings in the job market of the country.

9. CHALLENGES OF HIGHER EDUCATIONAL SYSTEM IN INDIA

Since we have got independence we are facing challenges to establish a great and strong education system. Various governments came and gone. Off course they tried to establish new education policies in the system but this is very sad to dictate that they were not sufficient for our country. Still we are facing lot of problems and challenges in our Education System. India recognizes that the new global scenario poses unprecedented challenges for the higher education system. The University Grants Commission has appropriately stated that a whole range of skills will be demanded from the graduates of humanities, social sciences, natural sciences and commerce, as well as from the various professional disciplines such as agriculture, law, management, medicine or engineering. India can no longer continue the model of general education as it has been persisting in for the large bulk of the student population. Rather, it requires a major investment to make human resource productive by coupling the older general disciplines of humanities, social sciences and commerce to their applications in the new economy and having adequate field based experience to enhance knowledge with skills and develop appropriate attitudes.

Responding to these emerging needs, the UGC stated: "The University has a crucial role to play in promoting social change. It must make an impact on the community if it is to retain its legitimacy and gain public support". It seeks to do so by a new emphasis on community based programmes and work on social issues. Concepts of access, equity, relevance and quality can be operationalised only if the system is both effective and efficient. Hence, the management of higher education and the total networking of the system has become an important issue for effective management. The shift can occur only through a systemic approach to change as also the development of its human resource, and networking the system through information and communication technology. There are many basic problems facing higher education in India today. These include inadequate infrastructure and facilities, large vacancies in faculty positions and poor faculty thereof, low student enrolment rate, outmoded teaching methods, declining research standards, unmotivated students, overcrowded classrooms and widespread geographic.

Research in higher education institutions is at its lowest ebb. There is an inadequate and diminishing financial support for higher education from the government and from society. Many colleges established in rural areas are non-viable, are under-enrolled and have extremely poor infrastructure and facilities with just a few teachers. A series of judicial interventions over the last two decades and knee-jerk reaction of the government – both at the centre and state level and the regulatory bodies without proper understanding of the emerging market structure of higher education in India has further added confusion to the higher education landscape in the country. There is an absence of a well-informed reform agenda for higher education in the country. A few efforts made now and then are not rooted in the new global realties based on competition and increased mobility of students and workforce.

Time to time system influenced with new challenges and government taken a major role to build the system. But there are many challenges always faced by the government. Some of the leading challenges before the higher education system are continuous up gradation of curriculum to keep in pace with rapid growth of science and technology; globalization and the resultant challenges from the international universities; grooming of many private institutions without any method of ensuring maintenance of quality and standard; need for adequate funding to meet the demands of various novel innovative programmes; developing a meaningful and purposeful inter-face between the universities, National Research Laboratories, industries, government and society, etc. ICT in higher education policy may not be able to completely overcome all these challenges though it may play a role in information and resource sharing.

Higher education is extremely diverse and the challenges and issues faced by higher education institutions are just as diverse. The process of education is not merely digesting books. It is also about doing several cocurricular and extra-curricular activities that give a broader meaning to life in general and education in particular. Facilities for the same are lacking or not easily accessible in India. Even where facilities exist, there is a lack of information about the same.

There is a lack of universities and institutes for education but one most important fact is that the quality of education is absent in higher education. There are very few teachers and their knowledge is very insufficient. The teachers are not having proper knowledge of subject even and resources to student community are very poor. Students do not have any student-ship ethics, they just want marks in the subject and they study only for grabbing jobs. There is no creativity in students. Our top class students are hard-worker but not innovative. They are not capable enough to produce new technology. There is a great need to revolution in higher education. These are just some challenges

10. SUGGESTIONS

- 1. Industry and Academia connect necessary to ensure curriculum and skills in line with requirements.
- 2. Liberal funding of higher education and creation of funds through donations, upward revision of fee structure, raising funds from corporate sources should be considered by the governments in the Centre and States.
- 3. Need Based Job-Oriented Courses should be introduced in all universities and institutions in the country.
- 4. Need based job-oriented courses should be provided in colleges and universities that would fulfill the skillbased educational needs of the society.
- 5. Privatization of Higher Education system should be standardized and there must be adopted Public Private Partnership mode of educational system in quality mode.
- 6. Special grants to universities and colleges in backward areas should be provided to improve their infrastructure and facilitate innovations and thereby become internationally respected.
- 7. Student-centered education and employment of dynamic methods of education will require from teachers new attitudes and new skills.
- 8. Students from economically backward families must essentially be given fully subsidized education.
- 9. The new technologies offer vast opportunities for progress in all walks of life.
- 10. Universities and colleges should realize the need for quality education and come forward with action plan for improving quality in higher educational institutions.

11. CONCLUSION

The present study revealed the current scenario of higher education in India. The key challenges related to demand-supply gap, enrolment, privatization, etc indicate that the situation of higher education sector is not praiseworthy. To attain and sustain national, regional or international quality, certain components are particularly relevant, notably careful selection of staff and continuous staff development, in particular through the promotion of appropriate programs for academic development, including teaching/learning methodology and mobility between countries, between higher education institutions and the world of work, as well as student mobility within and between countries. Internal self-evaluation and external review must be conducted openly by independent specialists, if possible with international experts.

The study has examined the role of higher education in workforce development to meet the domestic as well as the global demand for qualified manpower. However, the key initiatives from the government side provide comprehensive solution though not adequate. Accordingly the thrust of public policy for higher education in India has to be to maintain the high standards of education keeping pace with developments that take place in the fields of knowledge and technology. After independence, there has been tremendous increase in institutions of higher learning in all disciplines. But with the quantitative growth has it been able to attend to the core issue of quality. To reach and achieve the future requirements there is an urgent need to relook at the Financial

Resources, Access and Equity, Quality Standards, Relevance and at the end the Responsiveness. The effective use of new technologies holds great potential in improving teaching, learning outcomes, research performance and institutional and systemic performance. For this purpose, investment in technology infrastructure in higher education is of the essence. With a view to resolve the paradox of high graduate unemployment and shortage of skilled labour availability coexisting together, the coupling between higher education and the jobs that are reliant on the skills taught by this specialized education should be made more symbiotic. This can best be achieved by incorporating adaptability in higher education.

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ROLE OF HR IN TALENT MANAGEMENT IN INDIAN INDUSTRIES: A PARADIGM SHIFT FOR CORPORATE EXELLENCE

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ABSTRACT

The study deals with various aspects of HR role in talent management in Indian Industry. Talent Management in organizations is not just limited to attracting the best people from the industry but it is a continuous process that involves sourcing, hiring, developing, retaining and promoting them while meeting the organization's requirements simultaneously. For instance, if an organization wants the best talent of its competitor to work with it, it needs to attract that person and offer him something that is far beyond his imagination to come and join and then stick to the organization. Therefore, it can be said that talent management is a full-fledged process that not only controls the entry of an employee but also his or her exit. Talent management describes the process through which employers of all kinds – firms, government, and non-profits – anticipate their human capital needs and set about meeting them for getting the right people with the right skills into the right jobs in organization. While the focus of talent management tends to be on management and executive positions, the Talent Management is a process to achieve management goals along with individual goals. Effectively and efficiently use of available manpower to make high productivity. Every organization requires the best talent to survive and remain ahead in competition. Talent is the most important factor that drives for organizational excellence. Hence, Talent Management ensures that identifies and matches talent with Business requirements, so that the leaders ready and in place to achieve organizational goals

Keywords: Talent management- Strategic HR in talent management- Stages of talent management

1. INTRODUCTION

Talent Management is a powerful tool that helps a Company stand out against the Competition. It is a key business process that focuses on how the Company manages and invests in their people to meet the business needs. With it, the Company can make the best use of their talent and support the employees' development consistently. The future of any company depends on clear and aligned business goals and the right people to successfully implement its strategy. Companies that engage in talent management are strategic and deliberate in how they source, attract, select, train, develop, retain, promote, and move employees through the organization. Research done on the value of such systems implemented within companies consistently uncovers benefits in these critical economic areas: revenue, customer satisfaction, quality, productivity, cost, cycle time, and market capitalization. Talent management is about managing the skills, aptitudes and, to a degree, attitudes of staff to suit company's needs. It's about making sure that company have the staff with the skills. It's not about training everyone to the highest possible level but rather about making sure those companies have appropriate numbers of staff at the appropriate levels of skill and aptitude. Talent Management is also about managing Company work so skilled workers have work relevant to their skills to keep them interested, up to date and developed. HR mostly play an administrative role in Talent Management, they keep the records of who has been on what training, who already has skills and who has developed skills on the job. HR can also develop the policies and procedures around Talent Management. The mindset of the more personal and human resources approach seeks not only to hire the most qualified and valuable employees but also to put a strong emphasis on retention for organizational excellence.

2. OBJECTIVES OF THE STUDY

- To find out the exact need of talent management in terms of Knowledge, skills and attitude and also the enhancement of potential talent for higher technology.
- To procure right types of talent personnel for right jobs at the right time.
- To provide right kind of training to personnel to increase their talent for higher Productivity.
- To know the capability of the industries to cope-up with the current and increasing the needs of talent in industry.

3. METHODOLOGY OF STUDY

The researcher tries to explore the present condition of talent management practices to find out the means to enhance such practices and systems under investigation. The methodology involves mostly quantitative and qualitative in nature with observable behaviors. The Data taken from the literature, annual reports and manuals, journals, internet, newspapers, articles, magazines published at national and international level are also referred for the purpose.

4. BENEFITS OF TALENT MANAGEMENT

1. Right Person in the right Job: Through a proper ascertainment of people skills and strengths, people decisions gain a strategic agenda. The skill or competency mapping allows taking stock of skill inventories lying with the organization.

2. Retaining the top talent: Despite changes in the global economy, attrition remains a major concern of organizations. Retaining top talent is important to leadership and growth in the marketplace.

3. Better Hiring: The quality of an organization is the quality of workforce it possesses. The best way to have talent at the top is have talent at the bottom.

4. Understanding Employees Better: Employee assessments give deep insights to the management about their employees.

5. Better professional development decisions: When an organization gets to know who its high potential is, it becomes easier to invest in their professional development.

5. TALENT MANAGEMENT: STAGES

The followings are the stages of talent management

Stage 1: Personnel Department

In the 1970s and 1980s the business function which was responsible for people was called "The Personnel Department." The role of this group was to hire people, pay them, and make sure they had the necessary benefits. The systems which grew up to support this function were batch payroll systems. In this role, the personnel department was a well understood business function.

Stage 2: Strategic HR

In the 1980s and 1990s organizations realized that the HR function was in fact more important -and the concepts of "Strategic HR" emerged. During this period organizations realized that the HR had a much larger role: recruiting the right people, training them, helping the business design job roles and organization structures (organization design), develop "total compensation "packages which include benefits, stock options and bonuses, and serving as a central point of communication for employee health and happiness.

Stage 3: Talent Management

We are now entering a new era: the emergence of "Talent Management." While strategic HR continues to be a major focus, HR and L&D organizations are now focused on a new set of strategic issues

- How can we make our recruiting process more efficient and effective by using "competency based"
- Recruiting instead of sorting through resumes, one at a time?
- How can we better develop managers and leaders to reinforce culture, instill values, and Create a sustainable "leadership pipeline?"

6. TALENT MANAGEMENT: THE ROLE OF HR AND LINE MANAGERS

A significant part of ensuring a successful future relies on the role that the managers play in identifying and developing their future successors.

- 1. The TM Process supports Managers in addressing skill and ability gaps and provides action plans to close these gaps.
- 2. Managers identify key positions and high potential people and review individual potential against position requirements.
- 3. Talent Management is the process for identifying leadership needs and assessing candidates worldwide.
- 4. Talent Management Interfaces: Talent Management, Performance Management, Leadership Development and Compensation Management work together to ensure that skilled leaders are in place to meet the business challenges.

7. TALENT MANAGEMENT PROCESS: THE WAY OF HR The following are the process of Talent Management

1. Workforce Planning: Integrated with the business plan, this process establishes workforce plans, hiring plans, compensation budgets, and hiring targets for the year.

2. Recruiting: Through an integrated process of recruiting, assessment, evaluation, and hiring the business brings people into the organization.

3. On boarding: The organization must train and enable employees to become productive and Integrated into the company more quickly.

4. Performance Management: by using the business plan, the organization establishes processes to measure and manage employees.

5. Training and Performance Support: of course this is a critically important function. Here provide learning and development programs to all levels of the organization.

.6. Succession Planning: as the organization evolves and changes, there is continuous need to move person into new positions.

7. Compensation and Benefits: clearly this is an integral part of people management. Here organizations try to tie the compensation plan directly to performance management so that compensation, incentives, and benefits align with business goals and business execution.

8. Critical Skills Gap Analysis: this is a process we identify as an important, often overlooked function in many industries and organizations.

8. GLOBAL TALENT MANAGEMENT: THE ROLE OF CORPORATE HR

1. Enhance practitioner effectiveness: It will develop knowledge around the concept of global talent management in multiple settings. As this knowledge is shared, this will enable HR practitioners in multinationals to co-ordinate and manage the flow of key talent across the firm, and consequently impact on firm performance.

2. Enhance the effectiveness of global talent management practices, functions, or systems: It will clarify what the key roles in global talent management are, and how these roles can be carried out most effectively.

3. Enhance the effectiveness of organizations through HR: Global talent management is recognized as being of fundamental importance to the future successful development of multinational firms. One of the major difficulties firms face today is finding sufficient numbers of highly skilled, global managers who can implement the firm's globalization strategy.

9. CHALLENGES IN TALENT MANAGEMENT: A NEW WAY OF 21st CENTURY

In the 21st century there are new challenges of globalization before the business organization, and new issues in talent management to deal with Employee aspirations are high and there is an intensifying competition among the companies to attract and retain the best talent, even in the midst of downsizing, cost cutting, mergers, acquisitions and alliances.

1. An Intensified War for Global Talent: There is a dearth of high-caliber talent even as the world economy goes through a prolonged situation of economic slowdown. Managements have increasingly realized that to survive and compete in the 21st century, they need to hire world class talent.

2. Greater Stress on Upgrading Internal Calenture: Training of existing employees and upgrading their skills to match with the latest tools and technologies is at an all-time high.

3. Managing the Outsourcing Challenges: One of the burning current issues in talent management is the rising phenomenon of outsourcing of local jobs and hiring of cheaper employees from the developing world in order to survive and compete in a tough global economy.

10. INTEGRATED TALENT MANAGEMENT: A NEW WAY OF HR STRATEGY

Organizations require an integrated approach to talent management. There is a need to strategize in HR functions to enable and support the business functions.

Some strategies in this direction are:

1. Aligning Business strategies with the HR strategies: Business HR is one function that is developing fast as part of the human resource department. The person is responsible for ensuring a smooth relationship between business and HR functions.

2. Performance Planning and Evaluation: An integrated HR approach means that are uniform and standard procedures for employee performance evaluation and compensation, up and down the organization. Performance is linked to growth and the process adds value for employees to evaluate their work on their own.

3. Strategic Manpower Planning: HR and Business function are interrelated. None can exist without the other. HR functions need to work in collaboration to assess current and future manpower requirements are plan for the same.

4. Mapping employee Talent: An ever increasing emphasis is being laid on identifying the top performing and talented employees to think of ways to develop, nurture and retain them. Further organizations also like to keep skill inventories for contingencies.

11. IMPROVEMENT OF TALENT MANAGEMENT: THE ROLE OF HR

1. Hold HR employees accountable for building honest, challenging individual development plans. HR needs to walk the talk with career management, learning, and continuous improvement.

2. Hire more interns. Build talent pipeline from the ground up. Select the best talent from local schools, and put them to work. Make sure assign to managers who will give meaningful work - not mindless labor.

3 Talk to employees more. Open up the lines of communication. Help leaders send messages about what's exciting about 2012, how the strategy is evolving, and what it means for employees. Make it easy for employees to ask questions and share opinions. Offer in-person or virtual "lunch-n-learn" programs hosted by different leaders about topics critical to business success.

4 Tell high potentials that they're high potentials. Stop keeping it a secret. High potentials won't stay if they feel there's no benefit to consistently working harder and producing better results.

5. Assess **HR processes.** Have an objective third party quickly assess how easy and effective it is to apply for an open position, fill a job, onboard a new hire, complete a performance review, sign up for a training program, etc.

12. DISCUSSION

The major challenge faced by industry is to protect the impact of competition. The real challenges of the talent management practice are how to transform into global competition. The concern organization has to empower, engage and energies the talent management activities and practice to create effectiveness & efficiency of industry in the country. The emergence of talent management practice in the country has presented new challenges for entrepreneurs. How well Challenges are met in the context of talent management activities and practices in changing economic & environment scenario in the industry.

13. SUGGESTIONS

- Sufficient and regular talent management programme is to be adopted in the industry.
- Proper HR policy is to be adopted within the stipulated time period for effective talent management programme in industry
- The exiting talent management programme should be revised and new programme is to be adopted in practice.
- The HR department should be provided required facilities for talent management programme for employee development.
- All the employees should be given opportunity for advantage without any prejudice for development of talent management.
- The concern organization and other related agencies including HR department should come forward for making awareness for various talent management facilities provided in the industry.
- Proper allocation of fund should be made to improve the quality of talent management programme in the industry.

14. CONCLUSION

This paper has increasing importance of talent management to organizations challenges the nature, role and boundaries of HR in significant ways. This paper has specific functional areas of HR which can respond to these challenges, as well as the implications of talent management for organizational development and the role in facilitating innovation and creativity. The talent management as the discipline that promotes an integrated approach to identifying, capturing, retrieving, sharing, and evaluating an enterprise's information assets. These information assets may include databases, documents, policies, tacit expertise and experience in individual Employees. HR may play a major enabling role in helping identify the potential of talent for organizational excellence.

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A QUEST TOWARDS "SELF-ACTUALISATION AND RESISTANCE": A CRITIQUE ON THE SELECTED BIOPICS

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Standing still I searched Stretching out my arms, Sinking deep into the earth Like the Banyan roots, Seeking, the spring of life.

Siddeshwari (trans. 'Tappa')

A quest for love, experiments with life and a search for the meaning of existence are the central themes of the films, Siddeshwari, Bhumika and Sardari Begum. The films transcribe thought and sensation that go through in a character's mind and personality. In a patriarchal society women are destined to play a fixed number of roles defined by others and what happens when a film tries to change or subvert such orders; becomes a debatable and challenging norm. it has never been an easy task to deconstruct such orders and norms.

Shyam Benegal's female protagonists in *Bhumika* and *Sardari Begum* are wild, sensual and are way ahead of their times in terms of their agency to explore their individuality. The films highlight the power struggle that women artists have to negotiate through their artistic abilities and sensibilities. This negotiation has been presented through a multi-dimensional background; at the levels of personal and social spheres. They not only discuss the attitude of the society towards free spirited women, desperate to lead their lives on their terms, but also about women's attitude towards women, male chauvinism and the sexual liberation of society which are remarkably different in men and women.

Women are termed as *relative being* i.e., a woman is not defined as an independent self but as relative to man. This objectification of women in domestic and public spheres cannot be ruled out. The norms of subordination change relatively with time and cultural exigencies. Therefore, it permeates or percolates down to every area such as paintings, arts and films. The two films are relatively examining this power play where the protagonist struggle for their respective existence. They never wanted to be defined in terms of the *other*. As Simone de Beauvoir in her book 'The Second Sex', writes:

She is defined and differentiated with reference to man and not he with reference to her; she is the individual, the inessential as opposed to the essential. He is the subject, he is the absolute and she is the other.(78)

Beauvoir tries to explain the subordinate position designated to women in every culture. However, Usha and Sardari Begum struggle hard to assert their identity in their own individual manner. From subordination to their transformation, these women have travelled a long distance of oppression and despair.

Both in Bhumika and Sardari Begum, Benegal punctures the age old tradition of presenting women as oppressed or domesticated. With characters like Usha and Sardari Begum, Benegal constantly drawing upon voices from the margins. As Sangeeta Dutta refers to Shyam Benegal's commentary on his women characters, in the book 'Shyam Benegal', says:

It has been a growing awareness of women's centrality to life and society...consciously choose to portray women characters; it is my predilection. Indian women if they have to survive and function are forced to become stronger and resilient...they use strategies to keep alive and survive. I hate to present women simply as victims.... (06)

The strategy towards liberation of women can be drawn through actualisation, where women try to internalise their presence. To understand one's own being can be attained by negotiation, where one tries to acknowledge the existing power relations between man and woman, secondly by interiorisation, where one identifies her being in the universe. Finally, transformation comes into play, where an individual consciously partake in this power struggle.

The female body presents itself in the two films both to its owner and to the viewer, the opposition between proximity and distance, control of the image and its loss, locates the possibility of sexual difference. For the female spectator this is a certain over-presence of the image –she is the image. Given the closeness this relationship, the female spectator's desire can be described only in terms of a kind of *narcissism* – the female look demands a becoming.



Fig-1: A reflected state of embodiment (being one with the self)



Fig-2: Projected appearance (mirror invading her privacy)

This image is repeated in a series of mirrors behind her (instead of 'correctly' reflecting the back of her head). For Ann Kaplan, this complex shot signals their recognition of their split subjectivity. The investigation leads the women to understand they are not split in themselves, nor should they be split narratively. They become the bearer of the look where the camera captures their evolution as well as their journey to attain recognition for their individual art. Sardari Begum shuns every socially sanctioned roles of femininity where she is expected to sit at home, child bearing and to be seen as a pious woman. She makes her own image – the image of an artist where she can display her talent. However, her performance in the public arena becomes a battleground where as an artist she is shown subverting the norms that only male artist can perform in public; this change is drawn by selfhood, desire and cultural and social roots.

The sexual awakening and liberation become an important part towards actualisation and transformation of a person. For a woman this sexual awakening can be viewed as a complete rejection to patriarchy. The film, *Siddeshwari*, explores the protagonist's evolution from a microscopic insight where she establishes her presence in the field of art. The film helps to understand the cloud under which classical music lived despite the greatness of its tradition. It also prepares the viewer for the rigours of the life of the singing woman. It maps out, particularly one aspect of the performing artist's problem – the buffeting she has to endure between the need for security and the desire for independence. Furthermore, in repeating, doubling the maternal body (Siddeshwari married to an elderly man), the protagonist recovers the first stake of representation and undermines the possibility of losing the object of desire. She enunciates this objectification when she was told to be silent and not to utter anything against her husband. The marriage which is based on compromise portrays the plight of woman with such occupation (singers), where they completely surrender to their patron or husband. Siddeshwari gets provoked in one of the scenes where she is shown having an altercation with her husband says:

If your (husband) desires are not being fulfilled, why would you take care (money) of me...though I'm from such a background (singing), I too deserve respect. (Siddeshwari)

She is reminded of her domesticated self, where the camera pans on her mundane existence and presenting her struggling with domestic life. The usage of utensils, showing her cooking and cleaning dirt prefixes her identity, and rather suggests her subservience to male. Symbols relating to mind control in Siddeshwari's house probably

reflect this sad reality, including her taint, full of utensils kitchen. Thereby, becoming a mind controlling strategy, where she is constantly reminded of her lower position (being a woman). The sexual differentiation is permitted but not demanded by the body and it is the exact force or import, for it is clear that what is being suggested is that the male's body provides an access to the process of *representation* while the woman's body does not. From, this perspective, a certain slippage can then take place by means of which the female body becomes an absolute *tabula rasa* : anything and everything written on it. Therefore, the body is meant to be sexual, voluptuous, erotic or motherly but never generative.

Power play becomes a recurrent theme in the film where all the three female protagonists play different roles and negotiate between private and public spheres to protect their identity. Therefore, their bodies become a tool to exercise power against societal pressures. By questioning their present states and seeking another life, their actions reflect the creation of other dispositions outside the current frame;

That's why i go away to...every month. I do not care if he minds or not. I do not care if he womanises. I am not an escapist but the time is running out and i want to get away. I am looking for some peace and being away gives me that relief. I do not ask even when I'm going. (From the film Bhumika)

However, from the above dialogue from the film Bhumika, Usha seeks to resolve the external conflicts and by defining well-being for herself she moves away from the consistency that is imposed on her. Usha's account of her experience may project her as dissatisfied, discontented and spoilt woman who has everything (except freedom) and continues to complain. She tries to subvert the old tradition of woman's objectification through her body. In a fight scene where, Usha is shown performing a fight sequence with Rajan, where she is dressed up like a man. Her *crossing dressing* in the particular shots, especially female to male, reveals and portrays protagonist' in serious circumstances. Clothing transforms, reveals and manipulates the female body in many ways, providing the viewer with a masquerade of the body.



Fig-3: A shot from Bhumika, Usha crossed and performing stunts for a film

The trajectory of her transformation can be seen in view of her ability to pursue her art which brings her further engagement with her identity. Therefore, *self-construction* and *identification* contribute to the formation of an individual where the person takes the liberty to analyse and understand ones being in the world.

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ALFRED ROSE: A TIATR LEGEND OF ALL TIMES

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Tiatr is a unique form of drama in Konkani. It is the most popular form of Indian Theatre with its origin in the Goan ethos which feels the pulse of a society in transition. It is an audio-visual form of literature which is not merely for entertainment but also carries with it a mission to educate and impart social values to an audience. One of the great personality who revolutionized the songs of Konkani Tiatr with his versatility is Alfred Rose. He was a composer, singer, musician, writer, director, actor and one of the greatest artist in the realm of Konkani theatre.

Rosario Alfred Fernandes was born on 5th August 1932 at Aldona, Bardez- Goa. He was the son of one of the stalwarts of Konkani tiatr, Late Ambrose Fernandes, who was popularly known as A M B Rose, derived from his first name Ambrose. Alfred had initially adopted a stage-name as Jr. Rose. However, in 1952, he re-christened himself as Alfred Rose, on stage. Since then the name continued till he reached the zenith of success and popularity in the tiatr arena.

Alfred Rose made his debut in Jose Mendes' tiatr and created a rave with the popular *cantar* 'Kiteak Jiv Khatai'. This was sung along with Selvyn and Thomas Coogan in the familiar environs of Bombay's Dobitalao. Jose Mendes, popularly referred to as Miss Aida in the tiatr fraternity, perhaps never realized that he was introducing a blazing star in the galaxy of tiatr stars. Later on, in 1945, Alfred Rose made a strong appearance as a stage artist in J.P Souzalin's tiatr "Poilea Cheddeacho Baltim". Later on, C. Alvares gave him an opening to work as an artist and sing in his tiatrs. Alfred Rose grabbed this opportunity and made a steady progressive stride as he climbed the ladder of success.

Alfred Rose was not content with performing in dramas of contemporary tiatr writers like Remmie Colaco, C Alvares, M Boyer, J. P Souzalin and others. Gradually, he garnered enough experience to write and direct his own tiatrs. He staged his first tiatr "Hench Tem Karann" in 1956 at Princess Theatre, Bhangvaddi- Bombay. In this tiatr he sang a solo song, 'Mhozo Noman', acknowledging the invaluable support rendered to him in his struggle as a tiatr artist. This was his way to express gratitude and pay his tributes to the legends of Konkani tiatr who lent him a helping hand to climb the stairway to success as an independent tiatr writer.

Alfred Rose wrote around thirteen tiatrs. These are:

Hench Tem Karann Rogtak Tanelelo Lakhpoti Nouro Dotor- Advogaad Bhangaracho Hoti Angounneanchi Vokol Munis vo Devchar Director Saib Pessaumcar Natalanchi Bhett Maka Poi, Tuka Poi Somestancho Kumpar Churchureanchem Kaazar

Besides tiatrs, Alfred Rose is known to have introduced the idea of Konkani Musical Shows to the contemporary audience who was hungry for Konkani music and *cantaram*. His six Musical Shows during his times, made him a tiatr icon who was almost like a celebrity.

Alfred Rose as a singer and composer of Cantaram

Cantar (tiatr song) is the soul of tiatr. The success of a tiatr fairly depends on the songs as much as on the plot and characters in action. Alfred Rose added life and vivacity to the Konkani *cantars* and made them appealing and attractive to the audience through his artistic talent as a composer and singer. The themes he dealt with were

varied. His passion for Konkani language and Goa is well pronounced in his songs such as Goenkar Goa Xarak, Noman Tuka Goa, Goa Ani Goenkar, Jivit Goekaranchem, Hanv Konkani Zanam, Goencho Vepar, Ami Soglle Ek, and, Konknni-Konknni, among others.

Alfred Rose wrote songs displaying his patriotism towards the country and its les aders and freedom fighters. His Gandhian wisdom is noticible in Mornnacho Mukutt, where he displays his reverence for the Father of the nation. He even gave credit to the contribution of Prime Ministers of India such as Jawarharlal Nehru, Lal Bahadur Shastri, Indira Gandhi and Rajiv Gandhi through songs such as *Uzvaad Indiecho* (dedicated to Nehru), *Lal Bahadur Shastri* (dedicated to Shastri), *Xittkavnnim* (dedicated to Indira Gandhi) and *Noman Rajiv* (a tribute to Rajiv Gandhi).

It would be useful to understand the depth in the lyrics which Alfred Rose composed in these patriotic songs. On 30^{th} October, 1984 after the sad assassination of Indira Gandhi, Alfred Rose composed '*Xittkavnnim*'. In this song he sings:

Sounsarak sangoi zhogddim-zhuzam nakat mhunn Xanti haddunk dusrea ganvamni vocho apunn Non-violence korun gullio dovorleot samballun Koslo faido teoch gullio gheun geli apun

These poignant lines of the creative composer are loaded with historic veracity and reflect the ideals of peace and non-violence of the assassinated Indiraji. Indeed, the songs Alfred Rose composed display a sensitivity towards the historic events of his contemporary times as well as draw a positive message to emulate the greatness of the late Prime Minister who martyred herself for the country.

Alfred Rose composed several songs on other personalities such as *Mother Teresa*, *Agent Monteiro* (Agent Fottkiro) and others. He displayed his visionary perception when he called Mother Teresa a 'Living Saint' in his times. Today, we can appreciate his remarkable foresight when Mother Teresa is already canonized as a saint. He composed songs on popular artists of the Konkani stage, while they were living as well as posthumously.

Numerous religious songs were composed by Alfred Rose through which he displayed his religious fervor. *Kor Novena, Dotorancho Dotor, Jezuchem Rogot, Donia Bhogos Maka, Saibinichi Ladainh* and *Tersachem Devosanv* are noteworthy songs reflecting his love for his ardent faith in God.

Interestingly, there are several songs he has composed with titles of women's names. Songs such as *Celina*, *Leticia*, *Luciana*, *Cynthia*, *Juliana*, *Sandra*, *Wilma*, *Diana*, *Ditoz Marie*, *Janet ani Linet* and *Lovely Esta*, confirm the fact that his writings gave significant value and recognition to women who probably influenced his life. He explored themes such as love, fidelity, passion, longing, domestic violence in families, stereotyping of women, disrespect towards women as well as humour through coincidences through such songs. He also reveals such themes through the lyrics he composed for the mandos which were performed in Goa and abroad.

Alfred Rose was quite interested in Goan tourist sites and felt the need to popularise them through his songs. *Campala, Dona Paula* and *Dudhsagar* are songs which not just proclaim these places as attractive places to visit in Goa, but also weave a love-story to incite an interest in them. Besides these, he also highlighted the well-known traditional occupations of Goa through songs such as *Goenchi Fenni, Bottateachi Bhaji and Dokor ani Leitao*. Through such songs, he offers a critique on the link between the Goan and his traditions such as fenni brewing, agriculture and farming, which are beautifully rendered through songs which also embody an interesting tale.

Alfred Rose has written several songs not just in Konkani, but also in English as well as incorporated both these languages alternatively in his compositions. Popular English wrote songs he wrote include: *Flowers, I Lost My Heart to You, Date With Daisy,Why Did I Fall in Love?* and You are Nothing But an Angel. The dialect used by Alfred Rose in his songs was variegated. He not only used the *Bardezi* or *Saxtti* dialect, but also used *Antruzi*. Songs like *Bamnalli Pori, Fulwalli, Xevtulem ani Pandurang, Savkaralo Por* and *Lagn Zata* are quintessentially Antuzi. These songs display his multi-faceted talent at being familiar with several dialects.

Alfred Rose besides being a talented composer, singer, actor and script writer, was also a brilliant musician who wrote the music for his songs. In 1978, he released his first album "Alfred Rose Hits Album No 1". Incidentally, this is regarded as the first audio cassette in Konkani songs. He is known to have recorded more than 400 Konkani songs on audio cassettes and gramophone records. He is the first Goan to release EP (Extension Play) Gramaphone record and LP (Long Play) Gramaphone Record in Konkani cantaram.

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Besides solo songs, Alfred Rose sang songs alongside artists such as C. Alvares, M. B Boyer, Al Jerry Braganza, Bernard de Aldona, Delfina, Filomena Braz, Rico Rod, Shailender Singh as also with his own wife Rita Rose and children Engelbert, Schubert and Alria. Besides tiatr, he has made an immense contribution to films too. He has acted in films such as *Amchem Noxib*, *Sukhachem Sopon*, *Boglant* among others. He has composed the ten songs in *Boglant* and has also rendered the music for the same. He roped in Hindi playback singers as such Shailender Singh, Mahendra Kapoor and Krishna Kale to sing his compositions on AIR stations. His far-reaching influence is noticed in the airing of his songs on Emisora Portugal, Radio Ceylon, Goa FM, AIR Panjim, AIR Mumbai, Beirut, Bahrain and even Nairobi. As a tiatrist, he performed in Germany, Paris, UK, Africa, Gulf countries besides several states in India.

With popular titles such as "Goa's Melody King", "The Man With a Golden Voice", "The Power-House of Talents", "Sangeet-Sagar" and "The Living Legend of Konkani Music", Alfred Rose has risen like a mammoth figure to carve a niche for himself in the realm of Konkani tiatr and song. He breathed his last on 21st October 2003 at Mahim-Bombay after battling with a long illness. The brilliant contribution of this great artist, has popularized Konkani language and songs and helped to propel the language and tiatr tradition to the global arena.

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