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National Conference

on

Digital Innovation: A Tool for Sustainable Development

Organized by

Lingaya's Lalita Devi Institute of Management & Sciences (LLDIMS)
New Delhi

30th March 2019

Publication Partner
Indian Academicians and Researcher's Association

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Established in 2005, Lingaya's Lalita Devi Institute of Management & Sciences (LLDIMS) is an 'A' Grade National Assessment and Accreditation Council (NAAC) accredited institute. Recognised under 2(f) of UGC, it is affiliated to Guru Gobind Singh Indraprastha University, New Delhi, and approved by the Govt. of NCT of Delhi. LLDIMS is ISO 9001-2015 certified institute and has received consistent top ratings. It was ranked 3rd in Delhi NCR and 38th in all over India by India Today in 2018.

Under the aegis of Lingaya's Group of Institutions, LLDIMS aims at matching its standards with the top most professional colleges of the country. We are committed to provide first level professional cadres in various specialized fields like management, media, education, commerce among others. The institution truly believes in developing analytical ability, critical valuation, creating things and moral values in our students.

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ABOUT THE NATIONAL CONFERENCE
In today's digitization era, digital innovations have a great potential to meet the 2030-agenda for sustainable development. The global blue print for dignified, peaceful and prosperous life for human well being is perhaps the greatest challenge across the economies are facing. To speedily achieve the sustainable development goals, civil societies, private and government sectors are evolving digital ways in translating their vision into national development plans and strategies. The conference calls the scholars, researchers, academicians, students, to come together with their diverse unique digital innovative thoughts that help the nation policy makers to deliver societal goals in a more effectual way. The economies today have to ensure that this growth powered by globalization reaches to the bottom of the pyramid and rests on sustainable practices. This is where governance intersects growth and globalization Also in this highly challenging economic scenario, the future prosperity of India through its industry growth is solely dependent on contemporary adoption to practices and its fruitful outcome. The proposed National Conference outlines the practical utility and factor in the sustainable development of India.

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Chairman Message

It is with great pleasure that our Lingayas Llaita Devi Institute of Management and Sciences has hosted the "National Conference on **Digital Innovation: A Tool for Sustainable Development**" on the 30^{th} March, 2019. Like all our programs international and national, we will receive immense insight through the topics related to Digital Innovation through the participations of faculty members, policy makers, researchers and industry veterans from across India. I believe with this we not only have a further reach but we will have a more transparent, and systemic system that will come into play – advancing all who are invested in making our educational system a sustainable one. I implore you all to take time to read through to all the paper submissions put forth for this conference and would also like to thank all the organisers of this conference for giving each of its participants a platform to voice their thoughts and have ideas not just shared but concerns and vulnerabilities dealt with through this gathering.

BEST WISHES

With profound regards

Dr. Picheshwar Gadde
Chairman, LLDIMS, New Delhi

Director Message

The 'National Conference on 'Digital Innovation: A Tool for Sustainable Development' organized by Lingaya's Lalita Devi Institute of Management and Sciences, New Delhi, India on March-30th - 2019. In today's digitization era, digital innovations have a great potential to meet the 2030-agenda for sustainable development. The global blue print for dignified, peaceful and prosperous life for human well being is perhaps the greatest challenge across the economies are facing. To speedily achieve the sustainable development goals, civil societies, private and government sectors are evolving digital ways in translating their vision into national development plans and strategies. The conference calls the scholars, researchers, academicians, students, to come together with their diverse unique digital innovative thoughts that help the nation policy makers to deliver societal goals in a more effectual way.

The economies today have to ensure that this growth powered by globalization reaches to the bottom of the pyramid and rests on sustainable practices. This is where governance intersects growth and globalization Also in this highly challenging economic scenario, the future prosperity of India through its industry growth is solely dependent on contemporary adoption to practices and its fruitful outcome. The National Conference outlines the practical utility and factor in the sustainable development of India.

I assure you that the editorial team has taken due care and diligence in selecting the research papers and articles on various topics and will continue to do so in future as well.

Prof. (Dr.) K. K. Garg
Director- LLDIMS, New Delhi

Additional Director Message

On behalf of Lingayas Lalita Devi institute of Management and Sciences, I would like to welcome you to the National Conference on Digital Innovation: A Tool for Sustainable Development. The growing technological advancement with each passing day provides a challenge to people of all walks of life, be it Academicians, Research Scholars, Students industrialists, professionals etc. This Conference was visualised with the objective for providing a common platform to foster exchange of ideas on how best digital technology can be utilised in making India sustainable in all fields.

I am hopeful that the in depth discussions by the distinguished delegates in the conference would be proved to be fruitful and would have a positive and long lasting impact on the field of digital innovations. The overwhelming response to our call-for papers indicates the popularity of this conference and confirms that technology is indeed an inseparable and indispensable part of our life; hence everyone is enthusiastic to voice out their viewpoint on it. I would like to express my thanks to all authors for their outstanding contributions. My heartfelt thanks to the members of the program board for their competent evaluation of the large number of submissions and selecting the best paper. It was not an easy task Likewise I would also like to express my appreciation to the advisory committee for its valuable suggestions as well as to the invited chairs for their careful preparation of the invited sessions. We wish to thank the organizing committee for their hard work in planning the conference.

Best Wishes

Dr. Pranav Mishra
Additional Director |IQAC Coordinator

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SUSTAINABLE MOBILITY

Vibhooti Mishra
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ABSTRACT
Cities modernization is guided and shaped by human interactions and by the physical infrastructure. Mobility and accessibility are two main part and parcel of the Transport system. The transport sector is showing a transition from a 'hardware-centered' approach (vehicles, roads, general infrastructure, etc.) to a user need-driven 'mobility as a service' approach. But the vehicles we use in order to battle climate change needs incremental improvements. To Develop transport on the track of sustainability, we should work in the direction to make energy efficient changes, transforming to renewable energy and more sustainable modes of mobility, and increase smartness at every level of the system. This paper gives a brief review on understanding sustainable mobility and accessibility, challenges that the environment faces due to fast-growing tertiary sector, transport systems, and urbanization. The paper also thrives to review various initiatives taken by the governments on urban planning towards sustainable urban mobility and outlines a few solutions to have a combination of smart and sustainable mobility.

Keywords: Mobility, Accessibility, Sustainable mobility, Urban planning

OBJECTIVE
This paper gives a brief review and focuses

- To understand sustainable mobility,
- To study the challenges that the environment faces due to fast-growing tertiary sector, transport systems, and urbanization.
- To look upon the initiatives taken by the governments, non-government and other organization on urban planning
- To find out comprehensive solutions of current scenario and innovative technologies to make mobility sustainable in future.

INTRODUCTION
Mobility and accessibility are two main part and parcel of the Transport system. In words of Ilan Solomon. and Patrica.L Mokhtarian,1998 Mobility is the demand for activities and travel, where the costs are an integral part of the demand. Travel can be an activity when a person travels for enjoyment and satisfaction whereas travel is derived demand when a purpose is attached to travel i.e. reaching a destination. On the other hand, Accessibility is the ultimate goal of most transportation, it is an activity in itself as it is not just a means to access destination (Litman, 2003).

In the recent global era, urban areas around the world, in both developed and developing countries, have become increasingly automobile-centered and less sustainable. Urbanization and demographic changes, including rapidly aging populations, are just two of the megatrends that will have a significant global impact. Traveling decisions of the population are based on residential, activity locations and their work. It is also a physical outcome of interactions between cultural backgrounds and physical needs of a particular society and the potential of land activity. (Chawla,2012). Today's transport system is quite different from that of a past few decades, these systems are evolving continuously and rapidly. Transport is seen as an enabler for people mobility and logistics. The development of information and communication technologies has supported the shift of standard. The vehicles we use in order to battle climate change needs incremental improvements. Transport system should be renovated and considered as a whole. Efforts should be made in combining smart mobility with low-carbon energy. Cities across the world strive to meet urban sustainable mobility by improving public transport, encouraging non-motorized modes, creating pedestrian zones, limiting the use of private cars, and reduce by automobile dominance. Ideas of automobile restraint that were unthinkable just a few years ago are now being taken into consideration or even is adopted in many urban areas around the globe.

CHALLENGES
Michael Thompson (1977) provides a useful breakdown of the ways in which most people are dissatisfied with the transport systems of their cities. He has given seven problems of urban transport that are related with each other. They are Traffic Movement and Congestion, Public Transport Crowding, Off-Peak Inadequacy of Public

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Transport, Parking Difficulties, Traffic noise, Difficulties for Pedestrians, Environmental Impact, Atmospheric Pollution. This startle pace of urbanization has been contributing to personal motorization exponentially that drastically adds on to carbon footprints and polluting the environment, which resultingly causes many critical health issues to humans and other living organisms. (Giduthuri, V.K.,2015)

Climate change, urbanization, urban sprawl, security issues, unfavorable demographics (aging, blood pressure, brathing problems etc), open markets and digitalization of the operating environment make utmost to improve the whole transportation senario. The uncontrollable growth of cities increases challenges for city planners and those dealing with transportation. To respond to the said problem in fast-growing cities, investments in sustainable alternatives are essential in achieving socially inclusive, economically efficient and environmentally friendly measures.

SOLUTIONS

Urban planning and management could be an efficient tool both for reducing the overall impact of urbanization on the regional environment and for improving conditions of transport system. National and local governments must work together to create environmentally, economically and financially sustainable urban transport systems (Tsay & Herrmann, 2013). Government extends Central Financial Assistance to Urban local Bodies and includes the improvement and innovation in urban transport planning and management through Mobility Plan , Unified Mass Transit Authority , Dedicated Urban Transport Fund at state and city level, Transit Oriented Development Policy, Parking Policy and Advertisement Policy, city specific Special Purpose Vehicle for managing public transport, Traffic Information and Management Control Centre (TIMCC), etc., Bus prioritization at intersections, dedicated/demarcated lanes for buses, Designate a nodal department for urban transport and Mechanism for periodic revision of public transport fares (Lohia, 2011).

Information and communication technology will play an important role in changing the whole transport system. For ignoring traffic, wi-fi traffic lights also known as smart traffic lights can be used which will intimate the truck drivers way before about when the signals turn red on a certain traffic light so that they can move to adjust their speed limits accordingly and can avoid idling on traffic signals and wasting fuel. These kinds of technologies are already being used in cities like San Jose and Las Vegas (claimed by The University of California; which is a pioneer on climate research, renewable energy, and environmental sustainability). Accordingly, intelligence will be embedded at all levels of the systems like in the vehicle with its subsystems, in the surrounding infrastructure, in the energy supply, in the management systems and in the services delivered by the system. Internet of Things (IoT) will make communication between all components of the system possible, thus enabling a completely new level of optimization and automation. (Nils-Olof Nylund and Kaisa Belloni, June 2014)

Improving and renovating transport system considered as a wiser step to define criteria for performance rather than to indulge for a certain technology. A vehicle can be the mode of future transport say for the battery electric vehicle, the fuel cell vehicle or some other technology. A combination of electric propulsion, renewable fuels and other environment friendly innovation may make a sustainable future. (Nils-Olof Nylund and Kaisa Belloni, June 2014). Improvement in public transport is now increasing characterized by innovative planning combined with the use of modern technology in major metropolitan cities of India. For instance, all modes of public transport, including Bus Rapid Transit system (BRTS) and metro rail are resorting the use of Compressed Natural Gas (CNG). Public service vehicles in the capital run on CNG for over a decade now. This policy introduced in 2002 under the directions of the Supreme Court of India is implemented now effectively and as a result, the capital became relatively free of diesel smoke. The Government of India has launched the Jawaharlal Nehru National Urban Rene Nehru National Urban Renewal Mission (JNNURM) JnNURM strives at creating economically productive, efficient, equitable and responsive Cities by a strategy of updating the social and economic infrastructures in cities. It also aims to provide basic services to Urban Poor and wide-ranging urban sector reforms to strengthen municipal governance. (GoI,2005).

Pardo (2010) had given four measures for sustainable urban transport, namely, 1) public transport, 2) subway and light-rail system, 3) metro and urban light-rail system and 4) non-motorized transport.

PUBLIC TRANSPORT

This measure leads to the development of high-quality public transport systems including mass transit systems. A specific public transport mode called Bus Rapid Transit (BRT) has been popularly implemented in recent years due to its cost-effectiveness, relatively short time consuming and high quality of service along with the increased capacity to move a large number of passengers.

Subway and light-rail systems: This is one of rapid, cost-effective and environmentally friendly urban passenger transport. Many megacities in developing countries are also considering the construction, modernization, and expansion of urban light-rail systems.

Metro and urban light-rail systems: This system is not very cost effective to construct and maintain but can result in significant long-term economic, social and environmental benefits. Various researches and studies analyzing investment in urban public transport infrastructure and services have given a result that in the long term the sum of public benefits exceeds the investment costs by far. Urban public transport systems are more attractive to commuters and more economically feasible for operators if they offer the option to travel from any point in the city to any other point. This can be done through the expansion of the network and through intermodal connections.

Non-motorized transport: It is also referred to as "Active Transport", it essentially refers to walking and cycling as well as related infrastructure, policies, and education

Fast-moving ways are influencing urban-mobility systems around the world. The distribution of energy systems will make a difference as modes of transportation come to rely more on electricity as a source of energy. (Shannon,2017) suggested some trends which are likely to have a larger impact on the development of smart and sustainable mobility in cities. They have shared mobility, Autonomous driving, vehicle electrification, Connectivity and the internet of things, Public transit, Infrastructure and Regulation of transport system. These trends will have a profound influence and their effects could be reinforced and multiplied.

Truck Platooning is also an increasing trend where two or more trucks in a convoy using technology of connectivity and fully automated driving systems. The trucks or the vehicles arranges them in a set and maintains a close distance between each other. This technique of platoons has a great potential to make mobility more economically efficient, environmentally sustainable and much safer in coming years. Such kinds of truck platoons lower down the fuel consumption and carbon footprints on the environment as driving slower and together reduces the friction and this reduces the air drag by a great amount. The platooning technique make roads safety a bit easier task as the breaks of these platoons are quite automated and immediate in nature as in the platoon truck following the lead truck only takes one-fifth of the time a human would need to react. Platooning increases the efficiency of mobility as it uses roads more effectively in delivering merchandises and services faster and reducing traffic jams.

We have to convince people in general and people in the commercial sector, to make sustainable choices that integrate all stakeholders in the actions that are needed. It can be done by Encouraging individuals, families, and communities to adopt "Green Travel Habits that would make travel less polluting and sustainable. Today, we are at a crossroads for a paradigm shift that will encourage renewable energy, ultra-efficient vehicles, cooperative systems, smart mobility services, and overarching optimization. (Nils-Olof Nylund and Kaisa Belloni, June 2014)

CONCLUSION

When it is decided to build the new system, it should be considered to switch from the traditional hardware-oriented approach to a system based on user demand and mobility services.

Cities are required to be planned in more concise way to address sustainable urban mobility properly. A strategic plan for sustainable mobility is needed to achieve a better quality of life that builds on existing planning practices and with consideration to urban mobility.

To reach all the goals regarding climate change, energy and service level, we cannot just work on a single element of the system, we need a systemic approach to mobility. We should have to consider the system as a whole. Efforts should be made to spread awareness among the people regarding the importance of existence of sustainable mobility. Green Travel Habits must be inculcated in the behavior of cities

As we all are aware that one size does not fit all, it means that one single vehicle technology, energy carrier or even ICT service platform cannot cover all the mobility needs. It should be accepted that a mix of technologies will help, and accordingly it should be decided which application a certain technology is best suited. Certain combinations of policies can work hand in hand and give rise to synergies, leading to impacts greater than the sum of their individual parts.

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IMPACT OF SOCIAL MEDIA ON YOUTH

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ABSTRACT

With the advent of internet life has become easy and convenient now we can send and receive any message within few seconds.Social media has brought the world together making Marshall McLuhan's concept of 'Global Village' true. The exchange of information and the flow of information has become free and over the top. Although social media has brought ease to life yet it has certain reverse effects as well. These days everyone is busy in their social media or in virtual reality rather than being concerned about their surroundings this attitude has resulted in isolation and loneliness of the modern people.This research will focus on studying the negative as well as the positive effects of social media or social networking sites on the youth. To accomplish this study, survey method will be used and data will be analyzed based on the questionnaire filled by the respondent.

*Keywords**:** Social media, SNS, Youth and Digital media.*

INTRODUCTION

With the advent of internet, communication has become fast and easy. In India as the access of internet is available with high speed and arrival of pocket friendly smartphones has increased the dependency on global communication than ever before. Gone are those days when use of application was considered as wastage of time. Social Networking Sites are overlapping in all spheres of life. Modern day people rely on SNS from communication to business expansion. The involvement on social media has increased over the decade from email, WhatsApp, Twitter on visiting cards. The users of social media are not restricted to youth only but all age groups. It has eased life in many ways. Now one doesn't need to go to any IST booth to make international calls but can simply use SNS to make calls or video calls. Such platforms are not only for communication but also used for information, education, cultural identity, self identity etc. Peer groups on such platforms are providing a platform to exchange of ideas among like-minded people. With one click, anyone can get to know about the happenings around him which was beyond reach decades back. The involvement on activities on SNS enables one to create cultural identity and exchange of cultural and social values. One person sitting in any part of the world can now read, learn and share any information and ideas with others in the second part of the world. Internet has become an effective tool for advertising and marketing in modern days. Business expansion and communication is taking help from social media to reach to it's target audience. Social Media also has great importance in developing relationships as it provided different applications and platforms where people of interest can meet and interact accordingly. On the same time, applications of social networking enables people to utilize the global services for business purposes by online meetings and online education program for the spread of education among the need.

However, every coin has two sides; similarly internet has certain adverse effects on users. As it's an open platform, share of information on social media lacks authentication and verifications. Much of the content to which users are exposed is not checked for facts and user is presented with virtual reality which may vary significantly in real world but such exposure will have similar impact on user. The user often believes to the information shared and acts accordingly. Mob-lynching happening in India has it's riots in wrong information made viral on social media and belief of users in the same. Additionally, there is addiction of social media seen among users who spend maximum of the time on SNS than in socializing among people around. According to doctors, excessive use of mobile phone is causing sleeplessness among people along with issues related to cervical and spine. Apart from this, the students often indulge in use of social media so much that they start neglecting their routine life. This study is going to evaluate the adverse effects of social media on Youth as youngsters ate the maximum among the users of social media.

REVIEW OF LITERATURE

Ali, Asad& Iqbal, Anam& Iqbal, Kanwal. (2016). Social media plays great role in learning and job opportunities. However, teenagers often use social media for the purpose of communication with friends and family. The study discussed that the use of social media causes various health issues among users. Additionally, the users need to be well versed with social and cultural values of the state to communicate effectively.

Bhardwaj, Akashdeep&Goundar, Sam & Avasthi, Vinay. (2017). The study finds similar findings to the studies done in the relevant area previously. The researcher found that there is relevance of social media with cultural development, building self-identity, technical skills and developing relationships.

Juszczyk, Stanisław. (2015). The SNS are becoming an integral part of day to day life as we rely on global network for different functions like work, information, communication, and education. . While using the internet, we are exposed to objective reality which occurs in different way but is perceived by the users. Such communication may impact different sectors of life like private life, social, cultural, economic and intellectual. If there is a monitoring of the use of internet, it can contribute in positive growth of the private life. There is a need to get the youth 'unplugged' to bring a balance between virtual reality and real world.

Siddiqui, S. &Singh, T. (2016). The researchers found that the growth of technology is booming the use of social media by everyone in daily life. It has different impact on different people. As a student, it enables the candidate to increase his knowledge and collaboration and in business, it helps in accomplishing business objectives and increasing sales. However, social media has certain negative impacts on people like wrong information may lead to education failure and wrong advertisement may affect the productivity. Social media can also poke in someone's privacy along with certain provoking content; it may aggravate the involvement in inappropriate activities.

Khurana, N. (2015). The study was objected to study the effectiveness of social media. The SNS offer the youth a platform to study, interact and share ideas. It helps them in getting updated with happenings around them. But SNS has certain adverse effects on youth like excessive use of social media drags them away from studies. The sites which are used are not often credible for information. The users are often involved in virtual reality and activities happening online rather than involvement in events happening around them.

RESEARCH OBJECTIVES

The research objectives of the study are as followed:

1. To analyze the impacts of use of social media.
2. To analyze the negative impacts of social media.

RESEARCH METHODOLOGY

To accomplish this study, survey method is used. In this study, sample selection is done by random sampling. A questionnaire was served to 200 youths aging 18-30 from Chandigarh. The data is analyzed in percentile form.

DATA ANALYSIS & FINDINGS

1. Do you use social networking sites? Yes/No

In response of the given situation, all the respondents answered 'yes' which signifies the access and use of social media sites by every individual.

2. How many social networking sites do you use?

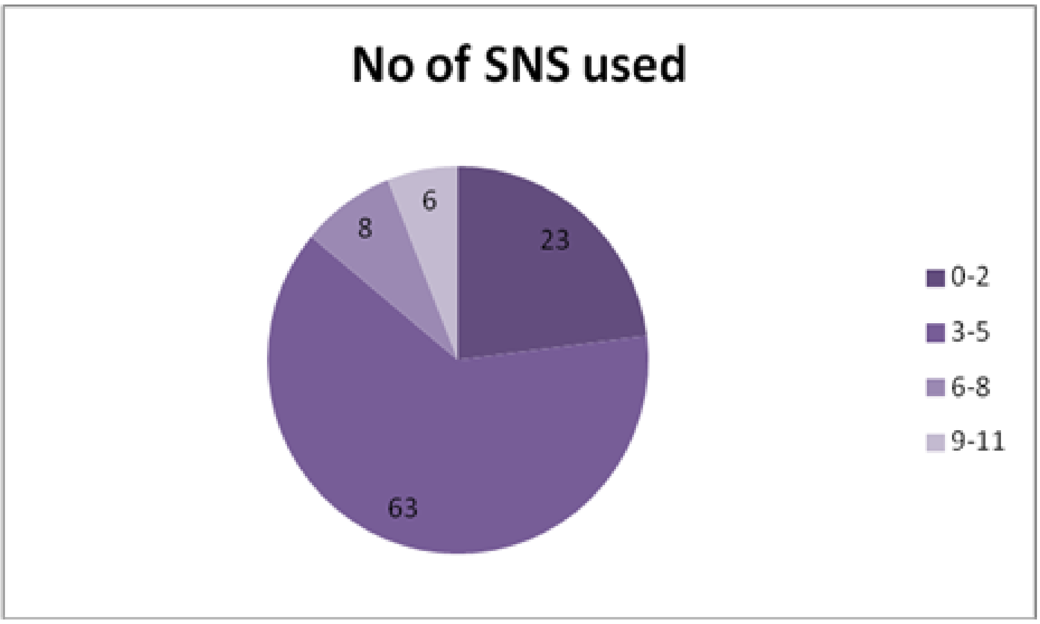

Figure-1: (Number of preferred SNS by respondents)

It becomes clear that 63% of the respondents used 3-5 SNS followed by the users of 0-2. Only 6% of the participants reported using more than 9 social sites. This trend reflects the popularity of various social networks among the users.

3. How many hours do you spend on social networking sites on an average in a da

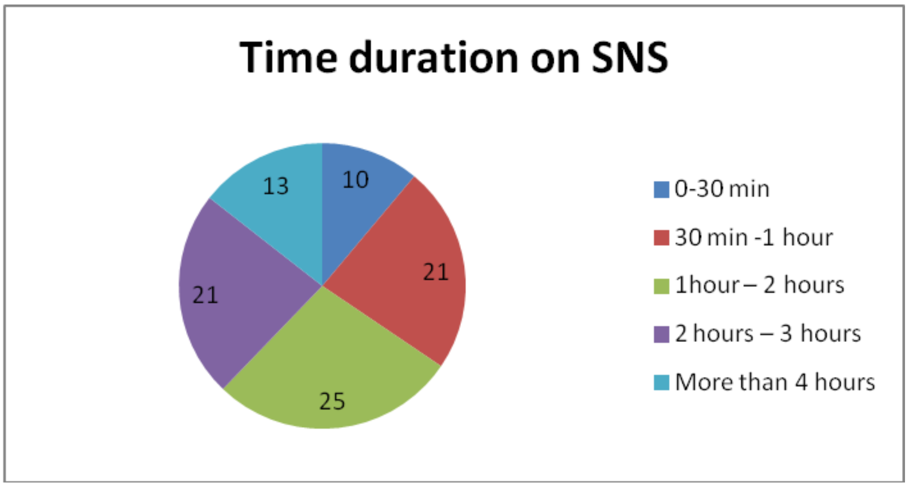

Figure-2: (Time duration spend on SNS by respondents)

25% of the participants reported the use of social site for 1-2 hours daily however users of more than four hours a day were third last in the percentage with 13%. Duration of 2-3 hours is spent by 21% users which is equal to the least time spending users on SNS with 0-30 minutes in a day. It shows that on an average, 3 hours are spent by almost 50% users on daily basis on social media.

4. Why do you use these social networking sites?

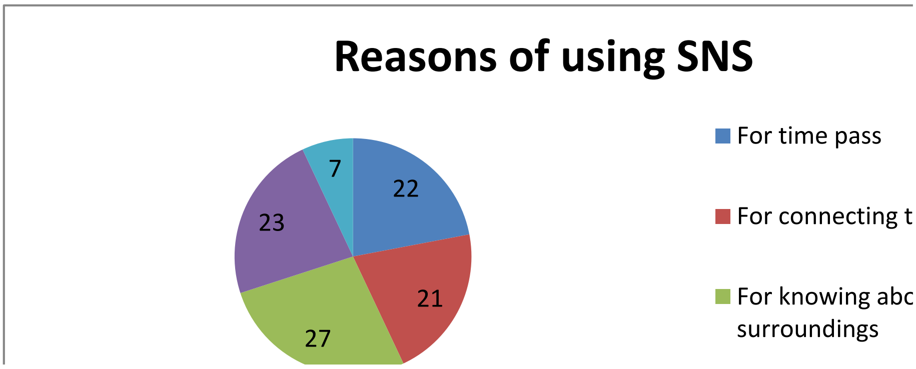

Figure-3: (Reasons of using SNS by respondents)

27% of the respondents reported to use social media for getting to know about the happenings in their surrounding followed by 23% users who refer to SNS for getting latest updates in trends. 22% of the users use social media because they find it a good way to pass time. Only 21% people use SNS for the purpose of communication and least is the use of SNS due peer pressure.

5. What are the personal benefits of using social networking sites?

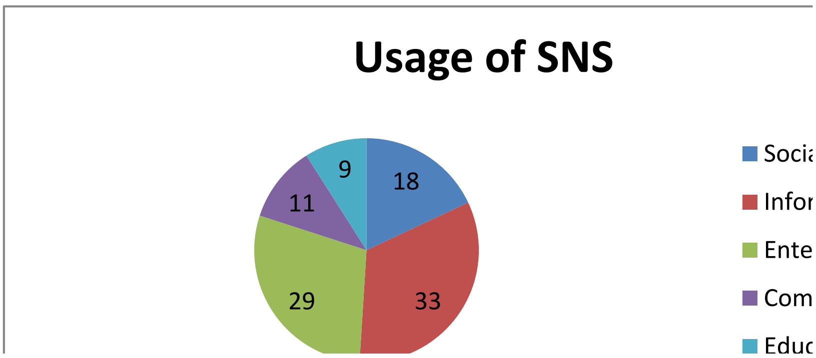

Figure-4: (Usage of SNS)

33% respondents use social media to share information followed by users for entertainment purpose with 29%. Use of social media is at the least with 9% users only. For the communication, only 11% respondents rely on social networks whereas for socializing with others only 18% users use the SNS.

6. Do you check your social networking profiles before going to bed?

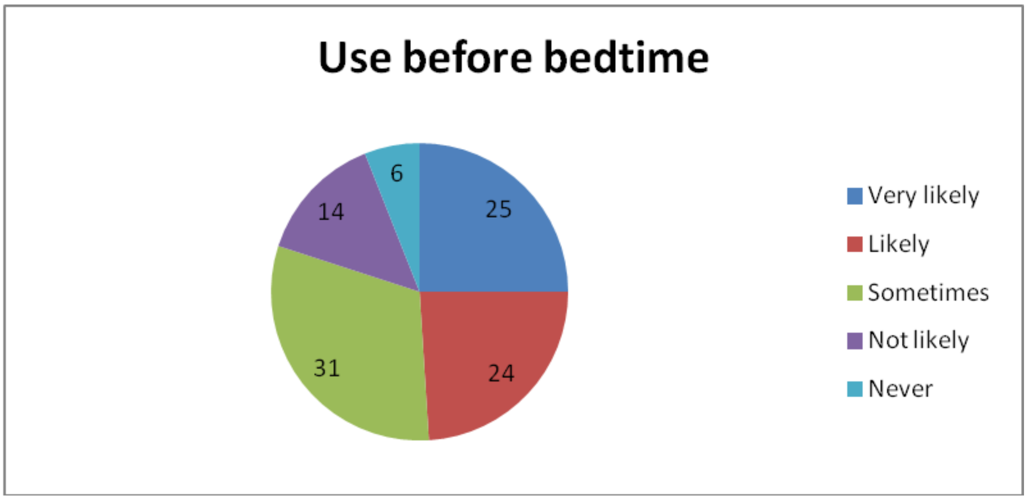

Figure-5: (Use of SNS before bedtime)

In the study, it is found that only 6% are the users who have never used SNS before sleep however 25% users most often use the social media before going to sleep followed by 24% of the users who use it on frequently, 31% are the respondent who reported the use of social media sometimes before sleep. This shows the frequency of being active on social media by the users at the time of relaxing.

7. Do you visit your SNS without any intention for activity?
a. True

b. False

In the response, 63% respondents accepted that they visit their social media apps or profile for specific reason whereas only 37% respondents reported to use SNS for an intentional activity. This trend reflects the tendency of addiction of using SNS by the users.

8. Are you surprised with the time duration you spend on SNS daily?
a. Yes

b. No

In the response, 40% users were surprised with their time duration spent on social media on daily basis. 60% users showed no surprise on their time utilization on social media.

9. Have you ever ignored your family activity for using SNS?
a. True

b. False

In the response, 19% participants accepted to neglect the family time for the sake of using SNS whereas 81% respondents feel that they have never ignored family activity for the use of SNS.

10. Have you ever ignored your study or assignments for using SNS?
a. Yes

b. No

In the response, 63% respondents counted not to ignore their studies for social media whereas 37% users accepted the negligence they play in using social sites on the stake of their studies.

CONCLUSION

In the nutshell, it can be said that social media has become an integral part of daily life; this study was focused to study the impacts of social media. It is clear from the study that every respondent is active on social media varying in the availability on different social media sites. The use of social media varies for different purposes and duration on an average goes to 3 hours a day by the respondents, Effective use of SNS is not seen as very few respondents reported to use the SNS for education purpose. The majority of users rely on social media for entertainment and communication. It is also seen that sometimes the respondents ignore family and their studies as well due to their deep interest in the global networking. All in all, it is seen that along with positive aspects of

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social media being a platform for sharing information, education it also has certain antagonistic effects on users like negligence in family, education, and excessive use by spending more than four hours a day on using social media.

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PUBLIC OPINION ON ISSUE OF JAMMU AND KASHMIR AND TERRORISM

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ABSTRACT
With bilateral talks between India and Pakistan going sore due to border infiltration and government upping its ante against terrorism, a lot has changed in Jammu and Kashmir under current government. While some agree and fully support government for surgical strike and insurgency operations, opposition and many others criticize government for oppressing and harassing the local people. And hence a need arises to study what youth in general think about issues related to Jammu Kashmir such as plebiscite, Article 370, terrorism, separatism and army actions. The study was conducted by gathering primary data from university students through questionnaire using survey method. Also opinions of students on their social media accounts were analyzed for further insights regarding the issue.

Keywords: Jammu & Kashmir, Terrorism, Public Opinion, Article 370

INTRODUCTION
The Kashmir problem came into being almost with the independence of the country. Though 50 years have passed, the problem still remains unsolved. The Kashmir continues to remain a source of friction between India and Pakistan. With history of wars, border infiltrations and ceasefire violations, the relations between the two nations have only gone downhill. The position at the present is that the armies of the two countries still confront each other along the border line. While Pakistan continues to demand Kashmir on one hand, India on other hand continues its fight against infiltration and unrest in Kashmir. Both countries are spending huge amount over their armies in Kashmir. But no solution of the problem seems to be in sight in the near future.

In more recent times, there has been considerable deterioration in the situation in Kashmir. The Pakistan trained subversives have infiltrated into the valley in large numbers. The slogan of “Independent Kashmir” has been used to misguide the people. Pakistan has tried its best to politicize the problem and win international support for its point of view. But violence still continues, life in the state is still insecure and thousands have migrated from the valley into Jammu, Delhi and other parts of the country. With focus on recent developments such as ban on Pakistani Artists, Uri Attack, Surgical Strike, statements on Pakistan occupied Kashmir, unrest due to Article 370 and impasse on Indus Water Treaty, this study was conducted to find out general perception of youth on such critical issues.

OBJECTIVES
- To study the views of respondents on interference of Pakistan in Jammu and Kashmir.
- To study the views of respondents on Article 370
- To find out the biggest problem of Jammu and Kashmir according to the viewpoint of respondents.
- To study the views of respondents on India’s stand on PoK (Pakistan occupied Kashmir).
- To study the views of respondents on surgical strike.
- To study the views of respondents on recent Pakistan artists ban.
- To study views of respondents on Pakistan importing terrorism.

RESEARCH METHODOLOGY
1. Type of sampling- Convenient sampling was used for the study.
2. Sample size- The number of respondents that were taken for the study were 97. The sample that was selected were students from Makhanlal Chaturvedi University.
3. Geographical area- The geographical area chosen for the study was campus of Makhanlal Chaturvedi University. The students of various departments of Makhanlal were taken as sample. Following were the departments from where sample was taken-

- Department of Electronic Media.
- Department of Computer Science and Applications.

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- Department of Journalism.
- Department of Management.
- Department of Mass Communication.
- Department of New Media Technology.
- Department of Public Relations and Advertising Studies.
- Department of Communication Research.

4. Age group- The range of age varied from 17 years to 55 years. The various age groups taken for the study were -

- 17-20
- 21-24
- 25 and above

5. Tools of data collection- For the study self designed and standardized tool according to the study were taken. Questionnaire was prepared and later filled by respondents.
6. Statistical techniques- The researcher used SPSS (Statistical package for Social Sciences) to analyze the data. Since it was descriptive study hence descriptive analysis was carried and the required tables were extracted from output yielded by the computer. Accordingly the analysis was carried out.

PROCEDURE

The scale was distributed and administered on students of various departments of the university. Each respondent was approached personally and was requested to fill up the questionnaire. Respondents were given the liberty to take their time for completing their questionnaires. The confidentiality of their responses was assured.

RESULTS

According to the objectives of the study, the data was collected and is analyzed. On analysis following results were obtained-

Table-1: Showing Demographic variables

S. No.	**Demographic variables**		
	Age(in years)	Frequency	Percentage
1	17-20	24	24.7
2	21-24	63	64.9
3	25 and above	10	10.3
	Gender	Frequency	Percentage
1	Male	42	43.3
2	Female	55	56.7
	Educational Qualification	Frequency	Percentage
1	Graduate	31	32.0
2	Post Graduate	54	55.7
3	M Phil	9	9.3
4	Working	3	3.1

Table 1 shows the data related to demographic variables. 64.9% of the respondents were in the age group 21-24 years. 24.7% were in the age group 17-20 years and 10.3% respondents were in the age group 25 years and above. Out of all the respondents who filled the questionnaire 43.3% were males and 56.7% were females. A staggering 55.7% of the respondents were post graduates, 32.0% were graduates, and 9.3% were M Phil students. Only 3.1% of the respondents were working (Doctor or professor).

Table-2: Showing Response to statements having dichotomous variable

S.NO	Questions		
1	**People blaming terrorism on Pakistan**	**Frequency**	**Percent**
	Yes	82	84.5
	No	15	15.5
2	**People who think winning trust of J&K people will solve terrorism**	**Frequency**	**Percent**
	Yes	44	45.4
	No	53	54.6
3	**People who think India should focus on getting back the POK**	**Frequency**	**Percent**
	Yes	61	62.9
	No	36	37.1
4	**People who think Pakistan will retaliate after surgical strike**	**Frequency**	**Percent**
	Yes	73	75.3
	No	24	24.7

Table 2 shows responses to statements having dichotomous variable. On being asked whether they blame Pakistan for terrorism, 84.5% respondents replied in affirmative while only 15.5% felt the other way. When respondents were asked whether they think winning the trust of Jammu and Kashmir people would help solve terrorism issue, 54.6% respondents felt that it wouldn't help and rest 45.4% felt that it would help the cause. 62.9% respondents felt India should focus on getting Pakistan Occupied Kashmir and rest 37.1% felt that India should refrain from such action. 75.3% respondents thought Pakistan would retaliate after Surgical Strike and 24.7% felt that Pakistan won't do so.

Table-3: showing responses to statements having dichotomous variable

S.No	Statements	Yes	No	Can't Say
1	Modi has more political willingness than previous politicians in terms of terrorism issue	76(78.4%)	8(8.2%)	13(13.4%)
2	Can Pakistani artists be compared to terrorists	12(12.4%)	80(82.5%)	5(5.2%)
3	Cultural, economic and sports ties should not continue in times of border tensions	47(48.5%)	37(38.1%)	13(13.4%)
4	Pakistani artists should be banned from television and film industry	26(26.8%)	62(63.9%)	9(9.3%)
5	India's 'No first use' policy in terms of nuclear weapons is not correct	40(41.2%)	40(41.2%)	17(17.5%)
6	India's withdrawal from SAARC Summit was successful in isolating Pakistan	68(70.1%)	7(7.2%)	22(22.7%)
7	Snapping economic ties with China would make it retreat from helping Pakistan	63(64.9%)	21(21.6%)	13(13.4%)
8	India should stop the flow of Indus river to Pakistan	50(51.5%)	40(41.2%)	7(7.2%)
9	India is right in raising Baluchistan issue	79(81.4%)	6(6.2%)	12(12.4%)
10	Uri attack has broken the patience of India regarding cross border terrorism	83(85.6%)	8(8.2%)	6(6.2%)
11	Surgical strike have proven that India is intolerant to terrorism	73(75.3%)	15(15.5%)	9(9.3%)
12	India's action has built its negative image on world platform	17(17.5%)	79(81.4%)	1(1.0%)
13	India should neglect Pakistan and focus on development of country	34(35.1%)	56(57.7%)	7(7.2%)
14	Surgical strike is not a correct step of India	13(13.4%)	81(83.5%)	3(3.1%)
15	India's defense action is affecting the GDP growth	35(36.1%)	38(39.2%)	24(24.7%)

Table 3 shows responses to statements having dichotomous variables, 78.4% respondents believed Narendra Modi has more political will than his predecessors and rest 8.2% feel that he doesn't. 12.4%. On being asked whether Pakistani artists be compared to terrorists 82.5% respondents said 'No' while only 12.4% respondents

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felt that they are comparable to terrorists. 48.5% respondents agreed that cultural, economic and sports activities should not continue in times of border tensions and 38.1% disagreed with the statement. 26.8% respondents agreed that Pakistani artists should be banned from television and film industry and a majority of 63.9% felt that they should not be banned.. 41.2% respondents felt India's 'No first use' policy is wrong and another 42.2% felt that it is correct. 17.5% were not clear in their choice on this policy. 70.1% respondents felt India's withdrawal from SAARC Summit was successful in isolating Pakistan while 21.6% felt that it wasn't so 64.9% respondents agreed that snapping economic ties with China would make it retreat from helping Pakistan and 21.6% said it wouldn't help the cause. 51.5% respondents felt that India should stop the flow of Indus River to Pakistan and 41.2% respondents felt that India shouldn't do this. 81.4% respondents agreed that India is right in raising Baluchistan issue and only 6.2% felt the other way. 85.6% respondents feel that Uri attack has broken the patience of India regarding cross border terrorism and 8.2% don't feel that way. 75.3% respondents agreed that surgical strike have proven that India is intolerant to terrorism and 15.5% didn't agree with the statement. 17.5% respondents agree that India's action has built its negative image on world platform while 81.4% respondents felt that this was not the case. 35.1% respondents believe that India should neglect Pakistan and focus on development of country and 57.7% think otherwise. 13.4% respondents agree with the statement that surgical strike is not a correct step by India and 83.5% think that surgical strike is a correct step. 36.1% respondents feel that India's defense action is affecting the GDP growth and another 39.2% feel that it is not affecting the growth.

Table-4: Showing Views of people regarding surgical strikes carried out by India Army

Views		Frequency	Percent
1)	Strongly agree	66	68.0
2)	Agree	17	17.5
3)	Neutral	13	13.4
4)	Disagree	00	0.0
5)	Strongly disagree	1	1.0

Table 4 shows views of people regarding surgical strikes carried out by India Army. 68.0% respondents strongly agree with the action and 17.5% just agree. 13.4% respondents were neutral on the issue. Only 1.0% strongly disagreed and 0.0% disagreed with the action.

Figure 1

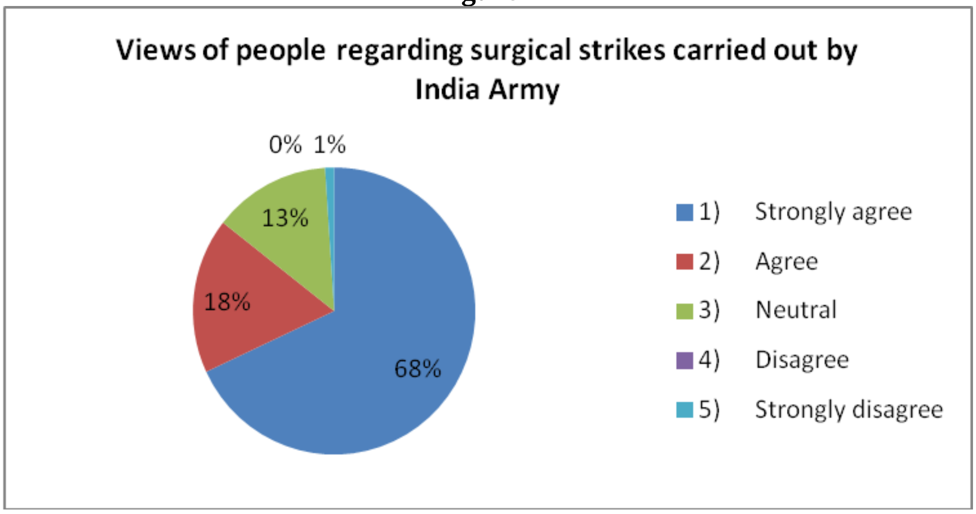

Table-5: Showing Views of people regarding whose intervention they wouldn't prefer

Intervention		Frequency	Percent
1.	Army	4	4.1
2.	United Nations	17	17.5
3.	United States	14	14.4
4.	Pakistan	62	63.9

Table 5 shows views of people regarding whose intervention they wouldn't prefer. A majority of 63.9% s think there should be no interference from Pakistan in Kashmir issue. 14.4% think United States and 17.5% think United Nations should have no interference in the Kashmir issue. Only 4.1% respondents didn't agree with the intervention of army.

Figure-2

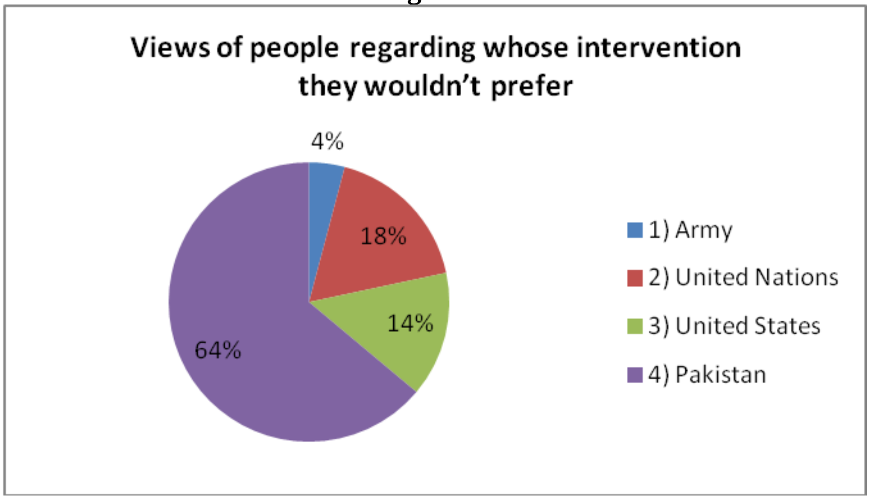

Table-6: Showing Views of respondents regarding strategy of Modi to expose Pakistan in context of Baluchistan

Strategy of Modi to expose Pakistan in context of Baluchistan	Frequency	Percent
1) Stop Pakistan from raising Kashmir issue	32	33.0
2) Stop cross border infiltration	43	44.3
3) It would do nothing	22	22.7

Table 6 shows views of respondents regarding strategy of Modi to expose Pakistan in context of Baluchistan. 33.0% respondents think it would stop Pakistan from raising Kashmir issue, 44.3% respondents feel that this would stop cross border infiltration and 22.7% respondents feel that it would do nothing.

Figure 3

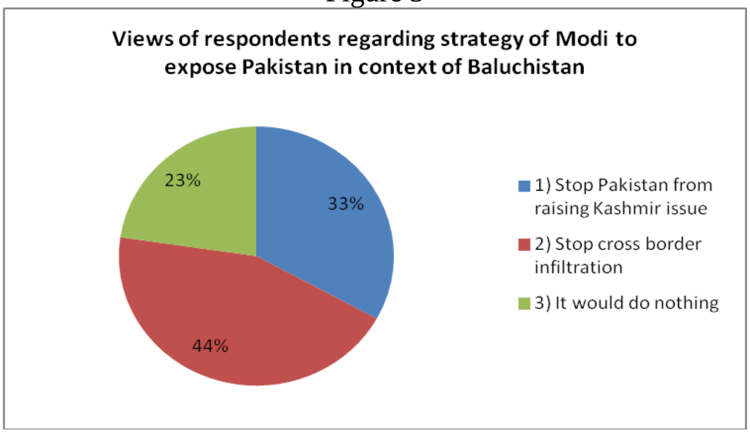

Table:- 7 Showing Biggest issue of Jammu and Kashmir right now

Issues	Frequency	Percent
1) Terrorism	51	52.6
2) Armed Force Special Powers Act	7	7.2
3) Curfew	1	1.0
4) Separatism	8	8.2
5) Ceasefire violation	3	3.1
6) Pakistan Occupied Kashmir	4	4.1
7) Unemployment	3	3.1
8) Misguided youth	17	17.5
9) No trust of people on government	3	3.1

Table 7 shows biggest issue of Jammu and Kashmir right now.52.6% respondents think terrorism is the main issue of Jammu and Kashmir right now. 7.2% think Armed Force Special Powers Act, 17.5% feel misguided youth and 8.2% feel separatism is a major issue in Jammu and Kashmir. Only 1.0% agree that curfew, 3.1% agree that ceasefire violation and no trust on government and rest 4.1% agree that Pakistan Occupied Kashmir is the biggest issue right now.

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Figure-4

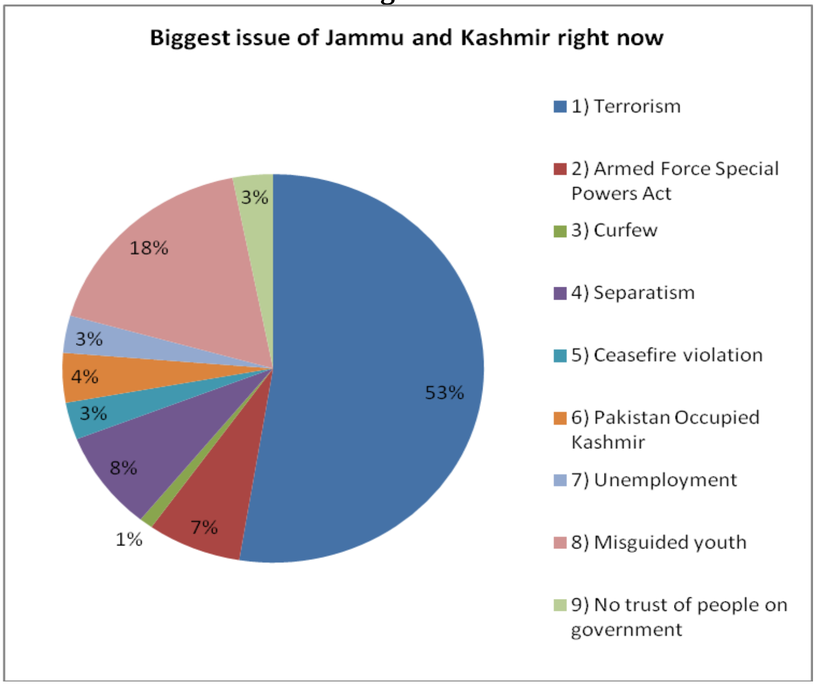


Table:- 8 Showing Consequences of scraping Article 370

Consequences	Frequency	Percent
1) More unrest in valley	27	27.8
2) More movement and settlement ensuring stability in the region	25	25.8
3) Protests by politicians of Jammu and Kashmir	23	23.7
4) Other consequence if any	22	22.7

Table 8 shows consequences of scraping Article 370. 27.8% respondents think that there will be more unrest in valley, 25.8% respondents think it would cause more movement and settlement ensuring stability in the region, 23.7% feel it would lead to protests by politicians of Jammu and Kashmir and rest 22.7% feel there could be other possible consequences.

Figure-5

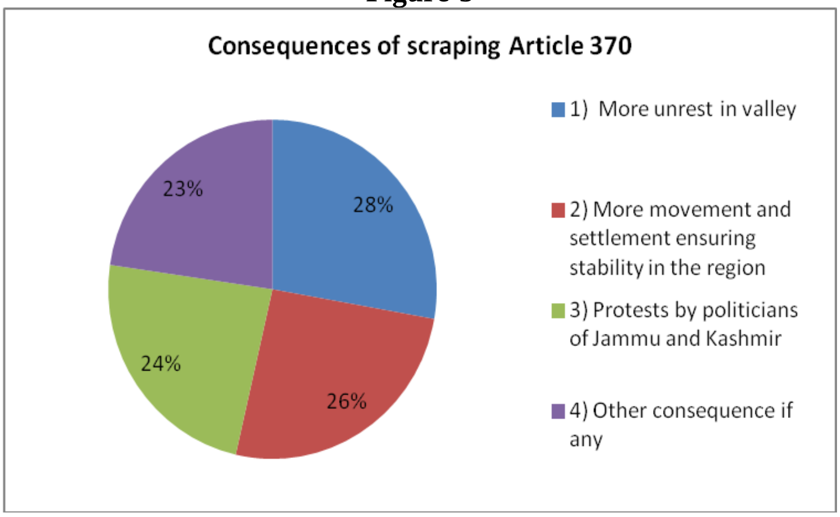
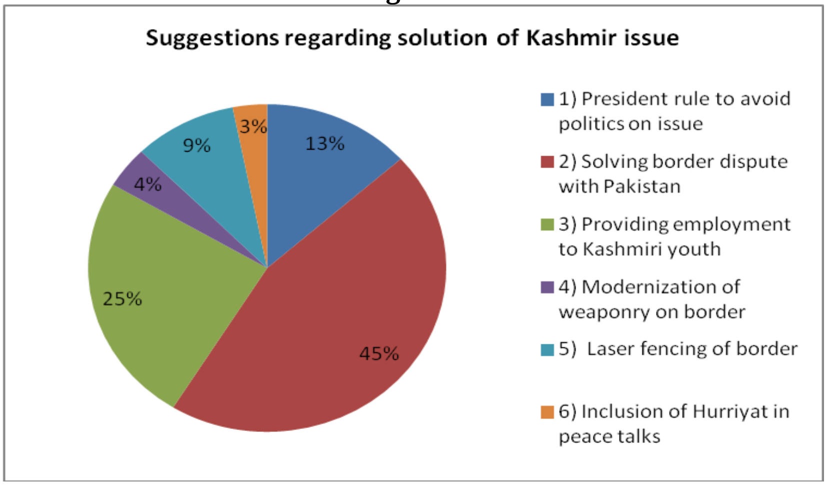


Table:- 9 Showing Suggestions regarding solution of Kashmir issue

Suggestions	Frequency	Percent
1) President rule to avoid politics on issue	13	13.4
2) Solving border dispute with Pakistan	44	45.4
3) Providing employment to Kashmiri youth	24	24.7
4) Modernization of weaponry on border	4	4.1
5) Laser fencing of border	9	9.3
6) Inclusion of Hurriyat in peace talks	3	3.1

Table 9 shows suggestions regarding solution of Kashmir issue. 13.4% respondents agree that there should be President rule to avoid politics on issue. 45.4% feel solving border dispute with Pakistan can do the trick. 24.7% respondents think that providing employment to Kashmiri youth would help. 4.1% respondents believe that modernization of weaponry on border would be the right way. 9.3% respondents think that laser fencing of border would be correct and rest 3.1% respondents believe that inclusion of Hurriyat in peace talks would help.

Figure-6



INTERPRETATION AND DISCUSSION

For the study, the students of Makhanlal Chaturvedi University were requested to fill the questionnaire. Later the data was entered on SPSS and then analyzed. This gave following interpretations:

- Most of the respondents who filled the questionnaire were females.
- A majority of the respondents blamed Pakistan for terrorism. Only half of the respondents thought winning trust of J&K people will solve terrorism and another half thought that it won't solve the issue. Most respondents feel India should focus on getting back the Pakistan Occupied Kashmir. On being asked whether Pakistan will retaliate after surgical strike majority of respondents thought that Pakistan would do so.
- Most respondents replied in affirmative on being asked whether Modi has more political willingness than previous politicians in terms of terrorism issue or not. Also respondents showed their clarity of mind when most of them said that Pakistani artists can't be compared to terrorists. But respondents were divided in their opinion when they were asked whether cultural, economic and sports ties should continue in times of border tensions or not. Respondents were broad minded as most thought that Pakistani artists shouldn't be banned from television and film industry.
- There was division of opinion when respondents were asked whether India's 'No first use' policy in terms of nuclear weapons is correct or not. Most respondents think India's withdrawal from SAARC Summit was successful in isolating Pakistan. Also they thought snapping economic ties with China would make it retreat from helping Pakistan
- Half of the respondents felt that India should stop the flow of Indus River to Pakistan so as to teach them a lesson. Most respondents felt Uri attack has broken the patience of India regarding cross border terrorism. Not just this most respondents also think surgical strike have proven that India is intolerant to terrorism
- Only a few respondents felt that India's action has built its negative image on world platform. Also there were few takers for the idea that India should neglect Pakistan and focus on development of country which was surprising as most wanted Pakistan Occupied Kashmir back and that India should teach Pakistan a lesson.
- Marginally low number of respondents felt that surgical strike was not a correct step by India and there could be chances of revenge being taken. There was division of opinion when respondents were asked whether India's defense action is affecting the GDP growth or not.
- Respondents were clear in stating that they wanted no interference from Pakistan in terms of Jammu and Kashmir issue. Only few agreed with concept of no intervention from United States and United Nations which shows that they want US and UN to take interest in Kashmir issue and help India solve it. Most were supportive with the idea of Army interference in Kashmir so as to maintain peace there.

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- A majority of respondents felt India is right in raising Baluchistan issue as it would stop cross border infiltration and deter Pakistan from raising Kashmir issue.
- On being asked about the biggest issue of Jammu and Kashmir in present times, half of the respondents agreed that terrorism is the biggest issue of Jammu and Kashmir right now. And there were few takers for issues like Armed Force Special Powers Act, Pakistan Occupied Kashmir, separatism, unemployment, misguided youth and no trust on government. Surprisingly respondents felt curfew and separatism is not a major issue for Jammu and Kashmir which doesn't match with views of people of the country.
- There was no clarity in minds of respondents when they were asked about consequences of scraping Article 370. This was expected as most of them had no idea about Article 370 on being asked verbally and just ticked the options as a wild guess.
- Most of the respondents didn't keep up with the rage of common people regarding Pakistan as half of them felt that only solving border dispute with Pakistan would help. There were few takers for ideas like President's rule, providing employment to Kashmiri youth, modernization of weaponry, laser fencing of border and inclusion of separatists.

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DIGITAL MEDIA & SUSTAINABLE DEVELOPMENT- A CASE STUDY ON "MOTHER DAIRY" WEBSITE COMMUNICATING CSR ACTIVITIES

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ABSTRACT

Corporate Social Responsibility engagements by Corporations in India is not new now. It is well accepted phenomenon and the acts and regulations envisaged in the Companies Act. 2014 (CSR regulations act.), the Government of India, Ministry of Company Affairs. Almost all big corporate companies are now engaged with many CSR activities in the fields of Education, Health, & Environment Protection by spending their profit share.

Objective: - But how these companies are reporting these CSR activities to their stakeholders and consumers is the matter of investigation and this topic of research study will analyse the activities of CSR done by the Corporation "MOTHER DAIRY" based and incorporated in Delhi NCR area and analyse as its engagement of CSR communication with case study method.

Companies communicating their CSR activities hesitate to use all mainstream media as it is notion that CSR activities are charity work and doing so would term as advertising and publicity. The literature reviews done for this study have made it clear that CSR communication build up the trust among the stakeholders of the company and finally encourage the company doing CSR for more engagements for not just to their brand image but also it boosts the sustainable development efforts and goals in the collaboration with the government agencies.

In India, the companies doing CSR activities do not adopt pro-active approach for the reporting CSR, but they adopt re-active approach i.e., inhibitive approach and it does not help achieving sustainable development goals finally as stakeholder's involvement not possible without communicating through various media of communication.

In the above context it is found in the literature reviews for this study that most Indian companies communicate (report) their CSR engagements on their website and via digital media. The case study of Mother Dairy website has made it clear that all CSR Policey of this company have been described on the website of the company, but its communication of CSR activities have been done through various media but mostly on digital news websites or its own website.

Method- Case study is used to find out how digital media and companies' websites are used to report CSR activities in India by the Corporations.

Possible Outcomes: - the study aim to find out whether the CSR activities done by companies are helpful in sustainable development goals. As CSR communication and reporting to the stakeholders are done by companies only via limited media vehicles, the involvement of people, society and stakeholders of the companies is the limited and not much for achieving sustainable development goals. Because, CSR and sustainable development focuses upon three key areas- Health, Education & Environment or in other terms- People, Planet and Profit, and if number of stakeholders of the companies are limited for these goals, it means the corporate companies are not doing responsible business and do not follow business ethics and shy away doing involve more numbers of people or stakeholders and thus try to escape for spending more profit on corporate social responsibility activities to achieve the sustainable development goals.

Keywords: Sustainable Development, Stakeholders, CSR activities, CSR communication, Ethical Business, Digital Media, Website of Companies.

INTRODUCTION

Digital Media has become now a part of lifestyle and necessary tool of communication in our everyday lives. To reach the goals of "Sustainable Development" not only the government but the corporate companies also need to engage in "Corporate Social Responsibility" activities. After making the legislation of CSR in Indian Parliament, CSR Act.2013 & CSR Regulations, 2014, many companies now have engaged themselves in various CSR activities like health awareness, health camps, education schools, charity work, environment protection, renewable energy sources, etc.

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But to sustain these efforts, there is the need of continuous flow of communication among society members or stakeholders of companies and that will give the boost to these companies to make the strategies and invest more fund in CSR activities.

What is CSR?

Corporate Social Responsibility is not just a philanthropic or charity work done by the companies but it is also a tool for any corporate company for doing the responsible business and at the same time creating the positive impact on the consumers or society members or stakeholders of the company through its activities on social needs like health, education and environment related necessities and helping the government for these social issues by spending their profit share. In this process, it can work like a catalyst or morale booster for the companies to invest more in social causes and social development and expect the consumers connectedness with their corporate brands. Finally, in this way, CSR engagement create the Sustainability Scenario in all spheres of development process.

Thus, CSR can be defined as the duty of Corporate Companies by doing ethical business for contribution to the society, economic development and improving the quality of lives of their workforce- employees, their families and the whole society at the large. In fact, in this process, companies directly contribute into efforts of the Government for the sustainable development of the society and the nation at large. First time, the term- Corporate Social Responsibility was coined in 1953 in the publication of "Bowen's Social Responsibility of Businessmen". The World's Business Council for Sustainability Development (WBCSD) defined CSR as "the continuous commitment by the business organizations for behaving ethically and contributing to the economic development while improving the quality of life or their workforce as well as their families, local communities and the society at large."

In fact, corporate social responsibility is a comprehensive set of policies, practices and programs that are integrated into business operations, supply chains and decision making in the entire organization. Indian Parliament in its the Companies Act. 2013, clause 135, promulgates that all companies having an annual turnover of Rs.1000 crore or more or net worth of Rs.500 crore or more; or net profit of Rs.5 crore or more must implement CSR policy. The act enables the government to make it compulsory for the companies for spending 2% of their average net profit in the previous three years on various CSR activities mentioned in CSR regulations act. 2014, like Health, Education and Environment issues pertaining to society and country's sustainable development process.

In the context of India, CSR policy and its implementation has become necessarybut the corporate companies in India are still have to realise that CSR engagements are not only necessary for their business growth but also for building trust among their stakeholders and sustainable relationships with them and in this process, the CSR contributes into sustainable development of the society and the country at large.

KEY AREAS FOR CSR ACTIVITIES-

Considering CSR Activitiesjust for charity or donations is the biggest mistake for any company in this highly business competitive environment. In fact, Indian companies should see as the integral part of corporate strategies that enable to enhance the brand image of the company. Now, CSR has been emerging as the valuable strategy for any company to survive in the competitive business environment.

There are several new factors are responsible for promoting CSR like, globalization, advancement in communication, sustainable development, governance, leadership, competitive advantage and ethical culture.

Indian corporate companies are involved these days in many CSR activities like Health issues- Hunger, Malnutrition, healthcare and sanitation ; Day care centres for children for underprivileged sections and specially abled children; Education for underprivileged sections for the society, granting of scholarships, financial assistance for education, Gender equality and empowerment of women, care for senior citizens, environmental protection and sustainability, protection of national heritage , arts and culture, philanthropies, rural development, adopting villages, and in natural calamity and disaster helping the government.

REPORTING CSR ACTIVITIES AND SUSTAINING THE STAKEHOLDER RELATIONSHIP: -

The Goals of Sustainability can be achieved when the reporting or communication of CSR activities are done for the consumers or stakeholders. The stakeholders or society members only can be associated or connected to corporate companies when they will communicate through various media about various CSR activities and only then the goals of sustainable development could become much easier. The key of CSR is "To Give Back" to the society, to take care of underprivileged ones by spending out of their profit from responsible and ethical business.

Even, corporate companies in India now have started to report or communicate about their CSR engagements via various media of communication but maximum companies are using one major media, digital media and their websites of companies. They do stay away from using all media like Newspapers, News magazines, T.V. channels, Radio, Films. The main reason behind this is the notion that corporate social responsibility activity belongs to charity or donations, it is not for publicity and communicating openly through various media would term it as publicity. And here the chain of sustainable development process gets broken as the notion behind this prevent to use CSR as a tool for branding and profit, so no more profit share are spent by the companies for CSR activities and thus, efforts for sustainable developments goals get hampered.

OBJECTIVES OF THIS RESEARCHPAPER: -

The primeobjective of this research study is to find out whether corporate companies in India report or communicate their CSR activities to their stakeholders or consumers on digital media. The following are the key objectives behind this study-

1. To find out to what extent the corporate companies in India report their CSR activities on digital media platforms;
2. To find out, to what extent companies in India use all digital media platforms like News portal, News websites or only their official websites;
3. To find out what kinds of CSR activities are reported in detail on the digital media platforms;

Now, there is a need of clarification that the old perspective on CSRemphasized on Corporate Philanthropy which means charity for Social, Cultural and Religious purposes, while Modern Perspective emphasized on long term interest of stakeholders and sustainable development.

Theobjective of this paper is also to find out that why and how CSR communication is a necessary tool for anyorganizationin order to achieve the sustainable development goals and for good governance in the society and the country by connecting the stakeholders and consumers to the company.

METHOD OF THE STUDY

Corporate companies in India now have realizedfor reporting their CSR activitiesin present time. To achieve the objectives of this study, the case study method is adopted here. Almost all corporate companies perceive the same notion for CSR activities, so it was found suitable the case study of one corporate company as a sample to arrive on the conclusions for the companies in India in this research study. “Mother Dairy” company has been selected as OneSample for the study and its region of the sample is Delhi NCR. The Data of this study will be primary as the company has given all data related to its CSR activities on their company websites.

For this study, primary data from the company website and secondary data in the literature reviews have been taken into consideration.

The data related to CSR engagements available on the website of the company, Mother Dairy, have been analysed for deriving the conclusions of this research study. Mother Dairy, the company has made available it’s all CSR related policy data, program data on the official website. Generally, the companies are supposed to provide the links of all other data of their CSR engagements communicated on other digital platforms on their websites. But what is the general status of all corporate companies in this regard, will be investigated and analysed by analysing the Mother Dairy CSR data on the digital media and on the official website.

CURRENT SCENARIO OF CSR IN INDIA- A REVIEW

The need of undertaking Corporate Social Responsibility by companies has been introduced in Section 135 of Companies Act, 2013 (official website MCA, Govt. of India). This section requires to read along with Companies (Corporate Social Responsibility Policy) Rules, 2014 and Schedule VII to the Act. Section 135 (website, MCA, Govt. of India) and it envisions that-

(1) Those company having net worth of rupees five hundred crore or more, or turnover of rupees one thousand crore or more or a net profit of rupees five crore or more during any financial year shall constitute a Corporate Social Responsibility Committee of the Board consisting of three or more directors, out of which at least one director shall be an independent director.

(2) The Board’s report under sub-section (3) of section 134 shall disclose the composition of the Corporate Social Responsibility Committee.

(3) The Corporate Social Responsibility Committee shall – a) formulate and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the company

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as specified in Schedule VII; b) recommend the amount of expenditure to be incurred on the activities referred to in clause (a); and c) monitor the Corporate Social Responsibility Policy of the company from time to time.

(4) The Board of every company referred to in sub-section (1) shall, – a) after taking into account the recommendations made by the Corporate Social Responsibility Committee, approve the Corporate Social Responsibility Policy for the company and disclose contents of such Policy in its report and also place it on the company's website, if any, in such manner as may be prescribed; and b) ensure that the activities as are included in Corporate Social Responsibility Policy of the company are undertaken by the company. (5) The Board of every company referred to in sub-section (1), shall ensure that the company spends, in every financial year, at least two percent of the average net profits of the company made during the three immediately preceding financial years, in pursuance of its Corporate Social Responsibility Policy: Provided that the company shall give preference to the local area and areas around it where it operates, for spending the amount earmarked for Corporate Social Responsibility activities. Provided further that if the company fails to spend such amount, the Board shall, in its report made under clause (o) of sub-section (3) of section 134, specify the reasons for not spending the amount. Explanation. – For the purposes of this section "average net profit" shall be calculated in accordance with the provisions of section 198. Accordingly, every company – private company or public company, beyond the thresholds specified below is required to constitute CSR Committee: Net worth of Rs.500 crore or more; orTurnover of Rs.1000 crore or more; orNet profit of Rs. 5 crore or more during any financial year.

The Board of every company referred above shall ensure that the company spends, in every financial year, at least two per cent of the net profits of the company made during the three immediately preceding financial years in pursuance of its CSR policy.

Schedule VIl of Companies Act, 2013 describes activities to be undertaken as CSR following:

1. Eradicating hunger, poverty and malnutrition, promoting preventive health care and sanitation and making available safe drinking water:
2. Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects;
3. Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;
4. Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agro forestry, conservation of natural resources and maintaining quality of soil, air and water;
5. Protection of national heritage, alt and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts:
6. Measures for the benefit of armed forces veterans, war widows and their dependents;
7. Training to promote rural sports, nationally recognised sports, Paralympic sports and Olympic sports;
8. Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women;
9. Contributions or funds provided to technology incubators located within academic institutions
10. Which are approved by the Central Government
11. Rural development projects

Corporate Social Responsibility (CSR) is a concept whereby companies besides their profitability & growth also consider the interest of society and environment, by taking responsibility for the impact of their activities on stakeholders, environment and all other members of the public sphere. CSR is not same as philanthropy/Charity because CSR is not a selfless act of giving and companies derive long term benefits from the CSR initiatives. Globalization, Governments, Inter-Governments bodies (e.g. U.N., OECD, ILO) Advancement of communication technology, Awareness among stakeholders are some of the various factors which affect the CSR policy of companies.

Triple Bottom Line approach developed by John Elligton in 1997 represent the relation among Corporate, Society and Environment and how it works towards corporate sustainability.

LIMITATION OF CSR POLICY IN INDIA AT PRESENT

No incentive if company pays more than 2% of net profit.Carry forward of such a contribution not being mentioned under the provision of CSR. It means if any of the company not able to spend 2% of average profit in any financial year so that expenditure not being carry forward for next year. Company does not have adequate profits or is not in a position to spend prescribed amount on CSR activities, the directors would be required to give suitable disclosure/reasons in their report to the members. It is not clear whether the Section 25 companies or charitable organizations set up by them would be included towards CSR. Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women; provides a safe guard for companies which are not taking CSR initiative.

In the above perspectives of CSR guidelines given by Government of India, there is a need of examining how these CSR engagements or activities connect or relate to society members as consumers and stakeholders. Also, how the companies get morale boosting for engaging more themselves in CSR activities.

The answer lies in interactions and communication process among the corporate companies, governments and stakeholders that pave the way of sustainable development. In our research study, how the corporate companies are communicating to their consumers or stakeholders and what media of communication they are using, have been investigated through the case study of one sample company- Mother Dairy.

DATA ANALYSIS

This study has chosen 'Mother Dairy' corporate company in the field of consumer food products as the sample of the universe and the website of this company as the digital media communication has been chosen for the data analysis.

Our study of data analysis given on the website of Mother Dairy has found that 'Mother Dairy' based its corporate office in Delhi NCR, India, has not separate page for CSR & Sustainability on the company's official website. The company states on its website about its CSR Policy statement, vision and mission, CSR scope and objectives. The company has also mentioned how its CSR board committee will implement CSR engagements. Finally, Mother Dairy, also mentioned on the website about reporting of CSR activities by the tool of annual board report in meeting and reveal this report to the public.

The Company, Mother Dairy, has not bothered about th various CSR activities or programs it organized in public for social causes on its official website. Why? The reason is obvious that the CSR policy of Mother Dairy does not assume CSR as the activity for sustainable development process, so CSR communication has not been given any place in the policy of the company.

Although, Mother Dairy has been communicating its various CSR activities- like Green Initiatives taken by the company for saving tons of plastic and using alternate resources through other medium of communication like it published via news report in "Business Standard", an English Daily, 20 July, 2013, but why the company has not posted this event on its official website. It is question marked on the intentions and assumptions of CSR initiatives implemented by Mother Dairy. Here, the company should have done better when it would have adopted CSR communication in the CSR policy.

The company has begun its safe and nutritious food for everyone in the society and its report was posted on the website of FSSAI which government website in the form of report is.

The company implements very few corporate social responsibilities programs occasionally but its report to only government agencies and only few coverages in print media do not make aware the general public about Mother Dairy's CSR engagements. So, here the company, Mother Dairy, lacks the vision in its policy regarding CSR and its communication to all stakeholders.

Mother Dairy website does not describe all CSR engagements and do not disclose what budget they have spent on it in the last three financial years. It is not proper following the regulations of CSR act. 2014.

Clearly, Mother Dairy, do not believe in using CSR activities as their strategic tool and for using in their brand enhancement. Even, the company is not following all rules related the CSR act.

The company has mainly focused on Health-related issues and safe and nutritious food campaigns which gives the way for advertisement for their products. These small camps and outlets when World Food Day organized by Mother Dairy are very small initiatives of CSR taken by the company. But what about other CSR activities like Health, and Environment, and more?

Sometime company has organized campaigns for traffic awareness programs which was commended in media. But the surprising facts are Mother Dairy do not want to report or communicate all these widely on proper platform. Why? The answer lies in the intention and policy lack of Mother Dairy which prevents it to use CSR as the tool for brand enhancement and the tool for sustainable development process.

Digital media are now so accessible to all sections of society and the company can make its reach to all its stakeholders by using the tool of CSR, communicating CSR activities on various digital media website. But surprisingly, when Mother Dairy has not given on one digital media platform, its own website, enough report, various programs listing, budget spent, then what is the point? Mother Dairy will think of other digital media platforms like news media website, social media website like Facebook, twitter, etc.

There is certain kind of inhibitions the companies like Mother Dairy adopt while reporting or communicating about CSR. In the way, it is the kind of Reactive Approach of CSR communication the companies adopt while reporting their CSR engagements. Mother Dairy has not even bothered to use digital media as the tool for reaching to consumers and stakeholders and connect them for their company brand. The reason is not so simple. It is fear and inhibitions the company has for not communicating openly about CSR activities. But, in fact, it is wrong assumptions, wrong fear, and when Mother Dairy remove this fear and inhibition and do proactive approach CSR communication its stakeholders base will be more strengthened, and they will contribute more towards sustainable development process.

DISCUSSION & CONCLUSION

This study has focused upon the CSR reporting and communication done by Mother Dairy company in the last two financial years. The annual reports of the company in PDF form were found posted on various government websites, but the company has not dedicated any separate website for CSR engagement. It reflects the inhibitions of the company, Mother Dairy.

The above data analysis reflects that Mother Dairy has posted though the policy of CSR (posted on its website) but did not mentioned regarding the uses of various media platforms to communicate its CSR activities to its consumers, stakeholders and to the society.

This research study has proved that the Sample company- Mother Dairy, has not revealed to the public or society about its expenditure on CSR engagements. The company assume that they have submitted their report of CSR to the ministry of Company affairs in its annual general meeting of board and it is published in newspapers and is enough for stakeholder’s connectedness with the company, No, it is wrong assumptions. When the companies do proactive communication on CSR openly among public media platforms the image of the company gets boosted among consumers and they support good causes for which the company engage in CSR programs.

Digital media presently give the opportunity for any company to connect consumers and stakeholders for taking support and spending their profits on CSR actually gives more return in future.

So, our study finds that Mother Dairy, has not conceptualized the CSR communication as a tool, using digital media as a tool for reporting CSR and communicating to consumers and in this way, the company is lagging to contribute towards sustainable development goals of the society and the government.

The objective of this research study- to find out why corporate companies do stay away from communicating their CSR activities in various media to their stakeholders conclude that the companies do hesitate for the public scrutiny and questions from media for their expenditure on CSR programs and details of the CSR engagements among public and to its stakeholders.

The study also gives the conclusion that corporate companies do not have honest intentions while taking on CSR and Sustainability programs in their business policy.

RECOMMENDATIONS

This case study derives some suggestions for the corporate companies and the governments in order to achieve the goals of sustainable development-

First, the Government (ministry of Corporate affairs), corporations, and experts and educationists in CSR field should come on common platform where the notion of CSR as a just charity or philanthropy could be replaced by CSR as “Business strategic tool”, as tool for sustainable development goals and the tool for brand enhancement of corporations in India.

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Second, the Government must come up with more stringent laws and regulations to make sure the corporate companies spend the minimum 2% of their net profit on corporate social responsibility activities and for sustainability programs to achieve goals of sustainable development in India.

Third, Corporate leaders and expertise must think over the concept of linkage of CSR and Sustainability programs with brand image of the company and must think the CSR expenditure as the investment for further creating more stakeholders in favour of the company.

Fourth, Corporate companies must emphasize upon the CSR communication by using various media channels and platforms and adopt pro-active approach of communication for reaching to all stakeholders and create ethical business environment in order to achieve sustainable development goals.

LIMITATIONS OF THE STUDY

As the research topic suggest, our study was limited to one aspect of CSR, i.e. digital media communication for CSR activities. For the study, case study method was adopted and there are some limitations in case study method for the research. Only one sample in our research delimit the scope of our study and the results may vary for different segments of corporate companies. But, generally, as far as CSR communication is concerned, our literature reviews suggest that corporate companies do adopt negative and re-active approach and inhibit while reporting and communicating their all details of CSR activities.

This research study can be further investigated using "triangular method" and using two research methods to come arrive on more clear conclusions.

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FUTURE OF MOBILE JOURNALISM IN INDIA

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ABSTRACT

Mobile Journalism (MOJO) is new trend in Indian media industry. The term MOJO has been in use since 2005. This term was originated at the fort myers news-press and then gained popularity throughout the Gannett newspaper chain in United States. MOJO is a solid proof that shows how media industry is changing rapidly. Prof. Marie Elisabeth Mueller says, "other media formats will die if they don't change." Basically Mobile journalism is a cheaper tool in comparison to recording by camera. It is very easy to cover stories with mobile phone however sometimes it is very challenging also. This is very small device so it does not attract security attention as a traditional film crew. MOJO made process of working very smooth. Researches reveal that nowadays cost cutting is an important factor in media houses all over the world. So MOJO is becoming very popular in TV Media Industry. In India, NDTV has initiated to cover many stories on mobile phones. Mobile phones are replacing TV also. Young generation is taking information on mobile phones. This a great tool for social media. In Journalism, this is useful because of its portability. Mobile phone is very easy to handle and to operate. This is all in one instrument for TV Journalism. JV journalist believe in MOJO because many things are done easily on mobile phones- recording the event, editing, sending, contact, taking information from internet, watching the news etc. Citizen journalists are also using mobile phones as MOJO. This research paper is focused to know the future of MOJO in India.

Keywords: Media industry, MOJO, recording, Fort Myers News-Press

INTRODUCTION

Now smart phone is not only a device for talking or exchange of messages but this has multi-faces use and MOJO is one of them. This has changed the definition of video production. Video production is time consuming and not so easy. It needs involvement of so many people.

MOJO is very helpful form to make video production at low cost. This is the reason why this is gaining popularity in media. This is faster, flexible and affordable also. This motivates journalists to work with their smart phones. Now mobile phone is very important equipment in media industry. This has changed the entire face of TV media.

The internet has helped media industry too much. Because of internet people are accessed to media easily. In the age of internet, the role of mobile phone has increased.

As per International Journalists Network website, "Mobile journalism (mojo) is a new workflow for media storytelling in which reporters are trained and equipped for being fully mobile and fully autonomous. Journalists, media companies and broadcast corporations are aware that there are several benefits of doing things this way."

BACKGROUND

Mobile news publishing involves many means of distribution, from customised news alerts by SMS or MMS to mobile news sites and convergent mobile news applications. Rima Marrouch writes: "Mobile phones are a crucial piece of equipment changing not only the way readers and viewers consume the news today but also sometimes the way the content is being produced. Mobile phone with a camera capacity is a product of the mid-1990s; video capacity came a few years later. Today, there are around six billion phones around the world, many of them smart phones. There was a moment in the recent history of journalism when mobile journalism (also called mojo) seemed to be the next big thing. The use of content recorded with a mobile phone kicked off with the iraqi invasion in 2003. Footage shot on a mobile phone were also important during the madrid bombings and in tsunami coverage. The peak of this type of media production content came during the 2005 london bombing."

OBJECTIVE

- To find out the importance of Mobile Journalism in present time.
- To know its role in future
- To know the reasons why it is why it is being adopted in media.
- To know more uses of mobile journalism in India.

LITERATURE REVIEW

MOJO is in early stage in India. Therefore very few researcher are focusing on this topic however research work on MOJO is going on all over the world.

Sajid Umair of National University of Sciences and Technology (Pakistan) has written a very good research paper with the title- 'Mobile Reporting and Journalism for Media Trends, News Transmission and its Authenticity.' In his research paper he analyses- "Mobile reporting is defined as generating reports using mobile phone cameras and digital cameras. Most of the mobile reports are citizens generated. Whenever an incident happens, citizens capture live and send it to reporting authorities or share it on social media. Social media i.e. twitter, facebook are the most common and largest means of spreading any news or incident. Before the advent of these platforms, only radio and news channels were the basic source of incident reporting. Nowadays, more content related to any incident can be found on internet rather than TV channels and radio channels. Mobile technology has changed broadcast journalism rapidly."

Nishant Nayyar has written a write up titled 'Mobile Journalism – the new trend in Media.' He analyzed many factors- "MOJO is doing more than just changing how news is gathered, packaged and distributed by professionals. It is also democratising the role of reporter. For example, the video streaming applications make it possible for almost anyone to broadcast an event live, with little or no editorial filter. The whole content is so raw and original that any independent journalist or a blogger has the opportunity to create news. But this journalism threatens the big media houses who are accustomed to vetting and analysing every story before it goes public. Reporting has always been a collaboration between the journalist and their sources. But with the introduction of MOJO, the scope of the sources has been altered altogether."

A research article- 'Mobile Journalism as Lifestyle Journalism; Field Theory in the integration of mobile in the newsroom and mobile journalist role conception' written by Gregory Perreault and Kellie Stanfield has many angles**- "**Mobile journalism is one of the fastest areas of growth in the modern journalism industry. Yet mobile journalists find themselves in a place of tension, between print, broadcast, and digital journalism and between traditional journalism and lifestyle journalism."

'Mobile journalism and the deprofessionalization of television news work' is a research article written by Justin C. Blankenship. He has pointed out- "Mobile journalism, whereby a single reporter must write, shoot, and edit their own news stories, is a rapidly growing trend among local television news organizations in the United States and around the world. Using qualitative case study methodology, specifically in-depth interviews and observation, this study compares "mobile journalists" with journalists working within a traditional television news crew, in which a reporter concentrates on the writing and interviewing aspects of newsgathering and a videographer concentrates on the audio/video production."

METHODOLOGY

This is an analytical study. As primary data, a survey has been conducted to know why mobile Journalism is becoming popular. Near about 200 TV journalists including MOJO journalist were part of the survey. Apart from this, secondary data from different sources as research papers, articles published in journals, magazines, newspapers, websites have been collected.

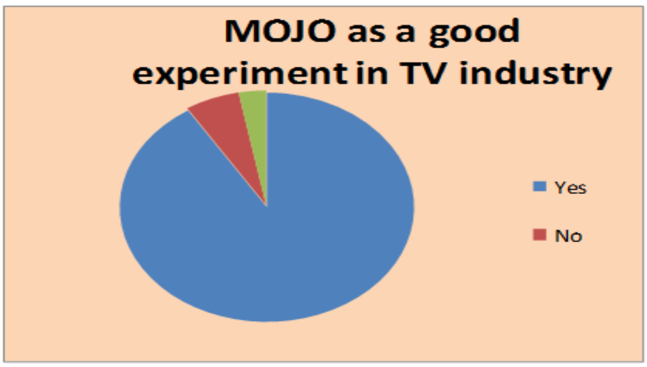
Analysis & Discussion

1. Do you think that MOJO is a good experiment in TV industry?

(i) Yes-------------91%

(ii) No--------------06%

(iii) Can't say------03%

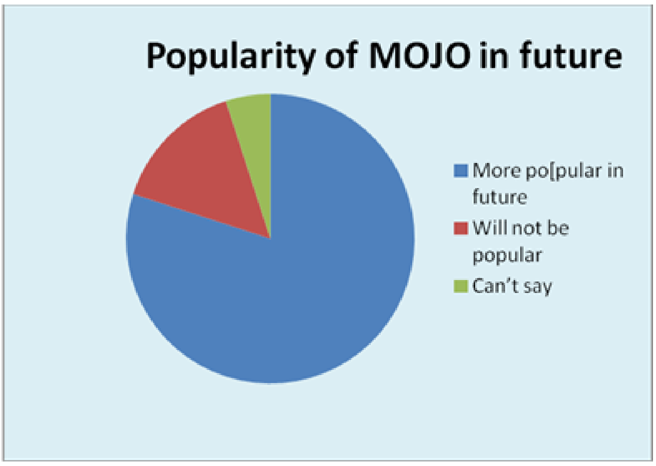


2. What is your opinion about the popularity of MOJO in future?

(i) This will be more popular-----------80%

(ii) This will not be popular-------------15%

(iii) I can’t say-----------------------------05%

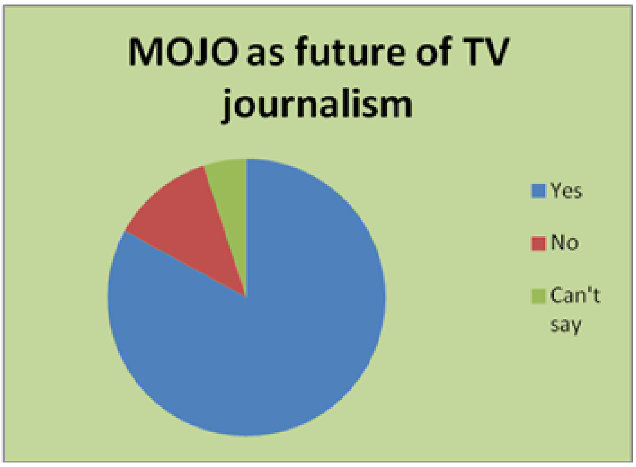


3. Do you agree that MOJO is future of TV journalism?

(i) Yes-------------83%

(ii) No-------------012%

(iii) Can’t say-----05%

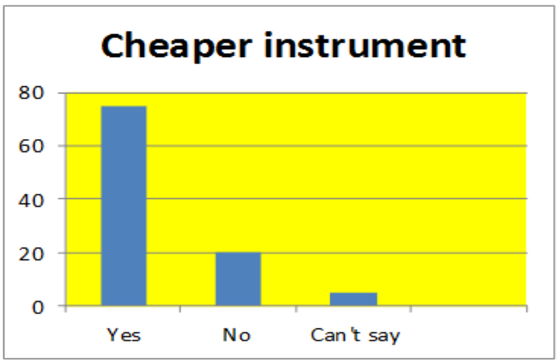


4. Do you think that MOJO is used in TV channels in India because this is cheaper instrument in comparison to heavy video cameras?

(i) Yes------------------75%

(ii) No-------------------20%

(iii) Can’t say------------05%



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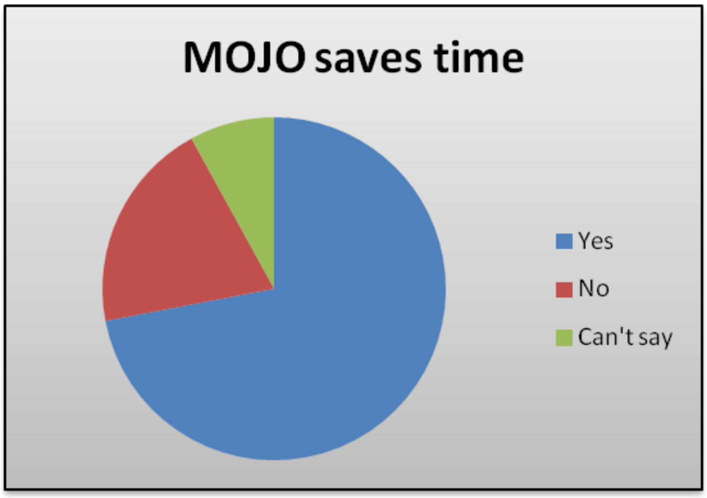
5. MOJO is suitable for TV journalism because this saves time. What is your opinion?

(i) Yes----------------72%

(ii) No-----------------20%

(iii) Can't say---------08%

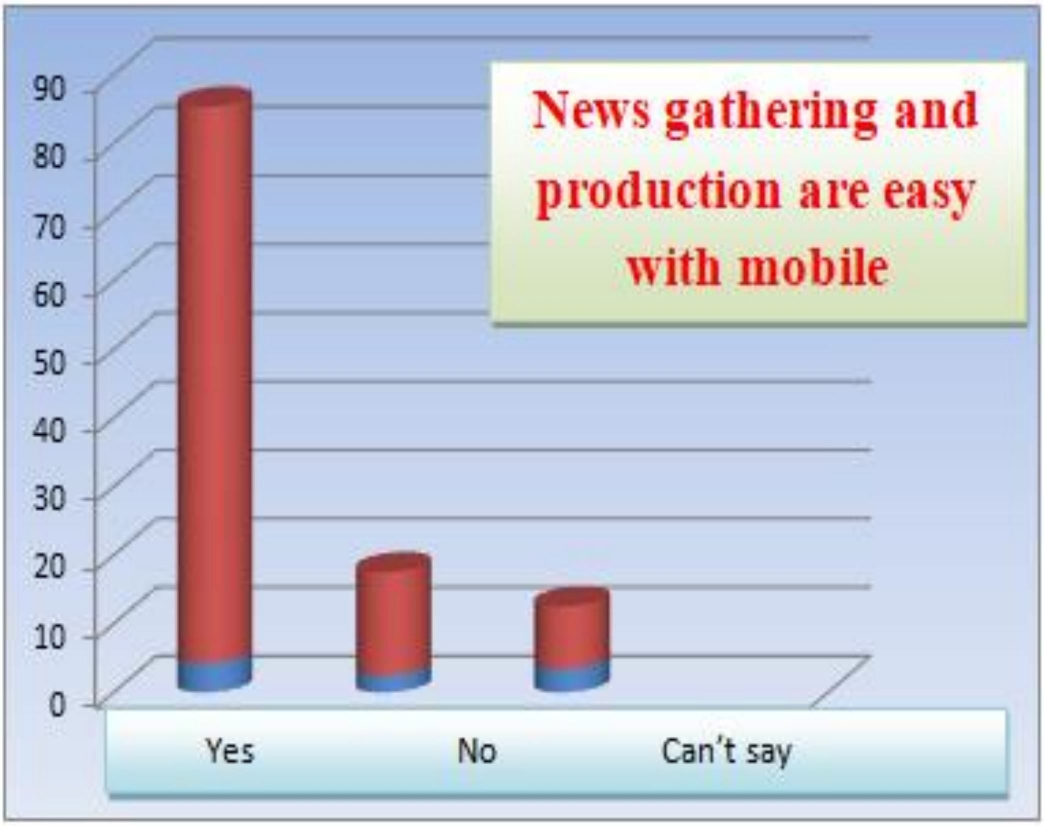


6. Do you agree that news gathering and news production are easy with mobile?

(iv) Yes-------------------81%

(v) No--------------------15%

(vi) Can't say------------09%

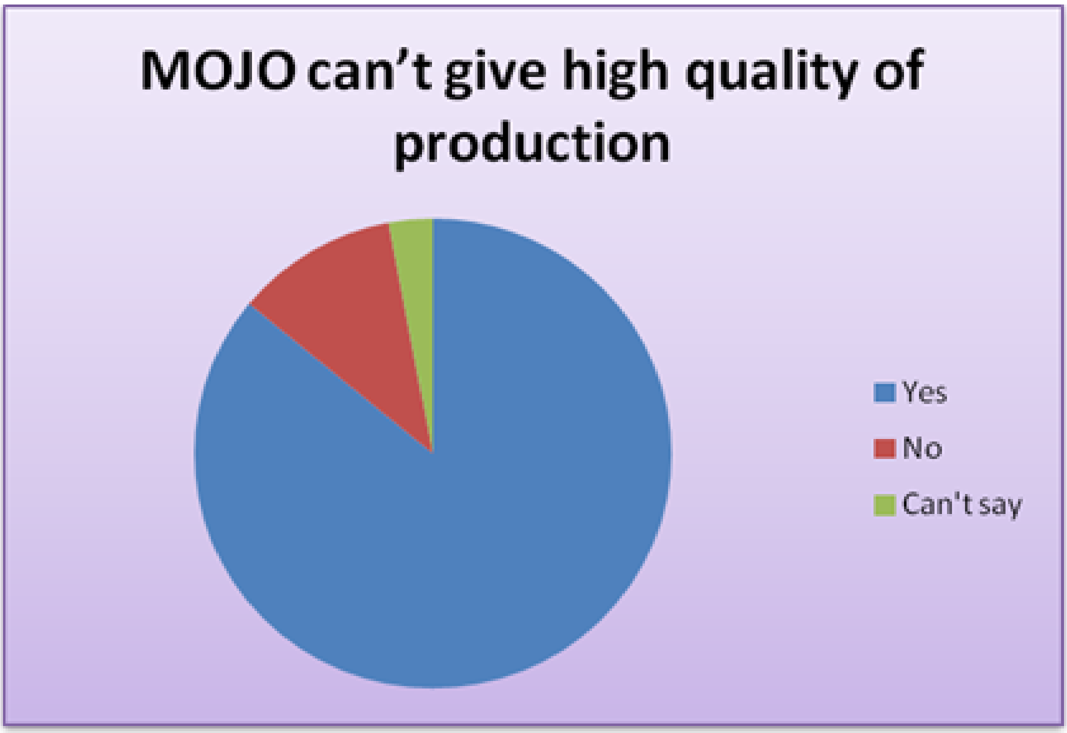


7. MOJO can't give high quality of production. What is your thinking about this?

(i) Yes-------------86%

(ii) No---------------11%

(iii) Can't say------03%



FINDINGS AND CONCLUSION

A survey was conducted to know many questions about MOJO. TV and mobile journalists participated in the survey. On the basis of analysis of survey report, followings are the results:

- 91% people think that MOJO is a good experiment in TV industry.
- 80% people think that MOJO will be more popular in future.
- 83% journalists agree with the point that MOJO is future of TV journalism.
- 'MOJO is used in TV channels in India because this is cheaper instrument in comparison to heavy video cameras.' This is the opinion of 75% journalists.
- MOJO is suitable for TV journalism because this saves time. 72% journalists think so.
- 81% journalists agree that news gathering and news production are easy with mobile.
- 86% people say that MOJO can't give high quality of production? What is your thinking about this?

MOJO will be more popular in India. This has many features- low cost, easy to handle, time saving, money saving etc. In spite of these all, sometimes it does not maintain quality.

MANAGERIAL IMPLICATION

Advanced technology of mobile phone will change the working style of journalists and the nature audiences to consume content. This research will be very helpful for media people, reports, video editors and audience also. The media houses can manage their costs after reading this research paper. This study can help citizen journalists also.

LIMITATIONS AND RECOMMENDATIONS

The video from a mobile phone camera can be almost identical in quality. So this is a problem with MOJO. There are many other challenges to keep in mind:

- Mobile phone quality
- Lens quality
- Steady shots
- Audio
- Light
- Frame.

Another research work can be conducted to know the opinion of audience.

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INDIAN HINDI CINEMA PROMOTIONS AND MARKETING THROUGH DIGITAL MEDIA

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ABSTRACT
Advanced media is PC mediated innovation that permits us distinctive manifestations and sharing of thoughts, considerations, data, profession intrigue and numerous different things as articulation through the PC arranges. Its web-based application and encourages the improvement of informal online organisations by associating the client's profile. Facebook, Twitter, and other versatile applications are assuming a critical job in film advancement. Film advancement has been currently considered as essential as real the creation of the film. The film has additionally begun using the capability of new media entirely as far as showcasing and advancements. It has utilised the new press just as web-based life gathering to make individuals mindful of the film and to drive them towards the theatre. It is where a positive meeting are accessible. Presently through electronic media, it's conceivable to make everything likely just in a single tick, and it will reach to the correct target gathering of people. Computerised media creates as an essential piece of the excellent target film going a group of people.

Keywords: Four P's of Film Marketing,Digital Media, Film Promotion, YouTube, Facebook, Twitter.

INTRODUCTION
Computerised media advancement is a procedure for improving digital media like YouTube, Instagram Facebook, Twitter. It is a procedure of picking up consideration through various social locales. For example, Facebook is a social site where anybody can share, as and remark on photographs, recordings though twitter resembles where short messages are distributed. In contemporary time numerous movie producers and promoting organisations are utilising distinctive social locales for the fabulous guarantees of their item. For a similar reason, current movies are going to use these social locales to advance their films at a quick pace. Recordings are intended to influence the gathering of people. Film industry makes a film and needs the group of onlookers to pay and watch them. In contrast to different types of innovativeness, it is hard to anticipate slants in the motion picture industry. As the film business is profoundly unstable, the way toward disseminating and showing film has progressively moved toward becoming as vast as the original film making process. Marketing as a field of training, however combative, is considered continuously as enormous as the real creation of the item. Like each other part, the motion picture industry is likewise holding onto showcasing as its first segment like the original film making process. Advancement is a fundamental piece of any discharge as it includes high budgetary hazard. Without legitimate showcasing of a motion picture, a motion picture with ridiculous plots, characters, sets neglect to draw in a group of people. Showcasing, more or less, is selling and promoting. With time, it has reshaped its fringe to incorporate fulfilling client needs, advancing items productively and making esteem loaded trade with clients. Supporting hence is to put the correct thing at the convenient spot and at the perfect time. The '4 P's' are the components of promoting and most likely the best-known method for concocting a showcasing plan. They are an item, value, advancement, and spot.

4PS CONCEPT APPLIED TO THE FILM INDUSTRY
I. PRODUCT
The film is considered as an item that is expected to fulfil its takers, for example, gatherings of people. A fruitful advancement and advertising plan of the motion picture should begin with making the substance, for example making the film. A dynamic content bolstered by an original screenplay is in the core of film advancement as it chooses the last gathering of people who are heading out to watch the motion picture in theatres. Albeit different components are essential in promoting the system, the item film ought to be considered as most noteworthy in illustration the consideration of the crowd.

II. PRICE
For a group of people, the estimating structure is the thing that he pays in the performance centre for a ticket. Components too which result in many returns for the maker, the wholesaler, and even the critical, innovative ability. Parts incorporate Theatrical discharge schedules Territories and market segments Revenue parts, rates and request of instalment Promotion and so on. Promotion spending plans Besides there is a broad scope of valuing structures, for example, showy tickets, aggregate 4-divider rentals, title rentals, title deals, exceptional discharges, membership administrations, celebrations, DVD composes, downloads, postponed communicates, pay-per-see, licenses, packaged arrangements, link stations and now films and recreations on mobile phones, on iPods, on electronic bulletins and so on.

III. PROMOTION

- Advancement for movies takes numerous structures:
- Print publicising (notices and promotions in papers and magazines)
- Trailers (screened at films and on Television/radio)
- Web destinations (counting Facebook 'fan' pages)
- Marketing — books, shirts, sustenance, soundtrack CDs, PC amusements, toys, vehicles, cell phones, whatever can be related to the brand of the film.
- Viral Videos

IV. PLACE

With the appearance of innovation, the 'Spot' isn't constrained to the theatre or conventional transmission. Presently it is open effectively through an assortment of modes like pay per see through direct-to-home communicate, over the web, through person to person communication destinations, mobile phones and other handheld gadgets, co-marking and marketing, music CDs and DVDs, etc. The computerised renaissance has opened plenty of stages, systems and organisations than any time in recent memory as RSS channels, Blogs, devoted sites, diversion destinations, portable applications and so on to get the motion picture 'Item' as and when required.

YOUTUBE IS THE BIGGEST PLATFORM FOR FILM PROMOTIONS

A short time later, the motion picture is made, the maker of the film sees how to advance the, so it gets along nicely in the cinema world. YouTube is the most noteworthy computerised media stage that connects with a large number of a gathering of people who watch recordings every day. A YouTube crusade is a savvy method for elevating the motion picture to a focused on a set of a group of people. The promotion that relates the storyline or the in the background features can be shared on YouTube to catch the eye of the watchers. These days different films are being advanced on YouTube before their discharge. The enhanced visualisations, music and the dynamic voice that relates the storyline trap the group of onlookers while viewing the promotions. The public interview recordings where the performers share their encounters while making the motion picture, computer games where the players experience the characters in the film, blame in the movie are different ways one can hold the consideration of its gathering of people. Sharing such substance on YouTube has turned into a primary device for getting a presentation for the new discharge. Promotion of the following motion picture in the performance centres is not adequate to make an imprint in the cinematic world. Computerised media bolsters in alluring the watchers in the film and produces energy around it before it discharges.

FAMOUS PEOPLE PROMOTION MOVIE ON FACEBOOK & TWITTER

Crafted by motion picture advancement on Facebook isn't merely restricted to computerised advertisers. Indeed, even big names who are a piece of the motion picture utilise the advanced media stage to interface with their group of onlookers. The watchers of today need to know everything identified with the motion picture performing artists and the creation of the film. Facebook and Twitter help the on-screen characters to draw near to their fans. The fans pursue the VIPs Facebook profiles notwithstanding amid the days the film is being made. Bringing in the group of onlookers amid the creation of the film, uncovering data identifying with shooting areas, looks and outfits is a conventional method to catch their advantage. Famous people's Twitter profiles additionally go far in creating interest and interest in the motion picture. By connecting with the group of onlookers amid the creation of the film, giving them a chance to encounter the story, making inquiries, fun exercises, or by sharing one's very own inclination about the motion picture' the VIPs can help in motion picture advancement on Twitter.

FILM PRODUCTION FOR PROMOTION

We turned to Hub Spot for a few statistics to help outline exactly how popular video promotion has become.

- The Video is projected to claim more than 80% of all web traffic by 2019.
- Adding a branded video to promotion emails can boost click-through rates by 200-300%.
- Embedding videos in landing pages can increase conversion rates by 80%.
- 90% of customers report that product videos help them make purchasing decisions.
- Digital promotion expert James Mc Quivey estimates that a single minute of video content is the equivalent of 1.8 million words.

- A third of all the time people spend online is dedicated to watching videos.
- According to YouTube, mobile video consumption grows by 100% every year.
- 64% of customers are more likely to buy a product online after watching a video about it.
- 87% of online marketers are currently using video content in their digital promotion strategies.
- Video ads now account for more than 35% of all ads spending online.
- 59% of company decision makers would rather watch a video than read an article or blog post.

REASONS FOR FILM PROMOTION TODAY

The five benefits of video promotion are as follows:
1. Video content advances brand commonality:- As per Hub Spot, 80% of clients recall a video they've viewed in the most recent month. Video advancement is very visual and sound-related, which is by all accounts the way to its prosperity – it's simple for most clients to recall than content based substance. A client who recollects your video advancement content perceives your image, which at last means more deals for you. Remember; clients will usually like and share recordings they appreciate, which will extend your online reach. The way to making your recordings as paramount as conceivable is guaranteeing you're keeping them by your image character. Keeping hues, text styles, logos and tone the equivalent in your video advancement as they are in your sites and articles. Even though recordings accomplish things composed substance doesn't, clients should also now be acquainted with the style and organisation of your image's online records.

2. **Video advancement – Boost your site's SEO:-**65% of organization chiefs visit the source site subsequent to survey a marked video. Along these lines the quality and pertinence of video advancement substance can drastically improve your site's SEO by directing people to your landing page. Video can likewise upgrade your transformation rates: Hub Spot reports that 39% of organization leaders contact the suitable outlet subsequent to review their marked video. The expansion of video to your site and substance will improve your organization's SEO esteem and lift your navigate rates significantly.

3. Marked Video substance can help support your image message:- By using branded video in your computerized advancement procedure, you have the ideal apparatus to improve your image's message and make your voice heard. Straightforward highlights like plan and marking, to further developed highlights like voice and substance, video advancement is the ideal method to fortify your image personality and ensure that your clients know your identity.

4. Marked Video substance can be streamlined for all gadgets:- A standout amongst the most noteworthy patterns driving the advanced advancement train is a responsive plan. An organization whose content doesn't perform well on a given gadget or program loses traffic and endures diminished transformations accordingly. Luckily, video content is fit for utilization on all gadgets, extending from PCs to cell phones. This grows the video's scope and makes it more easy to understand and purchaser cantered.

5. Branded video content is just waiting to go viral:- Ongoing insights propose 92% of individuals who devour portable recordings share them with others. This ramifications of this is stunning, which means video content has a higher offer rate than practically all different kinds of material out there. Figures from Simply Measured demonstrate that video is shared 1,200% more than connections and content joined. Rendering to Diode Digital, 60% of watchers will participate in a video posted before a content post. Since of this, video content is an integral asset for any brand that needs to extend its achieve on the web or appreciate more extensive groups of onlookers. Because of its viral nature, straightforward availability and implicit esteem, marked video generation emerges as the most intelligent approach to approach content advancement in 2018 and past. Customized substance can really affect your gathering of people, and the proof proposes video advancement is the most ideal approach to accomplish this. The capacity to make feeling driven deals is the mystery of its prosperity – clients need to feel directly about their decision and video advancement when done effectively, is the most ideal approach to make this inclination.

SIGNIFICANCE OF COMPUTERIZED PROMOTION IN FILM INDUSTRY
The film business is normally on an articulation out of new and propelled advancement methods to advance a motion picture and focus on a mass gathering of people. Today film advancements have gone past discharging the mysteries and trailers for the film in the theatres. The advancement group spends tremendous endeavours to plan very much organized film advancement procedures with the goal that they can get the gathering of people lining up to purchase the tickets. Advanced advancement in the film business is turning into a successful

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method to get the group of onlookers included and build up a solid individual association with them. Computerized advancement scope includes live gushing of music dispatches, Google joint with the group, advanced media challenges, motion picture based amusements, computerized ads on YouTube and so forth. The best advantage of utilizing this medium is that the supportiveness of the system can be easily moderate utilizing execution related measurements. This assists the advanced advancement specialists with making quick choices for the arrangement so they can diminish expenses and increment the viability of the advancement battles.

CONCLUSION

Online networking, in the ongoing situation, is viewed as a distinct advantage as opposed to passing pattern as a result of its intuitive power. Meeting of various parts of the press is a present pattern in the field of correspondence. Joining alleged customary media with new computerized correspondence gets a progressively viable outcome on the gathering of people. Bollywood big names are currently moving towards computerized media stage for advancing their movies. They post about their up and coming motion pictures from their own Facebook, YouTube, Instagram or Twitter record to get a more and more extensive crowd. Advanced media is currently effectively and logically utilized for the advancement of Hindi film. Bollywood film makers figured it would enough to promote on advertisements, TV and print media. Be that as it may, with the presence of multiplexes, films keep running in theatres for scarcely one to about fourteen days. In this manner an advancement Hindi film through computerized media has anticipated significance. This stage is additionally useful to make advancement increasingly alluring without spending a lot on it; this even the reality why movie producers depend on computerized media stage to advertise their film. Blogging and Twitter is another case of advancing movies by lead performers by Hashtag something what they compose on their divider. The flashed messages over Blog and Twitter make individuals eager to go to the performance centre to watch the motion picture. Executives and makers additionally share their motion picture making encounters and difficulties they needed to experience through computerized media stage; they transferred behind the scene of the film. This was the most energizing method for motion picture advancement in computerized media. The outcome turns out as high ticket deals.

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THE ROLE OF DIGITAL MEDIA IN THE ACADEMIC DEVELOPMENT OF JOURNALISM AND MASS COMMUNICATION STUDENTS, DELHI

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ABSTRACT
In the millennial days, the digital media has gained its credibility in different fields like development, business, education etc. There is no doubt that digital media plays an important role in student's life. Digital media is a boon in this era as it continuously grows and made the things easier for everyone. Students from every field rely on digital media and spend their maximum time on it .The digital media is witnessing a change from traditional talk and chalk method to newly invented concepts. This study mainly focused on the students of journalism and mass communication and their academic development in the wide presence of digital media. This research assesses the impact of digital media on the academic development of journalism and mass communication students. The first objective of this research is to study the awareness level of digital media amongst journalism and mass communication students. Second objective is to identify for which reason journalism and mass communication students use digital media. Third objective is to study how the students use digital media for educational purposes and fourth objective is to study why they using digital media to develop and showcase their skills. The quantitative research method used in this study with the help of questionnaire tool for finding the above objectives.

Keywords: Digital media, Academic, Development, Journalism, Mass communication, Student

INTRODUCTION
Now-a-days the significance of digital, Internet-based information and communication systems in education and training is increasing rapidly. The digital media platforms are increasingly used in all the areas of education and have requirements and consequences for the individual and society as a whole. Digital media is becoming the need of the hour with more and more businesses whether educational or non-educational ones entering into the world rapidly. It plays a very important role in today's scenario where everything is technology based, digital media gives us the assurance of instant information, less amount of time and it is easily available for everyone.

The academic sector for students has seen changes over the years, but in the last few decades, the digital technology has completely transform the way students learn in the classroom and it even introduced the learning method beyond the classrooms. All the way from primary school up to university, students are introduced computing skills and are encouraged to have their own laptops, giving them instant access to all sorts of information. In simple words, digital media developed a world where everything is easily available whether it is entertainment or education. Especially the youth which is known as the internet generation is too much into the digitalization and adapt the new technology very quickly. Hence, the contribution of digital media in the academic development for the students of every field is absolutely commendable.

The students of journalism and mass communication are using the digital media for every possible purpose which directly helps them to develop in their academics as well as enhance their skills and talent. Now their worldwide future is developing through the communication, collaboration and innovation, all of which are dependent on the digital media.

OBJECTIVES OF STUDY
- To study the awareness level of digital media among journalism and mass communication students.
- To identify for which reason journalism and mass communication students use digital media.
- To study how the students use digital media for educational purposes.
- To study why students using digital media to develop and showcase their skills.

RESEARCH QUESTIONS
On the basis of objectives, there are the following Research questions:-
- What is the awareness level of digital media among the students of journalism and mass communication?
- Why do the students of journalism and mass communication use digital media?

- What are the reasons for using digital media for educational purpose?
- Why are the students using digital media to develop and showcase their skills?

REVIEW OF LITERATURE

Glhan Wikramanyake (2005) stated in his research study digital media is a “key component” of education. He found that students show keen interest in learning through digital media and enhanced their skills by their effective effort in the new form of learning. He highlighted that the technology will engross the whole world very soon in a way that become the most used problem solving medium.

Professor Dr. Linda Steiner (2012) wrote his thesis on topic “Social media instruction in journalism and mass communications higher education”. He examined that in what ways social media is being utilising at university level journalism program throughout the country.This research largely concludes that many journalism programs are lacking in social media instruction, use and implementation. Main findings are categorized by curriculum changes at the undergraduate and graduate levels, social media presence of journalism programs throughout the country, top ten journalism programs and their instruction and utilization of social media, best educational practices in social media. He also suggested that the programme should pay more focus on new technologies and skills.

Aisar Salihu Musa, Mohd Nazri Latiff and Nur Salina Ismail (2015) according to their study the usage of social media has been increased at a great speed in the higher institutions. The popularity of social networks changed the way of communication, interaction, investigation and socialisation. Their study was based on the student’s awareness and the usage of social networks among the students of mass communication. Their study claimed that the majority of using the social networks for the collection of data and information and also for the interpersonal communication. According to their study, “Nowadays the students are too much into the social networking and it is really difficult to find the student who is not aware of social media and have at least using one social networking site”. Social media plays an important role in the life of students and their day to day activities revolve around the social media platforms. It also stated that social networks can be used in a beneficial way as the respondents also used it to support their academic activities and also to make friends from far places, report and share information, conduct researches and socialize themselves in the learning aspect. The study stated that the educators of mass communication should introduce the courses of social media in the same field for the mass communication students so that they can devote their most of the time for the study purpose instead of other activities which can be more beneficial for their development in education sector. So that’s how the role of digital media in the development of mass communication students has the great impact.

Raymond Owusu Boateng and Afua Amankwaa (2016) in their research paper stated that the rapidly rising of social media is significantly influencing the academic life of students. The title of their research is “The impact of social media on student academic life in higher education” in which they found out that at least every student makes use of one social media or in other words students are more inclined towards their social media appearance. Their study revealed that the participants are in support of the idea of social media and also agree that it creates a great impact in their academic performance. They also highlighted that social media has been accepted by higher institutions making it a platform where students connects with teachers, fellow students and other higher authorities.

Norazilah Saubari and Mohammad Fazli Baharuddin(2016) conducted the research on the digital literacy awareness among the students in which they stressed on the ways of developing the knowledge performance towards by practicing good skills to deal with appropriate digital tools and also aware with different digital tools which can be used in digital literacy. They highlighted in their study that digital literacy is generally used in the real life for knowledge seeking purpose. The main advantage of digital literacy is that students gain knowledge, information and develop skills even without getting bore which simply indicates that monotony cannot be the barrier in the digital literacy. Students find it more interesting and willingly want to participate in the internet based activities because of the video, animation and sound provided. They also emphasised on the other tools of digital technology like it provides good search engines and other digital platform which is beneficial for both academic and other skills aspects. Their study mainly highlighted that the digital literacy made the things interesting for the students to seek knowledge which can less the burden and increase the willingness to participate in the new technology learning method.

Mohammad Faizil Baharuddin (2016) wrote in his research that digital media especially online surfing, social media develop the various skills, increase the knowledge practice, boost the good communication skill and also disseminate and practicing real information seeking method without having monotony. From the internet based tasks students indulged more because of the video, animation and sound provided. Digital technology also

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facilitates good search engines which student can explore, like Google translator, wikis, online dictionaries and even more. However, to fully utilize the digital literacy, the student must master the technology skills. Students must put an effort to explore the digital content sites to gain information for a specific purpose. Students need to know the right way to use the technology, such as skills of writing, knowing a little bit about the interface search engine, ways to use the systems and using the social media. Thus, this study has highlighted the on-going and growing concern for students to aware about the digital literacy which can less your burden for knowledge seeking approach and the new technologies learning method.

Apoorva Trivedi and Rajshree Srivastava (2018) in their research article "An impact of digital technology on academic sector" stated that at a very large scale technology made the various things easier and reduce the hard work which was contributed by the students to gather unlimited written books and journals for acquiring knowledge .They also stated that new technology provides the huge amount of information and helps in learning the new things with the innovative way especially on handy devices and cell phones which means new technology has the easy accessibility. In the article, they also highlighted the teacher's performance based on technology thus, not only for students but technology plays an important role in teacher's job also. Students who want to achieve master's degree and higher education but facing physical and geographical barrier, advance technology made it possible for them to achieve it easily.

RESEARCH METHODOLOGY

Quantitative method is chosen for this research. Data was collected using primary data set through the distribution of questionnaire through Google forms among the journalism and mass communication students.

DATA COLLECTION

The research made a comprehensive study of various secondary data available which described the digital media academic growth in mass communication field especially in education. The study also employed primary research method and a survey has been conducted on Delhi journalism and mass communication students by employing Questionnaire.

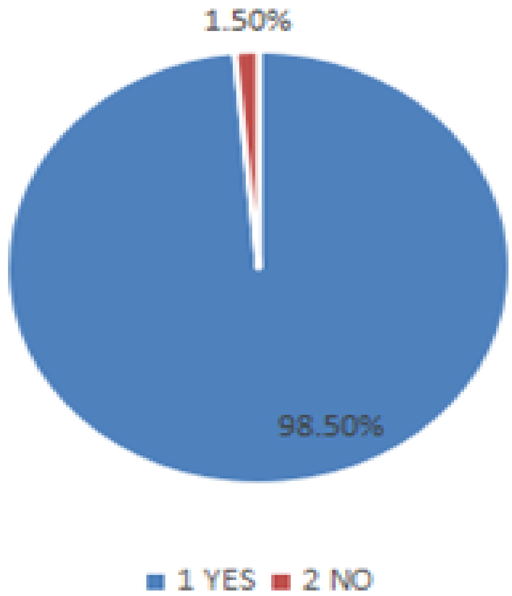
SAMPLE DESIGN

The study employed Survey methodology in the form of questionnaire distributed through snow ball sampling method. Google forms were sending to 250 respondents but only 205 responses received through Google forms.

RESULTS AND FINDINGS

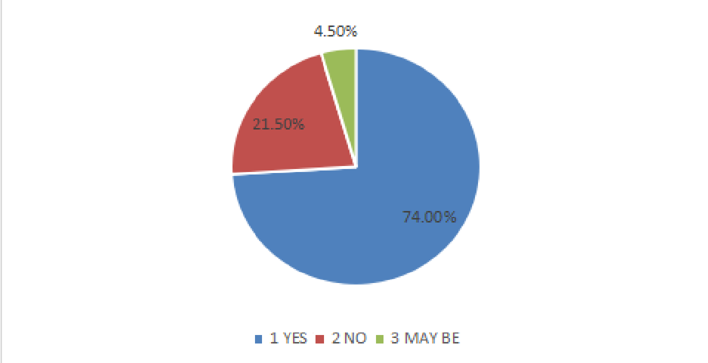
The questionnaire have distributed among 250 students of journalism and mass communication, out of them researcher have received 205 responses and in which 2 respondents skipped some questions so the researcher got 203 responses from the respondents. The demographics were 50.7% (n=103) females and 49.2%(n=100) males. The majority of the respondents were varied from 20 and 22 years old and 33.3% (n=67) respondents were in the range of 21 years old.

Question 1: Do you use digital media?



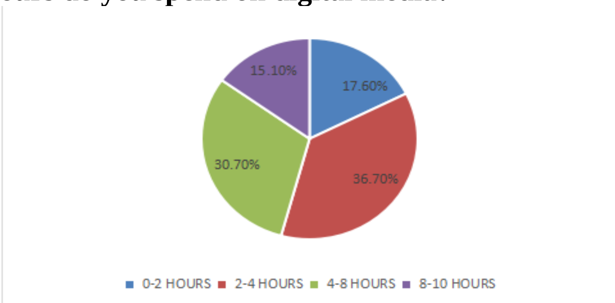
The above data reveals that, 98.5% of the respondents use the digital media while only 1.5% does not use digital media. This clearly shows that the majority of the respondents use the digital media.

Question 2: Are you well aware of different digital media platforms?



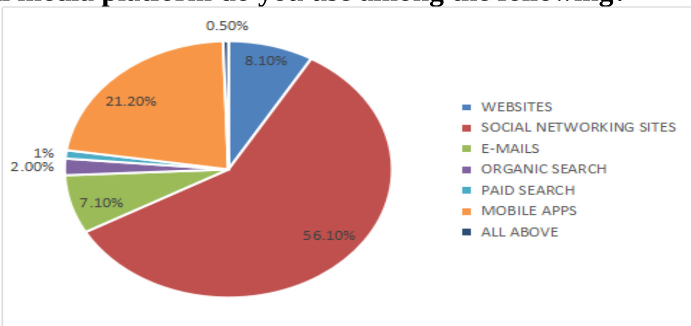
The above data reveals that 74% of the respondents are well aware of different digital media platforms while 21.5 % of the respondents are still in doubt and 4.5% of the respondents are not aware of different digital media platforms. So this shows that the majority is well aware of different digital media platforms.

Question 3: How many hours do you spend on digital media?



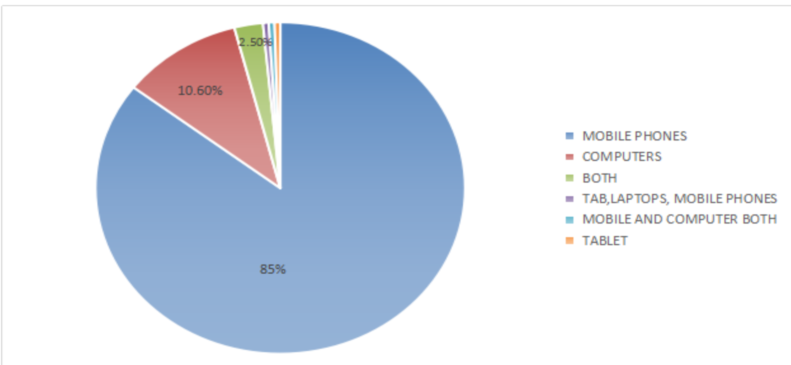
The above data shows that 36.7% of the respondents spend 2-4 hours on digital media , 30.7 % of the respondents spend 4-8 hours , 17.6 % of the respondents spend 0-2 hours and 15.1% of the respondents spend 8-10 hours on digital media. So the majority of the respondents spend 2-4 and 4-8 hours on digital media.

Question 4: Which digital media platform do you use among the following?



This data reveals that, 56.1% of the respondents use social networking sites while 21.2% of the respondents use mobile apps and 7.1 % of the respondents use E-mails. This data clearly demonstrates that social networking sites are most used platform among the other digital media platforms.

Question 5: How do you access digital media?



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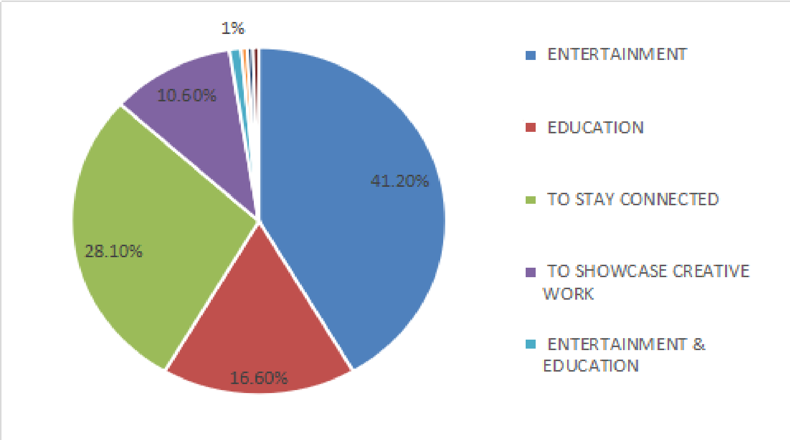
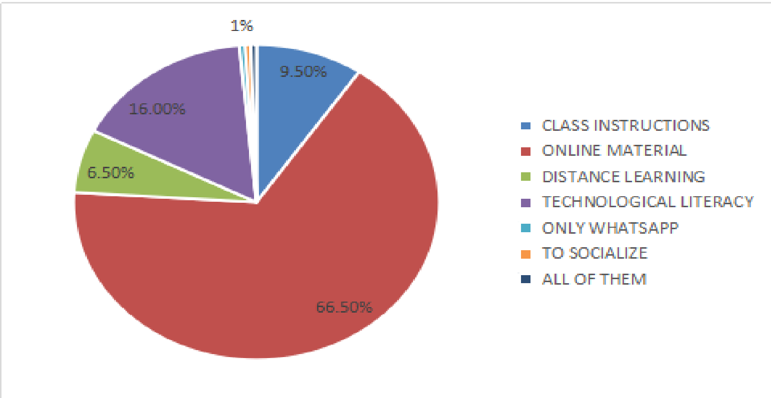
The above data indicates that 85.4% of the respondents access the digital media through mobile phones whereas 10.6 % of the respondents access the digital media through computers and 5% of the respondents access the digital media through both the devices so the study indicates that the majority of the respondents access the digital media through Mobile phones.

Question 6: Why do you use digital media?



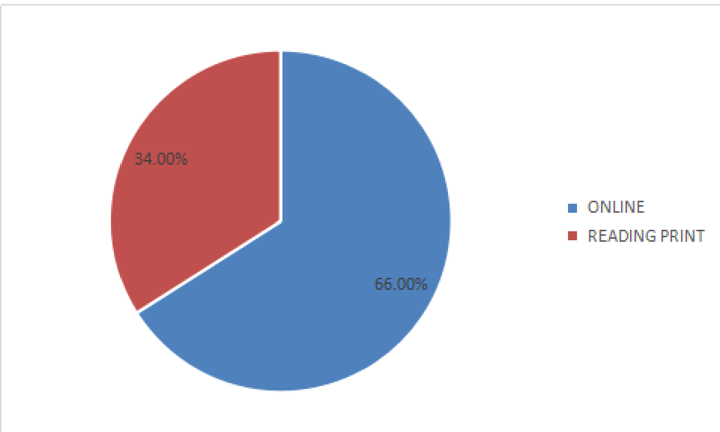
The above data indicates that 41.2% of the respondents use digital media for the Entertainment, 28.1% of the respondents use digital media to stay connected, 16.6% of the respondents use digital media for the Education and 10 % of the respondents use digital media to showcase their creative work So that reveals the majority used digital media for the entertainment purpose and also to stay connected.

Question 7 : How do you use digital media for educational purposes?



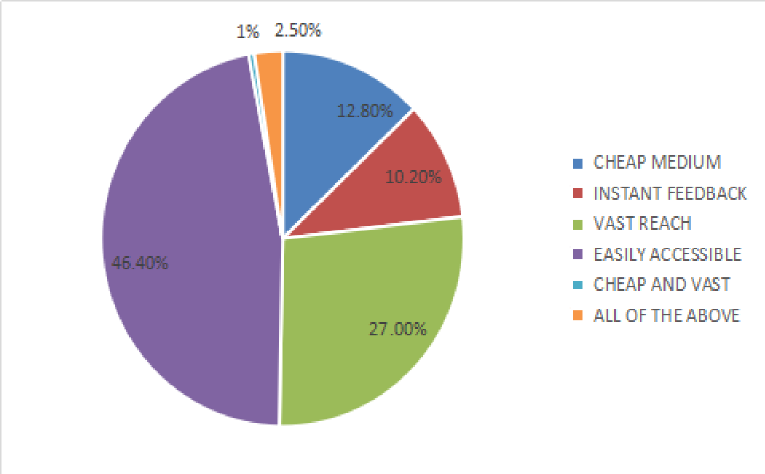
The above data shows that 66.5% of the respondents use digital media for educational purpose to gather online material, 16% of the respondents use digital media to get aware with technological literacy, 9.5% of the respondents use digital media to socialize and 6.5% of the respondents use digital media for distance learning. So this data shows that majority of the respondents for educational purpose to gather the online material.

Question 8: According to you, from which medium students learn better?



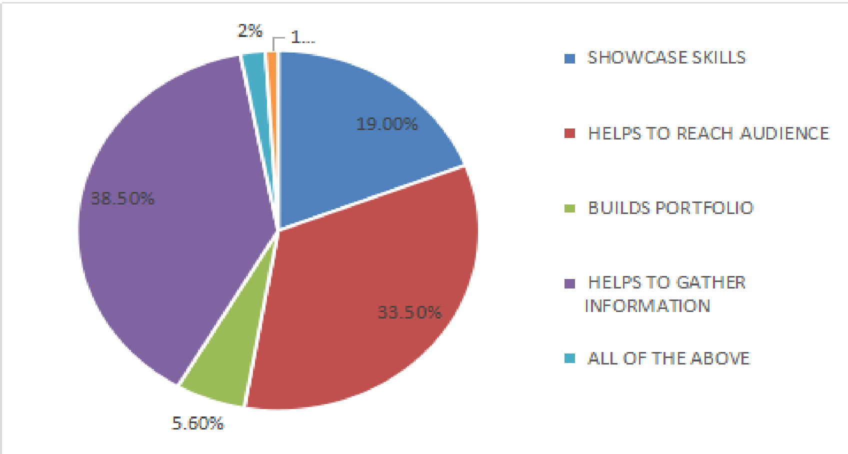
According to the data 66% of them think that students learn better from online whereas 34% of the respondents think that students learn better from reading print. So this clearly shows that according to the majority of respondents, students learn better from online.

Question 9: Why do you use digital media to develop and showcase your skills?



The above data reveals that 46.4% of them use digital media to develop and showcase their skills because of easy accessibility, 27% of them use it because it has the vast reach, 12.8% of the respondents use it because it is a cheap medium and 10.2% of the respondents use it because of the instant feedback. So the majority use digital media to develop and showcase their skills because of the easy accessibility.

Question 10: Why, it is important to you as a mass communication student to have digital media presence?



The above data reveals that out of 195 of the respondents, 38.5% of them as a mass communication student think that digital media presence is important because it helps to gather information, 33.8% of them think that digital media presence is important because it helps to reach audience and 19% of them think that it is important because it gives the platform to showcase the skills. But the majority of mass media students think that digital media presence is important because it helps to get information as well as it helps to reach audience.

Question 11: Why do you think as a journalist and mass communication student that digital media has an important role in development?

The main purpose of this question was to give the respondents an opportunity to explain the reasons deeply that why they think as a journalism and mass communication students that digital media has an important role in development. The data shows that out of 203 respondents, 109 responded to this question and the majority of the respondents point out the main reasons i.e. information, education, entertainment, easy accessibility and take less time. Some respondents gave these following responses:-

“Due to its accessibility and variety of options to use it for, a lot of people are connected to digital media and so to make a change or development everything is just one click away.”

“We as a journalist have the responsibility of informing the masses be it good or bad so the information

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"We give as a bigger stake on the field of development and that is why it is our moral duty to safeguard it."

"Through digital media we can showcase our skills to the vast audience and also gain knowledge in very cheap cost."

"Because digital media helps in every aspects whether it is education or entertainment. It is more easy, convenient and affordable medium for getting updated and also helps in learning the things in a very effective and interesting manner."

"Well I think that digital media has very important role in development especially in a country like India as it provides a great reach and a greater audience than other mediums which is very crucial in the terms of communication and thus through digital media people can be educated and made aware about various development policies and processes. Also it plays vital role in a person's individual development as regular interaction with people from all around the globe and regular exchange of cultural knowledge through various shows, conversations platforms and programs, grooms an individual for the outer world"

CONCLUSION

The digital media plays a crucial role in the development of every aspect. It portrays the great impact in the academic development of journalism and mass communication students. The aim of this study was to demonstrate the role of digital media in the academical development.

The study concluded that the students of journalism and mass communication use digital media on daily basis and also well aware of different digital media platforms so these findings clearly indicate that the awareness level among these students are quite high. The findings also indicate that most of the student use social networking sites among various different digital platform and also this study shows that the main reasons behind using the digital media are entertainment, education and to stay connected. So this concluded that digital media has been considered as the major source of entertainment, education and connectivity. According to this survey, most of the student use digital media for educational purpose in order to gather online material and also for technology literacy. This study has highlighted that students learn better from online and the growing concern for using the digital to develop and showcase their skills as it has the easy accessibility and also the vast reach.

The conclusions show that digital media is the need of an hour and it has the great influence on the student's life. According to the students of journalism and mass communication, they are using these platforms for the wide variety of reasons which include not only learning but also showcase the creativity and talent on the digital media platform. So digital media has the outstanding role in creatingand shaping the life of students.

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A STUDY ABOUT THE ATTITUDE OF WORKING JOURNALISTS TOWARDS MOBILE JOURNALISM (MOJO)

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ABSTRACT
With the advent of each new technology, major shifts are taking place in the field of Journalism. Mobile Journalism (Mojo) is one of those technologies which are shaping the process of newsgathering and disseminating. This study aims to understand the attitude of working journalists of broadcast and digital media towards the Mobile Journalism in India and its future in the digital era. The objective of the research is to find out whether the Mojo is taken as a serious kind of journalism by working journalists? Does Mojo adversely affect the quality of production? and Is it considered helpful for the future of journalism in the digital era? A review of the available research literature suggests that it is basically an emerging kind of lifestyle journalism, being used by a few journalists. Those journalists who use mobile for news production purposes are never less in expertise. Since these journalists do not use traditional production technique, the question of de-professionalization occurs? This study, therefore, examined whether the Mobile Journalism (MoJo) is considered as a serious news gathering technic by journalists working in electronic and web media outlets in India. And if they find Mojo something that is de-professionalizing the news content, along with its future in mainstream Journalism. To conduct the study, survey method was used as the design of the study, with the sample size of forty (40) journalists from eminent media organizations such as ABP News, India TV, Zee News etc. in India. A google docs questionnaire was sent to the respondents by mail, and responses were collected to find out the attitude and opinion of the journalists about Mobile Journalism in India. The finding of the research suggests that Mojo is moving from lifestyle form of journalism to serious journalism but predominantly it is not a serious kind of journalism practice. Only 20% of journalists think that MoJo is de-professionalizing of TV news work, so it is not only fancy & steady but also dependable. Around 75% journalist consider Mojo as part of their job and they use Mojo as an important and influential tool to gather speedy information and disseminate the same. The study, therefore, finds that the future of mojo is radiant and promising, it is of great help for the journalists, it does not make journalists unskilled and thus according to journalists Mobile journalism will have a prominent effect on the human future as well.

Keywords: Mobile Journalism, Journalist, News Production

INTRODUCTION
How reporting is changing around the world. “why an Indian TV station went all in one smartphone newsgathering?”Although this headline published in an online website "Media shift" put in front of us a question on the Indian newsgathering system and at the same time it is also providing an insight of an Indian newsroom that converted into a smartphone driven newsroom.

Not only in India or Asia region, but across the world, mobile journalists are collecting and reporting news stories with little more than a smartphone in hand. This piece was originally published on IJNET, It is a part of a series that was examining- How people take mobile journalism?How they define mobile journalism? How mobiles are adding to the reporting?How traditional newsrooms are adapting to mobile?How citizen contributions are increasing? And how mobile is improving journalism practice in a more advanced form...?

In fact, the smartphones, which has enabled the modern journalist to cover the story entirely based upon a little device are the result of a major technological shift. This technology has directed many other shifts in Electronic News Gathering process. The headlines and the research on the usage of the mobile phone in the newsroom for electronic news gathering is a kind of mobile revolution in the newsroom. It is a revolution in the way the day to day news is being gathered, processed and disseminated.

Journalism is a field that is entirely related to the communication process, and in the digital era it needrather speedy and instant communication which is possible only through the use of digital technologies which enables the producers to encode the message in seconds and ensure the high speed. It also requires instant transmission without any delay in terms of time, quality and content. For being a mobile journalist, a reporter need not carry a heavy camera, editing crew, and broadcast devices. Just one mobile phone with internet connectivity. That is all which is needed to be a mobile journalist.

Since the beginning of Journalism as a field and as a discipline, whether mission or profession, journalists have been using the then latest available technology at hand, to perform the task of content multiplication and distribution of message among the various audience groups. Over time, many advanced technologies have brought huge changes and turnovers in the way the message is being collected, produced, encoded, distributed and consumed. Technologies are becoming advance and they are replacing the older one. And today in the digital era smart mobile phones are on the apex of technologies being used by most of the journalists and they are presiding over the old hefty technologies which are in use from last decades. This shift in technology is both spanking and vague. It opens the way for easy communication strategies and techniques and also serves a handy communication outcome. It allows feedback and also felicitates ease of information as soon as possible. It put in front of us the question of the earnestness and solemnity of the brand new modish technology, which is thrilling. At the same time this practice also raises the doubts about the adverse effect of the inexperienced technology as well as, its future perspective in the course of time.

What is a MoJo?: In the words of **GlenMulcahy**Founder of Mojo ***"Mobile Journalism is about empowering the individual storyteller to use whatever consumer technology they have available to them to make the best possible visual story that they can. I would like to think that Mobile Journalism definition can be extended to other mobile devices beyond smartphones, like DSLR cameras, laptops, GoPros… "***

A mobile journalist, often abbreviated as Mojo, uses only a mobile phone to gather and distribute news. That news can consist of text, audio, stills or video, or sometimes a combination of all these. Mojos tend to work alone without any technological assistance from camera crew and edit machine expert. They even do not need Outdoor broadcast van to link the live coverage to the newsroom. Mobile phones are so common that it is easy to blend in with one, and they are so light they can be carried in a handbag or pocket(Quinn 2011). "***One of the things we did early on was to define Mojo: Mojo is editing on mobile phones as well as the shooting***," Quinn said. ***"It's also captioning, putting headlines and credits. Real mojo, true mojo is doing everything with a mobile phone."***

A video journalist, often abbreviated as VJ, sometimes works alone but tends to operate in a small team, often in pairs. Video Journalists tend to have a large amount of equipment and are more obviously journalists with heavy equipment. They stand out in the crowd and their camera person operate the camera for them. They are more noticeable in the crowd. Mojo is more discreet and often goes unnoticed.Although mobile journalism seems to be an attractive world today and is grasping the attention of news organizations as well as individuals working there, starting off it was not particularly easy. It was introduced as a tool of communication. When it entered in the world of technology, no doubt it was taken seriously but it was really far from the imagination of people that it might replace a whole lot of camera and crew from the newsroom & from the field. Nowadays it is an in thing, becoming a trend in the field of Video Journalism.The mobile phone which are now being used for journalism practice with a camera capacity is a product of the mid-1990s; Video capacity came a few years later. According to Statista,In 2019 the number of mobile phone users worldwide is forecast to reach 4.68 billion (Statista 2019). According to the International Communication Union (ICU) Today, there are billions of mobile phones around the world, many of them are smartphones. But there was a moment in the recent history of journalism when Mobile Journalismseemed to be the next big thing. (ICU, 2018)

REVIEW OF LITERATURE

As mobile phones' cameras and audio recorders got better, the internet saw a gradual increase in the number of amateur videos uploaded to platforms like YouTube because now people have access to the alternative media without many restrictions. But at the same time, in some newsrooms, a few tech-savvy journalists saw the opportunity to use their mobiles as a reporting tool.*An experienced Mojo trainer Stephen Quinn said* "I was taken by the technology when at first, I realized it was possible to stream live videos with a mobile phone," A convergence of cheap technology, fast broadband, and wireless networks, and a booming interest in citizen involvement in news will see a revolution in the way news is covered over the next decade.It is rare to find a journalist who does not have a mobile phone. Free software can turn most mobile phones into portable broadcast tools. (Quinn 2011)

John D. McHugh, a photojournalist who founded a start-up that gathers and verifies eyewitness media, remembers how mobile phones were being used in serious news collection as well. Björn Staschen, mojo trainer and head of NextNewsLab at German broadcaster NDR, said: "Mobiles could be used to capture a moment anytime and anywhere even during crowded events". The advent of the iPhone along with other mobile brands allowed for better image and sound quality, that were the basic element of any broadcast news coverage.It increased the possibilities for mobiles to be used as professional journalistic tools.However, many journalists who are already there in the profession from long back and has been habitual of using camera and crew for the reporting coverage and dissemination, continue to rely on non-mobile equipment in their daily work. For example, some still edit on their computers. Mobile journalism is also seen as a broader style of journalism, which covers more areas than the regular journalism used to do.

It is increasingly difficult to think of a national or international news provider that does not distribute media rich news content via mobile (Westlund 2008). Al Jazeera launched its mobile offering in 2006. India news channels such as NDTV and India today are in the field of mojo.

Explaining the shift to mobile journalism (‘MoJo’), which means reporters are expected to shoot and file stories on their smartphones, NDTV said,

“Like other news broadcasters around the world, NDTV is reorganising its newsroom and resources to focus on mobile journalism. NDTV has always been an early adopter of new technology and we are the first major network in India whose reporters are all trained in using mobile phones to shoot stories. This is not just about cost-cutting, though that is certainly, for us like any other responsible business an important factor in operations. Mobile journalism means reports are lightning-quick and much more efficiently produced – a priority for any news company. After NDTV's switch to this new model, other news networks in India are now experimenting with similar training.” (bestmediainfo.com, 2017)

While some are welcoming the upcoming trending technology, many others are still in confusion about whether it is actually needed or just an adaption for the ease of reporting. Some experts are writing in favor of this technology and others are putting the question on its usage. Some also think that it is the reporting that matters, not the tool that has been used for reporting.

“[It] has very little to do with mobile phones,” wrote Nick Garnett, a BBC journalist.

“It’s about the reporter being mobile, not the equipment. Mobile journalism involves people realizing that they and the gear they carry are like a Swiss army knife, with lots of attachments. You choose the one you need.”

Research also suggest that the mobile journalists study have less specialized expert knowledge. Also, though the mobile journalists felt that working outside a crew gave them greater autonomy, their increased use of work routines suggests they have given up some control to organizational needs. Additionally, there is evidence that these mobile journalists have allowed some encroachment by other professionals, specifically public relations professionals, in order to accomplish their work tasks within specified deadlines with limited time and resources. (Blankenship JC, 2016)

Mojos who are active in the field of journalism with their smartphones around the world see their mobile devices as a very powerful tool to produce quality journalism. Although there is no real consensus on the definition of mobile journalism, a growing community of mojos is experimenting with different applications. They are testing limits of Mobile as a tool of reporting and listening to how their audiences are engaging with this new form of journalism. Mojo is producing short films, documentary as an experiment in addition to mobile reporting. In India as well the mobile journalism entered with a very fast pace. Recently NDTV went all mobile, along with India today also launched its channel mobile task. So one can easily understand how mobile phones are changing journalism practice in the 21st century(Mediashift org, 2017).

RESEARCH QUESTION

With the above-cited literature and in the age of digital communication and innovation this paper tries to find out what is the attitude of working Journalists towards Mojo.

The research questions are:

- What is the status of Mojo among working Journalists?
- Is mojo downgrading the quality of news work?
- Is mojo causing any kind of uncertainty in journalism?

RESEARCH METHODOLOGY

Method: The study used a survey method to find out the answers to the research questions. The questionnaire was sent to the respondent online and the response was collected.

Sample: The sample for the study was 41 respondents. They all were selected by purposive sampling method as they were the people who were working in the field and well aware of the status of mojo. All of them were working journalist in the mainstream Indian media outlets. Most of the respondents were from television newsroom, but the study also covered some of the journalists working for the newspaper and online media.

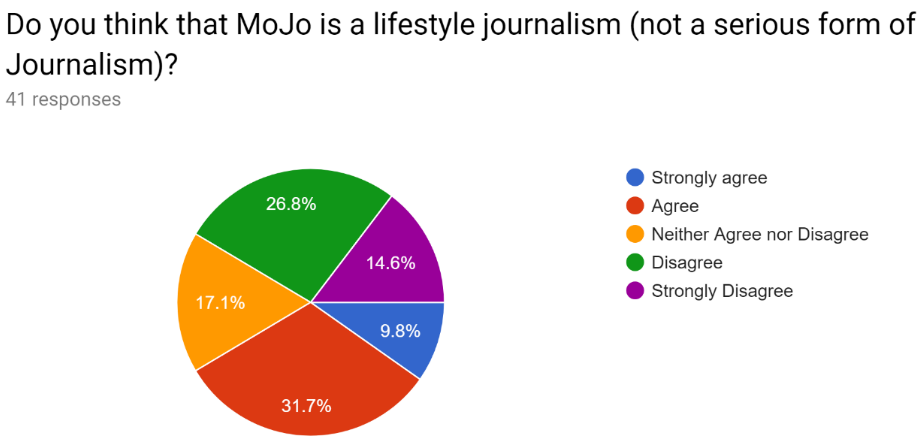
Procedure: The respondents were asked question based upon four sets of information. At first, to find out do working journalist take Mojo as a serious kind of journalism or it is basically lifestyle journalism. Second, is mojo de-professionalizing news that is produced and disseminated.

Third, does Mojo is opening ways for the journalists to be unskilled. Fourth and the last section was about the present and future of mojo in India.

DATA ANALYSIS AND INTERPRETATION

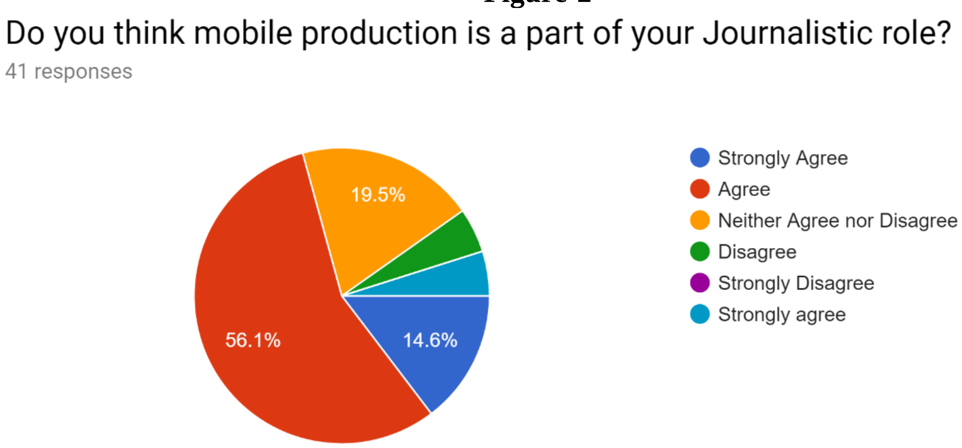
Lifestyle journalism or serious kind of Journalism: In the first section of the questionnaire respondents were asked about two major things as Do they consider mojo as a serious journalism practice or for them it is a part of light mood lifestyle journalism. Out of 41 respondents, 41% agreed or strongly agree and stated that they find Mojo a lifestyle form of journalism. The % of the journalist who stated it as serious journalism was also 41 %. 17% journalist were neutral to the statement. So it can be concluded that according to the journalist working in news outlets are neither in favor and nor against the Mojo. No strong notion in favor or in against was found. (see- figure1)

Figure-1



The second question in the first section was about mojo as a part of the journalistic role of the journalists. Do they consider using mobile as part of their day to day reporting techniques? Here only 7% journalist have disagreed and not even a single journalist was strongly disagree. 20 % were neutral about the statement and rest of the 73% journalist stated that they consider mojo as a part of their day to day journalism practice. (see-figure2)

Figure-2



De-Professionalization of News: The next section dealt with the Mojo as a technology that is de-professionalizing news work, as handy footages are available through mobile they are being broadcasted. The quality of the work is being affected or is there any deterioration the professional news production techniques.

12.2 % of jornalist were strongly agreed with the notion that mojo is affecting the news they produce. 43.9% agreed with the notion. 12.2 % neither agreed nor disagreed. Only a comparatively small percentage of news reporters were disagreed and strongly disagree with the notion. So it can be concluded that not the majority but most of the journalists find that Mojo effects their work. (see- figure3)

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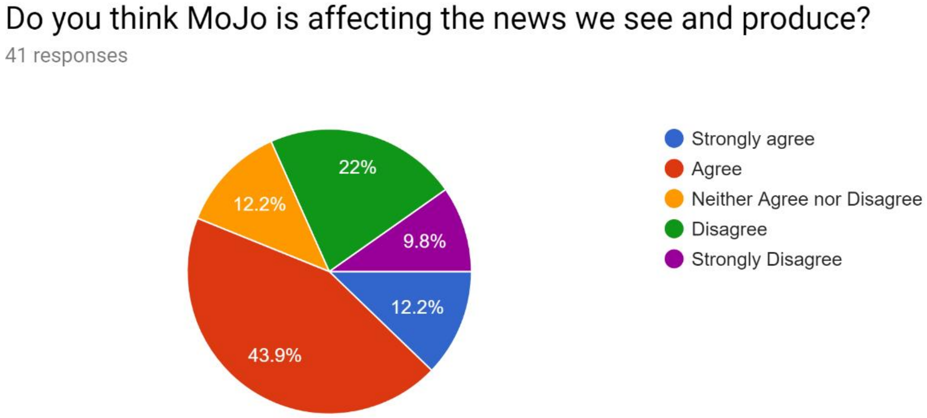
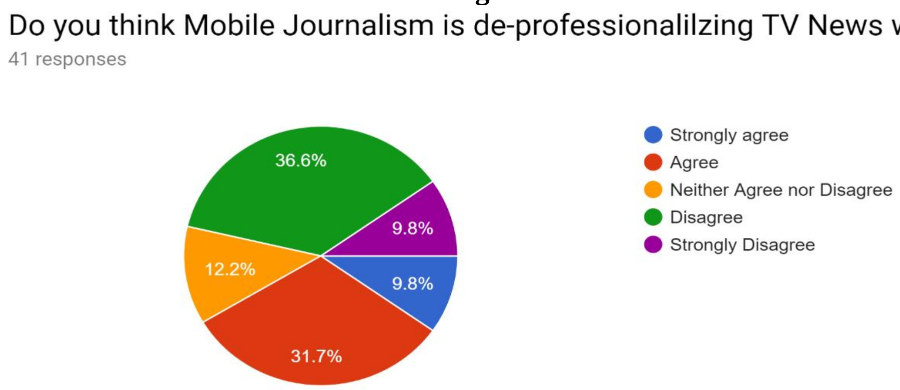
Figure-3



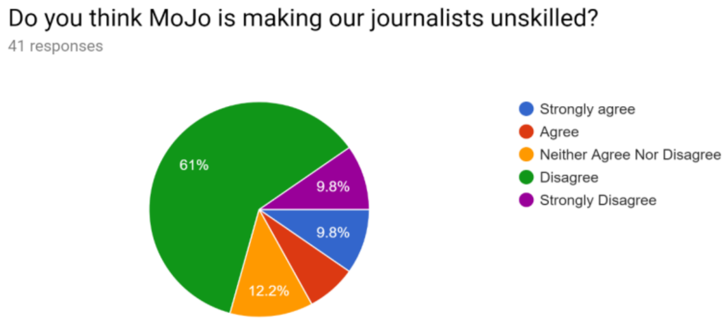
When asked about the Mojo as a reason for de-professionalizing news standard in current time 10% respondent said that they feel that the use of mobile phones in journalism practice is somehow de-professionalizing the TV news work. Many other as much as 32% were also agree with the notion and 12% were neutral. 10% were strong- disagree and 37% disagreed that it is de-professionalizing the news work.So its quite evident that the % of people for and against the notion are somehow near to equal but more of the respondent don't find it to be de-professionalizing news work. (see figure 4)

Figure-4



Making Journalist unskilled and creating uncertainty in the news world: When the question of the skill of journalists was asked there was strong disagreement with the statement that Mojo is making the journalists unskilled. Total of 71 % journalist said that mojo is not making journalists unskilled with 61% Disagree and 10% strongly disagree. Those who were of the notion that Mojo is making Journalist were comparatively less, as much as 10% agree and 10% strongly agree. Rest of the 12 % of respondents were neutral. So its quite clear that journalist may not use mojo as daily practice but they also don't find it as a means that is making the professionals unskilled. (see- figure 5)

Figure-5



out of 41 respondents, only 7% stated that they feel that mojo is creating uncertainty in the news world. Other 29% agreed with the statement as well. 39% disagreed and very little strongly disagree. The percentage of respondents who were neutral about the statement was quite large with a share of 22%. So we can infer that journalists are not very much clear about its role in creating uncertainty in the news world still through the data majority is against the notion. (see- figure 6)

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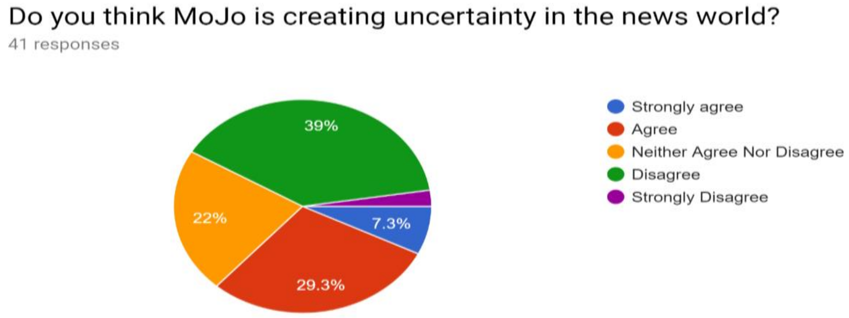
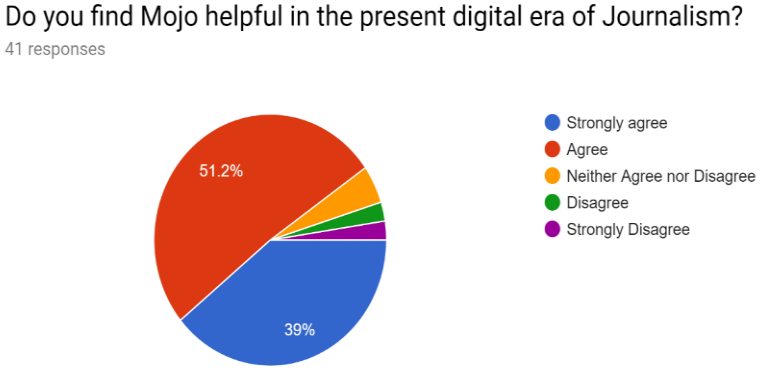
Figure-6



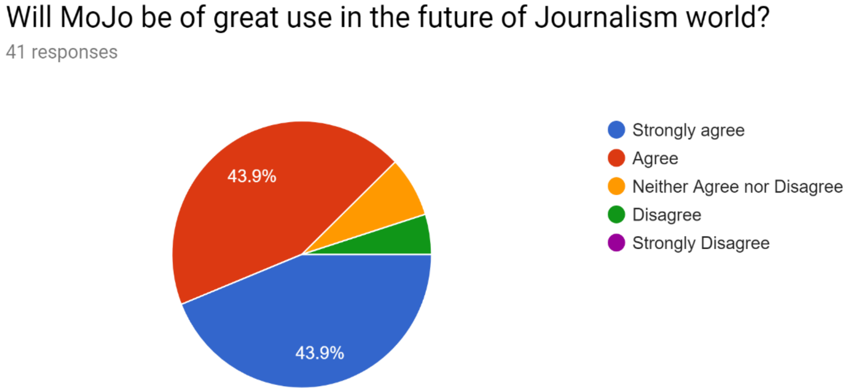
Helpful for the present & future: A group of more than 51% clearly mentioned that Mojo is of great use in the present digital scenario. 39% more strongly agreed with the statement. Rest who did not found Mojo helpful in a digital era of reporting was as less as 10% collectively. Now it becomes evident that most people agree that Mojo is really very helpful in the digital era of journalism. (see- figure 7)

Figure-7



Again there was a strong notion in favor of the statement with as much as 88% were collectively agree and strongly agree that Mojo will be a great help for future journalist and its future as a tool of journalism is bright. A little percentage of journalists were having a doubt about that and were neither agree nor disagree. Not even a single- journalist was strongly disagreed about the role of Mojo as really great for future journalism. So we can say that Mojo is of great help and journalist don't have doubt about its usage in the near future. (see- figure 8)

Figure-8



Findings of the study: According to the journalist working in India mainstream media industry, and the questionnaire responses it was found that the mobile journalism is a field that is easy and new to the journalist, but they are welcoming this. Many journalists find it a very innovative and attractive technology for the newsgathering process, while others are doubtful about it, as a serious reporting tool. Mojo is no doubt a speedy and instant serving technology that matches its speed with the need of journalism and at the same time it makes the work of a journalist easy and quick, but as per the data somehow equal percentage of people were defending and opposing this technology as a serious journalism practice. Mojo has proven itself to be a trendy, fancy handy, far-reaching and modern technology. What is still left for it to prove itself as a serious, significant, consequential and weighty technology?

It is being used by journalists for speedy and easy communication, they find that it affects the news they report and produce. Some Journalist also said that it needs to be more professional, although it is not de-professionalizing news work still improvements are needed. Findings suggest that there were strong emotions related to the unskilled journalist and Mojo because most of the journalist disagreed that mojo is creating any kind of uncertainty or because of it the reporters are becoming unskilled. It was found that all the respondents were very confident about the future of mojo and its role in present journalism. Whether experienced journalist uses it or not, whether they find it to be lifestyle journalism but they have no doubts regarding its future in the journalism practice.

Discussion: Based on the above data interpretation and findings it can be concluded that mobile journalism in India is growing at a rapid pace. In fact, it has made its presence felt in the media industry. It has proved itself as an effective communication tool and that is why major TV station and online media outlets are relying heavily on the mobile for their broadcast. They have given the responsibility to gather, produce and disseminate news to the mojo. Journalists are using it in their daily newsroom practice and serving the masses with the news produced by the small camera and microphones of the smartphones. The small gadgets are making the process of news production quick and speedy and it is imprinting its significance in the mind of working journalists. Traditional media have been slow to respond to the fast pace for the need for the information, Now mobile and other handheld devices are becoming mainstream. Mobile is proving that it can improve media by participating in the news production process. Journalists have also realized that using mobile does not alter the sanctity of journalism.

Limitation& recommendations: One of the major limitation of the study was the sample size, as the sampling was purposive and data has to be collected from the working journalists only, in a short duration it was difficult to get better understanding about how they work using mobile in their day to day life. The data analysed here in the paper is based upon questionnaire and not personal interview, that definitely would have given better understanding of the field of mojo.

It is recommended for future researcher in this particular field to get better understanding by in-depth interview and to explore how Mojo actually work in the field, as well as it is also to consider what are the reaction of news-room decision makers on the filing of news produced via mojo.

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EMERGING TRENDS IN SOCIAL MEDIA AND THE SCOPE OF MEDIA LITERACY

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ABSTRACT

With the emergence of digitalization has basically transformed the ways in which information, knowledge, and entertainment are created, distributed and accessed. The new media is rich with opportunities and jeopardies, particularly for youth. New Media or Digital Media has turned into a major source for millennials who have access to Digital Technology and basic skills to use it. Due to various digital mediums, they are contributing in an array of activities, including social networking, social bookmarking, blogging, vlogging, chatting, downloading music and other content, uploading and sharing their own creations and collaborating it with other users in different ways. As a result of these activities, diversity of ideas and perspectives have been created which is forming a spirit of digitally connected. Socializing digitally have facilitated communication. Although these activities have some positive aspects but apart from this it gave some behavioral changes among youth. Not only this it also effected their social behaviour and approaches.Seeing the present scenario of digital media, its information quality framework and its usage by youth, this review paper tries to find out what are the ways in which youth search for information online, how they assess information as well as their new levels of media literacy. A proper understanding of digital space would allow young users to access, analyze and evaluate the information. As the young generation is a major part of the society hence one should know what the impact of information is, they cater from the digital media. In the present scenario, media is shaping society and also affecting the perception. Exploratory research design has been chosen by the researcher and the research will be based upon secondary data. An analysis of selected literature at the intersection of Digital Media, Youth, Information Quality and their media literacy is done in this research paper, with which the researcher has tried to find out the resultant impact on their social interactions and social behavior.

Keywords: Digital Media, Media Literacy, Youth, Blogging, Social Bookmarking, Internet, Youth

INTRODUCTION

Since the Internet's nascence, there have been lots of technological inventions and upgradations of this medium. Due to these technological advancements many major changes caused in our daily lives, which can be easily felt across numerous areas, which includes education, shopping, entertainment, learning, banking, investing, etc. Not only this in the field of communication too, but many new developments have also been done which have boosted this domain and Social Media is one of them. It is an interpersonal web-based communication technology as per Kent and Taylor. Social Media has been defined in several ways. The definition of social media as a "platform to create profiles, make explicit and traverse relationships" by (Boyd & Ellison, 2008) has been cited over 13,000 times according to google scholar.

Social Media is a free medium and it does not need any specific skills to access. This comfort is also one of the significant factors which are encouraging people to create an account. The recent trends emerged in social media have given various options of communication to the youth. Gradually they are consuming information through these social mediums like WhatsApp, Twitter, LinkedIn, Facebook and Google +, etc to not only for communication but also for sharing ideas, thoughts, etc among each other. Apart from communicating, the young generation is also receiving lots of bits of information, news, etc and are getting updated.

This medium has a great impact on the public minds because not only users absorb the information presented on it but also, they can provide feedback to it directly. Not only this many user can also be influenced by the feedback or reviews which have been given by other users, but this can also affect anyone’s individual opinion on various issues. Hence, this medium has its great importance among some groups or communities who are working to set some particularbelief on some certain issues amidst the public.

According to the Digital Media and Society report, Digital Media is a type of a product or service which come through media, entertainment and information industry. These industries cover various digital platforms like websites, applications, digital content (e.g. text, audio, video, and images), etc which haveaccess through various devices and from anywhere.

At present, digital media has turned out to be an endless source of every type of information and social media is one of the platforms which is used by youth to receive the data. Hence it is very important for them to become media literate. As literacy is the ability to read and write similarly the ability to access, analyze, evaluate and create media messages of all kinds is known as Media Literacy. The significance of media literacy is so much

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that a media literate youth are better able to interpret the complex messages which they receive through various mediums like television, radio, newspapers, magazines, Internet, etc.

Many people observe that media literacy eases a way to understand the communication technology apart from this, media literacy also helps to know how the message is coded, generated, selected, interpreted and impact made on the audience. Besides, media literacy has become a pivotal point, as it has a set of guidelines to understand the sense of the mediated information and hence can also deliver evidence about how to analyse and understand the media and its messages – over here it refers to Social Media. The liberty of uploading posts on social networking sitesmust be properly filtered in a moto to safeguard the social values, especially for young generations who are still in search of individuality and hence they become a prime or soft target for malicious/ terrorist groups through this medium. Media literacy as a tool will possibly aid young social media handlers to better comprehend the messages.

REVIEW OF LITERATURE

1. Kuppuswamy, Shankar Narayan, P.B and Sunita (2010) quotes in, "The Impact of Social Networking sites on the Education Youth" in comparison to other genres, social network has more effect on education. The research also says that these social networking are very informal and diverts the user minds from their education but on the other hand they are helpful in communication, sharing, etc.It concludes that one – to – one communication sites has both positive and negative effect on youth, it depends on one’s mindset the how it should be utilized.
2. K.Ramprathap, Dr.S.Rajaram, Dr.V.P.Sriram, Dr.S.B.Inayath Ahamed (2016), quoted that " Social Media has great importance among students. It has its impact both positive and negative. Some vigilant steps must be taken so that the adverse effect of social media can be contolled."
3. Media Education is very important for the budding generation as it is related with Democracy and participatory citizenship. It has become very vital to promote a knowledgeable, democratic and sustainable society. According to BarbroOxstrand (2009) in "Media Literacy Education- A discussion about Media education in the Western countries, Europe and Sweden" there should more lessons related to media education hence teachers should work on it and enhance the knowledge of students.
4. "The dependency on social media to collect information and getting aware has increased among youth whether it is happening either in their circles, nationally or internationally. Not only they are using in positive aspect but also in the negative sense too" as per Rita Njoroge in "Impacts of Social Media among the youth on behavior change: a case study of university students in selected universities in Nairobi, Kenya"
5. Joshua EbereChukwuere, Precious ChibuikeChukwuere (2017), "The Impact of Social Media on Social Lifestyle: A Case Study of University Female Students" concentrated on the diverse effect of social media use both positive and negative due to advancements in modern technology. It encouraged students to work on various aspects of their lifestyle. But on the other hand, it also wasted their time and caused negative behavioral changes like disrespect to elders, using abusive language, etc.
6. Septyanto Galan Prakoso, Monika Sri Yuliarti and Likha Sari Anggreni (2016), "The Importance of Social Media Literacy for Students in Globalization Age" quoted that "There is an information glut on social media which should be prevented. The Internet is providing various sort of content which can have an adverse effect on a youngster's mind easily, certain vigilant stepsmust be taken tofilter all the content and information which is within the reach of youth. Media literacy can become a suitable solution to this issue since it will make youth aware about how to treat an information. By doing Media Literacy awareness programmes, the society will have proper vigilance over the cycle of information from source to receiver and vice - versa and will actively participate in deciding regulations in order to prevent the adulteration of the youth's mind.
7. According to Michael E. Hoffman (2016), In "New Media Literacy and Social Media Usage" Media Literacy gives people a tool to effectively analyze and evaluate the messages that they receive. They perceive the information, understand and evaluate it whether it is correct or not.

OBJECTIVES

The major objectives of this research paper are:

1. To find out the emerging trends of social media among youth to cater to information.
2. To identify whether the youth is media literate or not.
3. To examine the impact on their social interaction and social behavior.

THEORETICAL FRAMEWORK

The framework of this research paper is based on social impact theory. Ohio State University psychologist BibbLatané explained that in social impact theory, Social Media provides strength in the form of a social community formed virtually whose opinion and information are important for the users. Social Media provides an enormous opportunity for the number of people in the influencing group. Social Media provides information and centers on the characters of the issue of how individuals should think about it. This research paper is based on this theoretical framework that how social media and its emerging trends are impacting the youth's mind.

Research Methodology: This research paper used exploratory research as its research tool. Exploratory research, as the name states, intends merely to explore the research questions and does not intend to offer final and conclusive solutions to existing problems. In exploratory research the main emphasis of research is always on exploring the each and every aspect of the problem which is to be catered by the researcher in their research work, it may or may not possible that at the end of it researcher can provide a clear conclusion. Exploratory research always has an added advantage due to its nature of flexible and adaptability. To analysis researcher used secondary data.

Interpretation: It is clearly visible that social media is having its reach to every class of the society, and up to certain condition it provided a platform to masses to share their views and also to use it as a tool of alternative media but this is also perceived that this media is lacking in terms of authenticity of information and the reasons are also prominent. One cannot control the flow of information on social media and cannot easily check whether the information is fake or not. To understand the concept of media literacy and how it has become a significant entity in the media ecosystem researcher analyzed different researches on a similar base.

Conclusion: In this review paper the researcher tried to explore the emerging trends in social media like customizable chat box, more augmented – reality & face filters, social media benefitting business to a large extent, etc. It has become a common platform for information sharing. But there is no well-defined system which can help receivers to trace the authenticity of the information. In the present scenario, the youth is becoming media literate but a major has to be done on this subject as this issue has become vital around the globe. We as a responsible citizen need to take responsibility for checking what we see online. Facebook and Google also initiated to use fact check services and providing consumers an option to verify what they see and read online. Spending much time on social media has also affected the social behavior of youth. Its impact is both positive and negative. This platform has made them aware but has also hampered their attitude of social interaction. Undoubtedly, it's a crucial time, and it's not easy to verify the flow of information but audiences need to be conscious and they need to be participative in the process not only for receiving information but also, they need to verify the information before they share it further. Therefore, media literacy with respect to social media is significant.

In this perspective there are two key points that can be done to develop media literacy keeping Social Media in focus:

A. Vigilance towards the flow of Information

Digital Media can be personalized as per the user and their choice. It is understandable that no one is able to withstand the flow of information on the web. In the mainstream media, Social Media stands different in respect to other mediums on one note that users are free to consume and access any type of messages as per their choice and requirement, for example on television the content received by the receivers is according to the channel and programme producers but on the other hand such conditions are not applicable to social media.

B. Active participation in deciding the guidelines for communication technology to decrease misinformation

The information flow works very quickly due to easy access to social media. The messages can be easily shared and spread in no time. This is a benefit as well as a drawback too. Some preventions and guidelines should be made to have proper surveillance over the flow of information. Though, we can find out whether the information is correct or not.

More prominently, like all other great movements, media literacy must begin from the initial stage i.e. from parents, teachers, etc. The should begin to see that if that media is a requirement for their children, and hence the children should need to have a way of filtering in receiving messages. Proper education, not just restriction or control, is the path to help the young generation understand their choices and to help question the content presented by the media.

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THE TREND OF READING NEWSPAPERS AMONG THE YOUTH IN 21ST CENTURY (A STUDY BASED ON YOUTH AND DAILY HINDI NEWSPAPERS OF VARANASI)

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ABSTRACT

The 21st century has changed the way of thinking as well as the behavior of the youth. Especially the lifestyle of the youth has been changed now. How the youth thinks, how they react and what their approaching patterns in today's era of internet and technology are a subject of study. This research paper tries the same thing in the field of journalism & mass communication. Especially try to know the trend of reading newspaper among the youth in the 21st century. The 21st century is the century of internet & technology, where youth is too much indulge on using Smartphone. Now everything is on their finger and easily available on one touch. This research tries to find out the solution of many questions related to the youth about daily Hindi newspaper of Varanasi. Like; Do the youth still have a trend to read the newspaper or not? Do they have newspaper readability or not? How much time do they spend on reading the newspaper in a day? Which types of news or content do they like most while reading the newspapers? Which daily Hindi newspapers are the most popular among them in Varanasi? How much they satisfied from the 21st century's daily Hindi Newspaper and their news and content? Etc. The research design of this research paper is exploratory cum quantitative deductive. For data collection, the online survey method has been used. In which the researcher used a Google form questionnaire & picked up a sample via an online survey through various online platforms, such as Facebook, WhatsApp, Messenger, and others. Area of the study is Varanasi, India. The universe of the study is all Youth of Varanasi. Data have been collected from both the source primary as well as secondary and analyzed through simple statistics.

INTRODUCTION

The fast advance of television a few decades ago and the Internet in the last decade has changed people's media consumption patterns. Different media are in a continuous time battle with each other. This is also true for news media. The traditional medium, like a newspaper, puts into an underdog position. This development earns more detailed research, especially among the future generation **(Wolswinkel, 2008)**. This research has its focus on youth newspaper reading time, their favorite newspapers, their subject of interest in various news/content, their newspaper readability in a day, their opinion about daily Hindi newspapers of Varanasi and much more related to the topic. This research discusses the trend of reading newspapers among the youth in the 21st century because the researcher tries to know that today newspaper as a print medium is relevant or not. This is why because as a print medium newspaper played a very important role in history. Even in freedom moment it played a very revolutionary contribution to the country and make people patriotic and revolutionary.

All of the above it also serves us in many ways like by providing necessary information related to a various subject of interests. Newspapers are known for the provision of up-to-date information on local, state, national and international events. Newspapers often contain current and interesting information meant for the reading pleasure of the vast majority of readers of all ages and walks of life. As an important print medium of mass communication, newspapers provide the most current analysis, debate, and criticism of socio-political, economic, health and a host of other issues as information, education, and entertainment to the readers. The newspaper is, no doubt, one of the most widely-read periodicals available and accessible to all on a daily basis in print and electronic versions. As a mass medium, newspapers are useful for education, information, recreation, relaxation and entertainment **(Leo O.N. Edegoh, 2015)**. This explains why **(Ojo, 2006)** think that newspapers are important because they carry current information and they keep the readers informed of events and happenings within and outside their immediate environments. **(Okunna, 1999)** reinforces this position by asserting that the newspaper is important in that it serves as a carrier of current information or news. The newspaper is important to everybody, particularly students and youths who are considered as the most active information-seeking group in any population for the obvious reasons of academic and other pursuits. The permanency attributed to print media, including newspaper has made information recall possible, and recall capability frees content from becoming transient and ephemeral **(N. Ezech, 2015)**, since the audience of the media like youths remembers them and use them for academic and other purposes. Indeed, youths are supposed to be the most active users of newspapers as they constitute the most important information seekers in society. On the contrary, evidence from a large body of empirical literature seems to suggest that newspaper reading among youths is declining. **(Dominick, 2017)** notes that newspaper readership has been declining over the last couple of years. **(Udie, 2002)** also reports that the frequency of newspaper readership among Nigerian students

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is less than 50%. **(Bigai, 2003)** states that since the 1970s, the overall number of newspapers has declined due to non-readership. **(Business Essay, 2009)** has equally reported downward trend, in the past few decades, in newspaper readership in countries of the world including Europe and America.

THE HISTORICAL OVERVIEW OF READING

Reading is not a natural act, or as **(Walter, 2008) (Wolf, Personal interview with Barry Cull , 2009) (Wolf, Proust and the squid: The story and science of the reading brain , 2008)** explained it, there are no reading genes. Rather, reading is a cultural activity that has undergone profound changes since its inception. In the standard history of reading entitled orality and literacy **(Walter, Orality and literacy : the technologizing of the word, 2009)** pointed out that the earliest basic script dates from only about 6,000 years ago. Furthermore, the first full alphabet did not have its beginning until the Greeks developed their alphabet about 750 B.C. Putting this time frame into an individual perspective, Wolf poetically wrote that "despite the fact that it took our ancestors about 2,000 years to develop an alphabetic code, children are regularly expected to crack this code in about 2,000 days" **(Wolf M. , 2007)**. Providing insight into the cultural history of reading, Robert Darnton pointed out that up until the third or fourth century A.D., Europeans "had to unroll a book to read it **(Darnton, The library: Three Jeremiads, 2010)**. Scrolls would eventually evolve into folded pages, which in turn eventually became gathered pages or the codex in which the book as it is recognized today. The popular writer Alberto Manguel has written that early Christians adopted the codex because they found it a convenient format for keeping their spiritual texts hidden from Roman authorities **(Manguel, 1998)**. These early Christians were the forefathers of the men who later read and transcribed their religious texts in monasteries. Interestingly, these early scribes first did their work by reading out loud to themselves. Not until the ninth century did monastic regulations begin requiring silent reading **(Manguel, 1998)**. By the thirteenth century, the practice of men reading silently and alone became commonplace. This shift to silent reading was a profound change, one that Darnton suggested: "involved a greater mental adjustment than the shift to printed text" **(Darnton, The kiss of Lamourette: Reflections in cultural history, 1990)**.

IMPORTANCE OF READING

Reading is a cornerstone for success not just in schools, college or University but throughout life. Through reading, we acquire new knowledge and ideas, obtain necessary information, relax the minds, and improve our command of language and vocabulary. It also serves as a good companion and provides pleasure, expand our horizons and enrich our lives. We are fortunate as we can easily find libraries and bookshops throughout the country and we should know how to make good use of them. But sadly, this is not the case as many of our young people only visit the libraries and bookstores during examinations or in times of need. Reading has come to hold the most significant place in education as a means of communication in a highly literate society. The book is still very much part of people's lives in our modern society and in spite of the invention of the latest audio-visual materials, the book in its ordinary conventional form is still the most important means of communication ever invented. Reading is important for acquiring knowledge and information. The enrichment in knowledge would, in turn, enable one to present oneself more confidently. From the very young to the old and the sick, there are books to suit every taste **(Inderjit, 2014).** In their research with adult readers **(Guthrie, 1984)**, found that reading contributes significantly to job success, career development, and the ability to respond to change. The importance of reading has resulted in much research work conducted to understand the nature of the reading habits of individuals. With the growing amount of digital information available and the increasing amount of time that people spend reading electronic media, the digital environment has begun to affect people's reading behavior.

WORLD'S LITERACY RATE

If we talk about reading, we must talk about the literacy of the world as well as India. So let's catch up the data who reveals the scenario about the literacy rates. The CIA Worlds literacy map shows the literacy rate adult total of people ages 15 and above. Since this research focuses on the youth between 18 to 35. This data will help to understand the literacy rate of young adults as follows—

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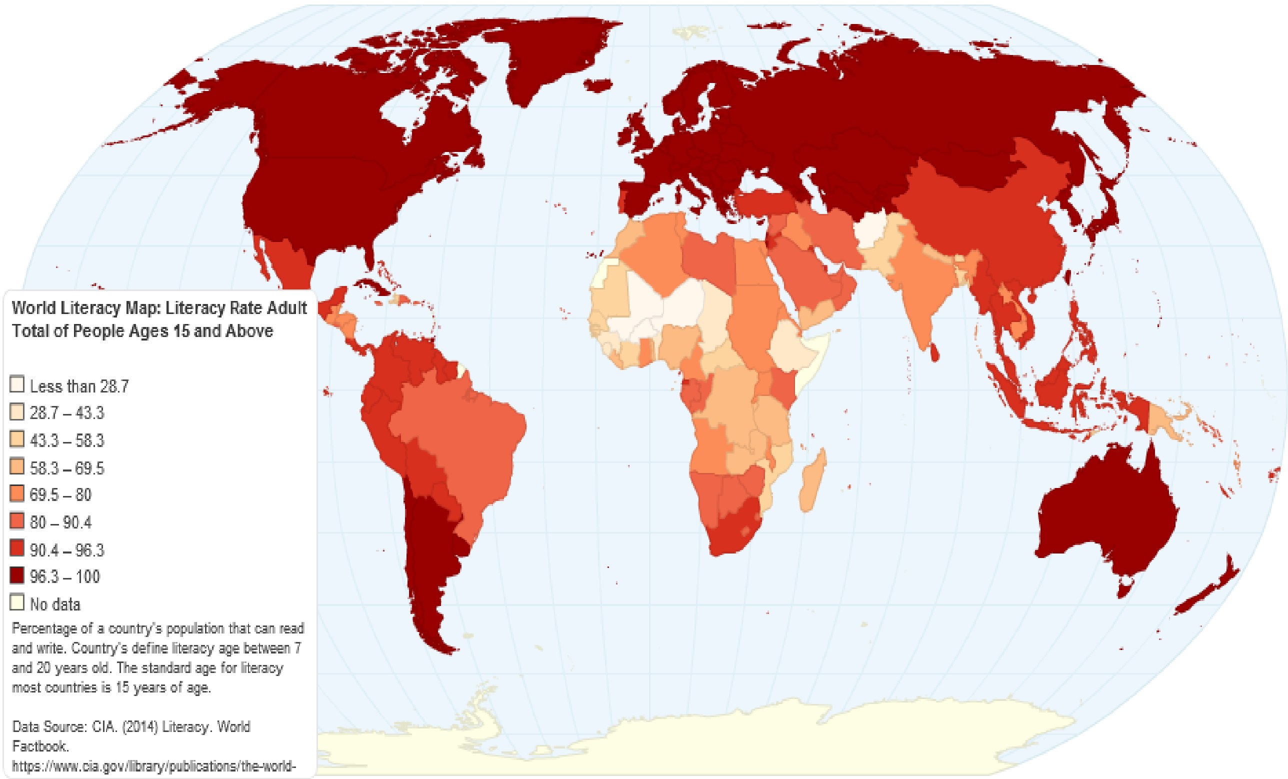
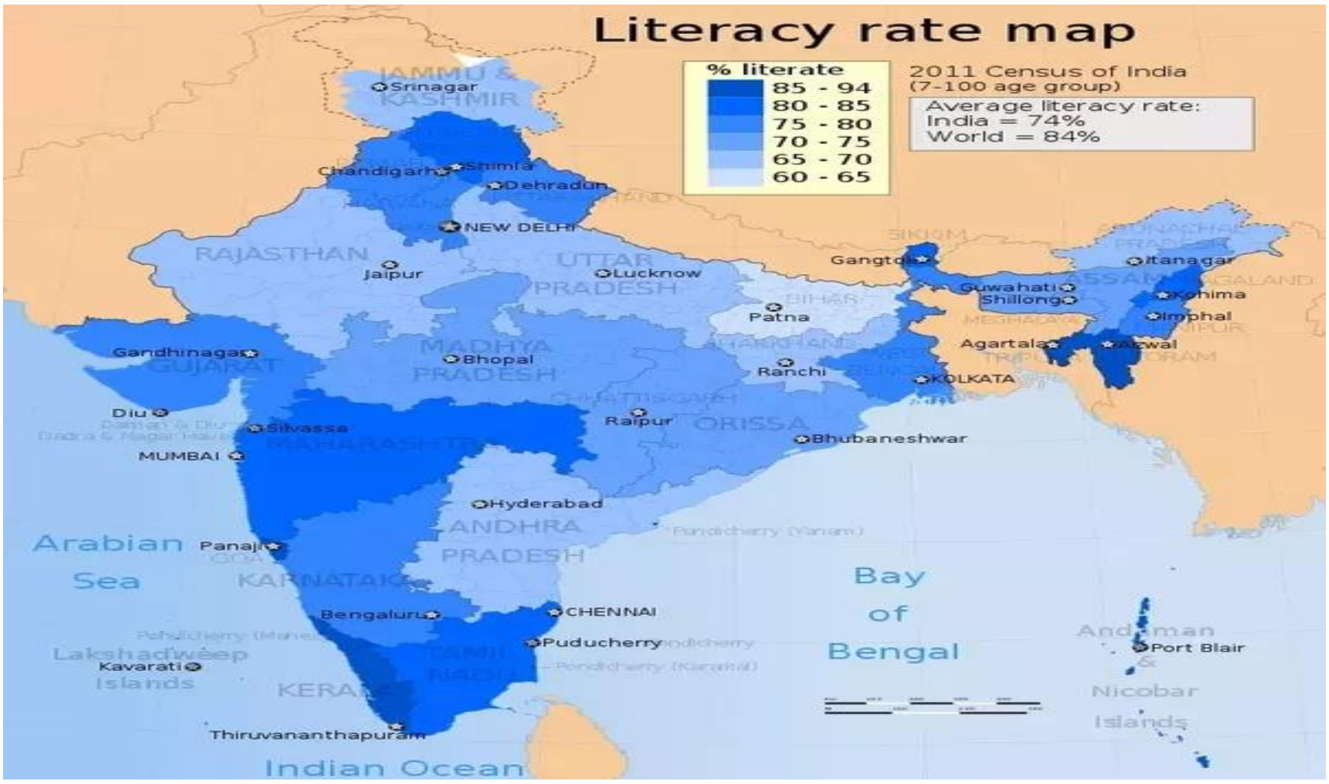


(World Literacy Map, 2014) India Literacy Rate

As the 2011 census of India Average literacy rate of India is 74%. This literacy rate shows the literacy of 7-100 age groups as follows—



(India Literacy Map, 2011) Understanding the Title of the Research- *'The Trend of Reading Newspapers among the Youth in 21st Century'*

Trend- According to Merriam-Webster dictionary the word 'Trend' means 'The general movement over time of a statistically detectable change or something that is currently popular or fashionable'. According to Oxford Dictionary the word 'Trend' means 'A general direction in which something is developing or changing; a fashion'. The word 'Trend' is first known use in 1598.

Read- According to Merriam-Webster dictionary the word 'Read' means 'to utter aloud the printed or written words of'. According to Oxford Dictionary the word 'Read' means 'Have the ability to look at and comprehend the meaning of written or printed matter'. It is firstly known before 12^{th} century.

Newspaper- According to Merriam-Webster dictionary the word 'Newspaper' means 'A paper that is printed and distributed usually daily or weekly and that contains news, articles of opinion, features, and advertising'. According to Oxford Dictionary the word 'Newspaper' means 'A printed publication (usually issued daily or weekly) consisting of folded unstapled sheets and containing news, articles, advertisements, and correspondence'. It is firstly known use in 1670.

Youth- According to Merriam-Webster dictionary the word 'Youth' means 'the time of life when one is young; *especially* **:** the period between childhood and maturity**'** or **'**the early period of existence, growth, or development**'.** According to oxford dictionary the word 'Youth' means **'**The period between childhood and adult age' or **'**An early stage in the development of something'.

RELEVANCE & NEED OF THE STUDY

The present era is going towards a digital revolution which affects everyone's life directly and indirectly. human being is now becoming dependent on digital and electronic machines and gadgets. Smartphone is one of them. Youth are getting too much involve with the help of Internet and Smartphone on various social networking platform. Do they have time to read the newspaper or not? is a question on which this research carrying out. The oldest mass communication medium the newspaper is now relevant or not in 21st century? This question also encouraged to perform this study. Since India has the world's largest youth population, with 356 million 10-24 year-olds, it becomes necessary to know the trend of reading newspaper among the youth in the present era. With this, it would be known that how much time youth is spending in a day for reading newspaper, which types of news/content are attracting the youth most and it is also that how much reading ability do the youth have?

Problems of Research- The problems of the research are mentioned below

- Whether the youth rely on a hard copy of the newspaper or E-paper to read news/content?
- How much time youth spend on reading the newspaper in a day?
- How many newspapers do the youth read in a day?
- Which daily Hindi Newspaper is most popular among the youth?
- Which types of news/content attract the youth most?
- Which types of News/content they are interested to read?
- How much are the youth satisfied with 21st century's daily Hindi Newspapers and their content?

Objectives of the Study- This research work following these objectives

1. To check whether most of the youth rely on newspaper or E-paper to read news/content.
2. To know the time duration spent by the youth to read newspapers in a day.
3. To check newspapers readability of the youth in a day.
4. To know the Daily Hindi newspaper preferences among the youth in Varanasi.
5. To find out the news/content preferences among the youth while reading the newspapers.
6. To know the interest of youth in various types of news/content while reading the newspapers.
7. To know the opinion of youth on 21^{st} century's Daily Hindi Newspapers and their content by rating scale from very poor to very good.

Hypotheses of the study- This research study following these hypotheses

1. It appears that in the 21^{st} century the youth rely on mostly E-paper for reading News/content.
2. It seems that youth are spending less time for reading newspaper in the 21^{st} century.
3. It appears that youth's newspaper readability is very low.
4. It seems that Dainik Jagran is the most popular daily Hindi newspaper among the youth.
5. It appears that educational news/content is popular among the youth while reading newspapers.

REVIEW OF LITERATURE

(Inderjit, 2014); In his research paper ***'Reading Trends and Improving Reading Skills among Students in Malaysia'*** published in the International Journal of Research In Social Sciences studied to show the readings trends and relate the importance of reading and conditioning this behavior towards a habitual way of life amongst Malaysian students. S. Inderjit also found that certain past and current research will be used as a platform to provide solutions to improve and increase the intensity of reading amongst Malaysians. The paper concludes that some of the methods of improving reading among students participation in classes, homework to improve reading comprehension developing the survey, question, read, recite and review (SQ3R) method and peer teaching.

(Wolswinkel, 2008); In their research paper ***'New Paper Reading: The Explaining Factors of Newspaper Reading Behavior of Young Adults***, he found out that newspaper reading does not depend on young adult's surveillance needs. Facilitating conditions are very influential in newspaper reading time. He also found that when newspaper reading is made easy to young adults, they tend to read them, regardless of their real interest in the news subjects.

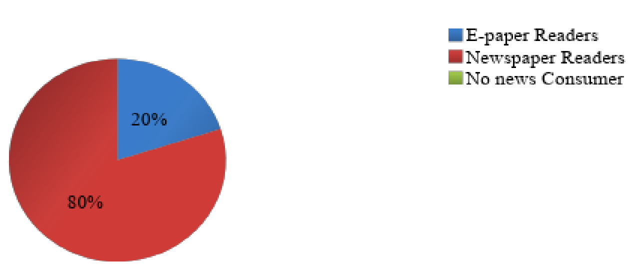
METHODOLOGY

Research Design of the study is exploratory cum quantitative deductive. For data collection, online survey method has been used. In which researcher used a Google form questionnaire & picked up a sample via an online survey through various online platforms, such as Facebook, WhatsApp, Messenger, and others. Area of the study is Varanasi, India. The universe of the study is all Youth of Varanasi. The homogeneity level of the universe was also seriously studied during the pre-test after study of homogeneous characteristics of the population and keeping in mind objectives and hypotheses of the study, researcher considered this sample size. Data have been collected from both the sources, primary as well as secondary. Data have been analyzed through simple statistics.

RESPONDENTS

The research focuses on the youth of Varanasi city. In accordance with age categories in other newspaper research, the target group was defined as males and females between the age of 18 and 35 years. For administering the online Google form questionnaire, the respondent group consisted of 100 youth of Varanasi city (Gender: Females 65%, Males 35%; Education: Intermediate 05%, Graduation 45%, Post Graduation 40 %, and Ph.D. 10%). Data have been gathered via a Google form questionnaire. 1000 people of the target group were invited by Whatsapp, Facebook messenger to fill the google form questionnaire. During the two weeks period in February 2019, 100 respondents filled the Google form questionnaire completely (response rate was 10%). On the basis of filled Google form questionnaire by the respondents in news consumption pattern, the respondents were placed in one of the three reader groups, as can be seen in **Chart 1.**

Chart-1. The Size of Three Readers Group



In the above chart, it is clear that 80% of the youth read news through the hard copy of Newspapers while the rest of 20% youth rely on E-paper.

LIMITATION OF THE STUDY

The limitations of the study are as follows—

- In this research paper, the youth from 18 to 35 years old have been selected for sampling.
- 100 youth participated from Varanasi, India via an online survey.
- The research studies only about Daily Hindi Newspapers of Varanasi.
- Due to the constraints of time, certain topics have not been touched upon at all during the course of the study while some of them explored in a limited manner. An in-depth analysis may be further taken up on this topic.

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Data Tabulation, Analysis, Discussion & Interpretation

After the gathered data through online survey, there is data tabulation, analysis, discussions & interpretations is described with the help of charts as follows—

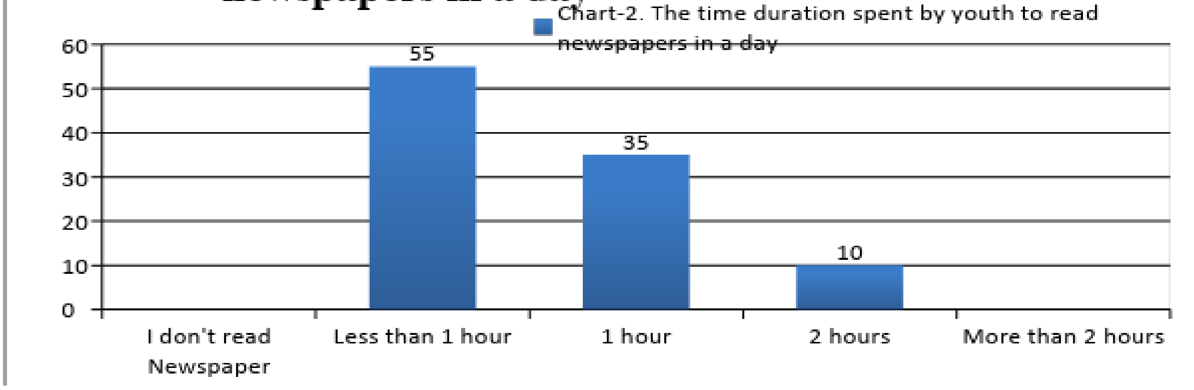

Chart-2. The time duration spent by youth to read newspapers in a day

In the above chart it's clear that 55% of the youth read newspapers less than 1 hour, 35% youth read the newspaper 1 hour and only 10% of the youth take 2 hours for reading newspapers. It clearly indicates that youth are trying to spend much time on newspapers but still they're spending less time in about less than 1 hour.

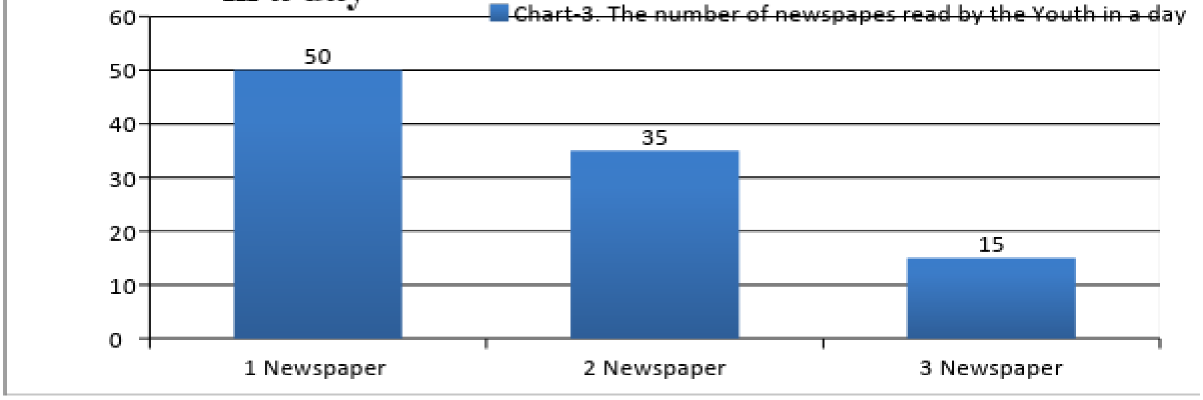

Chart-3. The number of newspapers read by Youth in a day

In the above chart, it's clear that 50% of the youth read only 1 newspaper in a day, 35% of youth read 2 newspapers in a day. 15% of the youth take an interest in reading 3 newspapers in a day. It shows youth newspapers readability that 50% of the youth are trying to read 2 or 3 newspaper in a day. It's a good sign of today's youth.

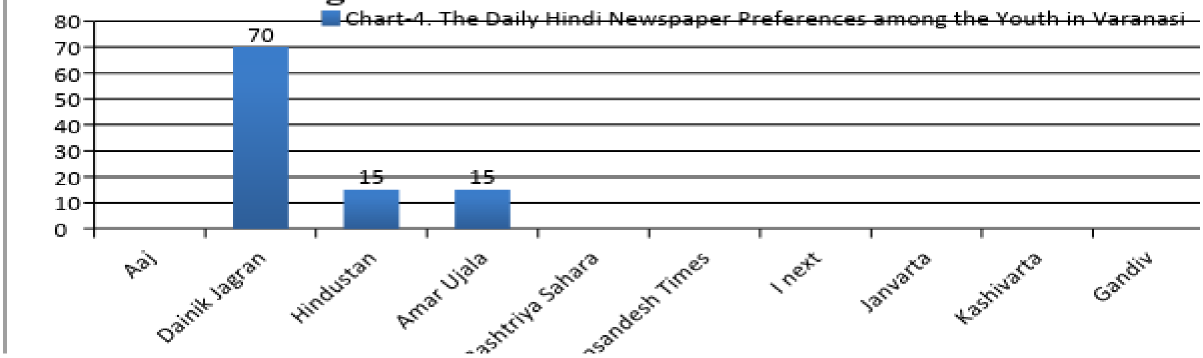

Chart-4. The Daily Hindi Newspaper Preferences among the Youth in Varanasi

In the above chart, most of the youth (70%) prefer Dainik Jagran newspaper to read while Hindustan & Amar Ujala both are at the second place with the preference among 15% of the youth in Varanasi. No, any youth has given preference to all the other daily Hindi newspapers of Varanasi. It shows that overall Dainik Jagran is the most popular daily Hindi newspaper among the youth.

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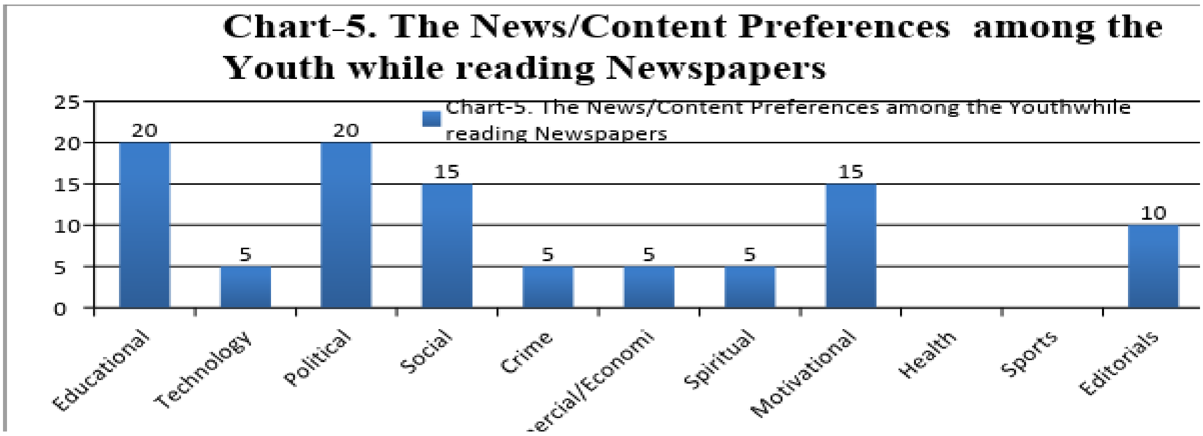
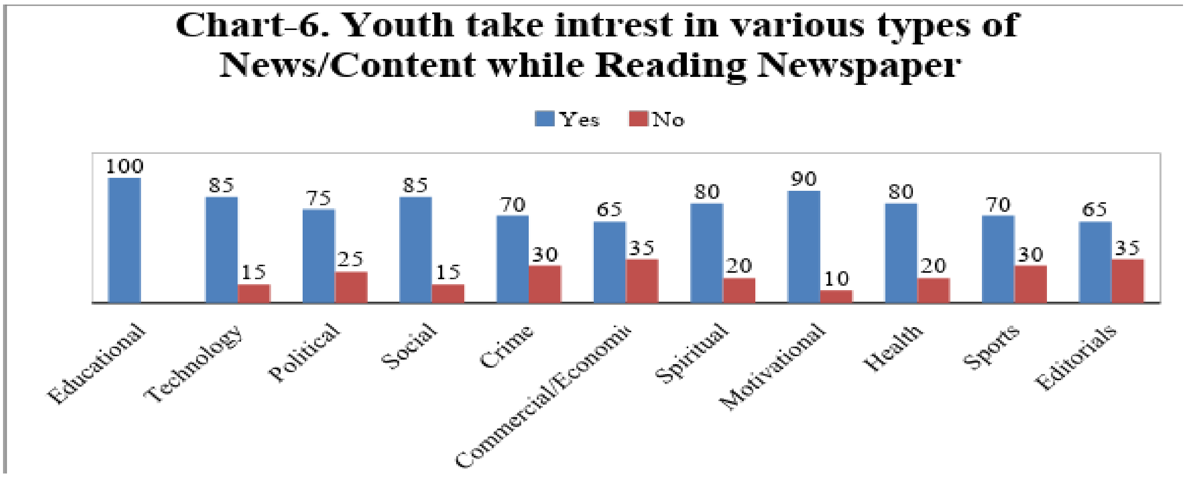
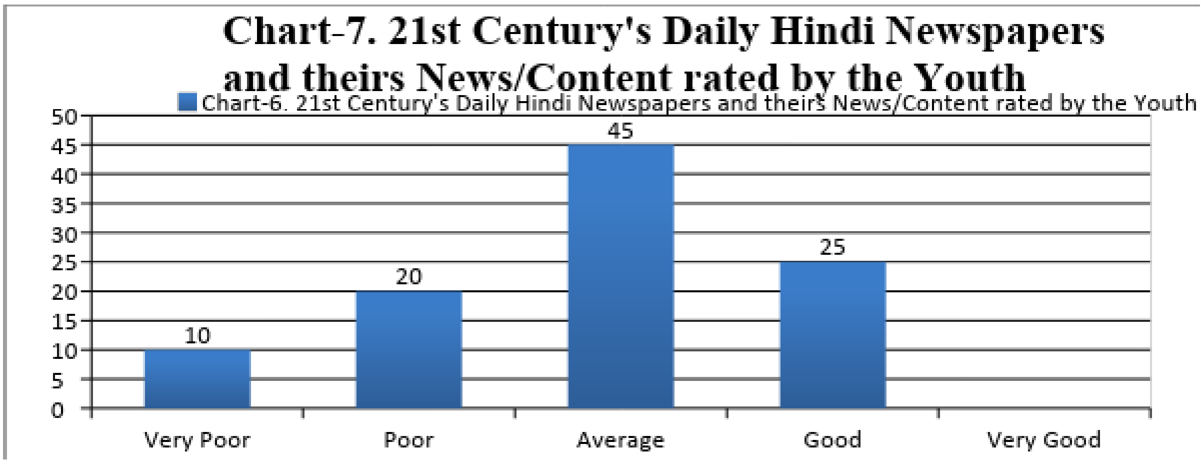


In the above chart 20% youth prefer Educational and political news/content, 15% youth prefer Social and Motivational News/Content, 10% youth prefer Editorials while 5 % of the youth prefer technology, crime, commercial/Economics, and spiritual news/content while reading newspapers. No, any youth prefer health and sports news/content while reading newspapers. It shows that Educational and political News/Content is most popular among the youth.



In the above chart 100% youth read Educational news/content, 90% of Youth read Motivational News and content, 85% of youth take interest to read Social & technology related News/Content, 80% of youth take interest to read Spiritual & Health related news/content,75% of youth take interest to read Political news/content, 70% of youth take interest to read Crime & Sports related news, and 65% of youth take interest to read Commercial/Economics related news/content & Editorials. It shows that Educational, Motivational, Social and Technology related news or content attract the youth most.



In the above chart, most (45%) of the youth give an average rating to 21st century's daily Hindi newspapers and their news/content. 25% rated Good, 20% rated poor while 10% rated very poor to 21st century's daily Hindi newspapers and their news and content. It shows that Most of the Youth (75%) are not satisfied with today's daily Hindi newspapers and their news and content.

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RESULTS & FINDINGS

1. Most of the youth (80%) read news through the hard copy of Newspapers while the rest of 20% youth rely on E-paper. Hence hypothesis1 is proved wrong.
2. Most (55%) of the youth read newspapers for less than 1 hour. It clearly indicates that youth are trying to spend much time on newspapers but still they're spending less time in about less than 1 hour. Hence hypothesis2 is proved.
3. 50% of the youth read only 1 newspaper in a day, 35% youth read 2 newspapers in a day. 15% of the youth take an interest in reading 3 newspapers in a day. It shows youth newspapers readability that 50% of the youth are trying to read 2 or 3 newspaper in a day. Hence hypothesis3 is proved somewhat wrong.
4. Most of the youth (70%) prefer Dainik Jagran newspaper to read. It indicates that Dainik Jagran is the most popular daily Hindi newspaper among the youth. Hence hypothesis4 is proved.
5. 20% of the youth prefer Educational and political news/content, 15% youth prefer Social and Motivational News/Content, 10% youth prefer Editorials while 5 % of the youth prefer technology, crime, commercial/Economics, and spiritual news/content while reading newspapers. It shows that Educational and political News/Content is most popular among the youth.
6. 100% youth read Educational news/content, 90% Youth read Motivational News and content, 85% of youth take interest to read Social & technology related News/Content. It shows that Educational, Motivational, Social and Technology related news or content attract the youth most. Hence hypothesis5 is proved.
7. Most (45%) of the youth give an average rating to 21st century's daily Hindi newspapers and their news/content. 25% rated Good, 20% rated poor while 10% rated very poor to 21st century's daily Hindi newspapers and their news and content. It shows that Most of the Youth (75%) are not satisfied today's daily Hindi newspapers and their news/content.

CONCLUSIONS

The whole research states that still in 21st-century youth are rely on a hard copy of the newspaper than E-paper. It shows the relevance of print media even in the internet era. Yes! No doubt youth don't spend much time for reading the newspaper but it's a good sign that at least they try to spend 2 hours for reading newspapers. The newspaper readability of the youth is much appreciable because 50% of the youth are trying to read 2 or 3 newspaper in a day. This is the other matter that rest of the 50% youth read only 1 newspaper in a day. Throughout the research, Dainik Jagran is the most popular daily Hindi Newspaper among the youth of Varanasi. From the research, it is found that most of the youth prefer Educational and political News/Content while reading the newspaper. It also shows that they're inclined towards politics as well as education with the same preference. The research also shows that Educational, Motivational, Social and Technology related news or content attract the youth most. These all are the subject of youth's interests. In this research, youth rated 21st Century's daily Hindi newspapers and their news and content and it's found that they are unsatisfied with it. Most of the students rated it average on a rating scale. No one finds that Today's daily Hindi Newspapers and their news and content are very good. This is the matter of thinking for daily Hindi Newspaper organizations of Varanasi.

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MEDIA PREFERENCES OF YOUTH IN SPECIAL REFERENCE TO THE UNIVERSITY STUDENTS OF VARANASI

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ABSTRACT

India is one of the largest democracies in the world. And 'Media' is the fourth pillar of this exemplar democratic structure. As India has more than 50% of its population below the age of 25 and more than 65% below the age of 35, a detailed analysis of media preferences of the youth of the country becomes of utmost importance. This research paper studies the background conditions that influence the choices of people(youth in particular) related to media sources.

The sample size of the study is 45 students from different educational institutions of Varanasi, belonging to the age group of 15 to 29. The research has been conducted using survey method, using questionnaires. The universe of the study is all the Youth of Varanasi. Data have been and analysed through simple statistics.

Keyword: Media preferences, Youth, Democracy, University students, Varanasi

INTRODUCTION

Media is an essential component of human life. Multiplicity of availability of media sources creates the need of preference/choice/ selection. The traditional print/electronic or new social media are the available choices. The term "MEDIA PREFERENCES" is used to describe how people use the various organs of mass media and interpersonal communication. To further explain this it is necessary to discuss mass communication, which can be defined as "A system of communication where by messages are being dispersed to a heterogeneous audience simultaneously." This communication system uses various media i.e. print/electronic or new social media. According to the National Youth Policy 2014 "the age of YOUTH is between 15 to 29 years." While the United Nations considers youth as people between 15 to 25 years of age.

Media is a tool to acquire information. And like any tool, its use depends on the needs of the consumers. As it does not only entertains the youth but also educates, inform and sensitize the youth about the issues that affect their lives: Human rights, education, health, environment etc. The choices people make, whether to follow traditional or new(social) media is highly dependent on their requirements. While traditional media is more reliable and accessible, the internet is more up-to-date and extensive.

Next comes the economic considerations. For some people it's traditional media that's more affordable, and for others, social media is better within their reach. The rapid growth and expansion of telecom services in all parts of the country, has swayed the preferences of today's youth towards contemporary social media platforms.

The media preferences of present generation are also very much affected by their educational level and technical skills. The traditional media(newspaper and radio) and new media each has their own benefits for different educational fields. Thus the level of education of consumers directly influences their preferences among the available options of media sources.

PROBLEM/SUBJECT OF STUDY

The identified problem /subject for the purposed study is Media Preferences of Youth.

OBJECTIVE OF THE STUDY

1. To know the preferences/choices/selection of media as far as youth is concerned.
2. To study the youth characteristics and how they influence mass media preferences.
3. To show the youth as a potential active partner in the process of mass communication.
4. To what extent does educational level of youth affect their media preference
5. To what extent youth read newspapers rather than Television.
6. To what extent does youth prefer listening to Radio rather than other Mass Media channels

REVIEW OF THE LITERATURE

There have been many studies regarding media preferences among youth throughout the years. However, the reasons behind their preferences have not been studied thoroughly yet

LOWISZ STEVE(2014)

1. Today's more than 50% of people learn about breaking news through social media instead of reading a newspaper.
2. 55% of regular news readers say they read newspaper mostly on a computer or smartphone.

Fayaz Ahmad Loan (2011); conducted his research on 'Media preferences of the net generation college students'. In his research he compared students' preferences between reading and electronic media devices, where, reading proved to be one of the top most activities only defeated by watching television and listening music. His work suggests that the electronic media is competing with traditional media on different fronts as social media surfing is also preferred by a good number of net generation students over reading.

Dr Prabha Sanker Mishra (2016); concluded that the presence of mass media in the life of present generation is very evident. Amidst various kinds of the mass media, people have the alternatives to choose the media as per their needs. The study suggests that the smartphone is highly preferred medium by the young people(60%). Television is the second most preferred medium(32.5%) and Radio is the least preferred medium.

HYPOTHESIS OF THE STUDY:

The Hypothesis of the study is:

1. Media preference is need based.
2. Media preference is based on economic consideration.
3. Media preference is based on educational level of youth.
4. Youth prefer listening to Radio to any other Mass Media channel.
5. Youth do not prefer listening to Radio to any other Mass Media channel.
6. Youth prefer the readership of papers to watching television.
7. Youth do not prefer the readership of papers to watching television.

DATA TABULATION AND ANALYSIS

TABLE:- 1

Needs	Newspaper(%)	Radio(%)	Television(%)	Smartphones/ Social media(%)
Entertainment	1	4	38	57
Education	23	10	8	59
News	30	12	17	41

Table 1 suggests that youth today selects media source based upon their needs. Though for all purposes, new media is comparatively more preferred.

TABLE:- 2

Economic Conditions	Newspaper (%)	Radio (%)	Television (%)	Social media (%)
Below avg	21	23	16	40
Avg	22	15	21	42
Above avg	16	1	20	63

According to Table 2, the economic considerations to the youth have an impact on their media preferences as well. Newspapers and social media has almost same popularity among all economic sections, where social media is always comparatively more popular. While there is a large difference in youth preferring radio and television on the basis of economic conditions.

TABLE:- 3

Education	Newspaper (%)	Radio (%)	Television (%)	Social media (%)
UG	33	9	18	40
PG	12	15	19	54
Others	17	15	11	57

Table 3 suggests that the education level of youth also affects their media preferencs. New media is prevailing over other media sources in every category.

RESULT & FINDINGS

- Most of youth prefers smartphones/social media over other media sources for different needs. Newspaper is mostly preferred for news, while television is more preferred for entertainment purposes.
- The youth belonging to different economic groups, prefer new media over newspaper, television and radio. Radio is mostly popular among youth from below average economic background. While television is mostly preferred by the average category.
- The media preferences of all youth tends towards new media when compared to other options available.

TESTING OF HYPOTHESES

H1: The first hypothesis is ***affirmed*** by Table 1, showing that the media preferences of youth is need based.

H2: The second hypothesis is proved ***true*** by Table 2, because economic background of the youth is seen to affect their media preferences.

H3: The youth select their media sources as per their education level is proven ***true*** by the third table.

H4: This hypothesis is proven ***wrong***, as radio is never seen to be the most preferred option of the youth in any of the given conditions.

H5: This hypothesis stands ***true***.

H6 & H7: Youth prefers reading newspaper over watching television for education and news, while for entertainment purposes television is more preferred than newspaper. Thus in this case both the hypotheses remain ***true*** in different scenarios.

CONCLUSION

Thus we see the media preferences of youth is need based. It depends upon their economic background and education level. Though in each and every condition smartphones/social media is more preferred over all other media sources. Because mass media today, is not just a monologue anymore. With the advent of social media and increasing awareness among youth, media has become more of a discussion platform. The traditional media has either none or very few and tiresome feedback opportunities. While social media provides the option to not only gain information, but also contribute something new or just share their individual view point on a particular matter.

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STATUS OF WOMEN IN RURAL INDIA

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ABSTRACT
Women, a girl, a wife, a mother, a grandmother, overall woman is a key of a family. World can never be complete without a woman. Law is the set of rules enforced to govern the behavior of people. From the beginning of this world women is treated as a weaker section of the society and they are the victims of the crimes like rape, eve teasing, female infanticide, dowry, domestic violence, child marriage and acid throwing. They were only allowed to live beneath the shoes of their husbands and fathers. Laws are being made to secure the lives of the women from the violence of their families and societies, and to provide them with their rights of which they are the owners. This paper covers the aspect of women from past history to the present world. It shows how the law of our country has contributed its best to change the lives of women, to make them live with dignity and respect not as a slave.

Keywords: Legal status, Women rights, Domestic violence, Child marriage, Dowry, Eve teasing

INTRODUCTION
Legally a female is known as a woman after she has passed through her childhood and adolescence, i.e. basically after crossing the teenage a girl is a woman. Government of India has made several laws to provide equal status to women in our country and secure their lives from various violence and crimes. Constitution of India provides fundamental rights and fundamental duties to the citizens of India; each and every citizen of this country is equally entitled of these rights and duties. The Constitution of India guarantees to all Indian women equality.

(1) EQUALITY IN RURAL AREAS
Tangible proof of the relevance and effectiveness of Indian women's movements, is the fact that the issue of women's rights is today a central tenet of political and development discourse in India. Affirmative action for women's political participation, the implementation of major poverty alleviation programs through women's groups, the review of laws and regulations to ensure women's equality all demonstrate this recognition at the political level and at the level of policy. Nevertheless, there is no denying the facts documented in this report evidence of the huge gaps between Constitutional guarantees and the daily realities of women's lives. It is important to acknowledge these gaps, because the time has never seemed more appropriate to make a huge concerted effort to bridge them to identify and overthrow the barriers that prevent the realization of freedoms and equality for half of India's population. Of course, all women are not equal women belonging to the privileged and dominant classes and castes enjoy many freedoms and opportunities that are denied to men from subordinate and disprivileged groups. Gender inequality is not the only inequality in India women are unfree and unequal, but so are Dalits and Adivasis, members of subordinate castes and communities, landless people, displaced people, migrants, the homeless, disabled people and many other groups. Yet, women are at the bottom of the pile in every one of these groups the last man in Gandhiji's talisman, the poorest and most powerless individual, is actually a woman. Equality of freedoms and opportunities for this last woman can come about only through transformation in all the structures and systems that generate and perpetuate inequalities a transformation that would benefit every other subordinate group in society.

(2) EDUCATION OF WOMEN
Eliminating gender differences in access to education and educational attainment are key elements on the path to attaining gender equality and reducing the disempowerment of women. In recognition of the pivotal role of education in development and of persistent gender inequalities in access to education, the elimination of gender disparity in primary education is one of the Millennium Development Goals. The achievement of universal primary education has been a key goal of Indian planning since Independence. However, increasing access to primary schooling still leaves the twin questions of educational quality and school retention unanswered. Continued economic development cannot be sustained with a population that has merely completed primary school; it needs a dependable supply of highly educated and skilled human capital for which a high level of educational attainment of both women and men is necessary. However, ensuring a continued supply of skilled human capital to sustain economic growth is only one objective of reducing gender inequalities in educational attainment: the other is that education, particularly higher education of women, is a key enabler of demographic change, family welfare, and better health and nutrition of women and their families. Higher education has the potential to empower women with knowledge and ways of understanding and manipulating the world around

them. Education of women has been shown to be associated with lower fertility, infant mortality, and better child health and nutrition.

(3) MARRIAGE IN RURAL PARTS OF INDIA

An early age at marriage of women is an indicator of the low status of women in society; at the individual level too, an early age at marriage for a woman is related to lower empowerment and increased risk of adverse reproductive and other health consequences (Mason, 1986; International Center for Research on Women, 2007). An early age at marriage typically curtails women’s access to education and cuts short the time needed to develop and mature unhampered by responsibilities of marriage and children. Young brides also tend to be among the youngest members of their husbands’ families and, by virtue of their young age and relationship, are unlikely to be accorded much power or independence.

An early age at marriage also has many negative health consequences for women. For one, early ages at marriage typically lead to early childbearing. Having a child when the body is still maturing increases the risk of maternal and child mortality. Further, women married very early are typically sexually immature and inexperienced, but are often married to much older sexually experienced men. This combination of early ages at marriage and large spousal age differences can put women at a higher risk of sexually transmitted infections including HIV (Bruce and Clark, 2004). Specifically, young women married early may be subject to a higher risk of infection because of prior sexual experiences of their older partners combined with their inability to negotiate safe sex due to their own young age and immaturity and, often, the large spousal age difference. This chapter presents the levels of and trends in the age at marriage for women and men and in spousal age difference.

(4) HEALTH AND AWARENESS

The Women's health and nutritional status is inextricably bound up with social, cultural, and economic factors that influence all aspects of their lives, and it has consequences not only for the women themselves but also for the well-being of their children (particularly females), the functioning of households. Since the turn of the century, India's sex ratio has become increasingly favorable to males. This is in contrast to the situation in most countries, where the survival chances of females have improved with increasing economic growth and declining overall mortality. In India, excess female mortality persists up to the age of 30-a symptom of a bias against females. But there are wide disparities in fertility and mortality among states and, within states, between rural and urban areas. The substantially unfavorable levels of these indicators in the northern states of Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh in relation to most southern states reflects marked social and demographic contrasts between the "Hindi belt" and the rest of India. The southern state of Kerala, for instance, has achieved fertility and mortality levels approaching those of industrial countries (Improving Women’s Health in India; 1996). This is the status of women health in India compared other countries in the world.

This son preference, along with high dowry costs for daughters, sometimes results in the mistreatment of daughters. Further, Indian women have low levels of both education and formal labor force participation. They typically have little autonomy, living under the control of first their fathers, then their husbands, and finally their sons. All of these factors exert a negative impact on the health status of Indian women. Poor health has repercussions not only for women but also their families. Women in poor health are more likely to give birth to low weight infants. They also are less likely to be able to provide food and adequate care for their children. Finally, a woman’s health affects the household economic well-being, as a woman in poor health will be less productive in the labor force.

REVIEW OF LITERATURE

To make the scheme successful in empowering rural women, it is very necessary that they should participate in large numbers in the Gram Sabha (open rural assembly) and voice their preferences and concerns regarding the implementation of government schemes, including, MGNREGS. The opportunity of right to livelihood should be properly made use of. Indian Constitution had not given the right to work as a justiciable right. But, it was in 2005 that the Indian Parliament passed the law on Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide the right to work to Indian citizens of rural areas. Rural Indian women are stepping out of their private space and making a contribution in building infrastructure in the village, other than empowering themselves. The Government of India has provided an opportunity to rural women to live with dignity and honor and equal footing with the rural man. Earlier, the contribution of the rural women was invisible to the people with patriarchal mindsets. MGNREGS is trying to empower the invisible lifeline of rural community. For making their lives successful and meaningful, Indian rural women have also to put in 100 percent initiative. Otherwise, the scheme may fail as any other government project, with all its loopholes. If implemented successfully, it can become a role model for all developing countries.

Any developmental process is the expansion of assets and capabilities of rural women to participate in, negotiate with, influence, control, and hold the institution accountable that affect their lives. Skill development among rural women is the need of the hour so as to make them confident, self-reliant and to develop in them the ability to be a part of decision making at home and outside. Indeed it may not be wrong to say that still rural women are the most disadvantaged and neglected section of the society for they are economically backward. Therefore there is a need on the part of the government and civil society to enable improvement in the quality of life of such vulnerable sections of the Indian population.

More importantly the developmental process in India should give priority to welfare schemes and programs meant for scheduled castes and scheduled tribes" including women. These are the people who are economically backward; therefore, there is a need for sincere efforts on the part of the government to help improve the quality their life. The Social Assessment for the training and skill development clearly reflected that rural landless (mostly SCs and STs) form an integral part of poverty-ridden and marginalized groups. By empowering rural woman through education can thus enable them to live with dignity and self-reliance cutting across the barriers of customary biases and prejudices, social barrier of caste, class, gender, occupation and institutional barriers that prevent them from taking actions to improve their state both at the individual and collective level. Therefore, free education and necessary and employable skill development programs must be launched for rural students and women so as to make them self-reliant and economically independent. Furthermore, right to vote is meaningless unless rural women are made aware, educated and imparted skills to understand the order of the day and this can bring change in their lives, in the family and lastly transform the holistic tribal landscape of India, through education, legal awareness, and socio economic independence. Thus, there is no doubt that the rural women can acquire any developmental milestones (skills) only through education and thus can change their own destiny.

Today the reflections of modern life styles shown on the Indian rural society along with the rural women. Villages are changing their old look and accepting the new social changes. There are many causes responsible for rural social changes. The social process touch to the different feathers of rural society. May some changes are positive and some are negative. The education flow has been reached towards rural society and affecting on rural women. India is a country of villages as the majority of its population lives in villages and far-flung remote areas.

Women emerged in developmental process from the concept of equality. Any developmental process is the expansion of assets and capabilities of rural women to participate in, negotiate with, influence, control, and hold the institution accountable that affect their lives. Skill development among rural women is the need of the hour so as to make them confident, self-reliant and to develop in them the ability to be a part of decision making at home and outside. Rural women are the most disadvantaged and neglected section of the society for they are economically backward. Therefore there is a need of time for overall development of rural society.

The review of the status of women in India tells the story of a fall in the status of women to an abysmally low position from a relatively high status and nobility of the Vedic times. The fall in status has led to a socio-economic and religious-cultural deprivation of women. From the womb to tomb women are victims of violence and deprivations. The vulnerability of women in rural India and that too in Uttar Pradesh is worse compared to the all India levels. Of course, there are certain initiatives in the country, especially after the Independence towards raising the status of women. However, there are miles to go in order to reach the goal of gender equality. Apart from this general condition of gender inequalities, the situation seems more miserable in case of Dalit women. They are victims of a double deprivation. One, on the gender front, and the other on the caste front.

Change is on India is probably the most complex and diverse society, intricately knotted in age-old beliefs and practices. Hence few bold departures or courageous social reforms appear feasible. Yet, a woman's image and fate, which are most constricted in the current milieu, now surprisingly see the dismantling of many a shackle. More and more women are seen in schools and colleges and in more social and professional streams. It has been made possible both through positive discrimination policies and women's grit, along with a ready-to-assume-new roles attitude.

The internet and the social media have fuelled online women activism in a big way. Projects like Digital India promise to provide opportunities for e-learning and to open earning avenues for women. Meanwhile, in the hinterlands there's the real-life version of Gulaab Gang (a 2013 film in which a woman protagonist battles social injustice and creates a platform for abused women), with women in one of the most backward regions of

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Uttar Pradesh getting together to build a historic movement to battle multiple forms of social biases and exploitation. It has expanded to include girls' education on its agenda.

RESEARCH METHODOLOGY

This study has been done to analyze the present status of female in India. This research is a qualitative research. For this research, secondary data have used and data collected from some sources like previous research findings, news papers, some blogs and websites.

While it cannot be comprehensive, this report offers a broad picture of relevant development of women in India. The aim is to raise awareness, spark further discussion and stimulate the Media to increase the level of omen in rural parts of India. This report also indicates towards media to keep people's attention for women's status in india and discouraging the negativity in the society.

CONCLUSION

The review of the status of women in India tells the story of a fall in the status of women to an abysmally low position from a relatively high status and nobility of the Vedic times. The fall in status has led to a socio-economic and religious-cultural deprivation of women. From the case study undertaken, it is observed that the present women in rural areas understand the current situation and they are becoming support to the family. But by providing necessary skills, alternative employment opportunities are challenges of women in the rural sector. Also low pay, absence of job security, long working hours are the main reasons for their slow growth in social status. The initiatives by the government will make all the women to stay ahead in all the activities. However, there are miles to go in order to reach the goal of gender equality. It is observed from the present studies that around 68% of the women can read and write at basic level. They are having sufficient freedom to save their earnings and improving their socio-economic status.

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DIGITAL MEDIA- SHAPING THE FUTURE OF ADVERTISING

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ABSTRACT
Advertising has always followed the consumers and same is the case with the digital media. Over the past few years, with increased scope of digital media, the advertisers are able to reach much bigger audience. Almost every area of the business has been impacted by the digital media. It is actually changing the traditional marketing communication as consumers are increasingly using the digital media and turning away from traditional media. Even marketers today are changing traditional advertising approaches to keep up with current trends. In fact, advertisers are able to reach a much larger audience through digital media. This study offers the characteristics of digital advertising and why it works. It will also throw some light on consumer's perception towards digital advertising.

Keyword: Digital Media, Advertising, Consumers, Impact

1. INTRODUCTION
Digital advertising is defined as promoting goods, services or ideas to target consumers by using internet as the medium. Digital Media has provided the advertisers new techniques of capturing attention of target audiences with more scope for creativity and effectiveness hereby adding new dimensions to advertising world. 'Measurability is the most important dimension of digital advertising after convenience and spontaneity. It has facilitated the advertiser to determine the productivity of their advertising campaign by measuring the feedback fairly and accurately. Another important dimension is the convenience of modifying the content as and when required without being affected by time and place. Digital advertising has made it easier by creating well defined consumer groups so that the messages can be designed for specific segments of consumers. Moreover, digital advertising methods are quite cost effective. It has led to the reduction of transactions cost between advertisers and consumers. It is because digital advertising enables the advertiser to target the information to those consumers who actually value the information and are most likely to act on it. In Developed countries, digital advertising is attracting consumers as well as advertisers because of its numerous advantages over traditional methods of advertising. This is the reason that it has become a buzz world in marketing. Also, Rupert Murdoch has once said, "The Internet has been the most fundamental change during my lifetime and for hundreds of years."

2. METHODOLOGY
The research would be primary and secondary in nature. It would include review of various research papers, articles and websites.

3. SAMPLING METHOD
The sample size is 50 age group of 25-35. Samples were randomly selected from different offices as they are the digital media users and decision makers when it comes to making purchases.

4. DIGITAL ADVERTISING IN INDIA
Digital advertising has deep roots in other parts of the world. In India also it is spreading its sphere as the number of internet users are growing. Indian advertisers are interested in promoting their products, ideas and services online as they have realised the huge potential of digital world. Mentioned below is some of the statistics about digital media:

"2019 will witness a faster growth in digital and we are expecting digital to be at 20% media mix. As we are witnessing one in every three Indians digitally connected, we can expect the convergence of data, digital and content to deliver seamless and powerful solutions to brands as well as constantly adding inventive practices into the market," said Tushar Vyas, the president of growth and transformation at GroupM South Asia.[1] The Indian advertising industry is expected to touch Rs 776 billion, driven by smart phone penetration and subsequent spends on digital advertising, according to an industry report. The advertising industry is currently estimated to be Rs 559 billion and expected to grow at a compound annual growth rate (CAGR) of 32 per cent to reach Rs 189 billion by 2020, said the Dentsu Aegis Network-e4m Digital Report, which was released here today. According to the report, digital is expected to be the fastest growing medium of the advertising industry

[1] https://www.thedrum.com/news/2019/02/13/advertising-spend-india-set-14-growth-2019

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and may account for 24 per cent of the overall industry pie by 2020.[1] Digital advertising is set to grow at 31.96 per cent CAGR, with the market set to expand to Rs 24,920 crore ($3.52 billion), according to the Dentsu Aegis Network Digital Report 2019. As of 2018, the size of the digital advertising market was around ₹10,819 crore ($1.3 billion). Pegged at ₹61,878 crore ($8.76 billion) in 2018, the Indian advertising market is estimated to grow with a CAGR of 10.62 per cent till 2021, to reach a market size of ₹85,250 crore ($12.06 billion). Television and print media would continue to corner the largest share of media spends at 70 per cent aggregated followed by digital media at 17 per cent. Digital will contribute 29 per cent of the ad market size by 2021.[2]

Many advertisers still fill that though digital ad platforms are effective in increasing the sales; they do not match up to traditional media when it comes to brand building. They feel that brand building is largely happening through traditional ad mediums such as TV, newspapers, radio and outdoor rather than digital. But marketers are moving from purely old platforms to a mix of traditional and digital platforms as the digital media is all pervasive, growing and consumers are increasingly spending time on them. This is further explained by the below mentioned statistics.

Currently, the advertising expenditure on the digital advertising formats is led by social media (29%) followed by search (25%), display (21%) and video (20%). Digital Video is expected to have the fastest growth, with CAGR of 37% that will touch ₹ 5,545 crore by 2021.[3]

As consumers continue to spend more and more time on their smart phones, investments towards digital are rising. In 2017, 70 per cent of India’s digital advertising budget was spent on mobile, wherein traditional FMCG and BFSI brands also saw uptake in something as advanced as programmatic spend. According to the ‘Mobile Marketing Ecosystem Report 2018’ by MMA and GroupM, the global growth of the media ad spends industry in 2017 was 3 per cent, whereas India saw a 13 per cent growth in FY 2018. On the mobile marketing front, 70 per cent of the Indian digital ad spends goes on mobile.[4]

5. BENEFITS OF DIGITAL ADVERTISING

Online media has a great potential as information carrier as compared to other media. It offers higher selectivity among selected consumer group and advertiser is able to get a quick feedback which other traditional media fail to provide. The other benefits are:

- Digital ads reach very large number of potential buyers and even facilitate buyers to target absolute target audience.
- Interested consumers can act on the information online by clicking the pop-ups or banners. Whereas traditional media is usually one way.
- Internet as a medium knows no geographic boundaries and gives the advertisers a huge world wide audience to target at any point of time thereby expanding the company’s market globally. Digital advertising works round the clock.
- Interactive nature of digital advertising gives the scope for greater flexibility, effective convergence of text, audio and graphics. Any information uploaded can be updated any time and with very less efforts.
- Digital media has no doubt superiority over other mediums and also enhances the customer company relationships as it facilitates the purchase decision and allows greater feedback than any other medium.
- Production and promotion of advertisements on digital media is cheaper than in traditional media as it doesn’t involve printing and postal costs. Hence it saves time and money. Moreover there is also no loss in the quality over a period of time.

[1] https://www.business-standard.com/article/management/indian-digital-advertising-market-to-grow-32-to-rs-189-billion-by-2020-118011601280_1.html

[2] https://www.thehindubusinessline.com/companies/indian-advertising-market-to-cross-10-billion-mark-in-2019/article26013810.ece

[3] https://www.livemint.com/Consumer/mNzRMHS1x4klGHKTl0Tb0M/Digital-ad-industry-to-grow-32-to-touch-24920-crore-by-20.html

[4] https://www.adgully.com/70-of-india-s-digital-advertising-budget-spent-on-mobile-report-82186.html

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6. REASONS FOR THE GROWTH OF DIGITAL ADVERTING IN INDIA

Onset of Smart Age

Indian advertising industry has flourished a lot after independence. It has grown from a mini business to a large scale industry employing millions. As of 2018, the Indian advertising market stands at Rs. 61,878 crore ($8.76 billion) and is estimated to grow with a CAGR of 10.62% till 2021 to reach a market size of Rs. 85,250 crore ($12.06 billion). The report highlighted that television and print take the largest share of media spends at 70% aggregated followed by digital media at 17%. Digital transformation is being adopted at a substantial scale, which in turn, is increasing the adoption of digital media at a rapid pace.[1]

A swift change

Undoubtedly, the growth of Internet, social media and mobile users has given an impetus to digital advertising, but there are some other factors also. Digital media offers many advantages over traditional media which has fuelled the growth of digital advertising. Also the interactivity among advertisers and consumers, and the feedback has become a buzz word in today's world. This can only be practiced in digital advertising. Currently, 18% of all digital media is bought programmatically and has grown from 15% last year. The major reason for the growth are technological advancements, improvements in data science & analytics, implementation of algorithm to automate various procedures, better ad fraud detection and improved data policies & regulations. The rapid increase in the penetration of mobile devices and internet has led to 47% of digital media spends on mobile devices and is expected to grow at CAGR of 49% to reach spends share of 67% by 2021.[2]

Rising interaction

Creativity is the key word in advertising and content is the prime force. But with the growth of digital media content has become the soul of advertising. It is the content only which actually influences the consumers. Along with the content the interaction among marketers and audience is an important factor in the growth of digital media. Consumers these days are too quick to share their feedback on Facebook, Instagram, Twitter and other social media sites. Marketers can more easily connect to the needs and wants of their consumers and get to know their feedback. They can very easily know the success and failure of their campaign and act accordingly.

Other Factors of Influence

Demonetization slowed down the country and digital ad industry is no exception to it, though telecomm industry continued to grow with increased consumer base and greater customer satisfaction. Increase in the number of mobile phone users and 4G internet services will further attract more customers and will provide consumers with better experiences.

Policy Matter

NDA Government at the Centre has started the Digital India campaign with full zeal. Under this programme, the government actively supports the digital media, digital advertising industry, and inculcates the digital temperament in the minds of young entrepreneurs for digital growth.

7. DATA ANALYSIS AND INTERPRETATION

Table-1: Digital ads are informative

	Percentage %
Agree	58.6
Disagree	24
Not sure	17.4
Total	**100**

58.6% of respondents feel that digital ads are informative whereas 24% don't find them informative and 17.4% are not sure about it. It gives a picture that majority of people feel that digital ads are informative.

[1] https://bestmediainfo.com/2019/01/digital-advertising-to-reach-rs-25-000-crore-in-india-by-2021-dan-report/

[2] https://bestmediainfo.com/2019/01/digital-advertising-to-reach-rs-25-000-crore-in-india-by-2021-dan-report/

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Table-2: Digital ads giving complete information about the product

	Percentage %
Agree	41
Disagree	27.3
Not sure	31.7
Total	**100**

41% respondents feel that digital ads provide complete information about the product and they found them interesting. Whereas 27.3% feel that digital ads are not informative and 31.7% (a good number) are not sure in this regard. They sometimes get complete information and sometimes not. This hints that advertisers need to work on creativity if they want their consumers to be informed.

Table-3: Digital ads help in finding the right product

	Percentage %
Agree	40.8
Disagree	29.4
Not sure	29.8
Total	**100**

40.8% respondents feel that digital ads help in finding the right product for them by informing about the product whereas 29.8 are not sure about it. 29.4% believe that digital ads don't help them in finding right product as they find digital ads less creative and attractive.

Table-4: Relevancy of digital advertising

	Percentage %
Relevant	35
Irrelevant	25
Not sure	40
Total	**100**

As far as relevancy of digital ads is concerned 25% respondents don't find them relevant and 35% find them relevant. Rest is not sure about it. So, here again it shows that consumers are not very convinced about the digital ads.

Table-5: Digital ads influencing buying decision

	Percentage %
Agree	38
Disagree	33
Not sure	29
Total	**100**

On asking about the influence of digital ads on buying behaviour respondents gave a mixed response. 38% feel that digital ads influence buying behaviour whereas 33% are not influenced by the digital ads and 29% are not sure about it. This reflects that buyers are skeptical about the digital ads.

Table-6: Skeptical about digital ads

	Percentage %
Agree	39.7
Disagree	26.9
Not sure	33.4
Total	**100**

This table reflects the reason for not being able to get influenced by digital ads. Almost 40% are being skeptical about the digital ads and 33.4% are not sure about it. Only 26.9% disagree on this. This conveys that majority are being skeptical about digital ads.

Table-7: Ignoring digital ads

	Percentage %
Agree	40
Disagree	30.5
Not sure	29.5
Total	**100**

According to the above table 40% respondents agree on ignoring the digital ads whereas 30.5% don't ignore the digital ads. 29.5% were neutral about it.

Table-8: Digital ads are distracting

	Percentage %
Agree	40.3
Disagree	20
Not sure	39.7
Total	**100**

40.3% found digital ads distracting as they feel that they distract them from the content they are browsing and they avoid clicking them as they feel they might lead them to unknown sites. 20% don't find digital ads distracting whereas 39.7% were not sure about it.

Table-9: Most trusted medium for advertisements

	Percentage %
Newspapers	23.2
TV	28.3
Radio	18.2
Outdoor	10.3
Digital	20
Total	**100**

Above table clearly depicts that newspapers (23.2%) and television (28.3%) are still the preferred medium when advertising is concerned. Third medium is digital advertising with 20% respondents preferring it. Rest is radio (18.2%) and outdoor (10.3%).

8. FINDINGS

There is no doubt that digital advertising is growing at a very fast pace in India. It is actually changing the traditional marketing communication as consumers are increasingly using the digital media and turning away from traditional media. It is giving competition to traditional media but as far as consumers are concerned they are still skeptical about digital ads. Majority of viewers find digital advertisements informing and entertaining. They also feel that digital ads help in taking informed buying decisions and inform fully about the product. But somewhere down the line consumers don't trust digital ads completely. They sometime find them irrelevant, intrusive and annoying. Consumers have a view that digital ads many times distract them from the actual content they are watching and they knowingly don't click pop ups as they think it may lead them to some unknown sites. They still prefer newspapers ads and television ads over digital media. However this doesn't mean that digital ads are not trustworthy but it indicates that digital advertisements need to work more on creativity. It will take some time for them to take their place in the mind and heart of Indian consumers.

9. CONCLUSION

Advertising industry in India is moving towards digitization and automation. Digital media offers immense advantages over traditional media. There are ample of opportunities in the field of digital advertising along with many obstacles that are needed to be eradicated. India in undoubtedly going digital and so is the media as well advertising industry. It has numerous options available and is growing day by day. Digital media has deep penetration in urban cities and is also making its space in rural areas. It allows interactivity and more scope for creativity when compared with other media. But as far as traditional media is concerned especially newspapers and television, consumers still trust them. Consumers today are sceptical about digital ads. They feel that sometimes digital ads are intrusive, irrelevant and annoying. Though consumers have a feeling that digital ads are informing and entertaining but at times they distract them form the content they are watching. Here, it may be suggested that advertisers have to be more creative in the devising the content as it is the soul of advertisements. It took almost 10 years for television advertisements to make their space in minds of consumers. But today's consumers are highly informed and alert. And it is not an easy task for digital advertising industry to make its space in country like India having a complex demography with varied culture, religions, language and a great urban and rural division. Digital advertising is indeed the future but it will take some time.

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USE OF RATIONAL, EMOTIONAL AND GREEN APPEAL: AN ADVERTISEMENT STRATEGY OF PATANJALI AYURVEDA LIMITED

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INTRODUCTION

India is a fast growing economy and so its population, the increasing population results in generation of the demand for the fast moving consumer goods for their lively hood. Due tohigh demand in the Fast moving consumer goods (FMCG), they have been frequently purchased and used by the consumers. These goods are fast in consumption so the periodicity of its purchase is very high and regular and in small quantities. Many big corporate like Hindustan Lever, P&G, Colgate, Nestle, HUG, ITC etc. have the substantial share in the Indian market. Every family irrespective of the income, status, and size has a good consumption of the FMCG products and spends almost one forth of their incomes in it. FMCG goods are those products that are purchased and consumed frequently, they are non durable and have relatively low price. The FMCG products can be classified into different categories according to the nature of their usage are as follows:

Food and Beverages: These are easily perishable items which should be consumed immediately. They have very short life span and shelf life. This category is divided into two parts foods part includes milk products, fruits, vegetables cakes, cookies, sugar, flour, biscuits etc. the beverages part includes tea, coffee, milk, soft drink etc.

Personal and household category: They are personal care toiletry daily use products, which are meant for personal hygiene. They are not meant for immediate consumption and their shelf life is more but governed by the expiry date of particular product. These category includes shampoo, toothpaste, soap, detergents, air freshens, mosquitoes repellent creams, matchbox etc. Contribution of the FMCG sector in the economic development is significant and cannot be ignored.

STATEMENT OF PROBLEM

India being the country of many religions, cultures, languages and diverse geographical locations has tremendously emerged as the world second largest market in the world. In addition to this, the country has its own domestic requirements and demands to get fulfilled by the manufactures. The growing education level in India with the environmental gained consciousness the consumers are now demanding the healthy and affordable product to meet their requirement. Although the daily FMCG requirement are being fulfilled by the big corporates but the still the product with organic and environmental approach are real expensive to buy and use.

Patanjali has just filled this gap in India by introducing its organic and Desiproduct in affordable prices. Desi products are the Indian Made products that use the Indian species and herbs as their main ingredients, they have the more of the medicinal importance and usage but safe to use.

In a very short span of timeBaba Ramdev established the Patanjali Ayurveda Limited in 2006 along with AcharyaBalkrishna. The objective of establishing it was to promote the Ayurveda science in coordination with the scientific technology at the affordable prices.

PatanjaliAyurveda (PA) is the Indian fastest growing manufactures in India with its annual turnover is Rs.9000crore + and will increase many folds in upcoming years.

The study focuses on the marketing and advertising strategies undertake by PA, including the unique product mix that company used and the emergence of the new prominent appeal called Desi Appeal to attract the consumers emotionally.

The advent of the different advertising approach using Rational, emotional and Green appeal to attract the consumers has made the Patanjali Ayurveda Limited a big successful story, the big MNC's need to speed up their research and innovations in the Herbal and Ayurvedic studies to counter the competition in India.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To Study the Patanjali Ayurveda Limited (PA) as an emerging Desi Brand in India and world.
2. To understand the advertising approach of PA.
3. To identify and analyze the factors influencing the Patanjali as the successful brand.

SIGNIFICANCE OF THE STUDY

In India, FMCG is the fourth largest sector to contribute in the GDP. Easy access and changing lifestyles is the key to success for growth of this sector. The rising in the education level and environment consciousness leads to the increase in the demand of the Ayurveda products or Green products, As a result the growth of FMCG majorly, Patanjali Ayurveda has increased many fold with revenue of US $ 1.57 billion in FY17. The company aims to expand globally in the next 5 to 10 years (1). By 2020, the revenue of this sector is expected to reach 2020 US $ 104 billion.

Sources: IIFL

Keeping in view the growing demand in this sector and its future in India, and the success rate of the Patanjali Ayurveda being an Indian origin company, this study helps in understanding the present market scenario and different advertising approaches that helps in making the Patanjali a successful venture. This study would be relevant for the young entrepreneurs in establishing the new ventures and establishing their business positioning.

RESEARCH METHODOLOGY

This study is the part of the social science research that includes understanding and studying the different advertising approaches and their impact on the consumers. This study follows the Triangulation research approach which incorporates both the qualitative and quantitative aspects of the study to reach the conclusion. The qualitative and quantitative data is being collected and analyzed accordingly.

DATA COLLECTION

The recent advertising campaigns are used for the case study method, to identify and to understand the approaches, factors and stratigies employed by the brand. To understand the influence of those strategies the sales figures and data were being used.

DATA ANALYSIS

Observation method is being used to understand and analyses the various factors and approaches that influence the positioning of the brand in the market and made the Patanjali a more accepted brand in India. Observation is done on the following aspects:

1. Product Positioning Strategy
2. Advertisement Appeal Strategy
3. Product Mix Strategy

Data analysis will be done on the data received from the various sources to understand the share of the brand in the FMCG market in India.

PATANJALI AYURVEDA LIMITED: A CASE STUDY

Patanjali Ayurveda Limited (PA) was established in 2006 by Baba Ramdev along with AcharyaBalkrishna. Its foundation has started in the year 1995 with the establishment of DivyaYogMandir Trust with the help of AcharyaBalkrishna with the objective to highlight the Ayurveda and Herbal science in the world. From that time Baba Ram Dev started teaching the Yoga through shivirs and camps.

It is noted that AcharyaBalkrishna hold the 92% stake in the company and rest 8% are with a NRI Scotland based couple Mr. Sarwan and SunitaPoddar. By the virtue of this fact Patanjali has the UK Trust of Patanjali in UK. (2)

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The company in now the fastest growing FMCG firm in India with its total turnover of Rs.2000 crores in 2018 and estimated that it will touch Rs.10000 crores in the coming years.

It is now a multinational organization with its branch offices in countries like US, UK, Canada etc.

There are other institutions also under the big banner of Patanjali Ayurveda who has contributed by supplying manpower, raw material and technical advancement:

1. Organic Agricultural Farms
2. Patanjali Food & Herbal Park Ltd.
3. Patanjali Yogpeeth Trust
4. Patanjali Ayurvedic College
5. Yog Gram or Gaushala
6. Patanjali Chikitsalaya
7. Patanjali Herbal Botanical Garden

PRODUCT POSITIONING STRATEGY

Company has always highlighted its objectives in the public using the mass media. The use of this strategy has helped them to positioned and project the company in the desired way. The objectives are:

1. To introduce and educate the consumers about the good effects of Yoga in their life.
2. Healthy approach towards life.
3. Introduction of the Ayurveda and Herbal products in coordination with the scientific approach.
4. Motivate a person to use Desi and Green product that does not affect the environment too.
5. To provide the environmental friendly and healthy product in affordable prices.

Patanjali Ayurveda (PA) has adopted the following approaches to position its brand in the market:

1. Baba Ramdev its own Brand Ambassador: Since the company has started its foundation in 1995 and Baba Ramdev had become the popular known face for the public as the yoga instructor and as the opinion maker. The launch of the product by such known and influential personality had created a credible image of the brand in the market.

2. Holistic Approach: PA had always kept a holistic approach towards the life and influences the same on its customers. These promote the brand as the well-wisher of the consumer with their overall development.

3. “PrakritikaAshirwad”- The slogan raised by PA for its products and ad campaigns means blessing of the Mother Nature. These promote the brand as the chemical free and environmental friendly herbal products.

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4. Strategy of Fair price with best quality: It is one of the objectives of the company also. They provided the quality product in fair prices to its customers that win the customer'sloyalty and increase the brand equity. PA cuts the middlemen and directly purchase the material from farmers has helped them to match the fair prices. Also, its own sister companies which are mentioned earlier like Patanjali Botanical garden, Patanjali Goshala etc. provides the raw material. These all facts are being highlighted by the company time to time.

5. Useful Product Segments: PA has all useful household segments which captures almost the entire range of product, leaving no e=room for other brands to act upon and to get its share disturbed.

- FMCG Products
- Ayurveda medicinal products
- Home care products

ADVERTISEMENT APPEALS STRATEGY

Advertisement appeals are that basic approaches which company use to motivate its customers by activating their needs and finally influencing them to buy that product. "Appeal is one of the most important psychological element or device that drives the need and lead to the ultimate purchase" (3).There are many motives to buy the product which are approached by certain appeals, but basically there are three types appeals Rational, Emotional and Green Appeal. PA has successfully implemented the three appeals in perfect combination to promote their products in the market.

- Emotional Appeal: Emotional appeals are based on the emotions, feelings, relations, family and other psychological attributes. It is just opposite to appeals, which are based on logics and facts. (Preston, 1968; McEwen and Leavitt, 1976). PA has used health, emotions, security, and fear as the emotional approaches to influence the consumers.
- Rational Appeal: The concept of Rational appeal as the "utilitarian" or "value-expressive" approach (for convenience or specialty products) (Johar and Sirgy, 1991). This appeal approaches the logical and reasonable attitude of the consumer. PA has used 'Fair price policy and purity' as the capturing slogans in its ad campaigns.

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- Green Appeal: From its inception till date PA has positioned its products as the environmental friendly products. They are environmental friendly not only in its ingredients but also in their making too. PA uses their own herbal labs, fertilizers and pesticides free raw material to manufacturer their product. PA has always used this approach in their ad campaigns.

- Swadeshi Appeal: Born and brought up in India, now progressing with more than Rs.20,000 crores of business in FY18, PA is mainly recognized as the Swadeshi brand. Baba Ramdev has not only used this appeal in very influential way in their ad campaigns but has also organized national level programs and speeches on National festivals like independence and Republic days, Gandhi Jayanti etc. Using the Ayurvedic approach and ingredients with herbal medicinal contents that are grown and widely used by the Indian households it has successfully become the Desi and Swadeshi brand. PA has influenced the people by using patriotic feelings in the consumers.

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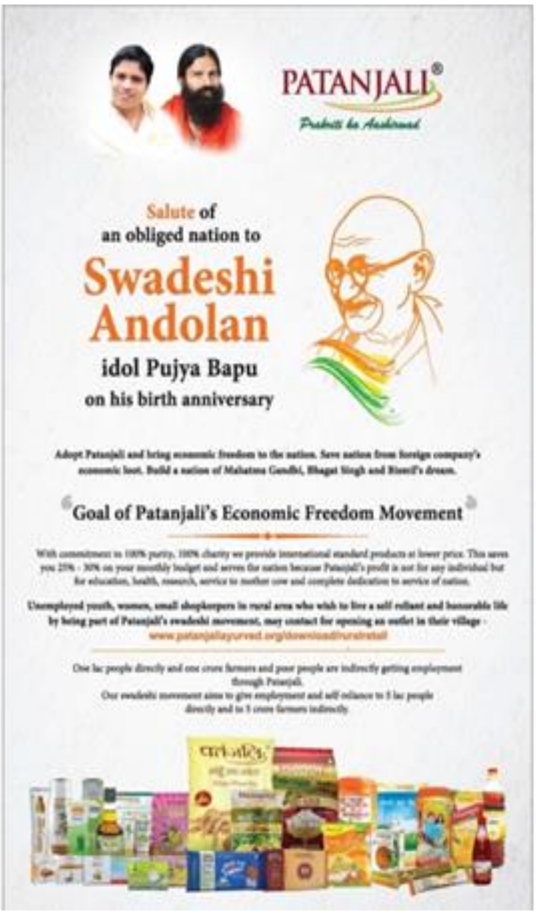


PA has used all the advertising appeals in an influential combination at the same time to capture the market in few years since its inception.

PRODUCT MIX STRATEGY

The traditional product mix includes the different P's of the marketing. PA planned and used all the P's very influentially as follow:

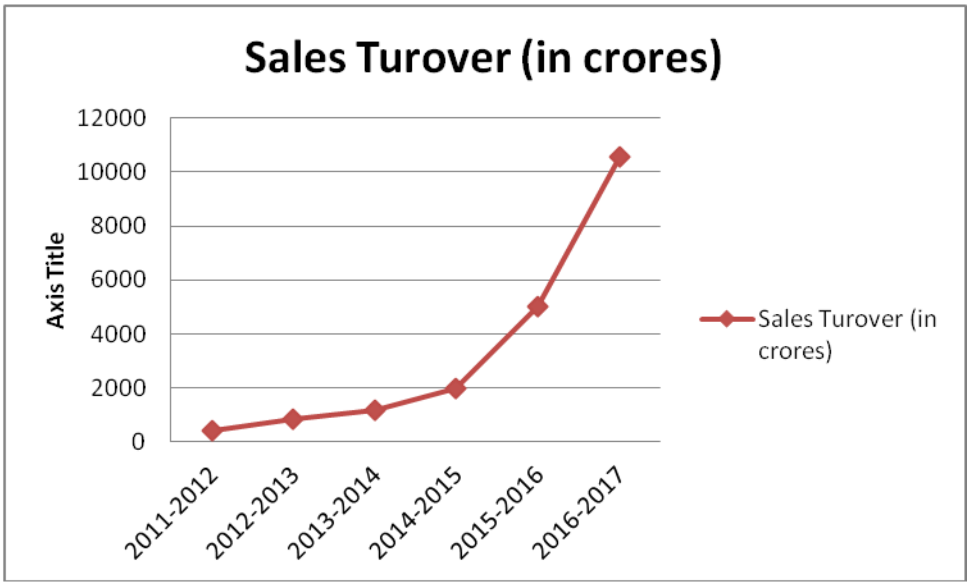
- Product: The purity and chemical free ingredients
- Price: Reasonably fair price as compared to other brands and best quality assured
- Place: Easy availability of the Patanjali products in all small and big cities. Dedicated retail stores under the banner of Patanjali stores had not only helped in the best availability of its product but launching of another segment to Retails outlets in the market.
- Packaging: Competitive packaging and placement
- Promotion: ad campaigns and other professional campaigns all through the country giving an assurance of best quality product without any preservatives with homemaderecipe and herbal medicinal value has mend the void created by the MNC's in India.

PATANJALI AYURVEDA SALES & REVENUE GRAPH

Patanjali has shown the tremendous growth since its inception. It has registered it annual turnover of Rs. 10,561 crores.

Year	Sales Turover (in crores)
2011-2012	446
2012-2013	850
2013-2014	1200
2014-2015	2006
2015-2016	5000
2016-2017	10561

Sources: (Business Today, Patanjali Revenue)



Sources: (Business Today, Patanjali Revenue)

The growth rate has steadily increased from 2011 to 2017 with almost 111% profit in FY17. Patanjali Ayurveda has been positioned at rank 4 in the most influential companies in India by Business Today group in FY17. (4)

CONCLUSION

Patanjali Ayurveda being the Indian company has registered 111% profit during the FY2017-18. Though the company has now facing the decrease in the sales revenue in FY18 due to new tax system and poor distribution system but it has successfully positioned it product and raised its brand equity. Patanjali Ayurveda has not only survived the competition but has given a serious threat to the giant FMCG players of the world.

On the bases of the analysis and finding it has been observed that Patanjali has followed the combination of low prices, ‘natural and pure’ proposition and ‘Swadeshi’ positioning. The perfect blend of the three is the reason behind the successful story of Patanjali. It has used its own resources for the production and had influentially disseminated through their ad campaigns to its customers. Cutting the expense of the celebrity endorsement, Baba Ramdev himself has created the brand’s credibility.

One of the biggest limitations of PA is that they have not able to match the demand supply factor. There is a huge gap in distribution system, which forced the customers to switch the brands as reported by the customers.

The other MNC’s are now looking forward to use the same combination to hack the sales and new innovative ideas using herbal and Ayurveda essence to manufacture the required products in near future.

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SOCIAL MEDIA EFFECTS ACADEMIC PERFORMANCE OF STUDENTS: A STUDY

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INTRODUCTION

The advent of the internet in the 1990s led to major developments in the world of communication hence the introduction of social networking sites (SNSs). The coming into being of these sites revolutionized the world of communication and today we celebrate its improvements ranging from education to entertainment. The evolution of the internet has led to its usage as the best medium of communication whereby two-third (2/3) of the internet world‘s population visit social networking sites (SNSs) thus serving as communication and connection tools. These networking sites are referred to as social media (Boyd and Ellison, 2007). Social media exploded as a category of online discourse which enables people to create contents, share them, bookmark them and network at a prodigious rate (Jha and Bhardwaj, 2012). This has breached the gab that existed in communication where people had to rely solely on traditional methods such as letters and phone calls as a mode of getting in touch with friends and relatives. Today, communication is as easy as walking into a neighbor’s residence to deliver a piece of information or vice versa through the use of social media. Social media is fast changing the public discourse in the society and is setting trends and agenda in topics that ranges from the environment and politics to technology and the entertainment industry (Asur and Huberman, 2010). The driving factors for adoption of social media are the progressively ubiquitous access, convenience, functionality, and flexibility of social technologies (Brown, 2010; Schroeder, Minocha and Schneider, 2010). These factors have made the adoption of social media very easy 3 and have tremendously improved mankind’s life by exposing him to different ways of creating and sharing information. An additional benefit of social technologies provided on the internet is that they are frequently free or require marginal investment, thereby eliminating a potential barrier to adoption (Brown, 2010). As we know, nothing interesting is ever completely one-sided, so it is for social media as it comes with both positive and negative effects. There is a correlation between social media usage and academic performance of students in universities. There have been various views and opinions which recognize four major advantages of social media use in higher education. These include; enhancing relationship, improving learning motivation, offering personalized course material, and developing collaborative abilities (Wheeler, Yeomans and Wheeler,2008; Rifkin, Longnecker, Leach and Ortia,2009). Also, Liccardi et al (2007), argued that students are socially connected with one another and therefore share their daily learning experiences and do conversation on various topics through social media whereas Kuppu swamy and Shankar (2010), reviewed that social network websites grab students’ attention and then diverts it towards non educational and inappropriate actions including useless chatting. Research has proved the heavy presence of social media usage among students. Wiley and Sisson (2006), for instance argue that previous studies have found that more than 90% percent of tertiary school students use social networks. It is also found out that, students use social networking sites (SNSs) approximately thirty (30) minutes throughout the day as part of their daily routine life (Nicole, Charles, and Cliff, 2007).This shows the level at which students are patronizing these sites and this may bring along both positive and negative effects on students as far as their academic performance is concerned.

STATEMENT OF THE PROBLEM

The internet is today the most important source of information and the growing dimensions of the use of social media by students cannot be underestimated. It has been observed that students devote more attention and time to social media than they do for their studies and they cannot pass their examinations well if they do not learn (Osharive, 2015). Also, the study conducted by Maya (2015), revealed that media use contribute to lower academic performance, low self perceptions and less interest in college oriented carriers. Academic excellence plays an important role in an individual’s life; be it in the family, at social gatherings, at workplace, in an institution or even among peers. Much emphasis is placed on academic excellence because of the role it plays in an individual’s life as far as a successful life and respect is concerned in every part of the world. Due to this, many people are concerned with the ways that they can improve their academic performance (Kyoshaba, 2009). Studies have also revealed that social media affects students’ use of English. They tend to use short-handwriting to chat with friends and get used to it thereby replicating the same errors during examinations (Obi, Bulus, Adamu and Sala’at, 2012).

Today students at all levels especially tertiary level have been engaged in the use of social networking sites (SNSs). This research therefore seeks to investigate the level of engagement of students of the different colleges into social networking sites and also determine the effect of their use on the academic work.

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OBJECTIVES OF THE STUDY

1. To determine the level of exposure of students of Ghaziabad colleges to social media sites
2. To ascertain what students of Ghaziabad colleges use social media for
3. To ascertain how the use of social media has influenced the academic work of students of Ghaziabad colleges

HYPOTHESIS

The present study that will assess the effect of social media on students' academic performance presupposes the following:

1. Students use social media to communicate and study.
2. On average, students spend at least an hour a day for social media use.
3. The impact of social media on academic performance could be positive or negative at the same time.

METHODOLOGY

This part presents the methodology used. Discussed here are research design, the sources of data that includes the locale of the study and research population, instrumentation and data collection, and tools used for data analysis.

RESEARCH DESIGN, SOURCES OF DATA, INSTRUMENTATION AND DATA COLLECTION, AND TOOLS FOR DATA ANALYSIS

The study used the quantitative as well as qualitative methods of research. Descriptive research design was utilized to gain accurate profile of situation [16].

To support the study, information relevant to the study were obtained from both primary and secondary data. Primary data were acquired from the respondents of the study, 100 student respondents. On other hand, secondary data were obtained from previous studies, literatures, books, documents, and electronic materials related to the current study.

The instrument for data collection was the survey questionnaire, observations, review of previous studies and analysis. To gather data for the three research questions, survey, review of literatures and analysis were used. Survey questionnaires were floated to the respondents. It is a tool containing several questions to gather information from the respondents. The survey questionnaire contains clear and simple questions that enable the respondents to provide accurate information. Each item in the survey questionnaires are intended to answer the research subproblems. Google Formwas used to create the questionnaire for the respondents. Google Forms are amazing tool that is free and powerful, it is ideal for anyone who needs to gather information about almost anything. Google Forms is buried within Google Drive right beneath the word processor, spreadsheet and presentation apps [21].

The data that were gathered were collected, tallied and tabulated. These data were presented in graphs were analyzed and interpreted for the readers to understand better the results obtained. To determine the appropriate sample size, Slovin's formula was used [6]. There are 71 students actively using social media that are members of department's WhatsApp group. Slovin's formula is written as:

n = N / (1 + N e2)

Where: n = number of samples

N = total population

e = error tolerance (0.05)

thus,

n = N / (1 + N e2)

=71 / (1 + (71x ((0.05) 2))

= 71 / 1.1775 = 60.3 or 60

To answer the three research questions, statistical tools were identified. For first and second research question, aside from literature review, mode was used. For the third research questions, average weighted mean was utilized. The collected data were used to analyze the impact of social media on students' academic performance.

Sample size

A total of 100 samples were taken up by the researcher and the respondents belonged to different age group, gender and income class.

Sampling
The sampling procedure for data collection for the present study is through simple random sampling technique.

Instruments
Tool used for data collection was questionnaire.

Respondents
The respondents of the study were the male and female students of college from different age group.

Procedure of data gathering
The questionnaires were distributed among the college students of Ghaziabad

Sources of data
The present study is based on both primary and secondary data. The main sources of primary data are the people of Delhi, Noida and Ghaziabad City.

Area of study
The area of the study is Delhi, Noida and Ghaziabad

SIGNIFICANCE OF THE STUDY

Social networks are becoming more popular among university students and are a new way of spending free time and serve as a separate channel for finding the necessary information, both educational and entertaining. Therefore, it is urgent to examine the question of what effect social networks have on their users, in particular, how the use of social networks affects the academic success of students. This study will discover this information, giving the researchers an opportunity to explore and gain new knowledge. Furthermore, it can be used for future studies.

LITERATURE REVIEW

The concept of social media Social media continuously keeps changing and as such it is difficult to assign a fixed definition to it as Jacka and Scott (2011), argued that ‘’there is no single recognized definition for social media’’. However some scholars have defined it in different perspectives over the past years. Kaplan and Haenlein (2010), defined social media as a group of internet- based applications that build on the ideological and technological foundations of Web 2.0 and allow the creation and exchange of user-generated content. The Oxford dictionary (2011), also defined social media as “websites and applications used for social networking”. Another definition of social media is that it is a ‘’communication channel which is very popular, extremely fast and broad, has proven to be highly effective, as well as trusted by billions of people , to share and discover content concerning individuals, brands, information, entertainment and knowhow’’ (Dearborn, 2014). One theme that all these definitions underpin is that social media involves some form of communication between individuals over the internet. Social media began in the late 1990s with the first recognized social media network called “SixDegrees “ in 1997 and this technology enabled people to upload a profile and make friends. From 1997 to 2001 a number of community tools; Asian Avenue, blackplanet and MiGente began supporting various combination of profile and publicly articulated friend (Boyd, Danah, Ellison and Nicole, 2007). There has been tremendous improvement since this era and today 6 there exist uncountable social networking sites either developed for local use, specific purpose or international use. Kaplan and Haenlein (2010), classified social media into six (6) different categories as follows;

1. Collaborative project (wikipedia)
2. Blogs and micro blogs (twitter)
3. Content communities (youtube)
4. Social networking sites (FB, 2go, BB chat)
5. Virtual game World (world of war craft)
6. Virtual second world (second life)

This classification of social media into classes has been useful to scholars and individuals for easy identification and study of a particular social media type but today a difficulty may arise due the high proliferation of social media and one may wonder which group a new developed social media type fits into. Social media is considered to be the fastest growing web application in the 21 century and this rapid development is being backed by technological advancement (Heyam, 2014). Mankind has enormously benefited and continues to benefit from it and as such cannot underestimate its importance as far as communication is concerned.

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Today, social media has taken a new dimension and has encouraged more participation through the introduction of mobile phones that support social networks applications. The use of mobile phones that are powered by Android applications to social network is termed as Mobile social networking. According to Humphreys (2007), in his study titled "Mobile Social Networks and Social Practices" social network applications have now been migrated from the computer to the 7 mobile phone, network information and communication can be integrated into the public space; and these new services that are developed for mobile phones allow users to create, develop, and strengthen their social ties.

MOST POPULAR SOCIAL MEDIA SITES

1. Facebook

This is the biggest social media network on the Internet, both in terms of total number of users and name recognition. Founded on February 4, 2004, **Facebook** has within 12 years managed to accumulate more than 1.59 billion monthly active users and this automatically makes it one of the best mediums for connecting people from all over the world.

2. Twitter

This social media platform has more than 320 million active monthly users who make use of the 140 character limit to pass on information. Businesses can use Twitter to interact with prospective clients, answer questions, release latest news and at the same time use the targeted ads with specific audiences. Twitter was founded on March 21, 2006, and has its headquarters in San Francisco, California.

3. LinkedIn

Founded on December 14, 2002, and launched 0n May 5, 2003, LinkedIn is hands-down the most popular social media site for professional networking. The website is available in 24 languages and has over 400 million registered users. LinkedIn is great for people looking to connect with people in similar industries, networking with local professionals and displaying business related information and statistics.

4. Google+

While it's no Twitter, Facebook or LinkedIn, Google+ has its place among the popular social media sites. Its SEO value alone makes it a must-use tool for any small business. Launched on December 15, 2011, Google+ has joined the big leagues registering 418 active million users as of December 2015.

5. YouTube

The largest and most popular video-based social media website — was founded on February 14, 2005, by three former PayPal employees. It was later bought by Google in November 2006 for $1.65 billion. YouTube has over 1 billion website visitors per month and is the second most popular search engine behind Google.

6. Pinterest

Launched in March 2010, Pinterest is a relatively newcomer in the social media arena. This platform consists of digital bulletin boards where businesses can pin their content. Pinterest announced September 2015 that it had acquired 100 million users. Small businesses whose target audience is mostly made up of women should definitely invest in Pinterest as more than half of its visitors are women.

7. Instagram

Like Pinterest, Instagram is a visual social media platform. The site, launched on October 6, 2010, has more than 400 million active users and is owned by Facebook. Many of its users use it to post information about travel, fashion, food, art and similar subjects. The platform is also distinguished by its unique filters together with video and photo editing features. Almost 95 percent of Instagram users also use Facebook.

8. Tumblr

Tumblr is one of the most difficult to use social networking platforms, but it's also one of the most interesting sites. The platform allows several different post formats, including quote posts, chat posts, video and photo posts as well as audio posts, so you are never limited in the type of content that you can share. Like Twitter, reblogging, which is more like retweeting, is quick and easy. The social networking website was founded by David Karp in February 2007 and currently hosts more than 200 million blogs.

9. Flickr

Flickr, pronounced "Flicker," is an online image and video hosting platform that was created by the then Vancouver-based Ludicorp on February 10, 2004, and later acquired by Yahoo in 2005. The platform is popular with users who share and embed photographs. As of October last year, Flickr had more than 112 million users and had its footprint in more than 63 countries. An average of a million photos are shared daily on Flickr.

10. Reddit

This is a social news and entertainment networking website where registered users can submit content such as direct links and text posts. Users are also able to organize and determine their position on the site's pages by voting submissions up or down. Submissions with the most positive votes appear in the top category or main page. Reddit was founded by University of Virginia roommates Alexis Ohanian and Steve Huffman on June 23, 2005. A decade later, the site boasts more than 36 million registered accounts and 231 million monthly visitors.

11. Snapchat

Snapchat is an image messaging application software product that was created by Reggie Brown, Evan Spiegel and Bobby Murphy when they were students at Stanford University. The app was officially released in September 2011, and within a short span of time they have grown immensely registering an average of 100 million daily active users as of May 2015. More than 18 percent of all social media users use Snapchat.

12. WhatsApp

WhatsApp Messenger is a cross-platform instant messaging client for smartphones, PCs and tablets. The app relies on the Internet to send images, texts, documents, audio and video messages to other users that have the app installed on their devices. Launched in January 2010, WhatsApp Inc. was acquired by Facebook on February 19, 2004, for about $19.3 billion. Today, more than 1 billion people use the service to communicate with their friends, loved ones and even customers.

13. Quora

Capitalizing upon human curiosity is an ingenious idea that would lead to the creation and launch of Quorain June, 2009. The website, co-founded by two former Facebook employees, Charlie Cheever and Adam D'Angelo now claims that it received more than 80 million monthly unique visitors, with half of them coming from the U.S. So far, the question-and-answer website has managed to raise $141 in venture capital funds and while it doesn't look ready to go public yet, it's definitely a company to watch.

14. Vine

With over 40 million users, Vine is a rapidly growing video sharing social media app that allows users to share 6-second video clips with their followers. While this looks like a really short time for a video, businesses of all sizes are having tremendous success using the service. Vine was founded in June 2012 and later acquired by Twitter in October 2012, just before its official launch.

15. Periscope

Periscope is a live video streaming mobile app that was developed by Joe Bernstein and Kayvon Beykpour. The two started the company in February 2014 and later sold it to Twitter for $100 million in March 2015. Four months after its March 2015 relaunch, Periscope said that it had surpassed 10 million accounts and in December the same year, Apple announced Periscope as the app of the year.

16. BizSugar

BizSugar is a social networking platform and niche resource for small business owners, entrepreneurs and managers. The site was created in 2007 by DBH Communications, Inc., a provider of award-winning business publications, and later acquired by Small Business Trends LLC, in 2009. The platform allows users to share videos, articles, blog posts, podcast among other content. It also allows users to view and vote on submissions by other members.

17. StumbleUpon

StumbleUpon is a discovery engine that finds and recommends content for its users. Come June 30, 2018, it will be moving to Mix. More than 25 million people use StumbleUpon for entertainment and information. In addition, more than 80,000 publishers, brands, and other marketers have used StumbleUpon's Paid Discovery platform to promote their businesses. StumbleUpon was owned by eBay from May 2007 to April 2009, when Garrett Camp, Geoff Smith and several investors bought it back. It is now an independent, investor-backed startup once again.

18. Delicious

This is a social bookmarking web service for discovering, storing and sharing web bookmarks. The site was founded by Peter Gadjokov and Joshua Schachter in 2003 and acquired in 2005 by Yahoo. By the end of 2008, Delicious claimed that it had bookmarked 180 million URLs and acquired more than 5.3 million users. The service was later sold to AVOS Systems in April 2011 who later sold it to Science Inc. In January this year, Delicious Media said that it had acquired the service.

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19. Digg

Founded more than a decade ago (November 2004), Digg is a news aggregator with a curated front page that selects stories specifically for the Internet audience, The topics vary widely from trending political issues to science to viral Internet issues and anything in between. Digg supports sharing of content to other social media platforms such as Facebook and Twitter. In 2015, the company claimed that it had about 11 million active monthly users.

20. Viber

Viber is a Voice over IP (VoIP) and instant messaging app for mobile devices that was developed and released by Viber Media on December 2, 2010. The app also allows for the exchange of audio, video and images between users. As of April 2014, Viber had accrued close to 600 million registered users and 230 monthly active users.

POSITIVE EFFECTS OF SOCIAL MEDIA ON STUDENTS' ACADEMIC LIFE

Students' academic life has moved to a different dimension since the introduction of these social media networks and several studies have affirmed that social media plays an important role on students in higher education including the study conducted by Wheeler, Yeomans and Wheeler,(2008); Rifkin, Longnecker, Leach and Ortia,(2009). In their study, they recognized four (4) major advantages of social media usage by students in higher education which included; enhancing relationship, improving learning motivation, offering personalized course material, and developing collaborative abilities. Indeed, social media has contributed greatly to facilitating learning in the 21st century. It is shown that a greater percentage of students including those at the PhD level commonly use social media to ameliorate their studies (Khan, 2010).

The answers to the causes of flexible studies today across the globe might not be far-fetched from the great contribution that social media platforms are providing when used judiciously. Even though, there have been other school of thought that states that social media is a nuisance to students' academic life such as Kuppuswamy and Shankar (2010), who argued in their study that social networks distracts the attention and concentration of the students toward learning and converts it towards non educational activities such as useless and unnecessary chatting, there have been several studies conducted afterwards whose findings are contrary to this claim. For instance, the study conducted by Jain, Verma, Verma and Tiwari (2012), titled "the impact of social networking in promoting education'' revealed that students benefit from chatting with other students, teachers and external sources to acquire knowledge. Also, Yunus and Salehi 8 (2012), argued in the same direction that students gained more vocabulary, improved their writing skills and reduced their spelling mistakes through social media usage.

In fact as an educational tool, social media enriches learning by giving both students and teachers the opportunity to connect in new and very exciting ways thereby encouraging flexible mode of learning. It is stated that flexible learning expands the choice on what, when and how people learn. It supports different styles of learning including E-learning which is highly patronized across the globe (Pappas, 2013). Other scholars; O'keeffe and Clake-pearson (2011), in their study also revealed that social media benefits students by connecting them to one another on assignments and class projects.

It is further buttressed in the study of Arquero and Esteban, (2013) and Selwyn, (2007) whose conclusions were that social media undoubtedly generate new opportunities to engage students in higher education as they are remarkably effective at connecting people and facilitating the exchange of information. It is clear and indisputable from these studies that social media usage in the educational sector cannot be underestimated since its introduction.

NEGATIVE EFFECTS OF SOCIAL MEDIA ON STUDENTS' ACADEMIC LIFE

Davies and Cranston (2008), enumerated some of the risks associated with social media which included criminal activities such as identity theft and fake contacts which is prevalent today, sexual abuse or harassment and unsuitable advertising. On the same subject O'keeffe and Clakepearson (2011), also mentioned cyberbullying, online harassment, sexting, face book depression, and privacy concerns as some of the challenges associated with social networking.

Cyberbullying: cyberbullying is a category of bullying that occurs in the digital realm or medium of electronic text. ''It is any behavior performed through electronic or digital media by individuals or groups that repeatedly communicates hostile or aggressive messages intended to inflict harm or discomfort on others'' (Tokunaga, 2010). Cyberbullying is one the serious threat in the social media environment and has called for a number of studies to determine its causes. The causes of cyberbullying according to Calvete, Orue, Estevez, Villardon and

Padilla (2010), was significantly related with the use of proactive aggression, justification of violence, exposure to violence and less perceived social support of friends.

Privacy concerns: this is another concern that everyone involved in social networking is faced with. The rate at which people post or share fake information calls for alarm and it is difficult to ascertain that, what people say and post are truly who they are. Individuals' private information are publicly displayed on some of these social networks and malicious people take advantage and perpetrate all kinds of harassment. It is also argued that the privacy options offered by most social networking sites (SNSs) do not provide users with the flexibility needed to handle conflicts with individuals who have different conceptions of privacy (Preibusch, Hoser, Gurses and Berendt, 2007). Aside these effects, other studies conducted by scholars have also proved that social media can be detrimental to students' academic life if caution is not taken in its usage. For instance the study conducted by Obi, Bulus, Adamu and Sala'at (2012), titled "The need for safety consciousness among Youths on social Networking Sites" concluded that social media affects students use of English. They use short-handwriting when chatting with friends and unconsciously get used to it thereby replicating same errors during examinations. Even though one may argue that these are minor challenges, it is important to acknowledge the increasing rate at which these errors are replicated in the education sector and if care is not taken future generation may see it as a norm. Indeed a number of studies including but not limited to the 10 study of Kuppuswamy and Shankar (2010), Osharive (2015), Maya (2015), among others have revealed unequivocally that social media can be problematic to students' academic life if caution is not taken in its usage.

FINDINGS

The primary motives for using social networks for them are the search for friends, classmates and communication with them. The time spent on informal organizations enables most respondents to compose their own particular relaxation time, and in addition get ready for exams.Most students spend around 20% of their time using social media. Almost half of those surveyed admit that using the social network helped them in their personal lives and communicating with friends, organizing leisure and in search of interest groups, some argue that social networks did not affect their way of life in any way, and only a few acknowledged that social networks had influenced on their free time, 10% caused addiction. Summing up, it should be noted that social networks, becoming an integral part of the students' full life, took up most of their free time. Having superseded the methods for correspondence, they replaced the understudies' leisure activities and verbal correspondence. The informal organization, and not the course book and the instructor, moved toward becoming for them the main colleague in anticipation of exams. Often the student does not have time to absorb the information received in the lessons. After all, in the phone or tablet screen, there are things much more interesting - correspondence with peers, news tapes, all kinds of social networks, and, of course, YouTube videos. Also, all the free time a student can spend on the Internet. Instead of doing sports, reading a book, chatting with their peers "live," preparing for lessons or just walking, he will spend time on social networks. Of course, this negatively affects their physical and intellectual development. Undoubtedly, in social networks, there are also things useful for the development of the student - a lot of educational groups on Facebook and educational videos from YouTube. In addition, communication with peers through social networks can help a student socialize, find new friends, discuss with them issues related to studies. In addition, in social networks, a child can relax for a while and get distracted from the everyday college routine.

CONCLUSION

It is without doubt that social media is and will remain an important tool in human life as far communication is concerned. Today mankind is harvesting tremendously from its existence not only in mere communication point of view but also in most scholarly activities. Different forms of education including distance education has been widely patronized and facilitated to some degree through these social media networks. Acquiring information both locally and internationally from friends, lectures or experts is no longer a struggle as compared to the olden days and the internet is the ultimate master behind this success. "Social media is a useful servant but a dangerous master" and can also be "described as a two edge sword" and as such, users especially students must be alert about its dangers and be prudent in its utilization. The nature of social media as a useful servant but a dangerous master" and a two edge sword has been revealed in the findings of the study that, despite the benefits that students can harness from social media networks such as sharing of information, building relationship, partaking in group discussions from near and far among others, there is to some extent addiction and distraction of attention caused by the use of social media which could have serious consequences on the academic life of students.

RECOMMENDATIONS

In the light of the findings, the following recommendations are made;

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1. Seminars should be organized in the various schools or faculties to enlighten students more about the possible implications of social media usage on their academic performance.
2. Students should make sure that they use these social networking sites judiciously to ensure that they do not become detrimental to their academics.
3. Teachers/lecturers can adopt new strategies by channeling assignments or discussions on social media platforms to help inculcate the habit of using these sites for academic work.
4. Students must minimize the time they spend on social media to avoid being obsessed by these sites for unnecessary chatting.
5. The university authority should also restrict access to certain social media sites that may be prone of distracting students' attention during school hours as a means of minimizing their use.

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ASSERTIVENESS AND SELF-AFFIRMATION: A NEW PATHWAY TO UNDERSTAND CONSUMER BEHAVIOR

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ABSTRACT
The two important constructs borne from different literature in psychology namely self-affirmation and assertiveness could be used to understand and manage the complexity of consumer behavior. Self-affirmation refers to the process by which individuals attempt to cope with one kind of self-threat by affirming an unrelated aspect of the self, whereas assertiveness involves speaking and acting with power while maintaining respect for others. Moreover an assertive individual expresses his or her feelings and behaviors directly and honestly while respecting others. Such behaviors are relevant in several consumption contexts, including seeking information, initiating requests, and expressing dissatisfaction. An assertive consumer is more likely to stand up for his or her consumer rights, initiate and refuse requests and express justified anger and annoyance (Richins, 1983). So, this paper reviews the evidence for the protective benefits of both self-affirmation and assertiveness, describes the mechanisms by which each confers these advantages and considers the boundary conditions of each. We conclude with a call to researchers to explore empirically how and when these important interventions might be differentially beneficial to those who cultivate them and will pave a new way for understanding consumer behavior.

Keywords: Assertiveness, self-affirmation, consumer behaviour.

INTRODUCTION
Today the world is revolving around consumer. The policies, strategies are developed keeping in mind the picture of consumer. Everybody in this world is a consumer. Everyday of our life we are buying and consuming an incredible variety of goods and services. However, we all have different tastes, likes and dislikes and adopt different behaviour patterns while making purchase decisions. Many factors affect how we, as individuals and as societies, live, buy, and consume. External influences such as culture, ethnicity, and social class influence how individual consumers buy and use products, and help explain how groups of consumers behave. Earlier organizations and companies were interested in knowing and understanding the strategies of selling. But now world is witnessing the change in trend. Now organizations and companies are interested in understanding "the buyer" means the consumer. So here comes the role of psychology. The two different constructs borne from different literature of psychology namely assertiveness and self-affirmation could be applied for understanding the consumer behavior.

According to self-affirmation theory, individuals are motivated to maintain a global sense of self-worth by holding on to favorable self-conceptions and positive beliefs that one is a competent, adequate, and stable individual (Steele, 1988). Self-affirmation lead to confidence, and this confidence can increase or decrease persuasion depending on the circumstances. Assertiveness refers to way of communication in which a person expresses his thoughts and feelings without violating the emotions of others. The way a person communicates decides the attainment of goal. These two constructs have importance and relevance in understanding and managing the complexities of consumer behavior. Consumer behavior refers to a study of how individuals make decision to spend their available resources (time, money and effort) or consumption related aspects (What they buy? When they buy?, How they buy? etc.). The heterogeneity among people makes understanding consumer behavior a challenging task to marketers. The basic belief of marketing-oriented organization is that the consumer is the hub around which the business revolves. Therefore, understanding behavior of consumers is a key to the success of business organizations. Marketing personnel are constantly analyzing the patterns of buying behavior and purchase decisions to predict the future trends. Simple observation provides limited insight into the complex nature of consumer choice and researchers have increasingly sought the more sophisticated concepts and methods of investigation provided by behavioral sciences in order to understand, predict, and possibly control consumer behavior more effectively. Psychology, social psychology, and sociology are the disciplines most widely employed in this endeavor which has become a substantial academic industry in its own right. The field of psychology offers great insight on both the natural defenses that people maintain against persuasive messages and threatening information as well as the manner in which these defenses can be attenuated. The basic reason of studying consumer behaviour is to understand buyer and relate a consumer through this understanding, consumer behaviour is relatively a new discipline in the field of marketing and lot of time and effort is being spent on this exercise. Since the behaviour of consumer is dependent upon psychological, cultural, social, economic, language, regional, religious, political and other factors. Thus study of consumer behaviour is interdisciplinary science. If one wants to study properly and significantly the behaviour of consumers one is required to study serious facts of life about thinking of consumers, his decisions and perceptions which influence his thinking and decisions like his education, culture, Income, climate, social status, society, physiology, psychology, region to which he belongs, his religion and the like. Consumer behaviour itself emerged as a distinct field of study during the 1960s. Consumer behaviour is said to be an applied discipline as some decisions are significantly affected by their behaviour or expected actions. The two perspectives that seek application of its knowledge are micro and societal perspectives. The micro perspectives involve understanding consumer for the purpose of helping a firm or organization to achieve its objectives. The people involved in this field try to understand consumers in order to be more effective at their tasks. Whereas the societal or macro perspective applies knowledge of consumers to aggregate- level faced by mass or society as a whole.

DEFINING CHARACTERISTICS

Assertiveness

Assertiveness is a skill that involves speaking and acting with power while maintaining respect for others. Instead of passively giving up power or aggressively demanding it (Wesley, Mark & Mattaini, 2008). It is the ability to express one's feelings and assert one's rights while respecting the feelings and rights of others. Assertive communication is appropriately direct, open and honest, clarifies one's needs to the other person. Assertiveness comes naturally to some, but it is a skill that can be learned. People who have mastered the skill of assertiveness are able to greatly reduce the level of interpersonal conflict in their lives, thereby reducing a major source of stress (Elizabeth Scott, 2006). It has been defined as "that complex of behaviors emitted by a person in an interpersonal context which express that person's feelings, attitudes, wishes, opinions or rights directly, firmly and honestly while respecting the feelings, attitudes, wishes, opinions, and rights of other persons." (Galassi and Galassi, 1977) According to these writers, assertion does not involve an undue or excessive amount of anxiety or fear. It represents the standing up for one's legitimate rights without violating the rights of others. The four basic components of assertive behavior are the ability to express emotions openly, the capacity to exercise one's rights, the confidence to stand up for oneself, and the freedom to choose when assertive behavior is appropriate. There should be some structured activities to help consumers develop trust in their ability.

Making the transition to a consumer dissatisfaction context, drawing upon the model of assertive behavior developed in Psychology and Mental Health and generalizing from the positive results of assertive training, what can be said about consumer complaining behavior? For one thing, it would be expected that the dissatisfaction experienced by a non-assertive consumer will produce undue anxiety so that the range of available remedy options becomes restricted. Since brand shifting, purchase or patronage termination, or total inaction are responses that do not require intercommunication, one would expect that complaining, which is an intercommunication initiated by the consumer, to be less likely a response of the non-assertive consumer. This is in contrast to the assertive individual who would not let possible unpleasantness prevent him from complaining to a company, if he thought that complaining was the appropriate course of action. According to the assertiveness model and the definitions of assertiveness/aggressiveness, the reactions to frustration would be based on different considerations for different individuals: Response of an assertive individual = (available alternatives and probable outcomes); Response of a non-assertive individual = (the amount of anxiety associated with the alternatives); Response of an aggressive individual = (the magnitude and intensity of frustration).

Only in assertive behavior are the consequences of the action fully considered beforehand. The aggressive person is more apt to consider the consequences after the action is taken, and the non-assertive person's main concern is to find a response with a minimal amount of intercommunication and anxiety. Consequently, one would expect that both assertive and aggressive individuals would be more likely than non-assertive individuals to complain to a company if dissatisfied with the product or service. If this is correct, it suggests some interesting implications for consumer policy.

Self-affirmation

According to Self-Affirmation Theory (Steele, 1988) people are motivated to maintain a self-concept they experience as being "adaptively and morally adequate" (Steele, 1988, p. 262). When this self-perception is threatened, they can bolster or restore this experience of self-adequacy through self-affirmation. People can self-affirm through "explanation, rationalization and/or action" (Steele, 1988, p. 262). For example, they may think about their personal strengths, bring to mind their core values, reflect upon their important relationships, or act

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in a way that demonstrates their moral or adaptive adequacy. Consumers attempt to preserve or enhance their self-images by buying products they believe agree with that self-image and avoiding products that do not agree. This is called consumer imagery. Consumers tend to shop in stores that have images that agree with their own self-images. Self-affirmation refers to "an act that demonstrates one's adequacy" (G. L. Cohen & Sherman, 2014, p. 337; D. K. Sherman, 2013) and is the process by which individuals attempt to "cope with one kind of self-threat by affirming an unrelated aspect of the self" (Steele, 1988, p. 263.Further, he argued that when one's self-concept is threatened in some way, individuals might strive to regain or maintain a strong sense of self, sometimes attempting to explain or rationalize their behaviors. This "self-affirmation system" is activated in response to threat and remains engaged until one's positive perception of self is restored. During times of threat, self-affirmation may help to provide a reminder of one's self worth and personal resources (e.g., G. L. Cohen & Sherman, 2014; D. K. Sherman, 2013). Importantly, individuals can regain this positive sense of self even without directly resolving the original threat; people can affirm other importantly held beliefs in contextually unrelated areas of the self and still feel relief. Thus, even if a threat is specific to one domain, self-affirmation can bring relief by reminding an individual of other importantly held beliefs to boost the global sense of self more generally.

Boundary conditions

Consumers who are high in NC (need for cognition) are more likely to be responsive to the part of an advertisement that is rich in product-related information of description. They are also more responsive to cool colors. Consumers who are relatively low in NC are more likely to be attracted to the background or peripheral aspects of an advertisement. They spend more time on print content and have much stronger brand recall. Need for cognition seems to play a role in an individual's use of the Internet. "How do we make the market place work better so that consumers can make better decision about what to buy" If for social purpose has to reduce consumption of Liquor one has to find out through the research why people drink. When in our Country number of states prohibited drinking from time to time it was utter failure because prohibition was imposed without studying the psychology of drinkers. However in case of cigarettes when it is told that smoking is injurious for health and the absolute consumption of cigarettes has started declining. If prohibition was implemented affect the studying how often and what problems are faced by discontinuing drinking alcohol and what have been their response to their problems and their solutions might have been found, the result would have been more encouraging. Psychographic research studies life style of consumers to find out the markets for certain products like items of personal health care, cosmetics, items of family consumption like T.V., furniture in psychographic research consumers are registered to tell their and their house hold reaction about a particular product or service since there is full report on the subjects.

Just as good looks bestow an unconscious "beauty premium" on people, high aesthetics bestows an unrecognized benefit on consumer goods. Specifically, choosing a product with good design affirms the consumer's sense of self. Choice of a highly aesthetic product was compared with choice of products superior on other attributes including function, brand, and hedonics to show that only aesthetics influences a consumer's personal values.

How quickly an innovation spreads through a market depends to a great extent on communications between the marketer and consumers, as well as communication among consumers i.e., word-of-mouth communication. Thus this communication will include two types of communication: a. Communication between marketers and consumers b. Communication among consumers i.e., word of mouth. Consumer, bahaviour is affected by a lot of variables ranging from personal, motivation, need, attitude and values, personal characteristics, socio-economic and cultural back ground, age, sex, professional statues to social influences of various kinds exerted by family, friends and society as a whole. Demographic factory like age, sex, incomes etc. of citizens are also having some influence of consumer's behaviour. Therefore, the study of consumer behaviour becomes essential. What factors influence our choices of consumption? How do consumption habits change as societies change? How do material values influence our relationships with other people? What impact does that have on our personal values? Consumer behavior can be explained as the analysis of how, when, what and why people buy. Consumers are looking for manufacturers who have social responsibility, and use packaging that can either be recycled or are made of recycled material. An effective, efficient and fair implementation of the consumer protection act is one of the conditions precedents for promoting the culture of good governance and thereby ensuring the better promotion and protection of the rights of the consumers. The heterogeneity among people makes understanding consumer behaviour a challenging task to marketers. Hence marketers felt the need to obtain an in-depth knowledge of consumers buying behavior. Consumers use mental short-cuts to help speed up decision-making. These what cuts and distort consumer's decisions. Short-cuts can include relying a labels our

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brand names that are recognized, and being influenced by the way in which information of presented and the context in which a decision is made.

CONCLUSION

The field of consumer behaviour covers a lot of ground. It is the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires. It is evinced that consumers clearly weight up all the costs and benefits of their choices. Instead, purchasing decisions may be made automatically or habitually, are heavily influenced by an individual's emotions or the behaviour of others. Every consumer is different in behaviour from others in the sense of needs, wants, habits and income level of the consumers. The Behaviour of Consumer depends upon psychological, cultural, social, economic, religious, political and other factors. Study of consumer psychology is most important part of consumer behaviour research because it helps to know the attitude of consumer, his level of learning, knowledge, perception, personality, his motivation of buying a particular product of service. It helps to understand psychology of different types of consumer based on their age, sex, income level, education etc. The study of consumer’s psychology helps marketers to segment the market and product good according to their requirement rather than thrusting same product on all. Most of the free time is spent in the market place, shopping or engaging in other activities. The extra time is usually passed in knowing and thinking about products and services, discussing with friends about them, and watching advertisements related to them. The usage of them significantly reveals our life styles. Since assertiveness constitutes a learned behavior (as demonstrated in the psychiatric and psychological literature), and if non-assertive individuals consciously limit their remedy options by avoiding complaining (as suggested by the assertiveness model and the empirical results reported in this study), it follows that consumers can be taught through assertive training to better handle conflicts with sellers and manufacturers. This applies to the aggressive as well as non-assertive consumers.

DISCUSSION

It is well known that consumer policy cannot solely rely on consumer information (i.e., factual information about brand and product characteristics). It has to be complemented with consumer education (i.e., instruction on where to get and how to use available information) in order to have some impact. When both these methods fail to accomplish the desired goals, there are often calls for more consumer protection or market regulation. The assertiveness model suggests yet another way of improving the consumer's position in the marketplace. Its implication is that even well-informed, educated consumers may fall to effectively articulate their grievances because of undue aggressiveness or non-assertiveness. In such cases, it is clear that consumer information and education policies do not suffice, and protection and regulation may miss the mark. Since most consumer dissatisfactions are not voiced, and research has shown that about one in every five purchases results in some form of consumer problem (Best and Andreasen, 1977), assertive training for consumers may be a viable addition or alternative to current consumer programs. Assertive training for consumers does not mean expensive psychological counseling. Although there is, to our knowledge, no programs that are specifically tailored to consumers, many universities now offer courses in assertive training in their extension programs.

The persuasive effect of self-affirmation based on the idea that self-affirmation leads to confidence and this confidence can increase or decrease persuasion depending on the circumstances. Confidence can play different roles in consumer persuasion, affecting attitude change by different psychological mechanisms. There are a number of conceptual issues that need to be addressed with future research. Both the constructs offer new insight into the understanding of consumer behavior. The more empirical research is required so as to establish the efficacy of assertiveness and self- affirmation as intervention for understanding of various dynamics of consumer behavior.

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PLAGIARISM IN BOLLYWOOD MUSIC& LAW

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Plagiarism can be defines as “the wrongful appropriation, close imitation, or purloining and publication, of another author's language, thoughts, ideas, or expressions, and the representation of them as one's own original work”.

Plagiarism is a moral, ethical, & legal issue. It has been around for centuries, but the Internet and the subsequent proliferation of information have made the problem more serious. Plagiarism is taking someone else’s work and passing it off as one’s own. Many people think of plagiarism as copy another’s intellectual idea or work.

Dictionary definition is.

1. To steal and pass off (the ideas or words of another) as one’s own
2. To use (another’s production) without crediting the source
3. To commit literary theft
4. To present as new and original an idea or product derived from an existing source.

MUSIC AND LAW

Music is the creation of human intellectual. It is the major way to convey ideas to the people. The lyrics, and composition of music equally influence human mind and it generate a heavy impulse on conscious and sub conscious people mind. Almost peoples of the world we can find out the presence and influence of music and its impact. Like other intellectual properties music and all its kinds need legal protection. Therefore, the international as well as civic law gives recognition and protection to the authors and owners of musical works.

.**Definition of Musical work**

As per Sec.2 (p) of the Copyright Act, 1957 “musical work” means a work consisting of music and includes any graphical notation of such work, but does not include any words or any action.

In India copyright is recognized in original musical work under the provisions of Sec.13 (1) (a) of the Copyright Act, 1957. Subject to the provisions of this section and other provisions of this act, copyright of musical works shall subsist throughout India. Article 2(2) of the Berne Convention read with Article 2(1) gives the idea that the Copyright protection to a musical work can be permitted only to the work which has been reduced to material form.

THE INDIAN FILM AND MUSIC INDUSTRY

Bollywood had remained and shall remain one of the most popular genres of music in the Indian peninsula. Bollywood industry has also feel the importance of the same with years and hence the production houses are giving more importance to the composition of music of Hindi songs in a film. Bollywood Hindi songs are played back on varied Indian function like marriage, birthday parties, religious festivities, national patriotic festivals and more.

EARLY DAYS OF MUSIC INDUSTRY

Many of the negative features associated are the manipulation, monopolization, and homogenization which are the inherent concomitants of the large scale, expensive and centralized music industry. These factors have led to the downfall of the industry

Early days of music industry saw the rise of Gramophone Company of India (GCI) in 1908. The company under the control of EMI was the sole authority in this region with its subsidiaries HMV (His Master’s Voice). Later HMV became the largest recording company in the world. GCI enjoyed during this time effective monopoly until the entrance of Polydor in 1960. The absence of effective competition enabled GCI to pay many of its artists poorly, and to pursue conservative and in many ways phlegmatic marketing practices (Joshi 1988, pg 149-151).

GCI also had regional subsidiaries like Marwari and Megaphone producing regional music. During the 1980’s Venus record came into existence and a fierce battle started within the industry with the coming up of T-series with its subsidiary Super cassettes. Currently T-series is the market leader with Saregama and Yash Raj music following it. But still the market is controlled by a few players who are paying less to the composers who are also unlawfully not paying them the royalties and also buying their composition from them even though our law

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states that the composer has a right over the song. In other countries like the US, all from the music composers, singers and lyrics writer enjoy equal status on the song an earn royalties which is not the scenario in India. Only the music companies and Producers are reaping the benefits. And also as the music companies are limited and have a monopoly over the market , composers have no choice but to create on an average 500 songs a year which is completely opposite of the west where they generally take out an album in 2-5 years and earn a lot through royalty payments and tours, so plagiarism is the only option left for the composers of our industry to create so many songs.

REGIONAL MUSIC IN HINDI MOVIES

Film composers have often employed melodies from their native regions, Hemant Kr, Salil Choudhary, S.D.Burman, R.D.Burman and Anil Biswas all borrowed songs from their native Bengal, While GhulamHaiderpopularised Punjabi style music. In the dominant Bollywood Music, tunes were borrowed generally from folk music and moulded in such way that they shed their regional flavour and thus appeal to the Indian audience. Film composers avoided using melodies that was recognisable as regional. They changed it by adding some element like an instrument or during the sound recording.

Folk songs have been picked from Hariyanvi ragini, Bengali Jatra, Rajasthani Bhopa traditions, Manganhar performances, Nautanki of Western Uttar Pradesh, Gujarati garba music, Rasiya, Lavni and Muslim devotional Qawwali.

LAW IN INDIA

1. Copyright subsists in original musical work and

a. Includes any combination of melody and harmony, either of them reduced to writing or otherwise graphically produced or reproduced. An original adaptation of a musical work is also entitled to copyright. There is no copyright in a song. A song has its words written by one man and its music by another; is words have a literary copyright, and so has its music. These two copyrights are entirely different and cannot be merged.

b. In cases where the word and music are written by the same person, or where they are owned by the same person, he would own the copyright in the song.

A copyright gives the right to do and authorize the doing of any of the following acts, namely-

c. to reproduce the work in any material form;

d. to publish the work;

e. to perform the work in public;

f. to produce ,reproduce ,perform or publish any translation of the work;

g. to make any cinematographic film or a record in respect of work;

h. to communicate the work by broadcast or to communicate to the public by loud-speaker or any other similar instrument the broadcast of the work;

“Musical work" means a work consisting of music and includes any graphical notation of such work but does not include any words or any action intended to be sung, spoken or performed with the music.

Term of copyright in published literary, dramatic, musical and artistic works

Except as otherwise hereinafter provided, copyright shall subsist in any literary, dramatic, musical or artistic work (other than a photograph) published within the lifetime of the author until 62[sixty] years from the beginning of the calendar year next following the year in which the author dies.

Explanation. - In this section the reference to the author shall, in the case of a work of joint authorship, be construed as a reference to the author who dies last.

Performer’s right

(1) Where any performer appears or engages in any performance, he shall have a special right to be known as the "performer's right" in relation to such performance.

(2) The performer's right shall subsist until 96A fifty years from the beginning of the calendar year next following the year in which the performance is made.

(3) During the continuance of a performer's right in relation to any performance, any person who, without the consent of the performer, does any of the following acts in respect of the performance or any substantial part thereof, namely :-

(a) makes a sound recording or visual recording of the performance; or

(b) reproduces a sound recording or visual recording of the performance, which sound recording or visual recording was-

(i) made without the performer's consent; or

(ii) made for purposes different from those for which the performer gave his consent; or

(iii) made for purposes different from those referred to in section 39 from a sound recording or visual recording which was made in accordance with section 39; or

(c) broadcasts the performance except where the broadcast is made from a sound recording or visual recording other than one made in accordance with section 39, or is a re-broadcast by the same broadcasting organization of an earlier broadcast which did not infringe the performer's right; or

(d) Communicates the performance to the public otherwise than by broadcast, except where such communication to the public is made from a sound recording or a visual recording or a broadcast, shall, subject to the provision of section 39, be deemed to have infringed the performer's right.

39.95 **Acts not infringing broadcast reproduction right or performer's right. –** No broadcast reproduction right or performer's right shall be deemed to be infringed by-

(a) The making of any sound recording or visual recording for the private use of the person making such recording, or solely for purposes of *bona fide* teaching or research; or

(b) The use, consistent with fair dealing, of excerpts of a performance or of a broadcast in the

reporting of current events or for *bona fide* review, teaching or research; or

(c) Such order acts, with any necessary adaptations and modifications, which do not constitute

infringement of copyright under section 52.

Other provisions applying to broadcast reproduction right and performer's right
Sections 18, 19, 30, 53, 55, 58, 64, 65 and 66 shall, with any necessary adaptations and

Modifications, apply in relation to the broadcast reproduction right in any broadcast and the

Performers' right in any performance as they apply in relation to copyright in a work:

Provided that where copyright or performer's right subsists in respect of any work or performance that has been broadcast, no license to reproduce such broadcast shall take effect without the consent of the owner of rights or performer, as the case maybe, or both of them.

BOLLYWOOD MUSIC/ INDIAN MUSIC INDUSTRY

1. Peter Manuel (2001) in his book Cassette Culture cited that The song TirchiTopiwale composed by Kalyanji-Anandji and film maker Vipul Shah for the 1989 film Tridev, the song became phenomenally popular, partly for its tuneful melody, but especially for its conspicuous "breaks". The passage, the essential "hook" of the song as itself plagiarized from a prior Latin rock hit by the Miami Sound Machine entitled "The rythm'sgonna get you.

2. Peter Manuel (2001) in his book Cassette Culture mentioned that Copyright law remains singularly lax with regard to cover versions. Western copyright law permits cover version only with the permission of the original copyright holder. Indian Law by contrast merely requires that the original copyright holder be notified of the production of a cover version and a nominal royalty 5 % be paid if more than one and a half minute tunes are employed. If the melody is used the rate is 2.5%.

3. Peter Manuel (2001) in his book Cassette Culture reported that an effective "open season" prevails with regard to foreign songs; the 1989 hit "HawaHawa" by Pakistani singer Hassan Jahangir, was parodied and covered by many labels like T-series, Venus and Western all claiming to be the copyright owner.

4. AnubheySawhney (2006) cited in his article"Bollywood music: If it's a hit, it's a rip-off" in TOI, the views of Intellectual Property Rights lawyer PravinAnand, "There's no difference between an idea and its expression.

If a concept is commercially-viable and somebody is lifting it to suit their purpose, they're liable. In fact, the beauty of the copyright law is that as soon as an original idea is penned, whether registered or not, it automatically comes under the protection of the copyright law."

5. According to AnubhaySawhney (2006) "Bollywood music: If it's a hit, it's a rip-off" in TOI mentioned that an age-old trend, plagiarism in music has taken on a whole new meaning — if it's popular, it can't be original. Cases in point: Pal, pal (LageRahoMunnabhai), KaisiPaheliHai (Parineeta), Dil Mein Baji Guitar (ApnaSapna Money Money), KyaMujhePyarHai (WohLamhe), Tu Hi MeriShabHai (Gangster) ...the list is endless.
6. AnubhaySawhney (2006) in his article "Bollywood music: If it's a hit, it's a rip-off" in TOI mentioned that the other new-composer-on-the-block who has the public humming almost everything he makes is PritamChakraborty. Sadly, all of Pritam's seemingly original scores have sources elsewhere. From HalkaHalkaNasha (originally Breeze from Saintes Maries by AbrarulHaq) to the recent KyaMujhePyarHai (originally TakBisakah by Indonesian group Peter Pan), he's guilty of 'sourcing' them all.
7. Hindimoviesong.net (2008) blogged that A.R Rahman has copied some Kenny G's song in his debut film Roja. More examples are- recent films like Shikhar, Chocolate & Aryan have songs copied from Van Halen, Rammstein& Pink Floyd.

Also some of the old songs of R.D Burman are copied from Spanish & Belgian music stuff and they were super-hit.

8. HarpreetOberoi (2009) recorded, "In remix albums the musical composition of the songs, notes and video is so changed that it appears new to the audiences and listeners. According to the copyright act if all the bars of notes are copied, only then it is infringement. This change in remix songs fall within the category of adaptation. So remix songs are eligible for copyright protection".
9. PriyankaDasgupta (2010) reported that Assamese singer Kumar Bhabesh has alleged that Pritam's "ZorKaJhatka" number is copied from two of his numbers. "The mukhda" of "ZKJ" resembles my composition 'Dehatilahilahi' from the album, "Sunpahi". The tune of the antara is a copy of my song, "Ruksana", from the album "Roja".
10. In an article of Hindustan Times (2011) Music composer Anu Malik alleges that PritamChakraborty has lifted the entire tune of his song, *Mohabaatnaamhaikiska*... from *Ajnabee* and used it in the song, *Character dheelahai*...The full tempo and tune has been ripped off.

CONCLUSION

Bollywood music is mostly referred to as Indian music industry which is often a mistake. Bollywood music is a part of Indian music industry but of course a major part. And because of the changes of taste of the Hindi songs among Indian mass the Bollywood songs have also undergone huge changes. Due to globalization and advent of new technology many cases of plagiarism is coming in spot light in the Indian market, still such composers are getting work and are rewarded by the industry. Person of our country want the law to be stricter, producers of such case be punished severely and provision of royalty be provided in the copyright act, so that stake holder of the song be remunerated. Regional artists should be recognized for their work and be paid when a song made by them is used by the composer of our industry.

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MEDIA EDUCATION IN INDIA: A QUALITY PERSPECTIVE

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ABSTRACT
Journalism education in India is framed in the higher education system, comprising of programs in the universities, both government-supported and media-backed private institutions, as well as in-service and short-term courses offered by press associations and other media organizations. They are offered at different levels from certificate to diploma to both undergraduates and postgraduates. Due to requirements of the media industry, there is a constant friction about the need to balance the academic and professional aspects in the curriculum. This has led to skepticism in the past about the relevance of formal media education. However, with globalization and growth of the media sector, there is an enhanced need for professionals. In the absence of practically relevant training the graduates are found in a helpless situation when they join the media organizations. Lack of trained teachers, infrastructural facilities and upgraded syllabus are the major hurdles in the way of sound mass communication teaching. Most of the departments are not getting latest books and professional journals due to financial constraints. They do not have well equipped audio-visual lab, computer lab, photo lab, close circuit television, Internet facility, departmental library and allied facilities.

Keywords: Journalism Education, Media Industry, Media Organization

INTRODUCTION
Media education in India is anchored in two dominant systems of media industry and education sector. While the education sector in India is much evolved and is overseen by Ministry of Human Resource Development (MHRD), the media industry per say is yet not very organized. Today, there are over 300 media or journalism schools at the university and non university systems. All these journalism and media schools offer courses at bachelor, master and postgraduate diploma and diploma levels encompassing all media including print, broadcast and internet. Only courses that fall under the University system are under the purview of the UGC (University Grants Commission) and or State Governments who both fund Universities and also lay guidelines on curriculum and systems (including faculty recruitment). Private Universities that have emerged in the last few years in India are also mandated to follow certain set systems and procedures set by the MHRD. Other non-university institutes or courses do not fall under any legal authority or need to follow any set standards. According to a UGC report 2, "Higher Education at a Glance", presenting vital statistics

pertaining to higher education from 1950-2013, there are 700 degree awarding institutions in total in the country. Of these 44 per cent i.e. 306 are state universities, 129 deemed universities (18 per cent), central universities and institutes of national importance are 6 percent and 10 per cent respectively. There are only 154 private universities accounting for 22% share. Out of these, UGC funds 39 central universities, 153 state universities, 24 deemed universities and 5420 colleges. In most of these Universities, the Journalism departments receive only a fraction of the funding from UGC.and Number of InstitutionCentral State Private al

Key Trends and Quality Issues
The speedy growth of private institutions in recent times has also made this sector highly competitive. The situation gets further complicated by several uncertified course run by reputed media organizations. Several institutes also started these courses without having enough infrastructures. Teachers have little experience as academics or professionals. The Indian Media industry is expected to grow exponentially at 18.4 per cent. It is yet to create significant number of jobs in the market, also considering the number of students graduating from Indian journalism and media schools every year. The workforce demand for media and entertainment sector currently stands at 4.6 lakh, according to a study conducted by Media and Entertainment Skills Council (MESC) in 2013. It is estimated to grow at a CAGR of 13 per cent to 7.5 lakh by 20174. Given the nature of workforce demand in the industry, the focus of the media education is expected to be more on professional training. In this regard, MESC was formed to skill workforce to meet the growing Media & Entertainment Industry which is projected to grow to INR 1457 billion by 2016. According to the MESC Skills Gap Study report, there is sizable shortage of trained professionals that possess the relevant skills for jobs within each sub sector. "Due to the lack of a standardized knowledge infrastructure and practical training courses, employees in several occupations end up learning technical/ role-specific skills on the job. This leads to time and budget overruns at the employer end, and in one form or another, these organizations end up bearing the cost of training," according to the report. There are 17 regulatory bodies or councils that look into specific disciplines or areas of study such as AICTE, Bar Council, Medical Council of India, State Council of India, State Councils of Higher Education, and

University Grants Commission to name a few. Media education comes under the ambit of UGC as of now. Discourse on the need for a separate body that will provide accreditation to institutes offering journalism courses has been going on for long now.

Necessity of an accrediting body and a network

Almost Accrediting body that will keep a check on the quality standards of journalism institutes and departments. Some respondents said that the body should have a multi-faceted approach and without any bias look into the quality parameters of any institute/ course. There should be a Journalism Education Council in India similar to bodies such as the ICMR, ICAR, Bar Council and Medical Council. The purpose of the body could be to limit mushrooming of institutes without proper infrastructure and faculty. An accrediting body may not bring any change as similar efforts have been made in the past. There is no media professional body approved by government to regulate and audit the curriculum as well as other benchmarks to maintain the quality in media education. It was also suggested that a media professional body like MCI, ICSI, ICWA, NAAC, etc should be created to audit the curriculum for different courses as well as set quality standards of institutions.

Methodology

This paper captures the key findings from the study that aimed to document the state of journalism education and its challenges in India, and also to draw critical lessons both for policy and systems to introduce standards and quality parameters in this important education stream. A secondary research was used for this study. The secondary study mapped all the courses available online and on available publications for various courses (including nomenclature use) related to journalism and media studies in India. Information for faculty and facilities available in these institutes were also mapped. A total of 310 universities, institutes, colleges were mapped during this study using a variety of sources including the respective institute websites.

Discussion on Findings

Journalism education in India is still developing and though it has grown in size and importance, it is still not treated at par with other traditional disciplines of knowledge. This discipline is striving for an identity of its own and unfortunately, there have not been adequate efforts of either the academia, industry nor the policy makers to make gainful efforts towards the same. Issues facing media education in India relate to theory versus practice, the quality of faculty, updating curriculum and syllabus to keep pace with advancements in media technology, lack of research in media institutes and departments, reference books, modules not relevant in Indian contexts such as some of the mass communication theories. Based on the secondary the following findings and observations emerged.

CONCLUSION

Media education is at cross roads in India and faces very similar challenges as the higher education sector in India. While the controversial issues regarding standards and policy need regular debate, the faculty paucity is one area that can be immediately addressed. While the number of institutes and universities offering media education is increasing, the faculty dilemma is something that is still addressable. Focused attempts like research resources, networks, platforms for interaction with Industry and specialized training programs, can still help improve standards of education in this sector. This study identified skills and capacities that can be developed among faculty which in turn can directly impact media education in the country.

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FAKE NEWS AND ELECTIONS

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ABSTRACT
Today's era is a technology-drivenera.Information is shared from one person to another person by social media applications like - Twitter, Facebook, WhatsApp, etc.During the time of elections fake news are spread on social media and became major public concern in India.As Lok Sabha Election - 2019 is just around the corner in India and a billon of new people are registered to vote for first time, along with previously registered voters in the upcoming election fake news is started and spreading among folks like unstoppable fire. Currently, India is a developing country and has a large population base, due to this all web (internet) based companies see a very large and fast growth market, and this is the main reason for popularity of all social media platform and messaging apps in our country. Fake news plays a huge role in manipulating human mind and quickly changes their mindset as well as thought process within short period of time. Fake newsis also responsible for creating violencein India and it became a worst nightmare for people, which is not a good sign for world's largest democracy. WhatsApp is one of the most popular andwidely used social media platforms among all age group people in India, due to this reason some bad people is spreading fake news and false political message on this social media application. Now days, social media has becoming the part of elections campaigning. According to various media reports in India, WhatsApp is become the most favourite app to spread fake news in various groups and individualsand over 1-2 lakh groups and 50-80 thousand individual accountsare found which are 100% dedicated to spread false political messaging, hateful speeches, etc. to influences the large number of people. Fake news is a part of yellow journalism that consists of disinformation spread online through various social media sites. The biggest factor for successful fake news stories is the large amounts of unaware audiences are attached with various social media platforms. Fake news is generallyused for creating a negative impact and fake image of individual or group of people in society.

Keywords: democracy, manipulating, social media, campaigning.

INTRODUCTION
Fake news refers to the false information or propaganda. Fake news is made for manipulating people's mind and to spread it in the whole world by changing people thoughts very easily and so that it becomes popular. Fake news websites and channels put their fake content to mislead the large audience and spread misinformationon various social networking sites like - Facebook, WhatsApp, Twitter etc.Fake news is a report which is creating to gain attention, mislead, deceive or damage a person reputation easily and spread the false information very fast. Sometimes creator or distributors of fake news have some agendas like political, social, etc. Fake news is shaping people's behaviours and opinions. Fake news is the major concern in today's time because they affect people mind and their every day life. Fake news also defines as a news which is design and style as well as real news, but it is falseand unauthentic. As, 17^{th}Lok-Sabha election in India will held from11^{th}April 2019 to 19^{th}May 2019in all states on different-different schedule date, now every political party is trying to put fake news and false content everywhere to influence the people easily because is easy to spread on social media platforms, during the time of election every parties set an agenda or propaganda to defame or damage opposition party reputation. Fake news also creates conspiracy during the time of elections those benefitsvarious political polities. Fake news effect is widely seen on the election voting because people are easily faith in false content and spread it very fast which makes it popular within short period of timeon social networking platforms and websites like - Facebook, Instagram, Twitter, WhatsApp, etc.Fake news attracts more people attention than real news. Recently, Election Commission of India meets all social networking platformsrepresentatives and Internet and Mobile association of India have agree with election commission to conduct the 'Code of Ethics'on social media for the 17^{th}Lok-Sabha election polls. Social media platforms play a very important and biggest role in increasing and spreading fake news stories in all over the world during the election time. Fake news tradition was not new, in every election polities parties spread fake news on social media againsttheir opposition party and manipulate human mind easily for catching their attention.

Key trends and quality issues
Fake news is still the biggest concern forsocial networking platforms as it is reaching to a lot of people and it effects people thinking in short span of time and people easily believe on the content which is not real.In today's world 75% population people use smartphones and connectedon social media with various people which are unknown to each other that post forwarded message content and most of times the forwarded message

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has the wrong and false information and due to spreading of this kind of messages, fake news becomes very famous and popular.Fake news is very famous at the time ofelection and sometimes creating violence in the society which is not good thing for the country future and welfares. Increasing of fake news in social media helps it to spread like a fire. India is biggest market for all social media platforms and their growth rate is very high, for example – Facebook, Twitter, WhatsApp, Tik-Tok, etc have very large user- base in India. During the time of election some political parties put fake contents on social media like false information, hateful speeches, comments etc., to defame other political parties and damage their reputation by changing the mindset of large amountof people. Fake news spread negativity around the world and its impact is not good for the society. Fake news is successfully spreading very fast because a lot of peoplecould not identify whether it is true or not and generally put their more trust on the false content and easily believe on the fake news and false stories. In last few studies, it is revealed that WhatsApp is the most common platform for spreading wrong information and false information all over world.

Necessity of an accrediting body and a network

The Information and Broadcasting Ministry of India has amended the guidelines for the accrediting body of journalists after the increasing and spreading of fake news in social media platforms.Press Council of India (PCI) and News Broadcasters Association (NBA)is selected for review of fake news,firstly they check the news and after confirmingit form source, they allow the publication and the telecast of any type of news, the accreditation of journalists who are involved in creating and propagating fake news will be the suspended for six months for the first time of violence, if same person or company found for second time violence,the journalists will be suspended for 1 year and in case of third time violence the journalists may lose or permanently cancellation of accreditation. These efforts are come to track and tackle the fake news comes from around the world especially on digital and social media platforms in India.

Methodology

This paper captures the key findings from the study that aimed to highlight the state of fake news in India. Secondary research was used for this study. The secondary study mapped all the courses available online and on available publications for various courses (including nomenclature use) related to journalism and media studies in India. Information for faculty and facilities available in these institutes were also mapped. For example In India 17th Lok-Sabha elections are just going to start so WhatsApp put alot of efforts to curb the problem of fake news. The messaging platforms launches the campaign to educate the people and its users for not misusing this platform and says that – “Share Joy, Happiness not the Rumours”. Facebook also launch a new Candidate Connect Feature in India that allows the Lok-Sabha candidates to share a 20 seconds long video with their messages to their users in India.

Discussion on findings

Fake news is stillreaching large number of people within a short period of time. Fake news is spreading every day, but during the time of elections the purpose of fake news is different. Fake news has a very negative impact on society, and itis not good for the development of the country. Social media platforms launcheducation campaign to educate and aware the people: use the social media but do not misuse or spread misinformation.WhatsApp and Facebook launchnew campaign and features to curb the problem of fake news spread at the time of election. Apart of this Facebook has partner with Indian Media Organization to check the flag fake news stories in some of the regional languages like Hindi, English, etc.

CONCLUSION

Fake news spread every time with the different purpose. Fake news easily gains trust of the people and sometimes false information are very eye-catching and it attracts the people very quickly. Social media plays a major role for the success fake news spreading in all over world.

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FINANCIAL DETERMINANTS OF STOCK PRICES: A STUDY OF BOMBAY STOCK EXCHANGE (BSE)

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ABSTRACT

The present study is an attempt to identify the financial determinants of stock prices. The study considered the companies listed in Bombay Stock Exchange (BSE). There are various factors which affect the stock prices of the companies like economic, financial, and political and so on. In the present study, only financial factors (determinants) have been taken to identify the factors affecting the stock prices of selected companies. Data was collected for the period of 2014-2018. On the basis of review of past studies, six factors Viz. earnings per share, dividend pay-out ratio, PE Ratio, net margin, return on equity and return on assets of 30 companies, were taken into study. Panel data least square regression model was applied to analyse the data. The results indicate that firms' earning per share, net margin and net income are having a significant impact on firm's stock price.

Keywords: Bombay Stock Exchange (BSE); Financial Determinants; EPS; Pay-out; Return on Equity; Panel Data Fixed Effect; OLS.

INTRODUCTION

Security market is assumed to be all about risk in return on investment. Rational investor wants to earn extra return on their investment by investing in security market. The stock prices follow a random walk pattern and can-not be predicted easily to earn extra or abnormal returns. Still an investor wants to analyse the determinants of stock prices and returns to find out the possible positive returns and to minimise the associated risk.

BSE Sensex is one of the most important stock exchanges in India. The index value of Sensex is determined by the share prices of BSE 30 companies. These 30 companies are the representatives of all the listed companies in BSE. Various theories suggest that the share prices are affected by numerous factors viz. Economic, Financial, Political, etc. There are many financial factors which affect the stock prices of securities such as return on assets, earnings per share, dividend pay-out ratio, return on equity, net income, net profit margin, size of the firm, etc.

LITERATURE REVIEW

Balan and Srinivasan (2017), in the study of determinants of share price in BSE, using multiple regression, found that DPS and sales are significant variables among various financial variables considered for study.

Sharif, et al. (2015), in the study of factors affecting share price in Bahrain Stock Exchange, during the period of 2010-2016, using regression, found that ROE, Book Value per share, DPS, Dividend Yield, PE and Firm Size are significant determinants of share price in Bahrain stock market.

Almumani (2014), in the study of determinants of share prices of banking stock in Amman Stock Exchange during the period of 2005-2011, by using ratios, correlation, linear multiple regression, found that Book Value, EPS, PE and Firm Size are significant determinants.

Menike and Prabath (2014), conducted a study to measure the impact of accounting variables on stock prices in Colombo Stock Exchange, Sri Lanka during the period of 2008-2012 and found that DPS, EPS, Book Value of share have significant impact.

Tandon and Malhotra, (2013) found that EPS, Book Value per share, P/E Ratio have significant impact in determining the share price in NSE. The study used correlation and multiple regression using the data of 2007-2012.

Gill, et al. (2012), conducted a study on American Firms and found that EPS, DPS, P/E Ratio are found significant in determining the share price of equity shares during 2009-2011.

Khan (2012), conducted a study on Karachi Stock Exchange and found that P/E Ratio, Dividend, GDP have significant relationship with share price during the period of 2000-2009.

Uwuigbe and Agu (2012), conducted a study in Nigeria stock market on the determinants of share price during the period of 2006-2010 and found that dividend payout, financial leverage are strongly determine the share price.

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Srinivasan (2012), found that DPS negatively affect the share price while EPS, P/E Ratio and firm size are the major determinants of share price in the study using panel data approach during the period of 2006-2011.

Sanju, et al. (2011), found DPS, P/E Ratio and leverage as significant factors affecting the share prices in India during the period of 2002-2009.

Sharma (2011), conducted a study on determinants of share prices in India during the period of 1993-2008 and found that DPS, EPS, Book Value per share significantly determine the share price.

Al-Shubiri (2010), conducted a study on determinants of share price movement in Jordanian Commercial Banks during the period of 2005-20018 and found a positive and significant impact of net assets value per share, Dividend percentage, GDP on market price of shares.

Dehuan and Jin (2008), conducted a study on firm performance and stock returns in Shanghai Stock Exchange during the period of 1996-2000 and found ROE, EPS, Profit margin, ROA, Sales and Total Assets Turnover have significant impact on stock prices.

Irfan and Sharif (2002), conducted a study on Karachi Stock Exchange on key fundamental factors and long run price changes during the period of 1981-2000 and found that payout ratio, size of firm, leverage and dividend yield are significantly affect the price changes.

In the developed nations numerous studies have been embraced to determine the financial determinants of the stock price. However in India few studies have been led on this issue.

After the intensive review of literature an attempt has been made to find out the financial determinants of stock price and following factors have been selected for the study:

STOCK PRICE

A stock price is the price of the shares of an organisation or any derivative or financial asset at which it is traded in the stock exchanges. It is the price, a person is willing to pay to purchase the stock.

EARNINGS PER SHARE (EPS)

Earnings Per Share (EPS) is profit available to equity share holders divided by no. of outstanding equity shares. EPS is one of the various parameters of financial performance. Higher the EPS, higher the growth of a company which results in increased market price.

EPS = Profit available to equity share holders/No. of outstanding Equity Shares.

DIVIDEND PAYOUT RATIO

Dividend payout ratio is an estimation of dividend paid out to the shareholders of the company in the relation to the net income. It can be found out by dividing dividend per share and earnings per share.

Dividend Payout Ratio (DPR) = (Dividend Per Share/EPS) X 100

NET MARGIN

Profit margin is also known as net profit margin, net margin or net profit ratio. Net margin is a significant indicator of profitability. It can be estimated by dividing the net profit by total revenue.

Net margin = (Net profit/Total Revenue) X 100

PRICE-EARNINGS RATIO

This ratio is used to find out whether the company is overestimated or underestimated.

P/E ratio = Share Price/ Earnings per share

RETURN ON ASSETS

This ratio emphasises on the profits that company can generate from its assets. It is a profitability ratio which measures that how efficiently a company's management is using their economic resources or assets in generating earnings.

ROA = (Net Income/Average Total Assets) X 100

RETURN ON EQUITY

ROE is an indicator which shows growth that company has earned using its investment. It is an essential measure of profitability of a business in relation to the equity.

ROE = (Net income / Shareholder's equity)X 100

RESEARCH METHODOLOGY

For the purpose of the study, 30 companies of BSE Sensex were selected. The annual data of all the variables was collected from Yahoo Finance and Money Control for the period of 5 years i.e. 2014 to 2018. The Augmented Dickey Fuller (ADF) test was applied to check the unit root in the series and after checking the stationarity of variables, Panel Data Multiple Regression (OLS) was applied to find out the financial determinants of stock prices.

OBJECTIVE OF THE STUDY

The objective of the study is to find out the financial determinants of stock price of ompanies listed on BSE Sensex.

ANALYSIS AND INTERPRETATION

Table-1: (ADF TEST)

VARIABLES	Unit root test- Augmented Dickey Fuller test			
Stock Prices	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-5.242282	**t-statistics**	-14.444
Dividend pay-out ratio	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-12.11216	**t-statistics**	-10.3111
Earnings per share	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-5.514272	**t-statistics**	-14.9723
Return on assets	**Level**	0.0003	**1st difference**	0.0000
	t-statistics	-4.545276	**t-statistics**	-12.1415
Return on equity	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-5.289309	**t-statistics**	-11.2949
P/E Ratio	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-5.394638	**t-statistics**	-8.79062
Net Margin	**Level**	0.0000	**1st difference**	0.0000
	t-statistics	-5.165342	**t-statistics**	-12.5029

INTERPRETATION

In the above table, the variable were checked for unit root and it was found that all the variables are stationary at level as p-value of all are less than 5% significance level. The data processed for further analysis of multiple regression to find out the financial determinants of stock prices.

Regression model

A typical regression equation is as follows:

$$Stock\ price_{it} = \alpha + \beta_1 x_{it1} + \beta_2 x_{it2} + \cdots \dots \dots \dots \dots + \beta_k x_{itk} + \varepsilon_{it} \quad \dots \dots \dots . (1)$$

Where,

Stock price is the dependent variable

i denotes the number of companies and t denotes the time period

x_1, x_2 ………… x_k are the independent variables.

α s the constant term

β_1 β_2…………………..β_k are the slope parameters that represent the partial effects of x_i on y keeping all other factors constant

ε represents the unobserved factors that change over time and affect stock price.

$S.P = \alpha + \beta_1 DPR + \beta_2 EPS + \beta_3 P.E + \beta_4 N.M. + \beta_5 ROA + \beta_6 ROE + \varepsilon$

Where,

S.P. = Stock Price

α= intercept

β_1, β_2, β_3, β_4, β_5 & β_6 are regression coefficients

DPR= dividend pay-out ratio

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EPS= earnings per share

P.E = Price earnings ratio

N.M= net margin

ROA= return on assets

ROE= return on equity

ε= error term

The study uses Least Square Regression Model to measure the significant impact of dividend pay-out ratio, earnings per share, net margin, price earnings ratio, and return on assets and return equity on stock prices.

Dependent Variable: STOCK PRICES

Method: Panel Least Squares

Table-2: (Regression model fixed effect)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-25.35122	85.50212	-0.296498	0.7673
Dividend pay-out ratio	0.138727	1.21492	0.114186	0.9093
Earnings per share	21.36026	1.135786	18.8066	0.0000
Net Margin	-62.55889	9.226883	-6.780067	0.0000
P/E Ratio	279.6232	42.51818	6.576556	0.0000
Return on assets	*-33.00304*	*13.30781*	*-2.479975*	*0.0144*
Return on equity	*5.394197*	*4.773243*	*1.130091*	*0.2606*
R-squared	*0.77953*	*Mean dependent var*		*841.0835*
Adjusted R-squared	*0.769195*	*S.D. dependent var*		*1172.913*
S.E. of regression	*563.4928*	*Akaike info criterion*		*15.55665*
Sum squared resid	*40643085*	*Schwarz criterion*		*15.70729*
Log likelihood	*-1043.074*	*Hannan-Quinn criter.*		*15.61786*
F-statistic	*75.42954*	*Durbin-Watson stat*		*1.103157*
Prob(F-statistic)	*0.00000*			

S.P. = -25.35122+ 0.138727 DPR+21.36026 EPS+-62.55889 N.M.+279.6232 P.E.+ -33.00304 ROA + 5.394197ROE

INTERPRETATION

In the above mentioned model, keeping stock price as dependent variable and dividend pay-out ratio, earnings per share, net margin, price earnings ratio, return on assets and return on equity as independent variables. On the basis of the result, it was found that Earnings per share and price earnings ratio have significant positive impact on stock price as p-value= 0.0000 and 0.0000 which is less than 1% means these are significant at 1% level and Net margin and ROA have significant negative impact on stock price as p- value= 0.000 and 0.0144 respectively which is significant at 1% and 5% respectively. Whereas DPR & ROE has no significant impact on stock price as p-value of these two are greater than the significance level (5%).

Together, all the factors explain 76.91% of stock price and remaining 23.09% is of the error term.

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TEST II

Dependent Variable: STOCK PRICES
Method: Panel EGLS (Cross-section random effects)

Table-3: (regression model random effect)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	29.88246	124.927	0.239199	0.811
Dividend pay-out ratio	-0.145004	1.004974	-0.144286	0.885
Earnings per share	18.03344	1.335319	13.50497	0.000
Net Margin_	-42.73732	9.777015	-4.371203	0.000
P/E Ratio	242.5864	51.56166	4.704783	0.000
Return on assets	-19.13564	17.55967	-1.089749	0.277
Return on equity	-1.198739	5.742414	-0.208752	0.83
	Effects Specification			
			S.D.	Rho
Cross-section random			372.6139	0.446
Idiosyncratic random			415.072	0.553
	Weighted Statistics			
R-squared	*0.61632*	*Mean dependent var*		*375.042*
Adjusted R-squared	*0.598335*	*S.D. dependent var*		*685.079*
S.E. of regression	*434.1834*	*Sum squared resid*		*2412994*
F-statistic	*34.26853*	*Durbin-Watson stat*		*1.46419*
Prob(F-statistic)	*0.00000*			
	Unweighted Statistics			
R-squared	*0.758082*	*Mean dependent var*		*841.083*
Sum squared resid	*44596903*	*Durbin-Watson stat*		*0.9692*

Table 4 (Hausman test)

Correlated Random Effects - Hausman Test				
Equation: Untitled				
Test cross-section random effects				
Test Summary		Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random		18.058507	6	0.0061

INTERPRETATION

To check whether the preferred model is random effects or fixed effects, Hausman test is applied. From the above table it can be inferred that p-value is 0.0061 which is less than 0.05, therefore the preferred model is fixed effects and not random effects

LIMITATIONS

The results are limited to the selected stock exchange, selected companies and duration of the study. The results may vary with change in any or all criterion.

CONCLUSION

On the basis of the objective of the study to find out the financial determinants of the stock prices and the process to analyse the variables with the help of regression method it can be concluded that Earnings per share and price earnings ratio has significant positive impact on stock price and net margin and return on assets have significant negative impact on stock price whereas dividend pay-out ratio and return on equity have no significant impact on stock price.

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DIGITAL ENTREPRENEURSHIP IN INDIA

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ABSTRACT
Digitalization and the development of information and communication technologies (ICTs) are creating opportunities for new types of entrepreneurial activities in Indian economy. The digitalization takes entrepreneurs towards the Digital Entrepreneurship which is a social, economical and technological phenomenon, it can be considered as the joining of traditional entrepreneurship with an emphasis on leveraging new digital technologies in novel ways, such as social, mobile and analytics, all in order to shift the traditional way of creating and innovative way of doing business in the digital era.

The present study reveals about the Nature of Digital Entrepreneurship and Barriers to Digital Entrepreneurship in present globalised market place.

Keywords: Digital Entrepreneurship, Entrepreneur, Innovation, Start-up,ICT

I. INTRODUCTION

Digital Entrepreneurship plays a significant role in the economic development of our country India. It is the most powerful weapon to fight against poverty and unemployment and acts as a catalyst for the economic prosperity of a nation and also contributes in national income, rural development, industrialization and export promotion etc. In Digital Entrepreneurship Entrepreneurs are able to work from remote areas, at different hours, from the home. It promotes gender equality, social and economic inclusion, and contributes to sustainable development, especially when new technologies are combined with the availability of open and public data.

II. REVIEW OF LITERATURE

Eric Ries (2011) in his *Lean Start-up Manifesto* stated that a start-up is a human institution designed to create a new product or service under conditions of extreme Uncertainty.

Steve Blank's (2013) famous definition of a start-up as a temporary organization searching for a repeatable and scalable business model. These references advocate a nature of high uncertainty and the quest for a repeatable and scalable business model in the core part of the definition.

The 'digital' component relates to what Parker et al. (2016) refer to as 'digital platforms' that "consummate matches among producers and consumers and facilitate the exchange of goods, services or social currency, enabling value creation for all through the digital landscape". Hence, digital start- ups and scale-ups are ventures that incorporate novel digital technology as a vital component of their business model and which could not feasibly operate without the internet-enabled platforms.

According to Yoo et al. (2010), digital innovation can be defined as the implementation of new combinations of digital and non-digital resources to produce novel products and processes. Because of the limited resources and knowledge available within individual firms, many firms seek to leverage external resources to generate digital innovations(Selander et al., 2010).

Innovation and entrepreneurship are often intertwined since many digital entrepreneurial ventures are based on digital innovation (Bessant and Tidd, 2007).

Digital entrepreneurship is one stream of entrepreneurship. The unique characteristic of digital entrepreneurship as per Davidson et al. (2010) is that digital entrepreneurship consists of three interconnected types of entrepreneurship: business entrepreneurship, knowledge entrepreneurship and institutional entrepreneurship. Digital entrepreneurship is a multi-faceted phenomenon that contains all three types.

Business entrepreneurship is the type of entrepreneurship whereby new ventures are created. This is the most popular type of entrepreneurship in the literature. Knowledge entrepreneurship involves the pursuit of opportunities based on information and knowledge to create a domain-related knowledge base and pursue new ventures related to this knowledge base. Consultants, journalists and academics are examples of knowledge entrepreneurs. Institutional entrepreneurship can be defined as the activities of actors who have interest arrangements and who leverage resources to create new institutions or transform existing ones. For example, the rise of E-commerce platforms, such as Amazon and Alibaba, has created a new form of retail market, which is an institutional entrepreneurship.

These three types of entrepreneurship are not exclusive. Instead, they are reinforcing. Davidson et al. (2010) posit that a successful digital entrepreneurship should combine business, knowledge and institutional opportunities. For example, Alibaba Inc, an Ecommerce company, is first a business enterprise, but at the same time, this enterprise contains important knowledge and institutional implications.Digital entrepreneurship pursues opportunities based on the use of digital technologies, while others pursue opportunities based on business, knowledge or institutions (Davidson and Vaast 2010).

II. METHODOLOGY AND OBJECTIVES

The study is based on the secondary data which has been collected through government reports, books, research paper and websites etc.

The present study is based on following objectives:

1) To study the concept of Digital Entrepreneurship

2) To study the Barriers to Digital Entrepreneurship.

3)To provide the Suggestions to the Government of India

III.FINDINGS OF THE STUDY

A) To Study the Concept of Digital Entrepreneurship

Digital Entrepreneurship most commonly refers to the process of creating a new Internet enabled/delivered business, product or service. This definition includes both startups—bringing a new digital product or service to market—but also the digital transformation of an existing business activity inside a firm or the public sector.

Digital Entrepreneurship is referred as embracing new ventures and the transformation of existing business by creating and using novel digital technologies. Digital Enterprises are characterised by a high intensity of utilisation of new digital technologies (particularly social, mobile, and analytics) to improve business operations, invent new digital business models, sharpen business intelligence, and engage with customers and stakeholders through new digital channels.

B) Barriers to Digital Entrepreneurship

The main barriers to digital entrepreneurship appear to include:

i) Skills

In many parts of India Entrepreneurs are not digitally skilled they are still on traditional Entrepreneurship. Skills issues are extremely important for digital entrepreneurship. From the ability identify the talent that is required and recruiting that talent, including across borders, to having the skills to identify new technology-enabled business opportunities either as a new venture, or by transforming existing business models, skills issues are key to successful digital entrepreneurship and even the successful conceptualization and implementation of most IT projects (in both the private and public sectors).

ii) Infrastructure

In many parts of the India, access to affordable, reliable, high-speed broadband infrastructure is still a problem.

iii) Business environment.

It is also essential to create a dynamic and competitive digital business environment and address concerns about digital entrepreneurship conditions in order to enable the creation of online services and applications. These factors also matter for entrepreneurship more generally, they are even more important in the fast changing and moving digital world, and for digital entrepreneurs in start-ups, smaller companies, and newer companies, in highly innovative sectors.

C) Suggestions to the Government of India

It is vital to strive for consistency and harmonization of the rules governing digital entrepreneurship, while also limiting regulatory change and uncertainty going forward. We would like to provide some suggestions to the Government of India in respect of the Digital Entrepreneurship:

i) Supply of appropriate skills

Government of India should simplify and speed-up procedures for cross-border recruitment of talent and reduce the associated costs (e.g. related to immigration rules and formalities).Government should promote more interaction between the private sector and educational and vocational training institutions and organizations to ensure the skills supply better matches the skills needs in practice.

ii) *Market integration and demand aggregation:* Government should try Integrate markets for digital and online services by reducing fragmentation and other barriers, and help through the aggregation of demand where necessary to allow an increase in overall demand for ICT goods and services.

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iii) *Promoting open standards and open data:* Government should also promote the creation of new digital services by ensuring open access to public data (e.g. weather, traffic, geography, public records, archives) to allow the creation of new and relevant localized digital content, services and applications.

iv) *Business life cycle:* Government should also Simplify and harmonize regulation in doing digital business, including across borders.

v) *Creating the best climate for success:* Government should promote digital entrepreneurship awareness and skills in schools, from early age and at all levels, including through the use of role models, technological skills, and especially combinations of technical and soft skills.

vi) *Enabling access to finance:* Government should promote access to finance for start-ups which is very important.

vii)*Fostering a competitive environment:* Government should reduce barriers to entry, and exit, where necessary is important in fostering a competitive environment and should help the diffusion of technology and reduce the power of incumbents.

viii) *Clarifying the rules for use of data:* Government should make a strict Rules for 'ethical' conduct around the collection, storage and use of data. It is also important to create trust in the online environment by providing a balance .

IV.CONCLUSION

Digital Entrepreneurship offer tremendous growth opportunities and reduce investment barriers by bringing new digital products and services to market. The greater emphasis must be placed on creating the right environmental conditions—including skills, business cycle regulations, infrastructure and access to capital—that enable digital entrepreneurs to be successful. Enabling digital entrepreneurship in our country is especially important as this allows for the creation of new markets, the exploitation of existing markets and integration into global value chains. The growth of Digital Entrepreneurship that match demand and supply for tasks also providing new avenues for people to offer their services regardless of their location which again helps in Sustainable Development.

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SUSTAINABLE DEVELOPMENT THROUGH GREEN MARKETING

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ABSTRACT
Sustainable development can only be achieved when we do not harm our environment. For attaining our goal of sustainable development we can use the tool of green marketing in order to protect the environment from many types of harmful effects. Green marketing basically means the marketing of environment friendly products. Previously many concepts of marketing was there like product concept, production concept, selling concept, marketing concept but now what works is the green marketing concept or the societal marketing concept which means we must market those products which are environment friendly and not harmful to the society. There is no widely used definition of Green Marketing. Green Marketing has been defined differently by different persons as green, sustainable, ecological, environmental, environmentally – friendly marketing, environmental green marketing and sustainable green marketing, while in some cases difference in their content can be hardly find.

The Present paper makes an attempt to discuss the evolution and meaning of green marketing, the reasons for adopting green marketing, green marketing strategies, remarkable achievements of green business &India's initiative for green marketing.

Keywords: Green Marketing, Sustainable Marketing, Environment, Marketing

MEANING OF GREEN AND SUSTAINABLE MARKETING
Sustainable development can only be achieved when we do not harm our environment. For attaining our goal of sustainable development we can use the tool of green marketing in order to protect the environment from many types of harmful effects which our traditional marketing had. Green marketing basically means the marketing of environment friendly products. Previously many concepts of marketing was there like product concept, production concept, selling concept, marketing concept but now what works is the green marketing concept or the societal marketing concept which means we must market those products which are environment friendly and not harmful to the society. There is no widely used definition of Green Marketing. Green Marketing has been defined differently by different persons as green, sustainable, ecological, environmental, environmentally – friendly marketing, environmental green marketing and sustainable green marketing, while in some cases difference in their content can be hardly find.

In the year 1975 American Marketing Association (AMA) held the first workshop on "Ecological Marketing" the proceedings of which have resulted in the form of a book on green marketing entitled "Ecological Marketing"

According to AMA, "Green Marketing is the marketing of the products that are presumed to be environmentally safe".

A mixture of traditional as well as green concept of green marketing includes all the activities which satisfy the human needs with minimal detrimental impact on the

Green Marketing, also alternatively known as environmental marketing and sustainable marketing, refers to the organizations' efforts at designing, promoting, pricing and distributing products that will not harm the environment.

This definition includes all the efforts of marketing in a manner which will not be proved to be destructive to the environment.

While defining green marketing it seems to be important to explain the meaning of green consumers also. In the words of Elkington (1994:93) green consumer is the one who avoids products that are likely to endanger the health of the consumer or others; cause significant damage to the environment during manufacture, use or disposal; consume a disproportionate amount of energy; cause unnecessary waste; use materials derived from threatened species or environments; involve unnecessary use of cruelty to animals; adversely affect other countries.

REVIEW OF LITERATURE
Kilbourne, W.E. (1998) discussed the failure of green marketing to move beyond the limitations of the prevailing paradigm. The author identified areas that must be examined for their effect in the marketing/environment relationship, namely economic, political and technological dimensions of the cultural

frame of reference.

Prothero, A. (1998) introduced several papers discussed in the July 1998 issue of 'Journal of Marketing Management' focusing on green marketing. This included a citation of the need to review existing literature on green marketing, an empirical study of United States and Australian marketing managers, a description of what a green alliance look like in practice in Great Britain, ecotourism and definitions of green marketing.

Prothero, A. & Fitchett, J.A. (2000) argued that greater ecological enlightenment can be secured through capitalism by using the characteristics of commodity culture to further progress environmental goals.Marketing not only has the potential to contribute to the establishment of more sustainable forms of society but,as a principle agen in the operation and proliferation of commodity discourse, also has a considerable responsibility to do so.

Oyewole, P. (2001) in his paper presented a conceptual link among green marketing, environmental justice, and industrial ecology. It argues for greater awareness of environmental justice in the practice for green marketing. A research agenda is finally suggested to determine consumer's awareness of environmental justice, and their willingness to bear the costs associated with it.

Karna, J., Hansen, E. & Juslin, H. (2003) interpreted that proactive marketers are the most genuine group in implementing environmental marketing voluntarily and seeking competitive advantage through environmental friendliness. The results also give evidence that green values, environmental marketing strategies, structures and functions are logically connected to each other as hypothesized according to the model of environmental marketing used to guide this study.

Sanjay K. Jain & Gurmeet Kaur (2004) in their study of environmentalism which had fast emerged as a worldwide phenomenon discussed business firms too have risen to the occasion and have started responding to environmental challenges by practicing green marketing strategies. Green consumerism has played a catalytic role in ushering corporate environmentalism and making business firms green marketing oriented. Based on the data collected through a field survey, the paper made an assessment of the extent of environmental awareness, attitudes and behaviour prevalent among consumers in India.

Donaldson (2005) in his study realized in the Great Britain that in general the ecological attitude of consumers changed positively. This study reported the strong faith of consumers in the known commercial brands and in the feeble behaviour referring to the "green" claims, which was the main cause behind the consuming failure to interpret their concerns beyond the environment in their behavior.

Alsmadi (2007) while investigating the environmental behaviour of Jordanian consumers reveals a high level of environmental conscience. Unfortunately however this positive tendency and preference in the "green" products did not appear to have any effect on the final decision, obviously because these consumers had a stronger faith in the traditional products and a small confidence in the green statements. The above obstacles were further strengthened by the lack of environmental conscience by a lot of enterprises and the existence of a large scale of prices for the same product, many of which included an impetuous estimate of environmental responsibility. The same phenomenon has been presented in other researches too (Ottman, 2004; Donaldson, 2005; Cleveland et al, 2005).

Brahma, M. & Dande, R. (2008), The Economic Times, Mumbai, had an article which stated that, Green Ventures India is a subsidiary of New York based asset management firm Green Ventures International. The latter recently announced a $300 million India focused fund aimed at renewable energy products and supporting trading in carbon credits.

OBJECTIVES OF THE STUDY

- To understand the evolution of Green Marketing
- To explain the reasons for adopting Green Marketing
- To discuss the green marketing strategies
- To discuss remarkable achievements of green business

RESEARCH METHODOLOGY

This paper is based on secondary data. The data has been collected with the help of various books, journals, magazines and internet. The present study is an exploratory study. The scope of this study is limited to the reasons for adopting green marketing practices in India, green marketing practices which have been adopted in India for the purpose of achieving sustainable development and to discuss the remarkable achievements of the country in this direction.

EVOLUTION OF GREEN MARKETING

Environmental problems has got in the focus in 1962, when Rachel Carson's book, the Silent Spring was published and it draw people attention to the anthropocentric root and frightening extent of environmental problems, and blamed economic activities for them.

From the 70's ecological green marketing had been flourishing in developed countries. Ecological green marketing was the sport of the minority, and caused changes in the lifestyle of only a few consumers.

The term Green Marketing came into dominance in the late 1980s and early 1990s, began in Europe in the early 1980s when certain products were found to be harmful to the environment and society as a whole.

According to Peattie (2001), the evolution of green marketing can be divided into three phases; first phase was termed as "Ecological" green marketing, to help solve environment problems through remedies. Second phase was "Environmental" green marketing with focus on clean technology that involved designing of innovative new products, which take care of environmental and waste issues. Third phase was "Sustainable" green marketing, came into prominence in the late 1990s and early 2000 where it becomes necessary for companies to produce environmental friendly products as the awareness of such products is on the rise as customers are demanding eco-friendly products and technologies.

Beginning in the 1990s, the agenda of green marketing began to expand as new topics emerged related to individual's motivation, such as perceived consumer effectiveness, cooperative behaviors and strategic alliances[4]. However in the late 90's green developments had slowed down - the literature speaks about meeting with the Green Wall. On the other hand the negative attitude of the media toward green companies' trustworthiness, problems of green painting and the growing skepticism of consumers toward green advertisement meant burden. On the other hand cheap and easy green practices and solutions – especially those which caused cost reduction – had come to an end, so new steps towards being more green needed lot of investments and sacrifices from the firms. Moreover doubt emerged on the market related to what kind of products were proved to be as really green and the identification and reach of green consumer segment seemed to be very difficult in practice- similarly to the contradictory results of studies in this topic (Peattie 2001).

REASONS FOR ADOPTING GREEN MARKETING

Due to various reasons like consumer beliefs are still in the evolving stage, demand is not well established; and even where it is, purchase behavior tends to be inconsistent, Implementation of Green Marketing is considered as the challenging job. Szillisi pointed out that from the 60s it became gradually evident that human intervention into the natural cycle to such extent has brought incalculable and irreversible consequences. To minimize environmental impacts by significant orders of magnitude requires the blending of good engineering with good economics as well as changing consumer preferences is the suggestion given by Arnulf Grublerr.There are many potent reasons responsible for the increasing demand of green marketing. Some of the reasons can be explained as below

Strict Government Regulations Tightening of emission norms in vehicles to minimize release of hydrocarbons into the atmosphere, Encouraging use of biodegradable materials through incentives, Issuance of various environmental licenses to control the production of by-products are some of the government regulations which force the companies to behave in environment friendly manner. The European Commission's "Green Package" of legislation on climate change and renewable energy represents a significant potential opportunity for European utilities, according to a report released by the Brattle Group and Trilemma UK. The green package sets targets that represent a step in the energy market: save 20% of energy, increase the share of renewable energy to 20%, and cut greenhouse gas emissions by at least 20%, all by 2020.

India took a series of legislations has been enacted in order to reduce pollution of water, air and other environmental resources. The aftereffect of which is that the refrigerator industry has shifted from chlorofluorocarbon (CFC) gases to more environmentally friendly gases. The Ban of plastic bags and prohibition of smoking in public areas and compulsion of CNG in buses and autorichaws are some of the important regulations of Indian Government to increase green in the country.

Increased Goodwill of the Company Successful marketing of green products will definitely help in the boosting up the company's image and reputation in the market. The increased goodwill of the company will definitely win customer's loyalty and the increased sales as well. Some of the first companies to benefit from gong green include Wal-Mart's Eco-store and McDonald's McRecycle. By doing so, these companies will eventually cut costs and gain a competitive edge compared to companies taking no actions (Kassaye, 2001).

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International Pressure Several international agreements require nations to adhere to specified environmental standards. For example, under the Montreal Protocol, nations are committed to protecting the ozone layer by controlling the release of chlorofluorocarbons and halons. The Kyoto Protocal requires developed nations to reduce emission of greenhouse gas and outlines an agenda with regard to climate change. Similarly, the Basel convention provides guidelines regarding the generation, transportation and disposal of hazardous waste across nations.

Increased Consumer Awareness Consumer awareness towards green products have increased their demand and in turn motivated the companies and businesses to incorporate green alternatives to products and services. Statistical analyses of consumer behaviors have shown that customers are willing to pay a higher premium for a greener product (Czamowski, 2009). Recent polls report that 87% of U.S. adults are concerned about the condition of the natural environment (Phillips, 1999), 80% believe that protecting the environment will require major changes in current life-styles (Ottman,1996) and 75% consider themselves to be environmentalists (Osterhus 1997). A 2009 Landor survey of the world's greenest brands in six nations has revealed some interesting facts. As per the report, consumers all over the world believed that it was important for companies to be green and despite economic concerns consumers said that they would spend more on green products. Consumers relied on a variety of sources to make their green purchase decisions. Hence consumer pressure is one of the most important factors which contribute in enhancing the green marketing in practice.

Green a response to Competitor Initiative As the market grows, more companies will attempt to dip into this green market segment to become the pioneer and dominant supplier (Hartmann, Ibanez, 2006). In the words of Polonsky(1994) , at times firms may be forced to become more environmentally responsible because their competitors are taking major initiatives in that direction and using the fact as a marketing platform. For example, one Tuna manufacture stopped using driftnets the others followed suit. In the same manner Amway claims that its products are environmentally friendly. In the context of electricity industry in the U.S.A., Rader (1997) emphasized that it is not possible to have an effective green market unless and until there was a truly competitive market. For example, Xerox's "Revive 100% Recycled paper" was introduced in an attempt to address the introduction of recycled photocopier paper by other manufacturers.

Green a commitment to Society The Companies Act 2013, has made it obligatory for the companies to contribute a specified percentage of their profits towards Corporate Social Responsibility. The environmental responsibility is a part of every organizations commitment to society. Polonsky (1994) points out the instances of companies such as Walt Disney World, which have instituted environmentally responsible behavior in their processes and systems, but do not promote the fact externally. In the same manner Coca Cola have invested large sum of money in various recycling activities, as well as having modified their packaging to minimize its environmental impact and has not used this concern as a marketing tool. This proves that now firms started viewing greening as a part of their moral obligation toward the society.

Green a Weapon to reduce Cost While considering the short term, going green might mean higher costs but in the long term the benefits heavily outweighs the initial costs of going green. In order to reduce the high cost incurred in disposal of waste and by-products, such as poly chlorinated biphenyl (PCB) contaminated oil, businesses are forced to re-examine their inputs and production processes. In this direction they have started to use green or environmentally friendly raw materials or green technology, as a weapon to reduce cost to the company. Now firms also develop more effective production processes to reduce waste as well as the need for some materials. The search for cost reduction may lead companies to develop ways of recycling their waste or by products either for their own use or to be sold to other industries. Maruti Limited saved Rs. 26 crores in the first year after obtaining an ISO 14001 certification. At Jubliant Organosys Distillery at Gajraula, the treated wastewater is piped to farmers and CO_2 is sold to Cola majors.

GREEN MARKETING STRATEGIES

There are many strategies through which we can achieve the objective of sustainable development through green marketing

Recycling An important way to go green and to be environmentally safe is Recycling. To help keep the environment clean, corporations could start from implementing green strategy in the office. Small changes in recycling habits for small or big companies can make a big difference in keeping the environment safe.

Market positioning on consumer health and safety Nowadays people have become more health conscious and prefer to consume only those products which are good for health and safe to use. "In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered health concious. A study conducted by Alliance for Environmental Innovation and household product- maker S.C.Johnson found that consumers are most likely to act on green messages that strongly connect to their personal environments. Specifically findings suggest that the majority of consumers prefer such environmental household product benefits as “safe to use around children”, “no toxic ingredients”, “no chemical residues”, and “ no strong fumes” over such benefits as “packaging can be recycled”, “not tested on animals”. It can be said a good strategy to market the green product is to market position on the basis of consumer safety and health as these have been proved to be the key motivators driving the green building movement.

Avoiding Green Marketing Myopia In 1960, Harvard business Professor Theodore Levitt introduced the concept of “marketing myopia” in a now famous and influential article in the Harvard Business Review. Green marketing is expected to satisfy two objectives i.e. improvement environmental quality and customer satisfaction. Green marketing myopia is misjudging either or overemphasizing the former at the expense of the later. There are many examples like Whirlpool (in 1994) launched the “Energy Wise” refrigerator, the first chlorofluorocarbons (CFC) free cooler and one that was 30% more efficient than the U.S. Department of Energy’s highest standard[13] . But unfortunately the sale of “Energy Wise” languished due to its high price premium i.e. from $100 to $150 and also because of not offering additional features or new styles that consumers desired. Hence the best strategy for enhancing green marketing is to avoid green marketing myopia and manufacturing products by taking into account both the environment friendliness and consumer satisfaction also.

Raise Consumer awareness through proper education Majority of the people are not aware of green products and their uses. They lack a basic awareness of labels like ‘carbon neutral’, ‘carbon zero’, and ‘carbon negative’, ‘Green tariff’ and ‘100% recycled’. In one of the surveys conducted on green consumers the environmental Non-Government Organizations (ENGOs) were considered as providing credible information about environmental issues. For spreading the knowledge about green products various seminars and workshops should be organized. Various engaging and educational Internet sites about environmental products with the desired consumer value must be created as for example Tide Cold Water’s Interactive Website allows visitors to calculate their likely annual money savings based on their laundry habits, utility source (gas or electricity), and zip code location.

“Green Washing” should be restricted Information provision about greenness is a key component of green marketing. Clearly, firms should not advertise products’ environmental befits unless such claims can be credibly substantiated. As the misleading communication and exaggerated product claims are more likely to deter consumers from buying a company’s products and open a business up to scrutiny. The key to successful green marketing strategy is clear communication and transparency, which can help to increase consumer loyalty and create a ‘feel good’ culture with companies.

Organize Sustainability Audit In order to ensure that the claims made by the companies are up to the standard of greenness a sustainability audit of each and every company must be conducted in relation to all the raw materials, water and energy usage, waste disposal and social partnerships. Social Responsibility Accounting is a good practice the business firms are adopting in practice these days.

Compulsory Eco-Certifications Expert third parties with respected standards for environmental testing (such as independent laboratories, government agencies, private consultants, or nonprofit advocacy organizations) can provide green product endorsements and/or “seals of approval” to help clarify and bolster the believeableity of product claims.The “Energy Star” label, is a common certification of electronic products consuming upto 30 percent less energy than comparable alternatives. Green Seal and Scientific Certification Systems emblems certify a broad spectrum of green products. In order to assure a product to be ‘green’ these eco-certification systems should be made compulsory in order to stop the companies from giving misleading information.

Standardized minimum norms for ‘Green’ To have a social conscience as to what create green some minimum acceptable standard should be laid down so that there remains to be no confusion. Green management measures such as certified environmental management systems(EMS) or tools like life cycle assessment activities are considered to improve corporate environmental performance directly by mandating companies to introduce environmental goals and management structures as well as programs to achieve them (Coglianese and Nash, 2001; Johnstone, 2001)

REMARKABLE ACHIEVEMENTS OF GREEN BUSINESS & INDIA’S INITIATIVES FOR GREEN MARKETING

Green Business in practice has shown remarkable achievements. Most of the ‘green’ companies such as the Body Shop, Patagonia, Aveda, Malden Mills, Johnson and Johnson and other, have shown that the principles of sustainable development and environmental protection can be good for public relations, employee morale and sales. The “National Green Pages” published by Co-op America currently lists more than 2000 green companies. Organic food marketing has grown from a few funky local co-op to a $7bn marketing segment. Natural care, health and beauty products reached $2.8bn in sales in 1990 out of a $33bn industry. Pollution-prevention programs at 3M, have saved $875mn over the past 25 years. Du Pont has cut its emissions of airborne cancer causing chemicals almost 75% since 1987.

Toyota’s Prius is the first major consumer product that fits nearly all of the criteria for success in the green-consumer market place[19]. Prius registered a great success with a sale of 7, 57,600 cars by June 2007.

Apple, HP, Microsoft, IBM, Intel, Sony and Dell are the companies that have succeeded in their GM strategies. HCL has a comprehensive policy designed to drive its environment management program ensuring sustainable development. HCL is duty bound to manufacture environmentally responsible products and comply with environment management processes right from the time products are sourced, manufactured, bought by customers, recovered at their end- of- life and recycled.

Potato starch trays made by Dutch Paper Foam protect the iPhone launched by Apple Computers which equals 90% reduction in the carbon footprint compared to the plastic tray used in the past.

Indian Oil also aims at developing techno-economically viable and environment-friendly products and services for the benefit of the millions of its consumers, while at the same time ensuring the highest standards of safety and environment protection in its operation.

Eco-mark Scheme introduced by the Government of India in 1981 was a major step towards the promotion of green marketing in the country. Eco-labels provide information regarding the environmental performance of products. The basic objective of eco-labeling is to provide authentication to genuine claims regarding the environmental impact of products and processes by manufacturers. The eco-labeling schemes in several countries worldwide are given in the table

Table-1: Eco-labeling Schemes in Various countries

COUNTRY	SCHEME	COUNTRY	SCHEME
Austria	The Austrian Eco-Label	Netherland	Stiching Mileukeur (Ecolabel)
Canada	Environmental Choice	New Zealand	Environmental Choice
China	Green Mark	Singapore	Green Label
France	NF Environmental label Retour Brand	Sweden	Nordic Swan, Sito Eco-Declaration, Falcon/Good Environmental Choice, Environmentally – Friendly Office Programme (TCO’95)
Japan	Eco Mark	Switzerland	Swiss Energy 2000
Germany	Blue Angel TUV Rhineland	Taiwan	Green Mark
India	Ecomark	Thailand	Green Label
European Union	Eco-label	USA	Energy Seal, Green Star, Green Cross
Korea	Ecomark		

Source: Childs and Whiting 1998

The Eco-mark Scheme of India has the following stated objectives:

- To provide incentives to manufacturers and importers to reduce adverse environmental impact of products.
- To reward genuine initiatives by companies to reduce adverse environmental impact of products.
- To assist consumers to become environmentally responsible in their daily lives by providing them information to take account of environmental factors in their daily lives.
- To encourage citizens to purchase products which have less environmental impact
- Ultimately to improve the quality of the environment and to encourage the sustainable management of resources.

RENEWABLE ENERGY

Setting up Indian Renewable Energy Development Agency Limited (IREDA) in 1987 is one of the attempts of the Indian Government to reduce dependence on fossil fuels. IREDA facilitates with monetary and technical support to industries for pursuing projects related to solar, bio and hydro and wind energy.

At the customer end, only solar energy has found applications for retailing Green products. TATA BP Solar, a leading private enterprise to venture in this area, markets many solar products targeted at households under different brands. Vajra, for example, is its domestic water heating system. Similarly, Jugnu and TATADEEP are its brands for home lighting kits and lanterns respectively.

HOSPITALITY

ECOTEL is a global certification for eco-friendly hotels. Most of the hotels in India are now becoming ECOTEL certified. Some of them are ORCHID Hotel (a 5 star hotel in Mumbai), Hotel Rodas (a 3-star hotel in Mumbai), Rain Tree (a 5-star Hotel in Chennai).

BUILDINGS

In India, the Green Building Movement, spearheaded by the Confederation of Indian Industry (CII) - Godrej Green Business Centers, has gained tremendous impetus over the last few years. From 20000 sq ft in 2003, India's green building footprints now over 25 million sq ft.

The rating system - GRIHA - has been adapted by the government of India as the National rating system for rating green buildings. As much as 22,50,000 sq m of built up space (including schools, colleges, hospitals, offices, embassy, commonwealth games village, residences, IT parks, Metro station, integrated communities Goverdhan Eco Village) is registered under GRIHA and the number is increasing by the day. GRIHA has been mandated for all upcoming buildings of the Central Public Works Department. Minimum 3-star rating is in the process of getting mandated for all upcoming central government and public sector buildings.

CONCLUSION

The ever increasing pollution and the harmful effects of the chemicals on the environment have raised the attention towards saving and protecting the environment from the detrimental effects of these pollutants. Green and sustainable marketing is a step towards resolving this issue. Sustainable marketing can be achieved through recycling, Market positioning on consumer health and safety, Standardized minimum norms for 'Green' , Compulsory Eco-Certifications, . Indian government has taken various initiatives like Eco-mark scheme introduced by the Government of India in 1981, Setting up Indian Renewable Energy Development Agency Limited (IREDA) in 1987 is one of the attempts of the Indian Government to reduce dependence on fossil fuels, the Green Building Movement, spearheaded by the Confederation of Indian Industry (CII) to promote green and sustainable marketing and also achieved success in this direction.

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TESTING OF EFFICIENT MARKET HYPOTHESIS: A STUDY ON STOCK MARKET REACTION TO DIVIDEND ANNOUNCEMENTS

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ABSTRACT
This study examines the efficient market hypothesis by adopting Event Methodology to test weak form of efficient market hypothesis. Efficient market hypothesis theory holds that the stock markets are efficient and prices fully reflect all the available information. EMH implies that it is not possible for anyone to earn abnormal return by trading in the stock market and no investor could be able to outperform the market. Daily stock prices of 29 out of 30 companies of BSE sensex were collected to test Efficient Market Hypothesis (EMH). The data for one company was not available, hence not included in the study. The paper examines the stock price response to dividend announcements. The analysis includes the testing of individual company-wise Abnormal Returns (ARs), Average Abnormal Returns (AARs) and Cumulative Average Abnormal Returns (CAARs). The results show that there is no possibility to earn abnormal returns because of dividend announcements as there is no significant abnormal return near the event date.

Keywords: Efficient Market Hypothesis (EMH); Bombay Stock Exchange (BSE); Dividend Announcement; Stock Market Reaction; AR; AAR; CAAR; Event Study; T-test.

INTRODUCTION
There are various macroeconomic and microeconomic events which may impact the share prices of any company. Dividend announcement is one of the major events which are supposed to impact the prices of equity share. The Efficient Market Hypothesis (EMH) hold that the security markets are efficient and absorb every available information within no time hence, no one can outperform to earn abnormal returns because of any event and past pattern.

In India there are various stock markets but BSE is one of the major stock exchanges. The stock prices are assumed to be random walk as no one can predict the next movement. In case of efficient market, the future prices of the stock can-not be predicted with the help of technical analysis because every information of such analysis has been absorbed in the current market prices. When the stock prices follow random walk, it means the changes in the prices are independent from the past movements. Technical analysis is used to “identify the presence of weak-form of EMH” (Reilly and Brown, 2012). The semi strong-form of EMH encompasses the weak form hypothesis as historical information of market such as past stock prices and trading volume is public. FAMA (1991) coined a new term for the semi strong model—the event study. He uses event studies instead of semi strong-form to test “adjustment of prices to public announcements” (Nadig, 2014). In case of inefficient markets, some stocks may outperform and attract investors with positive sentiments while some stocks may underperform and create panic among the investors. The focus of the study is to test the efficiency of Bombay Stock Exchange with the help of EMH. In the present study, an attempt is made to test the efficient market hypothesis by considering closing prices of 29 companies listed in BSE Sensex over a period of time.

LITERATURE REVIEW
Sharma and kennedy (1977) conducted research to study random walk model by applying run test and spectral analysis on data of three stock exchanges London, New York and Bombay stock exchange. The test data covered 132 monthly observations for each index for 11 year period. (1963-1973). Results reveal that all three stock exchanges have random walk movement.

Pinches et. al (1980) studied events like accounting changes, stock splits on the risk adjusted return of securities and concludes with their methodology that it directly affects the result of market efficiency.

Sanger and McConnell (1986) in their event study of over the counter stocks listed on the NYE and found that market is insensitive to variations in empirical methodology.

Jegadeesh and Titman (1993) studied the holding period return pattern based on past and found that the stocks performed well in past generates positive returns over the 3 to 12 months holding period.

Dow and Gorton (1997) studied the difference or connection between economic efficiency and stock market efficiency and found that stock price efficiency is not sufficient for economic efficiency.

Pandey (2003) analyzed three popular stock indices and tested the efficiency level in Indian stock market and the random walk nature of the stock market by using the run test and the autocorrelation function ACF for the

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period from January 1996 to June 2002 and concluded that the series of stock indices in the India stock market are biased random time series.

Pradhan et al. (2009) tried to examine efficient market hypothesis in the context of global financial crisis with concern to Indian stock market by employing the unit root test on the sample of daily stock returns of National stock Exchange (NSE) and Bombay Stock Exchange (BSE). The sample period lies between January 2007 to July 2009. Results reveal that Indian stock market is not weak form efficient.

Dasilas and Stergios (2011) investigated the market reaction to cash dividend announcements for the period 2000-2004 employing data from Athens stock exchange (ASE). This paper examines both the stock price and trading volume response to dividend distribution announcements. Results indicate that there is a statistically significant market reaction on the dividend announcement day.

Gupta and Gedam (2014) tested the weak form of efficient market hypothesis using Runs test on stock price of selected companies has been taken from National stock exchange (NSE) Companies over the period of 1st January 2014 to 31st march 2014. Four companies are selected each from Automobile Industry and IT industry and found that except Tech Mahindra, the stock prices are independent of the past prices therefore they favor random walk theory.

OBJECTIVES OF THE STUDY

1. The Prime objective is to study the stock market reaction to the dividend announcements on the share prices of selected companies in the event window to find out whether the Semi-Strong form of market efficiency holds true or not.
2. To study the presence of abnormal returns during the days surrounding the announcement date.

RESEARCH METHODOLOGY

The study considered 29 companies listed at BSE Sensex for the purpose of study because of the unavailability of data for one company. The closing prices of selected companies were collected from yahoo finance. One company named Sesa Sterlite Limited is now Vedanta limited and due to changes in name of company, required data of Sesa Sterlite was not available on yahoo finance and hence it was not included in this research. According to literatures and previous researches, it was observed that 200 prior and 20 after observations from event date are taken to see the impact of announcement of dividend. In the present study 190 observations prior event date and 10 observation after event date were collected to apply event methodology by using Microsoft Excel.

Reason for selecting these companies in study is that these companies represent all the listed companies in the BSE. To check efficiency, event methodology technique was applied. *T-test was also applied in MS*-excel to evaluate the reaction of market on dividend announcement event. Different Time periods were taken as dividend announcements dates were different for each company and accordingly closing prices were collected.

To test the semi strong market efficiency hypothesis, firstly expected returns are calculated using ordinary least square method and then abnormal returns are calculated by taking difference between the companies' actual return and expected returns. Average Abnormal return is computed by summing of all abnormal returns. This study is divided into three sections. First section analyses that whether the dividend announcements yields any significant Abnormal Returns in case of an individual company. Second section comprises of analyses that whether the dividend announcements yields any significant Average Abnormal Return and last part i.e. third part comprises of whether the dividend announcements yields any significant Cumulative Average Abnormal Returns.

RESEARCH PLAN

There are two hypotheses that have been consider examining the randomness of the prices in weak form efficiency, these two hypotheses are:

1. Null Hypothesis

$H_{0:}$ BSE Sensex holds Semi Strong form of efficiency. It means that investors cannot make abnormal returns based on the Dividend announcement event.

To test above hypothesis, following sub-hypothesis are formulated:

$H_{0a:}$ The AR (Abnormal Return) of the sample firms are not different from Zero in the event Window.

$H_{0b:}$ The AAR (Average Abnormal Return) of the samples firms are not different from Zero in the event Window.

H_{0c}: The CAAR (Cumulative Average Abnormal Return) of the sample firms are not different from Zero in the event Window.

2. Alternative Hypothesis

H_1: Semi Strong form of efficiency doesnot exists in the BSE Sensex which means that investors can make abnormal returns based on the Dividend announcement event.

This study examines the efficient market hypothesis, by employing Event methodology technique by using *T-test* tool in Microsoft Excel software. Through Event Methodology *T-test* is used, it is a parametric test. *T-test* in Event methodology data is used to see the event date impact on market share price and also when sample size is small i.e, less than 30 *T-test* is applied. In this paper it is taken to judge the reaction of selected closing prices of Bombay Stock Exchange to the dividend declaration.

Daily return of both individual company and S&P BSE Sensex are calculated on basis of event date.

After calculating return of each company and market return according to respective date, Intercept (α), Slope (β), R-square and Standard Error were also calculated. Explanation of each terminology:

α - Intercept parameter

β – Slope parameter in the relation between dependent variable and independent variable.

R-square – The variance explained by independent variable to dependent variable.

These all above terminologies are calculated to help in calculation of Event window. Below formulas are mentioned for calculating

CALCULATION OF EVENT WINDOW

Expected return E(r) or Normal Returns were calculated using the market model. For any Security i , the market model is calculated as

$$E[R_{it}] = \alpha_i + \beta_i R_{mt} + \varepsilon_{it}$$

Where, $E[R_{it}]$ = It is the Expected Return on Security I on day t,

α = Intercept,

β = slope

R_{mt} = It is the return on market index on the day t,

ε_{it} = It is the zero mean disturbance term.

To determine the market model parameters, Ordinary Least Square method has been used on the estimation window of 180 days prior to the Event Window.

- **Abnormal Returns (AR)** were calculated by using formula

***AR= Actual Return– Expected Return or Rit – E[Rit]* or $R_{it} – E[R_{it}]$**

Where, R_{it}, is the Actual return for the security i during the time t,

$E[R_{it}]$, Expected return is calculated using market model.

- **Cumulative Abnormal Return** is calculated by

CAR, is the sum of all **abnormal returns**.

- ***T-test* value** is calculated by using below mentioned formula

***T-test* = Abnormal Return / Standard Error**

- **Average Abnormal Return(AAR)** is the average of abnormal returns of individual securities for each day before and after the event day in the event window and the AAR is obtained using formulae;

AARt = t/N where t = -10 to +10

- **Cumulative Average Abnormal Returns** is calculated by

CAAR is the sum of all average abnormal returns.

- ***P-value*** is calculated by using function

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P-value **= TDIST(*T-test* value, df,2)**

P-value signifies if market is efficient or not at gives level of significance for this there are three types of signs are used in above analysis such as cross symbol (red color), right symbol (Green color) and exclamation mark symbol (orange color).

1. Cross symbol (Red color symbol) signifies that market is efficient and abnormal return cannot be earned.
2. Right symbol (Green color symbol) signifies that at 5% level of significance market is inefficient and abnormal return is earned.
3. Exclamation symbol (Orange color symbol) signifies that at 10% level of significance market is inefficient and abnormal return can be earned.

So Exclamation symbol (Orange color symbol) and right symbol (green color symbol) shows that market is not efficient and due to event (dividend announcement) market participant can earn abnormal profit therefore null hypothesis is rejected and cross symbol (Red color symbol) shows that market is efficient at which market participants can-not earn abnormal profit therefore null hypothesis is accepted.

DATA ANALYSIS & INTERPRETATION

Table-1: Company-Wise Analysis of Abnormal Returns

Event days	ITC			Reliance			HDFC Bank			INFOSYS		
	AR	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**
-10	0.020	2.111	0.036	0.008	0.751	0.454	0.004	0.565	0.573	0.017	1.338	0.183
-9	-0.008	-0.841	0.402	-0.006	-0.560	0.576	-0.013	-1.789	0.075	-0.017	-1.365	0.174
-8	-0.019	-2.032	0.044	0.003	0.284	0.777	-0.003	-0.473	0.637	-0.021	-1.676	0.095
-7	0.010	1.043	0.298	-0.006	-0.518	0.605	0.001	0.154	0.878	0.031	2.420	0.016
-6	0.002	0.203	0.839	0.001	0.056	0.956	-0.002	-0.234	0.816	-0.013	-1.057	0.292
-5	-0.002	-0.210	0.834	-0.014	-1.306	0.193	0.002	0.347	0.729	0.005	0.361	0.718
-4	-0.006	-0.674	0.501	0.006	0.517	0.606	0.002	0.283	0.777	-0.032	-2.542	0.012
-3	0.009	0.914	0.362	0.030	2.718	0.007	-0.004	-0.620	0.536	-0.028	-2.236	0.027
-2	0.002	0.211	0.833	0.004	0.368	0.713	0.000	-0.015	0.988	-0.006	-0.459	0.647
-1	-0.009	-0.893	0.373	-0.003	-0.268	0.789	0.010	1.348	0.179	0.026	2.021	0.045
0	0.018	1.924	0.056	0.011	0.953	0.342	-0.016	-2.209	0.028	-0.010	-0.763	0.446
1	-0.019	-1.982	0.049	-0.039	-3.547	0.000	-0.003	-0.379	0.705	0.015	1.179	0.240
2	0.018	1.898	0.059	0.009	0.811	0.419	-0.008	-1.083	0.280	-0.027	-2.144	0.033
3	0.005	0.559	0.577	-0.009	-0.820	0.413	0.002	0.223	0.824	-0.006	-0.452	0.652
4	-0.012	-1.251	0.212	-0.004	-0.331	0.741	-0.010	-1.422	0.157	-0.028	-2.247	0.026
5	-0.012	-1.272	0.205	0.008	0.755	0.451	0.007	0.928	0.355	-0.016	-1.278	0.203
6	-0.001	-0.152	0.879	-0.005	-0.481	0.631	0.012	1.745	0.083	0.012	0.987	0.325
7	0.003	0.353	0.725	0.004	0.343	0.732	0.000	-0.040	0.968	-0.022	-1.716	0.088
8	0.007	0.739	0.461	0.007	0.647	0.518	0.014	1.975	0.050	0.004	0.345	0.731
9	-0.001	-0.109	0.913	-0.002	-0.196	0.845	-0.011	-1.563	0.120	0.025	1.987	0.048
10	-0.005	-0.480	0.632	-0.005	-0.461	0.646	-0.007	-1.037	0.301	0.030	2.377	0.018

Event days	TSC			SUN PHARMA			DR. REDDY			BAJAJ		
	AR	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**
-10	-0.034	-2.183	0.030	-0.060	-3.293	0.001	0.002	0.133	0.895	-0.022	-2.190	0.030
-9	0.021	1.363	0.175	0.005	0.256	0.798	-0.005	-0.271	0.787	0.001	0.061	0.951
-8	0.000	0.031	0.975	-0.011	-0.614	0.540	-0.035	-1.960	0.051	-0.009	-0.872	0.384
-7	0.013	0.805	0.422	0.013	0.723	0.470	-0.004	-0.246	0.806	-0.009	-0.890	0.375
-6	0.000	0.002	0.998	0.026	1.396	0.164	0.013	0.727	0.468	-0.014	-1.388	0.167
-5	0.006	0.398	0.691	-0.022	-1.224	0.222	-0.002	-0.128	0.898	-0.012	-1.236	0.218
-4	-0.011	-0.730	0.466	-0.038	-2.074	0.039	-0.002	-0.127	0.899	0.006	0.605	0.546
-3	0.009	0.604	0.546	0.020	1.098	0.273	0.000	-0.021	0.983	-0.002	-0.184	0.854
-2	0.005	0.309	0.758	0.008	0.449	0.654	0.007	0.405	0.686	-0.002	-0.210	0.834
-1	0.023	1.478	0.141	0.013	0.688	0.493	-0.037	-2.060	0.041	0.011	1.117	0.265
0	0.003	0.211	0.833	0.002	0.112	0.911	0.061	3.454	0.001	-0.006	-0.565	0.573
1	-0.009	-0.603	0.547	0.062	3.376	0.001	-0.022	-1.262	0.209	-0.014	-1.371	0.172
2	-0.018	-1.159	0.248	0.005	0.280	0.780	0.004	0.235	0.814	0.032	3.215	0.002
3	-0.015	-0.963	0.337	-0.005	-0.300	0.764	-0.006	-0.335	0.738	-0.003	-0.316	0.752
4	-0.001	-0.060	0.953	-0.042	-2.319	0.021	0.005	0.288	0.774	-0.024	-2.360	0.019
5	-0.055	-3.499	0.001	0.009	0.513	0.608	0.002	0.125	0.901	0.001	0.076	0.940
6	0.003	0.209	0.835	-0.002	-0.091	0.927	-0.008	-0.474	0.636	0.004	0.433	0.665
7	0.023	1.445	0.150	-0.006	-0.331	0.741	-0.017	-0.938	0.349	0.008	0.766	0.445
8	0.005	0.295	0.769	0.024	1.288	0.199	0.001	0.032	0.974	-0.010	-0.959	0.339
9	0.009	0.543	0.588	-0.009	-0.489	0.625	0.034	1.933	0.055	-0.016	-1.615	0.108
10	-0.860	-54.840	0.000	0.079	4.344	0.000	-0.015	-0.856	0.393	0.053	5.297	0.000

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Event days	ICIC			HDFC COR			L&T			ONGC		
	AR	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**
-10	-0.024	-1.557	0.121	0.012	1.215	0.226	-0.006	-0.568	0.571	-0.006	-0.440	0.660
-9	-0.009	-0.609	0.543	0.007	0.703	0.483	-0.003	-0.282	0.778	0.014	1.097	0.274
-8	0.010	0.640	0.523	-0.005	-0.525	0.600	-0.003	-0.288	0.774	-0.013	-0.990	0.324
-7	-0.013	-0.841	0.401	-0.010	-0.942	0.348	0.008	0.770	0.442	0.008	0.627	0.532
-6	-0.009	-0.601	0.549	-0.018	-1.716	0.088	-0.025	-2.447	0.015	-0.008	-0.638	0.524
-5	0.022	1.447	0.150	-0.002	-0.164	0.870	0.007	0.641	0.522	-0.042	-3.176	0.002
-4	-0.020	-1.314	0.191	0.007	0.662	0.509	0.003	0.283	0.778	-0.054	-4.154	0.000
-3	-0.026	-1.699	0.091	0.001	0.108	0.914	0.016	1.589	0.114	0.038	2.910	0.004
-2	0.021	1.351	0.178	-0.003	-0.308	0.759	-0.003	-0.332	0.740	-0.003	-0.219	0.827
-1	0.013	0.839	0.402	-0.007	-0.679	0.498	-0.006	-0.582	0.562	0.002	0.149	0.882
0	0.011	0.690	0.491	0.008	0.810	0.419	0.016	1.525	0.129	-0.008	-0.611	0.542
1	0.067	4.339	0.000	0.013	1.253	0.212	0.009	0.903	0.368	0.009	0.675	0.500
2	-0.011	-0.698	0.486	0.008	0.818	0.414	-0.010	-0.924	0.357	-0.023	-1.780	0.077
3	0.004	0.235	0.814	0.000	-0.025	0.980	-0.014	-1.314	0.190	-0.005	-0.391	0.696
4	0.001	0.092	0.927	-0.008	-0.782	0.435	0.006	0.563	0.574	0.002	0.123	0.902
5	-0.004	-0.251	0.802	-0.005	-0.517	0.606	-0.001	-0.053	0.958	-0.012	-0.904	0.367
6	-0.005	-0.326	0.745	-0.008	-0.759	0.449	-0.016	-1.530	0.128	0.006	0.490	0.625
7	-0.026	-1.679	0.095	0.002	0.170	0.865	0.001	0.127	0.899	0.005	0.354	0.723
8	0.004	0.289	0.773	0.004	0.422	0.673	-0.007	-0.688	0.492	-0.003	-0.218	0.828
9	-0.019	-1.212	0.227	0.004	0.354	0.724	-0.007	-0.719	0.473	-0.016	-1.259	0.210
10	0.022	1.452	0.148	0.000	0.012	0.990	-0.002	-0.238	0.812	-0.009	-0.724	0.470

Event days	COAL			NTPC			CIPLA			WIPRO		
	AR	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**
-10	0.019	1.277	0.203	-0.003	-0.250	0.803	-0.001	-0.036	0.971	0.015	1.160	0.247
-9	0.016	1.044	0.298	-0.009	-0.883	0.378	-0.005	-0.342	0.733	0.000	0.038	0.970
-8	-0.025	-1.689	0.093	-0.015	-1.394	0.165	-0.021	-1.384	0.168	-0.002	-0.165	0.869
-7	-0.011	-0.707	0.480	0.007	0.682	0.496	-0.011	-0.699	0.485	-0.038	-2.988	0.003
-6	-0.019	-1.272	0.205	-0.010	-0.956	0.340	0.005	0.354	0.723	-0.002	-0.152	0.879
-5	0.016	1.088	0.278	-0.018	-1.752	0.081	-0.003	-0.216	0.829	0.035	2.759	0.006
-4	0.014	0.941	0.348	-0.004	-0.385	0.701	-0.022	-1.459	0.146	0.000	0.018	0.986
-3	0.014	0.958	0.339	-0.026	-2.519	0.013	-0.006	-0.392	0.696	0.025	1.999	0.047
-2	-0.010	-0.642	0.522	0.002	0.181	0.857	-0.027	-1.773	0.078	0.000	0.018	0.985
-1	0.009	0.583	0.561	0.002	0.192	0.848	-0.021	-1.347	0.180	0.006	0.446	0.656
0	0.017	1.111	0.268	-0.003	-0.288	0.774	0.008	0.512	0.609	-0.005	-0.366	0.715
1	0.004	0.248	0.804	-0.003	-0.319	0.750	0.024	1.557	0.121	-0.038	-2.974	0.003
2	-0.002	-0.125	0.900	0.017	1.641	0.102	-0.009	-0.614	0.540	0.015	1.220	0.224
3	-0.002	-0.115	0.909	0.006	0.556	0.579	0.000	0.021	0.983	0.003	0.241	0.810
4	0.011	0.740	0.460	-0.024	-2.284	0.024	0.002	0.146	0.884	-0.001	-0.060	0.952
5	-0.008	-0.536	0.593	-0.003	-0.244	0.808	-0.012	-0.797	0.426	-0.001	-0.078	0.938
6	-0.006	-0.429	0.668	-0.012	-1.164	0.246	-0.009	-0.593	0.554	-0.001	-0.070	0.944
7	0.009	0.598	0.551	-0.019	-1.808	0.072	-0.012	-0.788	0.432	0.004	0.351	0.726
8	-0.002	-0.126	0.900	-0.005	-0.479	0.633	0.000	0.021	0.984	-0.004	-0.328	0.743
9	-0.005	-0.362	0.718	-0.008	-0.746	0.457	-0.001	-0.071	0.943	-0.003	-0.253	0.800
10	-0.003	-0.218	0.828	-0.018	-1.729	0.085	0.042	2.716	0.007	0.005	0.369	0.712

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Event days	TCS			TMS			SBI			HUL		
	AR	t-test	p-value	AR	t-test	p-value	AR	t-test	p-value	AR	t-test	p-value
-10	-0.021	-1.441	0.151	-0.032	-1.502	0.135	-0.011	-0.629	0.530	-0.001	-0.095	0.925
-9	0.019	1.296	0.196	0.014	0.649	0.517	0.008	0.451	0.653	0.012	1.161	0.247
-8	-0.006	-0.381	0.703	-0.001	-0.056	0.956	-0.008	-0.471	0.638	-0.005	-0.490	0.625
-7	0.032	2.159	0.032	0.026	1.233	0.219	-0.006	-0.372	0.710	0.003	0.253	0.800
-6	-0.042	-2.832	0.005	0.004	0.199	0.842	0.009	0.560	0.576	0.019	1.872	0.063
-5	-0.046	-3.118	0.002	-0.001	-0.054	0.957	-0.003	-0.198	0.843	-0.014	-1.439	0.152
-4	0.015	1.049	0.295	0.012	0.558	0.578	0.012	0.687	0.493	-0.003	-0.268	0.789
-3	-0.013	-0.887	0.376	0.006	0.275	0.784	0.021	1.224	0.222	0.004	0.359	0.720
-2	0.000	0.007	0.995	-0.002	-0.099	0.921	-0.001	-0.071	0.943	-0.007	-0.656	0.513
-1	-0.022	-1.522	0.130	0.005	0.257	0.797	-0.017	-0.992	0.323	-0.001	-0.125	0.901
0	-0.038	-2.563	0.011	-0.013	-0.631	0.529	0.016	0.968	0.334	-0.005	-0.545	0.586
1	-0.035	-2.377	0.018	-0.029	-1.345	0.180	-0.049	-2.899	0.004	0.003	0.338	0.736
2	0.012	0.802	0.423	-0.004	-0.210	0.834	-0.020	-1.190	0.235	0.003	0.254	0.800
3	0.005	0.362	0.718	-0.017	-0.785	0.434	-0.019	-1.126	0.261	0.008	0.761	0.447
4	-0.018	-1.241	0.216	0.027	1.287	0.200	0.025	1.457	0.147	0.003	0.311	0.756
5	-0.008	-0.513	0.609	-0.022	-1.016	0.311	0.003	0.162	0.871	-0.003	-0.334	0.738
6	-0.009	-0.634	0.527	0.019	0.880	0.380	-0.015	-0.908	0.365	0.000	-0.028	0.978
7	-0.033	-2.217	0.028	0.046	2.186	0.030	0.014	0.813	0.417	0.014	1.451	0.148
8	0.003	0.187	0.852	-0.017	-0.782	0.435	-0.002	-0.147	0.883	0.004	0.367	0.714
9	-0.001	-0.041	0.967	0.002	0.102	0.919	-0.005	-0.277	0.782	-0.004	-0.422	0.673
10	-0.035	-2.398	0.017	-0.012	-0.545	0.587	-0.001	-0.065	0.948	0.014	1.386	0.167

Event days	BHEL			HERO MOTOT			MARUTI			TPS		
	AR	t-test	p-value	AR	t-test	p-value	AR	t-test	p-value	AR	t-test	p-value
-10	0.009	0.568	0.570	-0.009	-0.865	0.388	-0.010	-1.076	0.283	-0.006	-0.408	0.684
-9	0.022	1.358	0.176	-0.006	-0.545	0.586	0.006	0.673	0.502	0.005	0.357	0.721
-8	0.012	0.739	0.461	-0.005	-0.503	0.615	-0.011	-1.233	0.219	-0.012	-0.836	0.404
-7	-0.023	-1.454	0.147	0.005	0.428	0.669	-0.003	-0.305	0.761	-0.012	-0.847	0.398
-6	-0.007	-0.417	0.678	-0.008	-0.734	0.464	-0.009	-0.928	0.355	-0.008	-0.583	0.561
-5	0.013	0.830	0.408	-0.003	-0.288	0.774	-0.005	-0.515	0.607	-0.007	-0.501	0.617
-4	0.004	0.230	0.819	0.002	0.217	0.828	0.001	0.098	0.922	0.011	0.819	0.414
-3	-0.019	-1.179	0.240	0.006	0.540	0.590	-0.005	-0.511	0.610	-0.005	-0.353	0.725
-2	-0.007	-0.447	0.655	-0.017	-1.565	0.119	-0.012	-1.290	0.199	0.012	0.842	0.401
-1	0.046	2.881	0.004	0.001	0.087	0.931	-0.006	-0.622	0.535	0.000	0.028	0.977
0	0.064	4.014	0.000	-0.019	-1.815	0.071	-0.027	-2.946	0.004	-0.014	-1.022	0.308
1	-0.004	-0.279	0.781	0.000	0.036	0.971	-0.001	-0.112	0.911	-0.010	-0.751	0.454
2	-0.011	-0.657	0.512	0.005	0.476	0.635	-0.009	-0.992	0.323	-0.004	-0.291	0.771
3	-0.031	-1.946	0.053	-0.008	-0.714	0.476	0.002	0.183	0.855	-0.008	-0.612	0.542
4	-0.056	-3.483	0.001	0.000	0.040	0.968	-0.004	-0.463	0.644	-0.010	-0.740	0.460
5	-0.021	-1.305	0.193	-0.002	-0.179	0.858	-0.002	-0.189	0.851	-0.014	-1.003	0.317
6	0.007	0.453	0.651	-0.002	-0.193	0.847	0.003	0.300	0.765	-0.016	-1.146	0.253
7	0.015	0.952	0.343	-0.014	-1.276	0.204	-0.011	-1.157	0.249	-0.013	-0.951	0.343
8	0.015	0.957	0.340	0.009	0.824	0.411	0.001	0.067	0.947	-0.001	-0.041	0.967
9	0.002	0.118	0.906	0.002	0.142	0.887	-0.005	-0.577	0.565	-0.003	-0.189	0.850
10	0.003	0.215	0.830	-0.018	-1.643	0.102	-0.004	-0.431	0.667	0.004	0.263	0.793

Event days	M&M			AIRTEL			GAIL			JINDAL			HINDALCO		
	AR	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**	**AR**	**t-test**	**p-value**
-10	-0.003	-0.045	0.964	0.014	0.760	0.448	0.000	-0.010	0.992	-0.063	-2.796	0.006	-0.032	-1.770	0.078
-9	0.001	0.019	0.985	-0.008	-0.409	0.683	0.002	0.083	0.934	-0.002	-0.098	0.922	0.018	0.992	0.322
-8	-0.009	-0.123	0.902	-0.003	-0.152	0.879	0.000	-0.016	0.987	-0.014	-0.641	0.523	0.009	0.509	0.611
-7	-0.024	-0.341	0.733	0.002	0.124	0.902	0.005	0.251	0.802	-0.002	-0.107	0.915	0.014	0.746	0.457
-6	-0.014	-0.199	0.843	0.003	0.178	0.859	0.009	0.455	0.649	-0.036	-1.612	0.109	0.005	0.263	0.793
-5	0.004	0.059	0.953	-0.006	-0.330	0.742	0.016	0.825	0.411	0.009	0.399	0.691	-0.005	-0.298	0.766
-4	-0.005	-0.071	0.943	0.012	0.636	0.525	0.025	1.289	0.199	0.024	1.076	0.283	0.014	0.763	0.446
-3	0.019	0.260	0.795	0.005	0.284	0.777	0.028	1.454	0.148	0.000	0.014	0.989	-0.008	-0.461	0.646
-2	0.018	0.255	0.799	0.011	0.590	0.556	-0.018	-0.942	0.348	-0.022	-1.000	0.319	-0.003	-0.180	0.857
-1	-0.007	-0.091	0.928	0.100	5.375	0.000	-0.006	-0.315	0.753	-0.012	-0.540	0.590	0.007	0.357	0.722
0	0.018	0.246	0.806	-0.055	-2.965	0.003	0.008	0.390	0.697	0.006	0.284	0.777	-0.005	-0.292	0.771
1	0.028	0.396	0.693	0.021	1.141	0.255	0.007	0.350	0.727	0.006	0.283	0.778	-0.017	-0.929	0.354
2	0.036	0.502	0.617	-0.033	-1.795	0.074	-0.003	-0.149	0.882	-0.002	-0.070	0.944	0.010	0.538	0.591
3	-0.027	-0.375	0.708	0.002	0.108	0.914	-0.017	-0.875	0.383	-0.076	-3.391	0.001	-0.005	-0.277	0.782
4	0.010	0.135	0.893	-0.012	-0.625	0.533	-0.001	-0.073	0.942	0.009	0.385	0.701	0.027	1.455	0.147
5	-0.017	-0.238	0.812	0.006	0.300	0.765	-0.004	-0.209	0.835	-0.070	-3.113	0.002	-0.007	-0.392	0.695
6	0.017	0.239	0.811	0.019	1.030	0.304	-0.036	-1.856	0.065	0.017	0.770	0.442	0.004	0.237	0.813
7	0.008	0.113	0.910	0.013	0.711	0.478	-0.015	-0.750	0.454	0.006	0.264	0.792	0.036	1.954	0.052
8	-0.011	-0.150	0.881	0.010	0.554	0.580	-0.021	-1.094	0.275	-0.010	-0.428	0.669	-0.027	-1.459	0.146
9	0.006	0.077	0.938	-0.001	-0.044	0.965	-0.027	-1.411	0.160	-0.036	-1.613	0.108	0.014	0.750	0.454
10	0.002	0.025	0.980	-0.020	-1.048	0.296	0.034	1.771	0.078	0.001	0.024	0.981	-0.009	-0.484	0.629

In above tables it is analyzed that the AR (Abnormal Return) in the event window are not statistically significant. The *P-value* in the event window for most, of the days is greater than 0.05, which indicates the support for the Null hypothesis i.e. the AARs in the event window is statistically and significantly not different from zero. But few companies in market are inefficient of day after of dividend announcement, they are Tata Consultancy services, State Bank of India, Wipro private limited, ICICI bank and Reliance Industries. Inefficiency means market participants can easily earn abnormal returns. Therefore, after analyzing 29 companies on stock exchange it can be said that other than five companies market is efficient. The information was quickly reflected by the stock prices and there was no scope of earning abnormal returns.

Daily AARs before and after the announcement Date in the Event Window:

The AARs of the selected companies were calculated and listed during event window. As H_{0a} in the study was that AARs of the sample firms are not different from zero in the event window. Parametric T-test has been used to test the significance of AARs during the Event window. The p values in the following table 2 represent the values of test statistic for AARs and can be seen that around the event date these is no significant abnormal return except -10, -8, +3, +5 and +10 day of the event.

Table-2: Representing AAR and t values.

Event Window	AAR	T-Stat	P-Value
-10	-0.008	-2.0873835	0.03821
-9	0.003	0.9060745	0.36606
-8	-0.008	-2.1975004	0.02921
-7	0.000	0.0462145	0.96319
-6	-0.005	-1.2340873	0.21872
-5	-0.004	-1.1463984	0.25310
-4	-0.003	-0.8156795	0.41572
-3	0.004	1.2284756	0.22081
-2	-0.002	-0.5023416	0.61602
-1	0.004	1.20951	0.22799
0	0.001	0.180596	0.85688
1	-0.001	-0.2326176	0.81631
2	-0.001	-0.3082357	0.75825
3	-0.008	-2.1528382	0.03261
4	-0.005	-1.2481706	0.21353

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5	-0.009	-2.5765538	0.01075
6	0.000	-0.0505008	0.95978
7	0.001	0.2671518	0.78965
8	0.000	-0.021097	0.98319
9	-0.003	-0.8851665	0.37720
10	-0.026	-6.9935631	0.00000

INFERENCE

In table 2 it is analyzed that the AAR (Average Abnormal Return) in the event window are not statistically significant. The *P-value* in the event window for most, (say 16 observations out of 21 observations) of the days is greater than 0.05, which indicates the support for the Null hypothesis i.e. the AARs in the event window is statistically and significantly not different from zero. Therefore, it can be said that the information was quickly reflected by the stock prices and these was no scope of earning abnormal returns.

Daily CAARs before and after the announcement Date in the Event Window

The CAARs of the selected companies were calculated and listed during event window. As H_{0b} in the study was that CAARs of the sample firms are not different from zero in the event window. Parametric T-test has been used to test the significance of CAARs during the Event window. The p values in the following table 3 represent the values of test statistic for CAARs and can be seen that around the event date these is no significant abnormal return except -10, -6, -5, -4, +4, +5, +6, +7, +8, +9 and +10 day of the event.

Table-3: Representing CAAR and t values.

Event Window	CAAR	T-Stat	P-Value
-10	-0.0076	-2.0874	0.0382
-9	-0.0043	-0.8353	0.4046
-8	-0.0124	-1.9508	0.0526
-7	-0.0122	-1.6663	0.0973
-6	-0.0167	-2.0423	0.0425
-5	-0.0209	-2.3324	0.0207
-4	-0.0239	-2.4676	0.0145
-3	-0.0194	-1.8739	0.0625
-2	-0.0212	-1.9342	0.0546
-1	-0.0168	-1.4525	0.1480
0	-0.0161	-1.3304	0.1850
1	-0.0170	-1.3409	0.1816
2	-0.0181	-1.3738	0.1711
3	-0.0260	-1.8992	0.0591
4	-0.0305	-2.1571	0.0323
5	-0.0400	-2.7327	0.0069
6	-0.0401	-2.6634	0.0084
7	-0.0392	-2.5254	0.0124
8	-0.0392	-2.4629	0.0147
9	-0.0425	-2.5984	0.0101
10	-0.0681	-4.0619	0.0001

INFERENCE

In table 3 it is analyzed that the CAAR (Cumulative Average Abnormal Return) in the event window are statistically significant. The *P-value* in the event window for most, (say 11 observations out of 21 observations) of the days is lesser than 0.05, which indicates the rejection for the Null hypothesis i.e. the CAARs in the event window is statistically and significantly different from zero. Therefore, it can be said that the information was not quickly reflected by the stock prices and there were scope of earning abnormal returns, if the investor holds the stock.

CONCLUSION

The objective was to find out the stock market (BSE Sensex) efficiency to the dividend announcements for the selected companies. From the above study it is concluded that market is efficient is case of the event of dividend announcement and participants of market can-not earn abnormal returns from the stock market due to market capacity of fast absorbing information.

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MANAGERIAL LEADERSHIP STYLE & EMPLOYEE JOB SATISFACTION; AN EMPIRICAL STUDY OF TRAVEL ORGANIZATIONS

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ABSTRACT
Present paper intends to probe the relationship between employee job satisfaction and managerial leadership style with focus area being travel organizations from National Capital Region (NCR). This study delves deep into the relationship between employee's job satisfaction and leadership styles adopted by their reporting managers. A questionnaire consisting 51 items based on five-point Likert scale was used to get responses with regard to managerial leadership style as well as job satisfaction levels. Based on researcher's prior job experience in travel organizations of study area, convenient sampling was used to select five travel organizations from NCR. Further a mix of judgment and snowball sampling was used to collect primary data for the study. Total of 350 questionnaires were executed through personal interview, mail and e-mail interactions. Out of which 289 were responded back. Data so collected was analyzed using SPSS (Statistical Package for the Social Sciences) Version 18. Empirical evidence has been indicative of mainly two types of leadership styles i.e. democratic and laissez- faire, which were found to have direct positive relation with employee job satisfaction.

Keywords: Leadership Styles, Job Satisfaction, Travel Organizations

INTRODUCTION
Leadership styles have always been a subject that has attracted researchers for being an important construct of overall leadership abilities and competencies (Woods, 1990). Leadership style has been found to be having significant bearing on subordinate performance since they tend to work more effectively and productively when their managers employ a specific leadership style (Mullins, 1998). Managers develop their personal leadership style through their education, training, and experience (Hersey et al., 2001). It has been noted that when managers adopt their subordinates' preferred leadership style giving them due respect, care and fair treatment they deserve, then it leads to job satisfaction, which is further linked to overall functioning of the organisation (Spector, 1997). Satisfied employees shows lesser absenteeism, lesser job stress, longer work periods and more likely to make positive contributions towards performance of their organizations (Griffin, 2002). Further, it has been confirmed through various empirical studies that satisfied employees stay more vigilant, attentive and aware of changes taking place in their business environment that further helps the organization in aptly accommodating the changes and further optimizing its performance. On account of its sheer nature and unpredictable demands that tourism industry poses, managerial leadership style becomes significant in deriving subordinate performance. Continuously changing business environment along with evolving consumer preferences create difficulties in adopting the participative leadership style (Woods, 1990). However, managers in tourism organizations can also provide various motivations for their subordinates to enhance their job satisfaction (Mullins, 1998). Leadership styles have been emerged as vital tools to create satisfied employees which in turn help fine tuning organizational functioning (Kavanaugh, 2001). Therefore tourism organizations should give due importance to effective leadership for not just improving the client services but also for improvements in employee job satisfaction (Woods, 2002). Successful organisations need to have employees with high levels of job satisfaction (Purcell, 2003). Present study is an attempt to investigate the nature and influence of three leadership styles (namely, democratic, autocratic, and laissez- faire) have on job satisfaction of employees working in tourism organizations.

LITERATURE REVIEW
A. Leadership Styles
Since early 1900s there has been various studies on leadership, which have contributed to a large pool of theoretical knowledge related to various leadership concepts. Leadership style has been defined as an interaction process between managerial & subordinate groups in structured & unstructured situations including members' expectations and perceptions (Bass, 1990). It has also been defined as behavioral patterns exhibited by leaders while working with and through others (Hersey, 1993). There are three factors that are primary determinants of leadership style viz. leaders' characteristics, subordinates' characteristics and organization's environment (Kavanaugh, 2001). Leadership styles can be classified according to leaders' power and behavior as autocratic, democratic, or laissez-faire, where styles are distinguished by the influence of leader on subordinates (Rollinson, 2005). Different leadership styles may be adopted by leaders according to their perception of their subordinates' style preferences (Woods, 1990) and therefore the

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influence of leadership style could differ according to the type of power used by a leader over subordinates (Mullins, 1998).

In tourism sector, the management is characterized by 'being there' style, which further results in stress, intervention, and control of operations and interactions at all levels of organization (Woods, 1990). Further, Mullins (1998) has also confirmed that managerial leadership style of 'being there' or 'hands-on' is considered as a prevalent leadership style in tourism industry, this style could be more effective than other styles to achieve employees' job satisfaction, since managers work all the time with their employees and can therefore give more concern to employees' problems at work. However, this has not been a preferred leadership style in Indian tourism industry (Chaudhary, 2001). On the other hand, participative leadership style seems to be more difficult to adopt for sheer nature of business. This does not make autocratic style as preferred option, While, Okumus and Hemmington (1998) indicated that the prevalent leadership style in tourism industry was autocratic leadership style. On the contrary, Gupta (2004) found that the most common leadership style among managers in Indian travel organizations based on power sharing was democratic style.

B. Job satisfactio

Job satisfaction as stated by Locke (1976) is "a pleasurable or positive emotional state resulting from one's job or job experiences". Later, Armstrong (2003) also stated job satisfaction as the attitudes and emotions of people for their job. He further stated that if people have favorable and positive attitudes towards their job, it will imply job satisfaction, but in case they have unfavorable and negative attitudes towards their job, this will result in job dissatisfaction. Spector (1999) in his study bifurcate the constructs of job satisfaction in two main groups. The first group encompasses of job environment itself along with some other factors related to job, whilst the second includes personal factors related to the individual performing the job. This primarily deals with previous experiences and personality traits. Content theories of motivation are also equally relevant for job satisfaction. For example, Herzberg's theory of motivation can be comfortably considered as a theory of job satisfaction in relation to motivation at work (Mullins, 1998). Content theories relate unsatisfied needs to a tensional state and eventually dissatisfaction. Herzberg's (1959) theory argued that hygiene factors that includes work conditions, interpersonal relationships, supervision quality, job security, organizational policies & management style along with salary. Levels of these factors falling below acceptable limits resulted in job dissatisfaction; nevertheless acceptable level did not necessarily lead to job satisfaction, thus preventing dissatisfaction and poor performance. Motivating factors like reward & recognition, advancement & achievement, autonomy & responsibility leads to job satisfaction. In case of Tourism industry, hygiene factors were found to be more commonplace as against other industries as some employees have lower level of expectations to satisfy higher needs and thus making hygiene factors appears as a greater place (Mullins, 1998). Furthermore Chitiris (1988) in his study on Greek hotel employees have found that they were more concerned with hygiene factors as against motivating factors. Moreover, Hancer and George (2003) related higher level of job satisfaction with intrinsic factors and vice versa.

C. Leadership Style and Job Satisfaction

Leadership style and job satisfaction have been extensively researched however Tourism industry with its relatively new advent does not have much studies particularly delving into this intricate relationship between Leadership styles and Job Satisfaction. Significance of leadership in relation with job satisfaction was first researched in 1920s using various surveys, a positive co relation between employees' favorable attitudes toward supervision and job satisfaction was found (Bass, 1990). Many other studies were also conducted during 1950s and 1960s to look into the possibilities of enhancing employee satisfaction favorable leadership behavior of managers and supervisors (Northouse, 2004), these studies further confirmed the significant bearing of leadership styles on employees' job satisfaction levels (Bass, 1990). Employee job satisfaction is greatly influenced by the internal environment of organization such as leadership styles (Seashore, 1975), and therefore employees tend to be more satisfied with leaders who are considerate and supportive rather than with those who are either indifferent or critical towards their subordinates (Yukl, 1971). Consequently, leadership style has emerged as an important determinant of employee job satisfaction. Yousef (2000) has also confirmed that leadership behavior has a positive co relation with employee job satisfaction levels and therefore managers need to exhibit appropriate leadership styles in order to improve employees' job satisfaction levels. Managers and their leadership style prove to be an important determinant of job satisfaction levels among subordinates (Chen, 2005). Further Yousef (2000) has also confirmed the validity of theories developed and tested in Western organizations for non-western countries and organizations as well. Hence it will be safe to assume that leadership style has very significant impact on job satisfaction levels, and this relationship is irrespective of geographical and cultural differences between west and east. Hence leadership quality has emerged as an important determinant of success or failure of any business organization. (Lok, 2004).

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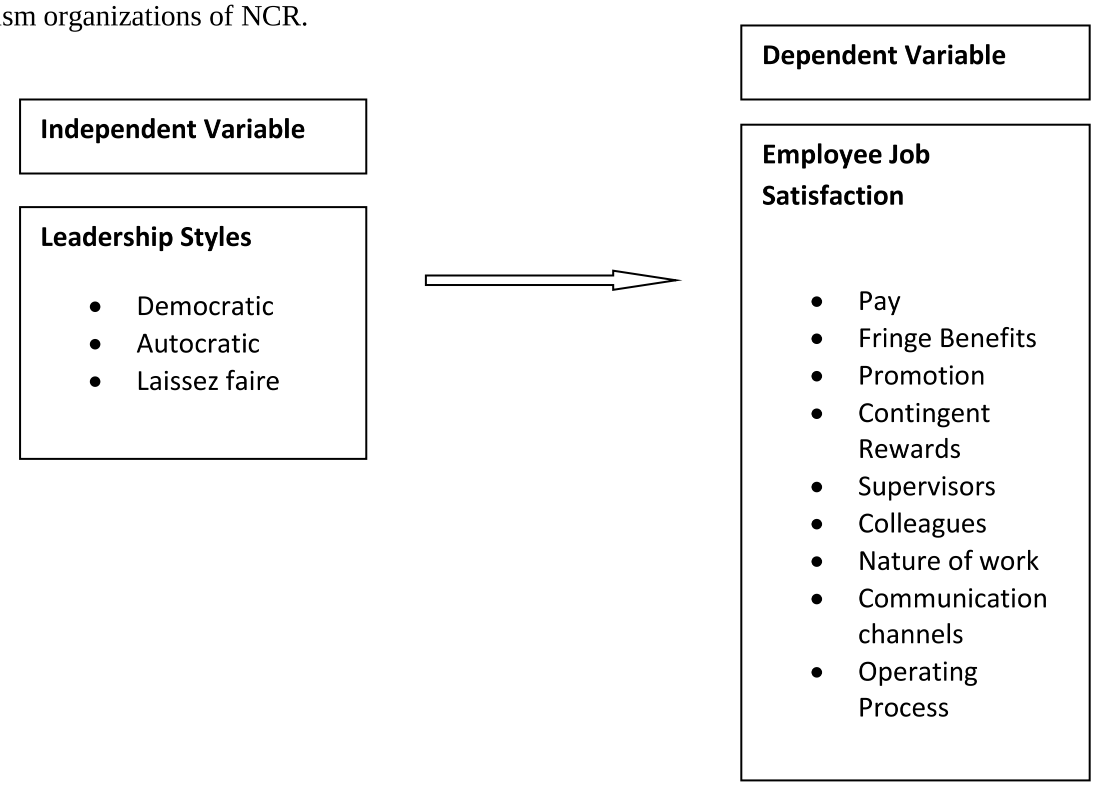
Leaders thus can alter employees' level of job satisfaction significantly through improving their effectiveness and enhancing their motivation levels. Different leadership styles are found to have different type of effect on job satisfaction levels, for example autocratic leadership style tends to have less satisfied employees, while democratic leadership style leads to higher levels of job satisfaction among subordinates. Moreover, the level of job satisfaction under laissez-faire leadership tends to be less than that of under democratic leadership style (Bass, 1990). Savery (1994) also confirmed a positive relation between employees' job satisfaction levels and leadership styles in federal organizations of Western Australia. Lok and Crawford (2004) found that consideration leadership style bears a positive co relation with job satisfaction, however initiating structure leadership style was negatively co related to job satisfaction. In contrast, Rad and Yarmohammadian (2006) found no co relation between leadership styles and job satisfaction in their study conducted at Isfahan University Hospitals in Iran. Furthermore, Erkutlu and Chafra (2006) in their study on boutique hotels found that laissez-faire leadership style led to negative results in terms of organizational performance as well as low satisfaction, high stress, and low commitment levels. Tsai and Su (2011) in their study on airlines also confirmed that transactional leadership has a greater positive co relation with job satisfaction as against transformational leadership. Also Shurbagi and Zahari (2012) confirmed a positive relationship between transformational leadership and job satisfaction in national oil company. Voon et al. (2011) has also conducted studies confirming that two types of leadership styles, namely, transactional and transformational have a direct bearing on employees' job satisfaction levels. Results further showed that transformational leadership style has a stronger relationship with employees' job satisfaction levels in case of public sector organisations. Bhatti et al. (2012) in his studies on public and private teachers affirmed that Leadership styles has a positive impact on job satisfaction as well that public teachers were found to be more satisfied as against their private sector counterparts. Thus with this background it can be safely assumed that leadership styles have a bearing on employee's job satisfaction levels in different sectors.

THEORETICAL FRAMEWORK

Theoretically present study is an attempt to gauge the impact of managers' leadership styles on job satisfaction levels of employees working in travel organizations. Manager's leadership style has been conceived as an independent variable whereas job satisfaction has been taken as a dependent variable as shown in below. Based on these theoretical underpinnings a hypothesis has been developed to co relate the effects of leadership style on employee's job satisfaction levels.

H1: Is there any relationship between leadership style and job satisfaction levels of employees working in tourism organizations of NCR.



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As shown above three different leadership styles i.e. democratic, autocratic, and laissez-faire leadership has been considered in this study. Further employee job satisfaction levels has been measured in terms of pay, promotion, supervision, fringe benefits, contingent rewards, operating procedure, co-workers, nature of the work and communication.

METHODOLOGY

Questionnaire method was used to conduct this study. A questionnaire consisting 59 items based on five-point likert scale (ranging from strongly disagree to strongly agree) was used to measure both leadership style as well as job satisfaction from employees' perspective. The job satisfaction section consisted of 39 statements based on nine dimensions that were adapted from Job Satisfaction Survey (JSS) as developed by Spector (1985), to measure job satisfaction throughout nine job characteristics that are pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of work, and communication. The leadership style section consisted of 22 statements about three leadership styles considered for this study i.e. autocratic, democratic and laissez-faire style, adapted from a leadership style survey, developed by Clark (2002). A total of 1400 employees working in six travel organizations in National Capital Region were the population of this study, and 350 employees were selected using simple random sampling technique. Accordingly 320 questionnaires were distributed mainly using e mails out of which 209 were completed and analysis of data was done using SPSS.

FINDINGS AND DATA ANALYSIS

An internal consistency test was performed on the whole data collected. Results indicated a Cronbach's Alpha coefficient value (α) = 0.85 for the leadership style, and α = .97 for job satisfaction, thus confirming a high consistency and reliability among statements in each variable.

A total number of employees participated in this study was 209. Most participants (n=195) were males. The majority of participants (n=163) aged 35 years or less. However, most of participants (n=89) were degree holders. The highest number of participants (n=87) was with 2-4 years of service.

Variable	Frequency	Percent (%)
Gender		
Male	195	93.30
Female	14	7.7
Age		
25 Years or less	92	43.4
26-35 Years	71	32.9
36-45 Years	41	20.1
46-55 years	4	1.3
56 Years and more	-	-
Education		
Diploma	78	38.6
Graduate Degree	89	44.2
Post Graduate & Above	32	11.8
Length of Service		
1 Year or less	45	21.1
2-4 Years	87	40.8
5-7 Years	66	30.3
8 Years and more	11	7.8

Mean of scores for all dimensions of job satisfaction varied between 3.1366 to 3.5474, thus indicating a moderate level of satisfaction. It was also found that the highest levels of satisfaction among employees were for co-workers, fringe benefits, and operating conditions, whereas lowest levels of satisfaction were found for communication and work nature. Moreover, the findings reported the highest mean (3.8457) for democratic leadership style thus confirming the same being prevalent leadership behaviors exhibited by managers, followed by laissez-faire style with mean (3.5531), and autocratic style was found to have lowest mean (3.2743) as shown in Table below, thus emerged as least prevalent style. Mean scores for all three leadership styles were found to be more than (3) and varied with minute differences, implying that managers were oblivion towards their leadership style, or they are novice managers trying to find correct leadership behavior.

DESCRIPTIVE FOR MAJOR CONSTRUCTS

Dimension	Mean	Std Deviation
Pay	3.2156	.98657
Supervision	3.3789	.94563
Promotions	3.2477	.91072
Working conditions	3.4654	.97456
Nature of job	3.1645	.95110
Colleagues	3.6453	.98738
Fringe Benefits	3.2437	.81420
Contingent Rewards	3.3065	.97003
Communication channels	3.6163	.92651
Job Satisfaction	3.3456	.88336
Democratic leadership style	3.6745	.98756
Autocratic Leadership Style	3.7335	.87564
Laissez Faire Leadership Style	3.3265	.81435

(All items using a five point likert scale with 1 denoting strongly agree and 5 strongly disagree)

Carl Pearson's correlation coefficient (P=.321) indicated a moderately significant correlation between democratic leadership style and job satisfaction, as the significant level was less than 0.01. Also a moderately significant correlation between laissez-faire style and job satisfaction was also indicated with Carl Pearson's correlation coefficient (P=.206), since the significant level was less than (0.05) and more than (0.01), no correlation between autocratic style and job satisfaction was found, as shown in below table. Generally, democratic and laissez-faire leadership styles and job satisfaction are found to have moderate levels of correlation.

Correlation between Leadership Style and Job Satisfaction

		Auth. Style	Democratic Style	Laissez-faire Style
Job Satisfaction	Pearson	.102	.324**	.207*
	Correlation Sig (2-tailed)	.287	.001	.042
	N	209	209	209

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Further, a linear regression model was also applied in order to indicate the impact of each leadership style i.e. democratic, laissez-faire and autocratic separately as independent variable on job satisfaction being a dependent variable as shown in Table below.

Linear Regression for the Impact of Leadership Style on Job Satisfaction

Variable	R	R^2	F	B	T	Sig
Democratic Style	.324a	.106	13.738	.546	3.540	.001
Laissez Faire Style	.216b	.052	4.716	.265	2.194	.030

a) Predictors: (Constant), democratic style

b) Predictors: (Constant), laissez-faire style

Dependent Variable: Job satisfaction

Findings of regression model as shown in above table indicated a weak positive relation between democratic style and job satisfaction at a lesser significance level of .001. The results also indicated that democratic style explains only 10.4% of the variance in job satisfaction thus meaning that democratic style cannot be termed as sole determinant of job satisfaction. As shown in table above, an increase of one unit in democratic style increase in job satisfaction will be only .466 units. A slightly positive relation between laissez-faire style and job satisfaction is also noticed, as the significance level was less than 0.05. As per the findings laissez-faire style explains 4.2% of the variance in job satisfaction, with this low percentage it can be concluded that laissez-faire style is also not a good determinant of job satisfaction. In other words an increase of one unit in laissez-faire style will increase the job satisfaction by .286 units only. Based on these results hypothesis (H1) is accepted. Since R for democratic style (0.320) was more than R for laissez- faire (.206) it can be safely assumed that democratic style has more impact on employee job satisfaction as against laissez-faire style. Based on these findings it can be concluded by the researcher that there exist a positive relationship between leadership style and employee job satisfaction.

MANAGERIAL IMPLICATIONS

Findings of this study revealed a moderate level of job satisfaction. More satisfaction was reported with regard to co-workers, fringe benefits, operating conditions, supervision, pay, and contingent rewards. However lower levels of satisfaction were indicated for promotion schemes, communication within organization, and the nature of work. Findings of present study have a mixed relation with regard to studies conducted in western countries, while current findings are in agreement with some of the studies however there exist some contrary studies as well. Managerial implications of present study include a renewed thrust by managers on factors found to have a significant impact of employee job satisfaction. Present study recommends the managers to encourage hygiene factors for being vital to enhance job satisfaction among employees. Managers in the tourism industry could enhance employees satisfaction levels by providing various motivators as well there should be a focus on job facets that relates with job satisfaction (Hencer, 2003). Current study advocates concentrating on job aspects that support the highest levels of job satisfaction such as co-workers, fringe benefits, operating conditions, supervision, pay, and contingent rewards. Also other factors such as promotion, communication, and nature of work should also be taken into account. Moreover it is re commended for managers have to acquaint themselves with various leadership behaviors and their applicability, thus helping them adopt the style most appropriate in their organizational roles. Also job satisfaction of employees needs to be perceived as one of the key result areas for future managers.

LIMITATIONS AND FUTURE RESEARCH

Research is a process with never ending scope and this study is no exception. Lack of studies in Indian context can be termed as one of the major limitations. Most of the works referred in this study were from western countries; however there exist a considerable difference in western and Indian contexts. There is also a lack of awareness among Indian organizations and any participation in research works is with suspicion, thus authenticity of information provide remain doubtful and hence affect the results. Owing to physical access and logistical constraints sample size chosen was small and less representative of population.

Further research could probe into the impacts of organizational and national culture on employees' job satisfaction levels and leadership styles. Further studies could also focus on analyzing the differences in leadership styles over time. Additionally, further research can be undertaken to conduct cross-cultural research, thus exploring the impact of national culture on the relationship between employees' job satisfaction levels and leadership behaviors in order to replicate this study at different cultures and generalize the findings.

CONCLUSION

This study found a lack of relevant literature for tourism industry especially in Indian context. Almost all relevant studies were taken from Western countries. It was noticed that no studies have looked at the impact of managerial leadership style on employees' job satisfaction in Indian travel organizations. Review of literature indicated a difference in leadership styles based on managers' demographic profile. Moreover job satisfaction among employees was found to be varying based on their demographic profiles. A positive relation between managerial leadership styles and employee job satisfaction was confirmed. Results of analyzed data confirmed a moderate level of job satisfaction with democratic style of leadership was found to be the prevalent style among managers.

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AN ANALYTICAL STUDY OF FINANCIAL PERFORMANCE OF PUBLIC SECTOR UNDERTAKING WITH SPECIAL REFERENCE TO ONGC LTD.

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ABSTRACT

Since independence, among all sectors that have contributed to the growth of Indian economy, PSU sector has been the most consistent and prominent regarding its contribution towards the country. PSU sector has not only contributed in terms of GDP's growth and development, but also assured self-reliance to the people of the country. Public Sector Undertaking (PSUs) plays an important role in the development of Indian economy as these sectors have been perceived to accelerate the growth of core sectors of the economy like, agriculture development, regional development, increasing employment opportunities, mobilisation of resources, diversification to cover-up wide spectrum of industries etc. It is also very apparent from the available literature that with the growth and expansion of Public Sector Undertakings; the developing economy of India will also develop to a large extent. With this perspective this write up is an attempt by the researchers to study and find out the effect of financial performance on the overall performance of a public sector undertaking that is ONGC ltd. The researchers have used various parameters to measure and quantify the financial performance of the concern. The primary objective behind this research study is to provide fruitful suggestions not only the PSU under study but also for other PSUs comprising of similar nature of business. Since these PSUs are contributing huge to the Indian economy, this study will be an attempt to provide necessary suggestions and remedies to increase their financial performance, with a view that they can provide invaluable contribution towards the economy.

Keywords: Indian Economy; PSUs; ONGC; Financial Performance

INTRODUCTION

Public sector undertakings are those which are owned by government, In these companies majority of the share(more than 50%) is owned by the government it may be state or central if it is owned by central government then we call it central PSU and if owned by state government then it is called state PSU, some of the well-known PSU are ONGC,IOCL,BHEL,SBI etc. these undertakings are having the government ownership and management ,financed from government fund, and are also for public welfare, having public utility service and public accountability. In Indian Public sector undertakings plays very important role in economic development both in pre independence and post-independence period, before independence it was confined to certain sectors but after independence it got diversified and plays very important role in the Indian economy after independence there is progressive expansion of the public sector undertakings the government has made the strong efforts to develop the PSU. approximately 27%of the national income comes from the public sector and 21% of the total working population is engaged in this sector, these enterprises shapes the path of Indian economy ,there are several public sector enterprises which plays very vital role in the development of Indian economy as these companies helps the Indian economy to generate the income ,formation of capital, generation of employment, mobilisation of resources and also helped the Indian economy in development of infrastructure and strong industrial base etc. The development of the public sector enterprises also prevents concentration of the economic power in the hands of an individual or a group of individuals. In India economic inequalities are increasing as the poor are becoming poorer and rich are becoming richer the public sector can reduce the inequalities with the help of various policies like utilise the profit in public welfare activities. Most of the PSU hold the following areas mainly coal, oil and natural gas, Power generation, telecommunication etc**.**

REVIEW OF LITERATURE

Sheela (2011), researcher has revealed the financial performance of Wheels India ltd. through various financial tools namely ratio analysis, comparative balance sheet and DuPont analysis and also statistical tools such as trend analysis and correlation. The main contribution of this study is the use of five power analysis methodology to retrieve ratios commonly used in financial analysis to tackle the problem of sample size and distribution uncertainty.

Singh A. & Tandon P. (2012),in their paper they examined the financial performance of SBI and ICICI banks public sector and private sector respectively they compare the financial performance of SBI and ICICI banks on the basis of ratios such as credit deposit, net profit margin etc. The period of study taken is from the year

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2007-08 to 2011-12.The study found that SBI is performing well and financially sound than ICICI Bank has better managing efficiency than SBI.

Roy M. & Sabah N. (2014), in their paper analyzed the performance of Oil and Natural Gas Corporation by using ratio analysis tool particularly those which are related to financial statement and find out the strength and weakness of the company and their position in the market for the balance of 2010-2013 are used.

RESEARCH METHODOLOGY

This study is micro analytical in nature and is entirely based on secondary data. The data has been retrieved from various secondary sources such as Annual Reports, research journals, articles, magazines, and newspapers.

DATA ANALYSIS

Profitability analysis: Profitability means the ability of an enterprise to use its resources to generate revenue in excess of its expenses. In other words we can say it is the aility of an enterprise to generate profit from its operation it is one of the most important block for analysing the financial performance and its effect on the country's economy. Profitability can be determined through profitability analysis as it allows management and outsiders to forecast the profitability of a project or an enterprise.

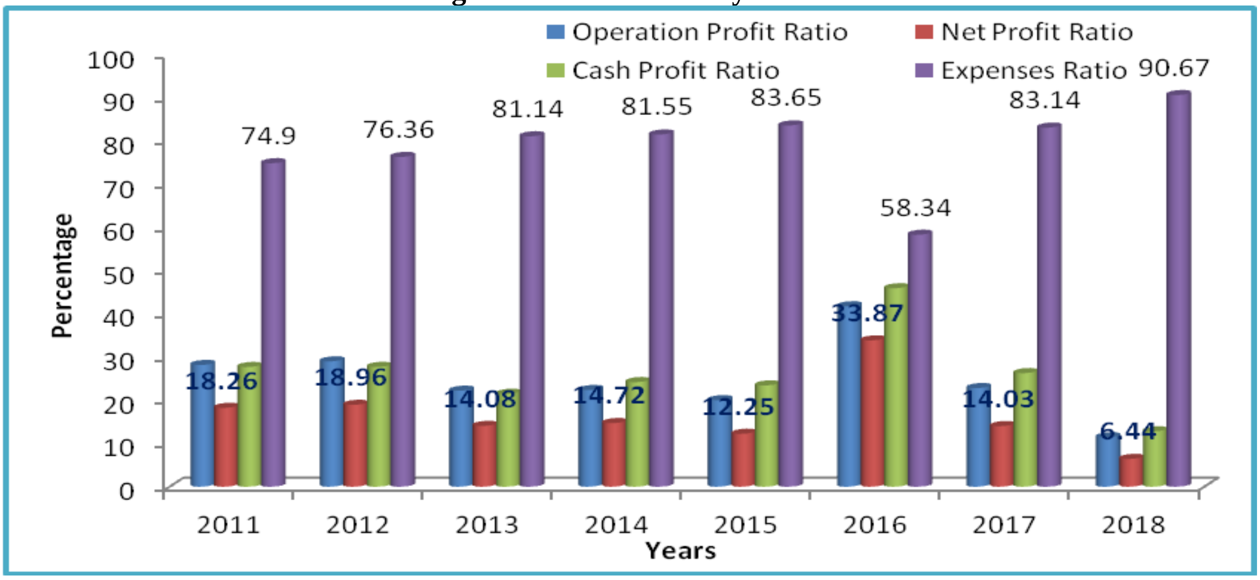
Analysis of Profitability of ONGC based on following ratios

To find out the profitability analysis of ONGC various ratios related to the profitability with a view to find out the position or the trend of ONGC ltd from 2013 to 2018.

Table No-1: Calculation of Profitability Ratios

Year	Operating Profit Ratio (%)	Net Profit (%)	Cash Profit (%)	Expenses Ratio (%)
2011	28.19	18.26	27.72	74.90
2012	29.02	18.96	27.74	76.36
2013	22.23	14.08	21.52	81.14
2014	22.39	14.72	24.22	81.55
2015	20.05	12.25	23.45	83.65
2016	41.77	33.87	45.95	58.34
2017	22.84	14.03	26.30	83.14
2018	11.45	06.44	12.81	90.67
Average	**24.74**	**16.57**	**26.21**	**78.71**
Source: Annual Reports of ONGC Ltd. (2011-2018)				

Figure No-1: Profitability Ratios



INTERPRETATION

While analyzing the profitability of the concern under study, it is revealed that the profitability is showing a declining trend during the study period, excluding the year 2016. While talking about operating profit ratio, it is ascertained that this ratio is declining during the study period. The highest (41.77%) and lowest (11.45%) percentage of this ratio is found during the years 2016 and 2018, respectively. As the profitability of any

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concern depends largely on the cost incurred by the company, it is found that the expenses incurred by the company during the year 2018 are 90.67%, which is highest during the study period. Hence if we correlate the net profit ratio with the expense ratio, it is clearly depicted that the highest expenses ratio, the lowest net profit ratio is found and vice versa.

SUGGESTIONS

- Profitability provides clues to the company's pricing policies, cost structure and production efficiency. It is recommended from the results that ONGC ltd is maintaining a satisfactory level of Profitability. Increasing profitability is a key objective for every business unit and the same must be maintained effectively and efficiently. Here are various cost-effective tactics that could, if implemented properly, help to save money and increase profits.

✓ **Control expenses**. The advantage of controlling expenses is that, for every rupee you save by eliminating an expense, you gain an extra rupee in profits. One way to be conscious of cash flow is to use the zero-based budgeting system. It requires beginning each year’s annual budget process by setting each category to zero.

✓ **Increase margins**. A margin is the difference between the sales price of a good or service and the price the business owner paid to attain that product or service.

✓ **Reduce marketing costs**. Invest in methods proven to increase profits, and stop using methods that show minimal results.

✓ **Manage your inventory**. Stay vigilant of products which are selling and which are not by efficiently monitoring inventory. Based on that knowledge, determine if the company is purchasing too few of the top-selling items or too many of the worst-selling items. Adjust accordingly. This will end up meeting customers’ needs and saving money.

CONCLUSION

It is worth to conclude that the results shown during analysis are representing a negative approach adopted by the company. In order to make a mark regarding profitability, it will be highly recommended by the researchers that the company should endeavour a greater control over its expenses which in turn will result in increasing profitability.

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EMPIRICAL EVIDENCES ON COMPLEXITIES AND CHALLENGES ON WORK-LIFE INTERFACE: A GLIMPSE ON DUAL CAREER COUPLES WORKING IN CORPORATE SECTOR

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ABSTRACT

Objective: The purpose of this empirical paper is to explore various work-life challenges faced by dual career couples working in the corporate sector.

Design/methodology/approach: This study is explorative and descriptive in nature. It involves exploring various challenges faced by working couples in their work and non-work domain.

*Findings: Results reveal that there are various challenges faced by DCC on professional fronts such as emotional exhaustion, job stress, time conflict, work-demand factor, 24*7 work-life confrontation. Therefore it is recommended that a number of company initiatives such as flexible work arrangements, on-site child care centres, and reduced work load arrangements can be made.*

Originality/value: The literature on the work-family interface is complex and results also vary from one demographic profile to another. However, the result clearly draws the significance of balance between work and non-work domain. Therefore it is insufficient for DCC to work without supportive organisational work-life balance policies, which are in a great need.

Keywords: DCC- dual career couples, work-life challenges, work-non-work domain.

The literature on the work-family interface is very complex on several accounts, and not surprisingly, this interface has become crucial area in organizational and human resource research. Family and work life are the two most important domains for most of the working couples (Andrews and Withey, 1976). When conflict arises between these two domains, it has adverse consequences for both employees and organisation. These juggling dual roles may prevent dual career couples to contribute optimally to the organisation because of time pressure and increased levels of stress and emotional burnout. Inability of the dcc to deal with the demands of the two domains, results in the form of higher attrition rate, reduced organisation commitment and lower productivity. Greenhaus et al (1989) proposed that the number of hours worked per week by spouses was positively associated with conflict between work and family. Non-working spouses are usually the pillars of the family, and they take custody of most of the family responsibilities. This frees the employed partner to fully concentrate on his/her work. In contrast, families with both partners working full-time (or part-time), employees face dual demands from work and family activities, resulting in increased levels of FIW conflict.

DEFINITION OF TERMS

Dual Career Couple (DCC): DCC was originally discussed and the phrase coined by Rapport and Rapport (1969, 1971) they describe such a family as “one where both heads of household pursue a professional career by choice and at the same time maintain a family together”. Family was arbitrarily defined as “involving at least a marital pair and one child living as a domestic unit” (Cherpes, 1985). Consistent with the existence literature DCC will also be called as dual income couples regardless of organisation type (Brett et al, 1992; Hall and Hall, 1979; Hammer et al, 1997).

Work Family Conflict (WFC): WFC occurs when demand of family and work are incompatible so the participation in either the family or work roles is more difficult because of participation in the other (Peralin 1989; Voyodanoff, 1988). Greenhaus and Beutell (1985) have offered the following definition of this conflict “Work-Family Conflict is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible” (p.22).

Carter (1997) states “ To function effectively in the workplace must be able to negotiate a balance between the demands of work and family. So, family friendly policies make good business sense. Proactive Corporate Programs- including child and elder care, flexible benefits, job sharing, part-time work, telecommuting, parental leave, personal time and employer assistance programs- all have reflected the change perspective of corporate interest and involvement” (p.22). Work and family emerges as a major reason for negative outcomes for work, family and individual in order to integrate their work and family in a more satisfying way. This integration results into bidirectional interference of WFC i.e. work to home and home to work. This bidirectional influence is mainly because of two careers i.e. of husband and wife in one family which results into “more complex career development processes”. However this complexity has increased particularly more in family with young

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children. Couples with young children are bounded with the responsibilities of raising the children, which leads to a greater need to coordinate work and family roles. Therefore, when DCC tries to raise their own career, multiple issues arises such as relocations, promotions and transfers, sharing of household tasks and many more. Therefore this makes DCC to go for unique work-life arrangements style (O'Niel et al, 1987; Pixley Moen, 2003). DCC also experiences higher level of work exhaustion leading to tension between work and family domains. Furthermore, this exhaustion leads to emotional drainage and depletion of physical energy level. We combat that this blurring boundary between work and family should become more tangible in the eyes of today's HR professional and corporate houses.

Consistent with the above researches, Greenhaus and Beutell (1985) gave three forms of WFC (a) time-base conflict (b) strain-based conflict, and (c) behaviour based conflict. Time based conflict occurs when time devoted to one role makes it difficult to participate in another role. "Strain-based conflict" suggests that strain experienced in one role intrudes into and interferes with participation in another role. In 1991, Gutek et al also mentioned two directions of WFC with each of these three forms. When two directions WIF and FIW are combined with three forms i.e. time based conflict, strain-based conflict and behaviour based conflict results into six dimensions (1) time-based WIF (2) time-based FIW (3) strain based WIF (4) strain based FIW (5) behaviour based WIF (6) behaviour based FIW. Multiple threads of evidence consistently indicate that work-family spillover appears to be in every DCC daily routine.

WORK LIFE CHALLENGES FACED BY DUAL CAREER COUPLE

When conflict between work and non work domains occurs there are adverse consequences for both the individuals and organisations. Thus, DCC are playing more dynamic and pivotal role in meeting work life challenges faced by them in various corporate sectors. However these work life challenges requires the understanding of all the variables that trigger WFC. Conflicts originating in the work domain may impinge on the family such as long working hours prevents the performance of domestic tasks. Similarly, those stemming from the family domain may have negative organisational consequences, such as care of sick child or elders in the family prevent attendance at work. Also, Frone, M.R., Yardley, J.K. and Markel, K.S. (1997b) expanded the term working hours. According to him 'working more hours means employee is at work for more hours and may have more work duties and has less time for other activities'. As hours increase, so should one's level of perceived work demand (Greenhaus et al.,1987). Therefore with increasing work demands, WFC also increases which may affect employee work activities. In addition to this, role stressors also directly affect an employee's level of demand (Voydanoff, 1988).

According to Heraty Noreen, Morley J. Michael, Cleveland N. Jeanette, (2008) two separate forms of work-family conflict i.e. work interfering with family (WIF) and family interfering with work (FIW) have 'negative impact' on organisation , family and personal outcomes. At "individual level" the problematic issues arising out are tensions between work and family, reduced well-being, stress, and life satisfaction and dissatisfaction and disturbed psychological activities. At "organisational level", critical issues emerging are negative organisational commitment, negative job performance and job attitude, absenteeism and turnover. At "societal level", concerns relate to dumping of social and community activities, family disruption and reduced social citizenship. In addition, these challenges are even more 'catalyzed' when work demand and family demand coincides due to non-supportive society and organisation. In addition, receiving conflicting direction from working environment may affect employee work activities and be perceived as work demand. This leads to role overload which makes impossible for DCC to perform roles comfortably (Greenhaus and Beutell, 1985). Work overload tends to increasing experience of negative emotions, fatigue, tension, lower level of energy and reduced mental health (Cooper and Hensman, 1985). These symptoms further leads to increasing work-life challenges faced by DCC. Furthermore, these detrimental work outcomes such as lower performance, burnout, increased turnover and adverse health effects (Carson, R. L., Baumgartner, J. J., Mathews, R. A., & Tsouloupas, C. N., 2010; Cropanzano, R., Rupp, D. E., & Byrne, Z. S. , 2003; Demerouti and Bakker, 2006; Maslach, C., Schaufeli, W. B., & Leiter, M. P., 2001; Moore 2000a; Shirom 2011; Swider and Zimmerman, 2010; Taris 2006) are the 'dramatic trends' in corporate sector.

Role ambiguity an important construct, given by House, R.J., Schuler, R.S. and Levanoni, E. (1983), defines "it occurs when individuals are unsure of what it expected of them for a given role". Thus as role conflict and role ambiguity increases, an employee suffers from lower levels of job satisfaction, high related tensions and lower self confidence.The role mixing of work and home domains results into workload and emotional exhaustion. Working couples often feel emotionally drained off after full day working. Work exhaustion is also a growing concern for many professional level employees, who are working long hours and excessively breaking their work energy threshold level. Hence they are unable to meet the required job demands (Moore 2000a, b;

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Hobfoll, 1989; Lee and Ashforth, 1996; Wright and Cropanzo, 1998). In addition, many researchers have previously linked work exhaustion to an array of negative outcomes such as increased absenteeism, turnover, physical illness, reduced satisfaction, and lower job performance (Carson et al 2010; Cropanzo et al 2003; Demerouti and Bakker, 2006; Maslach, C., Schaufeli, W. B., & Leiter, M. P., 2001; Moore 2000a; Parker and Kulik, 1995; Shirom 2011).

OBJECTIVE

To determine the various challenges faced by the dual career couples in corporate sector.

RESEARCH DESIGN

This study was exploratory and descriptive in nature. In the present study, various work-life challenges were explored with the help of *exploratory factor analysis*. The study was carried out in corporate sectors in North Zone of India. The corporate sectors includes manufacturing, services, consulting, IT, institutes and training, ITES (BPO, KPO), hospital and healthcare, telecommunication, and mobile. These sectors were also included in similar studies by Bailyn, Lotte; Drago, RobertKochan, Thomas (2001) including system engineers and software engineers in IT firm, Health senior account executive in healthcare and education sector's university professor's, product-development engineers in manufacturing and IT sector . Similarly, Golden, T. D., (2011), also mentioned the use of technology at corporate offices including higher percentages of IT sector firms. Parasuraman, S., Purohit, Y.S. and Godshalk, V.M. (1996) also included the respondents from healthcare units. From the list of 1047 companies, 40 companies were chosen covering these sectors. Approximately 10 Questionnaires was distributed in these 40 companies, Out of these 40 companies, 30 companies responded back. Hence 315, filled questionnaires were collected back. Out of 315 questionnaires, 271 filled questionnaires were found to be suitable for this study after editing and criterion meeting. Likert scale ranging from 'strongly agree =1 to strongly disagree =5' was used for quantifying our study.

POPULATION

For questionnaire, online and field survey was done. Companies with more than 100 employees and participants from executive level to higher managerial level were taken. Minimum criterion of education was graduation and age of minimum 21 years. This study includes the age limit of 21 years, since as per law the marriage below 21 years is considered

as illegal.Carnicer, M.P.D.L., Sanchez, A. M. , Perez, M. P., & Jimenez, M. J., (2004) and Duxbury & Higgins (2003) also reported similar types of demographic and job characteristics including employees in managerial and professional positions, employees with a graduation, master's or doctoral degree. Finally, 315 filled questionnaires were collected, out of this after editing and criterion meeting, only 271 respondents were found to be suitable. The response rate was approximately 67 %.

SAMPLING TECHNIQUES

Scientific approach was adopted for sampling technique and completed in three steps.

i) **Convenience Sampling**: was done for the selection of corporates and respondents in 'Delhi/Ncr region'. Further sub-dividing to Delhi, Noida, Gurgaon, Faridabad.

ii) **Quota Sampling**: Through 'quota sampling' 50% quota was fixed for IT sector and rest, 50% from non-IT sectors.

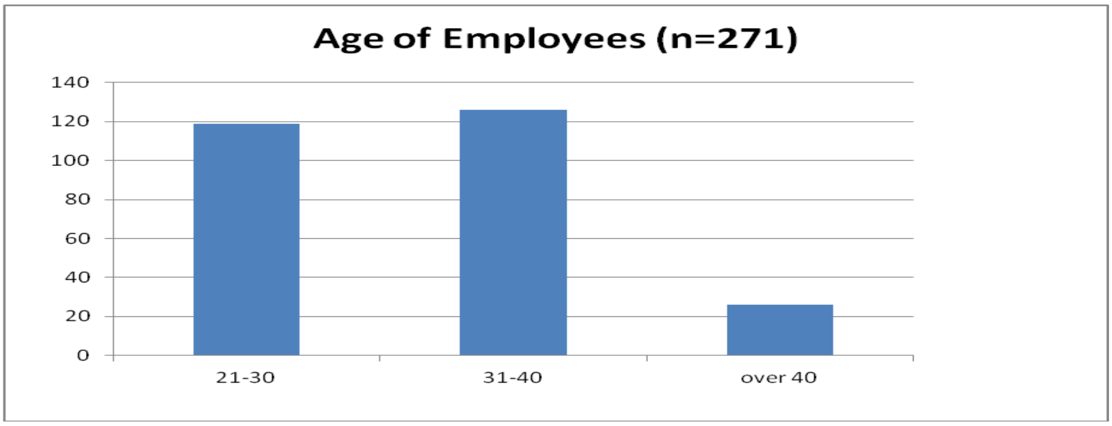
iii) **Snowball sampling**: subsequent respondents were selected based on the 'referrals and through social networks'.

ANALYSIS

Descriptive Statistics

The sample consisted of 271 dual career couples sample. The mean age of respondents was in the range of 31-40 years. The age of the employees range in three categories: 21-30, 31-40, over 40.

Age of Employees



Exploring various work-life challenges faced by DCC by Exploratory Factor Analysis

A list of 25 statements was taken, to explore the various factors responsible for work-life challenges. Exploratory factor analysis was performed to explore the various factors (an underlying dimension that explains the correlations among a set of variables) responsible for these challenges. The chronbach's alpha was calculated to know the reliability of data. The chronbach's alpha came out to be 0.79 for the selected variables of work-life challenges.

ASSUMPTIONS OF EXPLORATORY FACTOR ANALYSIS

Kaiser-Meyer-Olkin Measures of sampling adequacy: In present study, the KMO Measures of sampling adequacy comes to be 0.88. The value of KMO 0.88 is more than the p-value of 0.5. Thus exploratory factor analysis may be considered to be as an appropriate technique for analyzing the correlation matrix. Therefore, the first attempt of KMO was fulfilled for the present study.**Bartlett's test of sphericity** In the current study, the null hypothesis that the population correlation matrix is an identity matrix, is rejected by Bartlett's test of sphericity. The p-value comes to be 0.000 which is significant for the p-value 0.05 level of significance. A value less than 0.05 indicates that the data in hand do not produce an identity matrix. This tells that there is a significant relationship among the variables, taken for factor analysis.

The Principal component Analysis: In the present study, for the extracting the components PCA was used. The diagonal of correlation matrix consists of unities and full variance can be observed into the factor matrix. Overall, PCA is used when minimum numbers of factors have to be extracted that will account for maximum variance in the data.**Eigen:** Only factors with eigen values more than 1 are retained. Factors with variance less than one are equivalent to a single variable. **Varimax rotation:** In rotating the factors, each factor will be showing significant loadings with some of the variables only. For the present study, varimax procedure is followed for rotating the factors. This also leads to achieving simplicity and interpretability of the factors. Specific items were retained whose factor loadings comes to be greater than 0.40.

Factor Loadings for Work Life Challenges

Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Communalities
I feel emotionally drained when I get home from work.			0.423			.486
I wish I had more time to do things with my family.				0.811		.699
My commitment to job is inhibiting my leisure activities.				0.503		.558
After getting home from work I am unable to switch off and relax.			0.434			.659
I almost bring work home with me.	0.748					.670
I often put extra hours at work.	0.778					.624

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Work pressure often interferes with my personal life.	0.647					.560
My spouse demands greater attention from me.					0.706	.537
My boss favors those employees who believe in 24x7 work concept (workaholics).		0.728				.741
Working long hours are expected and regarded as signs of high job commitment.		0.714				.635
An employee who uses flexi-time is less likely to advance his career than non-users.		0.729				.677
The expectations of my subordinates conflicts with those of my family demands.					0.446	.699
Eigen values	7.8	1.7	1.5	1.3	1.2	
% of Variance	31.4	38.5	44.8	50.4	55.3	

CONCLUSIONS

With the changing composition of today's workforce, DCC consists of equal percentage of men and women. Participation of women has made it tough for them to balance work and life. Therefore, DCC faces various work-life challenges in various corporate houses, leading to increasing complexities on personal and professional front. All these imbalances have increased the turnover intentions of employees, increased absenteeism and reduced organisation commitment.Total five factors responsible for work-life challenges were discovered.

work-demand factor(Fu, Carmen K, Shaffer Margaret A., 2001; Golden, T. D., 2011; Geurts, S. A. E., & Demerouti, E. 2003; Meijman, T. F., & Mulder, G. 1998; Pleck, J., Staines, G. and Lang, L. 1980; Greenhaus and Beutell, 1985 and Small, S. A., & Riley, D. 1990); ***24*7 work-life confrontations***(Piotrkowski, C. 1979; Burke. J. Ronald, 2004; Burke. J. Ronald, 2004; Carlson, D.S. and Perrewe, P.L. 1999; Frone, M.R., Yardley, J.K. and Markel, K.S. 1997b; Gutek, B.A., Searle, S. and Klepa, L. 1991 and Parasuraman, S., Purohit, Y.S. and Godshalk, V.M. 1996);***emotional exhaustion***(Kossek &Ozeki 1998, 1999; Maslach and Jackson 1981; Carlson, D. S., Kacmar, K. M., & Williams, L. J. 2000; Kossek, E. E., & Ozeki, C. 1998; Allen, T. D. 2001).***job stress*** (Lu, Y. Y. 2008; Judge, T.A., Boudreau, J.W. and Bretz Jr. R.D. 1994); as ***time-conflict***as it was found to be the social challenge faced by dual career couple; all the above mentioned factors were found to be responsible for work-life challenges.

In the work and organisational spheres, the existence of DCC is increasing in every type of organisation. This results into increased challenges and complexities in the work-family interface, this further creates imbalances on both personal and professional front. Undoubtedly, these problems are faced not at individual level but also at societal level. So proper initiatives are required both from organisation and employer side, to ease out these DCC's work-life complexities and issues.

Thus it is recommended that a number of company initiatives such as flexible work arrangements, on-site child care centres, and reduced work load arrangements can be made. Also, Duxbury, L., & Higgins, C., (2003) reported similar type of sample selection including DCC from managerial and professional positions than those working in non-managerial and non-professional positions as they reported higher levels of work-to-family conflict.Similar type of respondents were also taken by Carnicer, M.P.D.L., Sanchez, A. M. , Perez, M. P., & Jimenez, M. J., (2004) and they found that employees with a master's or doctoral degree experienced greater work-to-family conflict and family-to-work conflict than employees with high school education. Therefore, it encourages both society and corporate houses to support working couple in handling work and non-work domain. This will lead to increased quality of work-life.It was also discovered that support from society and family also plays a vital role in balancing work-family domains. Social support from family, friends, co-workers and peer helps in maintaining a harmonious relationship between the work and family domains.

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ANALYTICAL STUDY OF MICRO INSURANCE IN INDIA: POLICY, PROSPECTS, AND STRATEGY

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ABSTRACT
Developing countries lack an effective social protection mechanism to reach the vast majority of the population systematically, which is engaged in the informal economy. As several low-income people cannot access necessary risk-management tools, they are vulnerable to fall into deep poverty in times of hardship. Micro insurance as combined with micro credit is widely recognized as an important tool for down streaming the economic and social security benefits towards the low-income strata. The study examined the present Indian scenario of micro insurance scheme especially in the state of Uttar Pradesh and Rajasthan. Although India is the first such country who has initiated the micro insurance scheme in a big way through enactment of special regulations, its grassroots level condition is in infant stage. To assist the policy makers in drafting future strategy, a conscientious analysis has taken through a scheduled questionnaire over the 400 low-income peoples residing in rural urban settings of sample states. The study emphasized over the questions whether low-income people are getting micro insurance policy, if yes then what type of products they are availing, their future requirements, and problems associated with products offered, followed with policy recommendations. The author found no statistically significant relationship between the micro insurance scheme and the sample states. The author further reported, lack of awareness, and faulty product designs are the major reasons for low penetration of the scheme and through efficient and effective utilization of the available means, the scheme may perhaps promoted to the masses.

Keywords: micro insurance, psychological security, social security, economic security, customized products, risk hedging technique.

Developing countries lack an effective social protection mechanism to reach the vast majority of the population systematically, which is engaged in the informal economy. "The poor face more risks than the well off, but more importantly, they are more vulnerable to the same risk", (Rangrajan, 2008, p. 6). For instances a chronic illness, accidental death, destroy of crop due to unfavorable monsoon conditions, destruction of property due to natural disasters, etc shatter the household economy of poor peoples, that may take years and years to stand again. However, the risk mitigating techniques such as saving money, storage of grain, borrowing from friends, relatives or moneylenders, and at times involves selling of assets, or live stock which are the only source of earning, sometimes push the household in to the chronic debt trap. With the passage of time, these risk-mitigating techniques are no longer adequate. To trim down the vulnerability in face of such risks, insurance prove to be great help. However, the poor's are also deprived of insurance services just as they have been for credit by the formal financial institutions. The insurance providers approach the middle and upper income stratum to make easy profit. Consequence, the poor live off the banking grid, due to lack of awareness, high costs of issuing millions of small policies and typical products not designed for the needs of the poor.

The Rangrajan Committee, 2008 defined the term micro insurance as "the protection of low income households against specific perils in exchange for premium payments proportionate to the likelihood and cost of the risk involved." Thus, the focus of Micro insurance is on the low-income segment ignored by mainstream commercial and social insurance schemes. The aim of the micro insurance is to provide quality insurance services at affordable price to the weaker sections. It is characterize by low premium and low coverage limits. Each policy generates a "micro" financial transaction. However, the risks are not "micro" to the households, which experience them. Low-income people are exposing to numerous perils. They live in continuous uncertainty about whether and when a loss might occur. Poverty and vulnerability reinforce each other in a viciously escalating downward spiral. By linking multiple small units into larger structures, micro insurance pools the risk and creates networks that enable better governance. This gives easy access to reinsurance and helps to generate data, which can help in product design and development.

India is the first country to have special regulations for micro insurance scheme. In India the micro insurance schemes had earlier started by social organizations to provide security to communities they were working with. As the Micro Finance Institutions evolved in the country, they took up micro finance in a big way. The Insurance Regulatory Authority (IRDA) of India supported the momentum and made India, the first such country in the world, who has special regulation for growth of micro insurance scheme. IRDA made it mandatory for all formal insurance companies to extend their activities to rural & social sectors in the country. The Indian Institute of Bankers, (2010). As former IRDA Chairman, Mr. C.S. Rao put it succinctly, "IRDA

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made serving the poor compulsory for insurers in India." India has become a hot spot for the development of micro insurance. To fulfill the obligations insurance companies found that Micro Finance Institutions as an ideal partner for this. Hence, insurance companies and Micro Finance Institutions are increasingly negotiation to provide group or standardized individual schemes for the low-income people. In consideration, many micro-schemes have emerged in recent years. The fast development of the micro insurance might be due to three reasons:

1. All companies that operate in India must dedicate a fraction of their business to the low-income market. Few companies regard the rural and social obligations as a business opportunity. Nevertheless, the number of policies with poor customers increases with increasing penetration of the higher-income market.

2. India has a successful history with self-help groups in the area of microfinance. Many microfinance institutions have set up schemes to serve their clients. Other community-based organizations have taken the same path, leading to the development of stand-alone community schemes in which a growing number of people are covered.

3. Mobile coverage today has been an extremely large user base and has literally broken all barriers to connect to the last mile. A citizen from all strata of society, especially weaker sections has affected by this technology. Such a platform helps to provide insurance and other valuable services to the low-income strata at affordable cost.

Government and the regulating authority acknowledge that insurance can be a risk management mechanism for the poor. Therefore, rural and social obligations for the formal insurance companies had introduced, which has led to the widespread use of the partner-agent approach.

In a country where about 78 per cent of the population has no access to insurance, micro insurance is proving to be a life-saving boon. However, as of now, over a million Indians covered by micro insurance. These people are mostly from the poorest section of society, ignored by the insurance sector. Their poverty enhances their risk to disease and other natural catastrophes but they simply could not afford insurance. Until, micro insurance came along.

Although micro insurance is in the early stages of development, efforts have taken to formalize and design the process. There are certain case studies like Yeshasvini Cooperative Farmers Health Care Trust of Karnataka, Karuna Trust of Karnataka, and Iffco Tokio's in India etc., that offers micro insurance policy to the below poverty line sections. Although overall success of the micro insurance program is limited due to faulty planning, poor administration, and lack of expertise in operating such scheme, their potential viewed to be considerable.

The crucial reason for the growth of the scheme has been the entrance of commercial players. The micro insurance sector is at booming stage where in 2005, only fourteen percent of the fifty largest insurance companies in the world offered micro insurance, now sixty six percent of it offering such services, according to the International Labour Organization. “In the previous five years, the number of people who have micro insurance has increased by a factor of 6.5, with a market size of as Rs. 280 billion, according to the International Labor Organization. Today, that is half a billion people”. (ROSENBERG, 2012) The Lloyds, and SwissRe Sigma (2010), estimates the potential of micro insurance market is approximately 2.6 billion peoples with the potential of US dollar forty billion.

The Micro insurance is still in its infancy. Problems include be short of awareness, high transaction costs, complex procedures, frauds in claims, impede settlements of claims, inappropriate distribution systems, product design issues especially related to the irregular cash flows of the low-income market and lack of data to interpret the vulnerabilities of the poor.

The challenge is to promote an insurance culture in the low-income group and simultaneously develop an appropriate business model that creates a profitable & sustainable market at the "bottom of the pyramid." This will help to realize the immense potential of the vast, underserved market of low-income households. Besides, it also provides certain social benefits like protecting vulnerable people, expanding financial inclusion, and safeguarding hard-won income gains.

Reviews of research on micro insurance scheme have conducted that just as a large demand for formal savings and loans exist among the poor, there was also believed to exist a large demand for formal insurance. Nourse, 2001; Churchill, 2002. It has realized that, “just providing micro credit without micro insurance component is self –defeating” (Rangrajan). There is, therefore, a need to emphasize linking of micro credit with micro-insurance to keeping this segment away from the poverty trap. Further, it observed that well-designed customized micro insurance products if offered would provide great economic and psychological security to the poor as it reduces exposure to multiple risks and cushions the impact of a disaster. Thus, seeing, huge success of the microcredit to meet credit needs of low-income strata. Now a similar revolution is beginning with micro insurance. The widespread use of mobile phones in our country and a vast network of microfinance service providers offer a platform for growth of micro insurance services for the people who would otherwise be outside the purview of the financial system. This will help to drive down the cost of reaching insurance services at the bottom. Nourse goes on to argue that Micro Finance Institutions need to provide tailored lending services for the poor instead of rigid loan products. Supporting this latter assertion of Nourse, and Eyiah (2001) developed a model of small construction management contractors and Micro Finance Institutions in developing countries that provides a tailored lending structure for microenterprise contractors. Similarly, Woller (2002a), Cohen (2002), and Dunn (2002) argue that Micro Finance Institutions need to be more client-focused, including offering a mix of financial products tailored to the varied needs and wants of poor consumers. Poor people require insurance more than better-off people do, because they have no other cushion. Weaker sections are generally in a state of poverty. Most are cyclically poor. They work and save, but then due to certain events they fall into poverty like a crop failure, a loss of a job, the death of a breadwinner. Often, the trigger for poverty is illness. As stated by the findings of the Indian Ministry of Health, a quarter of all people hospitalized pushed into poverty by their hospital costs rather than the cost of missed work. Insurance offers a safety net, but it is more than that. If you know you are covered, you will be more likely to invest in the future. “Your whole capacity to take risks changes,” Andrew Kuper.

Nearly all the studies examined revealed that low-income people need customized micro insurance services. Nevertheless, no effort made to know what type of risk poor actually face in different geographical area. Moreover, none of the study attempted to know the defects in the existing micro insurance products offered to the low-income peoples who are residing in different states of India. The present study tries to gauze flaws of existing varied insurance products offered. It also revealed whether micro insurance services are actually reaching the masses and the type of risk faced by the low-income peoples particularly in the state of Uttar Pradesh and Rajasthan.

METHOD

Participants

We randomly selected 400 low-income peoples from the state of Uttar Pradesh and Rajasthan, India. From each state 200 subjects were selected, out of it fifty percent of subjects belong to the rural areas and rest from urban settings.

Materials and Procedures

To collect the valuable primary data, we developed the structured questionnaire schedule. The questionnaire comprises of four items. The item do they have taken micro insurance is a dichotomy question with closed ended option yes and no. The second and third item is the type of insurance taken and type of insurance product required by the subjects respectively. The last but not the least fourth item i.e. the three most important risk faced by the subjects according to their preference helped to make future strategy while designing the products for the low-income strata particularly in the given sample states. In addition, the observation tool incorporated in the research study. In the study, the state is the dependent variable and insurance policy is independent variable. The objective of the study is to gauze whether the service of micro insurance is reaching to the poor’s and what they understand by the scheme. The study also tried to find out the type of risk they are prone to particularly in the sample state, and what the low-income strata expect from the micro insurance scheme.

H1: Low-income peoples are obtaining micro insurance services.

H2: Low-income peoples are aware about the type of micro insurance products available.

H3: Low-income peoples require variety of micro insurance products.

RESULT

The skewness lies between + 1 to -1, which indicates data is normally distributed. The majority of the sample does not have micro insurance ($M = 0.18$, $SD = 0.380$). Although 82.5% respondents reported that they have not taken any micro insurance product, 17.5% do have micro insurance. The average type of commercial insurance taken by the respondents was 2.28 ($SD = 2.63$). However, where majority 45% respondents has never taken any insurance, 33% respondents reported that they have taken life insurance, 18% taken health insurance, 3% education insurance, and only half a fraction 0.5% taken accidental insurance, and 0.5% has taken building insurance, respectively. The average of type of insurance required in future was 0.20 ($SD = 0.401$). The 80% of the respondents reported that they do not need any kind of insurance, while 20% felt the need to have health

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insurance product. The illness reported as the fore most risk respondents faced in near future, while no risk and natural disaster were comes in the second and third preference of the respondents respectively. The other risk faced by the respondents following their preference order comprises of loss or damage of vehicle, poor business performance, loss of job, loss or damage of house, fall in harvest, and loss of cattle respectively.

A chi-square test of independence was performed to examine the relationship between the micro insurance scheme and the sample state. These results indicate that there is no statistically significant relationship between the micro insurance scheme and the sample states (chi-square with one degree of freedom = 1.690, p>.001). Hence, we reject the hypothesis that, low-income peoples are obtaining micro insurance products. Similar trends were observed in case of micro insurance requirement in sample states (Chi-square with one degree of freedom = 144.0, p<.001), and type of insurance taken and sample states (Chi-square with five degree of freedom = 427.40, p<.001). we further rejected the hypothesis that, low-income people are aware of micro insurance products, and low-income people require variety of micro insurance products.

Table-1: Mean, Standard Deviation and skewness of insurance services, type of insurance services availed and type of insurance services required by low-income peoples

		Do insurance	Type of insurance taken	Type of insurance required
N		400	400	400
Mean		.18	2.28	.20
S D		.380	2.693	.401
Skewness		1.717	.584	1.506

Table-2: Frequency, parentage and cumulative parentage of low-income peoples who have micro insurance

Do Micro Insurance	Frequency	Percentage	Cumulative Percentage
No	330	82.5	82.5
Yes	70	17.5	100.00
Total	400	100.00	

Table-3: Frequency, parentage and cumulative parentage of type of insurance taken by low-income people

Type of Insurance Taken	Frequency	Percentage	C.P.
No	180	45.00	45
health	72	18.00	63
Building	2	0.5	63.5
Education	12	3.00	66.5
accident	2	0.5.	67
life insurance	132	33.00	100
Total	400	100	

Table-4: Frequency, parentage and cumulative parentage of type of insurance required by low-income people

Type of insurance required	Frequency	Percentage	C.P.
No	320	80.00	80.00
health /medical	80	20.0	100.00
Total	400		

Table-5: Ranking of type of risk faced by low-income people

Risk Faced by Low-income Peoples	Rank
Illness	1.00
No	2.00
Natural Disaster	3.00
Loss or Damage of Vehicle	4.00
Poor Business Performance	5.00
Loss of Formal/Informal Employment	6.00
Loss or Damage of House	7.00
Fall in Harvest	8.00
Loss or Damage of Cattle	9.00
Other	10.00

Table-6: Chi-Square Testing Results

	Do insurance	Type of insurance taken	Type of insurance required
Chi-Square	1.690E2[a]	427.400[b]	144.000[a]
df	1	5	1
Asymp. Sig.	.000	.000	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 200.0.			
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 66.7.			

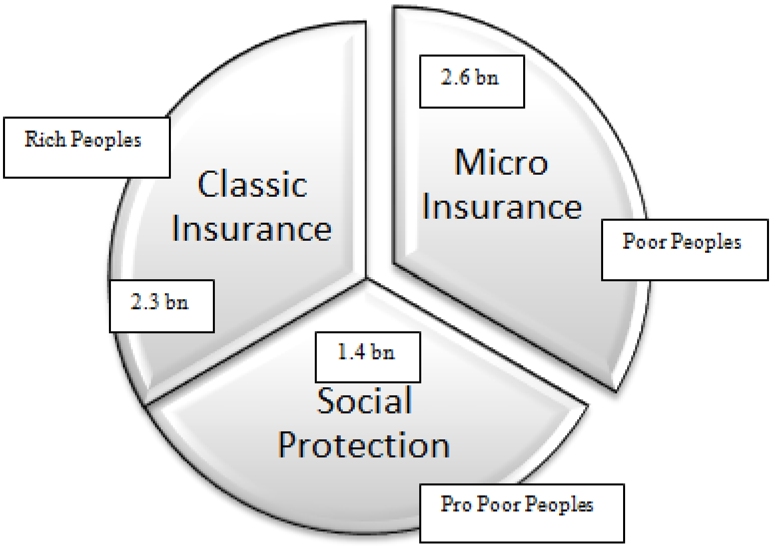

Figure-1: Pie graph showing the potential market of micro insurance. From “UN MDG Report”, 2011

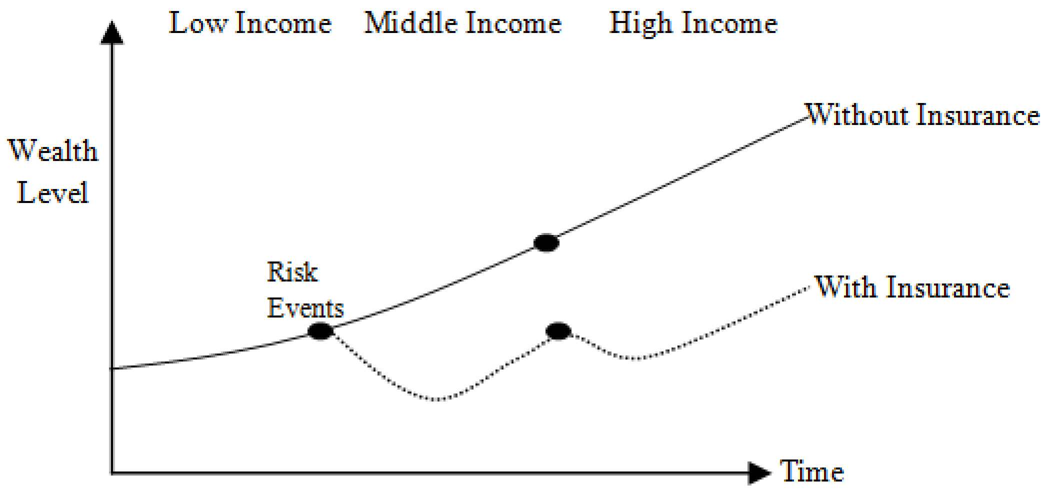

Figure-2: Line graph showing micro insurance as a risk hedging technique for low-income peoples

DISCUSSION

The major findings of the study reveals that majority (82.5%) of the respondents do not have micro insurance policy, and (80%) not even feel any need to have such policy. The result gives a clear implication that the sample population had very little knowledge about the micro insurance and its products offered. In the absence of information about such loans, they resort to rely on traditional techniques to mitigate such risks. lack of awareness among the low-income peoples about the micro insurance services. Further, the results revealed that the 17.5% respondents who had taken the micro insurance, actually provided by the micro finance institutions as a compulsory obligation prior to avail micro credit services. As mentioned above in literature, to meet their legal obligations the insurance companies are leveraging the infrastructure of micro finance institutions. The alliance between the two made the micro insurance product compulsory for the micro finance borrowers. Although the arrangement is compulsory for micro credit borrowers but the scheme has help to achieve triple effect. At the one side, such contracts facilitate insurance companies to meet their social obligations. It help the micro finance institutions to make easy income by the commission received from the insurance company, along with surety of credit in case of death of borrower, as the institution firstly settle down the outstanding loan amount from the insurance money. The policy takers also benefited as they get some cushion to save themselves

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from the vulnerability associated with the state of their poverty. The policyholder family immediately gets some money to meet burial expenses. The family also gets relief from outstanding loan burden and sometimes gets part of insured money left after settling all prior loan obligations from the micro finance institutions. However, 45% refused to take any type of insurance policy, only 33% taken life insurance policy and just a fraction taken other insurance products namely health, education, accidental, and building insurance. The similar results had also reported by the CPD baseline study, 93% of people had no knowledge about health insurance. Even less was know about vehicle, property and fire/theft insurance. The respondents seemed to be more familiar with life insurance, with 29.5% expressing some knowledge about life insurance. Over half of those who knew about insurance before joining got their knowledge from insurance agents or health institutions.

The majority find illness as the most important risk due to which the borrower work suffers and their financial budget disturbs. They wish to have such micro loans, which protect them and their family against expenses they need to bear in case of major illness. The other important risk according to the borrower are natural disaster, loss or damage of vehicle, poor business performance, loss of employment, loss or damage of house, fall in harvest, and loss or damage of cattle respectively in chronological order of their preference.

Thus, health is an important risk factor for poor households. It had observed that not improper health infrastructure, but insufficient financial means, which hindered the poor people from curing their health problems. The costs of even minor health problems (e.g., appendix surgeries) make it very difficult for low-income groups to obtain the necessary care. To address the problem of low purchasing power, the idea of health insurance covering critical surgeries evolved, and the insurance model developed.

The above-mentioned results evidently indicate low-income people do not find insurance an ailment to save them from the certain life miss-happening events. It considered, as a financial burden than a home economy savvy product. Micro insurance even today associated with life insurance policy by the majority of respondents. Its visible there is immense shortage of awareness among the low-income peoples about the micro insurance services, range of products offered by the insurers, the key benefits, the service providers, and the government regulations with regard to micro insurance.

The micro-insurance sector is unique in the sense that there is an ongoing challenge to explain the concept and benefits to the insured. It was observed that lack of understanding of insurance and its benefits is a major obstacle to the expansion of micro insurance. Those who not know how micro insurance works, and benefit them, are unlikely to trust its worth valuable proposition. It was further observed that for effective implementation, there is an urgent need to promote financial literacy. It help low-income strata to understand how insurance works as a risk management tool.

Creating awareness thru' use of pictorial posters, local folk arts and street theatres might be useful to explain the mechanisms of insurance, and helps gives them at least a chance to consider adding micro insurance to their financial planning strategies.

It was also observe that the information flows fast among the local community when disseminated through SHG members. The reason behind it that the women tends to be more socialize, disadvantaged women feel empowered when they get informal power to have a better understanding than others. Hence sharing new information and knowledge not only makes flow of information better but also satisfy their self-esteem issues. It was confirmed by the findings of Karuna Trsut of Karanataka, India, in its household survey over 358 SHG members and non- members and found that 40% of the respondents had better knowledge about the micro insurance scheme as compare to respondents of control group. Thus, it is strongly recommended to disseminate quality knowledge among the micro finance clients so that its benefit reached to the masses through word of mouth publicity.

There is a need to design customized flexible micro insurance products to meet the needs of diverse regions of India. The micro insurance policy should be design keeping in view the pro poor clients with the options to be availed at individual as well as group policy. Such as personal insurance of life and property, fire & allied perils and burglary cover to the building(house) and its contents, personal accident, group health policy that covers hospitalization expenses, critical illness policy, comprehensive protection against loss or damage to the property insured by Fire and allied perils and burglary & house breaking. For casual labourers and workers in factories, personal accident policy for Self Help Groups clients, providing coverage against death, permanent total disablement, permanent partial disablement and temporary total disablement resulting out of an accident. The majority of women microfinance client found engaged in cattle rearing. The survey revealed that many who starting cattle rearing as a new occupation are ignorant of risk associated with the business i.e. loss of cattle due to disease, accident, lack of proper take care and vaccination etc, result in overburden the household to repay the

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micro loan. Hence, there is a strong need to introduce cattle insurance policy compulsory for those who are in the cattle rearing business. The policy must be comprehensive to include all types of risk associated with the business and thus applicable to indigenous, cross breeds and exotic breeds of cattle, covering the death of the animal due to accident, disease, surgical operations, strike, riot and civil commotion, terrorism and earthquake. The prime occupation of the rural India is agriculture and its yield depends on the monsoon, which is uncertain. This uncertainty may sometimes make the poor rich and in contrast rich to poor. The survey also revealed certain stories where the micro credit women handover the loan money to their husbands or children to their existing agriculture occupation. Being investing the loan money in the same existing occupation, a high risk is involved. A bad monsoon may collapse the household economy and drive in to debt trap. Hence, there is a strong need to initiate weather insurance policy that may include the products for Kharif (monsoon) crops like Jowar, paddy, soyabean, cotton etc., and for Rabi crops like Wheat, Mustard, and Potato etc. against financial losses arising due to adverse weather perils- temperature, humidity, and unseasonal, deficient, or excess rainfall.

To penetrate the micro insurance market the micro insurance providers need to maintain quality of the insurance products. The financial sustainability should not be justified at the cost of defective insurance products introduction. The policy should be value for money, service oriented, with quick settlement of claims. It had observed that people hesitate to take insurance due to its lengthy procedures, complex terms and conditions, frauds by agents, who run away after taking few installments, and bad settlement procedures. Therefore, it is strongly recommended that the insurer should settle the policy claims with in a period of two weeks. The localite, well qualified, and specialist staff employed should be hired for responsible sales practices. The micro insurance provider should maintain the transparency, clear communication, sharing information and costs, accountability for results.

The low-income people residing in different geographical conditions are prone to different types of risk. Thus rather than creating standardized insurance products. There should be room for flexibility. So that insurance policy customized according to the specific location.

According to the Rangrajan Committee, Micro-insurance has not penetrated rural markets. Traditional insurers have not made much headway in bringing micro-insurance products to the rural poor. It has not even penetrated among the urban poor.

To make the micro insurance services a viable venture, there is a strong need of collaboration between the public-private partnerships. The service of micro insurance could be made economical and widely acceptable through using existing government network, which are commonly perceived as most secure channel by the weaker segment.

The micro insurance products have to be simple, customized, available, affordable and accessible to the poor. To promote micro insurance service certain models viz., the Partner-Agent Model, Full Service Model, Community Based Model and Provider Model, advised by the Rangrajan committee, 2008 may implemented.

The strategic alliance should takes place with such partners who have expertise in the field. Leveraging the existing banking infrastructure, network of micro finance sector and telecommunication services set-up, is a good option to accelerate the scheme. While a technology platform may take time for setting up, in the long-run, the same will be cost-effective and reliable. The government could do efforts to bring Corporate Social Responsibility (CSR) and micro insurance to leverage synergies and create better social impact.

Local community-based organizations could organize premium collections, as they have better access to the local people. To make it more acceptable to the people, micro-insurance products, apart from covering only risks, should also provide an opportunity for long term savings (endowment).

Seeing the diversity in the demand side of micro insurance market, the products need to be refined and develop time to time. For this appropriate feedback, systems must be created. The service providers could adopt strategies like sharing knowledge, timely follow up by customer satisfaction surveys, grievance mechanism, and judging through social and financial indicators, to enrich and make the products offered defect free.

Being learning the lessons from the bad past experiences of Karuna Trust Karnataka, Yashaswini Trust Karnataka, Sewa Ahmedabad, FINCA, Uganda etc., the right products with right pricing should be launched through pilot study of the risk profiles, claims, settlement ratios etc. in the potential market prior introducing the product.

A holistic inclusive effort is required. Micro insurance cannot work alone, and the micro credit providers have to make it integral part of their services render to weaker segments.

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CONCLUSION

Micro insurance is still in its infancy. Problems include high transaction costs, inappropriate distribution systems, product design issues especially related to the irregular cash flows of the low-income market and lack of data to interpret the vulnerabilities of the poor. The challenge is to promote an insurance culture in the low-income group and simultaneously develop an appropriate business model that creates a profitable & sustainable market at the "bottom of the pyramid." This will help to realize the immense potential of the vast, underserved market of low-income households.

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A STUDY ON THE IMPACT OF EMERGING TECHNOLOGIES ON EMPLOYEE ENGAGEMENT

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ABSTRACT
To increase the profitability in an inundated marketplace Employee Engagement has become the hotspot of HR Paradigm in recent times. Although the importance of Employee Engagement is invasive, however the move is from conversations, connecting with an approach that is reactive and now organizations are turning to Technology to create steps that are predictive and correcting behaviors that are proactive. Human Professionals role has been completely redefined by the use of Technology all over the world. Every aspect of Human Resource Management have transformed by the recent advancement in Technology.

Earlier was the time when the major challenge was the process of identifying and measuring the engagement levels .Various methods like surveys, feedback forms and conversations HR Professionals used to measure the engagement levels, critical areas were identified and later strategies were formed in rectifying behaviours.This whole process involved both operational and strategic processes .But now the tiresome task of measuring Employee Engagement has become more simpler and comprehensive by the use of Technology which have led to better decision making.

To solve the Employee Engagement challenge Undoubtedly HR and Technology have to move forward. There are challenges that Technology has been able to overcome but it has its own set of limitations. This paper attempts to study the Impact of Emerging Technologies on Employee Engagement.

Keywords: Human Resource, Employee Engagement

INTRODUCTION
Employee engagement—defined in Forbes as “the emotional commitment the employee has to the organization and its goals”—is a critical part of any human resources or internal communications’ strategy. Engagement enables businesses to reach their full potential by helping to create open communication channels, improve productivity, and retain talented staff. On the employee side, engagement helps workers fulfill a wide range of personal and professional needs that can ultimately lead to feelings of life-changing self-actualization and desire to make a social impact. EX—which is based on employees’ positive and negative associations and opinions about a company based on their interactions with it—is more than just the latest HR buzzword. The experience that an employee has with a company is now rated as the fourth most important global trend for business leaders to address, according to the Deloitte Human Capital Trends Report 2017. Yet despite management’s growing admission of the importance of EX, Deloitte found that only 22 percent of companies report excellence in building a differentiated employee experience.

Over the last few years, we have seen a vast amount of attention paid to the impact of technological development on work, sometimes referred to as the changing world of work, particularly by popular media and consultants. Newspaper headlines such as “Robots will take our jobs. We’d better plan now before it’s too late” (Elliott, 2018) have become commonplace. Some commentators also suggest that advances in technology will lead to changes in the workplace as dramatic as the collapse of the traditional employment relationship, the widespread use of artificial reality instead of travel and the replacement of humans with artificial intelligence (AI) and robotics. It is true to say that the most recent advancements in technology, such as AI, are having a dramatic effect on the workplace. Indeed, we are seeing rapid growth in the use of AI and robotics to automate simple and repetitive tasks such as factory work and many back-office duties; and to make complex decisions, such as medical diagnostics, quickly and more accurately via predictive algorithms.

In order to address the question above, an analysis of published evidence relating to the impact of technology on work and people management was undertaken. Evidence reviews typically focus on peer-reviewed, academic papers. However, due to the time it takes to research and publish such outputs and the speed of change in relation to technology, published information on technological advancement and its impact on work and people management tends to be slightly out of date. In order to address this limitation, we broadened our review to include the grey literature, and research undertaken by consultancies and similar bodies.

A comprehensive review of the existing evidence in relation to how technological advancement has/is changing the world of work; what technological trends are likely to directly affect work, the workplace or the workforce;

and the role of HR in relation to these changes was therefore undertaken. To identify published evidence related to the above areas, a list of appropriate keywords and search strings was identified. These were grouped into the following six thematic areas: technology, work, future, HRM, working practices, and other trends

METHODS

Publications were analysed for relevance to our research question (i.e. did they focus on research pertaining to the research question?) and quality in relation to the research design. For example, studies were assessed in relation to whether they: were based in a comprehensive literature review; used rigorous and appropriate research methods; used a large enough and appropriate sample; employed appropriate analyses; drew conclusions based on the evidence. The research team reviewed the titles and abstracts of all the identified literature making an initial selection of 115 documents. Then, each document was critically examined for relevance to the literature review by a careful read of the document itself and evaluation of the contribution of each article to the three areas investigated. The final selection of this review comprised 51 documents.

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FINDINGS

The results identified a number of emerging technologies that are likely to have an impact on the future of work and therefore have implications for the HR function. First, digital platforms were shown to be used commonly within work and are central to online marketplaces such as Amazon or e-Bay and to labour market platforms such as Uber or Freelancer.com (Morgan, 2014; Zysman & Kenney, 2018). Second, AI and machine learning were prominent within the published evidence and mostly applied for data analysis, finding patterns and making predictions (Government Office for Science, 2015). Third, robotics was seen as affecting employment as industrial robots have increasingly taken on routine tasks usually performed by manufacturing workers (Frey & Osborne (2017)). Fourth, augmented and virtual reality (AR and VR) are demonstrated to be playing an increasingly significant role in industries such as healthcare, construction, oil and gas and aerospace (Higgins, 2017). Fifth, wearable devices are increasingly being employed in the workplace to improve employees' awareness about their personal wellness, to track employees' progress and plan measures to sustain their engagemt.

These emerging technologies will present a number of challenges for the HR function and for people management more broadly (Bondarouk & Brewster, 2016; Marler & Parry, 2016; Stone *et al*., 2015). Organizations will need to build a strategy for how they can most benefit from these technologies, for example to build efficiencies and improve the accuracy of decision-making, while also addressing any potentially negative impacts on employees. The role of the HR function in facilitating, or mitigating, the potential effects of emerging technologies on the workforce are presented briefly below.

AUTOMATION AND CHANGING SKILLS REQUIREMENTS

Evidence suggests that there are enormous financial incentives for employers to increasingly automate their (currently human) processes (Markoff, 2011) and that advances in automation could dramatically change the nature of jobs available (PWC, 2017). Realistically, whether a task can be automated depends on the ability of coders to write a set of procedures that will improve the problem specification and account for every possible contingency (Frey & Osborne (2017)). Despite this limitation, automation is increasingly being used in areas that require the storing or access of information (Frey & Osborne (2017)), such as in fraud detection, medical diagnosis (Cohn, 2013; Wolcott, 2018) and law (Markoff, 2011). In addition, the automation of manual tasks is increasingly widespread, including tasks such as driving (Autor *et al*., 2003; Veres *et al*., 2011), cargo handling (Bloss, 2011) and mining (Frey & Osborne (2017)).

The role of HR practitioners in the process of automation is not clear from the evidence, but it would seem that they could play a key role in identifying tasks (and thus eventually roles) that could be automated. Perhaps more

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important however, is the HR function's role addressing the impact of job losses as a result of automation (Frey & Osborne (2017); PWC, 2017). Not only should HR practitioners be central to supporting employees through a period of uncertainty while such decisions are made, they should also be responsible for considering how employees can be re-skilled or up-skilled in order to replace obsolete skills so that they can be retained in the workforce.

ƒ Automation will accelerate the shift in required personnel skills we have seen over the past 15 years. Our delve into finds that the strongest development in demand will be for technological skills, the smallest category today, which will rise by 55 percent. This surge will affect demand for basic digital skills as well as advanced technological skills such as indoctrination. insist for social and touching skills such as guidance and managing others will rise by 24 percent, to 22 percent of hours worked. Demand for advanced cognitive skills will grow rather overall, but will rise piercingly for some of these skill, specially ingenuity. ƒ Some skill category will be less in demand. indispensable cognitive skills, which include basic data key and handing out, will beg off by 15 percent, lessening to 14 percent of hours worked from 18 percent. Demand for physical and manual skills, which include general equipment operation, will also drop, by 14 percent, but will remain the largest category of workforce skills in 2030 in many countries, accounting for 25 percent of the whole hours work. Skill shifts will play out differently across sector. Healthcare, for example, will see a rising need for physical skills, even as demand for them declines in manufacturing and other sectors. ƒ Companies will need to make significant organizational changes at the same time as addressing these skill shifts to stay aggressive. A survey of more than 3,000 business best in seven countries tourist attractions a new importance on permanent learning for workers and a shift to more cross-functional and team-based work. As tasks change, jobs will need to be redefined and companies say they will need to turn into more agile. sovereign work will likely grow. control and human property will also need to adapt: almost 20 percent of company say their executive team lacks sufficient knowledge to lead adoption of automation and artificial intellect. Almost one in three firms are fretful that lacking the skills they need for automation espousal will hurt their future financial performance. ƒ friendship for high-skill human resources will increase, while displacement will be resolute largely on low-skill staff, long-lasting a trend that has make worse income difference and summary middle-wage jobs. Companies say that high-skill workers are most likely to be hired and retrained, and to see rising wages. Firms in the forefront of mechanization adoption expect to draw the talent they need, but slower adopters fear their options will be more incomplete.

INCREASED FLEXIBILITY OF TIME AND PLACE

There is considerable evidence that organisations are increasingly offering flexible working practices in order to meet employees' needs and to reduce costs associated with having a physical workplace (Berkery *et al*., 2017; de Menezes & Kelliher, 2011; Stavrou *et al*., 2015). It is clear that developments in internet, and more recently mobile, technologies have increased the ability of individuals to work remotely and therefore out of usual office hours. However, it is also important to realise that technology is not the sole driver for an increase in flexible working as this has also been influenced by higher numbers of women in the workplace and by flexible pension arrangements (Atkinson, 2017). The management of flexible working policies, and creation of career and performance management systems that ensure that employees are not disadvantaged by working flexibly are undoubtedly the remit of the HR function.

JOB DIAGNOSIS

Not all jobs are favorable to occasion or rest flexibility. yet, most have convinced duty that are amenable to being done at exchange period and chairs other than the workplace. If you look at the jobs you supervise and break them into their constituent parts, it is possible you'll find that some tasks, maybe even up to a third of an whole job, loan themselves to instance and put flexibility.

PERSON DIAGNOSIS

very soon like all jobs are not equally contributing to to elasticity, some staff are better candidates for give than others. If you have a high-performing worker who has demonstrated he can self-manage fit, you most likely can trust him with added flexibility. If you have a additional not established worker, or one whom you experience wants more arrangement and hands-on leadership, I'd chat to them about what they need to demonstrate to you before they earn a more flexible bargain.

JOB REDESIGN

In her groundbreaking research, Harvard economist Claudia Goldin establish that career in which work is substitutable be inclined to have more flexibility and gender fairness. That is, when the conclusion of work is not fully needy on one individual worker, but quite when employees can coordinate actions to the point that many can competently satisfy client needs, workers are freer to work additional flexibly.

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EMPLOYMENT ARRANGEMENTS

The evidence suggested that the trend towards workers undertaking jobs using AI platforms via the gig economy and open talent economy is resulting in employment relations increasingly based on self-employment contracts, subcontracts, and various forms of 'gig-work' (Deloitte, 2013). Research suggests that almost 2.8 million workers in the UK are involved in the gig economy to some extent and that this is contributing to a decrease in demand for permanent employees, allowing organisations to reduce costs and increase their numerical flexibility (Berg, 2016). This in turn is said to be leading to precarious work conditions (Fleming, 2017; Moisander *et al*., 2018), the inability of individuals to be able to influence their working environment (CIPD, 2017) and a lack of institutional connectedness (Fitzgerald *et al*., 2012). In addition, the gig economy has been linked to growing economic insecurity, low productivity, diminished autonomy and increased levels of personal debt

EFFECTS ON EMPLOYEE WELL BEING

The above discussion suggests that employers need to consider a possible downside of the increased use of technology in the workplace. Indeed, research has proposed that the move to a workforce that is increasingly connected and contactable, along with the increase of global working, means that work is becoming nearer to 24/7 (Deloitte, 2016) and that the potential for employees to overwork (and thus damage their wellbeing) is increasing (Chron, 2016; Schlacter *et al*., 2018). Media coverage demonstrates that employees are concerned about this prospect. For example, employees from Google referred to connectivity as an "electronic leash" that damages their wellbeing (Independent, 2017), while other reports have linked increased connectivity with stress and burnout (The Guardian, 2016).

THE IMPACT OF EMERGING TECHNOLOGIES ON HRM

The above examples suggest a role for the HR function in navigating the changes to work, the workplace and the workforce that are driven by technological advancement. However, it is important to also note that emerging technologies have been shown to also influence the way that organisations undertake their HR activities. The principal HR functions of attracting, selecting, developing, motivating and retaining talented employees in organisations (Stone *et al*., 2015) remain important, but potentially require different approaches in the future world of work (Holland & Bardoel, 2016). For example, as reported by Davenport *et al.,* (2010) we see companies adopting sophisticated data collection technology and analytics to improve methods of attracting and retaining talent, thus confirming the idea that technology is transforming the way that HR processes are managed, especially in relation to collecting and using data. Using interactive technologies can support line managers and HR professionals to enhance interactions and communication with their employees

CONCLUSIONS AND IMPLICATIONS

We would go beyond that statement and propose that actually the role of the HR function is also to develop and support employees in order to ensure their growth and wellbeing, as well as the sustainability of the organisation, against the backdrop of this technological advancement. The findings of the evidence review and above discussion suggest that emerging technologies such as AI, robotics, VR and AR, digital technologies, wearables and blockchain have the potential to affect work and employees significantly. The degree and speed of this impact depends to a large extent on developments in the technologies themselves and the willingness of organisations to adopt them. This review also indicates that the HR function has a key role to play in helping employees to navigate the changes to the world of work particularly in relation to skills development, work organisation and mental health. While the key activities involved in HRM – to support managers in employees in going about their daily work (**CEB, 2018**) – are unlikely to change, the role of the HR function may become even more important as both the potential benefits and risks of emerging technologies for employees develop. Whether the HR function can successfully undertake this role depends upon their own skills development and their own understanding of technologies and their implications. **Jesuthasan (2017)** suggests that sustaining digital engagement in the future workplace will become a key part of **the** HR role

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GST E-WAY BILL: PAVING THE WAY TO THE DIGITAL TAX REFORM

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ABSTRACT
Purpose: The purpose of this paper is to discuss the concept and role of E-way Bill in bringing digitalized taxation practice in India. It also reports the present status of online billing and logistics in India.

Design/methodology/approach: The paper is descriptive in nature. Qualitative analysis of available literature in form of research papers, news articles, rules and notifications issued by the GST council has been done.

Findings: Present paper concludes that GST E-Way is undoubtedly an effective way to report both intrastate and interstate transactions, but still there is scope to improve the system and make it more hassle free. There is lack of awareness and knowledge of law among traders and transporters regarding the E-Way Bill. In addition, if implemented as planned, the system of E-Way Bill can revolutionize the tax compliance mechanism.

Practical implications: This paper attempts to clarify the concept of E-Way Bill with the context of Goods and Services Tax (GST) in India. As GST is a new concept for India, there is lack of literature and work available for reference.

Originality/value: The paper extends the literature on GST and E-Way Bill by incorporating the latest changes brought by the GST Council. An attempt has been made to highlight the need of digitalization in the taxation practice. Few suggestions for improvement in the reporting system have been given for better tax compliance.

Keywords: GST, E-Way Bill, Tax Reform, Indirect Tax, Indian Economy.

INTRODUCTION
Digital tax data gathering and analysis is getting popular in today's era. It not only facilitates greater efficiency in tax collection with improved compliance but generates more revenue as well. This move towards "digitalized tax reform" helps to collect tax in real time and maintain assessee's tax record properly. Some countries have come a long way in digitalizing their tax system while some are still struggling to embrace digitalization. India, with the implementation of GST E-way bill from 1st April 2018, has marked its step in the path of "tax digitalization". E way bill system is introduced to track the movement of goods. It is an attempt to pave the way for a nation-wide single bill system. Initially, E-way Bill system was only applicable for inter-state movement of goods but in later phases, states agreed to adopt and implement the system for intra-state transactions as well. Data collected for the study shows that generation of E-way Bills for intra state transactions is more as compare to inter-state transactions within the period of April, 2018 to February, 2019.

Before the implementation of GST, the Centre and State indirect tax administration used to work under different laws, rules, regulations, procedures and formats. Hence, resulting in- different independent IT sites for each law/act. With the implementation of GST, entire indirect tax system came to same level of IT knowledge and maturity with uniform format and interface for taxpayers and other external stakeholders (2017,May 10:economic times).

1.1 Background of the study
The GST System Project is one of its kind and complex IT initiative. It is unique as it establishes, for the first time ever to establish a uniform interface for the tax payers and a common and shared IT structure between Centre and the States.

Under the headship of Mr. Nandan Nilekani, a Technology Advisory Group for Unique Projects (TAGUP) was set up in 2010. The group submitted its report in January, 2011.

A Goods and Service Tax Network (GSTN) has been constituted as Special Purpose Vehicle (SPV) in August 2012. NSDL is providing service to this GSTN.

Goods and Services Tax Network (GSTN) was formed as a Section 8 (under new companies Act, not for profit companies are governed under section 8), non-Government, private limited company. It was incorporated on March 28, 2013. The Government of India initially had 24.5% equity in GSTN and all States of the Indian Union, including NCT of Delhi and Puducherry, and the Empowered Committee of State Finance Ministers (EC), together held another 24.5%. Balance 51% equity was with non-Government financial institutions. The

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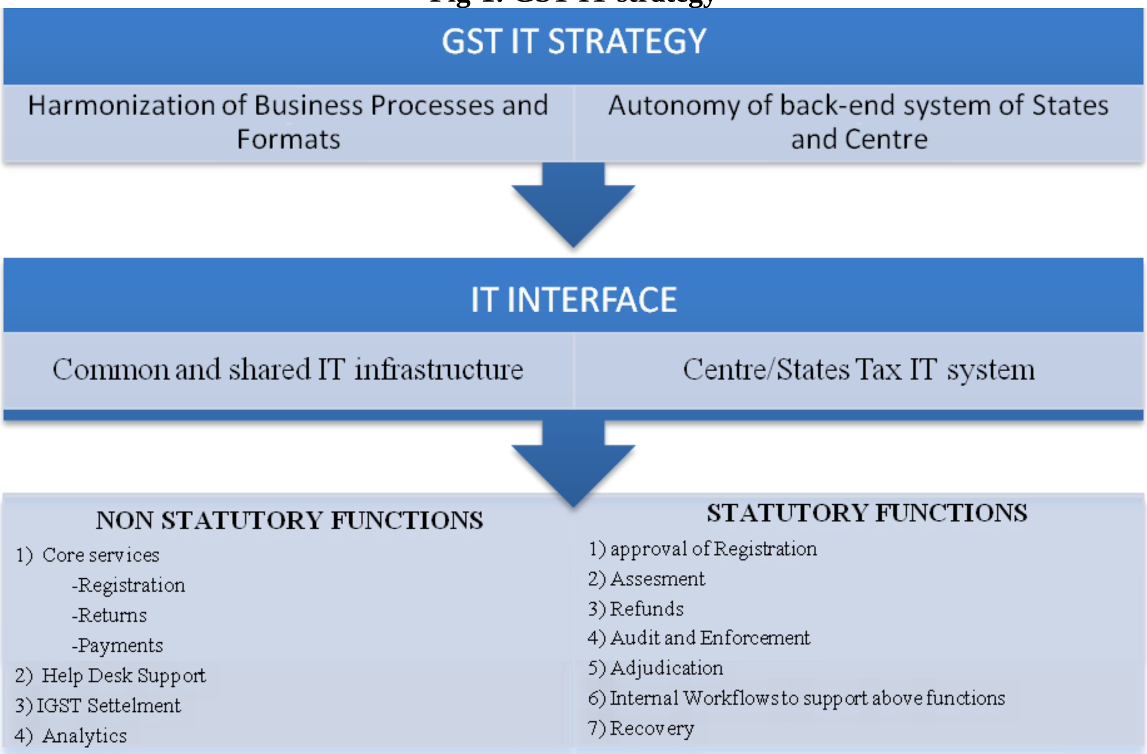
Company has been set up primarily to provide IT infrastructure and services to the Central and State Governments, taxpayers and other stakeholders for implementation of the Goods and Services Tax (GST). The Authorized Capital of the company is Rs. 10,00,00,000 (Rupees ten crore only).

1.2 Role of GSTN

Aptly remarked as "Technology backbone for GST in India", GSTN is a linking pin between tax officials and ultimate tax payers. Creation of common and shared IT infrastructure for functions facing taxpayers has been assigned to GSTN and these are filing of registration application, filing of return, creation of challan for tax payment, settlement of IGST payment (like a clearing house), generation of business intelligence and analytics. All statutory functions to be performed by tax officials under GST like approval of registration, assessment, audit, appeal, enforcement etc. will remain with the respective tax departments (www.gstn.org). The diagram below shows the work distribution.

Fig-1: GST IT strategy



2. LITERATURE REVIEW

Silpa P.et al., (2018) in his study on the topic "An introduction to E-way bill; a game changer of the Indian economic system" emphasized on the positive outcome of E-way Bills. Researchers are of the view that if the system of E-Way bills is implemented as planned, will reduce the documentation and lead to faster movement of goods unlike VAT way bills. They also highlight the significance of RFID (Radio Frequency Identification Device). This device helps in mapping and verification of E-way bills when attached with the vehicle.

Sivashankari K., (2018) anticipates for Indian logistics industry to develop at CAGR of 15%-20% between 2016 to the budgetary year 2020. In his paper he concludes that there will be positive impact on companies dealing in logistics and negative for shipping owners.

Dr Shakir shaik, Dr S.A. Sameera & Mr S.K.C. Firoz(2015) in their study on the topic "Does Goods and Service tax (GST) leads to Indian economic Development" concludes that GST will have both positive and negative impact on the Indian economy. They are of the opinion that foreign trade and logistics will show gradual growth with the passage of time after implementation of GST in India.

"GST Impact Analysis: on various sectors" conducted by **Mercurius Advisory Services (2017)** compares the supply and distribution models before and after implementation of GST. It reports efficient supply chain restructuring in the business and predict lower distribution and transportation costs in future. However, it also warns of higher compliance charges to be incurred by e-commerce sector.

"The E-way Bill System: How, what and what next?"(2016). Retrieved from https://www.pwc.in/research-insights/2018/the-e-way-bill-system.html hails GST E-way Bills for increase in the collection of tax and rise in revenue. The researcher finds it too early to comment on the success or failure of the system.

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The website of **National Informatics Centre (NIC)** highlights GST E-Way Bills as a tool to reshape the logistics industry by making the transport of goods and services easier and faster. Transparency in the taxation system will be brought with the digitalization of documentation.

3. RESEARCH GAP

Since GST is new for the Indian economy, there is huge inadequacy of literature on the concerned topic. Concept of Electronic way bill is not very much popular among the mass. A very few studies have been done that focuses on this emerging topic. Attempt has been made to fill the gap and clarify the mechanism of e way bill in simple language.

4. RESEARCH OBJECTIVES:

1. To discuss the concept and role of E-Way Bill in digitalized taxation practice
2. To investigate the IT strategy and role assigned to GSTN
3. To report the present status of online billing and logistics in India.

5. RESEARCH METHOD

The present research paper is descriptive in nature.

Secondary data available in form of research papers, reports, news papers articles, rules, notifications issued by the government is thoroughly examined. Electronic data from various websites have been taken with due credit to fulfill the objectives of this paper.

6. DISCUSSION AND FINDINGS

E-way bill is not an entirely new billing system. Under the VAT regime, road permit or way bill serve the same purpose as of E-way Bill. The main highlight of the e-way bills is its electronic generation and tracking system. This electronic billing system provides for Radio Frequency Identification Device (RFID) which tracks the movement of RFID embedded vehicles. As per the new notification issued by the department, there will be automatic calculation of the distance between the supplier and recipient on the basis of their pin code provided.

E-way bill has the status of documentary evidence of a transaction of value more than Rs. 50,000/-. A GST registered person (Consignor, consignee, transporter) cannot engage in movement of goods within the state or outside without electronically generated bill from the ewaybillgst.gov.in. Alternatively, GST Council has also provided the facility to generate E-Way bills through SMS, android app or site to site integration. Few exceptional cases have also been mentioned in the act in which there is no requirement of generation of electronic bills. In case of composition traders E-way bills shall not be generated as they are barred from inter-state movement of goods.

During the study it has been found that there is lack of knowledge and awareness about GST E-way bill among the traders and transporters. This is mainly because of low literacy rate and lack of self motivation towards tax compliance. Major updates and changes need to be communicated properly to the tax payers so that they could update their working system and knowledge.

➢ **CURRENT STATUS**

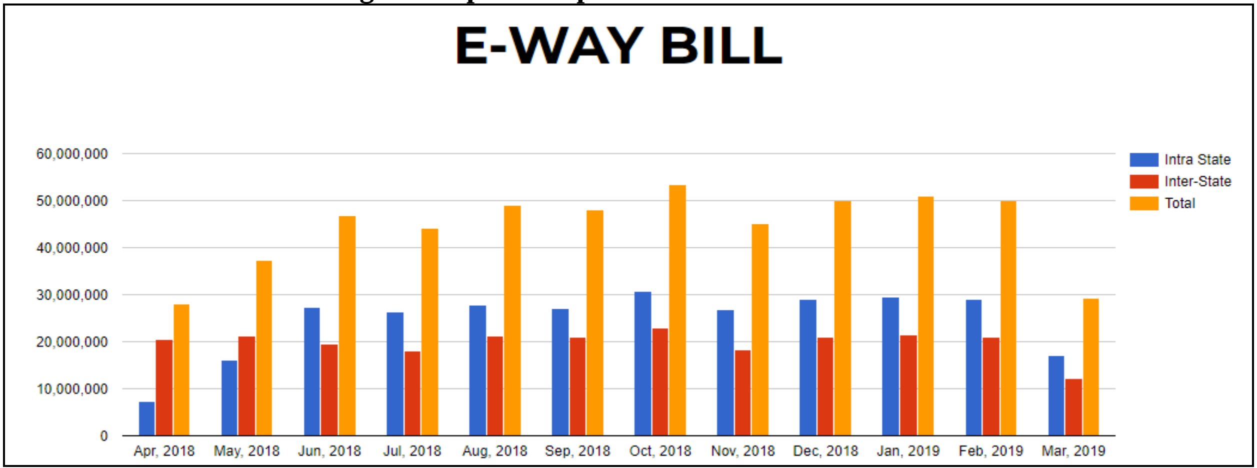
It has been found that there is a significant rise in the generation of E-way bills after the system has been implemented in the country. The figure mentioned below shows that intra state movement of goods have been accounted more with the passage of time while inter-state movement of goods show an irregular pattern of rise and fall. Maximum intra-state and inter -state movement of goods was accounted in the month of October, 2018 with number of bills generated rising to 30,651,459 for intra-state and 22,856,671 for inter-state transactions, respectively. Whereas, least number of transactions were recorded in March, 2019. Below mentioned table shows the total number of E-way bills generated within the stipulated time:

Table-1: E-Way bills generated:

Month, Year	Intra-State	Inter-State	Total
April, 2018	74,377,665	20,558,339	27,996,004
May, 2018	16,100,890	21,130,776	37,231,666
June, 2018	27,273,991	19,491,208	46,765,199
July, 2018	26,221,010	17,989,426	44,210,436
August, 2018	27,783,011	21,168,113	48,951,124
September,2018	27,074,491	21,039,539	48,114,030
October, 2018	30,651,459	22,856,671	53,508,130

November, 2018	26,745,667	18,316,758	45,062,425
December, 2018	28,924,054	21,054,452	49,978,506
January, 2019	29,565,228	21,452,244	51,017,472
February, 2019	29,057,120	20,978,733	50,035,853
March, 2019	17,096,321	12,265,424	29,361,745

Fig-2: Graphical representation of above table:



(Source: https://www.gstn.org/)

7. CONCLUSION

7.1 Problems to be resolved

On the event of "One Year journey of GST" organized by Federation of Indian Chambers of Commerce and Industry (FICCI), Finance Secretary Hasmukh Adhia admitted that there were some teething problems while implementation of GST. Earlier, Telangana Principal Secretary (Commercial Taxes and Excise) Somesh Kumar, too, raised certain technological glitches in the GST network that need to be resolved. He said: "Though there are issues and concerns like invoice- matching which was one of the highlights of GST, the GST network has not been able to provide this facility. We also want to do lot of data analytics in Telangana but we do not get the full data as we would like from the GSTN." Somesh Kumar further said that "if there is any criticism of GST it is not on GST per se, it is on GSTN, and its inability to respond to various problems" as reported by Business Today.

Challenges may include

- Lack of data available in the required formats
- Difficulty submitting data
- Inefficient processes for transforming data
- Lack of process support for new data requirements
- Outdated tax operating models
- More frequent need for more comprehensive analytics, in advance of submission to tax authorities
- Inability to respond to audit notices in a timely or effective manner
- Inability to respond quickly when there is disagreement with a tax assessment

7.2 Forthcoming changes in E-way Bill system:

As per the government's latest notification (dated: 25.03.2019) following changes will be done to for the effective implementation and monitoring of GST E-Way Bill system:

1) **One invoice, one E-way bill:** There will be only one e-way generated for each invoice. This change is brought by the recommendation given by transporters. Now, neither consigner or consignee nor the transporter can generate multiple e-way bills on behalf of an invoice.

2) **Automatic calculation of route distance:** Now, e-way bill system will auto calculate the distance between the supplier and the recipient based on their pin code. This system will predict the time involved in each transaction and eliminate ambiguity. Various attributes like type of road, traffic condition, average speed, travelling direction etc will be considered before automatic generation of route distance.

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3) **Extension of EWB in case consignment is in transit:** When the consignment is in transit i.e. either it could be on road or in warehouse, it will be considered to be ‘consignment in-transit’. It is to be chosen by the dealer whether the Consignment is in Transit or in Movement. On selection of In Transit, the address details of the transit place need to be provided. On selection of In Movement the system will prompt the user to enter the Place and Vehicle details from where the extension is required.

4) **NO EWB for composition dealers:** GST Act prohibits dealers, who have opted for composition scheme, to enter in inter-state transactions. Thus, as per the new notification by the department, no e-way bill will be generated for composition dealers. This rule shall be implemented from the new version of the system.

Thus, it can be concluded that GST E-way bill is a commendable step towards digitalization of tax system and compliance. There are many positive sides of Electronic bill generation system as it promises to make logistics industry more advanced in its operation. A lot is expected by the public but it is matter of time that how well it gets executed. Till date no major issues or loopholes in the system has been detected. It can be expected that E-way bills will lead Indian logistics and transport industry to the path of digitalization.

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REGIONAL SPREAD AND HEALTH OF MICROFINANCE INSTITUTIONS POST DEMONETIZATION IN INDIA

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ABSTRACT
The microfinance sector in India is growing at an exponential rate. Demonetization announced by the government has been challenging for this sector. It has affected the regional spread and health of microfinance institutions (MFIs) in the country. This paper aims to examine the regional disparities in the client outreach and gross loan portfolio, and the health of MFIs post demonetization. The paper is based on the trend analysis of secondary data collected from various published sources. The paper finds that post demonetization, the growth rate in client outreach and gross loan portfolio (GLP) has declined. The domination of Southern region and subservient of Northern and Northeastern regions in client outreach and GLP reflect regional disparities which exist even after demonetization. The demonetization move has also adversely affected repayment rates and portfolio at risk of MFIs drastically. This reflects bad health and sub-standard performance of MFIs. This study recommends that MFIs should equally cover all regions of the country to achieve operational sustainability.

Keywords: Microfinance, gross loan portfolio, demonetization, portfolio at risk, repayment rates.

1. INTRODUCTION

The Government of India announced the demonetization drive in November 2016 which created turbulence in the economy. The government of India withdrew 500 and 1000 rupees notes from circulation. Demonetization affected various sectors in different degrees. One of the such sectors is microfinance which was shattered badly by demonetization. However, this impact has not gained significance in overall discussion on demonetization drive. The CEO of Microfinance Institutions Network reported that delinquencies due to demonetization may require MFIs to write-off 7 per cent of total loan portfolio i.e. over Rs 1 lakh crores (Mondal, 2017). Demonetization has created disruptions, not only in the services provided by microfinance institutions (MFIs hereinafter), but also in the businesses of clients of MFIs.

Microfinance acts as a mechanism for offering financial services to the poor and deprived. Poor people have no access to the formal financial system. As a result, they tend to rely extensively on informal credit markets for their financial needs, that typically operate unregulated and unmonitored by government agencies and beyond the purview of codes of law, which make them highly risky. Therefore, in order to meet the substantial demand created by low-income micro-entrepreneurs for formal and dependable financial institutions, the first seeds of microfinance was sowed during the period between 1950-1980 (Sundaresan, 2008), with the purpose of eliminating poverty in regions where there is an unreasonable gap in the demand and supply of financial services by providing loans in small amounts to the vulnerable class who did not possess sufficient collateral. Microfinance was pioneered by institutions such as the Grameen Bank in Bangladesh, ACCION International in Latin America, and Self-Employed Women's Association (SEWA) Bank in India (Sundaresan, 2008). The Grameen Bank, established by Dr. Mohammad Yunus in 1983, started offering financial services to the poor women in Bangladesh. This bank received Nobel Prize in the year 2006. Grameen bank remains to be one of the most prominent and successful MFIs in the world. The model has been replicated in numerous nations including India.

The Concept of Microfinance in India

The evolution of microfinance sector in India dates back to 1980s when Self Help Groups (SHGs hereinafter), kind of informal groups that used to pool small savings and to lend them to the needy. The tremendous growth of the sector makes it a multi-billion-dollar industry. NABARD (National Bank for Agriculture and Rural Development) and SIDBI (Small Industries Development Bank of India) provide majority of the financial resources to microfinance sector in India.

Microfinance is a form of banking service that is extended to low-income or unemployed people who do not have access to financial services due to inadequate collateral and complexity involved. The National Task Force constituted by NABARD (1999) has defined microfinance as "the provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". In the contemporary scenario, the scope of financial services under microfinance is not limited to credit disbursement, but it also encompasses other services such as insurance services, micro pension, and micro remittance etc.

2. RATIONALE AND SCOPE OF THE STUDY

The India Microfinance Industry is growing at an exponential rate in the recent time. It has a gross loan portfolio of Rs 55,061 crore for the year ended March 2018 compared to Rs 46,842 crore for the year ended March 2017. However, the compelling feature of this growth is that there are regional disparities in the concentration of MFIs in the country. The studies and the reports examining the growth of Indian microfinance highlight that the MFIs are mainly concentrated in southern part of India. Out of the total client base of 295 lakh, the respective contribution of Southern part alone is 38%, which is followed by Eastern part with 25%, Central part with 19%, and Western part with 9%. The least client base is observed in Northern and North-eastern with 6% and 3% respectively (The Bharat Microfinance Report, 2017). The post demonetization period has been challenging for the microfinance sector in India. The microfinance sector witnessed disruption in its business as the clients primarily use cash for transactions. MFIs faced a reduction in their repayment rates, with several prominent MFIs reporting Portfolio at Risk (PAR) over and above 10%. MFIs having significant exposure in states of Madhya Pradesh, Maharashtra, Uttar Pradesh, Karnataka, and Uttarakhand continue to experience problems in their loan portfolios (The Bharat Microfinance Report, 2017). Demonetization also emphasized digital transactions (Balaji and Balaji, 2017). In December 2017, only after 1 year from demonetization, the volume of digital transactions crossed 1 billion (Reserve Bank of India). The shift towards digital transactions may affect the regional disparities in the concentration of MFIs in the country. In the recent years, there has been a steady shift in client outreach and loan portfolios of MFIs towards other states. The MFI client outreach has registered an intensive growth in the states of Assam, Gujarat, Jharkhand, Bihar, and Madhya Pradesh. Hence, there is a need to examine the penetration and the health of MFIs in different regions post demonetization.

The study is based on MFIs in India. It covers three financial years: the financial year (FY) before demonetization (2015-16), the FY in which demonetization took place (2016-17) and the FY after demonetization (2017-18). The FY 2018-19 is not considered because the data for the financial year ending March 2019 is not available.

3. LITERATURE REVIEW

Nerkar (2016) observed that it was unlikely to eliminate black money and to fight parallel economy. Dasgupta (2016) provided a theoretical analysis of demonetization and concluded that demonetization would not seem to provide benefits in short-term and medium-term scenario. It would be less likely that economic variables such as demand and goods and services move in a healthy direction. Balaji and Balaji (2017) studied the impact of demonetization on cashless transactions and concluded that it has a significant positive impact on cashless transactions. Ghosh (2017) reported that demonetization would lead to the contraction in unorganized and organized sectors. It destroyed the low skilled jobs. Samuel and Saxena (2017) highlighted that demonetization would be beneficial in the long run. It would lead to increase in tax revenue of the government which can be used for new projects of national importance. Goel (2018) stated that demonetization has several positive effects such as eliminating staked up money, improving governance, and purifying financial system. Sethi et al. (2018) contended that demonetization has adverse effects on cash in hand and money supply, thus pressurizing investments and development across different sectors.

Zerai and Rani (2012) found that operational sustainability of MFIs was positively related to breadth of client outreach. Rupa (2014) reported that Indian MFIs had higher financial performance, as they had lower operating expenses and higher financial revenue by assets.

Champatiray et al. (2010) revealed that the Southern region dominated in terms of access to microfinance services which accounts for 54% of all microfinance loan portfolios and 52% of all microfinance clients. In contrast, microfinance sectors were underdeveloped in the Central, Northeastern, and Northern regions, accounting for 2%, 2%, and 8% of loan portfolio and 3%, 3% and 9%, of client outreach respectively. Nasir (2013) observed that the progress of microfinance programme in India had been seen in those areas where formal financial institutions were growing exponentially. The spread of microfinance programme was larger in four southern states such as, Tamil Nadu, Andhra Pradesh, Kerala, and Karnataka, while it was negligible in northern states and north-eastern states. Goyal (2013) found that MFIs are heavily concentrated in small regions. This results in glaring regional imbalances in access to their products. Regions and states which have some of the highest indices of poverty and lack of banking infrastructure ironically have one of the lowest MFIs' penetration. Mittal (2014) overviewed the progress of microfinance programme in India by examining number of Self-Help Groups (SHGs) with outstanding loan. She highlighted that the numbers of SHGs with outstanding loan were highest in Andhra Pradesh in 2013, followed by West Bengal, Tamil Nadu, Orissa, and Karnataka. There were only a few SHGs with outstanding loan in Bihar, Madhya Pradesh, and Kerala. It was concluded that there were regional disparities in the progress of the programme across the country.

Laha and Kuri (2015) analyzed variations in microfinance among different states of India. They found that the outreach of the SHG-Bank linkage program is much widespread in southern region, specifically Kerala and Tamil Nadu; more than 100 percent of the poor households have been covered under microfinance program. The outreach of microfinance program to poor households was higher in states like Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, and Himachal Pradesh. Of these states, three southern states (Tamil Nadu, Kerala, and Andhra Pradesh) outstrip in outreaching microfinance program to the most vulnerable sections. Saraf (2015) used OLS regression to find out possible justification for concentration of MFIs in southern states and highlighted that presence of MFIs in southern states had a significant and positive correlation with wealth and past history of those states and female literacy rates had mixed effects in different states. Ray and Mahapatra (2016) collected data on the penetration of MFIs from 26 states and 4 union territories and suggested that MFIs were dominant in states which had good rural infrastructure, and were relatively richer but devoid of adequate banking facility. Kanjilal (2016) compared the district-level data on microfinance institutions of north-eastern and southern states and observed that an anomaly exists in the penetration of MFIs in north-eastern states, nevertheless the factors promoting the growth of MFIs were present in similar capacity in both southern states and north-eastern states. Socio-cultural and political background of the states might create a such difference. Dhar (2016) constructed a state-wise microfinance penetration index and reported that there was an uneven distribution in microfinance services, which were mainly concentrated to southern part of India, while north and north-eastern part had not access to these services.

Many studies show the concentration of MFIs in southern region and to some extent in western region. There are very few studies which examine the regional disparities in the client outreach and spread of loan portfolio of MFIs post demonetization, and also the health of MFIs post demonetization.

4. OBJECTIVES AND RESEARCH METHODOLOGY

- To examine the regional disparities in the client outreach of MFIs post demonetization.
- To examine the regional disparities in the spread of loan portfolio of MFIs post demonetization.
- To assess the health of MFIs by analyzing loan portfolio at risk post demonetization.

This study is based on the trend analysis of secondary data which is obtained from various sources such as The Bharat Microfinance Report, MFIN Micrometer Report, Government publications, NABARD reports, articles in newspapers, and various published sources on microfinance.

5. FINDINGS AND DISCUSSION

The study analyzed data for the financial year end of three financial years: the FY before demonetization (2015-16), the FY in which demonetization took place (2016-17) and the FY after demonetization (2017-18). FY 2015-16 and FY 2016-17 were considered to know about the changes that took place post demonetization.

Regional client outreach of MFIs

Total client base of MFIs as on 31 March 2016, 31 March 2017, and 31 March 2018 stood at 399 lakhs, 295 lakhs, and 281 lakhs respectively. The growth rate in client outreach decreased by 26.06% in March 2016-March 2017 period and by 4.74% from March 2017 to March 2018. The reason for decrease in growth rate is that 6 MFIs have been converted into small finance banks. It is also likely that consecutive fall in growth rate is attributable to demonetization effect.

In figure 1, there is a clear indication of regional disparities in client outreach of MFIs. MFIs are mainly concentrated in Southern region. MFIs have moderate outreach in Eastern, Western and Central regions. The least client outreach can be observed in Northern and Northeastern regions.

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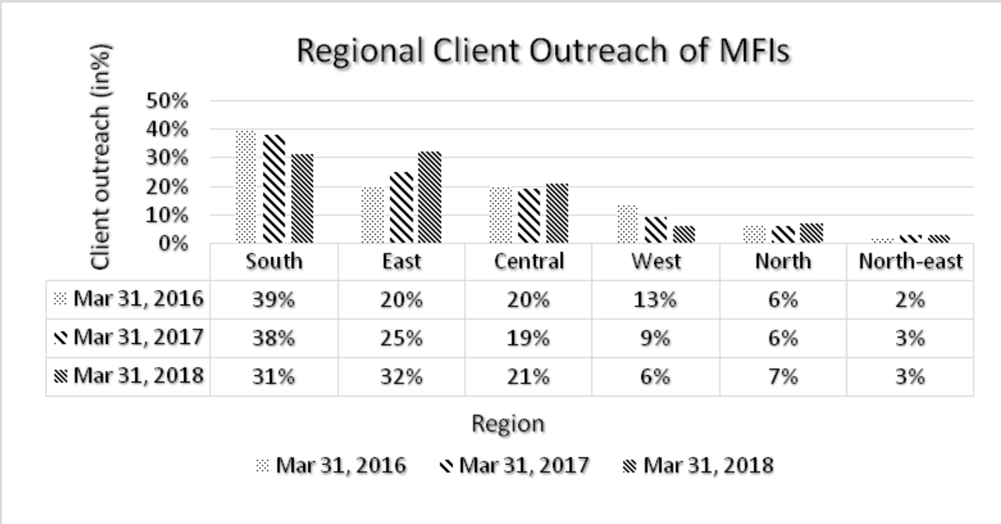

Figure-1: Regional Client Outreach of MFIs

Source: Numerical data was taken from The Bharat Microfinance Report

Post demonetization, the client base in Southern and Western regions declined from 39% to 38%, then to 31% and from 13% to 9%, then to 6% respectively. However, Eastern region witnessed upward growth in client base from 20% to 25%, then to 32%. There was a meagre change in clients served in Central, Northern, and Northeastern regions. It seems that MFIs are shifting their focus on clients served from Southern and Western regions to Eastern region.

Regional spread of MFIs' gross loan portfolio

The Gross loan portfolio (GLP hereinafter) of MFIs as on 31 March 2016, 31 March 2017, and 31 March 2018 stood at Rs. 63853 crores, Rs. 46842 crores, and Rs. 55061 crores respectively. The growth rate in GLP decreased by 26.64% from March 2016 to March 2017. The main contributing factor for decrease in growth rate is conversion of 6 MFIs into small finance banks. Although GLP rose from March 2017 to March 2018, it was still lower as compared to GLP in March 2016. One of the reasons for fall in GLP may be demonetization effect.

In figure 2, post demonetization, the GLP of MFIs witnessed an upward trend in Eastern region. In Southern region, GLP increased in March 2017 but declined in March 2018. GLP of MFIs in Western region faced a downward trend. There was a very little change in GLP in Central, Northern, and Northeastern regions.

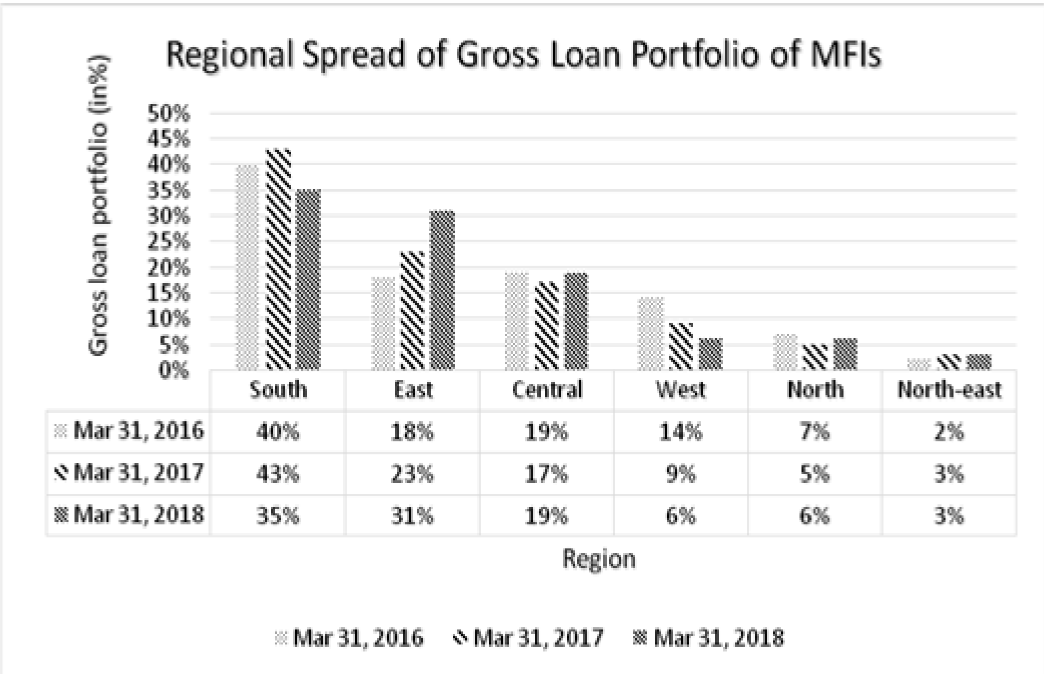

Figure-2: Regional Spread of Gross Loan Portfolio of MFIs

Source: Numerical data was taken from The Bharat Microfinance Report

It seems that MFIs are also shifting their position of GLP from Southern and Western regions to Eastern region. However, the domination of Southern region and subservient of Northern and Northeastern regions in all years reflect regional disparities which still exist post demonetization.

Health of MFIs by analyzing loan portfolio at risk

The loan portfolio is the main revenue yielding asset for MFIs. As mentioned in The Bharat Microfinance Reports 2016 and 2017, it also provides information about the health of MFIs. The trends of loan portfolio at risk are analyzed to gauge the health and performance of MFIs. The data on portfolio at risk (more than 30 days and more than 90 days) of MFIs for top 15 states in terms of Gross Loan Portfolio (GLP) was analyzed for the March 2016, March 2017, and March 2018, shown in table 1 and table 2.

Table-1: Portfolio At Risk more than 30 days of MFIs (in %) for top 15 states in terms of Gross Loan Portfolio

States	March 31, 2016	March 31, 2017	March 31, 2018
Tamil Nadu	0.21	14	1.5
Karnataka	0.49	18	3.7
Maharashtra	0.29	28	10.4
Uttar Pradesh	0.39	37	10.8
Madhya Pradesh	0.46	17	6.3
West Bengal	0.18	14	1.1
Bihar	0.22	3	0.8
Gujarat	0.53	16	*
Kerala	0.10	1	2.7
Odisha	0.09	1	0.6
Haryana	0.38	22	10.5
Rajasthan	0.64	11	3.7
Punjab	0.19	16	5.9
Assam	0.07	1	0.9
Jharkhand	*	10	3.4

Source: MFIN Micrometer Reports

*Data was not available

Table 1 shows that portfolio at risk (PAR hereinafter) more than 30 days has increased significantly in most of the 15 states after demonetization. Because of cash crunch, the riskiness of loan portfolio might be increased. The expectation of riskiness of loan portfolio in some states came down in a financial year after demonetization. However, in March 2018, PAR more than 30 days was still higher in states such as Maharashtra, Uttar Pradesh, Madhya Pradesh, Haryana, and Punjab. These findings show the bad health and performance of MFIs in these states.

Table-2: Portfolio At Risk more than 90 days of MFIs (in %) for top 15 states in terms of Gross Loan Portfolio

States	March 31, 2016	March 31, 2017	March 31, 2018
Tamil Nadu	0.11	2	1
Karnataka	0.33	12	3.2
Maharashtra	0.19	20	9.7
Uttar Pradesh	0.23	14	8.4
Madhya Pradesh	0.30	9	5.1
West Bengal	0.13	4	0.9
Bihar	0.14	1	0.5
Gujarat	0.33	9	*
Kerala	0.06	1	1.8
Odisha	0.06	0.3	0.4
Haryana	0.20	11	8.4
Rajasthan	0.47	5	2.8
Punjab	0.13	5	4.4
Assam	0.04	0.3	0.7
Jharkhand	*	5	2.9

Source: MFIN Micrometer Reports

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*Data was not available

Table 2 shows that PAR more than 90 days has also increased in majority of 15 states after demonetization. But the increase was less than increase in PAR more than 30 days. It reveals that majority of loans overdue by 30 days as compared to overdue by 90 days. PAR more than 90 days decreased in March 2018 except few states which were same as in case of PAR more than 30 days. The results reveal that MFIs continue to experience worse repayment rates which adversely affect their health.

6. CONCLUSION AND RECOMMENDATIONS

Demonetization was an unanticipated event for the microfinance sector. It has given severe blow to the MFIs. It has damaged the repayment behavior and credit discipline culture of MFIs which is necessary for their survival. It is concluded that the demonetization move has negative effects. Post demonetization, the growth rate in client outreach and gross loan portfolio (GLP) has declined. It seems that MFIs have been shifting their focus on client outreach and their GLP from Southern and Western regions to Eastern region. The domination of Southern region and subservient of Northern and Northeastern regions reflect regional disparities which still exist post demonetization. The demonetization move has also adversely affected repayment rates drastically. PAR more than 30 days and 90 days has increased in majority of the states. It reflects bad health and sub-standard performance of MFIs.

As the study is limited to three years, future research could examine the regional disparities and health of MFIs by taking data for a large number of years. It is recommended that MFIs should equally cover all regions of the country to achieve operational sustainability. The basic motive of microfinance is to provide financial services to under-served. It cannot be achieved until MFIs understand their roles in extending their ambit to under-served regions so as to eliminate regional disparities.

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AN IMPACT OF GST ON COMMON MEN (WITH SPECIAL REFERENCE TO DELHI REGION)

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ABSTRACT
There are different sorts of duties winning in our nation under an umbrella of direct assessment and backhanded expense, for example, pay charge, blessing charge, capital addition ta(CGT), security exchange charge, perquisites charge, corporate assessments, deals charge, administration charges, esteem included charges, extract duty,octroi and custom obligation , proficient assessment, civil charges, riches charges, amusement charges and so forth. The introduction of new arrangement of tax assessment framework in indiai.e. GST has supplanted all the roundabout assessments, for example, administration tax(ST), extract obligation aside from custom obligation." The present research paper is an endeavor to examine idea of merchandise and administration duty and its effect on Indian economy.

*Keywords***:** *ST, GST, VAT, impact of GST, CGT, GST rates.*

INTRODUCTION

Tank was brought and came into power into the Indian tax collection framework from 1 April 2005. Esteem included expense is a noteworthy improvement over the nearby deals charge.

At the state level, themerit of tank is that it is a multi-arrange charge with change for duty paid on buys and it anticipates repeating tax collection of a similar item. In spite of the accomplishment of tank framework, there are as yet certain restrictions in the structure of tank both at focal and state level too . To explain the issues immaculate by VAT the then Finance Minister Pranab Mukherjee while introducing the spending limit on July 6, 2009, said that GST would become effective from April 2010, however at this point it is the period of GST which is appearing from April 2017.

The merchandise and enterprises Tax (GST) can so be an extra significant improvement towards a thorough income upgrade changes inside the nation.

Reconciliation of items and administrations tax assessment would give India a world class legitimate framework and improve charge accumulations.

It would complete mutilations of differential medications of creating and fix part.

It will cause the finish of expenses like obligation, focal deals charge, state level deals charge, passage charge,

stamp obligation, telecom permit charges, turnover charge and so on. GST is anticipated to shape a business amicable environment, as value levels and thus swelling rates would descend additional time as a uniform duty rate is connected.

It will moreover improve government's business undertaking wellbeing in light of the fact that the gathering framework would turn into extra clear, making delinquency extreme.

MEANING OF GST

The item and administrations charge (GST) might be an extract charge required on most merchandise and enterprises sold-out for residential utilization.

The duty is required to supply income for the focal.

The GST is paid by customers, however it is required and dispatched to the legislature by organizations selling the products and enterprises.

GST is one tax assessment for the whole country, which will make India one bound together basic market.

GST might be a tax collection on the arrangement of items and administrations, directly from the maker to the buyer.

Credits of info charges paid at each stage will be accessible in the consequent phase of significant worth expansion, which makes GST basically an expense just on esteem expansion at each stage.

The last customer can along these lines bear exclusively the GST charged by the last seller inside the offer chain, with set-off advantages at all the past stages.

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ADVANTAGES OF GST

1. GST is a straightforward Tax and furthermore lessen quantities of circuitous assessments.

With GST authorized a business premises will demonstrate the assessment connected inside the business receipt.

Client will know precisely how much assessment they are paying on the item they purchased or benefits they expended.

2. GST won't be an expense to enlisted retailers in this way there will be no shrouded duties and the expense of working together will be lower. This progressively can encourage Export being a ton of aggressive.

3. GST can likewise help to enhancement of salary hotspots for Government other than pay duty and oil charge.

4. Under Goods and Services Tax, the taxation rate will be separated similarly among Manufacturing and administrations.

This should be possible through lower charge per unit by increment resources and lessening exceptions.

5. Under the arrangement of GST, both state GST and focal GST will be charged on the expense of assembling and gathered on purpose of offer. This will in the end give the advantages to the general population as costs will descend that thusly will help the corporates as utilization will increment.

6. Incredible advantage will be that various expenses like octroi, focal deals charge, state deals charge, passage charge, permit expenses, turnover charge and so forth will be dispensed with and all such duties will go under a one umbrella called GST.With GST, doing any business will currently be simple and agreeable in light of the fact that the same number of concealed assessments will be absent.

DISADVANTAGES OF GST

1.It is being discovered that Critics additionally rotating round over the GST framework and it is being imagined that it would affect adversely on the land advertise. It would mean 8 percent to the expense of new homes and lessen request by around 12 percent.

2.Some Economist says that SGST, CGST are only new names for Central Excise/Service Tax, VAT and CST and henceforth GST gets just the same old thing new this.

OBJECTIVES OF THE STUDY

1. To investigation the effect of GST on the basic men in Delhi and NCR area.

2. To discover the impact of GST on the pay of center and lower white collar class regular people.

3. To Study the impression of everyday citizens over the GST arrangement of the Govt in numerous issues, for example, Food, Clothes, Houses, Aviation and so on.

RESEARCH METHODOLOGY

The study is based on the primary data where the most of the areas of Delhi were covered and Survey was conducted and questionnaire was being taken from the people over their perception regarding GST policy of the government.

Sample Size:- More than 500 persons from different places of Delhi is considered in the form of the sample size.

FOOD PROCESSING INDUSTRY

The sustenance preparing industry can inhale simple as bundled nourishment things might be exempted from the proposed Goods and Services Tax (GST). At Current, handled sustenance products(PFP) are exempted from focal extract, however most states demand Value Added Tax (VAT) on these.

Certain bundled nourishment things may be placed in the exempted class, said an account service official. He said the administration may need to excluded these products from obligation in GST, on fears that exacting it even at the lower rate of 12 percent (6 percent each for the Center and the states) could fuel swelling.

Prepared leafy foods, prepared to-eat nourishment, solidified sustenance, bread shop items, infant nourishment, curd, spread milk, tea, ketchup, refreshment and noodles, among others, go under the bundled nourishment class. On a portion of these things, numerous states are as of now collecting assessment at a rate lower than the one endorsed by the Empowered Committee (EC) of state fund clergymen. For example, Tamil Nadu charges pastry shop items at 4 percent, rather than the 12.5 percent affirmed by EC. Maharashtra likewise requires 4

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percent expense each on semi-handled natural product/meat and dry organic products, though the EC-endorsed rate is 12.5 percent. Most states demand 4 percent VAT on tea, rather than the affirmed 12.5 percent rate.

Examiners, in any case, think saddling prepared nourishment in GST at a lower rate would not have much effect on costs. The Center is taking a gander at a solitary rate of 16 percent in three years from the date of presentation of GST. The products like virus drinks, which are saddled at 12.5 percent, by the states may not be affected much, however natural product juices, tea, consumable oil, which are burdened at 4 percent, will be hit whenever exhausted in GST.

"I think from future point of view we ought to have two rates — a legitimacy rate and a concessional rate, which is lower than 12 percent. Items which are not expose to focal extract but rather pull in VAT may go under the lower rate in GST".

Made nourishment items establish around 12 percent of the Wholesale Price Index (WPI) crate. The Rs5,45,000-crore sustenance handling industry includes around eight percent of the nation's GDP. It is assessed to achieve a dimension of Rs8,73,000 crore by 2014-15.

At present, 350 things are exempted by the Center, while states have avoided 99 things. A joint gathering of the Center and states will work out a rundown of things to be exempted. The Center may want to keep some different products exempted from extract obligation under the zero-charge classification in GST. Power: GST is said to have negative effect on power, GST is relied upon to blow up power costs by up to eight percent as the administration has chosen tokeep power out of the circle of this new assessment administration.

Power manufacturing corporations:- - each sustainable and customary - would need to be constrained to pay GST for his or her data sources like fuel and apparatus anyway won't almost certainly get these charges discounted, given that their yield - power - is absolved.

This greater expense of delivering power will at that point be passed on to customers under the "difference in law" proviso in power buy understandings (PPA).

Designers mercantilism power inside the wares advertise or on a non-PPA premise would need to be constrained to consider the upper cost.

WORK CONTRACTS

GST has Positive effect GST tries to give truly necessary clearness on works contracts, and accordingly, on the designing, procurementand development (EPC) business line. Works contracts are proposed to be burdened as "administrations".

This implies the GST rate and arrangements, similar to place of supply rules, as material on administrations will apply to works contracts.

The significant addition from this treatment is that the expense would be right now charged on the specific composed agreement base.

Additionally, nearby versus between state works gets, that at present prompts endless question, ought to get disposed of.

Thus, EPC contract costs should return fairly by virtue of this new assessment proficient structure, that progressively should benefit venture property holders.

CEMENT INDUSTRY

GST has positive effect on bond industry, Cement is a vital contribution to the infra area, and GST is relied upon to affect it decidedly. The overall indirect charge rate is at present evaluated to associate with 25 for every cent. The bond exchange is also expected to gain from lower costs of supply. Overall, a diminishing in concrete costs is normal.

LOGISTICS

GST has positive effect on coordinations industry The GST is relied upon to empower a decrease in coordinations cost by as much as 20 percent to 30 percent, as firmsreconfigure their supply chains on four tallies. To start with, as Asian Nation ends up one gigantic market, there'll be bigger anyway less distribution centers.

Also, it will prompt a bigger number of greater trucks on streets as there is more prominent appropriation of the center point and-talked model.

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Third, these progressions can result in bigger economies of scale for transport administrators and result in extra firms re-appropriating their supply tasks. Four, decrease in pausing and sitting time at between state hindrances and registration is required to give an enormous alleviation.

Warning, counselling, designing and venture the board services: GST is said to have negative effect on counselling and undertaking the executives administrations, As with all different administrations, firms giving these administrations to the foundation division will have a negative effect because of the higher frequency of GST at 17 to 18 percent opposite the present 15 percent Abolition of assessment occasions and exclusions: GST has negative effect There are distinctive expense occasions and exceptions for framework advancement and activities at both the focal and state levels.

While there's the expectation that inside the end, these duty occasions and exclusions will be permitted to run their course, the prowling dread is that they will be evacuated.

Civil aviation: GST has negative impact on Five petroleum products - crude, natural gas, aviation turbine fuel (ATF), diesel and petrol - are excluded from the coverageof GST for the initial years whereas the remaining fossil fuel product - coal oil, naptha and liquefied petroleum gas (LPG) - are covered.

Flight tickets area unit possible to urge costlier as airlines won't be able to claim credit on tax paid on jet fuel. The current service tax ranges from 5.6 per cent to nine per cent of the base fare, which is considerably less than the GST rate that is being spoken about, of 15 to 18 per cent.

Currently, airlines will claim what's known as a cenvat credit on the central excise duty for fuel. They stand to lose this within the GST regime as ATF is outside the view of GST. While there's this bundle of negatives and positives, this columnist is of the opinion that on the whole, GST has a positive impact on the sector.

Increase in costs of airline tickets and electricity area unit shortly absorbed and forgotten.But the positives that emanate from rationalisation of taxes on works contracts, reduction in cement costs, the massive profit to supply and also the elimination of a raft of complicated exemptions and tax holidays has clear long-term advantages.

ADVANTAGES TO BUSINESS AND INDUSTRY

Simple consistence: a solid and thorough IT framework would be the motivation of the GST routine in Republic of India.

In this manner, all citizen administrations such asregistrations, returns, installments, etc.would be out there to the citizens on the web, which may fabricate consistence direct and clear.

Consistency of assessment rates and structures: GST will guarantee that roundabout expense rates and structures are basic the nation over, in this manner expanding certaintyand simplicity of working together.

In various words, GST would fabricate working together inside the nation charge impartial, independent of the decision of spot of working together.

Removal of cascading:- An arrangement of consistent duty credits all through the esteem chain, and crosswise over limits of States, would guarantee that there is minimalcascading of charges. This would diminish shrouded expenses of doing business.Improved intensity: Reduction in exchange expenses of working together would inevitably prompt an improved aggressiveness for the exchange and the business. Addition to producers and exporters: The subsuming of real Central and State imposes in GST, complete and exhaustive set-off of information products andservices and eliminating of Central Sales Tax (CST) would downsize the estimation of locally industrial facility made product and services.This will expand the forcefulness of Indian product and administrations inside the worldwide market and gives lift to Indian exports.The consistency in expense rates and techniques the nation over will go an extended methodology in diminishing the consistence esteem.

FOR CENTRAL AND STATE GOVERNMENTS

Basic and clear to Administer: Multiple backhanded assessments at the Central and State levels territory unit being supplanted by GST.

Sponsored with a solid start to finish IT system,GST would be less complex and simpler to regulate than all other circuitous assessments of the Center and State imposed up until now.

Better Controls on Leakage: GST can finish in higher assessment consistence because of a solid IT foundation.

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Because of the consistent exchange of information charge credit fromone stage to another in the chain of significant worth expansion, there is an in-constructed system in the structure of GST that would boost charge consistence by dealers.

Higher Revenue Efficiency: GST is relied upon to diminish the expense of accumulation of assessment incomes of the Government will in this manner lead to the higher income productivity. .

FOR THE CONSUMER

Single and Transparent Tax Proportionate to the Value of Goods and Services: Due to different aberrant assessments being collected by the Center and State, withincomplete or no info charge credits .

accessible at dynamic stages helpful expansion, the expense of most products and ventures in the nation today are loaded down with many shrouded charges.

Under GST, there would be only one expense from the maker to the purchaser, prompting straightforwardness of duties paid to the last shopper.

Help in Overall Tax Burden: Because of proficiency additions and avoidance of spillages, the general taxation rate on most wares will descend, which willbenefit buyers.

At the Central dimension, the accompanying assessments are being subsumed:

a. Focal Excise Duty,

b. Extra Excise Duty,

c. Administration Tax,

d. additional custom typically alluded to as levy, and

e. Exceptional Additional Duty of Customs.

At the State level, the accompanying duties are being subsumed:

a. Subsuming of State Value Added Tax/Sales Tax,

b. amusement Tax (other than the duty demanded by the local bodies), Central Sales Tax (exacted by the Center and gathered by the States),

c. Octroi and Entry charge,

d. Buy Tax,

e. Extravagance charge, and

f. Charges on lottery, wagering and betting.

If there should arise an occurrence of between State exchanges, the Center would require and gather the Integrated Goods and Services Tax (IGST) on all between State supplies of merchandise and enterprises under Article 269A (1) of the Constitution.

The IGST would generally be up to CGST and SGST.

The IGST component has been intended to ensure consistent progression of information decrease from one State to an alternate.

The between State vendor would pay IGST on the closeout of his product to the Central Government whenadjusting credit ofIGST, CGST and SGST on his buys (in that order).The corporate greed State can exchange to the Center the credit of SGST used in installment of IGST.

The business seller can guarantee credit of IGST while releasing his yield liabilities (both CGST and SGST) in his own State.The Center can exchange to the trade State the credit of IGST used in installment of SGST.Since GST might be a goal based assessment, all SGST on a definitive item can normally collect to the mind-boggling State.For the usage of GST inside the nation, the Central and State Governments have conjointly enlisted product and Services Tax Network (GSTN) as a not-for-benefit, non-Government Company to provideshared IT foundation and administrations to Central and State Governments, citizens and option stakeholders.The key targets of GSTN square measure to deliver an ordinary and uniform interface to the citizens, and shared framework and administrations to Central and State/UT governments.

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GST is dealing with building up a cutting edge thorough IT framework including the basic GST entryway giving frontend administrations of enlistment, returns and installments to all citizens, just as

the backend IT modules most likely States that grasp procedure of profits, enlistments, reviews, evaluations, offers, and so on.

All States, bookkeeping specialists, count and banks, are additionally setting up their IT foundation for the organization of GST.

There would be no manual recording of profits. All expenses can likewise be paid on the web.

All mis-coordinated returns would be auto-produced, and there would be no need for manual intercession.

CONCLUSION

GST has made another situation in the Indian economy, which diminishes twofold tax assessment on the products, buyers will have more noteworthy preferred standpoint as the duty rate is 0%on sustenance gains, the nation will have uniform expense rates there will no twofold tax assessment on merchandise. It is utilization based assessment, all the extravagance merchandise become costlier, though fundamental needs winds up less expensive, and wipes out the impact of expansion on purchaser products.

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A STUDY ON POST HOC TESTS ON OCCUPATIONAL PERCEPTION ON UDAN SERVICES

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ABSTRACT
Present study is to administer the Post Hoc Tests on Occupational perception on UDAN services. The analysis is in conformity with the objectives of the study and the hypotheses formulated. The collected data has been analyzed using post hoc analysis and multi comparison through SPSS. Findings include that service people have a significant difference than students which is supported by opposite signs of Lower bound and Upper bound. Student has a significant difference than service persons for location of airline office sand authorized agents were in reach. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations at 5 percent level of significance.

Keywords: Occupation, Post hoc, UDAN, customers, satisfaction.

INTRODUCTION

The Indian Aviation Sector has witnessed marvelousdevelopment in the recent past which is driven by sound demographic, macroeconomic, government supported reforms &changing market forces at work. The three-fold increase in consumerism, rising disposable income; developing aviation sector; burgeoning middle class; increasing business travel; government reforms; entry of low cost carriers; increasing competition etc have positioned the Indian Aviation Sector in a high developmentpath. Almost 35 % of exports from India & 97% foreign tourists to India arrive by Air each year. Aviation sector has undergone a major development and growth in past 5-6 years.

Customer service has a direct impact on the customer's level of satisfaction, which in turn, ultimately reflects on the service provider's bottom line. Although, it is difficult to analyze and predict the true influence of customer service, quality customer service has been found to be a major means for improving a variety of aspects of a business.. The key to getting closer to one's customers is making it easier for them to do business with the service provider, better known as convenience (Anton, 1996). • The number and quality of services offered, founds thebrand image of the service provider.

Multiple services reinforce customer's sense of security. Protective services such as security staff, emergency medical facilities, clearly marked exits imparttrust and confidence in customers. • Quality customer service has the potential to produce increased traffic for the service provider. Further, the delivery of quality service and customer satisfaction has been clearly associated with profits, cost savings and market share (Sager, 1994). • Service providers who encompass their services beyond slight expectations have a far better chance of satisfying their customers.

An airline company provides services to its travellers at the airport (check-in, during boarding and on arrivals), F/C class lounge services, ground staff service, cabin staff service, services at the airline website and onboard products offered to the passengers. India is expected to be the fastest growing civil aviation market in the world by 2020 with about 420 million passengers being handled by the Indian airport system, according to the Economic survey 2010-11. The number of passengers carried by the domestic airlines during Jan-Feb 2011 was 9.51 million as against 7.95 million in the previous year in 2010, as a result, registering a growth of 19.6%, according to the data released by DGCA. The domestic airlines registered a growth of almost 16 % year-on-year (y-o-y), carrying record 5.2 million passengers in Dec. 2009. The domestic air passenger traffic grew by 19% in 2010, registering 51.53 million passengers as compared to 43.3 million in 2009, according to economic survey 2010- 11. (Aviation, March 2011)

REASONS FOR BOOM IN INDIAN AVIATION INDUSTRY

- Foreign equity allowed- The RBI declared that foreign institutional investors might have shareholdings more than the limited 49% in the domestic sector.
- Low entry barriers- Now a days, venture capital of $10 million or less is enough to launch an airline.
- Attraction of foreign shores- Kingfisher airline and Jet Airways have gone international by starting operations, first to SAARC countries, and then to South-East Asia, the UK and the US.

- Increased income levels - Though India's GDP (per capita) at $3,100 is still very low as compared to the developed country standards, India is admirable at least in metro cities and urban centers, where IT and BPO industries have made the younger generation prosperous.
- Intact potential of India's tourism- Currently, India attracts more than 5.11 million passengers every year, while China gets 10 times the number. Tourist arrivals in India are predicted to grow exponentially, especially due to open sky policy between India and SAARC countries and the increase in two-sided entitlements with European countries and the US.
- Charm of the airlines- No industry other than film-making is as glamorous as the airlines. Airline tycoons from the last century, like J.R.D. Tata, Howard Hughes, Sir Richard Branson and Dr. Vijaya Mallaya today have been idolized. Airlines have a culture of glamour around them and high net worth individuals can always enlighten with the idea of owning an airline.

REVIEW OF LITERATURE

K Vasantha (1997) investigated the association between the financial and operating characteristics of an airline and its service quality by using correlation analysis. The service quality variables were denoted by the complaint rates, delays, and involuntary denials of boarding; and operating and financial variables by market share, revenue per passenger per mile, revenue growth- rate, debt to capital ratio, current ratio, load factor, employees per departure and operating revenue per employee. The analysis specified that airlines delays are directly related to load factors, and complaint rates to debt to capital ratios. Thus, airline complaint rates, delays and involuntary denials of boarding factors are pointedly taken as major consideration while analyzing service quality of domestic airlines.

John and Robin (2001) examined the power of consumers" perception of service assessment according to their personality traits. The application of personal traits, including the Jungian personality types as a probable predictor of perceived satisfaction levels. The review of literature did not confirm any relationship between airline flights service satisfaction levels but always there was a strong relationship between perceptions of quality and satisfaction. The distinction of the Jungian personality types used in the evaluation of leisure airlines" service attributes appeared to be useful of further examination.

David and Robin (2002) attempted to recognize the service dimensions on airline passengers in Hong Kong. The study compared the differences in passengers" expectations of the desired airline service quality in terms of the dimensions of reliability, assurance, facilities, and employees" flight patterns, customization and responsiveness. The primary data were collected from passengers departing in Hong Kong airport. The study evidently showed that assurance was the imperative service dimension and also concluded that passengers were concerned with the safety and security aspect. This pointed out that why there has been such a downturn in demand means. This study was conducted just prior to the world trade centre incident on the 11th September 2001.

Bhagyalakshmi and Nargundkar (2006) investigated the service quality delivered by four major airlines in India on the background of rigid competition in the airline service sector. Pricing and service quality are the major variables that decided the brand equity of each organization in the airline industry. The process of traveling on a domestic airline was divided into pre-flight, in- flight and post-flight experiences. A survey was conducted to find out the perceived service quality of frequent fliers on each of the four airlines across a series of service performance variables. The airline brands were placed in a perceptual space, where the perceived service attributes were also plotted. Clear differences existed among the airlines, with two of them perceived as being similar to each other, and the other two divergent in many respects.

Philemon et al. (2007) examined the problem of customer satisfaction in the airline industry with reference to Malaysia. The data were collected through questionnaire survey at Kuala-Lumpur international airport in Malaysia. The findings of the study retrieved that human interactions, check-in procedures, source of recommendations on choice of Airline, as well as monetary incentives do not influence the level of customer satisfaction. On the other hand, factors such as use of Information Communication Technology, reservation procedures, in-flight services, company image, and mode of registering complaints/suggestions seem to influence customer satisfaction in Malaysian setting.

Agarwal and Dey (2010) provided a comparison on the customer satisfaction based on service quality as perceived by air travelers on six domestic airlines namely Go Air, Kingfisher, Jet Airways, Indigo, SpiceJet and Air India (Domestic) by using different variables such as ease of bookings through the website/call center, hassle free check in, efficient ticketing staff, regular announcements during flight delays at airport, on time

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performance of flights, in flight experience, baggage handling and value for money. Approximately, 150 questionnaires were collected by using convenient sampling method. The Perceptions travelers were captured who had actually undergone the experience of travelling by an airline. The result of the study revealed that travelers perceive a significant difference between six airlines for each of the above six identified variables. The study concluded the study useful to help marketers of domestic airlines and designers of flight service offerings to enhance the satisfaction level of air travelers.

Krishna Kumar and Baby (2012) studied the domestic airlines preferences and purchase decision in TamilNadu. Eight factors had been acknowledged and employed to study the preference and purchase decision of domestic airlines services. Primary data was collected through well-structured questionnaire through convenient sampling method. It was recognized through the research that among the eight factors convenient arrival and departure were the most influencing factor and facilities in ticket booking was least influencing factor of preference and purchase decision. The researchers recommended that importance must be given by the airline service providers in those aspects to retain the passengers.

Grove and Fisk (1997) conducted a study “The Impact of Other Customers on Service Experiences: A Critical Incident Examination of ‘Getting Along” using the critical incident method, data were gathered from 486 customers regarding satisfying or dissatisfying incidents with service organizations that were the result of other customer’s presence. The findings of this study are (a) Prolonged waits that often go with many service encounters can put people in a bad mood, displeasures can burst and disruptive behavior can result, (b) apparently satisfying all customers with the same service delivery is almost impossible, (c) tendency of people to be less self-conscious when they are “out-of-town” or among strangers has long been observed, (d) methods for improving customer-to-customer relationships are apparently required. The study suggested that before means of enhancing customer-to-customer relationships or governing against negative incidents can occur, organizations need to progressfor an appreciation for the importance of managing other customers.

Aksoy, Atilgan and Akinci (2003)quoted in their paper “Airline services marketing by domestic and foreign firms: difference from the customers’ view point” that significant differences exist between the foreign and domestic airline passenger groups on the same flight terminuses with respect to their demographic profiles, behavioral traits and understanding of airline service parameters. They also suggested that a firm’s competitive advantage is established by its ability to satisfy customers’ present and future needs.

THE UDAAN SERVICE

The UDAAN service is portion of the regional connectivity scheme also known as 'UdeDesh ka AamNagrik' (UDAN) which seeks to connect unserved and under-served airports as well as make flying more affordable, with fares capped at Rs 2,500 for one-hour flights.

Research Methodology

Scope of the Study

The present study is confined to A study on Post Hoc Tests on Occupational perception forUDANservices in India

Objectives of the Study

The main objective of the A study on Post Hoc Tests on Occupational perception towards UDAN scheme. In the broader framework, the specific objectives of the study are as under:

(i) To study the post hoc analysis of student with service, self-employed and others for perception in UDAN service.

(ii) To understand the post hoc analysis of service with student, self-employed and others for perception in UDAN service.

(iii) To comprehend the post hoc analysis of self-employedwith service, student and others for perception in UDAN service.

(iv) To twig the post hoc analysis of others, self-employed service and student for perception in UDAN service..

RESEARCH HYPOTHESES

To validate the results of the study, the following hypotheses have been formulated:

H_{01}: There is no relationship between occupationsstudent, service, self-employed and others towards the satisfaction in UDAN services

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Sample Profile

In the present study, the population considered is all the customers of aviation industry. But the target population is defined by considering all the customers usingUDAN service during the target period of study *i.e*. 2017. Judgment sampling was used to collect the data. As the population was not defined, therefore standard proportion formula was adopted for sample selection.

Data Collection

The present study was based on both primary and secondary data. Primary data were collected through well-structured questionnaire on 5-point Likert scale *i.e.* Strongly Disagree (SD), Disagree (D), Indifferent (I), Agree (A) and Strongly Agree (SA). After examination, 103questionnaires were found complete in all respect and considered for further analysis. Secondary data include the research studies and articles published in various journals, magazines, newspapers and websites.

Reliability Test forScale

A reliability coefficient of 0.60 or higher is considered “acceptable" in most social science research situations. The alpha coefficient is 0.802for 12items of customer satisfactionsuggesting that these items have relatively high internal consistency.

Data Analysis

The collected data were analyzed through descriptive statistical techniques like frequency distribution, percentage, mean, standard deviation, *etc*. For coding and analyzing the data, weights were assigned in order of importance i.e. 1 to Strongly Disagree (SD), 2 to Disagree (A), 3 to Indifferent, 4 to Agree (A), and 5 to Strongly Agree (SA). ANOVAwere used to test the hypotheses and validate the results. The analysis is in conformity with the objectives of the study and the hypotheses formulated. The collected data were analyzed through SPSS.

Limitations of the Study

The study wasconfined to the study of perception of customers only but did not consider the industry’ viewpoint. As UDAN is a new concept and there is a lack of awareness among the people about the scheme,therefore the sample size was limited to 103 respondents only. The results derived based on sample may not be generalized on population.

Significance of the Study

The present study would be beneficial to the policy makers, aviation employees, and researchers to know the, levels ofpassengers’ satisfaction to formulate the suitable strategies to improve customer satisfaction.

Table-1: Quality of in-flight Was Satisfactory

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.0500	.2337	.997	-.561	.661
	Self-Employed	.0250	.2630	1.000	-.662	.712
	Others	-.5417	.4383	.606	-1.687	.604
Service	Student	-.0500	.2337	.997	-.661	.561
	Self-Employed	-.0250	.2512	1.000	-.681	.631
	Others	-.5917	.4314	.520	-1.719	.536
Self-employed	Student	-.0250	.2630	1.000	-.712	.662
	Service	.0250	.2512	1.000	-.631	.681
	Others	-.5667	.4479	.587	-1.737	.604
Others	Student	.5417	.4383	.606	-.604	1.687
	Service	.5917	.4314	.520	-.536	1.719
	Self-Employed	.5667	.4479	.587	-.604	1.737

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers about satisfaction about qualityofin-flight was satisfactory in UDAN is given in Table 1, which shows that Studenthave no significant difference thanservice persons (Mean Difference=.0500, SE=0.2337) which is supported by opposite signs of Lower bound=-.561 and Upper bound .661. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.997, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

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Similarly, Student have no significant difference than self-employed (Mean Difference=.0250, SE=0.2630) which is supported by opposite signs of Lower bound=-.662 and Upper bound .712. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (*p*=1.000, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, Student have no significant difference than others (Mean Difference=.5417, SE=0.4383) which is supported by opposite signs of Lower bound=-1.687 and Upper bound .604. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (*p*=.606, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-2: Meals Were Timely Delivered

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.1063	.2277	.966	-.489	.701
	Self-Employed	-.3488	.2562	.527	-1.018	.321
	Others	.3646	.4270	.828	-.751	1.481
Service	Student	-.1063	.2277	.966	-.701	.489
	Self-Employed	-.4550	.2447	.252	-1.095	.185
	Others	.2583	.4202	.927	-.840	1.356
Self-employed	Student	.3488	.2562	.527	-.321	1.018
	Service	.4550	.2447	.252	-.185	1.095
	Others	.7133	.4364	.364	-.427	1.854
Others	Student	-.3646	.4270	.828	-1.481	.751
	Service	-.2583	.4202	.927	-1.356	.840
	Self-Employed	-.7133	.4364	.364	-1.854	.427

Degree of Freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers about satisfaction about meals were timely delivered in UDAN is given in Table 2, which shows that Student have no significant difference regarding Meals were timely delivered than service persons (Mean Difference=.1063, SE=0.2277) which is supported by opposite signs of Lower bound=-.489 and Upper bound .701. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (*p*=0.966, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than service (Mean Difference=.4550, SE=0.2447) which is supported by opposite signs of Lower bound=-.185 and Upper bound 1.095. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (*p*=.252 df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than students (Mean Difference=.3646, SE=0.4270) which is supported by opposite signs of Lower bound=-1.481 and Upper bound .751. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (*p*=.828, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-3: Quality of Food and Beverage was Satisfactory

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.0813	.2342	.986	-.531	.693
	Self-Employed	.1363	.2636	.955	-.553	.825
	Others	.3229	.4394	.883	-.825	1.471
Service	Student	-.0813	.2342	.986	-.693	.531
	Self-Employed	.0550	.2518	.996	-.603	.713
	Others	.2417	.4324	.944	-.888	1.372
Self-employed	Student	-.1363	.2636	.955	-.825	.553

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	Service	-.0550	.2518	.996	-.713	.603
	Others	.1867	.4490	.976	-.987	1.360
Others	Student	-.3229	.4394	.883	-1.471	.825
	Service	-.2417	.4324	.944	-1.372	.888
	Self-employed	-.1867	.4490	.976	-1.360	.987

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers about satisfaction about thepunctualityofflightsandground deserved tobeappreciatedin UDAN is given in Table 4, which shows that Student have no significant difference than self-employed (Mean Difference=.1363, SE=0.2636) which is supported by opposite signs of Lower bound=-.553 and Upper bound .825. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.955, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than others (Mean Difference=.2417, SE=0.4324) which is supported by opposite signs of Lower bound=-.888 and Upper bound 1.372. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.944, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than self-employed (Mean Difference=-.1867, SE=0.4490) which is supported by opposite signs of Lower bound=-1.360 and Upper bound .987. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.976, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-4: The Punctuality of Flights and Ground Deserved to be Appreciated

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.5625	.2387	.092	-.061	1.186
	Self-Employed	.2175	.2687	.850	-.485	.920
	Others	-.0625	.4478	.999	-1.233	1.108
Service	Student	-.5625	.2387	.092	-1.186	.061
	Self-Employed	-.3450	.2566	.537	-1.016	.326
	Others	-.6250	.4406	.491	-1.776	.526
Self-employed	Student	-.2175	.2687	.850	-.920	.485
	Service	.3450	.2566	.537	-.326	1.016
	Others	-.2800	.4576	.928	-1.476	.916
Others	Student	.0625	.4478	.999	-1.108	1.233
	Service	.6250	.4406	.491	-.526	1.776
	Self-employed	.2800	.4576	.928	-.916	1.476

Degree of freedom=3, 99 **Source:** Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about ticketwasavailableproperlyonlineaswellasoffline in UDAN is given in Table 5, which shows that Student have no significant difference than self-employed (Mean Difference=.2175, SE=0.2687) which is supported by opposite signs of Lower bound=-.485 and Upper bound .920. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.850, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than others (Mean Difference=-.6250, SE=0.4406) which is supported by opposite signs of Lower bound=--1.776 and Upper bound .526. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.491, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than self-employed (Mean Difference=.2800, SE=0.4576) which is supported by opposite signs of Lower bound=-.916 and Upper bound 1.476. Multi comparison results show

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that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.928, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-5: Ticket was Available Properly Online as well as Offline

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.6125	.2337	.049	.002	1.223
	Self-Employed	-.0625	.2631	.995	-.750	.625
	Others	-.5625	.4384	.576	-1.708	.583
Service	Student	-.6125	.2337	.049	-1.223	-.002
	Self-Employed	-.6750	.2513	.041	-1.332	-.018
	Others	-1.1750	.4314	.038	-2.302	-.048
Self-employed	Student	.0625	.2631	.995	-.625	.750
	Service	.6750	.2513	.041	.018	1.332
	Others	-.5000	.4480	.681	-1.671	.671
Others	Student	.5625	.4384	.576	-.583	1.708
	Service	1.1750	.4314	.038	.048	2.302
	Self-employed	.5000	.4480	.681	-.671	1.671

Degree of freedom=3, 99 **Source:** Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about Locationofairlineofficesandauthorizedagentswasinreach in UDAN is given in Table 6, which shows that Student have a significant difference than service persons (Mean Difference=.7750, SE=0.2365) which is supported by opposite signs of Lower bound=-.157 and Upper bound 1.393. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.008, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is rejected.

Similarly, service people have a significant difference than students (Mean Difference=-.7750, SE=0.2365) which is supported by opposite signs of Lower bound=--1.393 and Upper bound .157. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.008, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is rejected.

Similarly, others have no significant difference than self-employed (Mean Difference=.3000, SE=0.4534) which is supported by opposite signs of Lower bound=-1.485 and Upper bound .885. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.911, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-6: Location of Airline Offices and Authorized Agents was In reach

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.7750	.2365	.008	.157	1.393
	Self-Employed	-.0500	.2662	.998	-.746	.646
	Others	.2500	.4437	.943	-.909	1.409
Service	Student	-.7750	.2365	.008	-1.393	-.157
	Self-Employed	-.8250	.2543	.009	-1.489	-.161
	Others	-.5250	.4366	.627	-1.666	.616
Self-employed	Student	.0500	.2662	.998	-.646	.746
	Service	.8250	.2543	.009	.161	1.489
	Others	.3000	.4534	.911	-.885	1.485
Others	Student	-.2500	.4437	.943	-1.409	.909
	Service	.5250	.4366	.627	-.616	1.666
	Self-employed	-.3000	.4534	.911	-1.485	.885

Degree of freedom=3, 99 Source: Survey

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Post hoc analysis for occupation level-wise perception of the customers satisfaction about Airfarespricewasreasonable in UDAN is given in Table 7, which shows that Student have no significant difference than service persons (Mean Difference=.3875, SE=0.2319) which is supported by opposite signs of Lower bound=-.218 and Upper bound .993. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.344, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than self-employed (Mean Difference=-.3.000, SE=0.2492) which is supported by opposite signs of Lower bound=--.951 and Upper bound .351. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.626, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than service persons (Mean Difference=-.6333, SE=0.4280) which is supported by opposite signs of Lower bound=-1.752 and Upper bound .485. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.453, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-7: Airfares Price: Was The Price Reasonable

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.3875	.2319	.344	-.218	.993
	Self-Employed	.0875	.2609	.987	-.594	.769
	Others	1.0208	.4349	.094	-.116	2.157
Service	Student	-.3875	.2319	.344	-.993	.218
	Self-Employed	-.3000	.2492	.626	-.951	.351
	Others	.6333	.4280	.453	-.485	1.752
Self-employed	Student	-.0875	.2609	.987	-.769	.594
	Service	.3000	.2492	.626	-.351	.951
	Others	.9333	.4444	.160	-.228	2.095
Others	Student	-1.0208	.4349	.094	-2.157	.116
	Service	-.6333	.4280	.453	-1.752	.485
	Self-employed	-.9333	.4444	.160	-2.095	.228

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about Decoration: Interiordesignofaircraftandcabincrewin UDAN is given in Table 8, which shows that Student have no significant difference than service persons (Mean Difference=.2250, SE=0.2321) which is supported by opposite signs of Lower bound=-.382 and Upper bound .832. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.767, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than self-employed (Mean Difference=-.0800, SE=0.2495) which is supported by opposite signs of Lower bound=--.732 and Upper bound .572. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.989, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than others (Mean Difference=-.0200, SE=0.4450) which is supported by opposite signs of Lower bound=-1.183 and Upper bound 1.143. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=1.0, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

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Table-8: Decoration: Interior Design of Aircraft and Cabin Crew

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.2250	.2321	.767	-.382	.832
	Self-Employed	.1450	.2613	.945	-.538	.828
	Others	.1250	.4354	.992	-1.013	1.263
Service	Student	-.2250	.2321	.767	-.832	.382
	Self-Employed	-.0800	.2495	.989	-.732	.572
	Others	-.1000	.4285	.995	-1.220	1.020
Self-employed	Student	-.1450	.2613	.945	-.828	.538
	Service	.0800	.2495	.989	-.572	.732
	Others	-.0200	.4450	1.000	-1.183	1.143
Others	Student	-.1250	.4354	.992	-1.263	1.013
	Service	.1000	.4285	.995	-1.020	1.220
	Self-employed	.0200	.4450	1.000	-1.143	1.183

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about onboardentertainmentin UDAN is given in Table 9, which shows that Student have no significant difference than service persons (Mean Difference=.3750, SE=0.2202) which is supported by opposite signs of Lower bound=-.200 and Upper bound .950. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=0.328, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than students (Mean Difference=-.3750, SE=0.2202) which is supported by opposite signs of Lower bound=--.950 and Upper bound .200. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.328, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than service (Mean Difference=-.5050, SE=0.2367) which is supported by opposite signs of Lower bound=-.114 and Upper bound 1.124. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.150, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-9: On Board Entertainment

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.3750	.2202	.328	-.200	.950
	Self-Employed	-.1300	.2478	.953	-.778	.518
	Others	.4167	.4131	.745	-.663	1.496
Service	Student	-.3750	.2202	.328	-.950	.200
	Self-Employed	-.5050	.2367	.150	-1.124	.114
	Others	.0417	.4065	1.000	-1.021	1.104
Self-employed	Student	.1300	.2478	.953	-.518	.778
	Service	.5050	.2367	.150	-.114	1.124
	Others	.5467	.4221	.568	-.556	1.650
Others	Student	-.4167	.4131	.745	-1.496	.663
	Service	-.0417	.4065	1.000	-1.104	1.021
	Self-employed	-.5467	.4221	.568	-1.650	.556

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about loyaltyprogrammeVIPcardfrequentflyerprogrammein UDAN is given in Table 10, which shows that Student have no significant difference than others (Mean Difference=.0208, SE=0.4222) which is supported by opposite signs of Lower bound=-1.082 and Upper bound 1.124. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of

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different occupations (p=1.000, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than students (Mean Difference=-.3625, SE=0.2251) which is supported by opposite signs of Lower bound=--.951 and Upper bound .226. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=-.951, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than service (Mean Difference=-.1150, SE=0.2419) which is supported by opposite signs of Lower bound=-.517 and Upper bound .747. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.964, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than service (Mean Difference=-.3417, SE=0.4154) which is supported by opposite signs of Lower bound=-.744 and Upper bound 1.427. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.844, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table-10: Loyalty Programme VIP Card Frequent Flyer Programme

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.3625	.2251	.377	-.226	.951
	Self-Employed	.2475	.2533	.763	-.414	.909
	Others	.0208	.4222	1.000	-1.082	1.124
Service	Student	-.3625	.2251	.377	-.951	.226
	Self-Employed	-.1150	.2419	.964	-.747	.517
	Others	-.3417	.4154	.844	-1.427	.744
Self-employed	Student	-.2475	.2533	.763	-.909	.414
	Service	.1150	.2419	.964	-.517	.747
	Others	-.2267	.4314	.953	-1.354	.901
Others	Student	-.0208	.4222	1.000	-1.124	1.082
	Service	.3417	.4154	.844	-.744	1.427
	Self-employed	.2267	.4314	.953	-.901	1.354

Degree of freedom=3, 99 Source: Survey

Post hoc analysis for occupation level-wise perception of the customers satisfaction about flightsafety in UDAN is given in Table 11, which shows that Student have no significant difference than others (Mean Difference=-.1250, SE=0.4516) which is supported by opposite signs of Lower bound=-1.305 and Upper bound 1.055. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.993, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, service people have no significant difference than students (Mean Difference=-.2000, SE=0.2408) which is supported by opposite signs of Lower bound=--.829 and Upper bound .429. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=-.840, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than service (Mean Difference=-.0350, SE=0.2588) which is supported by opposite signs of Lower bound=-.711and Upper bound .641. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations (p=.999, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than service (Mean Difference=-.3250, SE=0.4445) which is supported by opposite signs of Lower bound=-.884 and Upper bound .836. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the

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customers of different occupations (*p*=1.486, df=3, 99) at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Table 11: Flight Safety

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Service	.2000	.2408	.840	-.429	.829
	Self-Employed	.2350	.2710	.822	-.473	.943
	Others	-.1250	.4516	.993	-1.305	1.055
Service	Student	-.2000	.2408	.840	-.829	.429
	Self-Employed	.0350	.2588	.999	-.641	.711
	Others	-.3250	.4445	.884	-1.486	.836
Self-employed	Student	-.2350	.2710	.822	-.943	.473
	Service	-.0350	.2588	.999	-.711	.641
	Others	-.3600	.4615	.863	-1.566	.846
Others	Student	.1250	.4516	.993	-1.055	1.305
	Service	.3250	.4445	.884	-.836	1.486
	Self-employed	.3600	.4615	.863	-.846	1.566

Degree of freedom=3, 99 **Source:** Survey

FINDINGS

Students have no significant difference than service persons about qualityofin-flight were satisfactory. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations. Therefore, the null hypothesis (H_{01}) is accepted.

Students have no significant difference than self-employed which is supported by signs of Lower boundand Upper bound. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupationsat 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, Student has no significant difference than others which is supported by opposite signs of Lower bound and Upper bound. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupationsat 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Flight safety in UDAN is shows that Student have no significant difference than others which is supported by opposite signs of Lower bound and Upper bound. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations for flight safety

Similarly, service people have no significant difference than students which is supported by opposite signs. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, self-employed have no significant difference than service which is supported by opposite signs of Lower bound and Upper bound. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupationsat 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

Similarly, others have no significant difference than service which is supported by opposite signs of Lower bound and Upper bound. Multi comparison results show that there is no significant difference in average agreement on customer satisfaction in UDAN services among the customers of different occupations at 5 percent level of significance. Therefore, the null hypothesis (H_{01}) is accepted.

SUGGESTIONS

Quality of in-flight was satisfactory. UDAN schemeshould be affordable for more booking It should be done with collaboration with private partnership.Traffic congestion and safety issues are other points for consideration.Reduced check in time will be more beneficial.MRP of items and other services should be checked**.**Better food options should be provided to passengers.Better customer services are expected.more service quality**.** Sanitation must be taken care of**.** Delay in flights should be reduced, as far as feasible.Online

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and Offline Ticketing Should be reliable for first time users**.** Interior should be more comfortable**.**Baggage security is also suggested to be taken care of.Work life balance of employees must be improved

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JOB SATISFACTION TOWARDS THE AGE OF EMPLOYEES'

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ABSTRACT
This is a research to study effect of age on job satisfaction. The factor of job satisfaction was identified by review if literature and piolet study. Twelve factor of job satisfaction were identified which affect employees' satisfaction. It descriptive type of research and based on primary and secondary date. Primary data was collected from books, journal, magazine and websites. Secondary data were collected from self-administered questionnaire. Questionnaire asked question about demographic details and twelve question about employees' satisfaction. After data collection data analyse on SPSS version 21. Statistical tool used in this study are percentages, correlation, regression analysis, reliability analysis and hypothesis testing. Hypothesis was tested by regression analysis. The result of regression analysis proved that the impact of age of respondent on job, satisfaction is not significant.

Keywords: Job Satisfaction, Age

1. INTRODUCTION
Studies in the area of job satisfaction as an important and popular research topic started decades ago. In 1935, the concept of job satisfaction gained importance through the publication of a monograph by Hoppock on "Job Satisfaction". Hoppock in his monograph defined job satisfaction as "any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job". **(Frukh. et al 2009)**

Many researchers and investigators identified that job satisfaction has direct relations to human psyche, emotion, behavior and attitude. These all parameters help the individual to understand what the level of job satisfaction showed by others **(Nazir et al., 2013).** In current era, most organizations set out their goals regarding employees and customers' satisfaction. One of the important goals of any organization is job satisfaction of employees **(Mohammed & Eleswed, 2013).**

1.1. Factor Affecting Job satisfaction
The organizational determinants play important role in job satisfaction play. The employees spend lots of time in organization so there are number of organizational factor that affect satisfaction of the employees. The employee satisfaction in the organization can be increased by organizing and managing the organizational factors **(Sageer, 2012**). Following these 10 variables comes in this category:-

i. Working Environment
Work environment plays important role in influencing job satisfaction, as comfortable physical work environment that will ultimately renders more positive level of job satisfaction in employees **(Robbins 2001)**. Lack of favorable working conditions, amongst other things, can affect badly on the employees mental and physical health **(Baron and Greenberg, 2003)**.

ii. Workload and Stress Level
Dealing with a workload that was too heavy and deadlines that were impossible to touch it can cause job dissatisfaction in the most dedicated employee. The office operates in a crisis mode because supervisors did not have enough time to perform the assigned tasks effectively or because staff levels are inadequate **(Swarnalatha & Vasantham, 2011).**

iii. Respect from Co-Workers
Employees seek to be treated with respect by those they work with. A hostile work environment with rude or unpleasant coworkers is one that usually has lower job satisfaction.

iv. Organization Development
Organizational development is an continuous and organized process to implement effective change in an organization. Its objective is to enable the organization in adopting-better to the fast-changing external environment of new markets, regulations, and technologies. It starts with a careful organization-wide analysis of the current situation and of the future requirements **(Sageer, 2012**).

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v. Policies of Compensation and Benefit

Pay is one of the fundamental components of job satisfaction since it has a powerful effect in determining job satisfaction. Employees should be satisfied with competitive salary packages and they should be satisfied with it when comparing their pay packets with those of the outsiders who are working in the same industry. Individual has infinite needs and money provides the means to satisfy these needs, **(Arnold and Feldman 1996)**.

vi. Promotion and Career Development

Promotion can be reciprocated as a significant achievement in the life. It promises and delivers more pay, responsibility, authority, independence and status. So, the opportunity for promotion determines the degree of satisfaction to the employee. There is a consensus among the researchers that job satisfaction is strongly associated with the opportunities for promotion **(Pergamit & Veum, 1999; Sclafane, 1999)**.

vii. Job Security

Job security is an employee's assurance or confidence that they will keep their current job. Employees with a high level of job security have a low probability of losing their job in the near future. Certain professions or employment opportunities inherently have better job security than others; job security is also affected by a worker's performance, success of the business and the current economic environment **(Simon, 2011).**

viii. Relationship with Supervisor

Research demonstrates that a positive relationship exists between job satisfaction and supervision **(Smucker, Whisenant, & Pederson, 2003)**. According to **Ramsey (1997)**, supervisors contribute to high or low morale in the workplace. The supervisor's attitude and behavior toward employees may also be a contributing factor to job-related complaints **(Sherman & Bohlander, 1992)**. Supervisors with high relationship behavior strongly impact on job satisfaction **(Graham & Messner, 1998; Luddy, 2005)**.

ix. Leadership Styles

The satisfaction of employees was also affected by the leadership style. Employee satisfaction is high with democratic style of leadership. It is because democratic leaders encourage friendship, respect and warmth relationship among the employees. On the other hand employees working in authoritarian and dictatorial leaders show lower employee satisfaction **(Sageer, 2012**).

1.2. OBJECTIVE OF THE STUDY

A. To identified the components of employee satisfaction.

B. To analyse the effect of age on employee's satisfaction.

1.3. Hypothesis

Alternative Hypothesis (H1): Age has a direct significant effect on employee's satisfaction.

Null Hypothesis (H0): Age has no direct significant effect on employee's satisfaction.

1.4. LIMITATIONS OF THE STUDY

The limitation is in the theoretical framework is that only one demographic variables were studied in the current research which affect employee's satisfaction. Impact of other variables and interaction effects of those variables with employee's satisfaction are not taken into account. It would be ideal to take up a larger sample in future research to avoid practical restrictions. The other limitation is the swearing of an oath of secrecy and indifference on the part of interviewees and respondents were limitations to the study as some of the employees felt uncomfortable and other were simply not bothered.

2. REVIEW OF LITERATURE

Soni, Chawla and Sengar (2017) their study find a significant correlation between the variables from job satisfaction and employee experience. Their study also shows that relationship between job satisfaction and employee experience and job satisfaction to some extent is dependent on employee experience. So it is important for companies in today's world to make sure that the experience of employees in their organization is a positive one as it would affect the job satisfaction of employees and would also create a word of mouth amongst the work force.

Riza, Ganzach, Liu (2015) studies contributes to job satisfaction research by providing a rigorous, empirical answer to the question of whether and how the two primary time metrics, age and tenure, relate to job satisfaction and whether job rewards mediate this relationship. They leveraged two multiyear, large-scale representative longitudinal datasets to study age and tenure in relation to job satisfaction simultaneously. They found that people became less satisfied as their tenure increased within each organization, yet as people aged

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and transitioned from organization to organization their satisfaction increased. Their study also found that an exemplar of job rewards, pay, mediated these relationships.

Samaiya (2015) founded that there is no significant difference in employee satisfaction in employees of public and private sectors. No significant difference found in employee satisfaction in employees along age, and gender in public and private sectors.

Yapa, Rathnayake, Senanayake, and Premakumara ***(2014)*** The younger staff members (age group 20-40) were more satisfied than older staff members (Age group 41-60). Interacted effect of age and job category showed relatively high satisfaction of young technical staff members while older group of technical staff had the least satisfaction. Although young and old clerical staff had nearly equal level of job satisfaction; in labourer grades young males were more satisfied than older labourers. Human resource managers need to concern more about carrier needs of older labourers. They have devoted their energy for long years for the sake of the institution.

Oktug (2013) The results of the study showed that age and organizational tenure do not affect job satisfaction. However, job tenure has a moderating effect on job satisfaction.

Parvin and Kabir (2011) had performed research on "Factors Affecting Employee Job Satisfaction of Pharmaceutical Sector". The study attempted to evaluate job satisfaction of employees in different pharmaceutical companies. The result shows that salary, efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to job satisfaction.

Sowmya and Panchanatham (2011) studied on "Factors influencing job satisfaction of banking sector employees in Chennai, India". The result describes that in the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory behaviour and pleasant organizational setup. The factor analysis meticulously identified that the job, suitability as well as the working condition and other, interpersonal relationship among the workers are able to, ascertain their level of satisfaction within the working, domain.

Nousheen, et.al. (2009) had conducted the research in order to critically evaluate and examine the level of employees' satisfaction as well as the factors of dissatisfaction among the employees **and** especially among the hardworking managers, and to find out the reasons which make them realize that they do not have a clear of Karachi Electric Supply Corporation (KESC). The results had shown that working environment, total compensation, growth opportunities and training & development are significant factor and these four are affecting job satisfaction and correlated with each.

Avery, McKay & Wilson (2007) the suggest that organizations can capitalize on the prospective value added by older workers by surrounding aging employees is efficient, reliable, knowledgeable, and enthusiastic peers. Doing so should create psychological conditions in the workplace to increase their engagement, which should aid in decreasing turnover, absenteeism, and employee theft and enhancing customer service, safety, and performance.

Bernal, Snyder & McDaniel (1998) there findings conclude that there is a positive linear relationship between age and job satisfaction, albeit a weak association. Aging is a multifaceted process that should not be represented in simple terms of chronology alone, because changes are brought on by various physiological, social, and psychological factors (Warr, 1994). Thus, the psychological mechanisms that accompany aging need to be properly identified in order to enhance the prediction of job satisfaction based on age. Such research should allow investigators to find more definitive (and thus stronger) relations between variables associated with the "aging process" and job satisfaction.

Judge and Hulin (1993) had performed research on "Job satisfaction as a reflection of a disposition: a multiple source causal analysis". Their findings suggested that employee satisfaction is positively correlated with motivation, job involvement, organizational citizenship behaviour, organizational commitment, life satisfaction, mental health, and job performance and negatively related to absenteeism, turnover, and perceived stress and identify it as the degree to which a person feels satisfied by his/her job.

3. RESEARCH METHODOLOGY

The present research focused on the effect of employees age on their job satisfaction level. The variables of job satisfaction were identified by literature review, secondary data and pilot study. The factors identified were work environment, relationship with superior, relationship with peer group, job security, decision making, leadership, performance appraisal, career growth, physical condition of job, opportunity to learn, working hour & job location. Employees are divided in three age group ***first*** is 25-35-year-old employees, ***second*** 35-45-year-

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old employees and ***third*** is 45 years above. Sample size 50 respondent. The survey instrument was composed of questions relating to demographic details and employee satisfaction. Questionnaire used was self-administered based on Likert scale (1= highly dissatisfied, 2= dis satisfied, 3= neutral, 4= satisfied, 5= highly satisfied) format with a five-point response scale. In questionnaire the respondents were given five response choices. Perception regarding the employee's satisfaction was obtained through 12 item questions. Percentage analysis, correlation and regression analyse are used as a Statistical tool in a study.

4. ANALYSIS AND DISCUSSION

4.1. Description of the Respondents

AGE OF RESPONDENT						
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-35 YEAR OLD	23	46.0	46.0	46.0
	35-45 YEAR OLD	12	24.0	24.0	70.0
	OVER 45 YEAR OLD	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

The description of respondent according to age groups is 46% of respondent is 25-35 year-old, 24% respondent is 35-45 year- old, and the 45 year old and above respondent were 30%.

4.2. Percentage Analysis

Percentage Analysis was done to summarize quantitative data in a manageable and user-friendly way to obtain a holistic overview of the research data. Percentage Analysis had been completed in three age group. From the study of review of literature twelve variables were identified which affect employees' satisfaction. To calculate the level of employees' satisfaction with these variables, the percentage of employees satisfied with each of the twelve variables was calculated.

Percentage Satisfaction Level of Employees According to Age

Sl. No.	Job Satisfaction Variable	Satisfaction Level 25-35 year old	Satisfaction Level 35-45 Year old	Satisfaction Level 45 Year Above
1.	Work Environment	65%	66%	86%
2.	Work load	65%	91%	73%
3.	Work relationship with co-workers	86%	91%	86%
4.	Job Security	60%	75%	93%
5.	Decision making	73%	58%	60%
6.	Leadership	60%	66%	46%
7.	Performance Appraisal	47%	58%	80%
8.	Career Growth	65%	66%	93%
9.	Physical Condition of Job	65%	66%	80%
10.	Opportunity to Learn	86%	91%	86%
11.	Working Hour	73%	83%	100%
12.	Job Location	78%	83%	100%

The result of percentage analysis shows that satisfaction level of work environment, job security, performance appraisal, career growth, physical condition of job, working hour and job location found highest in 45 year-olds and above respondent. The satisfaction level of work load, relationship with co-worker, leadership, opportunity to learn found highest in 35-45 year- old and the satisfaction level of decision-making is found highest in 25-35 year old employees.

The employee satisfaction was increase with increasing age. The senior employees of 55 years and above had satisfaction level maximum then other age groups in all the variables except Appropriate & Fair Compensation. The youngest employees of 25-35 year-old had minimum satisfaction level then other age group except monetary compensation and appropriate and fair compensation. Employees' satisfaction and satisfaction with retirement benefits and recognition and reward increases with increasing age, but there was no such linear relation was seen with monetary compensation and appropriate and fair compensation.

4.3. Correlation

Correlation was between the compensation variables and the demography of respondent was calculated. In interpreting the correlation the guidelines suggested by Cohen (1988) were followed. In terms of these writings, correlation coefficients of r=0.10 show a small effect size. Correlations of r=0.30 show a medium effect size whilst those of r=0.50 indicate a large effect size. These guidelines assist in quantifying and reporting on the

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effect sizes of the findings. Pearson correlation coefficient was used to measure the strength of association between these variables at *p<0.01 and **p<0.05 level.

		AGE OF RESPONDENT
Age Of Respondent	Pearson Correlation	1
	Sig. (2-tailed)	
Work Environment	Pearson Correlation	.296*
	Sig. (2-tailed)	.037
Work Load	Pearson Correlation	-.036
	Sig. (2-tailed)	.805
Work Relationships	Pearson Correlation	-.084
	Sig. (2-tailed)	.561
Job Security.	Pearson Correlation	.245
	Sig. (2-tailed)	.086
Put Forward My Opinions.	Pearson Correlation	-.207
	Sig. (2-tailed)	.148
Leaders	Pearson Correlation	.014
	Sig. (2-tailed)	.924
Performance Appraisal	Pearson Correlation	.200
	Sig. (2-tailed)	.163
Career Growth	Pearson Correlation	.170
	Sig. (2-tailed)	.237
Physical Job	Pearson Correlation	-.101
	Sig. (2-tailed)	.484
Opportunity To Learn.	Pearson Correlation	-.180
	Sig. (2-tailed)	.210
Working Hour.	Pearson Correlation	.039
	Sig. (2-tailed)	.790
Job Location	Pearson Correlation	.125
	Sig. (2-tailed)	.388

From the above table it is evident that strong positive correlation was seen between age and work environment, performance appraisal, career growth and job security.

The workload, relationship with co-worker, decision making, opportunity to learn and physical condition of job has strong negative correlation with age. The leader, career growth, job location and working hour does not have strong correlation with age.

4.4. Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.081[a]	.006	-.014	.59191
a. Predictors: (Constant), Age Of Respondent				

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.110	1	.110	.314	.578[b]
	Residual	16.817	48	.350		
	Total	16.927	49			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Age Of Respondent						

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.731	.290		12.877	.000
	Age Of Respondent	.055	.098	.081	.560	.578
a. Dependent Variable: Job Satisfaction						

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The model summary showed that Adjusted R Square is a -.014. The regression test implies that model is fit having F value .314. The overall p-value of model is <0.001. This shows that Monetary Compensation has significant effect on employee satisfaction. The regression coefficient of monetary compensation is .055with p-value of p <0.001. It shows that a unit changes in monetary compensation causes almost 5.5 % change in employee satisfaction. The t value for monetary compensation is .560. In the above variables t value is less than 2.5. According to the rules if t value is lesser than 2.5 (2.5>t) than null hypothesis will be accepted and alternate hypothesis will be rejected. Results had showed that age does not has a strong a significant impact on job satisfaction and hypothesis was rejected.

5. CONCLUSION AND RECOMMENDATION

This study was design to investigate Job Satisfaction level towards the age of respondent. The result of regression analysis, correlation analysis and regression analysis shows that impact of age on employees' satisfaction is negligible. The impact of age on employees' satisfaction is evidently visible only in job security, performance appraisal, working hour and job location variable of employees' satisfaction.

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GAMIFICATION: A NEW TOOL FOR RECRUITMENT

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ABSTRACT
Now a day's HR Professional face biggest challenges in finding suitable candidate for required vacancies. Due to the advancement of the internet nowadays the traditional recruitment process has been reshaped. The fast growing technological innovation creates several changes in recruitment practices, in recent days companies are using gamification for recruitment which make the process simpler and faster than earlier. Gamification of the process creates time for the recruiter, organizes their tasks and deeply engages them in the creative steps of sourcing the best talent. This paper will explore the concept of gamification in recruitment process.

Keyword: Gamification, Recruitment, Game

INTRODUCTION
Employees are asset of an organization. Acquiring the right talent can be a challenging task for the HR Professionals. Gamification is an emergent technique, to contact the candidates on individual bases. Gamification is latest concept which helps to recruit, select and retain the employee in the current position. By using games as a strategy for recruitment the HR professionals to judge the candidate's aptitude, innovation in thinking, problem solving competencies. In addition to that the can assess the candidates specific skills like creative thinking, time management etc. It save time of process candidate elimination, less stress in recruitment, helps to keep competitor, which not possible with the traditional recruitment process.

To contact the candidates on individual bases. Gamification is latest concept which helps to recruit, select and retain the employee in the current position.

Fig-1: Reasons for using Gamification

Source: TalentLYFT

HR Professionals need to design the recruitment game to inspire potential candidates to engage with careers portal and social media. A game is not only for psychometric test, it attracts more candidates so the recruiter can easily hire the best candidate for the required position by shortlisting those who achieve the highest score in the game.

Gamification in Recruitment
In Modern days recruiter know that gamification is the best way to tap millennial candidates who have grown up playing reality games. Among talent management organizations, a generally agreed upon definition is that gamification is the concept of applying game mechanics and game design techniques to engage and motivate people to achieve goals. A recent report on gamification by Markets and predicts that the gamification industry will grow by 67 percent by 2018 and worth estimated to $5.5 billion. Gamified recruitment enable recruiters to significantly enhance talent pool, make better selection of candidates using the platforms cognitive to test candidates behavior, strengthen brand value and to able to attract and retain the right candidate.

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APPLICATION OF GAMIFICATION

Employee Referral Tool

Gamification has leverage to boost the employee to share job vacancies on prominent social networks. For example, providing a cash rewards like, share job vacancies with five friends and get a chance to win cash awards. It will work just like an in house referral program except that with social sharing which reach wider.

Virtual job fair

The internet allow the recruiters to create fun and engaging virtual job fairs for attract the candidates. Theses virtual job fairs can employ different logic games to test the skill and abilities of job seekers, assist the recruiter to screen the right ones with ease and accuracy.There are plenty of tools online which enable recruiter to create a virtual job fair with ease. Recruiter can also design fair in a way that will also test candidate's skills and qualifications, narrowing down our choice of the right people.

Puzzles:

Puzzles are effective and low cost recruitment strategy for gaining valuable insights throughout the sourcing cycle. It assists the recruiter to assess the problem solving skills among jobseeker. Puzzles help recruiters check the ability of candidates without putting them bore and time consuming screening test.

Rewards:

If the organizations have a careers site as a part of recruitment process, it offers plenty of scope for gamification and makes the process more engage. It can include reward point and badges for jobseekers every time they leave a comment or rate company videos.

Video Interview:

Video interviews are favorable for both employers and job seekers. Employees can cut down the costs because they no need to go for interview location and they can back to work quickly. On the hand, there was less stress for the candidates because they can present themselves from the comfort zone which in their home or in their workplace.

Real time Progress Bar

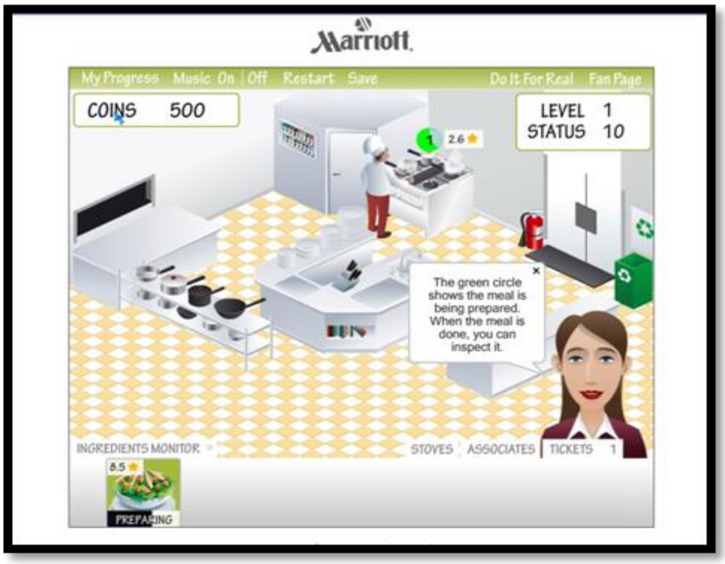
Great way to use a candidate-centric careers portal is to provide an easy-to-follow progress bar where candidates can check their progress in the recruitment funnel in real-time. This will not only keep them updated and engaged but also help them stay focused on reaching the next stage and collecting the prize.

ORGANIZATIONS USING GAMIFICATION:

Tech master Google has been organising a Google Code Jam software-writing competition for 12 years as a way to find fresh, new talent to work for the company.

Marriott

Marriott International developed a game called My Marriott Hotel to recruit millennials. It permits candidates to run their own virtual hotel and other functions. Players design their own restaurant, procure stock on a budget, train employees and serve guests. They are award score for happy customers, and they lose score for poor customer service.



Source: Recruiter Box

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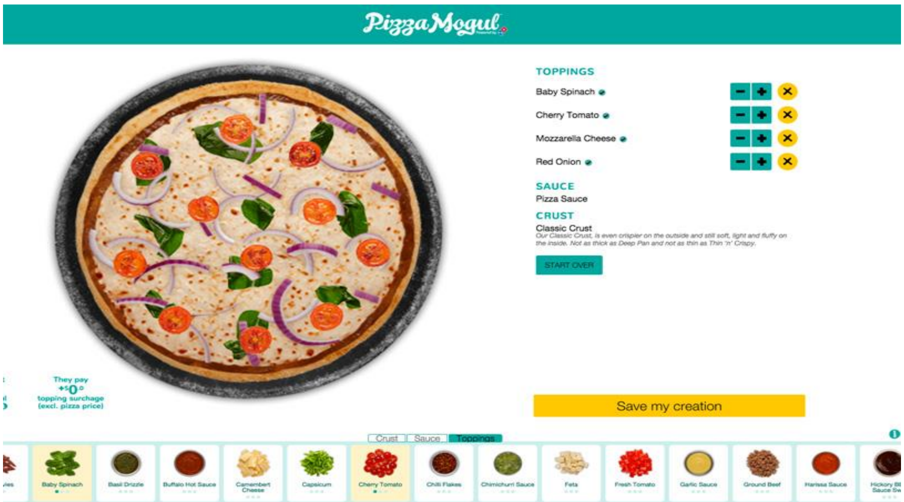
Domino's

Domino's launched a game named "Create Your Own Pizza Legend." It's available for everyone. The customers have a chance to create their digital pizza and they get all the fame for it. The customers have an opportunity to make their own digital pizza. Instead of inviting all candidates for test, by using this type of game in recruitment process to simplifies test to examine their activity by allowing them to play with digital ingredients

Gamification is relevant to the all industries. Hiring manager can test the multiple candidates, can help them to hire the qualified candidate than actual interview



Source: Recruiter Box

CONCLUSION

Gamification helps the both hiring manager and application can interact more fun and meaningful. Not only has the recruiter had ability to better assess the applicant through real game, but applicant too would be enthralled to be part of such innovative organization. Gamification has the potential to work as a talent magnet.

Gamification is the chance to make employer-candidate interactions more fun and meaningful. Not only will the recruiter be able to better assess talent through real games, but candidates too would be enthralled to be a part of such an innovative company. Gamification has the potential to work as a talent magnet.

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TRANSFORMING TO SMART DIGITAL SUPPLY CHAIN – TECHNOLOGY –SUSTAINABILITY-INNOVATION

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INTRODUCTION
A world where automation comes together, with technology, to deliver products without human intervention is digital supply chain.

Digital supply chain is an authentic media come into existence, which encompasses the process of delivery of a digital media, from the point of origin (content provider) to the destination (consumer) in a supply chain.

In supply chain it is the processing of the order which end up into a consumable product.

Digital supply chain was configured to distribute goods or services, that had been in the early times had been previously been done on a physical form of goods and services.

The content provider provides the necessary format into digital files, hard disks, in a digital supply chain.

The content which is in the digital form is to set to capture the digital forma by the content provider, and convert them into digital supply chain format, which undergo various process, including quality process in supply chain.

The digital file in supply chain, which may usually be large as the matter confined to supply chain does not matters, which requires appropriate digital storage, and does become impossible to delivery in broad band form, are compressed into a process of encoding or trans-coding.

Digital supply chain data is a fundamental problem, due to continuous growth, and since the increasing number of complex problems, that comes up due to competitive advantage in supply chain.

Cost: Low cost including using of cloud, storage, encourages organization, to capture all supply chain data, but due to aggregate system, in a supply chain the cost may be higher, and it is necessary to retain how much data is necessary, and to gauge which is essential or non-essential.

Value: The growing consensus in supply chain drives to the value of data to be developed into a single data, managing the strategy that overlooks the business goals in digital supply chan.

The data of strategy should be complied with simplification, and the approach for data acquisition should classify in supply chain.

Data for guiding on artificial intelligence technology in digital supply chain is important, and also machine learning can help to automate, and integrate the data in digital supply chain.

Internet of things, block chain is technology in supply chain that transforms the magnitude of cloud technology in digital supply chain.

Risk: Much is needed in digital supply chain, with complex data that go into the interpretation of supply chain. Advance analytics with data strategy results in complication, and rather mistaken identities in supply chain. Inadvertent data leads to risk in digital supply chain.

LITRATURE REVIEW
If an order is placed by a consumer in a digital supply chain, the 3D printer’s pick-up, the details, and print the requirement of finished product. It is then picked by robots, from the shelves packed and placed, into a self driven truck. The trucks leave the facility, and drones are automatically dispatched from the truck to deliver products while moving. The truck never stops until arriving for re-loading this is the future of digital supply chain.

Generate a huge data that leverage the supply chain. The same data have a drastic impact on supply chain planners, and agencies around the globe, it is important that you understand how the top emerging trends in the digital supply will shape the supply chain, and transportation process in coming years.

The objective to understand supply chain is on the right path, towards using of digital 3D printers, internet of things, and artificial intelligence in supply chain:

Methodology surveys conducted by the supply chain, and the methods adapted to digital insights has been different in many ways.

Digital transportation and logistics in supply chain: **Telematic (** enabling fleet, manages drivers to mitigate the customer issues with significant supply chain disruption), and any disruption can happen in a small scale, in such cases when unpredictable traffic occurs, on a large scale will bound to have unscheduled delays in delivering the products, and to supplement the inventory it is best to have sufficient inventory to take care of any disruption, and the use of Global Positioning devices have changed the life of the driver in a transport vehicle. The drive can see real time traffic, jams, sense, and then shift due to congestion of roads, heavier traffic and also the maintenance status. The dispatcher can also sense the position of the vehicle also able to give the expected time of arrival; this concept is adoptable in supply chain. Digital systems in supply chain are changing rapidly for the logistic convenience.

The digital supply chain is very discrete, and largely penetrating into marketing products, development, manufacturing, and distribution of products, and finally into the hands of the consumer. Digital supply brings down the walls of supply chain into a completely integrated system, thus coinciding with fully transparent to all involved in supply chain, from suppliers, raw-materials, components, and spare parts to transporting of those supplies, and finished goods, and finally to customer demand fulfillment.

METHODOLOGY RESULTS

The network of digital supply chain will depend upon number of key technology, associated with integrated planning, and execution systems logistics, visibility, autonomous logistic, smart procured, and warehousing spare parts management, and advanced analytics, this will result in supply chain, to react, to disruption in the supply chain, and even anticipate by fully implementing the network, creating and adjusting supply chain, real-time, conditions of change.

Digital supply chain have been used to improve service, and reduce cost with the wide availability, and adoption of powerful digital technology, include advanced analytics, cloud based solution organization are getting better returns on investment.

Digital supply chain and data has allowed emergence of supply chain to allow the organization: 1. Understand the customer needs more better, and thus match supply chain, and inventory. 2. Optimize the network to build an expensive supply chain, which optimizes manufacturing, distribution, and logistic transportation. 3. End-to end visibility in digital supply chain thus enabling performance management, and operation success and digital supply chain.

Digital procurement in supply chain: The automation of digital procurement depends upon having real-time data base that combine to join the point of sale, loyalty of information in supply chain process. Procurement has changed considerably in digital supply chain management, with robotic process, automation, cloud based applications, sophisticated analytics, and they have gained importance. Classified procurement has been identified ways to make substantial gains and cost savings.

Digital supply chain will play a significant role in robotics and automation digital transformation to come by. There will be massive productivity gains to be made across manufacturing and logistics and also in the service sectors, as artificial intelligence that takes on some of the workload of certain white collar roles in supply chain. Going into digital in supply chain network, is a means of capitalizing on the inter-connecting of all the functions in supply chain. The key is seeing activities to come together and drive operational excellence across the network in supply chain. Will there be a change in demand if you automate exception management, and make it more predictive by leveraging analysis in supply chain.

If in making new designs to suppliers and switching over production will there be a surge in demand in supply chain. Is there a chance of suppliers calling apart, if predicted in digital supply chain and the aftermarket service is responding to change.

Digital supply chain can deliver: 1. Increase revenue. 2. Reduce cost 3. Reduce working capital. 4. Improve customer service. Digital supply chain becomes completely integrated, that is fully transparent to all players involved from suppliers of raw materials-components, parts, transporters, and of those suppliers and also finished goods, and finally customers demand fulfillment.

Digital supply chain network will depend upon a number of key technologies, integrated planning, and execution systems, logistic visibility, automation in logistics, smart procurement, and warehousing, spare parts management, and advanced analytics. This will result, and will enable companies to react to disruption in supply chain, and even anticipate them by fully modeling network, and creating, and adjusting supply chain real time in conditions of change.

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The digital supply chain in planning and distribution, consists of key elements, which consists of integrated planning, and execution, and logistic visibility and volatility, procurement in modern digital system, smart warehousing, efficient spare parts management, autonomous supply chain management, and B2C logistics, prescriptive supplier analytics, and digital supply chain enablers.

DISCUSSION

The goal of digital supply chain is ambitious to build, an altogether new kind of supply chain network, that is both resilient, and responsive, and if companies are to make digital supply chain- aggressive, and digital supply chain ecosystem a reality, and gather technologies, and build capabilities it must also find right people with right skills, and manage the supply chain, and transform the entire organization.

The digital supply is a new media, which encompasses the process of delivery from the point of origin (provider) to destination (consumer). In this process the physical media must go through a process in ordering to mature into a consumable product digital media, and must pass through various stages in processing to get to a point in which a consumer can comply the concept of supply chain activities.

Digital Supply chain trends that digitalization that will experience: 1. Picking optimization: when with the use of wireless network, mobile computer, RFID technology, and voice picking, application, it can extend the facilities to the mobile worker in supply chain activities. Mobile and wireless systems make workers more productive, and reduce the labor required to manage materials, Bar code or RFID data to capture improves and preserve inventory accuracy. While providing real time, visibility in supply chain.

Facility planning In digital supply chain the implementation of easy work flow through facility planning, as this saves money, capital investment, freight or container loading, automatic loading facilities which could replace physical loading and unloading, with driverless SUV vehicles, lifts, with heads on display and step-by-step instructions on how efficient load a container given the size, dimensions, weight, and packages, going into it in digital supply chain.

Traffic support in supply chain going digital which is being equipped with Global Position devices systems and navigation controls that allow carriers to efficiently route shipments, without the distraction to the driver. The display will show the importance when transporting special materials of medical supplies thus maintaining cargo temperature which importance should be given to digital supply chain.

All theses aspects clearly should change the digitalization of supply chain, but one understanding is that how it plays in a work-in-progress. Breaking down some of the enabling technology should help logistic manner, and figure out how to embrace the new era. Technology like predictive analysis better visibility over the movement of goods, and robotics application that help warehouses and distribution centre’s keep pace with all, and play pivotal role in digital supply chain management, so will the realization that new technologies many often lay over the existing system, as a means of trading partner, and better communication system in digital supply chain system.

LIMITATION

Digital supply chain is about systems that can be more aware of what is developing and which are quick or smart enough to change the supply chain physical process for optional process.

Digitalization in supply chain will change the world supply chain activities, expecting leaps and bounds in adoption of digital information technology: 1. more process with suppliers will be automated. 2. Organization with real-time status updates of information will be available from across the entire supply chain. 3. Organisation will use more data analytics to bench mark and evaluate the supplier’s performances. 4. Holding suppliers to higher standards will become more and more important, as the pressure moves from transparency, ethical and sustainable supply chain, and the importance of collaborating with suppliers goes beyond of assuring supply and optimizing cost.

Technology investment in modern digital supply chain is on Internet of Things, Bar code scanning, Tablet computers, data analytics, warehouse truck loading automation, advanced images, mobile thermal printers, stationary label printers, wearable, RFID. Technology deployment in the warehouse is expected to increase productivity, efficiency, and visibility in supply chain. Wireless network that is to be built for environment that deals in manufacturing and warehouses are limited in a digital supply chain.

Drone delivery E-commerce has announced its plan to use drone to deliver products to customers, as a part of innovation, sustainability in supply chain, and this has led to a new heat wave in the industry, and now most companies are considering the idea of drone delivery in supply chain but drone delivery has battles to fight as it

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is subjected to a lot of skepticism, but drone delivery will foster delivery in shipping and highly specialized areas as delivering drugs to remote location in a digital supply chain.

Cloud computing intelligence, transportation systems, and automation will help companies to provide customer centric solutions based on their needs. Bar codes and RFID's are very useful for tracing the location of shipments and tracking them on real time basis and use of warehouse automation, cold storage technologies also are becoming widespread in e-commerce logistic.

FUTURE WORK

Automatic identification technologies like RFID/RFT (a request for tender an opportunity for suppliers to submit an offer to supply goods or services) are increasing being used now for vehicle and fleet tracking management. Bar coding also widely incorporated for material storage retrieval/dispatch with minimum error. Communication technologies is a core business enabler now as the system EDI/GPS/IDS are fostering innovating, and bringing in sustainability in helping logistic companies become efficient. Tools like ERP/WMS and the software related to inventory management, scheduling planning optimizers, and customer management are favored by logistic industries. Companies are well equipped with proper information technology systems and able to create higher performance visibility with minimum manual intervention, and having a competitive edge over others.

Total visibility in digital supply chain is to bring in everything from movement of goods in production or transit to demand signals, and relevant data from the point of sale system, and critical source in digital supply chain. Total visibility is the ability is to see perfect deliveries, so as to take care of any supply chain disruption.

In order to have a total free visibility is to have flexibility in organization collaboration across the network, manufacturing facilities, and warehouse.

In order to improve digital supply chain: 1.improve the sustainability across the global supply chain. 2. Ensure ethical product sourcing. 3. Minimize the exposure to ensure that performance of recalling of products.

The demand in supply chain drive, integrated planning process in business is the primary part of digital supply chain, and is responsive to flexible changes in supply demand across supply chain.

Predictive analysis in maintaining design of the product has a note to be assessed in digital supply chain: 1. Addressing major issues as they become a major concern in supply chain management. 2. Predicting the breakdown of machine, and fixing them so as to avoid break down. 3. Aligning of shipping of goods to forecast weather problems or calamity. 4. Realigning the manufacturing problems so as to adjust the analysis of meeting any undue circumstances. Digital supply chain can better manufacturing, and the lot sizes of the products that are in demand in conjunction with agile manufacturing process in supply chain, and thus improve the distribution process by giving an impetus to the delivery schedules in digital supply chain.

As technology progress in the organization, it has become necessary to realize the advantage of digital supply chain to maximize the carrying cost of large amount of inventory, with the help of better advancement, and generate product demand.

CONCLUSION

Digital supply chain data sources are multiplying, and technology is becoming widely used in cloud based technology, sharing the organizations changing technology, and becoming more volatile. Many organizations are going in a digital way in supply chain to take control of the most important the data growth, complexity, standardization, data analysis, through data exploring management, and going into the possibility of different digital supply chain offered by machine learning, Internet of Things, Block chain taking advantage of the growth of the digital supply chain.

As the digital supply chain becomes more volatile, and complex, the future of digital supply chain bring I market changes, conditions, trends, and the digital supply chain will innovate and adapt more quickly.

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IMPACT OF E-HRM SYSTEM ON ORGANISATIONAL PERFORMANCE: A CASE STUDY IN AUTO-COMPONENT MANUFACTURING SECTOR

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ABSTRACT

PURPOSE: Human resource management is replacing its activities involving face to face interaction with web-based HR tools. The purpose of this paper is to study a Research project on impact of E-HRM system on overall organisational performance on the basis of Employees responses in an Auto component manufacturing organisation i.e IMPERIAL AUTO INDUSTRIES LTD on departmental basis.

Methodology: The study used a questionnaire in which Top and Middle level executives of 3 Departments (Management department, Human resource Department & Accounts Department) in Imperial Auto Industries ltd headquarters participated. They responded to the questions on the basis of their experience and access to different components of e-HRM which reflected their attitude towards this system and their views regarding the overall performance of the organisation. The whole study is based on the responses attained from the employees of the organisation and some literature review is done to study the meaning of E-HRM, E-HRM Activities, its benefits to the organisation and a little study on the organisation in which this study is conducted.

Findings: 1. About 69% of the HR activities have an access to information technology system, electronic modes, internet etc.

2. There is a visible difference in the levels of accessibility to E-HRM activities amongst different Departments.

3. Approximately 80% of the employees (in all the 3 Departments) agree (including 45% strongly agreeing) with the statement that E-HRM system has a positive impact on the overall Performance of the organisation taking basis of certain selected statements related to Electronic Human Resource Management.

Originality/ Value: 1. This Research Paper will help the organisations in the Auto-component manufacturing industry in understanding the level difficulties which employees are facing in using offline modes of performing HRM activities and which are the major Activities which should be inculcated electronically to solve their problems.

2. It also helps to analyse and improve the thought process of the employees regarding E-HRM system on overall performance of the organisation.

3. This paper will help to understand the importance of E-HRM activities in Auto component manufacturing firm.

Keywords: E-HRM, Information Technology, Auto component Industry, Overall Performance.

INTRODUCTION

Organisations are made and run by Humans. The most important Pillar for proper functioning of any organisation is Human Resources irrespective of the type of industry it belongs to. Further information technology systems, electronic modes, internet etc are increasingly influencing every aspect of an organisation including human resource management practices. Due to this rapid development of information technology it has enhanced the adoption of Electronic Human Resource management.

E-HRM can be narrowly defined as the administrative support of the HR function in organisation by using internet Technology. Due to the introduction of this concept of e-HRM (A web tool used to support the HR processes), it is very important to study its impact on the overall performance of the organisation. The impact of E-HRM on the overall organisation performance depends on the way the employees in the organisation approach towards the adoption and acceptance of IT based HR system. E-HRM is divided into these following activities:

1. **Transactional Activities** (For instance those activities which involve day to day transactions and record keeping)
2. **Traditional HR Activities** (Recruitment, Selection, Training, Compensation, Performance Management etc)
3. **Transformational Activities** that adds values to the organisation and may be used to manage HR across the whole employee life cycle.

E-HRM offers a large number of **advantages** like Data security and Personal Privacy, Automated employee information records, Fast response to employee grievances, Considerable reduction in administrative work, Quick Decision making, Standardisation etc.

Evidently, every economy requires a well-versed transportation system for its smooth functioning and further development. The automobile industry along with the auto component manufacturing industry is one of the core industries in India. This sector has a major contribution in the economic growth of the country. Automobile industry is incomplete without the base of auto components industry. **Auto-components industry** has benefitted India in the following aspects:

- Growing Demand
- Export opportunities
- Policy support
- Competitive Advantages.

This sector has provided India with a global standing in the international market. As this sector has a strong economic standing at national and international level, it is very important to cope up with the new technologies used all over the world. Therefore, there is a **need** to check the impact of e-HRM system in this industry.

This paper helps to study the introduction of e-HRM practices in a leading Auto-component manufacturing company i.e **Imeprial Autos Industries ltd** and to find out its impact on the overall organisational performance. Imperial Autos industries ltd is one of the largest integrated manufacturer of Fluid transmission Products (FTP's) and an approved global supplier of International Truck cummins, Caterpillers, JCB, Joh Deere and other OEM manufacturers overseas.

To check the impact of E-HRM activities on the overall organisation it is important to differentiate between the responses of various departments. This Paper represents employees responses on departmental basis and integrates the results to analyse the overall impact. This research offers recommendations and suggestions for improving the effectiveness of e-HRM systems.

METHODOLOGY

The Present Research is conducted by using Questionnaires amongst the top and middle level employees at imperial Auto industries headquarters in three departments i.e General Management Department, Human Resource Department, Accounts Department. The questionnaire had Three sections A, B & C

Section A included Statements regarding whether the organisation has introduced IT based practices in various activities related to HR like

- E-Recruitment (Process of Personnel Recruitment)
- E-Training (Anywhere, Anytime instruction delivered over the internet)
- Performance Management (Appraisal Process)
- Payroll (Electronic Salary transfer and processing)
- Leave Management (Apply for leave online)
- Attendance management (Managing Attendance or presence at work)
- Employee Grievance Management

Section B introduces a scale rating from 1(NOT AT ALL) to 5(VERY HIGH EXTENT) to check that up to what extent E-HRM practices are being implemented i.e upto what level Different departments have access to these activities. Statements included:

- Presence of online recruitment and selection policy
- Presence of formal induction and orientation to help new Recruits
- Use of online training facilities for Promotion
- Effective salary Administration system
- Use of online system for tracking and applying for leaves
- Use of online system for time and Attendance Management
- Provision of online medical Aid request and claim

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- Availability of online suggestion Box
- Arrangement of online stress management Programs

Section C helps to analyse employees views regarding the impact of these E-HRM practices on the overall Performance of the organisation. The employees have provided ratings from 1 to 5 on the basis of their Personal experience where 1 represents Strong Dis-agreement with the particular statement and 5 represents Strong Agreement with the corresponding statements. Statements include:

- Aims at increasing efficiency
- Cost Reduction due to E- HRM system
- Aims at visibility
- Increases Productivity
- Promotes ability to attract/retain employees
- Improves quality of HRM services
- Reduces dependence on HR professionals
- Increases competency Development
- Increases Transparency
- Improves Monitoring
- ROI has increased with E-HRM implementation
- Improved organisation Image.

These three sections included different aspects of E-HRM on the basis of which further Grphical Representations will be made and percentages will be calculated to find the final conclusions.

FINDINGS / SECTION A / TABLE A1

Sno.	E-HR Activities	Available (online/web)	Only offline	Both online and offline
1	E-Recruitment	32	0	0
2	E-Training	0	32	0
3	Performance Management	12	16	4
4	Payroll Facility	32	0	0
5	Leave Management	32	0	0
6	Retirement	19	5	8
7	Attendance Management	32	0	0
8	Compensation Planning	0	32	0
9	Career Planning	0	32	0
10	Employee Self-service	32	0	0
11	Employee grievance Management	11	10	11
12	Travel management	0	32	0
13	Promotion and Career Advancement	0	19	13

GRAPH A1

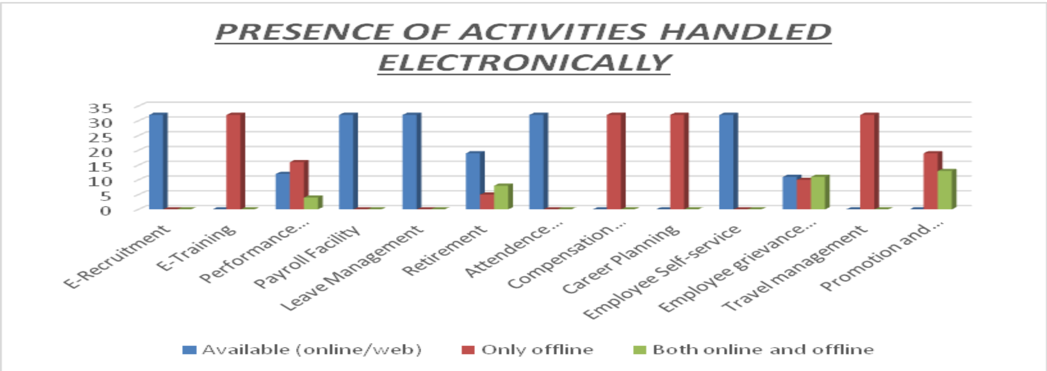
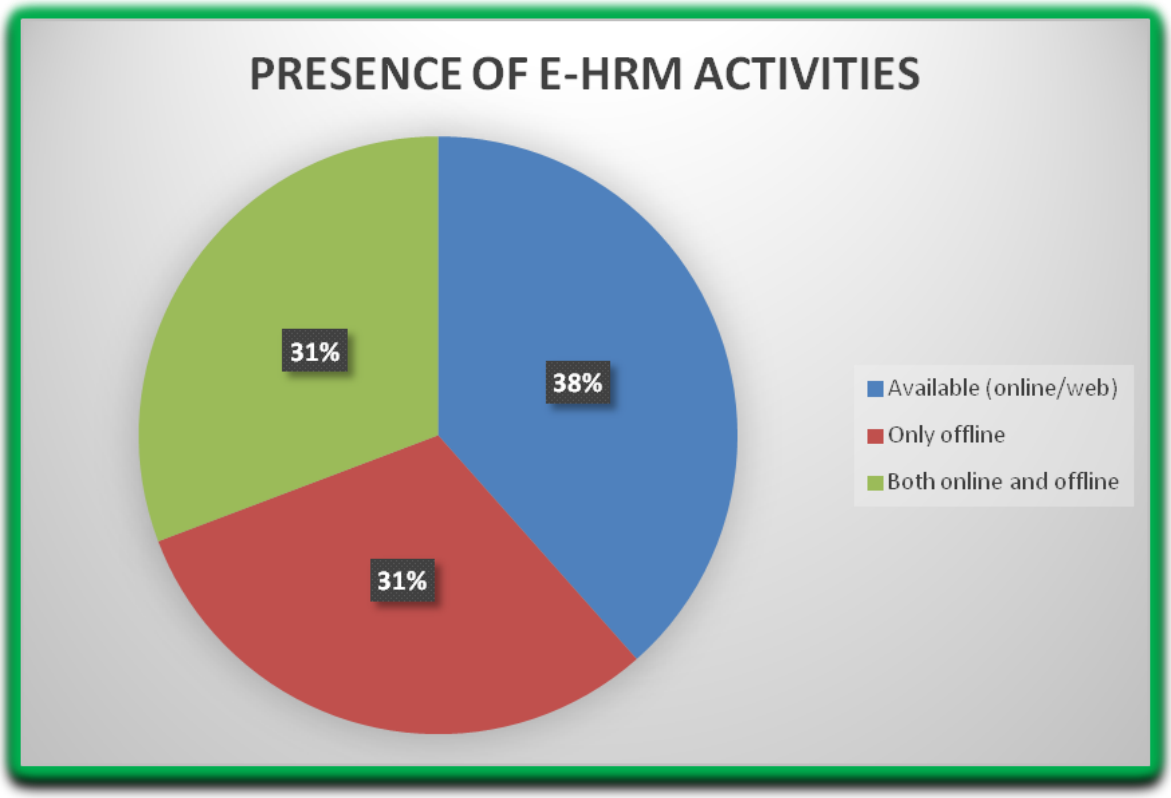


TABLE A2

Total E-HR Activities	Available (online/web)	Only offline	Both online and offline
13	5	4	4

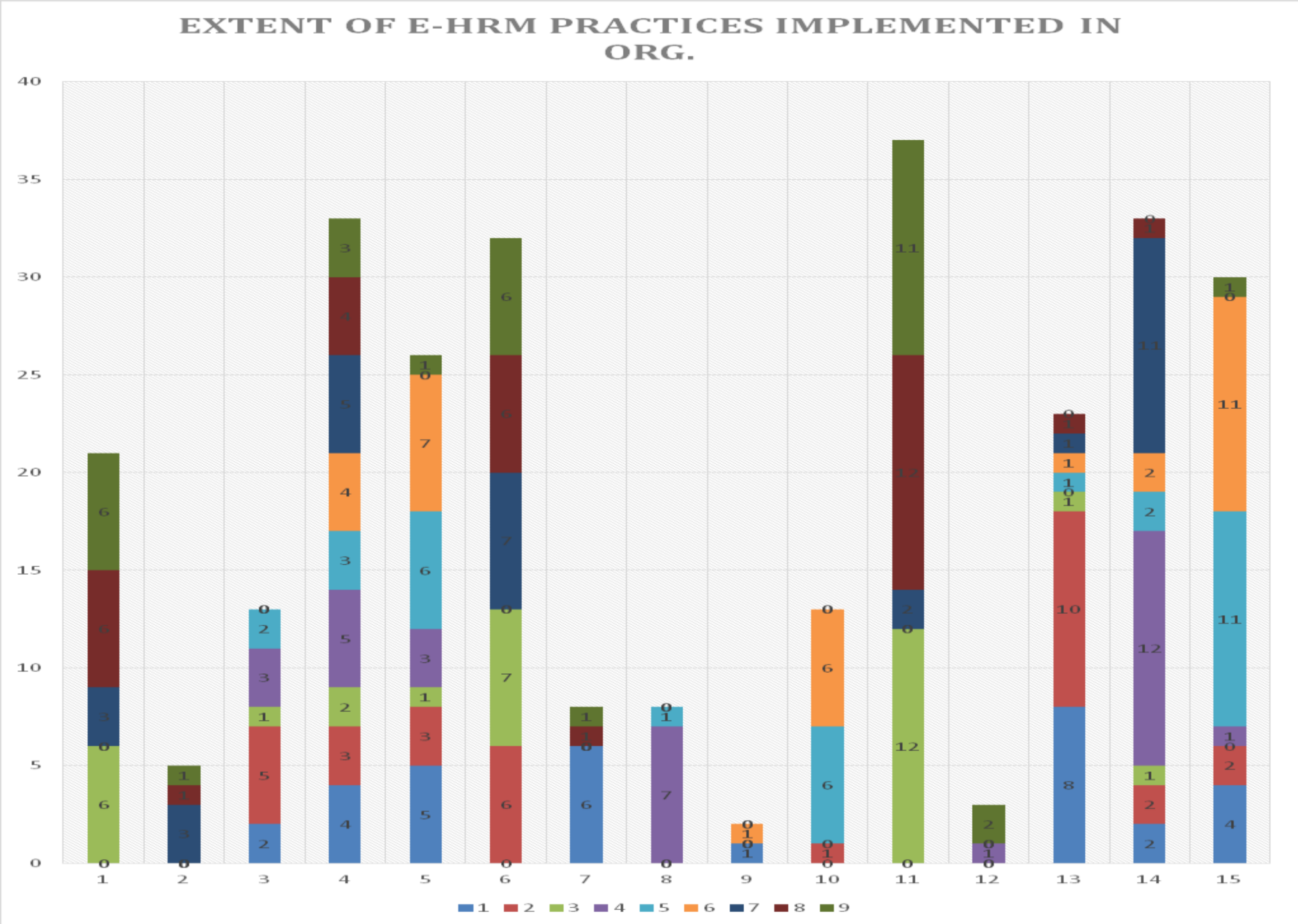
CHART A1



SECTION B / TABLE B1

		GEN. MGT. DEPT.					HR DEPT					ACCOUNTS DEPT				
		Rating scale					Rating Scale					Rating Scale				
SNO.	**STATEMENTS**	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**
1	Presence of online recruitment and selection policy	0	0	2	4	5	0	6	0	1	0	0	0	8	2	4
2	Presence of formal induction and orientation to help new Recruits	0	0	5	3	3	6	0	0	0	1	0	0	10	2	2
3	Use of online training facilities for Promotion	6	0	1	2	1	7	0	0	0	0	12	0	1	1	0
4	Effective salary Administration system	0	0	3	5	3	0	0	7	0	0	0	1	0	12	1
5	Use of online system for tracking and applying for leaves	0	0	2	3	6	0	0	1	0	6	0	0	1	2	11
6	Use of online system for time and Attendance Management	0	0	0	4	7	0	0	0	1	6	0	0	1	2	11
7	Provision of online medical Aid request and claim	3	3	0	5	0	7	0	0	0	0	2	0	1	11	0
8	Availability of online suggestion Box	6	1	0	4	0	6	1	0	0	0	12	0	1	1	0
9	Arrangement of online stress management Programs	6	1	0	3	1	6	1	0	0	0	11	2	0	0	1

GRAPH B1



SECTION C / TABLE C1

		GEN. MGT. DEPT.					HR DEPT					ACCOUNTS DEPT					
SNO.	STATEMENT	Rating scale					Rating Scale					Rating Scale					TOTAL
		G 1	G 2	G 3	G 4	G 5	HR 1	HR 2	HR 3	HR 4	HR 5	A/ C1	A/ C2	A/C 3	A/ C4	A/C 5	
1	Aims at increasing efficiency	0	1	2	3	5	1	0	0	0	6	0	0	3	8	3	
2	Cost Reduction due to E- HRM system	0	0	3	4	4	1	0	0	0	6	0	0	7	5	2	
3	Aims at visibility	0	0	2	4	5	0	0	1	6	0	0	0	0	11	3	
4	Increases Productivity	0	0	2	4	5	0	0	0	1	6	0	0	1	10	3	
5	Promotes ability to attract /retain employees	0	0	2	4	5	0	0	0	0	7	0	0	13	0	0	
6	Improves quality of HRM services	0	0	4	3	5	0	0	0	0	7	0	0	8	2	4	
7	Reduces dependence on HR professionals	0	0	2	6	3	0	0	0	0	7	0	0	2	9	3	
8	Increases competency development	0	0	0	8	3	0	0	0	0	7	0	0	1	12	1	
9	Increases Transparency	0	0	4	4	3	0	0	0	0	7	0	1	2	8	3	
10	Improves Monitoring	0	0	1	5	5	0	0	0	0	7	0	0	8	4	2	
11	ROI has increased with E-HRM implimentation	0	0	4	2	5	0	0	1	6	0	0	0	2	9	3	
12	Improved Organisation Image	0	0	5	0	6	0	0	0	6	1	0	0	2	5	7	
		0	**1**	**31**	**47**	**54**	**2**	**0**	**2**	**19**	**61**	**0**	**1**	**49**	**83**	**34**	**384**

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GRAPH C1

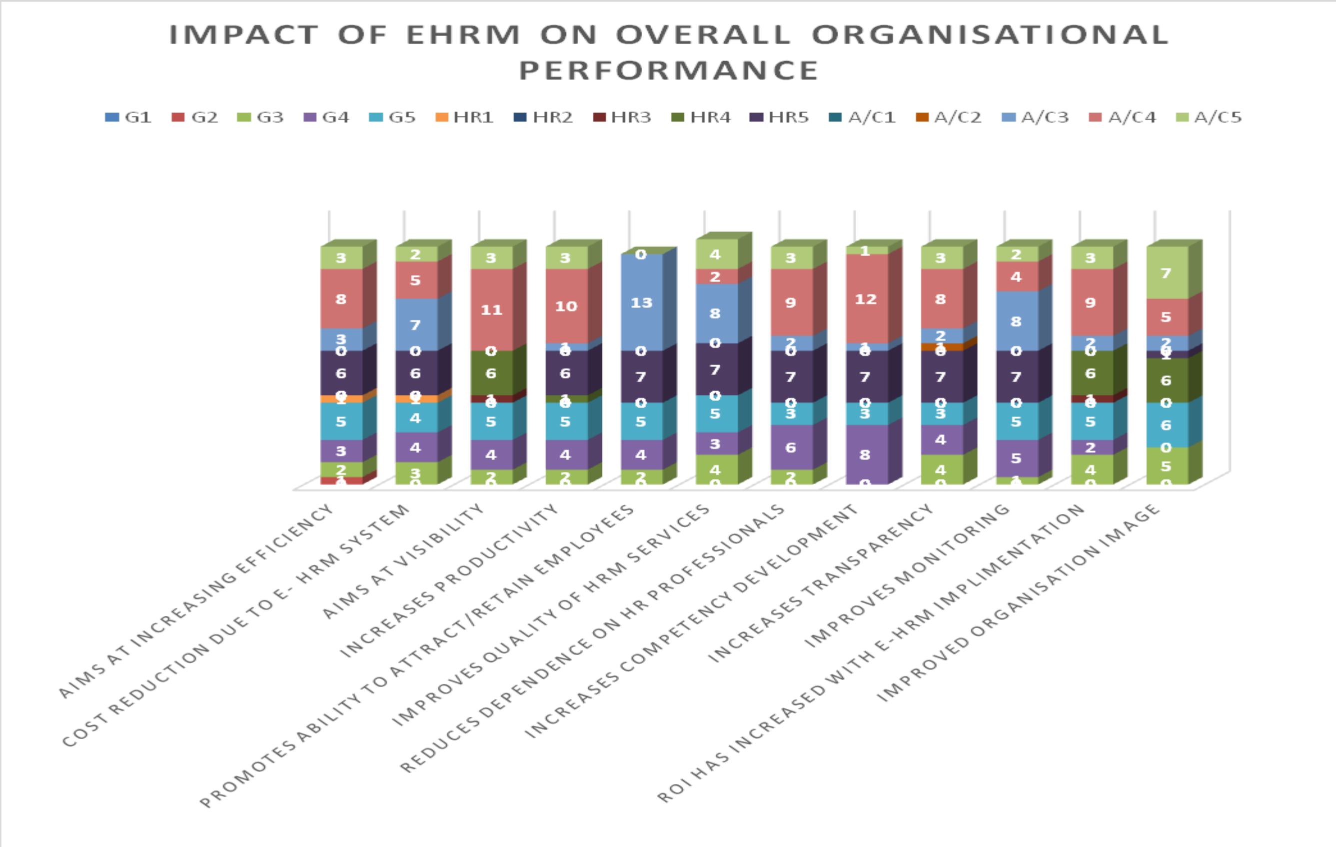

TABLE C2

	GEN. MGT. DEPT.					HR DEPT					ACCOUNTS DEPT				
EHRM statements	**G1**	**G2**	**G3**	**G4**	**G5**	**HR1**	**HR2**	**HR3**	**HR4**	**HR5**	**A/C1**	**A/C2**	**A/C3**	**A/C4**	**A/C5**
TOTALS	**0**	**1**	**31**	**47**	**54**	**2**	**0**	**2**	**19**	**61**	**0**	**1**	**49**	**83**	**34**

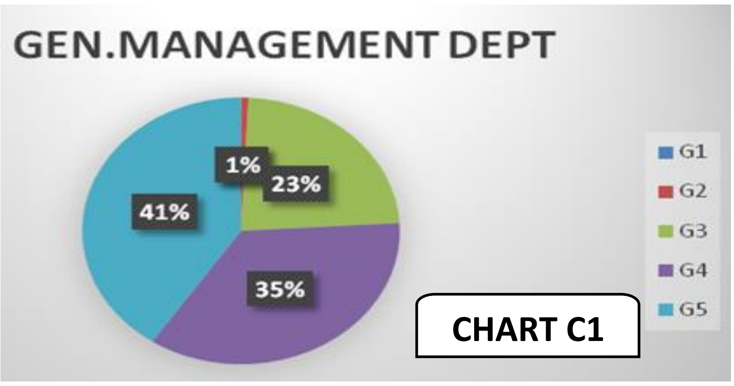

CHART C1

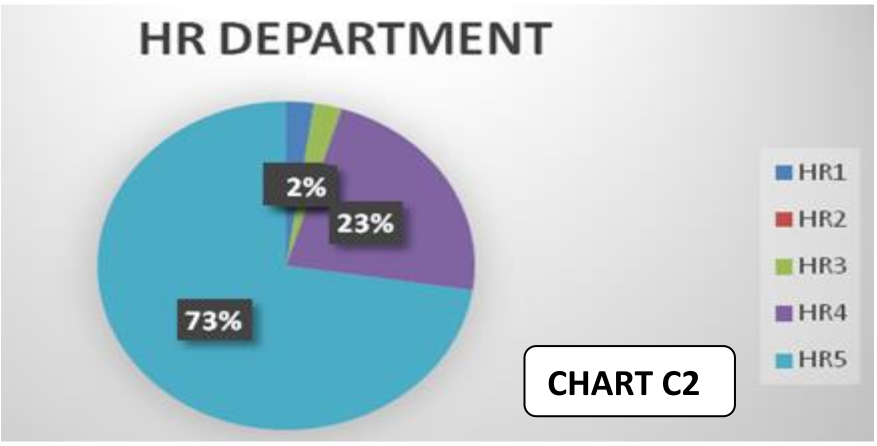

CHART C2

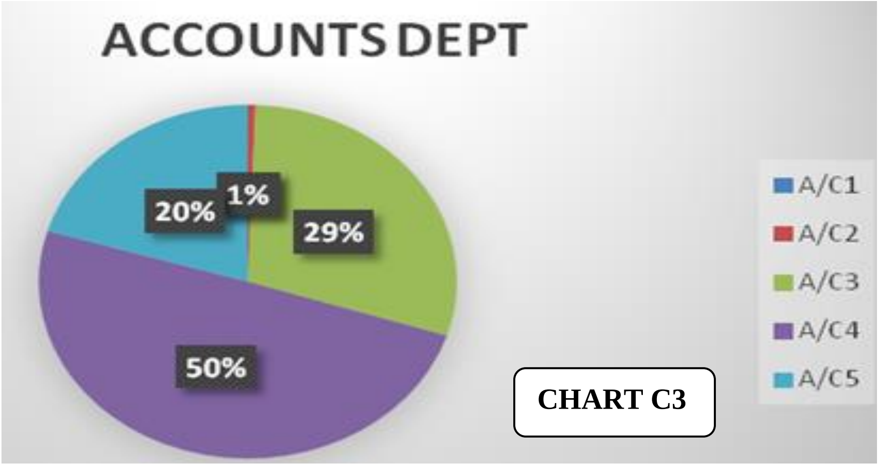

CHART C3

DISCUSSION SECTION A

The responses of the questions(mentioned in methodology above) asked in this section gave the following outcomes.

1. **38% of HR** activities are Performed completely on online/web basis (E-RECRUITMENT, PAYROLL, LEAVE MANAGEMENT, ATTENDANCE MANAGEMENT, EMPLOYEE SELF SERVICE)
2. **31% of HR** activities are performed on online as well as offline basis. (PERFORMANCE MANAGEMENT, RETIREMENT, EMPLOYEE GRIEVANCE MANAGEMENT, PROMOTION AND CAREER ADVANCEMENT)
3. **Only 31% of HR** activities are performed on offline basis. (TRAINING, COMPENSATION PLANNING, CAREER PLANNING, TRAVEL MANAGEMENT)

These outcomes provide clear picture that even though IMPERIAL AUTO INDUSTRIES LTD is a manufacturing organisation , is still handling approximately 70% of its activities in web basis. **(REFER CHART A1)**

SECTION B

The responses gathered from this section helped to analyse the extent upto which various departments had access to different E-HRM activities. Following outcomes were recorded:

1. Activities related to ONLINE SYSTEM FOR TRACKING AND APPLYING LEAVES AND USE OF ONLINE SYSTEM FOR TIME AND ATTENDANCE MANAGEMENT (**SNO. 5,6 REFER TABLE B1**) have the highest rating of 5 from all the employees in all the departments. This means that all the departments have complete access to these E-HRM services.
2. Activities related to USE OF ONLINE TRAINING FACILITIES FOR PROMOTION, PROVISION FOR ONLINE MEDICAL AID REQUEST AND CLAIM, AVAILABILITY OF ONLINE SUGGETION BOX, ARRANGEMENT OF ONLINE STRESS MANAGEMENT PROGRAMS (**S.NO- 3, 7, 8, 9 REFER TABLE B1**) have the lowest ratings from maximum employees.

Management department=54.5%

HR Department= 89.2%

Accounts Department= 83.9%

This means that the above-mentioned percentage of people in the 3 departments have least access to these HRM activities.

3. Activities related to PRESENCE OF FORMAL INDUCTION AND ORIENTATION TO NEW RECRUITES AND EFFECTIVE SALARY ADMINISTRATION SYSTEM have mixed responses inter-departmentally.

i. In management and Accounts department, the ratings of activity mentioned in **S.NO. 2** (**REFER TABLE B1**) from maximum employees is 3. In HR Department this activity is given the ranking of 1 which means they donot have access to online induction and orientation.

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ii. In Management and Accounts Department the ratings for activity mentioned in **SNO. 4 (REFER TABLE B1)** from maximum employees is 4(High accessibility) whereas in HR Department ratings for this activity ,from maximum employees is 3 (low accessibility).

SECTION C

The outcomes of this section represent the following:

1) In General Management Department ,76% of employees agree that the e-HRM systems has a positive impact on the overall performance of organisation out of which 41%(Rating 5) strongly agree to the statement.(**CHART C1**)

2) In HR department 96% of employees agree that e-HRM systems has a positive impact on the overall performance of organisation out of which 73%(Rating 5) strongly agree to the statement(**CHART C2**)

3) In Accounts department 70% of employees agree that e-HRM systems has a positive impact on the overall performance of organisation out of which 20% strongly agree with the statement. (**CHART C3**)

CONCLUTIONS

I. Electronic HRM is progressively being implemented in the organisation. (**GRAPH A1**)

II. There is a disproportionate access to E-HRM activities in different departments i.e the employees of different departments do not have equal access to E-HRM activities.

III. Approximately 80% of the employees in the organisation have a clear view that E-HRM activities have a strong positive impact on the overall performance of the organisation

To sum up on the basis of this case study research it can be concluded that the integration of Information technology with HR activities is a blessing for the organisation satisfying the employees in almost all the departments. The benefits which are provided by E-HRM activities force the employees to form a positive opinion on the impact of the practices on the organisational performance.

Taking this case study research as a base we can conclude that E-HRM is a blessing for all the organisations irrespective of the sector it belongs to. **It can also be said that the Auto-component manufacturing sector is significantly rising at national and international levels and E-HRM has its significant role in this growth.**

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LIFE SKILL EDUCATION: A VEHICLE FOR SOCIAL TRANSFORMATION OF YOUNG ADOLESCENTS

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ABSTRACT

Adolescence is a transitional period in the human life span. It links childhood and adulthood and happens to major physical changes and health related issues and other social problems in any country. It is also the most demanding period of one's life and can be better described as a stormy and stressful time in life. At this period they portray of their self to others and try to establish a personality of their own and seeking a new identity. On the other hand, they also confronted with the problems of tension, anxiety, fear, drug abuse, juvenile delinquency, violence, sexual-problems, School and College related problems etc., etc. This is the problem of our society as Adolescents are the part of it. Life Skill Education is the study of abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and the challenges of everyday life. It has an impact over the life and sound life skills usually increase potentiality, reduce stress and conflict, improve human social relationship building ability, increase human understanding, promote joy and thus make a healthy and peaceful life. In this Paper an attempt has made to highlight on some basic concepts of Life Skill education, its aims and objectives, scope , area and how they can be helpful as a tool for social trantionsformation of the young adolescents and to make them a good citizen of our country.

Keywords: Life Skills, Adolescents, Interpersonal Skills, Effective Communication, Stress Management, Diversity Management, Time Management, Conflict Management, Peace and Shared Humanity, Prosperous Nation.

INTRODUCTION

Adolescents is a period of ranging from 10 to 21 years, during which a growing person makes a transition from childhood to adulthood. WHO refers age range to adolescents between 10 to 24 and it is a transitional period in the human life span that prepares a young individual to meet the challenges of social and economic world. Most of the youth at this period becomes a perfect dreamer. He dreams of a perfect friend, perfect teacher, a perfect philosophy of life, a perfect job and a perfect conduct in life. On the other hand young adolescents also face different social problems. It occurs due to various factors like unresolved conflicts, misunderstanding with parents, impulsiveness, anger outburst, aggressive behaviour, increased interest in sexuality etc. The challenges faced by the youth may be categorized as i) Psychological e.g. preparing examinations, peer pressures, etc. ;ii) Social e.g. peer pressure, inter-relationships, etc. iii) Economic e.g. lack of resources such as finance, basic necessities, excessive resources ; iv) Spiritual e.g.exposure to conflicting religious beliefs etc. As the youth are the part of the society, so this is a social problem and have to be tackled at a more fundamental level. Adolescence is also the most demanding period in one's life-a period of anxiety and stress. Accurate portrayal of self to others is in the process of establishment during this period and this is also the identifying criterion of healthy personality. Thus, it is important to understand the need of social and emotional support to the young adolescents. It requires to reinforcement of norms, acquisition of skills which are essential to cope with the difficult situations, that they encounter in their day-to-day lives, manage peer pressure and deal with gender stereotypes etc. The absence of such support can lead to confusion and misinterpretation about these changes and adversely affect not only their academic performance but also their social behaviour. To develop a sound and healthy personality of our young people as well as to develop a knowledge based society life skills are one of the crucial element for their sustainable and professional growth. It is better to say make them a better citizen and a whole round man of the society.

What is Life Skill Education?

The term Life Skill Education is being widely used now-a-days but it is often used interchangeably with Livelihood Skills. But the two are different. Livelihood Skills as the name suggests, are skills related to generate income to fulfill one's household or individual economic goals. These skills are basically connected with vocational Skills, business management skills etc. , where as Life Skills encompasses all the dimensions of human life, be it economical, social or psychological.

World Health Organization(WHO) in 1993 defined Life Skills as " the abilities for adaptive and positive behaviour that enable individuals to deal effectively with demands and challenges of everyday life".

UNICEF defined Life Skills as, " a behaviour change or behaviour development approach designed to address a balance of three areas : knowledge , attitude and skills".

Hendricks (1966) defined Life Skills as " Skills that help an individual to be successful in living a productive and satisfying life".

Yarham(1919) defined Life Skills as " the personal competence that enables a person to deal effectively with the demands and challenges confronted in everyday".

Powell (1995) defines Life Skills as" the life coping skills consonant with the developmental tasks of basic human development processes, viz. those skills necessary to perform tasks for a given age and gender in the following areas of human development- psychological, physical, sexual, vocational, cognitive, moral, ego and emotional".

Therefore, Life Skills are a large group of psycho-social and inter personal skills, which can help people, to make informed decisions, communicate effectively and develop coping and self management skills that may help an individual to lead a healthy and productive life.

LIFE-SKILLS EDUCATION - A BRIEF HISTORY OF DEVELOPMENT

Life Skills-based education(LSBE) has a history of gradual development in its present form. In 1986 the Ottawa Charter for Health Promotion first recognized life skills in terms of making better health choices. It was followed by an another event in 1989 i.e. Convention on the Rights of the Child(CRC). It linked life skills to education by showing that education should be directed towards the development of the child's fullest potential. In 1990 Jomtien Declaration on Education for All took this vision further and included life skills among essential learning tools for survival, capacity building and improvement of quality of life. Thereafter in 2000 Daker World Education Conference took a position that all young people and adults have the human right to benefit from " an education that includes learning to know, to do, to live together and to be", and included Life Skills in two out of six EFA(Education for All) Goals.

Life Skills- based education is now recognized as a methodology to address a variety of issues of child and youth development and thematic responses including as expressed in UNGASS on HIV/AIDS(2001), UNGASS on Children(2002), World Youth Report(2003),World Programme for Human Rights Education(2004), UN Decade on Education for Sustainable Development(2005), UN Secretary General's study on Violence Against Children(2006), 51st Commission on the status of Women(2007), and the World Development Report(2007).

IMPORTANCE OF LIFE SKILL EDUCATION

Prosperous and healthy nation is the valuable resource for the development of any country. Indian youth represent a significant proportion of World wide population. It was estimated that young Adolescents below 20 years of age represent 40% of the World's population, while 80% are living in the developing countries(SEARO,2000). Life Skills help adolescents to transit successfully from childhood to adulthood by healthy development of social and emotional skills. It helps the student to recognize their talents and abilities; to develop their social competence and problem solving skills, which in turn help adolescents to form their own identity. The awareness about themselves help them to set goal in their life. Finally enhancement of these skills are useful to address the needs and concerns of their daily life. Life skills will develop a wide range of Psycho-social and interpersonal skills which will help students to make informed decisions, communicate effectively, develop coping with stress and self management skills. These will help them to develop into healthy and well balanced individuals leading to a productive life and contribute in the development of a peaceful, healthy and sustainable environment. Life Skills will equip the students with the knowledge, skills and attitude to face the challenges in their adult life and the world of work. It will develop an awareness of our history and inform the students of their rights and responsibilities as an active citizen. They will learn movement and motor skills for an active participation in physical and leisure activities. They will be empowered to recognize the benefits of healthy lifestyles, analyze the risks and consequences of unhealthy life styles and to take responsible decisions to manage their own lifestyle and behavior. In short, this field of education help students and young adolescents to develop into whole individuals with a good sense of significance, responsibility, competence and well being.

Aims and Objectives of Life Skills to the Students and Young Adolescents

In respect to the above stated discussion it may be said that the basic aims and objectives of Life Skills to the students and young adolescents are as follows :

i) The young Adolescents should understand the importance of a healthy and active lifestyle.

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ii) To develop a range of movement and motor skills for a healthy and active life.

iii) To develop a range of interpersonal and social skills through games and activities.

iv) To develop an awareness of the past so as to understand the evolution of society to its present state.

v) To aware students and young Adolescents of their rights and responsibilities as an active citizens for sustainable development.

vi) To develop knowledge, skills and attitudes needed to preserve, appreciate, share our multiple cultural heritages.

vii) To develop skills to deter behaviours and lifestyles associated with crime, drugs and violence.

viii) To develop an atmosphere of peace and a sense of shared humanity; demonstrate basic assertiveness, strategies to manage interaction with others.

ix) To develop an understanding of the functioning of the human body.

x) To develop action competence to reduce vulnerability to health problems.

SCOPE OF LIFE SKILL EDUCATION

Life Skill Education increase the practical knowledge and skills of the young adolescents backed by their emotional and social intelligence. It help them to behave in a socially acceptable manner and adapt themselves to a social environment so that the others may feel comfortable with them and vice versa. So Life Skills increase their ability to function harmoniously with others in a larger society. It make them to be openness to learning new ideas. It promote their tolerance to an unfavourable situations and differences in opinions. It help them to be broad minded to accept people from different cultures. Learning ground of Life Skill education raise their eagerness to make things work in their personal and professional life. Life Skill education also help the young Adolescents to manage their own emotions. At the same time it promote their ability to manage others by mapping their mood. Thus they becomes dim fit to manage a situation by predicting its depth and nature and do needful accordingly.

The three broad areas of Life Skills are :i) Rational Abilities-it means to understand a problem and then to find a way to solve it effectively. ii) Personal Qualities- it means whether having or not the qualities to take initiative, responsibility, accountability, self esteem, sociable and socially sensitive, well adaptive capacity, ability for self management in personal and professional life with integrity and honesty etc. iii) People Skills-means ability to participate as a member of a team, leadership qualities when situation demands, negotiating and working capacity with ease even with people from different socio-economic and cultural background.

Thus the scope of the Life Skills education are varied in nature ;from the individual self development in the day-to-day life of the young adolescents to the social, cultural, economic development of the larger society , community, organization and the whole nation.

SOME AREAS OF LIFE SKILLS EDUCATION

World Health Organization(WHO, Geneva,1997)”Life Skill Education for Children and Adolescents in Schools”-determined ten core areas of Life Skills education. These are-i) Self Awareness, ii) Decision

Making, iii) Coping with Stress, iv) Managing Emotions, v) Empathy, vi) Interpersonal Skills, vii) Effective Communication, viii) Creative Thinking, ix) Critical Thinking and x) Problem Solving for School Students and young Adolescents.

The other areas which the Experts suggested as a part of Life Skills Education are-Leadership Skills, Team Playing Skills, Adaptability, Mood management, Conflict management, Diversity management, Time management, Image management, Stress management, Change management etc.

CONCLUSION

Every nation, society and community should take responsibility to work for promoting Adolescent’s physical, social and mental health. This should be done by helping young people acquiring knowledge, attitudes,and value added skills etc. It eventually benefit them in a variety of ways such as taking informed decisions, solving problems, thinking critically and creatively, communicating effectively, empathizing with others, coping with stress and managing their lives in a healthy and productive manner. These knowledge, attitude and skills etc., thus lead to behaviours that prevent disease and injury, foster healthy relationships and enable young people to take ownership of their action and play leadership roles constructively. These are all helpful to develop a healthy and prosperous nation as well as a responsible citizen of our country.

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DIGITALISATION AND ITS IMPACT ON CUSTOMER RELATIONSHIP MANAGEMENT- A STUDY FROM CUSTOMERS' PERSPECTIVE

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ABSTRACT

A customer is an individual or a group of individuals or business that purchases the goods or services produced by a business organization. Attracting, retaining and satisfying customers is the primary and most important goal of most of the public facing businesses, because it is the customer only who creates demand for goods and services. It has become very important for business units to emphasize on creating long-term relationships with customers to nurture their stability in today's blooming market. These days customer's expectations are now not only limited to get best products and services but they also need a face-to-face business in which they want to receive exactly what they demand and also in a quick times so that a relationship of trust can be built. Also, we are living in a dynamic world where digitalization is taking on everything including marketing. All the objectives of Customer Relationship Management can be easily achieved through digitalization. So, it is becoming important for the businesses to have an efficient Customer Relationship Management system in place in this world of digitalization .So, the research has been conducted to find out the satisfaction level of customers of ICICI Bank with its services online services also. The research study is Empirical in nature and is based on Primary sources. It provides deep insight into the problems that customers are experiencing in the current scenario and suggestions have been provided that may act as a solution to the emerging issues in the bank.

Keywords: customer information, digitalization, customer satisfaction, loyalty, customer relationship,

1. INTRODUCTION

Customer Relationship Management (CRM) refers to strategies, ways and technologies that are used by the companies to analyze and manage client interactions and their data throughout the client lifecycle, with the objective of improving relationships with the customers, which ultimately helps in customer retention and enhancing the sales growth. CRM systems help in giving customer-facing staff detailed information including customer's personal information, purchase history, buying preferences and concerns. CRM is a practice that solidifies a company's relations with its customers. An ideal CRM system is a centralized collection of all data sources of customers under an organization and provides detailed customer information.

The new age of transformation in India and in the whole world is called **'Digital Era'**. Though digitization and digitalization are interchangeably used but the two words are conceptually different. While the term digitization means the technical method of changing streams of analog info into digital bits of 1s and 0s with separate and discontinuous values, the term digitalization means using digital technologies to change the model of the business and to provide new revenue and value-producing opportunities. Some of the best examples of digital technologies are applications on mobile phones, data analytics, customer profiling, cloud computing, and IOT (Internet of Things) Technology which has led to the growth of Information age business and knowledge driven virtual markets. Use of digital technologies in Customer relationship management is becoming very important to improve customer life time value and to survive in today's Digital Era. Understanding the needs of customers and meeting their needs efficiently by offering value-added services are the recognized factors that determine the success and failure of companies nowadays. So, more and more companies have begun to attach greater importance to digitalization to revive relationships with customers, so that customer's needs are considered in all aspects of a business in an easy and efficient manner ensuring customer satisfaction to a great extent. Customer relationship management focuses on customers rather than products and services. Companies that enter to compete in a market may weaken the existing and solid ones, due to new ways of doing and conceiving business by using new digital technologies. So, it is very important for existing companies to maintain and retain customers which can be done effectively with the help of digitalization in customer relationship management.

Usually, an organization has various departments which predominantly have access to customers' information whether directly or indirectly. To make the work easy for human resource managers, the CRM system piles up with this information centrally, examines it and then makes it addressable within all the departments. Digitalized CRM system provides a well-defined platform for all the business units to interact with their current and potential customers and fulfill all their demands and needs effectively and to build a long-term relationship with them. It is an application or initiative designed to help an organization to optimize its interaction with

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customers, suppliers or prospects via one or more touch points such as call center, salesperson, distributor, store, branch office, web or e-mail – for the purpose of acquiring, retaining or cross-selling customers.

A digitalized CRM system is not only used to deal with existing customers but is also useful in attracting and acquiring new customers. Firstly customers are identified by using online sources and all the corresponding details are maintained into the digitalized CRM system which is also called 'Opportunity of Business'. After that, the sales and field representatives try to get business out of these customers by following up with them and converting them into a winning deal. Digitalized CRM strategies have helped in giving a new outlook to all the organizations to keep the business going under a strong relationship by fulfilling the mutual needs of buyers and sellers.

The growth of CRM in recent years is led by some important perspectives. Some of these are:

- The belief that customers are the real assets of the organization and not just the people in audience.
- The change of business view from transactional approach to relationship approach.
- The change in the approach of concentrating on how the product is delivered to the customer to concentrating more on customer values.
- The approach of focusing on customer satisfaction and loyalty rather than focusing on self-satisfaction and profit.
- The increasing tendency among the organizations to retain existing customers and trying to get more and more business out of them by using digitalized means.
- The realization by the businesses that the traditional strategies and trends of marketing and selling are increasingly fading out in the current economic scenario.

2. LITERATURE REVIEW

CRM is a strategy which is customized by an organization according to its own objectives and structures to maintain and administrate its customers and vendors in an efficient manner for achieving excellence in business. In this era of Digitalization, most of the organizations are adopting new technological ways of planning their Customer Relationship Management. So, various scholars and researchers are doing research on the current scenario of Digitalized CRM system. A focused review of the literature was conducted to evaluate recent publications on Digitalization and CRM.

The research paper by Geeti Mehra (2017), titled- 'Era of Digitalization and Indian Economy' describes the idea of Digitalization and steps taken by the government so far to influence organizations to adopt new ways of doing business. It highlights the positive impact of such an era on India's GDP and increasing job opportunities in India, the likely financial impact with increase in foreign direct investment (FDI) in the country and the path towards overall development with innovations and better administration.

Santhanamuthu. D. & Manickam S. (2012) in their research paper, with title- 'Impact of Digitalization on Rural India stresses the importance of telecommunication in the development process, importance of mobile phones in reducing information asymmetry in most of the sectors, growth of telecommunication network in India and the studies relating to its growth with that of economic growth . It concludes with the transformation of villages into knowledge centers with the introduction of internet connections in rural areas to bridge the digital gaps. Rural population comprises of the 70% of the Indian population. So, it can be said that most of the Indian population is digitally educated. Hence, it becomes extremely important for the organizations nowadays, to go with the modernized ways of handling businesses.

Vollmer & Precourt, (2008) suggested that nowadays, the internet has become a mass media vehicle for communications with customers. Now it represents the number one source of media for customers at work. Customers are parting away from the traditional sources of advertising like, radio, television, magazines, and newspapers. Customers are consistently demanding more control over their media consumption. They need on demand and immediate access to information at their own convenience. Customers are using more frequently various types of social media to conduct various information searches and to make their purchasing decisions.

Chaffey, 2007 said that it is becoming important to understand the relationship between digital communication and traditional communication. In the old media; for example, TV, radio, newspapers, magazines and billboard ads, the communication model was and is one-to-many compared to one-to-one or many-to-many communication model in digital media like blogs, social networks, wikis and other social media.

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Consumers are known to be the best judge in terms of service quality. Their conclusion is based on several factors and some of these factors like Responsiveness, Assurance, Tangibles, Empathy and Reliability are identified by Parsuraman, Berry and Zeithmal. Their model is called Servqual model. They believe that good amount of information related to service quality of organizations can be gathered on the basis of these factors (Nargundkar, 2009).

Servqual surveys are conducted by the organizations to understand the quality of their relationship with their consumers. These surveys are known as relationship surveys that assist banks in analyzing the strengths and weaknesses of their relationship. These surveys are also worthwhile in making comparison with competitors of an organization (Zeithaml, Bitner, Gremler & Pandit, 2011).

CRM in banking sector is essential for the survival of the banks. Banks must take ideas from consumers to enrich their services. (Putney & Puney, 2013).

CRM is known to be a process which increases customer satisfaction. In today's competitive business environment if any competitor wants to enter the market, then it has to focus on how to satisfy the customers. And this represents successful implementation of CRM (Shaon & S. M., 2015).

Banking sector is a fully customer-oriented sector and so, research is needed in this sector to analyze customers' needs and attitude in order to build long term relationship with them and hence building a successful CRM system. (Renuga & Durga, 2016).

The review of Literature has helped in developing a conceptual framework of the study.

3. OBJECTIVES OF THE STUDY

The following objectives are set up for this study:

1. To find out whether the customers are satisfied with the current CRM practices adopted by ICICI Bank in South Delhi.

2. To find out whether the customers of ICICI bank are using Digitized services provided by the bank.

3. To find out whether the customers are satisfied with the current digitized CRM practices adopted by ICICI Bank in New Delhi.

4. To understand the impact of digitalization and online services on CRM of ICICI bank.

4. RESEARCH METHODOLOGY

- The nature of research for this study is empirical because data has been collected to understand the customers' point of view about the CRM practices of ICICI bank.
- Questionnaires were used to collect the data from the customers of ICICI Bank. All the respondents belong to the region of New Delhi.
- The primary sources have been used to collect the data.
- Observations were made to come to conclusion.
- The Sample size for research work is 50 customers of ICICI Bank.

5. DATA ANALYSIS AND RESULTS

The data has been profoundly analyzed to understand the perception of the customers about the current CRM practices followed by the ICICI Bank. The data collected through questionnaires has been diagrammatically represented below:

1.) The following figure (Fig 1) shows that 20% of the customers of ICICI bank are very much satisfied with getting the timely services from the employees of the bank with regards to introduction of any new policy or scheme or rule in the bank. 45% of the customers are also satisfied to an extent in getting timely services from the bank. Remaining 35% of the customers are neutral to say whether they are satisfied with timely services or not.

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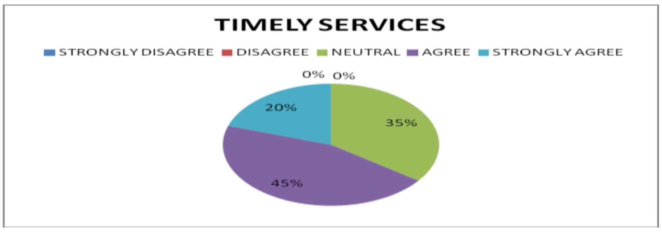
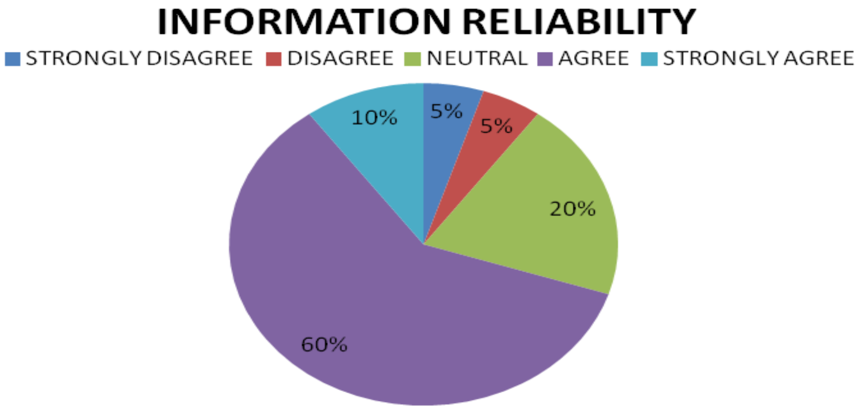
FIG. 1



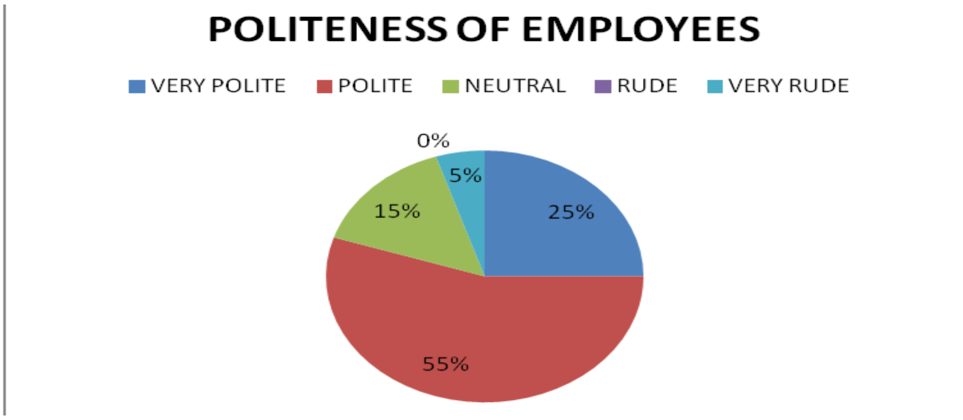
2.) Fig. 2 shows that 10% of the customers fully trust the information provided by the employees of ICICI Bank and 60% of the customers also trust the employees of the bank. But, 20% of the customers are neutral regarding trust issues in the employees. On the other hand, remaining 10% of the customers don't trust the services and information provided by the bank.

FIG. 2



3.) The following fig. 3 depicts that majority of the customers (80%) are satisfied with the behavior of the employees and they agree to the fact that employees are polite in nature towards the customers. 15% of the customers are neutral in terms of behavior of employees and 5% of the customers are not at all satisfied with the behavior of employees towards customers.

FIG. 3



4.) The following figure shows the result that whether the customers are satisfied and whether they trust the employees in case of any discrepancy or any issues in their bank account or their transactions. Positive response is depicted in the figure which means that 65% of the customers feel that employees are trustworthy in terms of resolving issues. But 15% of the customers are not satisfied with the ways of solving issues.

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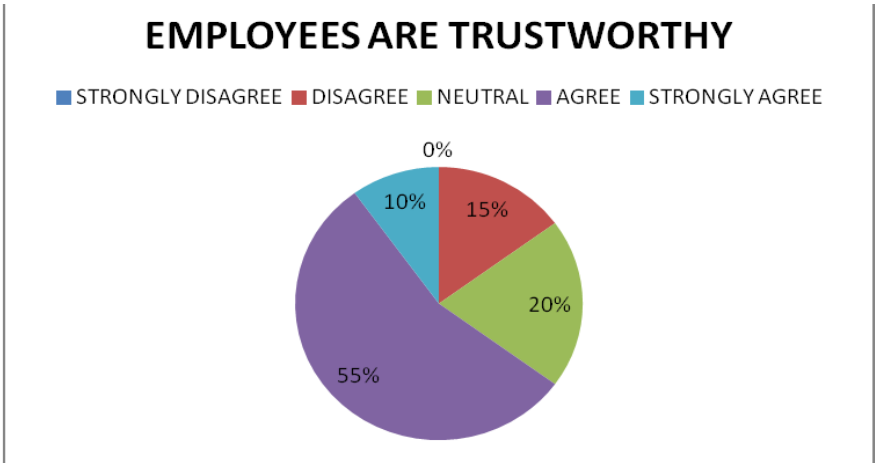
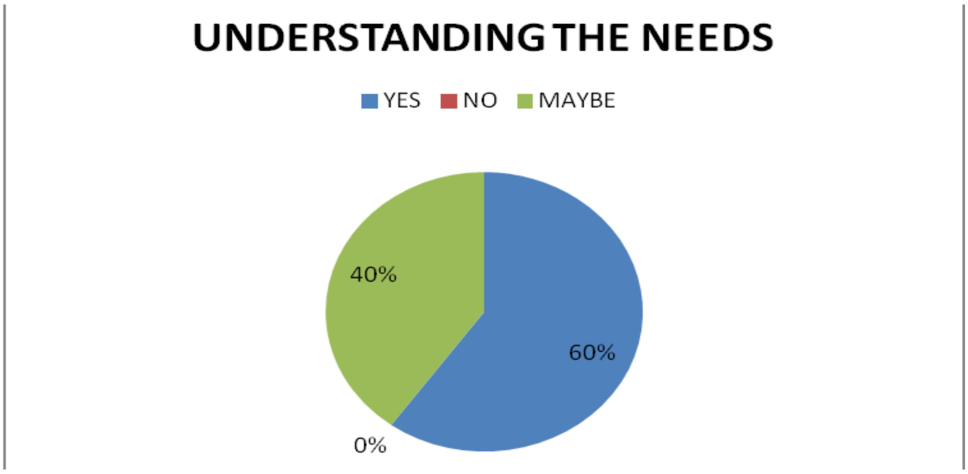
FIG. 4



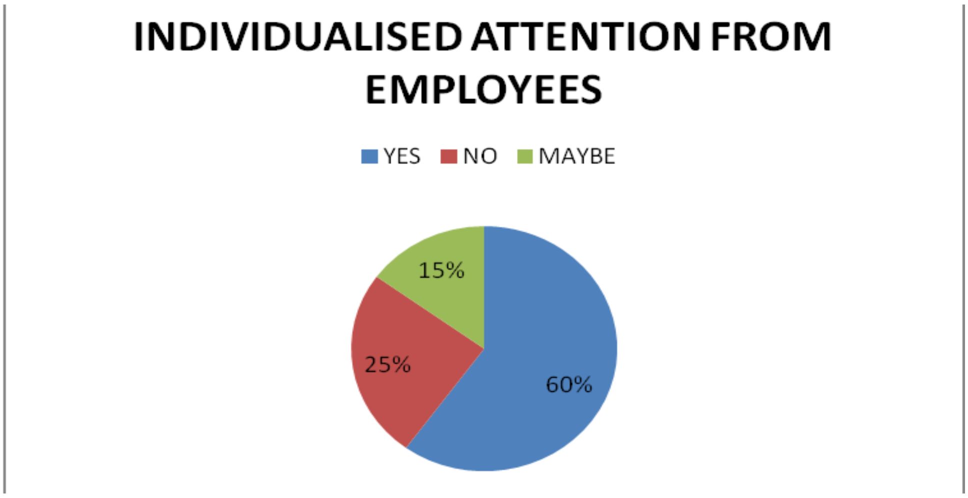
5.) The following figure shows that customers are somewhat satisfied that employees of the bank understand the needs of customers appropriately as 60% of the customers have thoroughly agreed for that point. On the other hand according to 40% of the customers, sometimes their needs are understood appropriately and sometimes not.

FIG. 5



6.) FIG. 6 shows that 60% of the customers strongly agree that they have received individualized attention from the employees of the bank in case if any issue or problem arose. But, 25% of the customers strongly disagree in getting personal attention from the employees of the bank.

FIG. 6



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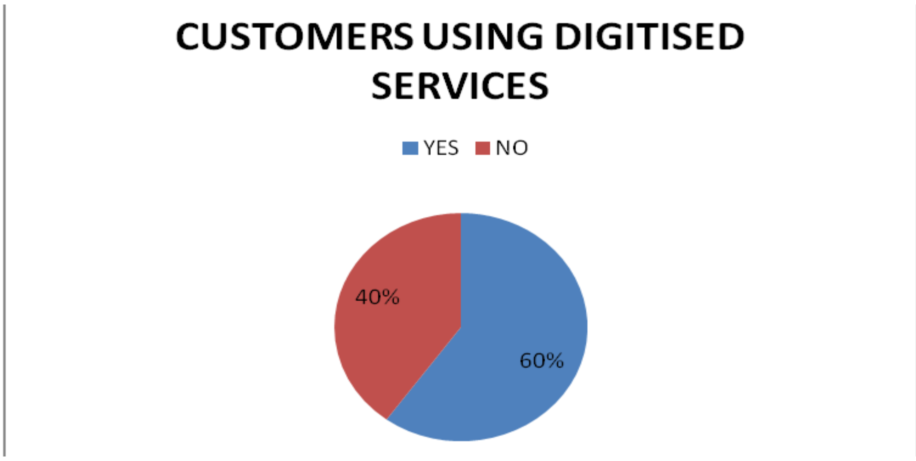
7.) The following figure shows that whether the customers of ICICI Bank are using the bank application on their mobile phones named as 'i mobile app' or not. Majority of the customers (60%) are using the application while 40% are not using the application in this digitized era.

FIG.7



8.) The following figure shows that whether the customers are satisfied with the digitized services provided by the bank on the application 'i mobile' app or not. More than half of the customers are satisfied with the online services. On the other hand, 42% of the customers are not fully satisfied with the services provided on the application.

FIG. 8

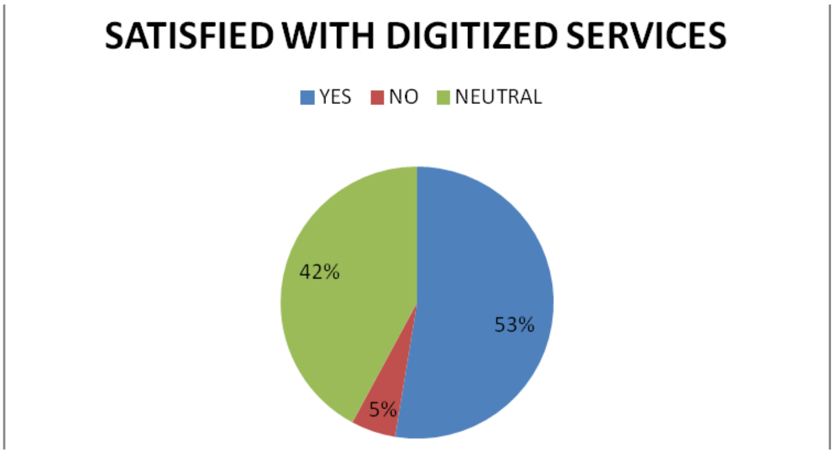
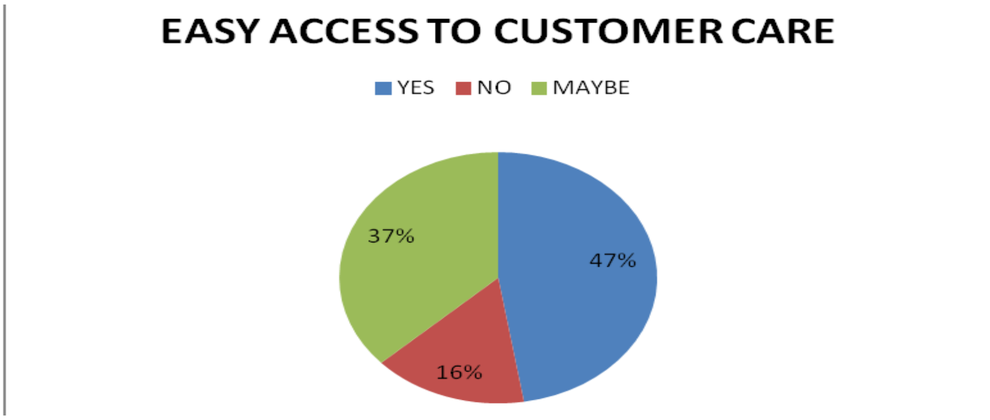


FIG. 9 shows that in case of any problem in operating the application on their mobile phones, whether the customers are able to contact the customer care easily or not. According to 47% of the customers, customer care is easily accessible and their problems are resolved easily. 37% of the customers say that sometimes they are able to contact customer care easily and sometimes not. But, 16% of the customers are not satisfied with bank in terms of customer care services for 'i mobile' app.

FIG. 9



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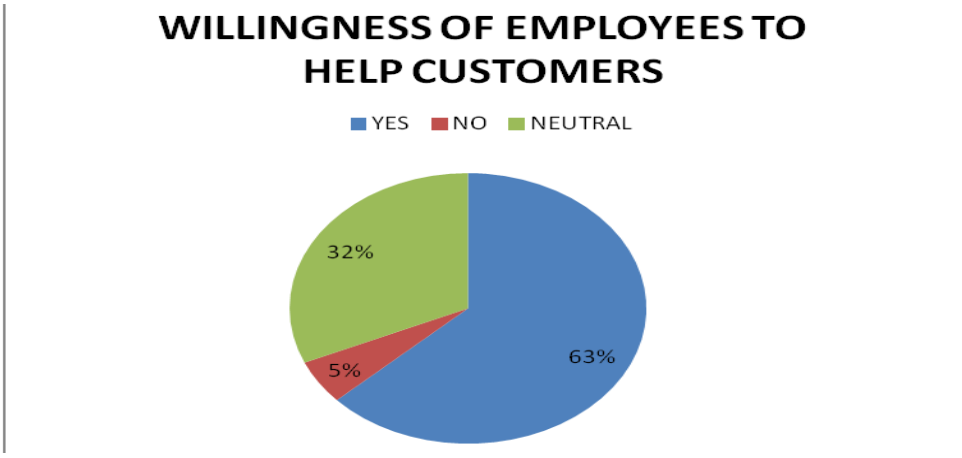
9.) This figure reflects that in case of any issue relating to online services, whether the employees of the bank are willing to help the customers and resolve their problems. More than half of the customers are satisfied that employees are eager help their customers anytime. But 5% of the customers are not satisfied with the employees' behavior towards resolving problems and issues.

FIG. 10



6. FINDINGS AND SUGGESTIONS

- From this study, it is found that most of the customers are satisfied with the employees of the bank in terms of getting timely information, authentic information and politeness of the employees. So, the bank must be having a strongly managed CRM system in place.
- 40% of the customers think that their needs are not appropriately understood by the employees. So, the management of the bank should train its employees in understanding needs and wants of customers because no organization can survive until and unless it understands its customers.
- Individualized attention to customers is very important to understand them and their needs. 40% of the customers don't agree that they receive personal attention. So, employees of the ICICI Bank should try to give time each and every customer.
- In this era of digitalization, 40% of the customers of ICICI Bank are not at all using the online and digitized services provided by the bank on its application. So, customers should be convinced and influenced to use digitized services.
- More than half of the customers are satisfied with online services. So, it can be said that digitalization has a great impact on Customer Relationship Management. By getting digitized services, customers are more satisfied and relationship with them is maintained for a lifetime. It can be suggested that the bank must work on with continuously providing better and updated services.
- For digitized services, customer care number and email id should be provided to customers so that in case of any discrepancy, they can easily able to contact the employees of the bank.

7. LIMITATIONS OF THE STUDY

1. The sample size of this study may not be sufficient to represent the whole population.
2. The research is done in New Delhi only and other states of India may also be considered to conduct research to have better results.

8. CONCLUSION

After the analysis done for this research study, it is clear that CRM is the backbone of any organization. In today's business markets, the key to sustainable competitive advantage is the customer. It can become much difficult for the business units without proper CRM systems to survive in today's market scenario. Companies should have knowledge about who their customers are, which customer populations directly drive their profits and what efforts will keep these customers loyal and happy over time. Customers drive business success to a great extent. CRM systems move a business unit beyond the obvious. CRM also helps in the main functions of planning and decision making. With a balanced CRM system, not only the customers will get to know about a particular business unit, but they will also value their relationship with such unit and will also become loyal customers. Each and every bank and organization is following the CRM practices to face challenges of the rivalry. During the data analysis, it has been identified that customers are highly satisfied with ICICI Bank in the area of NEW DELHI. However, they are still expecting and looking for some important factors to be improved in the bank which would further enhance their satisfaction level. Customers need some more personalized treatment and they expect that the employees help in making their problematic situations easier for them. So, it can be concluded that Digitalization has its impact on CRM because in this world of digitalization, customers are more satisfied with online services. Also, having a Digitized CRM system has a great impact on satisfaction level of employees. CRM which was earlier a very difficult task, has been simplified in today's era of Digitalization.

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A STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL WALLET WITH REFERENCE TO SURAT CITY

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ABSTRACT
This paper addresses the issues of consumers' perception towards digital wallets. We were conducted a research on the consumers perception and the findings are presented and analyzed in the content of this paper. The objectives of the research were to study the factor that influences the consumer in adoption of mobile wallet, to study the problem faced by the consumer in use of digital - wallet, to study the purpose of using digital wallet. This paper argues the positive and negative impact of digital wallet. This research has made it possible to identify the various factors which influence people to adopt digital wallet and most relevant resound behind usage of digital wallet. The last part of the paper includes some recommendations for the digital wallet players and consumers too.

Keywords: Perception, Digitalization, Digital wallet

INTRODUCTION
DIGITAL WALLET
In today-world, smart phone has become important part of everyday life. As it has become more affordable, the number of Smartphone users has increased dramatically. The quantity of smart phone consumers surpassed 1.75 million in 2014 and predictably it will reach 60 billion in 2018.

Along with smart phone production, plenty of services have been created to utilize the possible functions of Smartphone's. Not only smart phones are used as communication devices, but also to be used as socialized tool, entertainment tool, internet access tool, and even payment tool.

Thanks to technology, mobile users can nowadays use their smart phones to make money transaction or payment by using applications installed in the phone. Besides payment, people can also store receipts, coupons, business cards, bills…in their smart phones. When smart phones can function as leather wallets, it is called "Digital Wallet" or widely known as "Mobile Wallet".

CONSUMER PERCEPTION
Perception is defined as the process by which an individual select, organize and interprets stimuli into a meaningful and clear picture of the world.

Two individuals may be exposed to the same stimuli under the same time apparent condition but how each person recognizes, selects and organizes and interprets these stimuli is highly individual process based on each person's own needs, values and expectations and past experience.

Consumer perception theory is any attempt to understand how a consumer's perception of a product or service influences their behavior. Those who study consumer perception try to understand why consumers make the decisions they do, and how to influence these decisions.

A customer's perception can be defined as an accumulation of past experiences and personal believes. This is because the customer would be bias favorably or unfavorably towards a particular product based on the number of information received.

Changed perception = Changed buying behave

LITERATURE REVIEW
Dr. Ramesh Sardar (2016) in this study targeted among the "population of Jalgoan the preference towards mobile wallets" and carefully examines the effects of demographic variables on the use of m-wallets along with the factors influencing and refraining for the use of m-wallets. The study concludes that India needs to move towards a cashless. This will be useful in reducing currency management cost, check tax avoidance / fraud, track transactions, reduce terrorism funding etc... This paper concludes that in pushing cashless and electronic payments, the most significant contributor emerged is the M-wallet.

Ms. Seema Rathi, (Dec 2016) in her paper "Demonetisation and Digital Payment System in India: Issues and Challenges" discussed about demonetisation in India, digital payment platforms, and thus identify issues and challenges and strategies to overcome these issues and concluded that there are some problems for public to use

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cashless digital methods at present. But government can create awareness, build trust, provide cyber security framework and provide necessary infrastructure to make it possible for public to adopt digital payment systems.

DR.S. Manikandan, J. Mary Jayakod, (May2017) in their paper “The empirical study on consumers adoption of mobile wallet with special reference to Chennai city” they studied the application and usage of wallet money endorsed by different companies and various factors that affect the consumer’s decision to adopt mobile wallet and various issues and challenges faced by the users of mobile wallet. And from the study it was analysed that Factors like brand loyalty, convenience of shopping plays an important role in adoption of mobile wallet while Security and safety of funds plays a challenging factor for the users and also concluded that Mobile wallet awareness is spreading among the people in India due to government policy so might have tremendous growth in adoption of mobile wallet in the forthcoming years.

S. NazimSha, Dr. M. Rajeswari, (2018) in their paper “A Study on Paytm Services in Promoting Cashless Economy After Demonetization In India And An Outline On Its Support Towards Making India Digital” discussed the opinion among people in adopting Paytm as a solution to the Indian Demonetization. And examine the importance of Paytm in day to day life, and way its flexible service contributes to digital India.

OBJECTIVES OF THE STUDY

- To study consumer perception toward digital wallet
- To study the factor that influences the consumer in adoption of mobile wallet
- To study the problem faced by the consumer in use of m- wallet.
- To study the purpose of using digital wallet.

RESEARCH METHODOLOGY

- **Type of Research:-** In this study Descriptive research was used in order to Study Consumer Perception towards Digital wallet in Surat city
- **Data collection method:-** In this research study the survey method was used to collect the data.
- **Population:-** Population for the study was people in Surat city
- **Sampling method:-** Non Probability convenience sampling method was used .
- **Sampling frame:-** Sampling frame 243 people from different areas in Surat
- **Sample size:-** 243 respondents were selected for the purpose of the study.
- **Research instrument:-** Questionnaire was used for the purpose of the data collection as the research instrument.
- **Source of the data:-** Primary data was collected by survey method while Secondary Data was collected through book, research paper and various authenticated websites.

DATA ANALYSIS AND PRESENTATION

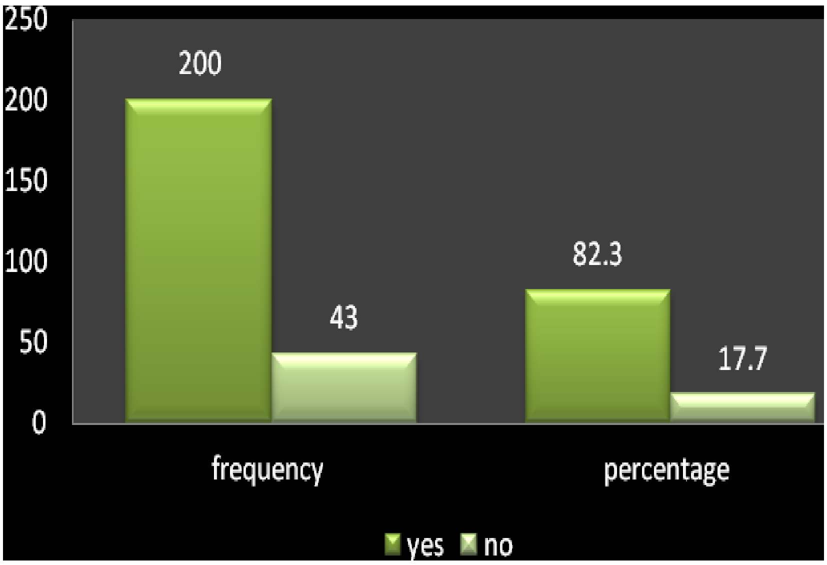

Figure-1: Users of Digital Wallet

INTERPRETATION

From the above representation it can be inferred that 82.3% of respondents are users of Digital Wallet and 17.7% were not use it.

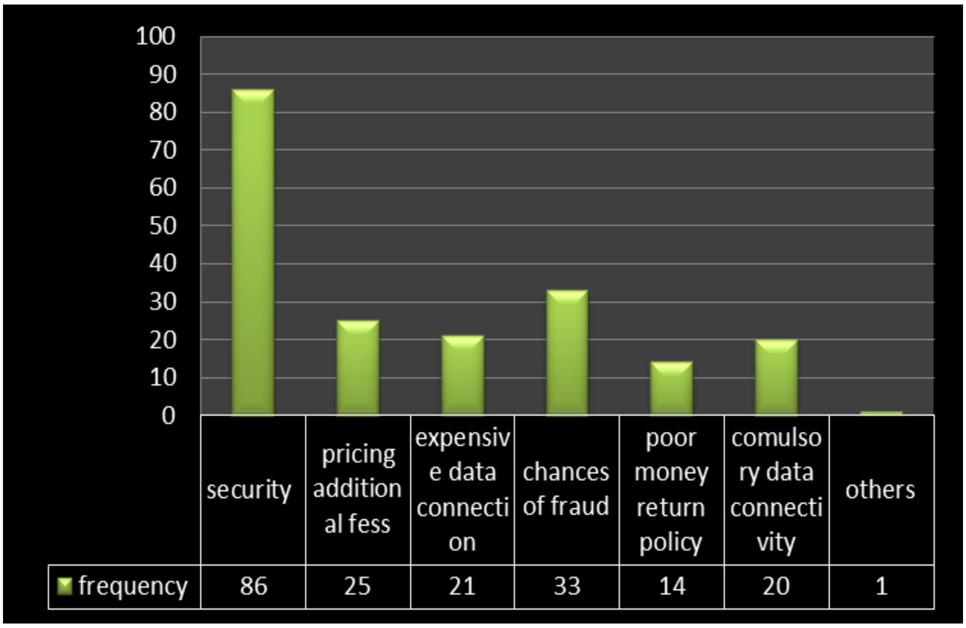

Figure-2: Issues/problems faced by users

INTERPRETATION

1. 86 respondents consider security /safety problems as biggest risk factor while using Digital Wallet
2. 25 respondents consider pricing as risk factor while using Digital Wallet
3. 21 respondents consider expensive data connection as a risk factor while using Digital Wallet
4. 33 respondents consider more chances of fraud as risk factor while using Digital Wallet
5. 14 respondent consider poor money return policy of companies as risk factor while using Digital Wallet
6. 20 respondents consider compulsory data connectivity as risk factor while using Digital Wallet and
7. 01 respondent consider other factor risky while using Digital Wallet.

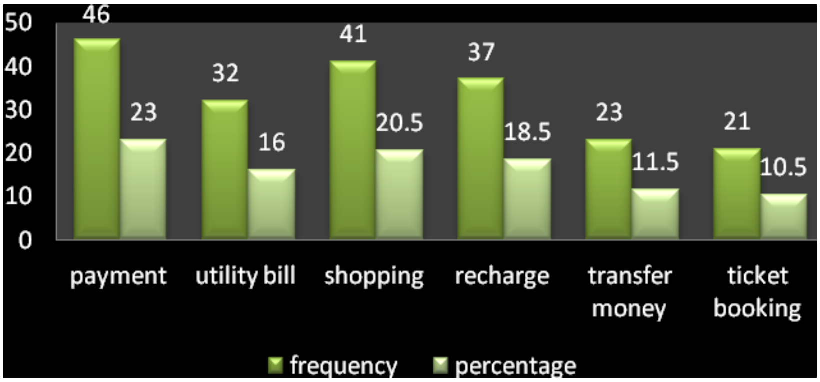

Figure-3: Purpose of using digital wallet

INTERPRETATION

1. 23% of respondent use Digital Wallet for payment purposes at hotel, restaurant bill etc…
2. 16% of respondent use Digital Wallet for paying utility bills like electricity, gas bills etc…
3. 20.5% of respondent use Digital Wallet for shopping purposes
4. 18.5% of respondent use Digital Wallet for recharge purpose
5. 11.5% of respondent use Digital Wallet for transferring money and
6. 10.5% of respondent use Digital Wallet for ticket booking at movie, train, and flight etc…

Table-1: Factors that influence customers to adopt Digital wallet

Factors	Frequency value				
	Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
Convenience in buying	50	106	41	03	00
Easy to use	61	100	36	03	00
Brand loyalty	37	64	88	07	04
Security	34	84	56	21	05
Privacy	42	71	66	19	02
Discounts/Offers	80	73	42	05	00
Advertisement	43	71	57	28	01
Speedy Transaction	97	60	33	06	04

INTERPRETATION

From above table it reveals that 50 respondents strongly agreed and 106 respondents agreed that Convenience in buying is the factor which influenced them towards digital wallet. Out of 200 hundred users 100 agreed that Easy to use is the influencing factor for them. 64 respondents agreed and 88 respondents stay neutral for Brand loyalty factor. 84 respondents agreed that Security is influencing factor while 05 respondents were disagree with the same. 42 respondents strongly agreed and 71 respondents agreed that Privacy is the essential influencing factor for them. 80 respondents strongly agreed and 73 agreed with Discounts factor. 71 respondents agreed that Advertisement influenced them towards digital wallet while 01 respondent disagreed with the same. Out of 200 users 97 strongly agreed and 60 agreed with Speedy transaction factor

FINDINGS

To study the factor that influences the consumer in adoption of mobile wallet

- It is found that 25% of respondent strongly agree that convenience in buying factor encourage them to use Digital Wallet,53% agree ,20.5% are neutral, 1.5% disagree on that point.
- It is found that 30.5% of respondent strongly agree that easy to use factor encourage them to use Digital Wallet, 50% agree, 18% are neutral, 1.5% disagree on that point.
- It is found that 18.5% of respondent strongly agree that brand loyalty factor encourage them to use Digital Wallet, 32% agree, 44% are neutral, 3.5% disagree and 2% strongly disagree on that point.
- It is found that 17% of respondent strongly agree that security factor encourage them to use Digital Wallet, 42% agree, 28% are neutral, 10.5% disagree and 2.5% strongly disagree on that point.
- It is found that 21% of respondent strongly agree that privacy factor encourage them to use Digital Wallet, 35.5% agree, 33% are neutral, 9.5% disagree and 1% strongly disagree on that point.
- It is found that 40% of respondent strongly agree that discount/offers factor encourage them to use Digital Wallet, 36.5% agree, 21% are neutral, and 2.5% disagree on that point.
- It is found that 21.5% of respondent strongly agree that advertisement factor encourage them to use Digital Wallet, 35.5% agree, 28.5% are neutral, 14% disagree and 5% strongly disagree on that point.
- It is found that 48.5% of respondent strongly agree that speedy transaction factor encourage them to use Digital Wallet, 30% agree, 16.5% are neutral, 3% disagree and 2% strongly disagree on that point.

To study the problem faced by the consumer in use of m- wallet.

- It is found that 43% of respondents consider safety and security as biggest risk factor they faced mostly while using Digital Wallet, 16.5% respondent consider more chances of fraud as risky factor, 12.5% of respondent consider pricing, and the rest 10.5%, 10% ,7% ,5% consider expensive data connection, compulsory data connectivity, poor money return policy, other factor as a risky factor respectively.

To study the purpose of using digital wallet

- It is found that 23% of respondents were using digital wallet for payment purposes, 16% were using Digital Wallet for paying utility bills, 20.5% use for shopping purpose ,18.5% use for recharge purpose, and the rest 11.5% and 10.5% of respondent use for transferring money and ticket booking respectively.

CONCLUSION

Digital wallet usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of digital wallet. The security issues are tightening and risk factors are

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reduced will automatically increase the adoption of digital wallet. Apart from these issues the convenience and ease of use as gained a credit to digital wallet and it can be concluded that they will be a tremendous growth in adoption of digital wallet in the forthcoming years.

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TRANSFORMING EDUCATION IN INDIA: TEACHING AND LEARNING IN THE DIGITAL ERA

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ABSTRACT
Technology plays a vital role in the digital era for imparting education both at school and higher education level. Today's generation have high level of technological literacy. Use of digital innovation has led to the expansion of technology in education. These generations are receptive to outside impressions and have an active participation in the social environment. Hence, technology has to be embraced in today's education and teachers have to apply technology as part of the students learning. The aim of this paper is to review the role of technology in improvising the teaching and learning aspect in the digital era. This paper also presents some of the emerging issues related to inclusion of "Quality Education" as one of the key sustainable development goals of UN.

Keywords: Technological literacy, quality education, education in digital era, social environment, sustainable development goals, technology for teaching and learning

OBJECTIVE OF STUDY
The paper focuses on following key areas:

Imbibing technology in teaching and learning framework

Ways through which digital education is transmitted to a learner in a better way

Government initiatives and future endeavors to enable technology based learning

Overcome Challenges of Digital education

INTRODUCTION
It has become a worldwide concern for our educational system to shift its gear from formal lecture method to learning-by-doing approach. The previous generation was inclined towards the sense of duty. Present generations have different motivational profiles: Interest, peer pressure, engagement and competition. In past, higher education has been seen through the lens of its institutions. Students in various job profiles were considered according to their marks and the institution they attended.

With rapidly changing technology and constantly evolving job types companies require skilled and competent employees therefore, student's education need an ecosystem that integrates theoretical and practical learning approach. In order to have a transformative impact on student learning and success, it must be aligned with quality content and flexible learning opportunities to facilitate the needs of a broader range of students. Institutions should encourage instructors and department leaders to review courses and employ technology-based applications, tools, and resources to redesign these courses to support student success. Technology, with wider reach can be used to complement the instructor interaction with the students and the available academic and non-academic support.

TECHNOLOGY ENABLED TEACHING
Technology enable instructors to create active learning environments that connect students with content in different ways. For example, rather than formal lectures, instructors can use demonstrations and short films along with lecture-discussion method. Online tools can create active learning environments that encourage students to collaborate, participate and engage in activities that promote the attitudes and non-cognitive skills needed for real-world application of their knowledge. In addition, learning can be organized around real-world challenges and scenarios through various case studies, role plays and training methods. So that students can master skills and work together to find collaborative solutions.

THE EMERGING VIRTUAL TECHNOLOGY
Computer and mobile technology has become an important tool in the teaching and learning process. It involves connectivity for downloading, uploading and working online via wireless networks. Virtual reality uses additional tools such as VR goggles which help to present an artificial environment using sounds,3D images and other stimuli to accommodate the new generation of learners, Artificial Intelligence is being used for developing virtual teaching assistants and personalized learning for a student, as the technology evolves and becomes more commercially viable.

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DIGITAL TRANSFORMATION PATHS IN HIGHER EDUCATION

Historically, Higher education has never been focused as a means of social mobility and an engine of economic growth. With the transforming India technology has paved the way for the future aspects of higher education to fulfill its promise as a great equalizer; continued innovation can move us toward increased access, affordability and equity. The upcoming years will see an ecosystem that will provide wide range of opportunities for high-quality education and learning suited for the differing needs of students.

Remote classrooms and Exam Proctoring: Remote classrooms will enable students in far corners of the world to attend a class in school or university in countries. It let students to appear for exams from any location. The system can track and monitor remote using advanced image, video, audio streaming with the intelligence to analyze if the student is cheating.

Technology, has evolved at an interesting stride in the last decade, college enrollment has increased due to economic recession, competition, deindustrialization, and increasing demand for skilled workers. For a particular job, where, it was previously possible to get high-paying middle-class job with no post secondary education, workers new to the workforce are finding they need comparatively more education for applying new job types in industries. In the recent years, external environment have also dramatically changed where students seeking higher education are already working or have family obligations to support them financially. At the same time, increasing costs and decreased state funding for higher education have created challenges for all students. By placing students at the center, policies should be framed to provide flexible learning schedules, include courses they can complete at their own pace, faster or slower, depending on their obligations.

Tailor made education Aid- Every student is different in terms of educational aptitude, retention ratio and learning behavior. This brings us to rejuvenate the longest persisting flaw in our education system. With the ongoing AI systems and its applications, students get individual attention and reasonable care which was not possible in a batch of more than fifty students. AI allows teachers to monitor and guide students individually.

Government initiatives such as E-Basta, skill India, SWAYAM, Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Digital India will provide the infrastructure needed by students to study online. *Union Budget 2018 brought many announcements in the area of Artificial Intelligence as a welcome initiative.* Government also doubled allocation to $480 million in 2018-19 to create a robust ecosystem to promote education, health and other sectors. According to Forbes in 2017, international funding reached USD 9.52Billion and EdTech investments mark a gain of 30% from 2016. One of the India's leading EdTech startups Byju's raised USD 40milliom as its total funding.

Online learning platforms at school level- Virtual school teaches students primarily through the internet. Online education delivers instruction to students who are separated from the instructor to support their regular interaction. It exists at all levels of education. At earlier times conventional learning which put emphasis on course curriculum served well in the past, now the scenario has changed, to be innovative and outperform others right skill sets and practical knowledge is the need of the hour. Online k-12 courses are designed to help children learn to diversify their learning and vary with the pace of learning. Online learning apps like BYJU'S, khan academy; Coursera and Teachoo are some common examples which have become part and parcel of student's life.

Online learning platforms at undergraduate level - undergraduate education in India is also known as higher education. According to All India Survey on Higher Education (AISHE) report the Survey covers all institutions at undergraduate level in the country categorized in 3 broad Categories, University, Colleges and Institutions. There are 903 Universities, 39050 Colleges and 10011 Stand Alone Institutions listed on AISHE. Students studying at this level generally begin their education from 18 onwards. As per one estimate 88% of higher education is provided by colleges in India. In the domain of higher education online learning is provided through E-contents listed on MHRD website includes NPTEL, virtual labs, Talk to teacher, E-Yantra, Digital library Inflibnet and E-kalpa. According to Haugen, LaBarre, & Melrose, 2001, Universities and Colleges have increased their web-based course offerings appealing to such working adults who otherwise have limited access to higher education.

According to **Forbes** following are the ways to impact student's learning:

Virtual Reality Technology is making learning collaborative and interactive which enhance teacher's instruction along with creative learning environment. It has the capability of bringing the outside world into the classroom reality.

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Artificial Intelligence- AI an area of computer science proficient to perform tasks which require human intelligence such as voice recognition, decision making and translation between languages. AI has already been applied to education industry that develops skills and provides solution to bridge teaching- learning gaps. India, being the fastest growing economy and amplified with the youth population consisting half of the population below age 25 are well equipped with digital innovation, by channelizing their potential in right direction towards learning though digital aids will help to create well developed education sector. According to EdTechXGlobal, Edtech is becoming a global phenomena, the market is projected to grow at 17.0% per annum. India's digital learning market was valued at USD2 billion in 2016 and projected to grow at CAGR of 30% and according to technopak will reach USD 5.7 billion in 2020.

Gamification when learning and playing collide and classrooms utilize gaming as an instructional tool it makes learning more exciting and interactive. New technology enables a team-based approach. It promotes educational games which provide immediate feedback and keep students motivated.

USE of Smart Boards Educators have realized that they no longer require limiting their teaching and learning space. With collaborative-friendly spaces it facilitates students visiting field trips instead just reading text books. In 21st century classrooms are equipped with smart boards instead of chalkboards.

WHICH MODE IS BETTER- TRADITIONAL LEARNING OR ONLINE LEARNING?

Over few decades, it has been observed that most institutions have started offering online courses over traditional face to face. Respondents believed that offering online courses are advantages due to its easy understanding of course content compared to formal lecture method (Ella Carter,Bowie State University,USA). Earlier contributions made by proponents differ as (Farmakis and Kaulbach (2013)is of the view that there is little change in the perception of online offering when compared to face-to-face, According to proponents of online education(Bernard et al, 2004; Means et al, 2009 and Farmakis and Kaulbach (2013))little difference found between the learning outcomes of the two formats. Harasim (1989) and Talebain et al (2014) believed that online mode represents augmented environment which allows users to greater control over time, place and interaction with participants and instructors compared to face to face education. However critics (Allen and Seaman (2013) stated that online courses perceived to be inferior compared with face to face. According to Gallup poll,October 2013(Saad, Busteed, and Ogisi, 2013)online education in US revealed that online education was positively perceived as it offers wide range of courses along with flexibility at reasonable costs. On the other hand, it was negatively perceived because it involves less qualified instructors.

Overcome Measures of Challenges to Digital Innovation

Internet connectivity issues

The internet connection in rural areas and some parts of urban areas is poor. Due to digital illiteracy it becomes a challenging issue for a large part of the population to get online education and access to appropriate resources. To solve such issues there is a need to increase IT department and spread awareness in rural areas.

LACK OF FUNDS

In developing country like India, it becomes difficult to implement digital technology into education system as it requires huge amount to build infrastructure and get updated with latest technology. This issue can be resolved through government initiatives, venture capitalists and other private financers to promote Digital innovation programme.

SHORTAGE OF TRAINED STAFF

In the realm of digital innovation lack of knowledge and skills in rural area is the hindrance to economic growth. There is shortage of teachers and trained staff who could share their abilities and learning. At some places in rural areas, school teachers and college professors are not interested in using digital tools for conducting classes. They generally use traditional chalk board method and believe in providing a lot of information at one go. In rural areas, teachers are reluctant to be trained and adopt digital technologies for digital education in school because they are in view that these disruptive technologies are out to replace them permanently. The solution is to have blended learning process which involves learning by doing approach.

FUTURE PROSPECTS

Technology is changing at a fast pace, from 2016 introduction of MOOC with focus on blended learning models developed. To promote technology startups, app developers and entrepreneurs are being financed by venture capitalists. By 2020, cloud-based learning will be the rule which will help in better data sharing and more visual assessment results. According to a report over 5.8 million students enrolled for online courses in 2016, which is a 263% increase over the last 12 years. As per report of KPMG and Google points, online education in India

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will witness a robust growth with an eighth fold increase by the year 2021, the focus has been shifted from rote learning to building skills.

LITERATURE REVIEW

To develop student's interest and gain positive learning outcomes an instructor has to position the content with practical applications along with theoretical framework to create an interactive session through "learning by doing" approach (Picciano, 2002; Watkins, 2005). A teacher should be enthusiastic and appreciate students for their contributions in overall participation (Adler, Milne & Stablein, 2001; Burke & Moore, 2003; Meyers & Jones, 1993)

Barron (2001) observed that Online learning is cost effective method to provide standardized and an efficient content delivery but according to Ludwig-Hardman and Dunlap (2003) e-learning is not sufficient alone, due to feelings of isolation, decrease in motivation and lack of direction, therefore focus should be on blended learning which includes classroom sessions, technology based sessions and web based sessions (Rubenstein, 2003; Ward & LaBranche, 2003). Marcus, Taylor and Ellis (2004) dealt with blended learning process involving conversion of 2-4 hours of lectures to 2 hours of practical class to 2 hours of online case session in small groups and finally 2 hour of case resolution session.

With the fast pace life and to increase standard of living, both parents become the breadwinner to support their family. In such a situation parental contribution (Kerr & Stattin, 2000; Stattin & Kerr, 2000) becomes utmost important to accomplish their children in using technology helping them in the overall development and encourage social interaction (Rhee & Bharnagri, 1991; Bergin, Ford, & Hess, 1993; and Clements, 1994).and get report by teachers via online which includes attendance report, emails, instant messaging and video calling.

To indulge students in e-learning estimates suggests that a good sum of money being spent by U.S. companies to provide I.T based training (Koprowski, 2000) universities and colleges continued to increase offering web-based courses to target those who have limited access to materials and face time constraints due to fulfilling family obligations.

Colleges and universities will increase their web based offerings to cater the needs of those who have limited access to higher education. Various projections made by (Forbes) suggest, e-learning market will grow by $325 Billion by 2025.

E-learning overcomes the limitations of physical presence (Biocca et al. 2001) and subjectivity involved. Performance of students improves through applied learning in real life situations of theoretical framework (Bereiter & Scardamalia, 1989; Bransford, Brown, & Cocking, 2000). With the help of technology and online instruction learning can be facilitated by providing real-life contexts to solve complex problems (Duffy & Cunning-ham, 1996; Honebein, 1996).

(Benek-Rivera & Matthews, 2004; Sarason & Banbury, 2004) stated that student's involvement increases through "instructional activities involving students in doing things and thinking about what they are doing" called active learning.

With the help of E-learning "new" information can be delivered which were not included in traditional sources, by citing examples information are reinforced through examples, , assessments, explanations and exercises. (McEwen, 1997), in this way, online instruction can potentially enhance learning compared to what can be accomplished using a classroom approach only.

According to Jinal Jani and Girish Tere (2015), Digital India drive introduced by Government of India to create digital empowered society will help in creating jobs. According to (Meyen, Aust, Gauch, Hinton, & Isaacson, 2002).Projections suggested that online offerings will continue to increase rampantly in educational as well as corporate settings in years to come.

RESEARCH METHODOLOGY

The data for this study are gathered from NITI Aayog discussion paper (niti.gov.in). The online learning programs having future growth prospects for quality education has been into limelight by UN environment, www.unenvironment.org according to which by 2030 all learners will be equipped with knowledge and skills to promote sustainable development through education. The paper puts emphasis on the government's role to fuel the Indian economy through Artificial Intelligence in the current budget 2018.In India, it is estimated that schools are investing around 20% of their budget on teacher and administrator training. Proving continuing education is a great strategy for Teacher retention and career advancement. The infusion of AI and technology will require the teachers to be equipped with latest knowledge, tools and guidelines on 'how to deal with the

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changes' and educate effectively. According to research conducted by KPMG and insights from Google study online education industry will be $1.96 billion industry by 2021. Primary and secondary education category has the largest segment of audience comprise a student base of around 260 million and expected to reach $773 million by 2021 compared to competitive exams and other tests which likely to become $515 million.

CONCLUSION REMARKS

India holds a key place in the global education industry. Education sector has seen a rapid expansion in the last couple of years with the help of digital education landscape for learners is increasing. The study reveals that development of infrastructural facilities for online education is required for making population digital literate across the country. Government has taken initiatives for transforming India by doubling the allocation of resources in education, health and other sectors. While there are number of obstacles to scale up online programs such as lack of funds, shortage of trained staff and internet connectivity issues. The future prospects of digital education is prospering and challenging. It is therefore required to overcome such challenges for the development of digital education in India.

Based on previous literature, investigators expected no difference in learning outcomes between online learning and face to face learning outcomes.

Overall, this paper provides an analysis of the key characteristics of the set of institutions that have gained significant scale in their online education offering platforms, various startups emerged as a giant in education industry including BYJU'S, unacademy, vedantu, Meritnation and anymore and has provided some direction for what other institutions should do to expand their own online offerings.

On comparing the points made by proponents and critics on online education, it can be concluded that it is better to have a hybrid method which involves a blended learning.

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POST LIBERALISATION SCENARIO OF INDIAN BANKING AND REGULATIONS FROM CUSTOMER SERVICES PRESPECTIVE: A CRITICAL REVIEW

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ABSTRACT

In 1991-1992 Liberalisation has been initiated in Indian economy, and liberalisation is incomplete without Globalisation and Privatisation (LPG). All these initiatives have opened the doors for the private and foreign parties,who were interested in banking business. LPG has fastened the pace of growth in Indian Economy, mobilizing the funds, immense infrastructure development, investment churning etc. From the customer perspective, services have been improved drastically, transaction time has been reduced, customers are empowered by technology driven banking. Earlier customers had to choose Public sector banks as an only option, to avail the banking services but after LPG there are many options to get banking services. Although private sector banks has given a intense competition to the PSU banks but they joined the banking industry with a motive of profitability and wealth maximisation, a large number of complex products are introduced to meet the different requirements of the customer, but these products are not easily understood by the customers and leads to missellllling. In the name of the superior services, multiple and exorbitant charges are levied on the customers and erode the customer money. By arranging the modern looking facilities and maintaining physical appearance of the branch premises, higher Average balance is demanded from the customers. The services are provided on the basis of the financial health of the customer. In this paper we briefly elaborate the post liberalization scenario and the bank practices with the provisions of the Banking code and standard board of India (Autonomous body established by Reserve Bank of India to take care of the customer interest by monitoring the customer services practices in banks). In this research we found that banks are lacking in providing services as per the commitments made by BCSBI code and certain issues are raised by the customers regarding insufficiency in the services.

Keywords: Liberalization, BCSBI code, Bank Practice, Customer Services

1. INTRODUCTION

Banking industry is a symbol of trust in any economy and regulator works as a watchdog, to safeguard that trust from erosion by regular monitoring and by setting up rules, regulations and standards. After independence in 1947 Indian banking industry was in miserable state but gradually various steps were taken by the government for the overall development of the country including banks.But the turning point was the introduction of Liberalisation, due to which norms were relaxed for the private banks to enter in the market. Private Banks were very aggressive in grabbing the market share and hence provided good physical facilities, ambiance and excellent customer service, where the PSU banks were lacking. Private Banks also introduced the computers in banking, which created a great difference in transaction timing in private and PSU banks. PSU banks have also undertaken all these changes to retain the customer from losing to private banks. Private Banks also make use of liberalized interest rates and provide higher interest to the customers on their deposits with the banks but same time charges a higher rate of interest from the loan customers. When private banks started to establish their selves they used penetration strategy to grab the market share by opening zero balance accounts and the basic accounts for the general masses, but gradually the strategy has been changed from penetration to skim the cream. In this skimming strategy private banks has started concentrating on wealthy individuals, corporate, wholesale customers etc, which is called as a creamy layer of the society.In short, the actual image of the private banks appears after some time that these banks are meant for the customers who are not poor and above an average class, if a customer is having adequate amount to fulfill the average balance criterion of the private banks only then they are welcomed. In this case poor is still excluded from getting good financial services and they have to stand in the long waiting queues for hours, where no customer is entertained by the staff during the long lunch and tea hours.Can we assume this practice as Financial Exclusion of the disadvantage group?

Not only poor public but rich and wealthy customers are also exploited on the name of service. Such a wide range of products are documented by banks that neither the bankers nor the customers are able to remember or gain knowledge about all the products/services. Only those product/services are sold to the customers which are target based or earn revenue for the bank and incentive for the employees, customer need identification is just an eye wash or as aformality for the sake of adherence of regulations. Not only in Indian Banking but all over the world banking history has seen scandals for the wealth maximisation like LIBOR scandal,Financial crisis in 2008, Deutsche Bank's $10 billion scam, Lehman brothers collapse etc. in the core of all these scam activities

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making easy money was the motive. Generally in international frauds poorer countries become more poor and rich become richer.

In this paper we have elaborated those services which are mentioned in the BCSBI code’s commitments and all the member banks are bind to follow the same. We have recorded customer’s perception regarding the fulfillment of these services and done a bank wise comparison of the adherence of the regulations.

2. LITERATURE REVIEW

To check the service quality of the bank***(Valarie A. Zeithaml, A. Parsuraman, Leonard L. Berry 1985,1988)***has developed a scale named SERVQUAL having five dimension of service quality named as Reliability, assurance, tangibility, empathy and responsiveness and that create the acronym RATER.Although private banks are providing good services but still there is a huge gap in resolving customer issues emphatically by the bankers, they have modern looking facilities, good ambiance and mannered staff but still lacks in understanding the customer ***(A.Anant,R. Ramesh, B.Prabaharan 2010)*****.** Various researches has found that banks concentrate on other facilities but do not work on their human resource, it’s the personal touch of the banker that makes a difference, because services are available in all the banks ***(Dr. S. Saraswathi 2012)***.Researchers havealso found that bank branches are skewed distributed, the average density in urban branches are 6000 population and in rural area this average density is 24000 population per branch. It also states that as per census of 2011, 9% of the deposit and 8% of the advances are contributed by the rural population and India’s rural population is 68% of the total population. Urban population contribute 32% of the total population and approximately 91-92% of the deposit and advances come from urban population and moreover in this urban contribution 92% of the total contribution comes from some affluent business families. This shows the changing mind set of the banking industry, that discrimination exists on the basis of the location and in the core its financial difference ***(R.K.Dubey 2014)***. Since the inception of the banking industry the focus has been shifted a lot in terms of services to marketing activities. Nowadays banking marketing strategies are only concentrating on those persons who are getting rich income through agriculture, industry , business sector and neglecting the rural masses and the retail customer segment that is actually creating the wealth for the nation by working in these industries and business. Banks are unwilling to market those products that are pushed by the government and basically meant for poor and rural masses***(BoruggaddaSubbaiah 2012)***.Not only this but sometimes the basic products like Lockers are given to the customers only after getting a big amount in their accounts or a handsome amount of investment policies purchased by the customers. Nowadays bank uses locker as a product for completing their third party product targets ***(Why it is difficult to get a locker 2011)***. [24]

Regulators also keeps an eye on the banking activities and levies fine if the regulations are not obeyed by, in 2013 The Reserve bank of India has imposed penalty on 22 banks amounting Rs. 50 lacs to 3 crores. All the big banks were included in it like State bank of India, ICICI, HDFC and others for violating the KYC norms, procedures and compliance system in April 2013. Money laundering charges have been levied on various banks including ICICI, HDFC, INDUSIND, AXIS etc. ***(RBI fines 22 banks for violating KYC norms 2013)***. [22]

It is not only the banks but customer’s orientation has also changed in terms of getting services, they have high expectationbut their perceived quality is quite low particularly across the public sector banks. Continuous feedback from the customer is required to improve the service quality and reliability of the bank***(Dr. T. Meharajan, Dr. P.S.Venkateswaran, S. Arvind, 2015)***. There are seven reasons which are identified by the researches which are responsible for customer bank switching nature these are price, reputation, service quality, advertising, Involuntary action, distance, cost and other factors. Among all these factors reputation and pricing are main factors to influence the customer decision of switching the bank***(Dr. RamaiyerSubramaniam, Dr. Jayalakshmy Ramachandran 2012)***.Last 5 years report of banking ombudsman shows that they used to receive approximately 70-80 thousand complaints every year from the customers and approximately 25-30% of the complaints are related to non fulfillment of BCSBI code/ unfair banking practices. One more thing which was highlighted that approximately two third of the complaints are received by urban area, it shows the level of awareness among the customers (***Reserve Bank of India-Banking Ombudsman reports from 2010-2011 to 2015-2016)*** **.**

We have tried to check the level of services provided to the customer while keeping the BCSBI code as a standard for comparison and developed a questionnaire on the basis of code and evaluated the bank wise services provided to the customers.

3. SCOPE OF THE STUDY

In our study BCSBI (Banking Code And Standard Board of India) has been taken as the regulatory standard for comparing the actual banking practices. BCSBI code is having two parts one is for retail customer and another

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is for MSME (Micro, Small and Medium Enterprises), in this study we have taken Retail customers for our study.

4. CONCEPTUAL FRAMEWORK

In 2006 Banking Code and Standard Board of India was established by Reserve Bank of India to safeguard the interest of common bank customer, BCSBI code is established to maintain and monitor the bank services as per the provisions of the code. Code made provisions for the fair and equal treatment of the bank customers and time to time monitor the bank practices who become member of this code. This code is revised time to time in this study we are working on latest i.e. Code of Bank's Commitment to Customers – January 2014

Key Commitments of the code

- To act fairly and reasonably in all our dealings with Customers
- To help customer to understand how our financial products and services work
- To help you use your account or service
- To deal quickly and sympathetically with things that go wrong
- To treat all your personal information as private and confidential
- To publicise the Code
- To adopt and practice a non - discrimination policy

Initiative taken by Regulators to improve the customer services

- *Committee on Capacity Building 2014, Purpose- Human Resource development in Financial sector*
- *Goiporia Committee 1990, Purpose- Improvement in Customer service*
- *Damodaran Committee 2011, Purpose-Improvement in Customer service*
- *R. Jilani Committee 2016, Purpose-for Audit/inspection soundness and accountability*

5. Objective and Hypothesis of the Study

OBJECTIVES

1. To check the overall score of bank practices with the commitments of BCSBI code.
2. To do a bank wise comparative analysis of the dimensions of the bank practices.

HYPOTHESIS

1st Objective- H0- Customers are satisfied by the bank practices. $\mu \geq 4$

H1- Customers are not satisfied by the bank practices. $\mu < 4$

2nd Objective- H0- There is no significant difference in the bank practice of different banks.

H1- There is a significant difference in the bank practice of different banks.

6. RESEARCH METHODOLOGY

Research type- Exploratory, Descriptive and Explanatory

Sampling Technique- Banks are chosen randomly and customer are chosen by Stratified sampling technique.

Sample Size- 570 customers have been chosen for the study from 8 banks, among which 4 are private banks and 4 are Public sector banks. The banks are selected Randomly on the basis of the highest number of branches in Faridabad region (Data about the number of branches has been collected from the lead bank i.e. Syndicate Bank).

Table-1: Bank wise Number of respondents

Private Banks	**No. of Actual Respondents**
Axis Bank	71
HDFC Bank	74
ICICI Bank	72
Kotak Mahindra Bank	69
Public Banks	
Syndicate Bank	71

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Canara Bank	71
Punjab National Bank	72
State Bank of India	70
Total	570

Questionnaire Design and Data Collection

Questionnaire is designed by using the commitment of BCSBI code and data is collected by the researcher only. Questionnaire is having 35 statements related to below mention 7 dimensions.

Table-2: Instrument design and variable identification

Sr. No.	Commitments	Variable
1.	• To provide fair, reasonable and adequate services to the customers • Maintain a efficient payment system	• Duty Deliverance • Transactional Efficiency
2.	• To help the customer to get knowledge about the banking products and services. • Marketing material should be in local language and clear • Pricing and terms related to product/service should be clear to the customer	• Sales Conduct
3.	• To advice the customer in using their financial product/ services • Inform the customer about the change in fee/ charges structure and change in interest rates.	• Communication
4.	• Resolve the customer complaints emphatically and satisfy the customer	• Empathy
5.	• Treat the personal and financial information as important and secret.	• Merged with Transactional Efficiency
6.	• To spread awareness about the code and its provisions among the customers and bank staff.	• Awareness
7.	• Do not discriminate with the customer on the basis of their race, religion, financial status etc.	• Discrimination

Duty Deliverance- includes statements related to day to day dealing with the customers

Transactional efficiency- includes statements related to transactional efficiency of the bank staff

Sales Conduct- includes statements related to sales practice, need identification and disclosure norms

Communication- includes statements related to updating the customer about the change in bank rates and fee structure

Empathy- includes statements related to resolving the customer complaints empathetically

Awareness- includes statements related to awareness about the various provisions of the code

Discrimination- includes statements related to check the discrimination on the basis of location or financial position of the customer.

7. ANALYSIS AND INTERPRETATION RELIABILTY

Table-3: Reliability Statistics	
Cronbach's Alpha	N of Items
.867	35

Cronbach’s Alpha should be more than .7 for considering the responses as reliable. []

1ST OBJECTIVE ANALYSIS

1. To check the overall score of bank practices with the commitments of BCSBI code.

Technique- Frequency Distribution, one sample T test

Confidence Interval- Alpha (α)- 95%

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Table-4: Statement wise analysis (Mean Values)

Sr No.	Statement	Mean Value	Comment
1.	Bank Provides minimum banking facilities of receipt and payment of cash/ cheques, etc. at the bank's counter.	3.65	Moderate to agree
2.	Bank employees are friendly in their attitude towards customers.	2.96	Disagree to moderate
3.	All the transactions are fulfilled in the minimum required time.	2.83	Disagree to moderate
4.	It happens that work got delayed due to staff shortage/ server problem.	2.31	Agree to moderate
5.	Employees are willing to help the customers.	3.02	Moderate
6.	Special services are provided for senior citizens and disabled.	3.02	Moderate
7.	Bank employees always treat the customer with respect.	2.87	Disagree to moderate
8.	Misbehaviour by employees is a major reason of customer complaints.	3.29	Agree
9.	Bank services are provided at a reasonable cost.	2.96	Disagree to moderate
10.	Transacting with bank provides a feeling of safety and security.	3.59	Agree
11.	Bank treats your personal/ financial/transactional information as important and maintains secrecy.	3.98	Agree
12.	Bank insists on doing error free transaction.	2.97	Disagree to moderate
13.	Advertising and promotional literature is clear and not misleading	2.38	Disagree to moderate
14.	Term & conditions of the products are fully explained to the consumers By banker /agents/sub agents.	2.20	Disagree
15.	Banking products/documents are easily understandable by common people.	2.08	Agree
16.	Agents or bank officials do not disclose the negative features of the schemes/ policies to the consumer while selling the same.	2.25	Agree
17.	Bank staff/ agents sometime fails to understand/identify the customer's need and recommend the product.	2.02	Agree
18.	Sometimes bank staff/agent sell the products to the customer to complete their targets.	2.09	Agree
19.	Bank employees work undue pressureto bring maximum business for the company.	2.07	Agree
20.	Sometimes customers have to bear loss due to wrong/ inadequate information provided by bank officials/agents.	2.00	Agree
21.	Employees/agents have sufficient knowledge to resolve the customer questions.	3.56	Moderate to agree
22.	Malpractices in sales is a major reason of customer complaints	2.47	Agree to moderate
23.	Bank provides information for all the newly introduced services.	2.02	Disagree
24.	Timely information about changes in charges and interest rates are provided by banks.	2.10	Disagree
25.	All the marketing/informational material is available in the local language	2.32	Disagree
26.	Marketing material (pamphlets, brochures) are visually appealing in the bank premises.	2.69	Disagree to moderate
27.	Employees are capable to resolve the complaints satisfactorily.	2.58	Moderate
28.	Bank staff shows sincere interest to resolve the customer complaints.	2.69	Disagree to moderate
29.	Provide your agreement regarding the awareness of the	1.55	Disagree

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	BCSBI code.		
30.	Complaints escalation is very well known by the customers.	1.58	Disagree
31.	Provide your agreement regarding the awareness of the Informational portal/ Booklet.	1.63	Disagree
32.	Provide your agreement regarding the awareness of the Citizen Charter.	1.57	Disagree
33.	Location of bank branches are convenient to all the sections of the society (e.g. villages, backward areas etc.)	1.61	Disagree
34.	Difference on the basis of financial status is common in banking.	1.59	Agree
35.	Economically weaker and socially oppressed people can get the loan easily and on easy credit term.	1.72	Disagree

Table No. 4 shows that non of the statement is having score close to 5, hence there is a need of drastic improvement.

One Sample T Test is done of overall dimension

Table-5: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Duty Deliverance	570	2.9968	.85064	.03563
Transactional Efficiency	570	3.3759	1.03022	.04315
Sales conduct	570	2.3111	.82471	.03454
Communication	570	2.2829	.80986	.03392
Empathy	570	2.6377	1.25622	.05262
Awareness	570	1.5838	.70594	.02957
Discrimination	570	1.6116	.60799	.02547

Source: SPSS output

Table- 6One-Sample Test

	Test Value = 4					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Duty Deliverance	-28.157	569	.000	-1.00323	-1.0732	-.9332
Transactional Efficiency	-14.464	569	.000	-.62412	-.7089	-.5394
Sales conduct	-48.894	569	.000	-1.68895	-1.7568	-1.6211
Communication	-50.620	569	.000	-1.71711	-1.7837	-1.6505
Empathy	-25.890	569	.000	-1.36228	-1.4656	-1.2589
Awareness	-81.716	569	.000	-2.41623	-2.4743	-2.3582
Discrimination	-93.786	569	.000	-2.38835	-2.4384	-2.3383

Source: SPSS output

Table no. 6 shows that all the dimensions of the BCSBI code is significantly different from score 4, but table no.5 shows that the overall mean value of the dimension is exceeding the customer expectation or lower from customer expectation. All the values of the dimensions are low from 4, actual values are ranging between 1.5 to 3.3, hence customers are not at all satisfied with the quality of service provided by banks.

Hypothesis Testing

1st Objective- H0- Customers are satisfied by the bank practices. $\mu \geq 4$

H1- Customers are not satisfied by the bank practices. $\mu < 4$

To check the above mentioned hypothesis we have to use 7 sub hypothesis, as we have seven dimensions.

Table: 7.1st objective , Hypothesis results

Null Hypothesis	Sig. Value	Result
1.1 Customers are satisfied by the Duty Deliverance practices of the banks. $\mu \geq 4$	.000***	Alternate Hypothesis Accepted
1.2Customers are satisfied by the Transactional efficiency of	.000***	Alternate Hypothesis

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the banks.**μ ≥ 4**		Accepted
1.3Customers are satisfied by the Sales Conduct practices of the banks.**μ ≥ 4**	.000***	Alternate Hypothesis Accepted
1.4Customers are satisfied by the Communication practices of the banks.**μ ≥ 4**	.000***	Alternate Hypothesis Accepted
1.5Customers are satisfied by the Empathy practices of the bank.**μ ≥ 4**	.000***	Alternate Hypothesis Accepted
1.6Customers are satisfied by the Spreading Awareness practices of the bank.**μ ≥ 4**	.000***	Alternate Hypothesis Accepted
1.7Customers are satisfied by the Discrimination practices of the bank.**μ ≥ 4**	.000***	Alternate Hypothesis Accepted

Sig. Value-*** significant at 1% level, ** significant at 5%, * significant at 10%

2nd Objective

1. To do a bank wise comparative analysis of the dimensions of the bank practices.

Technique- MANOVA (Multivariate Analysis of Variance)

Confidence Interval- Alpha (α)- 95%

Table-8: Between-Subjects Factors

		Value Label	N
bankname	1.00	Axis Bank	71
	2.00	HDFC Bank	73
	3.00	ICICI Bank	72
	4.00	Kotak Mahindra Bank	70
	5.00	Syndicate Bank	71
	6.00	Canara Bank	72
	7.00	Punjab National Bank	71
	8.00	State Bank of India	70

Source: SPSS output

Table-8 shows the number of respondents from each bank which are used for the analysis.

Table-9: Case Summaries (Mean Values)

Bank name	Duty Deliverance	Transactional Efficiency	Sales conduct	Communication	Empathy	Awareness	Discrimination
1.00 Axis Bank	3.3032	3.7641	2.4028	2.4437	3.1268	1.6796	1.5632
2.00 HDFC Bank	3.1286	3.5890	2.1164	2.3356	3.0616	1.6027	1.5936
3.00 ICICI Bank	3.4157	3.3889	2.0611	2.5278	3.1667	1.4618	1.6806
4.00 Kotak Mahindra Bank	3.0776	3.5750	2.2443	2.2786	3.3071	1.7214	1.6477
5.00 Syndicate Bank	2.9635	3.4472	2.7606	2.1655	2.5141	1.4648	1.8121
6.00 Canara Bank	2.6878	3.1563	2.5667	2.3646	1.9028	1.6181	1.5232
7.00 Punjab National Bank	2.6717	2.9437	2.0775	2.0528	1.7606	1.5070	1.5539
8.00 State Bank of India	2.7180	3.1393	2.2629	2.0857	2.2571	1.6179	1.5189
Total	2.9968	3.3759	2.3111	2.2829	2.6377	1.5838	1.6116

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Table-10: Tests of Between-Subjects Effects

Source		Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared	Noncent. Parameter	Observed Power[h]
bank name	Duty Deliverance	40.926	7	5.847	8.862	.000	.099	62.031	1.000
	Transactional Efficiency	37.821	7	5.403	5.364	.000	.063	37.548	.998
	Sales conduct	31.260	7	4.466	7.055	.000	.081	49.384	1.000
	Communication	14.296	7	2.042	3.198	.002	.038	22.386	.953
	Empathy	186.354	7	26.622	21.026	.000	.208	147.180	1.000
	Awareness	4.665	7	.666	1.343	.228	.016	9.399	.576
	Discrimination	4.879	7	.697	1.907	.066	.023	13.346	.758

Table no. 10 shows that all the banks are significantly different in providing services to the customers in all the dimensions except spreading awareness among the customers, but the table no. 9 of mean value shows that which banks are last in the comparison and which banks are doing comparatively good.

HYPOTHESIS TESTING

2nd Objective-H0- There is no significant difference in the bank practice of different banks.

H1- There is a significant difference in the bank practice of different banks.

To check the above mentioned hypothesis we have to use 7 sub hypothesis, as we have seven dimensions.

Table: 11 2nd objective, Hypothesis results

Null Hypothesis	Sig. Value	Result
There is no significant difference in the Duty Deliverance practices of different banks.	.000***	Alternate Hypothesis Accepted
There is no significant difference in the Transactional efficiency of different banks.	.000***	Alternate Hypothesis Accepted
There is no significant difference in the Sales conduct practices of different banks.	.000***	Alternate Hypothesis Accepted
There is no significant difference in the Communication practices of different banks.	.002***	Alternate Hypothesis Accepted
There is no significant difference in the Empathy practices of different banks.	.000***	Alternate Hypothesis Accepted
There is no significant difference in the awareness practices of different banks.	.228	Null Hypothesis Accepted
There is no significant difference in the discrimination practices of different banks.	.066*	Alternate Hypothesis Accepted

Sig. Value-*** significant at 1% level, ** significant at 5%, * significant at 10%

8. FINDINGS

1st Objective

By analyzing the 1st objective we have found that in non of the service dimension the bank is providing the satisfactory services to the customers, in fact the level of services are quite poor, the highest mean value was 3.3 in transactional efficiency and rest of the dimensions are less than 3.3, which says that customers are not at all satisfied in duty deliverance, transactional efficiency, communication, sales conduct, empathy, awareness and discrimination practices of the banks. Public and private sector banks both needs to gear up in providing services to the customers up to the level of satisfaction and at an acceptable level.

The result of this objective shows the another side of the coin:

Low score of duty deliverance means- misbehavior is prevailing in the industry

Low score of transaction efficiency means- transactional inefficiency

Low score of Sales Conduct means- Sales misconduct or Misselling is prevailing in the industry

Low score of Communication means- Customer is not updated about the changes

Low score of Empathy means- customer complaints are not resolved properly

Low score of Awareness means- Customers are not aware about their rights

Low score of Discrimination means- Discrimination of financial basis is prevailing in the industry

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2nd Objective

The study depicts that the banks are significantly different in providing services in all the dimensions except awareness, score of awareness is low throughout the banks .

Table-12: Dimension wise Scoring of banks

Sr. No.	Dimensions	Highest Score	Lowest score
1.	Duty Deliverance	ICICI Bank	Punjab National Bank
2.	Transactional Efficiency	Axis Bank	Punjab National Bank
3.	Sales Conduct	Syndicate Bank	ICICI Bank
4.	Communication	ICICI Bank	Punjab National Bank
5.	Empathy	Kotak Mahindra Bank	Punjab National Bank
6.	Discrimination	Syndicate Bank	State Bank of India

Table No. 12 shows that Punjab national bank has reflected in 4 dimension in which it scored poorly and Syndicate bank scored highest in two dimensions, ICICI bank has scored highest in 2 dimensions, Kotak Mahindra and Axis score highest in one dimensions. ICICI and SBI bank scored poorly in one dimension.

9. CONCLUSION

Private Banks are blindly following the money, hence they are not able to see the mutual benefit of all the stakeholders. Public banks have relaxation in terms of monitoring and supervision, hence they did not bother the customer and their services and behavior is not up to the required standard. In both the cases some sort of action is required on the part of the regulators. In Private Banks auditors or monitoring staff should take necessary care that equal services should be provided to all the section of the society and in public banks they should have strict standards for customer services.

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AN INVESTIGATION OF SCIENCE TEACHING-LEARNING PROCESS AND LEARNING ENVIRONMENTIN SCHOOLSAT SECONDARY LEVEL

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ABSTRACT

In order to develop students' scientific competencies systematically, educational experiences in school, especially high-quality classroom level processes, are crucial (Muller et al., 2016). Science teaching is a complex activity that lies at the heart of the vision of science education presented in teaching standards which describe what teachers of science at all grade levels should understand and be able to do. To teach science as portrayed by the Standards, teachers must have theoretical and practical knowledge and abilities about science, learning, and science teaching.In this context, it is very essential to study the teaching-learning process and learning environment of present classrooms in the light of guiding principles laid in National curriculum framework, 2005 (NCF, 2005) for bringing out best practices in teacher education.Teacher education is equipping the the perspective teachers with qualities in order to perform their task effectively and also works on how to implement the guiding principles laid down by Right to Education Act (RTE), National Council of Educational Research and Training (NCERT) etc. in actual classroom practice by educating perspective teachers. It is very challenging as on one side these principles have to be understood in their actual sense and on the other side the situation/conditions, real difficulties, opportunities, powers and weaknesses of the teachers in the classroom must be studied. This study has investigated the pivotal strengths and weaknesses in science teaching learning process being practiced and learning environment being provided to the learners in science classrooms which was conducted at the selected schools in district Sonipat of Haryana State.

Keywords: Science Education, Teaching and Learning, Teacher Education

INTRODUCTION

Equity in education means that regardless of ethnicity, gender, religion and tribe, every citizen has the right to education. To date, on-going efforts of the Indian government aim to enhance educational equity and educational quality for all Indian citizens. To some degree, this effort has been successfully achieved. For example, the number of illiterate people has decreased and the number of student enrolments has increased.Yet, the Indian government is still struggling and trying to provide all students with the best quality teaching practices. In context of Science teaching which is a complex activity that lies at the heart of the vision of science education presented in teaching standards. These standards describe what teachers of science at all grade levels should understand and be able to do. In the vision of science education portrayed bystandards effective teachers of science create an environment in which they and students work together as active learners. While students are engaged in learning about the natural world and the scientific principles needed to understand it, teachers are working with their colleagues to expand their knowledge about science teaching. To teach science as portrayed by the Standards, teachers must have theoretical and practical knowledge and abilities about science, learning, and science teaching.The standards for science teaching are grounded in five assumptions.

- ✓ The vision of science education described by the Standards requires changes throughout the entire system.
- ✓ What students learn is greatly influenced by how they are taught.
- ✓ The actions of teachers are deeply influenced by their perceptions of science as an enterprise and as a subject to be taught and learned.
- ✓ Student understanding is actively constructed through individual and social processes.
- ✓ Actions of teachers are deeply influenced by their understanding of and relationships with students.

For best practices of teacher education to meet teaching standards it is essential to study the teaching-learning process and learning environment of present classrooms in the light of guiding principles laid in National curriculum framework, 2005 (NCF, 2005)and the quality parameters of RTE Act, 2009. The RTE Act in force since April 2010, has not only generated a series of huge challenges for the country, but also, enormous opportunities. As states think about how to admit students currently out of school into the age – appropriate class, it is important to think about how to help those students who are already enrolled in school, achieve the levels of learning appropriate to their age. As the rapidly mushrooming private schools and tuition classes show, parents all over the country are pointing their expectations on education for the better life of their wards. The time is right to think about what our schools can do to ensure that these aspirations are fulfilled, so that not just schooling, but learning is guaranteed to every child. This is the Right to Education 2009 (RTE) Act, in its true spirit.

As Teacher education is the production base of teachers who work as farmers for the product (learner) and also equipping the the perspective teachers with qualities in order to perform their task effectively. It also works on how to implement the guiding principles laid down by National Council of Educational Research and Training (NCERT) etc. in actual classroom practice by educating perspective teachers and by providing in service training to teachers. It is very challenging as on one side these principles have to be understood in their real sense and on the other side the situation/conditions, actual difficulties, opportunities, strengths and weaknesses of the teachers in the classroom have to be studied.

So, the present study was undertaken with the aim of studying of the teaching-learning process being adopted and learning environment being provided at the secondary level in the schools of district Sonipat of Haryana State.

OBJECTIVES

- To find out the teaching learning processes being adopted by teachers while teaching science at the secondary level.
- To study the learning environment being provided by teachers in the science classroom at the secondary level.
- To compare the areas of improvement in teaching-learning process and learning environment in science classroom to those mentioned in teacher education programme at secondary level.

RESEARCH METHOD

Descriptive Survey method was used for studying the teaching learning processes adopted by teachers and learning environment being provided to students in science classroom in schools of district Sonipat of Haryana State. . The study involves collection and analysis of data both qualitatively and quantitatively.

Population: Students studying in classes IX and X in schools of district Sonipat of Haryana State comprised the population of the study.

SAMPLE SELECTION PROCEDURE

- Ten Schools Were Selected Randomly From The Schools Of District Sonipat Of Haryana State.
- A list of teachers teaching science to students of classes IX and X in each sample school was prepared. Two teachers were selected randomly from each sample school. In all twenty teachers were selected for the study.
- In most of the schools there were two sections of classes IX and X. Five students were selected randomly from each class. In this way fifteen (10) students were selected from each school. In all one hundred and fifty (100) students were selected for the study.
- Five schools (05) were selected randomly from the ten sample (10) schools already selected for the study. Two classrooms were selected from each of these five schools in which the teachers selected for the study were teaching. In all ten sections (10) were selected for the classroom observation. As it is not justified to generalise anything by observing any classroom once only. Therefore it was decided to visit a classroom three times at least for observing the actual teaching learning process taking place and learning environment being provided in these classrooms.

TOOLS USED IN THE STUDY

Keeping in view the objectives of the study, three tools were developed:

1. **Interview Schedule for Teachers (IST):** to interview the teachers, selected for the study about the teaching-learning processes adopted and learning environment being provided by them in the science classroom.
2. **Learning Environment Scale (LES):** to take views of the learners about the learning environment being provided to them in Science classroom.
3. **Classroom Observation Schedule (COS):** to observe the teaching-learning process adopted and learning environment being provided in science classroom in actual situations.

- All the above points have been concluded in the following table:

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S. No.	Selection of	No.	Specification	Purpose: For
1	Schools	10	5 schools from randomly from the schools of district Sonipat of Haryana State.	carrying out the Study
2	Teachers	20	2 Teachers from each school	carrying out Teachers Interview Schedule
3	Students	100	10 students from each school	carrying out Learning Environment Scale
4	Classrooms	10	2 classrooms in five schools	carrying out classroom Observation Schedule

DEVELOPMENT AND DESCRIPTION OF TOOLS

The items for these tools were framed on the basis of what NCF-2005 has said on teaching learning process and learning environment in the classroom. For example: Was teaching learning material available in the classroom?

One way to develop learning atmosphere in the classroom is to display teaching learning material in the class which students can use and manipulate even in the absence of the teacher. Students can discuss about that material with other students of the class and explore scientific concepts themselves.

- Were students' experiences used while teaching?
- Were students' performing experiments in laboratories?
- To show students that they are valued, it is essential to ask them about their experiences and use them while teaching.
- Did the teacher use any teaching learning material other than textbook?
- Did the teacher ask students to work in small groups or pairs?

The NCF states: "The pluralistic and diverse nature of Indian society definitely make a strong case for preparing a variety of not only textbooks but also other materials, so as to promote students' creativity, participation and interest, thereby enhancing their learning. No single textbook can cater to the diverse needs of different groups of students".

Keeping the above points in mind, the first draft of all the three tools was developed.. Each tool was sent to experts and was discussed item wise. Valuable suggestions given by the expert were incorporated and tools were finalized.

A try out of the tools was done during School Experience Programmein govt. schools of district Sonipat other than the sample schools. All the three tools were conducted to see whether students and teachers were comprehending language of items. The sequencing of the items was also checked. Minor variations were made wherever the need was felt.

IST was a semi structured interview in which items were prepared on the following parameters:

- Introduction of the teacher
- Teaching plan and its execution
- Teaching-learning process
- Identification and remediation of learning difficulties
- Evaluation
- Problems related to teaching-learning process and learning environment
- Reflection by teachers

For LES the learning environment was classified into three categories: Traditional teacher- centred classroom environment, Transforming learning environment and Child friendly learning environment. Quantitative analysis of learning environment of the classrooms was done on the following scores of LES:

36 – 52 Traditional teacher- centred classroom environment

52 – 68 Transforming learning environment

68 – 84 Child friendly learning environment

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The researcher conducted COS in Science classes and wrote a descriptive note on teaching-learning process and learning environment keeping in mind the following thrust areas:

S.No.	Parameter	Thrust areas
1	Learner friendly environment in class	Introduction of the concept being taught
		Seating arrangement
		Teaching-Learning material used
		Activities undertaken
		Group size
		Feedback mechanism
		Evaluation procedure
2	Activities in class were teacher driven/student engagement	Maintenance of discipline
		Strategies adopted to engage students
		Management of students responses
		Type of assignments given

ANALYSIS OF DATA

Quantitative data of LES revealed that out of ten sample schools observed, six had Traditional teacher- centered learning environment, four had Transforming learning environment and none of the school had Child friendly learning environment.

Qualitative data of IST, LES and COS revealed that there were many strengths of teaching-learning process and learning environment in classrooms in post NCF scenario, but at the same time some areas were identified which need improvement.

STRENGTHS OF TEACHING-LEARNING PROCESS AND LEARNING ENVIRONMENT

Physical environment: All the classrooms were built for all weather. Teacher could physically approach all students sitting in the classroom. The ventilation and light were adequate in all the classrooms. Students were sitting on the wooden desks. Blackboard was available in each classroom. Sufficient number of fans in working condition was also there in each classroom. On the whole the physical environment of the classroom was reasonably good for students as well as teachers.

Well qualified and trained teachers: The teachers were well qualified. Most of the teachers in the sample had Postgraduate degrees. All the teachers had the professional qualifications in teaching. This way the teachers were well acquainted with content and pedagogy of sciences.

Following plan provided by the Department: All the teachers were following the Weekly Plan provided by the board of Education. Sometimes due to other duties they could not follow that plan rigidly. Otherwise they tried to teach according to that plan only. It helped teachers not only in teaching but also devoting sufficient time on each and every concept given in the text book.

Corporal punishment: During the administration of tools, teachers giving corporal punishment to students in science class were not observed at all. It was good that students were not harassed in any way. The guiding principle of NCF-2005 that “Learning takes place in fearless environment” was followed.

Discrimination: During the Classroom Observation of science teaching any discrimination on the basis of sex, colour, cast, religion or disability was not observed. All the students were treated equally in the class. Teachers were not found biased for any sex or religion. It leads to healthy environment in the class.

Scientific inquiry based learning: All the teachers at the secondary level gave due weight age to teaching-learning of complex scientific concepts in science classroom which is helpful in developing scientific attitude. Teachers organized science Quizzes/science exhibition and various competitions for students at school level and district/zone level. Prizes and certificates were also distributed in those competitions.

Laboratory work: Teachers assigned students the project work and other lab activities in physics/chemistry/biology in sciences. It helped students in learning by doing and exploring scientific concepts on their own. Students take interest in doing practical assignments provided they are meaningfully planned by the teachers.

Responses of teachers to students’ quarries: It was observed that teachers responded to questions raised by students in science class. Students were not insulted for raising questions or asking their doubts during teaching-learning process. Though such incidences were rare but still it encourages them to ask more doubts.

Teachers showed willingness to field work: Teachers told that they wanted to teach by organizing science activities apart from classroom in outer field, but due to large classroom, vast syllabus and other duties they could not plan more activities in the science class.

IMPROVEMENT AREAS

Planning: It was observed that all the teachers in the sample schools developed the plan of the lesson in the teacher diary. It was a weekly plan based on the plan provided to the teachers by the board of Education. It was observed that the weekly plan was very sketchy as many important points were missing, like teaching aids or concrete materials to be used in the class for teaching the planned content, strategies to be used for transacting the content, tools of continuous evaluation and remediation etc. It was basically mentioning of syllabus to be covered and not a teaching plan. As these points were missing in the weekly plan, the same were missing in the teaching-learning process being adopted by them in the science classroom.

Traditional method: In most of the sample schools traditional method of teaching was still prevalent. Teacher was dominating and students were passive listeners in the class. Students were not asking questions/doubts to the teacher. Students' experiences were not shared. Students' participation was negligible in the teaching-learning process. Interaction with peers was also missing. Use of activity method/demonstration method for transacting content was not found in any of the classroom observed under study. Use of models/real learning materials/models and students working in groups and sharing their experiences were missing in science classroom. Use of innovative techniques, multiple approaches or alternative approaches had no place in the teaching-learning process of science class. Important scientific skills like analysing ,observation/visualization, experimentation were not visible at all in science class.

Lack of proper introduction of the lesson: Improper previous knowledge testing hamper in developing interest of the students in the lesson. It is like hammering the cold iron which is a fruitless exercise. It is against the psychological principles of learning i.e. learning from the known to the unknown especially at this stage of learning. Students who need individual attention or are not very regular in school or are first generation learner may not understand the topic/concept being introduced without explaining the need and importance of studying that concept. Slowly and gradually they develop the notion that learning sciences is not their cup of tea. This very thought blocks their way of learning science.

Rigid class arrangement: The infrastructure of the class made the sitting arrangement of students very rigid. It was not possible for students to work in groups (small or large) in science class. Students' desks were too heavy to move and rearranged.

Lack of identification and remediation of learning difficulties: Identifying learning difficulties of the students and providing remediation for the same was not observed in any science classroom. It was found that teachers were rushing for the completion of the science syllabus and had no time for discussing and removing bottlenecks of learning in the classroom. Students were also not bothered to ask their difficulties about understanding concepts inscience class.

No planned homework/practical assignments: It was found that students were not assigned well planned assignments.They were just given the problems from the textbook. Assignments involving elements of variety, interest and extension of classroom learning were not observed in any of the classroom.

Students did not ask questions: Students were not asking questions or their doubts in science classroom. It led to lack of interactions between the teacher and students. The environment of the class needs improvement so that students could raise and discuss their doubts in science class. It would help teacher in planning the lesson better.

Pupil teacher ratio: The pupil teacher ratio in the classrooms of five schools observed in the present study was 45:1, which is much more than the recommended norms. It was observed that in two classrooms out of ten, the students of two sections (between 70 to 80 in numbers) were sitting in the same room in science class. Three to four students were sitting on one desk meant for two students. Teacher told that it was due to shortage of classrooms in their schools. This ratio needs to be improved for effective teaching-learning process.

Intrinsic Motivation: The data of the study revealed that more than half the number of teachers in the sample joined the teaching profession not as their choice. They lack intrinsic motivation, which is an important factor for teaching profession. Self motivation is essential for improving oneself in the profession. Such teachers take teaching as a job and not as a profession.

After knowing these areas of improvement in teaching-learning process and learning environment in actual classrooms the researcher was keen to know whether such areas were being addressed in teacher education programme at the secondary level. A group discussion was arranged with students of B.Ed i.e. teacher education programme at the secondary level. Students gave following areas which need to be addressed for preparing effective and quality teachers at the secondary level. They also pointed out certain practical tasks to be involved in teacher education programme.

Planning: Pupil teachers told the researcher that they were doing a lot of work during school experience programme like observing and developing a lot of records, conducting action research and delivering forty lessons during SEP in schools but still there are problems which need to be addressed in teacher education programme." The problems mentioned were as follows:

- "We are studying constructive approach of teaching-learning, but we are not told how to make lesson plans using constructive approach. How to develop teaching plans using seven E's namely engagement, eliciting responses, exploration, explanation, elaboration, evaluation and extension. How to share experiences of learners and use them for construction of knowledge? We are studying strategies of constructive approach theoretically, how to develop concept maps for teaching-learning in different subjects which are not known to us."
- Other student said, "We have all theoretical knowledge, practically we are not using such concepts in teaching-learning."
- Some pupil teachers mentioned, "We do not know how to develop interesting plans and include elements of challenge in teaching-learning process? How to develop activities through which each and every student may be engaged in learning? How to plan lesson which provide success experience to each and every child of the class? How to plan expermental activities in large classroom? What may be the criterion of forming groups of students while conducting group activities in the class? Pupil teachers also mentioned that they lack understanding of how to integrate various strategies and tools of continuous and comprehensive evaluation in the lesson plan?
- They mentioned that theoretically they knew the use of ICT in teaching, but practically they could not plan lessons based on it.
- They knew the meaning, needs and characteristics of inclusive classroom but they were not able to develop teaching plan for mathematics in such classrooms. There is no separate paper on Inclusive Education but workshops are conducted for their awareness. Some teaching aids are developed for inclusive classrooms in such workshops but neither demonstration of teaching-learning process nor how to adapt curricular strategies in such classroom is explained.
- Some pupil teachers mentioned, "When they conduct activities during SEP, they find few students complete their activity before the estimated time while some do not even understand it. We are not able to deal with such variation in the classrooms."
- During SEP the only source used for developing teaching plan by the pupil teachers was text book. They suggested that they were hardly made aware of using other resources for planning teaching-learning process.

Traditional Method: Pupil teachers told that they studied about various teaching methods like inductive-deductive, problem solving, project, analytic- synthetic, inquiry, discovery and experiential methods but these were hardly used for the purpose of teaching-learning in their classrooms. They said, "As the demonstration of such methods was also not done in our class, so we might not feel confident in using such methods for teaching. We are taught through traditional methods only".

They suggested that if they were taught using such methods then it would help them in employing the same when they became teachers. Some pupil teachers mentioned that they were not motivated to ask doubts or queries during their lectures.

Some pupil teachers viewed, "in teaching subjects like teaching of hindi, social science etc. more emphasis is given on content and pedagogy, which we lack in, is not given its due importance."

Assignment: Some pupil teachers told, "We are not taught about assigning meaningful and interesting home assignments in different school subjects. How to develop such assignments for students? How to deal with defaulters? How to motivate students who do not want to study? Basically we feel we have all theoretical knowledge but practical aspects of all these strategies are weak and need to be strengthened."

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Evaluation Strategies: Pupil teachers mentioned, "They study about importance and construction of Achievement Tests, use of Diagnostic Tests, and difference between the two. Different tools of Continuous and Comprehensive Evaluation and their formation need to be included in our curriculum." They wanted to learn how to develop different tools of evaluation and actually wanted to develop them.

Identification and remediation of learning difficulties: Pupil teachers wished to add the topic: different strategies of remediation to be adopted at the elementary level, in their curriculum in detail. They added it further, "We want to learn it practically. It may be added in our assignments also."

Conclusion: The three tools of the research study namely ITS, LES ,COS and the group discussion with pupil teachers revealed that the areas of improvement in teaching-learning process and learning environment in actual classrooms are similar to those areas which need to be addressed in teacher education programme i.e. B.EdProgramme. For effective teaching in schools there is a need to add practical aspects of concepts to be used in classroom either as group field activities/lab activities/visualizing experiments through the use of ICT or as practical home work. Pupil teachers are well aware of the aspects they need to strengthen for performing their task of teaching effectively.

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DIGITAL INNOVATION AND MEDIA: OPPORTUNITIES AND FUTURE AHEAD

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INTRODUCTION

The power of the Internet has penetrated every parts of life so it is there in the arena of Mass Communication and Journalism. It has also been revolutionized with the inclusion of the World Wide Web for newsgathering and news dissemination. Aspiring journalists today need to be familiar with cyber journalism and the basics of web designing.

Also, it is important to understand the hugest impact of online media and news dissemination though it, how media is not only making but also changing opinion in today's times via various Social Media platforms. Besides, It has also become a major source of advertising. Gone are the days, when people used to wait for newspaper for getting information in a certain way. In the era of smart phones, everything is in our hands and just a click away. Almost every big and small media houses are online through channels, apps, or even on YouTube, instead they have a fully fledged websites of their own. Whish has completed changed the scenario, of the way media is consumed today.

This Research Paper **" Digital Innovation and Media"** aims at covering various aspects of New Age media with presenting a review of various studies and research done on Digital Revolution, Media Advertising, Artificial Intelligence, Internet of Things, Consumption of Social media via Mobile and Penetration of Internet in the lives of Users. Although the presenter has tried its level best to give you a glimpse of the study but due to the vast capacity and capabilities of Digital platforms and paucity of words could not get into the depth of the area of study. All the details are elaborated with the help of Text, Graphs and Pictures.

EXPANSION OF INTERNET IN NEWS MEDIA

Computers had entered the nation the early 90's with the policies of Liberalization and globalization. Since then, Computer technologies are growing upward, taking over all the areas of life. From education to banking, from shopping to trading, from entertainment to serious discussions and what not.

In such a transformation when nothing left untouched of computer and internet, it is impossible for journalism to remains aloof. Last one decade has witnessed changes upside down. With the fact that smart phones entering in the hand of everyone, all of it has changed.

Every Media house is running its digital version independently or dependently. Teams of people dedicated to digital media are formed that is the reason why digital journalism terms have coined and new crop of journalist are taught to be digitally sound. In nutshell, we have reached a phase where it is impossible to imagine news without internet and digital.

Digital journalism, also known as **online journalism,** is a contemporary form of journalism where editorial content is distributed via the Internet, as opposed to publishing via print or broadcast.

What constitutes digital journalism is debated by scholars; however, the primary product of journalism, which is news and features on current affairs, is presented solely or in combination as text, audio, video, or some interactive forms like news games, and disseminated through digital media technology.

Fewer barriers to entry, lowered distribution costs, and diverse computer networking technologies have led to the widespread practice of digital journalism. It has democratized the flow of information that was previously controlled by traditional media including newspapers, magazines, radio, and television.

MARKET DYNAMICS

Indian Media & Entertainment sector is expected to grow at a Compound Annual Growth Rate (CAGR) of 14.3 per cent to touch Rs 2.26 trillion (US$ 33.9 billion) by 2020, while revenues from advertising is expected to grow at 15.9 per cent to Rs 99,400 crore (US$ 14.91 billion).

While Digital Advertising will grow at 33.5 per cent. The largest segment, India's television industry, is expected to grow at a CAGR of 15 per cent, while print media is expected to grow at a CAGR of 8.6 per cent**.**

ONLINE GLOBAL TREND

In the present Digital Marketing landscape, New Media marketing has emerged as one of the most indispensable tools for marketing products and services. There are various tools and forms used for the same.

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In 2018, social media sphere enjoyed more than 2.3 billion active users and more than 1.9 billion active mobile social users which is increasing at an amazing pace.

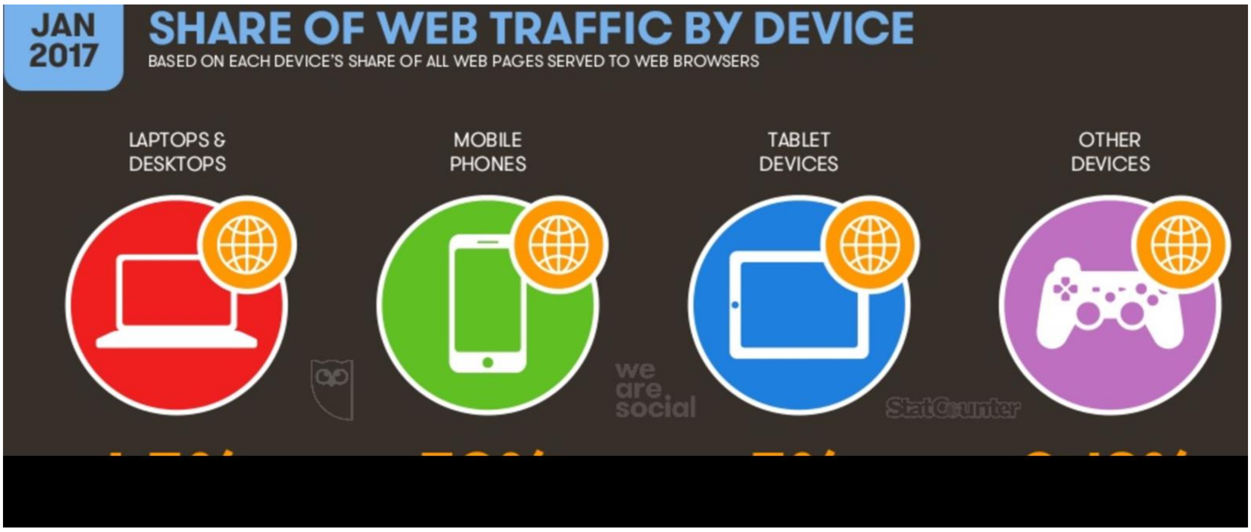
More than 83% of marketers have already utilized social media marketing to boost their sales and gain better brand identity which itself is a huge number of people.

ONLINE CONSUMPTION PATTERN

As shown in the below image, 45% of the consumer using laptops and desktops whereas 50% consumers are using mobile phones for getting the information. Only 5% consumers are using tablets and very minimum 0.12% is using other devices to get the information.

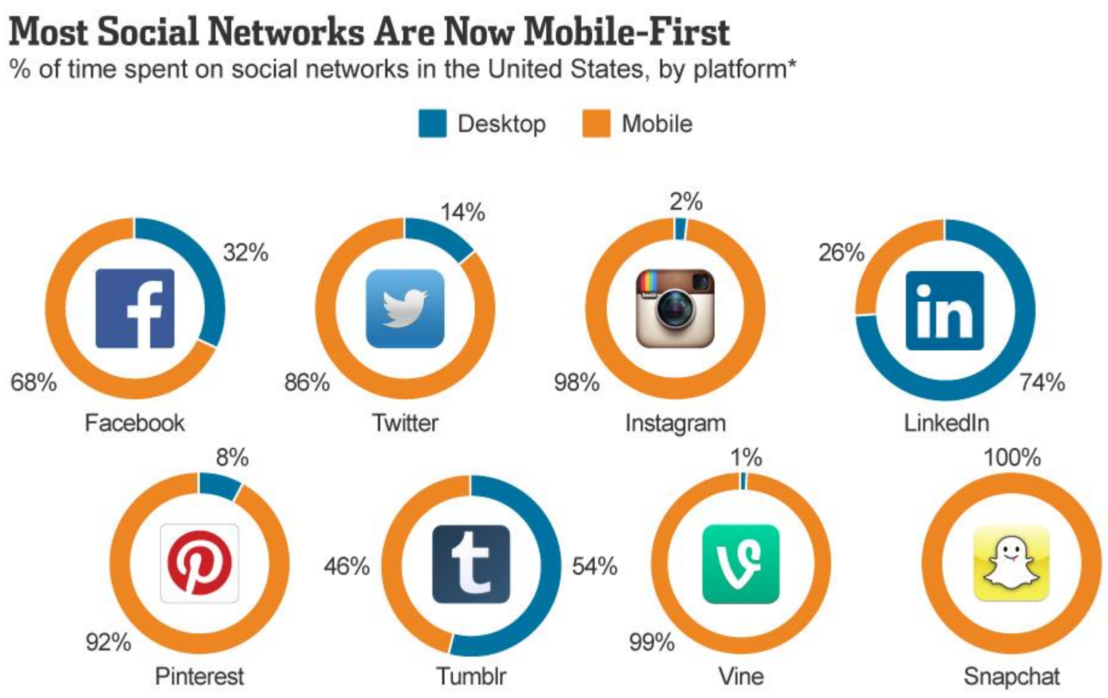
The usage of Mobiles phones, especially smart phones is maximum that is maybe because the low cost and easy availability of the mobiles. Even a rickshaw driver or a fruit seller is using mobiles these days. Those who are even little educated and can understand the functionality of the phones are using them for various information. The telecom industry has made this possible by providing mobile phones at reasonable prices.

Desktops and laptops are most convenient and easy way to work and access digital platforms. And then come the later.



MOBILE FIRST

Following image provide the mobile usage data in detail defining the range of various social media approaches. Take a look at it:



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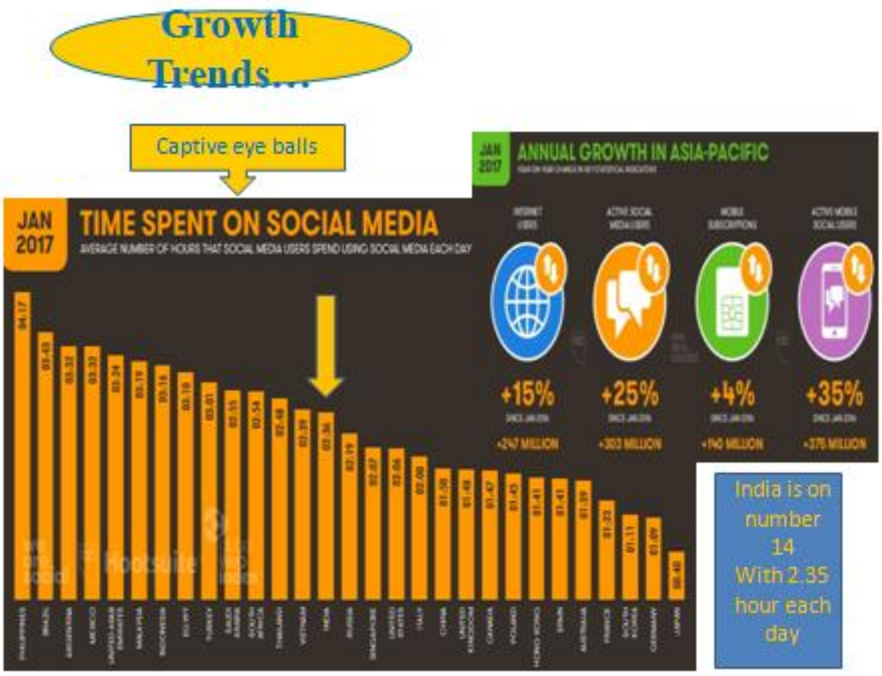

Live Videos
The trend of live video is not going anywhere rather will continue to rise in the year 2019. In fact, 14% of marketers experimented with it in 2018 itself and 43% plan to use live video this year.

Every social platform has introduced the feature of live streaming, and it has become the hottest thing in the social media. Face book's Live Video and sharing Stories, Twitter's periscope and Instagram stories has created quite a buzz in social media.

Thanks to live video feature, Facebook has enjoyed lot of growth last year and particularly on the New Year's Eve, live streaming on Facebook reached a record-breaking number. Even Instagram did not lag behind and enjoyed 100 million active users on Instagram Stories.

In digital marketing trends, now video is shifting and shaping the world of marketing more than ever in 2018.

Video is no longer an option for marketers it's a vital part of any content strategy that wants to taste success.

The shifts in the video marketing industry will help understand audience's preferences, habits, and how video can help move the needle and drive ROI for the business.

82 % of internet traffic will be video in 2020

EVERYTHING IS SMART
The **Internet of things** (**IoT**) is the inter-networking of physical devices, vehicles (also referred as "connected devices" and "smart devices"), buildings, and other items embedded with electronics, software, sensors, actuators, and network connectivity which enable these objects to collect, exchange data and talk to each other.

IoT is a key component of home automation and **Smart Homes.**

A **Smart City** is an urban development vision to integrate information and communication technology (ICT) and Internet of Things (IoT) technology in a secure fashion to manage a **city's** assets.

Future:

VR - Virtual Reality is actually computer-generated simulation of a three-dimensional image or environment that can be interacted with in a seemingly real or physical way by a person using special electronic equipment, such as a helmet with a screen inside or gloves fitted with sensors. '*Virtual reality*' basically means 'near-reality'.

OPPORTUNITIES
- Digital Marketing
- TV Industry
- Film Industry

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- Marketing
- Event Industry
- Public Relation
- Corporate Communication
- Corporate Affairs
- Education

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ALTERNATIVE ENERGY FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Energy drives development of mankind, economic growth, and increases social equity. Development is not possible without energy and sustainable energy is pre-requisite for sustainable development. In the context of sustainable energy, alternative energy sources play an important role. So far, the energy needs of the world have been catered to by majorly conventional sources of energy such as coal, gas, petroleum etc. These resources pose two concerns, first, these are available in limited quantity and are depleting at a high rate. Second, these are not environment friendly. Coal/liquid fuel based electricity generation, and petrol/diesel run vehicles are one of the major sources of pollution.

In this context, the role of alternative sources of energy or renewable energy sources as sustainable energy source that comes from natural environment becomes important. Various countries in the world have realized the importance of keeping the balance between the development and environment and are taking steps to in this regard. The United Nations Climate Change Conference (COP 21 or CMP 11) held in Paris, France in Dec, 2015 witnessed consensus among 196 participating entities to pursue efforts to limit the temperature increase to 1.5 °C. India, in its Intended Nationally Determined Contribution (INDC) has pledged to improve the emissions intensity of its GDP by 33-35% by 2030 below 2005 levels. It has also pledged to increase the share of non-fossil fuels-based electricity to 40% by 2030. It has agreed to enhance its forest cover which will absorb 2.5 to 3 billion tonnes CO2 by 2030.

For implementation to achieve this aim, India has taken various initiatives including making a target to install 175 Giga Watts of renewable energy by 2022 (100 GW-Solar, 60 GW-Wind, 5 GW-Small Hydro, 10 GW Biomass). Till Feb, 2019, we have over 75 Giga Watts of Renewable Energy installed in India. Promotion of Electric vehicles is also expected to reduce pollution. Energy Efficiency measures also help in reducing energy usage.

The education system should encourage students to generate new ideas for efficient and innovative use of resources and create interest in working including research and development in areas related to deployment of alternative energy sources for sustainable development.

Keywords: Alternative Energy, Sustainable Development, Environment, Renewable Energy, Education

1. INTRODUCTION

In recent years, the focus has shifted from growth to sustainable development. As per NITI Aayog, sustainable development is defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainable development requirescollective efforts for building an inclusive, sustainable and resilient future for people and planet. Harmony in three core elements namely economic growth, social inclusion and environmental protection is pre-requisite for sustainable development.

One of the biggest obstacles to achieve sustainable development is climate change. Climate change resulting from fast pace development has posed a threat to biodiversity, ecosystem and wellbeing of people. As per World Bank, countries and communities around the world are already experiencing increased climate change impacts including droughts, floods, more intense and frequent natural disasters, and sea-level rise. Climate change is an acute threat to global development and efforts to eradicate poverty and could push an additional 100 million people into poverty by 2030 if timely appropriate measures are not taken. Climate change is already having real and measurable impacts on human health wherein air pollution is causing more than 7 million premature deaths each year.

In Indian context, energy is central to achieving India’s development targets, to support its fast growing economy, to provide electricity to all, to fuel the demand for greater mobility and to develop the infrastructure to meet the needs of the people. Fossil fuels (Coal, gas, petroleum products) have been traditionally used as main source of energy in India. Besides their limited availability, fast depletion and import burden on the economy, they also have adverse impact on the environment. There have been efforts to find alternative energy sources which is clean, green and as far as possible, indigenous.

Alternative energy is any energy source that is an alternative to fossil fuel. These alternatives are intended to address concerns about fossil fuels, such as their limited availability, pollution issues and high carbon dioxide

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emissions causing global warming. There are differences of opinion related to what constitutes alternative energy. However, in general, it is termed as fuel sources that are other than those derived from fossil fuels. Alternative energy is generally used interchangeably for renewable energy.

Some of the benefits of alternative energy are: reduced overall usage of fossil fuels, reduced pollution, distributed generation, diversified energy supply andlesser dependence on imported fuels. They also create economic development and employment in manufacturing, installation, and operation and maintenance.

2. ALTERNATIVE ENERGY SOURCES:

❖ Solar Energy

Solar power is the conversion of energy from sunlight into electricity, either using photovoltaics (conversion of light energy to electrical energy), or using concentrated solar power(conversion of heat energy to electrical energy). In India total installed capacity of solar energy is 26.03GW (Giga Watts) as on Dec, 2018. Government has made a target of installation of 100 GW of solar power by 2022. Its modular structure provides flexibility in terms of innovative installations both in rooftop and ground mounted and from small to large sizes. Solar power has proved beneficial in electrifying remote areas through distributed generation. Solar lanterns are rapidly replacing kerosene lamps. Solar photovoltaic water-pumping systems are being used for irrigation and drinking water. Government is also providing subsidy for solar power installations.

❖ Wind Energy

In wind energy, wind turbines convert the kinetic energy in the wind into mechanical power and a generator is used to convert mechanical power into electricity. Mechanical power can also be utilized directly for specific tasks such as pumping water. In India total installed capacity of wind energy is 35.29 GW as on Dec, 2018. Government has made a target of installation of 60 GW of wind power by 2022.

❖ Biomass

Biomass is a fuel developed from organic materials such as scrap lumber, forest debris, crop residuals, manure and waste residues. They provide an efficient way to convert waste and crop residues into electricity and reduce pollution. In India total installed capacity of biomass energy is 9.78 GW as on Dec, 2018. Government has made a target of installation of 10 GW of biomass power by 2022.

❖ Hydro Electric Power

In hydropower or hydroelectricity the conversion of energy takes place from flowing water into electricity. It is considered a renewable energy source because the water cycle is constantly renewed. Hydro power plants can be small or large. Hydro power plants are run of the river or storage with dam. Dammed reservoirs can also help with flood control, be a reliable source of water for irrigation and drinking. However, there are many concerns with hydropower, particularly large dam facilities which include significant impact on the regional ecosystem, flooding upstream landscapes, disrupting habitats for wildlife, blocking fish passages, and displacing local communities. In India total installed capacity of hydro power is 50 GW as on Dec, 2018 out of which 45.4 GW is large hydro(above 25 MW) and 4.6 GW is small hydro(less than 25 MW).

❖ Geothermal Energy

Geothermal energy is the heat from the Earth. Resources of geothermal energy range from the shallow ground to hot water and hot rock found a few miles beneath the Earth's surface, and down even deeper to the extremely high temperatures of molten rock (magma). Many technologies have been developed to take advantage of geothermal energy such as generating geothermal electricity, producing heat directly from hot water within the earth and using the shallow ground to heat and cool buildings through geothermal heat pumps.

❖ Tidal Energy

Tidal energy converts the natural rise and fall of the tides into electricity. The high cost and lesser availability of appropriate sites have been limitations of deployment of tidal energy in large scale. Tidal power can also have adverse effects on marine life.

❖ Wave Energy

Wave Energy is another type of ocean based renewable energy source and uses power of the waves to generate electricity. Unlike tidal energy which uses the flow of the tides, wave energy uses the vertical movement of the surface water that produces tidal waves. Wave power converts the up and down movement of the ocean waves into electricity. Equipments are placed on the surface of the oceans to convert mechanical energy into electrical energy. This technology requires constant strong waves. The limitations of this technology are high costs, intermittent power and threat to navigation that cannot see or detect the equipments by radar.

3. RESEARCH AND DEVELOPMENT (R&D)

R&D for renewable technology development should involve industry and scientific establishments. Time bound specific tasks for identified R&D activities should be assigned to recognized / identified industry and institutions with clear understanding on the achievement of results. There is a need to develop platforms for sharing of knowledge so as to avoid 'reinventing the wheel'. Local innovations for new and emerging technologies should be done for improvement of available technologies to cater to the specific needs of the people of a particular area. In India, Ministry of New and Renewable Energy has been supporting R&D for technology and manpower development in Renewable Energy. Clean Energy Research Initiative (CERI) by Department of Science and Technology is one of the schemes to support R&D and capacity building in the area of solar technologies.

4. COMMUNITY INVOLVEMENT

Getting community engagement and sharing the benefits equitably is a key part of a renewable energy project. Various steps involved in community involvement include providing balanced and objective information, assisting the community in understanding allaspects of a project, including possible problems/issues, obtaining feedback from the community on plans, options and decisions and skill development of the community members to work and manage the project. Some of the benefits of community involvement are minimized objections, good stakeholder relations and a level of community awareness and trust in the project.

5. CONCLUSION

Energy is of utmost importance for modern economies and societies. The management and development of energy resources are priority from a sustainable development perspective.Improving energy access is critical to progress in the areas of poverty reduction, industrialization, economic growth, health, and education. Efforts to increase energy access must also factor in climate change as encompassed in theUnited Nations Climate Change Conference (COP 21 or CMP 11) Paris2015 agreement. With this objective, carbon-intensive economic development is no longer an option and focus needs to be shifted towards clean and renewable sources.

In Indian context, with right investments in green technologies, India is well positioned to achieve renewable energy targets. The pursuit towards renewable energy will have an important role in enabling the country's transition to a fully sustainable energy system supporting sustainable development.With 300 clear sunny days, over a dozen perennial rivers and a coastline of more than 7,500 KMs, India has huge potential ofdevelopment of renewable energy for the benefit of its inhabitants.India with its population of 1.3 billion people is the world's fourth-largest carbon emitter and power sector contributing majorly to the same. But in the recent years, due to climate change concernshaveled to a significant shift from fossil fuel based energy sources to renewable energy sources.One more benefit of renewable energy is providing employment to local population. India has made significant developments in the renewable energy space with present installed renewable energy capacity of over 75 GW. In order to make the most of renewable energy sources, there is also a need to focus on energy efficiency practices as India's energy demand will witness an exponential growth owning to the lighting and cooling requirements due to the varied climatic conditions, increasing electric mobility, growth of the industries and rural electrification.

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DIGITAL INNOVATION A ND SUSTAINABLE DEVELOPMENT: IMPLICATIONS FOR AN ENGLISH CLASSROOM

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ABSTRACT

The onset of Global Digital Revolution has revolutionalised the way in which all fields of knowledge function. It is not only supremely interesting as far as the question of technological innovations go but also the implication that these technologies offer a host of possibilities in varied industries and contexts. Since digitalisation has taken over the entire world, it seems like being digitally literate is the only way to go. Key research studies have also attempted to create a positive correlation between digital innovation and sustainable development. The important area for discourse is to create solutions in the classroom wherein learners can use digital innovation to further sustainable development. Just like any other domain of knowledge, use of digital resources, traditionally under the purview of Information and Communication Technology, has become the talk of the day much more than the need of the hour in classrooms, globally. Indian classrooms, too, irrespective of the context, type of school, regional placing of the school are opening their arms to use of digital resources (or ICT resources as they are popularly referred to) infusing them into the teaching-learning process.

In this paper, the author attempts to establish the extent to which digital innovation has been infused in classrooms, especially the typical English classroom and its impact on sustainable development.

Keywords: Digital Innovation, Sustainable Development, Information and Communication technology and resources (ICT resources), Typical English classroom

INTRODUCTION

The onset of Global Digital Revolution has revolutionalised the way in which all fields of knowledge function. It is not only supremely interesting as far as the question of technological innovations go but also the implication that these technologies offer a host of possibilities in varied industries and contexts. Since digitalisation has taken over the entire world, it seems like being digitally literate is the only way to go. Key research studies have also attempted to create a positive correlation between digital innovation and sustainable development. The important area for discourse is to create solutions in the classroom wherein learners can use digital innovation to further sustainable development. Just like any other domain of knowledge, use of digital resources, traditionally under the purview of Information and Communication Technology, has become the talk of the day much more than the need of the hour in classrooms, globally. Indian classrooms, too, irrespective of the context, type of school, regional placing of the school are opening their arms to use of digital resources (or ICT resources as they are popularly referred to) infusing them into the teaching-learning process.

For the purpose of establishing a context, it is imperative to operationally define some key terms. These terms have been defined as follows:

- Digital Innovation- Digital innovation is in consonance with Digital Technology. A digital innovation refers to key transformations in the field of technology, be it computers, tablets, mobile phones which lead to a relatively enhanced productivity and democraticization of a particular discipline or field.
- Sustainable Development- Sustainable development has often been conceptualised as economic development without the depletion of natural resources, implying that it is a development which does not hamper the natural and ecological environment of the world.
- English Classroom- A classroom where English is the target language being actively taught as a Second language, especially in the Indian context.

The relationship between Digital Innovation and Sustainable Development is a much discussed one. The term, “Sustainable Development” was first used by the Brundtland Commission which defined it as, “the development with sustainability that meets the needs of the present without compromising the ability of the future generations to meet their own needs.” This phrase is now being used in most official documents and policies across the globe. It is also important to underline that sustainable development can have various dimensions- social, political, economic, ecological, environmental, educational, socio-political, so on and so forth.

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“Technology has great potential to help deliver the SDG’s but it can also be at the root of exclusion and inequality. We need to harness the benefits of advanced technology for all”

-UN Secretary General, Antonio Guterres, at the closing of the 2018 High-Level Political Forum on Sustainable Development”

Guterres seems to be banking on the merits of digital technology for sustainable development. As academicians, researchers and teacher educators, it is imperative that we understand, address and bank upon this relationship between digital innovation and sustainable development to use it inside our classrooms. In this section, we will try and delve deeper into the nuance of this relationship.

Firstly, technology has transformed our world into being a more compact one. People are connected now more than ever. If any form of development happens in any part of the world, it reaches the other parts of the world at a lightning speed.

Secondly, the access of development and news of development (emphasising the difference between the two) is not only quick to reach its audience but is faster in elicitation of responses. The eventual and expected outcome of Sustainable Development Goals is to bring communities (irrespective of any barriers) and individuals to come closer. We are also close to this outcome through digital innovation, literally at the tap of a button.

Thirdly we must hold ourselves (the community of teachers) accountable for the introducing Sustainable Development and its goals to our students. UNESCO in its key document on Sustainable Development asserts that quality education must be imparted to students of all grades, learning levels, irrespective of context, to educate them about the skills, values, morals and attitudes to create a sustainable future. It has also been suggested that issues pertaining to sustainable development should be introduced in the curriculum such as climate change, environmental concerns and degradation among others to create a more aware, responsible, alert and proactive population. The opening lines of Kothari Commission say, “The future of the country is being shaped in our classroom today.” It will not be an exaggeration to say that this historical statement holds true for classrooms across the world.

Infusing Technology in Classrooms for a Sustainable Future

It is a truth, universally acknowledged (alluding to Austen) that technology has become the prime, driving force of our classrooms today. Lesson plans with ICT infused in them are not considered ‘modern’, ‘innovative’ or ‘unconventional’ are now counted as being the norm. Classrooms with traditional teaching methodology interspersed with ICT have revolutionalised the way students are taught turning the process of learning form drab and dreary to more learner-centred, entertaining and engaging. While students were earlier used to rote memorizing facts and figures, now are moving towards a sense of self motivation and self regulation. This whole concept of ‘Blended Classrooms’ which meaningfully and pragmatically integrates technology with conventional pedagogical techniques is being touted as the solution to what UNESCO posed in front of educators: teaching our young learners about sustainable development.

In this section, we will try to take a sample of a middle school English classroom to closely examine and critically analyse how the concept of Blended Classrooms can be used to effectively teach learners to engage with the concept of Sustainable Development.

Blended Classrooms and Sustainable Development

The concept of Blended Classrooms has gradually but consistently found its way inside our classrooms. Not just any one particular subject, but all subjects are using the advantages and merits of ICT in classes of various subjects. English classrooms have greatly benefitted from Blended classrooms. The world of English language learning has opened up after the use of ICT in classrooms. Areas of Prose, Poetry, Drama and Grammar teaching have become mesmerizing with the use of ICT. Multiplicity of interpretations, considered an important attitude has become easier to impart and engage with through the use of ICT resources such as PowerPoint presentations, Audio-Visual aids and Simulations.

Bloom’s Taxonomy considered to be a tool for creating successful educational objectives is the driving force behind most of the lesson planning that pre-service and in-service teachers engage in. It is divided into three hierarchical levels of educational objectives which function as domains, namely, cognitive, affective and psychomotor.

Blended classrooms are misconstrued as being extremely different from regular classrooms, which is inaccurate. Blended classrooms are an extension of conventional classrooms using digital content to increase some of its advantages. Its advantages include, but are not limited to the following:

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- Individualised or personalised instruction
- Less reliance on rote learning
- More entertaining, fun learning
- Activity-based learning
- Child centred learning
- Accelerated learning
- Scope to adapt lessons in accordance and consonance with desirable learning outcomes

Regular classrooms can have some, most or all of these features. The only difference between regular classrooms and blended classrooms is that blended classrooms make use of digital content.

There are various models and approaches to successfully create a Blended Classroom and effectively integrate and use digital innovation in the classrooms:

One way is to use the 'Lab Rotation Method' which means that a limited number of computers or electronic devices are accessible to the students on a rotation basis when they visit the lab for full or partial access to digital content.

The second method is 'Classroom Rotation'. In this method, the number of electronic devices is not limited and is available for access in classrooms. However this access to digital content is centred on the activity and the teacher's reliance and willingness to use digital content in the classroom.

The third and last method is the 'Flex Method' which is basically a large room where each learner works on an individual computer through online courses with the help of a teacher. This large also consists of some smaller rooms where learners (individually or in a small group) work their way to advanced learning stages.

These three methods can be used individually or in a group

Let us take an example to understand this better. An English teacher teaches a poem by Alexander Pope to young English learners. Elements and characteristics of Neoclassicism reflected in the poem are discussed by the teacher along with the central theme of the poem. Now the teacher has the option of closing this discussion right here and now or also has the scope of using videos to discuss how different readers across the world have interpreted this poem in different ways. A popular activity done with the use of ICT is "The Author/Poet's Hat". In this activity, the learners are asked to metaphorically don the hat of the author/poet. Then they are asked various questions and they answer these questions based on their own understanding of the poem. The underlying idea of this activity is that every reader is a poet/writer herself as every piece of literary writing is open to interpretation.

While English learning is mostly equated with development of communicative competence, it can be used for a variety of other purposes as well. English language teaching is divided into teaching of Prose and Poetry, traditionally while modern advocates of ELT also add the teaching of Drama and Grammar to this. A primary aspect of English teaching and learning is the learning, relearning and unlearning of stories. These could be in any form- prose, poetry or drama but essentially we teach students the narratives of these stories. It is important that we also understand the way these stories are to be told: there are two central themes of any story. These themes are the implicit theme and the explicit theme. The explicit theme is what is generally taught in a classroom which refers to the core storyline of the piece. It includes the basic plot structure and the central characters. The teacher tries to explain the bell-shaped curve in the story focussing on the introduction, the main conflict and the resolution of the conflict. We also come to understand that there is one more theme in any literary piece, the implicit theme. This theme is of a greater concern to teachers as it talks about the moral systems, values and cultural norms which learners are socialised into. And this is where the teachers must help students imbibe the concept of sustainable development. We live in a world where it is becoming increasingly important to develop a lifestyle which uses our natural resources in a sustainable way. While the use of ICT and Blended Learning in itself is a step towards furthering the cause of sustainable development, English pedagogy can also be used to narrate stories about sustainable development to students. It has been proven time and again that literary pieces, be it stories, poetry or drama can be used as didactic tools to help students understand about various issues around them, especially as a tool to inculcate moral values and aspects of humanism

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It can be asserted that these can also be used to teach students about our current practices of over exploitation of our natural resources and overdependence on artificial or man-made resources. We can also use the English content matter to teach students about the importance of Sustainable Development and what can be done on the grassroot level to further establish an attitude of the progression of Sustainable Development.

CONCLUSION

English classrooms are considered to be extremely didactic in nature. We must acknowledge the fact that we can use English content to help students learn, unlearn and relearn theories, ideas and contexts. Literary pieces can be used to help students understand and engage with the idea of Sustainable Development. Stories and poems can be used to educate children about possible ways to establish Sustainable Development and use digital innovation to use our natural resources wisely. In itself, digital innovation is something which helps the cause of Sustainable Development. Infusion of digital resources helps institutions to save paper, time and other resources and has also been found to lead to more effective teaching- learning process. These digital resources can be used to help students generate discourses about Sustainable Development.

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DIGITAL INNOVATIONS: A TOOL FOR SUSTAINABLE DEVELOPMENT IN EDUCATION

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ABSTRACT
The point of this paper entitled Digital Innovations: A Tool for Sustainable Development in Education is to contribute in the discourse on advanced advances as the way to cultivate practical instructive advancements for improving the instructing, taking in and appraisal from K-12 to Higher Education. It gathers the information and substance from different researchers and sources which have as its objective to address these difficulties and advance the viable utilization of new devices and advances to help educating, learning and appraisal. The paper comprises of 6 Digital Transformation Trends In Education and exhibit how they can be utilized to address center instructive difficulties; crossing from reexamining and changing learning conditions crosswise over instructive settings to viably developing understudies capabilities for the computerized brilliant society of things to come.

INTRODUCTION
Instructors from all evaluation levels are coming to understand the advantages of innovation in the homeroom. Normally, instruction is one of the last businesses to roll out broad improvement, clutching techniques and practices that were not coordinating pace with the consistently changing specialized world. In any case, through the advanced change and the ascent of instructive innovation, educators have started rolling out radical improvements to their guidance, evaluations, even the physical make-up of their homerooms, and at an a lot quicker rate than anticipated. These present patterns are standing out as truly newsworthy in training on account of the manners by which they are affecting understudy realizing, which will be talked about further:

- **Virtual Reality**

Many allude this as increased reality but another term could be Mixed Reality. Gone are where understudies are relied upon to sit discreetly at their work areas. Instructive innovation is prevailing with regards to making learning community and intuitive. Computer generated reality is a case of transformative innovation that improve instructor guidance while all the while making vivid exercises that are fun and drawing in for the understudy. Augmented reality has the capacity of carrying the outside world into the homeroom and the other way around. CombiningAR/VR/MR is exceptionally foreseen. Take, for instance, Experiential learning procedures, the utilization of computerized reasoning in training, and customized learning strategies are a portion of the real patterns which keep on reforming the Indian instruction framework in 2019. Experiential learning is being actualized in India as virtual labs, internet based life stages, virtual and enlarged reality instruments, and Virtual labs are intuitive conditions for making and leading reenacted tests dependent on certifiable wonders so understudies can collaborate with an exploratory contraption or other action by means of a PC interface. VR permits understudies utilizing e-learning stages on cell phones to straightforwardly connect with concentrate material. This keeps their commitment levels high and spurs them to find out more and better. Then again, AR encourages instructors and coaches in performing undertakings, they beforehand haven't or can't, in a protected situation.

- **Classroom Set of Devices**

Schools are moving far from conventional ways and understudies never again need to go to the innovation lab for access to a PC or PC. Late years have demonstrated an expansion in study hall sets of PCs. Gadgets, for example, SMART Board permit both the educator and understudy to investigate the subject more than what's composed on the course books. It opens up the part of this present reality to the student and at the am etime makes the communication all the more vivacious and pleasant. As that number keeps on developing, so does the requirement for expanded spotlight on projects that show advanced citizenship abilities. We have to set up sessions for educators were they can gain proficiency with a wide range of new things that can be attempted with this colossal progression in innovation.

- **Redesigned Learning Spaces**

Teachers have understood their homerooms must copy such a situation, which isn't just community oriented yet in addition well disposed spaces to encourage understudy learning. The onboarding of innovation has upheld their undertaking. Understudies are going on virtual field trips through these upgraded learning spaces rather than simply perusing from a content; they are making media rather than simply taking a gander at it. These spaces are loaded down with incorporated innovation, which implies understudies aren't simply utilizing these things, yet they are understanding howto use them so as to accomplish a particular objective. In addition, a

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portion of these learning spaces aren't even in the study hall. Schools and colleges are making increasingly casual grounds learning spaces since they comprehend the significance of making and teaming up day in and day out, not exactly when class is in session.

- **Artificial Intelligence**

The utilization of AI in advanced education has effectively demonstrated helpful. Australia's Deaken University utilized IBM Watson to make a virtual understudy warning administration that was accessible 24-hours every day, seven days seven days. Watson's virtual counselors handled in excess of 30,000 inquiries in the main trimester. Another utilization for AI incorporates chatbots. Since chatbots are furnished with Natural Language Progression, as found in Siri, they have the human ability of answer inquiries concerning homework, helping understudies through an administrative work process like money related guide or paying bills, and facilitating the outstanding task at hand of the general population who might typically serve these jobs. Different utilizations of AI in instruction incorporate customizing realizing (which is talked about in more detail beneath), assessing the nature of educational programs and content, and encouraging one-on-one coaching with the utilization of Intelligent Tutoring Systems. We should keep one thing very clear in our psyches that innovation doesn't plan to supplant instructors, just to supplement them.

- **Personalized Learning**

We can customize adapting more now than any other time in recent memory. From school decision — open, private, sanction, virtual — to the alternatives accessible for how an understudy learns, training can be customized to suit every person. Mixed learning gives greater duty to the understudy, as it includes less immediate guidance from the instructor and more disclosure based techniques for learning. Mixed learning is a case of how understudies can control certain components of their learning by settling on choices about things like where and at what pace they travel through material. Versatile learning is like mixed in that it, as well, enables understudies to settle on choices about things like the time period and way of their learning. Versatile learning innovation gathers data about understudy conduct as they're responding to questions, and after that along these lines utilizes that data to give moment criticism so as to change the learning knowledge as needs be. Instructive devices with versatile SEQUENCE ceaselessly examine understudy information continuously and settle on split second choices dependent on that information. It consequently changes what comes next in a grouping, be it modified substance or an alternate request of aptitudes, in light of how understudy an understudy is performing.

- **Gamification**

Playing and learning impact when homerooms use gaming as an instructional device. Gaming innovation makes learning troublesome topic all the more energizing and intelligent. As the innovation advances, it is rapidly being utilized to upgrade instructive recreations in each order. Recreations are intended to give prompt input, understudies are inherently inspired to continue playing them, sharpening aptitudes all through. New innovation and new learning models are energizing and offer already incomprehensible potential outcomes to understudies, however they require consistent IT support. As instructive establishments keep on getting on board with the temporary fad and embrace these advanced change patterns, we should think about the present worldview for innovation guidance and push toward a group based methodology. As understudy desires increment, responsiveness to those requirements must increment too.

Case Study: How did Byju’s transform education on the online platform

Raveendran, a mechanical specialist from Calicut University, established Byju's in October 2012. It tries to adjust the manner in which understudies learn, offers programs for youngsters from Classes IV to XII, other than getting ready alumni for aggressive tests - CAT, IAS, GRE and GMAT. The emphasis is on making learning visual and relevant, instead of simply hypothetical. The startup use innovation and information to offer customized exercises. "This methodology encourages understudies acknowledge what to realize, when to realize, how to learn and the amount to learn," says Raveendran, Founder and CEO. The thought is to modify understudies' learning knowledge to make the way toward learning pleasant. "On the off chance that the understudies learn in the correct manner and, on the off chance that they like learning, they will verify great stamps in any case," says Raveendran. Established with an underlying venture of Rs 2 lakh, put in by Raveendran, Byju's begun with study hall instructing and, throughout the years, it developed as an instructive innovation organization, with an attention on online activities. Byju's learning application, propelled in August 2015 has been a gamechanger, and is presently contributing 90% to its income. The application offers unique substance, watch-and-learn recordings, movements and intelligent recreations that assistance understudies handle things effectively and in a fun manner. "No repetition learning," says Raveendran. The startup pursues a freemium display a portion of the substance is offered for nothing, while understudies need to pay a charge for cutting edge levels. The application is presently being utilized by 40 lakh understudies and, of these, 1.6 lakh are paid supporters. Somewhere in the range of 25,000 paid clients are jumping aboard consistently. "When youngsters perceive how fun and drawing in learning can be, they begin learning alone. This self-roused learning has helped manufacture the confidence of the two understudies and guardians in the item," says Raveendran. The startup, whose normal yearly membership ticket measure is Rs 10,000, created an income of Rs 4 crore in its first year of activity (2011-12). In pretty much five years, it has seen sensational development with income ascending to Rs 120 crore in 2015-16. Its staff quality has additionally developed from 10 to 900. Raveendran says that improved learning background that Byju's offers is the key explanation behind its tremendous development. Its 500-in number R&D group enables produce and bundle to content that makes learning alluring for students."Our USP is that we make each understudy experience passionate feelings for learning and not concentrate on simply the propelled ones and the toppers," says Raveendran. The startup has won a few honors including Big Research NDTV Profit Business and Service Excellence Award, CNBC-TV 18 Crisil Emerging India Award in Education, Deloitte Technology Fast 50 India and Fast 500 Asia Award (for four successive years) and, most as of late, VC Circle Award for Education Company of the Year. As anyone might expect, Byju's guarantee has attracted financial specialists. The startup, which saw 15% of its income a year ago from abroad clients, for the most part from West Asia, has gotten a gigantic subsidizing of more than Rs 700 crore in three rounds from funding firms Aarin Capital and Sequoia Capital, and Belgian speculation firm Sofina. "We've made understudies who are dependent on learning, and in that lies the key to our prosperity," says Raveendran.

Future Scope

"No Technology Can Replace Teachers". Notwithstanding, it is likewise the duty of the instructors, as it were, to consolidate present day training innovations like online task and video address in the homerooms to help make the examination material connecting with, intelligent and reviving. Aside from getting engaged with considering through such imaginative measures, understudies will comprehend the significance and significance of the whole substance, consequently demonstrating more enthusiasm for studies and learning. The benefit of computerized learning is likewise that it helps both withdrawn and outgoing understudies voice their perspectives in the homeroom. With the assistance of web apparatuses like message sheets, gatherings and online addresses, understudies who are bashful and reluctant can be enabled by the educators in study halls. These days, delicate aptitudes are more significant than hard abilities for one reason: everything changes so quick, that your capacity to adjust to evolving conditions, persistently adapt new patterns, think efficiently and be proactive – these are the abilities that are regularly esteemed the most at this point. 75% of teachers and understudies feel there is a hole in their capacity to meet the abilities needs of the IT workforce. To set up the ability required for the advanced economy, instruction must adjust as quick as the interest for IT aptitudes is developing and advancing. Innovation has significantly extended access to instruction and gave tremendous open doors for adolescents beginning their very own new businesses before even they turn 18. Just by realizing how to code, they can program their site and begin doing their business. In addition, presently all data that you need is accessible on the web and you have online gatherings, where you can really solicit exhortation from the experts, gain admittance to the contextual analyses and begin self-training.

In the customary homeroom, the instructor is the essential wellspring of data, and the students inactively get it. This model of the educator has been in instruction for quite a while, and today is still especially in proof. Be that as it may, on account of the entrance to data and instructive open door that innovation has empowered, in numerous study halls today we see the educator's job moving to the "manage as an afterthought" as understudies assume greater liability for their very own getting the hang of utilizing innovation to assemble pertinent data. Schools and colleges the nation over are starting to update learning spaces to empower this new model of instruction, cultivate more connection and little gathering work, and use innovation as an empowering agent. The fate of innovation in training is helping instructors to grow past direct, content based learning and to draw in understudies who adapt best in different ways. Its job in schools has developed from a contained PC class into a flexible learning apparatus that could change how we exhibit ideas, allocate extends and survey advance.

Likewise, the fate of innovation in training is to improve correspondence. In districts that were hard to achieve, for example, puts in sub-Saharan Africa are currently beginning to be open through eLearning. Mentors can address students over long separations and researchers can accomplish their scholarly papers through eLearning. Additionally, understudies that vibe like examining from home would now be able to do it. Headway of data innovation in instruction has improved research. There are a lot of online libraries that help instructors and understudies with exhaustive perusing materials. Educators and teachers are additionally ready to post their work online for their understudies to peruse.

FUTURE OF TECHNOLOGY IN EDUCATION: EXAMPLES & POSSIBILITIES

- **Social media in education** – allow learners and educators to post thoughts, ideas, and comments in an interactive learning environment. Also, students can follow influencers and learn from their posts.
- **Ipads& computers** – technology helps students be more responsible. Owning their own device or borrowing the school's devices gives students the opportunity to improve their decision-making skills as well as taking ownership of a valuable and often times expensive device.
- **Better Simulations and Models** – digital simulations and models can help teachers explain concepts that are too big or too small or processes that happen too quickly or too slowly to demonstrate in a physical classroom. Other simulations the organization is developing include a software that allows students to experiment with virtual greenhouses in order to understand evolution, a software that helps students understand the physics of energy efficiency by designing a model house, and simulations of how electrons interact with matter.
- **Global Learning** – at sites like Glovico.org, students can set up language lessons with a native speaker who lives in another country and attend the lessons via Skype, hangouts, etc. Learning from a native speaker, learning through social interaction, and being exposed to another culture's perspective are all incredible educational advantages. Also, podcasts are another popular learning method, with hundreds of free educational programs now available online.
- **More efficient assessment** – teachers can collect real-time assessment data from their students. When the teacher gives out an assignment, she or he can watch how far along students are, how much time each one spends on each question, and whether their answers are correct. With this information, a teacher can decide what concepts students are struggling with and can pull up examples of students' work on a projector for discussion.
- **E-books** – a digital textbook is a PDF on a tablet that students can carry around and now there is no need to carry five textbooks anymore. It's all digital. What used to take hours in the library to find, now students find instantaneously.
- **Students database and results tracking** – teachers are able to track individual progress, and are encouraged to identify learning objectives and differentiate instruction based on the needs of their students. Also, "My dog ate my homework" just won't work it anymore, everything is saved on cloud. Other than that, student are able to check their grades immediately in the digital diary. Basically, students will each have a digital portfolio where they store all of their projects, assessments, notes.
- **Interactive textbooks & case studies** – the way that we think of textbooks is completely changing. It is no longer limited to merely text and pictures. Today's textbooks often have web-based sites that include assessments, animations, additional materials, videos, and other materials to support the learning of new content. Normally students have questions after reading a material and they can answer them in an interactive way.
- **Digitalization of everything** – students don't need pass notes in class anymore. And have their room full of notebooks, books and papers. Now everything is available online.
- **Extended classroom communities** – technology facilitates to extend classroom community by using web-based platforms like Edmodo or others. Teachers and students can use this platform to discuss homework, post assignments, and interact with peers as they work on projects.
- **Flexibility and online learning** – it is now easy for anyone to learn at their own pace, rather than being forced to adhere to strict timelines. I think, that the future of technology in education is about making it possible for people to learn from any place in the world. Online learning means that people can learn at varying pace, depending on their ability and the amount of time that they are willing to devote to their learning effort. Given learning materials are delivered to learners online, learners can schedule their learning timetables as they wish and submit homework and exams online.
- **Making learning fun again** – Teachers can now use videos, animations and other forms of content to enhance the process of learning. Nowadays, with the help of technology, it is now common for learners and teachers to use games as a way of enhancing the process of learning and teaching. As a result of the use of various forms of content, learning and teaching are now fun and more meaningful than the way it was in the past.

- **Cost Reduction** – technology has contributed to significant reductions in the costs of accessing education. Everything is available online now.
- **Improved student-teacher Interaction** – more and more teachers are now using technology to keep in touch with their students, for example e-mails and services like dropbox that allows you to upload and share content with a large number of people.
- **Video Games** – simulating real life problems, video games can bring about behavioral changes in the students by making them more goal-oriented. Gaming models not only provide a wide range of information but also initiate students to be problem-solvers.
- **Lifelong Learning** – the future of technology in education is also about revolutionizing education by normalizing lifelong learning. Online learning is a great way to facilitate today's knowledge-driven society and the ongoing demands for continuous professional development. The nature of employment has changed, and keeping one job for life is no longer expected. As a result of globalization, educational institutions around the world are now integrating technologies into all elements of their courses. Online education has become part of mainstream teaching and learning, since students now have access to a wide range of increasingly impressive online resources.
- **Virtual reality is a hot topic in education**. With brands such as Oculus, Samsung and Google innovative learning resources are now available, capable of immersing students in their chosen subject.
- **Classes available online + live streaming** – schools can create private channels and upload classes video on youtube, so that students who are sick, can watch it from home and ask questions in real time.
- **Differentiate assignments to fit student's personal learning style** – they is no need to assign a project like "write a book report using MS Word" or "create a slideshow in PowerPoint". Now, students receive the "book report" assignment and make their own determination how best to communicate their thoughts, be it audio, visual, written, musical, video, artistically. As long as they fulfill the requirements of the project, the delivery format will be up to them. Like this students can find their passion, develop their strengths and polish their skills that they will need for their future.

CONCLUSION

The paper briefly covers all the trends which can digitally transform education and the way students learn. Not only students but also teachers/instructors need to adapt to the current changing times so that learning no longer remains a dull activity and ensures entire growth of the learner. We must also ensure that these facilities to all irrespective of caste, colour and creed.

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RELATION OF ACADEMIC ACHIEVEMENT WITH CRITICAL THINKING AND LEARNING SATISFACTION OF VIII STANDARD STUDENTS OF SCIENCE

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ABSTRACT

This research paper focuses on the relation of Academic achievement with Critical Thinking and Learning Satisfaction of VIII standard students of Science. Science is fundamentally concerned with exploring the physical world through the three fundamental areas of Physics, Chemistry and biology. Science is a very essential subject for a student. It familiarizes him with the empirical mode of investigation. It gives an answer to all the questions that keep disturbing him from time to time like how different processes takes place, how things are carried out etc. Understanding its conceptual structures and methodologies are an important part of an educated person.

Thus, Academic Achievement is one's intellectual ability to gain knowledge in a learning environment which is provided in school, college and universities. The student performance is measured through examinations or continuous assessments carried out during the course of study. The main concern is the how much the students have acquired and achieved. Therefore, it represents performance outcomes that indicate the extent to which an individual has accomplished specific goals.

Critical Thinking is the ability to think clearly and rationally about what to do and what to believe. It includes the ability to engage in reflective and independent thinking, making clear decisions. Learning Satisfaction plays a major role in shaping a student to become successful in pursuing their education. Students are viewed as customers of education market and as such their satisfaction is invaluable. Understanding the students learning satisfaction is to be able to provide improvements that may contribute to quality.

Keywords: Reflective, Conceptual Structures, Methodologies, Outcomes

INTRODUCTION

In the present Indian Education system, we still follow the traditional method of teaching without considering the need of the child and the society. Besides the fact that our educators are aware of the different approaches and strategies to be adapted inside a classroom but it is really unfortunate that our teachers follow the traditional lecture method and all other methods do not have their applicability. Having just the theoretical knowledge of the concepts and then memorizing it is not the aim of education. Science is a subject of experiments. No concept is accepted without a proof and a proper explanation supported by experimentation, whether it is physics, chemistry or biology. They are all very close to the world we live in. There is nothing which the student has to study virtually; all things have evident proof behind its acceptance. Science is fundamentally concerned with exploring and interpreting the physical world through the three fundamental areas of Physics, Chemistry and Biology. We live in a scientific and technological age and none of us can function properly without the basic scientific literacy and scientific skills. We also depend on scientific techniques for our economic and materialist requirements.

Science helps us to comprehend and establish connection with the physical and biological world around us. It has provided a pathway for advanced life from bicycle to jet aircraft, medicine to high-tech surgeries, televisions to gazettes like mobiles, tablet etc and many more. It has really affected the life style of people living from villages to towns and cities. Science cannot be used in a society without of men and women who have specially trained for science based vocations in industry, research and teaching. Science is all around us. Talk about household or everyday living, we are all the time surrounded by science .Right from how we breathe, what we eat, the machineries we use at home and outside how we travel to work place, what activities we do and so on. There is an endless list to the importance of science. We are all the time applying scientific steps to explore, study and to find out the reason and the cause of what all is happening around us.

Science is a very essential subject for a student. It familiarizes him with the empirical mode of investigation. It gives an answer to all the questions that keep disturbing him from time to time like how different processes takes place, how things are carried out etc. Understanding its conceptual structures and methodologies are an important part of an educated person. It helps in the development of intellectual skills and motor abilities. It develops a power of thinking, reasoning, curiosity, open-mindedness which leads to the development of scientific attitude and scientific temper. Thus science is such a subject which will always help in the progress of

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the people and the nation by bringing out social changes for the betterment of the society. A student of science has knowledge based on facts, concepts, processes which enable him to continue to learn throughout his life.

Academic achievement is very important in the life of the student. It helps the students to know their level of performance and the weak areas in different subjects. It also helps the teachers to analyze their teaching and thus can bring in improvement accordingly. In today's competitive world academic achievement of a student holds lot of importance. The present society is achievement oriented. For taking admissions in higher classes or professional courses, academic achievement plays a role. Students who do not score well do not get admissions in reputed colleges. It is concerned with both the quantity and quality of learning. It is assessed continuously throughout the year in the form of formative and summative assessments. Thus, academic achievement is the marks obtained by the students through examination or achievement test which may be standardized or non-standardized. Academic Achievement is one's intellectual ability to gain knowledge in a learning environment which is provided in school, college and universities. The student performance is measured through examinations or continuous assessments carried out during the course of study. The main concern is the how much the students have acquired and achieved. Therefore, it represents performance outcomes that indicate the extent to which an individual has accomplished specific goals. In other words, it is the end product of all educational programmers.

Critical Thinking is the ability to think clearly and rationally about what to do and what to believe. It includes the ability to engage in reflective and independent thinking, making clear, reasoned decisions. During the process of critical thinking ideas should be reasoned, well thought out and judged (Beyer, 1995). Critical thinking is a skill where the student not only solves the problem but also in a position to take his own decisions, develops rational thinking and is able to reason out effectively. It is a skill in which he acquires the ability to interpret, analyze and evaluate the problem. In its exemplary form, it is based on universal intellectual value that studies subject matter divisions: clarity, accuracy, precision, consistency, relevance, sound evidence, good reasons and fairness. The term is used to describe forms of learning, thought and analysis that go beyond memorization and recall of information and facts. A person with good memory and who knows a lot of facts is not necessarily good at critical thinking. A critical thinker is able to analyze things and come to a conclusion and he knows how to make use of information to solve problems and to seek relevant sources of information. Critical thinking helps us acquire knowledge, promotes creativity, enhances language and presentation skills and is also a foundation for progress in science and technology.

Education is all about learning in a conducive environment where the students are satisfied and contended with what they learn and acquire in their classes. Learning Satisfaction is the major criteria used to evaluate the personal satisfaction towards his academic environment (Lee, 2008). Learning Satisfaction plays a major role in shaping a student to become successful in pursuing their education. Students are viewed as customers of education market and as such their satisfaction is invaluable. Understanding the students learning satisfaction is to be able to provide improvements that may contribute to quality (Ansari, 2011). Learning satisfaction is the pleasure or contentment that a student feels when he has achieved something. Teachers who show care or appreciation for their students influenced the student's satisfaction of learning (Teven & Croskey, 1997). The factors that affect students learning satisfaction are the instructor, technology, course management, Instruction and interactivity. Satisfaction can be manifested in student feelings and attitude towards learning activities; a cheerful mood or positive outlook shows satisfaction, while an unhappy mood or negative outlook shows dissatisfaction.

LITERATURE REVIEW

Wu and Hsieh (2006) conducted a study on sixth graders science students. A series of Critical Thinking Skill activity were selected. 58 sixth graders science students were exposed to these learning activities and they showed improvement. The statistical results showed that there was significant difference in their academic achievement. Joan (2007) conducted a study on the longitudinal impact of an eight-grade inquiry curriculum on student's beliefs and achievement in science. A longitudinal study followed 42 students through high school, contrasting attitudes and achievement towards science. Results showed significant gains in student's belief and achievement during the eighth grade curriculum followed by the general pattern in continuing education. Taylor and Bilbrey (2012) conducted a research on the effectiveness of Critical thiinking techniques on 5^{th} grade science and mathematics school students in Alabama, USA. The school changed the science and mathematics curriculum for a period of 3years. A statistical analysis showed significant improvement in the academic achievement of students. Kalaian and Kasim (2014) A meta analytical study was conducted to compare the academic achievement of students who have been instructed using one of the learning methods to those who have been instructed using lecture based instruction. The results showed that Inquiry based Instruction,

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cooperative and collaborative learning methods supported the effectiveness of the small-group learning methods in improving students' academic achievement with an overall average effect size of 0.60.

Nuangchalerm and Thammasena (2009) studied the effect of cognitive development, analytical thinking and learning satisfaction on second grade students through Inquiry based Instruction. The participants of this study were 10 second grade students, sampled by purposive sampling technique. The scores revealed that the cognitive development, analytical thinking and learning satisfaction on students were high. Hwang and Chiu and Chen (2015) conducted an experiment on social studies students of elementary school to study the effect of Inquiry based Instruction on students' performance and their learning satisfaction. The results showed significant difference in the scores showing increase in students' performance and learning satisfaction. Gomez and Martinez (2015) studied the impact of Inquiry based Instruction on students' academic performance and to assess their satisfaction. Linear and logistic regression analysis proved that there is significant difference in the scores showing increase in students' performance and learning satisfaction.

OBJECTIVES OF THE STUDY

The present study undertakes the following objectives:

- To find the relation between Critical Thinking and Academic Achievement of VIII Standard Science students.
- To find the relation between Learning Satisfaction and Academic Achievement of VIII Standard Science students.
- To find out the difference between Critical Thinking of boys and girls student of VIII Standard Science students.
- To find out the difference between Learning Satisfaction of boys and girls student of VIII Standard Science students.

HYPOTHESES OF THE STUDY

The hypotheses of the study were as follows:

- There is no significant relation between Critical Thinking and Academic Achievement of VIII Standard Science students.
- There is no significant relation between Learning Satisfaction and Academic Achievement of VIII Standard Science students.
- There is no significant difference between Critical Thinking of boys and girls of VIII Standard Science students.
- There is no significant relation between Learning Satisfaction of boys and girls of VIII Standard Science students.

SAMPLE

In every research project, it is not only difficult but impossible to include the whole population. Thus the researcher tries her best to select such a sample which is representative of the whole population to be studied. For the present study, six high schools of Dwarka, New Delhi were randomly selected. Totally 300 students were selected by randomly selecting 50 students from each school including boys and girls.

TOOLS USED

For the present study, following tools were used:

- Critical Thinking Scale (Mincemoyer and Perkins)
- Learning Satisfaction Questionnaire prepared by the Investigator
- School Records for academic achievement.

Learning Satisfaction Questionnaire was given to experts to study and to check the suitability, language and the relevance of the test items. The suggestions were incorporated and the test items were modified accordingly. This test was then subjected to pilot administration.

COLLECTION OF THE DATA

The researcher collected the data by visiting the six schools personally. The Critical thinking Scale and learning Satisfaction Questionnaire was given to the students. They took around an hour to complete both the scale and

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the questionnaire. The scoring procedure was then done and the collected data was classified according to the hypotheses.

STATISTICAL TECHNIQUES USED

- 't'-test will be used to see the significant difference between the Means.
- Correlation (Pearson Product Moment) is used to find the relation between Critical Thinking, Learning Satisfaction and Academic Achievement.

ANALYSIS AND DISCUSSION

Table-1: Analysis of Critical Thinking of VIII Standard Science Students.

Critical Thinking	***No. of Students***	***Percentage***
Very High	169	56.4
High	38	12.7
Medium	64	21.3
Low	29	9.6
Very low	00	00

From table1 it is clear that most students have high Critical thinking and there are no students fall in the category of very low Critical thinking.

Table-2: Analysis of Learning Satisfaction of VIII Standard Science Students

***Learning* Satisfaction**	***No. of Students***	***Percentage***
Above Average	66	22.0
Average	176	58.7
Below Average	58	19.3

From Table 2 it is clear that more students fall in the average category showing average learning Satisfaction.

Table 3: Significance of Relation between Critical Thinking and Academic Achievement

Variable 1	**Variable 2**	**Co-relation co-efficient**	**Significance**
Critical Thinking	Academic Achievement	0.385	0.000

From Table 3 it is seen that the co-relation co-efficient 0.232 is significant, there is considerable evidence to reject the null hypotheses. Positive co-relation indicates that as Critical thinking increases Academic Achievement also increases.

Table-4: Significance of Relation between Learning Satisfaction and Academic Achievement

Variable 1	**Variable 2**	**Co-relation co-efficient**	**Significance**
Learning Satisfaction	Academic Achievement	0.311	0.000

From Table 4 it is clear that the Co-relation co-efficient 0.311 is significant, there is considerable evidence to reject the null hypothesis. Positive co-relation indicates that as Learning Satisfaction increases Academic Achievement also increases.

Table-5: Significance of Difference between Critical Thinking of Boys and Girls.

Variable	**Sex**	**N**	**Mean**	**S.D.**	**t**
Critical Thinking	Boys	150	57.26	14.67	-4.927
	Girls	150	65.43	15.52	

From Table 5 it is clear that the t- value is 4.927 which is greater than the value meant for 0.05 level of significance, the null hypotheses is rejected. Thus Girls have greater critical thinking skills as compared to boys as is evident from the data.

Table-6: Significance of Difference between Learning Satisfaction of Boys and Girls.

Variable	**Sex**	**N**	**Mean**	**S.D.**	**t**
Learning Satisfaction	Boys	150	36.61	8.54	-0.521
	Girls	150	38.45	9.32	

From Table it is clear that the t- value is -0.521 which is less than the value meant for 0.05 level of significance, the null hypotheses is accepted. Thus Girls and boys have equal learning Satisfaction in Science.

FINDINGS

According to the above study the findings are as follows:

- There is a significant co-relation between Critical Thinking and Academic Achievement. As the critical thinking increases academic achievement also increases.
- There is a significant co-relation between Learning Satisfaction and Academic Achievement. As the learning Satisfaction increases academic achievement also increases.
- There is a significant difference between Critical thinking of Boys and Girls. The data reveals that girls have more critical thinking than boys.
- There is no significant difference between Learning Satisfaction of Boys and Girls.

EDUCATIONAL IMPLICATIONS

In accordance with the findings of the study, a few suggestions are given which can help students to achieve better in academics

- ✓ Critical Thinking helps student to achieve better. So teachers should make a point to enhance the critical thinking skills of students from time to time. Special lessons and workshops should be organized to help the students with this skill.
- ✓ Learning Satisfaction is must for each child's growth. As educators we should take care that the child is able to understand and grasp each topic. This will be possible only and only if we make our lesson simpler and easy by using certain techniques and teaching aids. Then only students will have learning Satisfaction and will achieve academically.

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THE IMPORTANCE OF LANGUAGE IN THE SCHOOL CURRICULUM

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ABSTRACT
This article shed light on the importance of language in one's life and how it is an integral part of the school curriculum. This will be discussed how teachers play a major role in classroom scenario and how they deal with communication. Language is a dynamic concept as there is a first language and also acquired language through education. Teacher can use negotiation, semantic mapping to enhance language. We need language to learn, to retain and to recall our knowledge. Linguistic preservation and protection is necessary so that the languages don't die out.

INTRODUCTION
The role of language in the life of a human being holds supreme importance. For the all round development of the child, shaping the child's world, giving him/ her a means of expressing himself/herself; and fostering emotional growth besides improving academics, language is important.

THE PRESENT INDIAN SCENARIO
India has often been touted as a 'sociolinguistic area', 'a linguistic giant' and a 'language laboratory' by researchers who have engaged themselves in the study of language. For a country as multilingual and pluralistic like India, the requirement of more than one language becomes imperative in order to attain 'national cohesion', 'cultural integration' and 'social area mobility'.

Therefore, in the context of a classroom, the objective of teaching languages to students is not only equip them with the necessary language skills but also enable them to be effective communicators. . For this the teachers need guidance on how to use the textbook(s) in the classroom so as to fulfill the purpose for which it was intended; besides it will also help the students become competent users of the language.

TEACHING AND LEARNING IN LANGUAGE
A rising debate is between the cognitivists and the behaviorists. Skinner explains language behavior and language acquisition in terms of

1. Stimulus,
2. response and
3. reinforcement.

Chomsky's cognitive model postulates a Language Acquisition Device (LAD) which is an inner mechanism in the brain that contains innate knowledge of grammatical universals and a hypothesis-forming capacity. Thus the child who is provided exposure to a language is able to deduce the system of rules of that language. While cognitivism today is given more importance than behaviorism, many teachers still believe that a response positively reinforced is more likely to be learned.

Language is much more than lists of vocabulary and sets of grammar rules. Language learning is not simply a matter of acquiring a system of linguistic formulas but is the mastery of language skills and all teachers at the school and college level direct their energies to achieve this. Language is a way of thinking and processing information apart from being a symbol of culture and personal identity.

Research involving the teaching of language is progressing at an ever- accelerating rate. The most significant discoveries in this area of research has not been about the methods to be used but recognizing the importance of psychology and sociology in the classroom, as well as more extensive training in pedagogy.

It is a fact undeniable that every learner is unique and constructs his/her own knowledge. Considering this, only one teaching methodology may not suffice. The trend now is shifting towards 'eclecticism', which is, selecting materials and techniques from various sources. This shoulders the teacher with additional responsibilities of drawing up activities which each student can select from. A wider training in pedagogy is thus called for. The following diagram will clarify the concept.

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Information about students

Psychological factors | Personal needs | Social factors

a. schemata

b. cognitive style

c. affective factors

a. general environment

b. personal environment

The (language) Teacher

(With some knowledge of linguistic, pedagogy, educational psychology and sociology)

Selection of appropriate of materials | Presentation environment conducive of learning | Creation of affective Materials

However, "Psychology and linguistics", as Chomsky says "have caused a good deal of harm by pretending to have answers to those questions and telling teachers and people who deal with children how they should behave. Often, the ideas presented by the scientists are totally ambiguous and may cause trouble.

THE CONTEMPORARY SCENARIO

The focus today is on the functional approach to language teaching. Pit Corder and Alexander have grouped together related speech acts which could be termed functions, under different sets of categories. Their categories are:

1. Imparting and seeking factual information (identifying, reporting, correcting).
2. Expressing and finding out intellectual attitudes (agreeing, disagreeing, denying).
3. Expressing and finding out emotional reactions (expressing pleasure or displeasure, likes or dislikes).
4. Expressing and finding out moral attitudes (apologizing, forgiving, and disapproving).
5. Persuasion (getting things done (suggesting, requesting, inviting).
6. Socializing (introducing, leave-taking).

Functions must be taught from the very outset, without waiting till a certain measure of fluency has been achieved. They are grouped as macro-functions subsuming micro-functions, skills as macro- skill and micro-skills. For instance,

1. Articulating sounds in connected speech
2. Strong and weak forms
3. Neutralization of weak forms
4. Reduction of unstressed vowels
5. Modification of sounds especially at word boundaries through

a. Assimilation

b. Elision and

c. Liaison

6. Phonemic change of word boundaries
7. Allophonic variation of word boundaries
8. Expressing conceptual meaning, specially

a. Quantity and amount

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b. Definiteness and indefiniteness

c. Comparison, degree

d. Time, especially tense and aspect

e. Location, direction

f. Means, instrument

g. Cause, result, purpose, reason, condition, contrast

TEACHER'S RESPONSIBILITY

A teacher has to be well -versed and alert to the realities of:

1. The importance of language in scholastic and co- scholastic activities

2. Importance and implementation of the three language policy

3. Roles of different languages in our country.

Language learning and teaching today has become task-based, activity oriented and follows the participatory mode of learning. In this context the role of the teacher in the classroom is to motivate the students to learn the subject through their joyful involvement and a sense of achievement through and with the language.

In the wider context language has to be viewed:

a. As a mean of communicating ideas

b. As a means of social coordination

c. As a means of expressing events, beliefs, desires

The teacher is thus expected to be able to manipulate information in several distinct areas of knowledge, besides the subject he/she is teaching. This will require a change both in the attitudes of the teacher and the students.

FIRST LANGUAGE ACQUISITION AND SECOND LANGUAGE LEARNING

Here it may be clarified that children acquiring their native language are not merely learning a specific language; but they are learning control over their speech organs and learning to organize their experiences, with the use of that language .On the other hand, second language learners already have language as well as concepts and ways of naming and describing them through their first language.

Another difference between the first and second language learner is the immensely greater exposure to the language in the case of the former. Children hear their native language spoken around them over a period of years. The second language learner hears the language classroom for about an hour a day. Compare for yourself the exposure here! The native language is a means of relating to the world of children, of people, of expressing their needs, emotions and beliefs. The second language learner is denied this favorable position. The classroom remains an artificial setting, no matter how much we may seek to simulate a natural one, through varied contexts.

In our school under the three language policy, English is generally taught as a second language, where many children are the first generation learners who receive no help at home, and many teachers when speaking spontaneously commit the very same errors which they are supposed to correct, and hence teacher training and material production become extremely important.

It may be more efficient for teachers to focus on form for meaningful interaction, i.e. to act as a conscious "monitor". It may also focus on language, language support, and reduce ambiguity by providing relevant and helpful information about language. Rather than correcting forms through recasts and explicit correction, feedback techniques are preferred that provide active engagement for assisting them to draw on what they already know.

LANGUAGE AND CULTURE

According to Fishman, language is an integral part of culture. Ceremonies, rituals, songs, stories etc. constitutes our textbooks. Language is therefore a crucial part of the culture. It reveals the basis for thinking and organizing experiences that have commonality with associated cultures. A particular language becomes symbolic of a particular ethnic culture in which they are embedded, for instance; food, clothing, means of earning livelihood etc.

EFFECTIVE COMMUNICATION

In schools, we generally have recitation and speech contests to prepare students for declamation. In reality, a great majority of us are shy when speaking. In addition, when we have spoken before a crowd, or express our views at a seminar we become tongue- tied and inarticulate in thought. This is all because we have not mastered our skill of public speaking primarily because we took the recitation contests and language classes less seriously than the other school subjects. We therefore feel hesitant in our language today. To be effective in communication, one has to be near – perfect which comes through practice. Cicero, one of our greatest orators, had at one time a speech defect. He overcame this problem by keeping a small pebble in his mouth and practiced talking aloud to the vales and mountains.

ESSENTIAL LANGUAGE SKILLS

Language teaching and learning requires the four skills of listening, Speaking, Reading and Writing in that order. There is an interrelation between them. Some of them are regarded as receptive while others are taken to be productive skills. Such a distinction may not be wholly true.

Perhaps the reading skill seems to be the most important for our teachers and students. Reading is an important aspect in our life. There are a number of definitions for reading. Researches have shown that there is much similarity in acquisition of the reading skill in the first language and in the second.

WRITER ⟷ CONTEXT

Purpose | Conventions of genre

View of the reader | Topic range

Clarity of own ideas

Skill in using clues

TEXT

READER | EFFECT

Schema | Reform

Topics | Modify schema

Organizations ⟷ use of ideas in action
Grammar

NEGOTIATING SKILLS

Teachers can also engage their students by eliciting synonyms, precise terms, spelling, and pronunciation in form negotiation. By providing feedback in this way during meaningful interaction in subject lessons or in thematically contextualized language lessons, teachers do not undermine the expression of meaning, yet provide opportunities for students to notice unambiguously.

A high degree of reciprocity and shared involvement characterize interpersonal communication on a daily basis. It is a cooperative enterprise that involves the participants in a negotiation process as to who will speak, what will be discussed and how the discussion will proceed.

Speakers and listeners are constantly negotiating meaning through conversational adjustments to ensure that me ssages are communicated effectively if necessary. This is particularly important in a classroom situation for a te acher.

In the classroom, our students may be encouraged to use negotiation to manage their own learning. Students can take advantage of the learning opportunities presented by questioning, checking, asking for clarification or additional explanation. They thus signal where the language input needs to be modified or adapted to better fit their learning level.

Long and porter suggest that there may be little opportunity to develop negotiating skills in large group situations. However, negotiation can take place when students work in pairs or in small groups, and it usually does. In addition, interaction patterns are closer to those found in real life as students are more relaxed and willing to take on different roles. Since not all are of the same linguistic ability, the teacher will have to guide the students to gain negotiating skills in order to take advantage of such opportunities for interaction in the classroom. Some suggestions are:

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1. Examine the degree of negotiation that occurs in the classroom.
2. Maintain a classroom climate in which negotiation is encouraged.
3. Use teaching materials that focus on negotiation.
4. Employ activities that give students practice in negotiations.

SEMANTIC MAPPING

Semantic mapping in language classroom can become an effective technique. When we teach meaning in language, we usually resort to the dictionary. The dictionary is of little help many times because word meanings do not always carry the word's power. Semantic mapping has been successfully tested to clarify concepts in other subjects, especially science. Even students in language learning have shown significant improvement in reading understanding, writing, expression, and development of vocabulary. Brown and Perry found weekly processing to be an effective strategy for vocabulary learning. Studies by Carrel (1989) have examined how schema theory and semantic mapping can improve the reading skills of the students.

Semantic mapping can be used as a pre-assignment strategy to activate the students ' prior knowledge or to assist the teacher in evaluating the readiness of the students to do the job. It therefore enables students to record what they are learning during their assignment. As a post-assignment strategy, semantic mapping will help them integrate what they've studied and help students view learning from an organized perspective rather than from a fragmented perspective.

Briefly, semantic mapping involves the following phases:

1. Introducing the topic
2. Brainstorming
3. Categorization
4. Personalizing the map
5. Post- assignment synthesis

The map- either in its final form or in the personalized version made by each student can serve as a springboard for other language activities. Semantic mapping will thus be profitably used in communicative classes because it is:

a. interactive
b. allows for negotiation
c. an information gap activity
d. a productive activity
e. student- centered
f. teacher- friendly, and
g. an integrative activity

HOME ATMOSPHERE LANGUAGE AND SCHOOL / STANDARD LANGUAGE

It is generally understood that dialect and language differ somewhat. Similarity, the language spoken at home is very different from the language spoken at school, which is usually the standard language, although between the two there is a lot of giving and taking. Standard Hindi was derived from Khari Boli, for example. Awadhi, Brij, Maithili, Bhojpuri were once fully developed languages, now relegated to dialect status.

It is assumed that his / her first language or mother tongue is the one spoken in the school whenever the child enters the school in his / her locality. Which may not be true at all? The child is therefore educated in the standard language form. The child is placed in a dilemma in such a situation as to which language to use, or which one is correct. The student may use Brij at home, for example, but he / she learns Hindi standard at school, which is different. The standard form is also used by other subjects taught through the Hindi medium.

Teachers should be aware of the first language or mother tongue of their student so that they can explain the concepts in a simple and comprehensible language to the students in times of difficulty. Teachers of other subjects like history, economics, physics, botany, etc. should also have dialect knowledge spoken around their

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area. Students can be unobtrusively and authoritatively corrected. Even teaching the mother tongue or the first language should create a proper atmosphere in the classroom.

EXTINCTION OF LANGUAGE

It is a matter of concern to linguists that almost every fortnight a language somewhere in the world is dying. Out of the world's nearly 12000 languages only 6500 are being today. Bernard Comrie lists only 5000. If this trend continues the day is not far when we will have only SMS or any other man-made language for our life or work. We know the fate of many artificial languages, Esperanto being the most common example. In a way, the language world might be lost in the not too remote future. When astrology, magic, alternate medicine are being included in university courses, the moot point is why are languages being cold shouldered in various courses, including at the school level. Perhaps because of the economic and political clout wielded by some Western languages, English in particular, many of the languages of the third world are on the brink of extinction. Then it will be difficult to reconstruct the civilization which is evident from the fact that we have still not been able to decipher the script of Harappa and Mohenjodaro in spite of the many artifacts, including the Rosetta stone.

In the present scenario, the mother tongue is being neglected. In many schools, even speaking in Hindi invites a fine or punishment. And because of increasing mobility in our country languages tend to suffer as speakers of dialects have to speak the language of the state they are posted in. To save languages from extinction China can be cited as an example which has set up a number of surveys in different linguistic areas, which thus keep the language from dying out. India should also focus its concern towards doing research in linguistic areas.

ZERO CREDIT BUT COMPULSORY PASS

In this regard, we can suggest that since languages are not part of many professional courses, they are never given any attention. Although language forms a component in some courses, students hardly pay any attention to it as it does not add its marks to the aggregate. The teachers take it lightly, as do the students, though each realizes how important a role the language will play in their later lives. In any professional course, languages should be made compulsory with zero credit.

RESTORING SANSKRIT, OL - CHIKI, URDU

Sanskrit's revival can be called reverse sanskritisation— an attempt to hold back people in cultural ghettoes as Indians aspire to globalize themselves. This is hardly economically reasonable. Indian teachers are recruited abroad for jobs. Learning Japanese, German, and Chinese in this context would be as fruitful as earlier learning English.

Recently, there has been a growing demand for tribal language introduction in the state of Orissa. Since the inclusion of Santhali language in the 8th schedule, Ol-chiki is now the language many tribals want to include in the curriculum along with its script, especially in the Mayurbhanj, Keonijhar, Balasore and Sundargarh districts. The establishment of a Santhali Academy on the lines of the Urdu Academy is also demanded.

In the schools, Urdu must be kept alive. However, Urdu medium school and Urdu textbook conditions are abysmally low; textbooks are only available late in the school session. Indian Urdu schools ' ever-declining results show the parents of the teacher and the confusion of the student. Low results are indicative of incoherence and lack of coordination between managing bodies and stakeholders in Urdu schools.

THE TEACHER FOR THE NEW GENERATION

Therefore, every teacher would do well to introspect and reflect on his / her teaching in the context of languages and the vast changes taking place in society and education, with particular attention to the language he / she uses.

Who am I as a teacher?

Who are my students? How do they experience my teaching?

Do they easily understand my language?

Do I use too many technical words?

Do I follow known conventions of language?

What are the consequences of my language abilities on the students?

Do I fortify my language with slang?

How is my tone in the language?

Do I maintain the rhythm of the language?

What sort of change do I see as fit for my own teaching?

The teacher has to reason with himself/herself about his/her teaching which he /she lives to improve upon continuously. The answer lies in the ultimate question.

CONCLUSION

Language is not merely the medium of instruction at all levels of education, it is the medium of growth. It provides capacity for preservation and communication of intellectual life. At higher level, language provides the medium of fresh and free thinking and research. In education it is supposed to communicate knowledge, and in general life it is the instrument to pick up information. We need language to learn, to retain and to recall our knowledge. It is the primary need of the child. Thus language teaching should be a concern for both the teachers and teacher educators so that our originality and diversity of languages don't die out.

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AN OVERVEW OF AWARENESS ABOUT E-BANKING FACILITIES

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ABSTRACT

The resultant of technological innovation has been the transformation in operational dimension of banks over some decades. Internet technology has brought a paradigm shift in banking operations to the extent that banks embrace internet technology to enhance effective and extensive delivery of wide variety of value added products and services.

Globalization and technological advancements like internet, bought about many products and services like ATMs,Smart Cards ,etc.This paper discusses o overview of e-banking facilities with respect to various products and services.

Keywords; E-banking, Electronic banking products and services, Mobile Banking.

E-BANKING

Electronic Banking, also known as **Internet Banking and Online Banking**, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

Some banks operate as a "direct bank" (or “virtual bank”), where they rely completely on internet banking.

Internet banking software provides personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transaction and making payments. Access is usually through a secure web site using a username and password, but security is a key consideration in internet banking and many banks also offer two factor authentication using a (security token).

ELECTRONIC BANKING

For many people, electronic banking means 24-hour access to cash through an automated teller machine (ATM) or Direct Deposit of paychecks into checking or savings accounts. But electronic banking involves many different types of transactions, rights, responsibilities — and sometimes, fees. Do your research. You may find some electronic banking services more practical for your lifestyle than others.

- Electronic Fund Transfers
- Disclosures
- Errors
- Lost or Stolen ATM or Debit Cards
- Overdrafts for One-Time Debit Card Transactions and ATM Cards
- Limited Stop-Payment Privileges
- Additional Rights
- For More Information and Complaints

ELECTRONIC FUND TRANSFERS

Electronic banking, also known as electronic fund transfer (EFT), uses computer and electronic technology in place of checks and other paper transactions. EFT’s are initiated through devices like cards or codes that let you, or those you authorize, access your account. Many financial institutions use ATM or debit cards and Personal Identification Numbers (PINs) for this purpose. Some use other types of debit cards that require your signature or a scan. For example, some use radio frequency identification (RFID) or other forms of "contactless" technology that scan your information without direct contact with you. The federal Electronic Fund Transfer Act (EFT Act) covers some electronic consumer transactions.

Here are some common EFT services:

ATMsare electronic terminals that let you bank almost virtually any time. To withdraw cash, make deposits, or transfer funds between accounts, you generally insert an ATM card and enter your PIN. Some financial institutions and ATM owners charge a fee, particularly if you don't have accounts with them or if your transactions take place at remote locations. Generally, ATMs must tell you they charge a fee and the amount on or at the terminal screen before you complete the transaction. Check with your institution and at ATMs you use for more information about these fees.

Direct Deposit lets you authorize specific deposits — like paychecks, Social Security checks, and other benefits — to your account on a regular basis. You also may pre-authorize direct withdrawals so that recurring bills — like insurance premiums, mortgages, utility bills, and gym memberships — are paid automatically. Be cautious before you pre-authorize recurring withdrawals to pay companies you aren't familiar with; funds from your bank account could be withdrawn improperly. Monitor your bank account to make sure direct recurring payments take place and are for the right amount.

Pay-by-Phone Systems let you call your financial institution with instructions to pay certain bills or to transfer funds between accounts. You must have an agreement with your institution to make these transfers.

Personal Computer Banking lets you handle many banking transactions using your personal computer. For example, you may use your computer to request transfers between accounts and pay bills electronically.

Debit Card Purchase or Payment Transactionslet you make purchases or payments with a debit card, which also may be your ATM card. Transactions can take place in-person, online, or by phone. The process is similar to using a credit card, with some important exceptions: a debit card purchase or payment transfers money quickly from your bank account to the company's account, so you have to have sufficient funds in your account to cover your purchase. This means you need to keep accurate records of the dates and amounts of your debit card purchases, payments, and ATM withdrawals. Be sure you know the store or business before you provide your debit card information to avoid the possible loss of funds through fraud. Your liability for unauthorized use, and your rights for dealing with errors, may be different for a debit card than a credit card.

Electronic Check Conversion converts a paper check into an electronic payment in a store or when a company gets your check in the mail.

When you give your check to a cashier in a store, the check is run through an electronic system that captures your banking information and the amount of the check. You sign a receipt and you get a copy for your records. When your check is given back to you, it should be voided or marked by the merchant so that it can't be used again. The merchant electronically sends information from the check (but not the check itself) to your bank or other financial institution, and the funds are transferred into the merchant's account.

When you mail a check for payment to a merchant or other company, they may electronically send information from your check (but not the check itself) through the system; the funds are transferred from your account into their account. For a mailed check, you still should get notice from a company that expects to send your check information through the system electronically. For example, the company might include the notice on your monthly statement. The notice also should state if the company will electronically collect a fee from your account — like a "bounced check" fee — if you don’t have enough money to cover the transaction.

Be careful with online and telephone transactions that may involve the use of your bank account information, rather than a check. A legitimate merchant that lets you use your bank account information to make a purchase or pay on an account should post information about the process on its website or explain the process on the phone. The merchant also should ask for your permission to electronically debit your bank account for the item you're buying or paying on. However, because online and telephone electronic debits don't occur face-to-face, be cautious about sharing your bank account information. Don't give out this information when you have no experience with the business, when you didn’t initiate the call, or when the business seems reluctant to discuss the process with you. Check your bank account regularly to be sure that the right amounts were transferred.

Not all electronic fund transfers are covered by the EFT Act. For example, some financial institutions and merchants issue cards with cash value stored electronically on the card itself. Examples include prepaid phone cards, mass transit passes, general purpose reloadable cards, and some gift cards. These "stored-value" cards, as well as transactions using them, may not be covered by the EFT Act, or they may be subject to different rules under the EFT Act. This means you may not be covered for the loss or misuse of the card. Ask your financial institution or merchant about any protections offered for these cards.

DISCLOSURES

To understand your rights and responsibilities for your EFTs, read the documents you get from the financial institution that issued your "access device" – the card, code or other way you access your account to transfer money electronically. Although the method varies by institution, it often involves a card and/or a PIN. No one should know your PIN but you and select employees at your financial institution. You also should read the documents you receive for your bank account, which may contain more information about EFTs.

Before you contract for EFT services or make your first electronic transfer, the institution must give you the following information in a format you can keep.

- a summary of your liability for unauthorized transfers
- the phone number and address for a contact if you think an unauthorized transfer has been or may be made, the institution's "business days" (when the institution is open to the public for normal business), and the number of days you have to report suspected unauthorized transfers
- the type of transfers you can make, fees for transfers, and any limits on the frequency and dollar amount of transfers
- a summary of your right to get documentation of transfers and to stop payment on a pre-authorized transfer, and how you stop payment
- a notice describing how to report an error on a receipt for an EFT or your statement, to request more information about a transfer listed on your statement, and how long you have to make your report
- a summary of the institution's liability to you if it fails to make or stop certain transactions
- circumstances when the institution will share information about your account with third parties
- a notice that you may have to pay a fee charged by operators of ATMs where you don't have an account, for an EFT or a balance inquiry at the ATM, and charged by networks to complete the transfer.

You also will get two more types of information for most transactions: terminal receipts and periodic statements. Separate rules apply to deposit accounts from which pre-authorized transfers are drawn. For example, pre-authorized transfers from your account need your written or similar authorization, and a copy of that authorization must be given to you. Additional information about pre-authorized transfers is in your contract with the financial institution for that account. You're entitled to a terminal receipt each time you initiate an electronic transfer, whether you use an ATM or make a point-of-sale electronic transfer, for transfers over $15. The receipt must show the amount and date of the transfer, and its type, like "from savings to checking." It also must show a number or code that identifies the account, and list the terminal location and other information. When you make a point-of-sale transfer, you'll probably get your terminal receipt from the salesperson.

You won't get a terminal receipt for regularly occurring electronic payments that you've pre-authorized, like insurance premiums, mortgages, or utility bills. Instead, these transfers will appear on your statement. If the pre-authorized payments vary, however, you should get a notice of the amount that will be debited at least 10 days before the debit takes place.

You're also entitled to a periodic statement for each statement cycle in which an electronic transfer is made. The statement must show the amount of any transfer, the date it was credited or debited to your account, the type of transfer and type of account(s) to or from which funds were transferred, the account number, the amount of any fees charged, the account balances at the beginning and end of the statement cycle, and the address and phone number for inquiries. You're entitled to a quarterly statement whether or not electronic transfers were made.

Keep and compare your EFT receipts with your periodic statements the same way you compare your credit card receipts with your monthly credit card statement. This will help you make the best use of your rights under federal law to dispute errors and avoid liability for unauthorized transfers.

ERRORS

You have 60 days from the date a periodic statement containing a problem or error was sent to you to notify your financial institution. The best way to protect yourself if an error occurs is to notify the financial institution by certified letter. Ask for a return receipt so you can prove that the institution got your letter. Keep a copy of the letter for your records.

Under federal law, the institution has no obligation to conduct an investigation if you miss the 60-day deadline.

Once you've notified the financial institution about an error on your statement, it has 10 business days to investigate. The institution must tell you the results of its investigation within three business days after completing it, and must correct an error within one business day after determining that the error has occurred. An institution usually is permitted to take more time — up to 45 days — to complete the investigation, but only if the money in dispute is returned to your account and you're notified promptly of the credit. At the end of the investigation, if no error has been found, the institution may take the money back if it sends you a written explanation.

An error also may occur in connection with a point-of-sale purchase with a debit card. For example, an oil company might give you a debit card that lets you pay for gas directly from your bank account. Or you may have a debit card that can be used for a various types of retail purchases. These purchases will appear on your bank statement. In case of an error on your account, however, you should contact the card issuer (for example, the oil company or bank) at the address or phone number provided by the company for errors. Once you've notified the company about the error, it has 10 business days to investigate and tell you the results. In this situation, it may take up to 90 days to complete an investigation, if the money in dispute is returned to your account and you're notified promptly of the credit. If no error is found at the end of the investigation, the institution may take back the money if it sends you a written explanation.

LOST OR STOLEN ATM OR DEBIT CARDS

If your credit card is lost or stolen, you can't lose more than $50. If someone uses your ATM or debit card without your permission, you can lose much more.

If you report an ATM or debit card missing to the institution that issues the card before someone uses the card without your permission, you can't be responsible for any unauthorized withdrawals. But if unauthorized use occurs before you report it, the amount you can be responsible for depends on how quickly you report the loss to the card issuer.

- If you report the loss within two business days after you realize your card is missing, you won't be responsible for more than $50 of unauthorized use.
- If you report the loss within 60 days after your statement is mailed to you, you could lose as much as $500 because of an unauthorized transfer.
- If you don’t report an unauthorized use of your card within 60 days after the card issuer mails your statement to you, you risk unlimited loss; you could lose all the money in that account, the unused portion of your maximum line of credit established for overdrafts, and maybe more.

If an extenuating circumstance, like lengthy travel or illness, keeps you from notifying the card issuer within the time allowed, the notification period must be extended. In addition, if state law or your contract imposes lower liability limits than the federal EFT Act, the lower limits apply.

Once you report the loss or theft of your ATM or debit card to the card issuer, you're not responsible for additional unauthorized use. Because unauthorized transfers may appear on your statements, though, read each statement you receive after you've reported the loss or theft. If the statement shows transfers that you didn't make or that you need more information about, contact the card issuer immediately, using the special procedures it provided for reporting errors.

OVERDRAFTS FOR ONE-TIME DEBIT CARD TRANSACTIONS AND ATM CARDS

If you make a one-time purchase or payment with your debit card or use your ATM card and don't have sufficient funds, an overdraft can occur. Your bank must get your permission to charge you a fee to pay for your overdraft on a one-time debit card transaction or ATM transaction. They also must send you a notice and get your opt-in agreement before charging you.

For accounts that you already have, unless you opt-in, the transaction will be declined if you don't have the funds to pay it, and you can't be charged an overdraft fee. If you open a new account, the bank can't charge you an overdraft fee for your one-time debit card or ATM transactions, either, unless you opt-in to the fees. The bank will give you a notice about opting-in when you open the account, and you can decide whether to opt-in. If you opt-in, you can cancel any time; if you don’t opt-in, you can do it later.

These rules do not apply to recurring payments from your account. For those transactions, your bank can enroll you in their usual overdraft coverage. If you don’t want the coverage (and the fees), contact your bank to see if they will let you discontinue it for those payments.

LIMITED STOP-PAYMENT PRIVILEGES

When you use an electronic fund transfer, the EFT Act does not give you the right to stop payment. If your purchase is defective or your order isn't delivered, it's as if you paid cash: It's up to you to resolve the problem with the seller and get your money back.

One exception: If you arranged for recurring payments out of your account to third parties, like insurance companies or utilities, you can stop payment if you notify your institution at least three business days before the scheduled transfer. The notice may be written or oral, but the institution may require a written follow-up within 14 days of your oral notice. If you don't follow-up in writing, the institution's responsibility to stop payment ends.

Although federal law provides limited rights to stop payment, financial institutions may offer more rights or state laws may require them. If this feature is important to you, shop around to be sure you're getting the best "stop-payment" terms available.

ADDITIONAL RIGHTS

The EFT Act protects your right of choice in two specific situations: First, financial institutions can't require you to repay a loan by preauthorized electronic transfers. Second, if you're required to get your salary or government benefit check by EFT, you can choose the institution where those payments will be deposited.

FOR MORE INFORMATION AND COMPLAINTS

If you decide to use EFT, keep these tips in mind:

- Take care of your ATM or debit card. Know where it is at all times; if you lose it, report it as soon as possible.
- Choose a PIN for your ATM or debit card that's different from your address, telephone number, Social Security number, or birthdate. This will make it more difficult for a thief to use your card.
- Keep and compare your receipts for all types of EFT transactions with your statements so you can find errors or unauthorized transfers and report them.
- Make sure you know and trust a merchant or other company before you share any bank account information or pre-authorize debits to your account. Be aware that some merchants or companies may process your check information electronically when you pay by check.
- Read your monthly statements promptly and carefully. Contact your bank or other financial institution immediately if you find unauthorized transactions and errors.

If you think a financial institution or company hasn't met its responsibilities to you under the EFT Act, you can complain to the appropriate federal agency. Visit the Consumer Financial Protection Bureau or HelpWithMyBank.gov, a site maintained by the Office of the Comptroller of the Currency, for answers to frequently-asked questions on topics like bank accounts, deposit insurance, credit cards, consumer loans, insurance, mortgages, identity theft, and safe deposit boxes, and for other information about federal agencies that have responsibility for financial institutions.

DIFFERENT TYPES OF ONLINE FINANCIAL TRANSACTIONS ARE:

National Electronic Fund Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme. Individuals, firms or corporates maintaining accounts with a bank branch can transfer funds using NEFT. Even such individuals who do not have a bank account (walk-in customers) can also deposit cash at the NEFT-enabled branches with instructions to transfer funds using NEFT. However, such cash remittances will be restricted to a maximum of Rs.50,000/- per transaction. NEFT, thus, facilitates originators or remitters to initiate funds transfer transactions even without having a bank account. Presently, NEFT operates in hourly batches - there are twelve settlements from 8 am to 7 pm on week days (Monday through Friday) and six settlements from 8 am to 1 pm on Saturdays.

Real Time Gross Settlement (RTGS)

RTGS is defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time; 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable. The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions. The RTGS service for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end. However, the timings that the banks follow may vary depending on the customer timings of the bank branches.

Electronic Clearing System (ECS)

ECS is an alternative method for effecting payment transactions in respect of the utility-bill-payments such as telephone bills, electricity bills, insurance premium, card payments and loan repayments, etc., which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks / companies / corporations / government departments, etc., collecting / receiving the payments.

Immediate Payment Service (IMPS)

IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM which is not only safe but also economical both in financial and non-financial perspectives.

OBJECTIVES OF IMPS

- To enable bank customers to use mobile instruments as a channel for accessing their banks accounts and remit funds
- Making payment simpler just with the mobile number of the beneficiary
- To sub-serve the goal of Reserve Bank of India (RBI) in electro notification of retail payments
- To facilitate mobile payment systems already introduced in India with the Reserve Bank of India Mobile Payment Guidelines 2008 to be inter-operable across banks and mobile operators in a safe and secured manner
- To build the foundation for a full range of mobile based Banking services.

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A STUDY OF PARENTAL ENCOURAGEMENT ON EMOTIONAL INTELLIGENCE OF 11^{TH}GRADE STUDENT

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ABSTRACT

Parental Encouragement plays a significant role in developing emotional well-being of the students. Now a days we can see that in this fast paced world, no one has time to spend with each other and to share their feelings as we are living in 21st century where the life has become really busy. Due to complexities of life, the students, especially the adolescents, always want someone to stand on their side as this stage is regarded as very crucial in their lives. They are on that path where they can't take correct decision for their lives. Therefore, this stage requires constant support being provided by the parents as they act as the biggest guiding force in the students' life. This support, emotions if channelize properly, can help the students to achieve their goals in their lives. The present study was undertaken to study the effect of parental encouragement on emotional intelligence of 11th grade students. The sample of the study composed of 160 senior secondary school students in which 80 were Males and 80 were females of 11th grade. The sample was collected through simple random sampling technique based on gender from 8 senior secondary schools. Descriptive Survey Method was employed for the present study. Parental encouragement scale (APES) developed by Dr. Kusum Agarwal and Mangal Emotional Intelligence Inventory developed by Dr. S.K. Mangal and Mrs. Shubhra Mangal was used for data collection from the selected sample. The objective that has been formulated for the present study were i) To find out the effect of parental encouragement on emotional intelligence of male students studying in 11th class. ii) To find out the effect of parental encouragement on emotional intelligence of female students studying in 11th class. Mean, Standard Deviation One – Way Anova and't' test were used for the analysis and interpretation of data. After the analysis of the results it was found that there was significant effect of parental encouragement on emotional intelligence of both male and female students.

Keywords: Parental Encouragement, Emotional Intelligence

INTRODUCTION

Yes, now a days life has become very complex and full of challenges. The life which was lived by our ancestors was totally different from the one that we are living today. The competition in every field has increased a lot and everyone, especially the students who are at their adolescent stage, want to be first at every step. At this stage they want someone who can show them a right path, provide them guidance and support them for their good deeds. Earlier, neither the parents nor the students were, in most cases worried about their future, as the options for career were limited and competition was also not at its peak like it is these days. Now the things have changed a lot. There is a change in our education system and despite a plethora of opportunities, competition has created multiple obstacles. For overcoming these obstacles, students must need encouragement from their parents and that too at an appropriate time and in an appropriate manner, i.e. without hurting their emotions. Emotions play a vital role in one's life, especially in the students who are at the critical stage of their lives when they can't decide what is good and what is bad for them. Under such circumstances parent need to step in and try and take control of their child's emotions in a most effective manner. It is absolutely true that emotionally intelligent people get more success in life then those who are not as they are able to understand their emotions and others too. They know how people would react if their emotions get hurt. This helps them to handle their relationships in a better manner, both in personal as well as in professional life. This is because the above mentioned quality makes them to feel and understand the emotions and problems of others. So, both the qualities i.e. parental encouragement and emotional intelligence are necessary for one's life, especially for those who are at their adolescent stage for achieving desired objectives.

STATEMENT OF THE PROBLEM

"A Study of Effect of Parental Encouragement on Emotional Intelligence of 11th Grade Students".

DEFINITIONS OF KEY TERMS

1. **Parental Encouragement:** Parental encouragement is the motivation provided by parents to their children at every stage of their lives. With the help of this support, the children are encouraged to achieve success in every field and do not get disheartened in spite of failures.

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2. Emotional Intelligence: Emotional Intelligence is the good aspect of one's personality in which an individual develops the quality of understanding the emotions of others as well his too. This quality helps the person to maintain relationships with others in a better manner.

OBJECTIVES OF THE STUDY

The objectives for the present study have been formulated below:

1. To find out the effect of parental encouragement on emotional intelligence of male students studying in 11^{th} class.
2. To find out the effect of parental encouragement on emotional intelligence of female students studying in 11^{th} class.

HYPOTHESIS

Following hypothesis have been formulated for the present study

$H_0 1$ - There is no significant effect of parental encouragement on emotional intelligence of male students studying in 11^{th} class.

$H_0 2$ - There is no significant effect of parental encouragement on emotional intelligence of female students studying in 11^{th} class.

REVIEW OF LITERATURE

1. Studies on Parental Encouragement

Rafiq, Waqas, Fatima, Tehsin, Sohail, Muhammad, Saleem, Muhammad, Khan, Ali (2013) conducted a study on "Parental Encouragement and Academic Achievement; A Study on Secondary School Students of Lahore, Pakistan". The sample was selected from 9^{th} class of secondary schools (public and private) from Allama Iqbal Town, Lahore City. A total of 150 students (boys and girls) were included in the sample. Simple random technique was adopted for the purpose of the study. Survey questionnaire was used as a tool for data collection. Through the results it was found that parental encouragement has significant effect in better academic performance of their children. Kishore, Vimal (2014) conducted a study on "influence of parental encouragement on students' academic achievement of high school students". The sample comprised of 200 (both male and female) from government and private high school. For the research study, the parental encouragement scale developed and standardized by Dr. R.R. Sharma was used. For testing the hypotheses descriptive statistics, 't' test and product moment coefficient of correlation has been used. The findings of the study showed that government and private high school students differ significantly on their parental encouragement and academic achievement. The study also revealed that there is a significant and positive relationship between parental encouragement and academic achievement of government and private high school students. Afroza, Akhter & Pandey, Shalini (2018) conducted a study on "A study of parental encouragement on the academic achievement of secondary level students in J & K". The sample was selected from 10^{th} and 12^{th} grade by using purposive sampling technique. It consists of hundred secondary school students in which 50 were Rural (25 Male and 25 Female) and 50 were Urban (25 Male and 25 Female). Parental Encouragement Scale (PES) by R.R. Sharma and for deducing the academic achievement of the students, result of High School Board Examination (2014) was used. The findings revealed that there is significant difference between rural secondary students and urban secondary students on their parental encouragement. Further it was found that secondary students have better academic achievement as compared to male secondary students. It was also found that parental encouragement with respect to domicile is positively correlated with academic achievement. The study also indicates that parental encouragement with respect to gender is positively correlated with academic achievement.

2. Studies on Emotional Intelligence

Lawrence, Arul & Deepa. T (2013) conducted a study on "Emotional Intelligence and Academic Achievement of High School Students in Kanya Kumari District". The sample comprised of 400 students (male and female) studying in IX and X standard. The tools employed in the study were self – made Trait Emotional Intelligence Questionnaire Form (TEIQue SF) and Achievement Test Questions. The findings of the study revealed that there is no significant difference between male and female high school students in their emotional intelligence. The study also indicated that there is no significant correlation between emotional intelligence and academic achievement of high school students. Chamundeswari, S. (2013) conducted a study on "Emotional Intelligence and Academic Achievement among Students at the Higher Secondary Level". The sample comprised of 321 students, selected from the higher secondary level through random sampling technique. The tools that were employed for the study were Emotional Intelligence Scale (Hydes and others, 2002) and the marks scored in

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Science Subject in half yearly examination was taken to measure the academic achievement of the students. The findings of the study revealed that there was a positive significant correlation between emotional intelligence and academic achievement among the students. The students belonging to the central board schools have a higher level of emotional intelligence compared to students in state board but did not differ with students in matriculation board schools at the higher secondary level. Further the study indicates that the students belonging to central board schools are found to perform better in academics in comparison to the students who are in state and matriculation board schools at the higher secondary level. Sarita & Kataria, Sumit (2014) investigated "A Study of Emotional Intelligence and Academic Achievement among Secondary School Students". The sample consists of 100 secondary school students selected through stratified sampling technique. The tools that were used for the study were, Emotional intelligence scale developed by Anukool Hyde and Sanjyot Dethe. Descriptive Survey Method was employed in the study. The results showed that there was no significant difference in the mean score of emotional intelligence in relation to gender. There was significant difference in the mean score of Academic Achievement in relation to gender. Further it was also highlighted that there was slight relationship between Emotional Intelligence and Academic Achievement among secondary school students.

METHODOLOGY

Descriptive Survey Method was employed in the present research study. Quantitative approaches were adopted for the analysis and interpretation of data.

SAMPLE USED FOR THE PRESENT STUDY

The sample for the current research study comprised of 160 senior secondary school students, i.e. of 11^{th} grade in which 80 were males and 80 were females which were selected by simple random sampling technique.

TOOLS USED IN THE PRESENT RESEARCH STUDY

1. Parental Encouragement Scale (APES) developed by Dr. Kusum Agarwal and
2. Mangal Emotional Intelligence Inventory (MEII) developed by Dr. S.K. Mangal and Mrs. Shubhra Mangal was used for the collection of data.

STATISTICAL TECHNIQUES USED IN THE RESEARCH STUDY

With a view to understand the parental encouragement on emotional intelligence of students at (10+1) stage, different statistical techniques were adopted for testing the hypothesis. Mean value and standard deviation were calculated from the obtained scores. Then F – ratio was worked out to judge the difference among several samples means was significant or it just a matter of sampling fluctuations. Further T – Test was used to see the significant difference among each two groups i.e. i) High – Average, ii) High – Low and iii) Average – Low.

ANALYSIS AND INTERPRETATION OF DATA

Table – 1.1: Table showing Numbers, Means, Standard Deviation of High, Average and Low groups of Male Students Emotional Intelligence with respect to parental encouragement

Different Groups/Levels	High			Average			Low		
	N	M	SD	N	M	SD	N	M	SD
Male Students	15	61.73	7.41	37	60.72	8.45	28	53.53	6.47

The groups were made on the basis of parental encouragement and scores of emotional intelligence have been taken according to these groups. From the table it was found that there is not much difference between High and Average groups' mean scores which was 61.73 and 60.72 respectively. But High and Average groups' mean scores were quite high than Low groups' mean scores which was found to be as 53.53. To see whether the difference was significant or not, One Way ANOVA was calculated whose summary were as follow.

Table - 1.2: Table showing One Way ANOVA (Male Students)

Source of Variation	Sum of squares	df	Mean square variance	F – Ratio	Result
Between - groups	1029.99	2	514.995	8.53	Significant $P < 0.05$
Within - groups	4645.21	77	60.32		
Total	5675.2	79			

From the above table, it was found that calculated value of 'F' was 8.53 which was significant at 0.05 level. Since table value of 'F' was less i.e. at df = (2,77) it was 3.11. So, Hypothesis H_01 was rejected at point 0.05 level of significance with respect to groups of Male students.

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Table – 1.3: Table showing‘t’ value of Male students

Groups/Levels	Percentage	‘t’ value	Level of Significance
High/Average	73%/54%	5.98	P < 0.05
High/Low	70%/25%	4.87	P < 0.05
Average/Low	50%/17%	5.66	P < 0.05

To find whether there was significant difference between each two groups or not ‘t’ value was calculated. ‘t’ value between High and Average group was 5.98 and table value was 1.98 which was significant at 0.05 level. Percentage value concludes that High groups were more affected by parental encouragement on emotional intelligence as compared to Average groups of Male students.

When ‘t’ was worked out in between High and Low groups, it was found to be 4.87 which was significant at 0.05 level of significance. Table value was 2.63 and Percentage value concludes that High groups were more affected by parental encouragement on emotional intelligence as compared to Low groups of Male students.

Again, when ‘t’ was worked out in between Average and Low groups, it was found to be 5.66 which was significant at 0.05 level of significance. Table value was 2.62 and Percentage value concludes that Average groups were more affected by parental encouragement on emotional intelligence as compared to Low groups of Male students.

Table – 2.1: Table showing Numbers, Means, Standard Deviation of High, Average and Low groups of Female Students Emotional Intelligence with respect to parental encouragement

Different Groups/Levels	High			Average			Low		
	N	M	SD	N	M	SD	N	M	SD
Female Students	24	59.87	7.07	22	61.63	8.41	34	52.11	5.71

The groups were made on the basis of parental encouragement and scores of emotional intelligence have been taken according to these groups. From the table it was found that there is not much difference between High and Average groups’ mean scores which was 59.87 and 61.63 respectively. But High and Average groups’ mean scores were quite high than Low groups’ mean scores which was found to be as 52.11. To see whether the difference was significant or not, One Way ANOVA was calculated whose summary were as follow.

Table - 2.2: Table showing One Way ANOVA (Female Students)

Source of Variation	Sum of squares	df	Mean square variance	F – Ratio	Result
Between - groups	1481.425	2	740.72	14.73	Significant P < 0.05
Within - groups	3871.255	77	50.27		
Total	5352.68	79			

From the above table, it was found that calculated value of ‘F’ was 14.73 which was significant at 0.05 level. Since table value of ‘F’ was less i.e. at df = (2,77) it was 3.11. So, Hypothesis H_02 was rejected at point 0.05 level of significance with respect to groups of Female students.

Table – 2.3: Table showing ‘t’ value of Female students

Groups/Levels	Percentage	‘t’ value	Level of Significance
High/Average	76%/57%	7.89	P < 0.05
High/Low	72%/23%	7.11	P < 0.05
Average/Low	52%/13%	6.20	P < 0.05

To find whether there was significant difference between each two groups or not ‘t’ value was calculated. ‘t’ value between High and Average group was 7.89 and table value was 1.98 which was significant at 0.05 level. Percentage value concludes that High groups were more affected by parental encouragement on emotional intelligence as compared to Average groups of Female students.

When ‘t’ was worked out in between High and Low groups, it was found to be 7.11 which was significant at 0.05 level of significance. Table value was 2.63 and Percentage value concludes that High groups were more affected by parental encouragement on emotional intelligence as compared to Low groups of Female students.

Again, when ‘t’ was worked out in between Average and Low groups, it was found to be 6.20 which was significant at 0.05 level of significance. Table value was 2.62 and Percentage value concludes that Average groups were more affected by parental encouragement on emotional intelligence as compared to Low groups of Female students.

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EDUCATIONAL IMPLICATIONS

1. The study should be simulated on a vast sample.
2. The study may be investigated to study the parental encouragement of exceptional students.
3. A comparative study may be investigated to study the parental encouragement, emotional intelligence of Government and Private senior secondary school students.
4. The study may be investigated to study the parental encouragement, emotional intelligence in different area i.e. Rural, Urban, Semi – Rural and Semi – Urban.
5. The students in various streams (i.e. Arts, Science, Commerce, Humanities) may be compared on parental encouragement and emotional intelligence.

SUGGESTIONS FOR PARENTS

1. Parents are the first teachers of a child, so parents should provide proper and conducive environment for the development of its emotional intelligence.
2. The small accomplishments of the child ought to very warmly appreciated by the parents.
3. Parents should not focus on what the child could not do, but instead encourage him and be positive about whatever he does.
4. Parents should not be harsh while giving any kind of instructions to their child.
5. Parents should motivate their child by giving rewards for achieving good grades.

SUGGESTIONS FOR TEACHERS

1. Teachers should recognise the importance of emotions of students and proper encouragement should be given to them based on those teachings.
2. Teachers should help the students to become emotionally strong by making them practice yoga and meditation.
3. Teachers should develop democratic attitude towards the students and should encourage them to express their own ideas and views.
4. Teachers should provide extra attention to the students who are emotionally weak.

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CONTINUOUS AND COMPREHENSIVE EVALUATION AND LEARNING TECHNOLOGY

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ABSTRACT

Continuous and Comprehensive Evaluation (CCE) refers to a system of school-based evaluation of students that covers all aspects of students' development. The main aim of CCE was to evaluate every aspect of the child during their presence at the school through integrating assessment with the teaching-learning process on learning and development of children holistically. Comprehensive means the scheme attempts to cover both the scholastic and the co-scholastic aspect of student's growth and development. This study covers implementation and recommendations by Kothari Commission (1964-66), acceptation and modification through different educational supportive bodies. Evaluation process developing ICT enabled CCE framework to help teachers manage the complex learning and assessment activities in CBSE schools with tools and techniques. It covers assessment pattern with advantages and disadvantages of CCE.

Keywords: Evaluation, Curricular, ICT, CCE, RTE Act 2009, Assessment

Implementation of Continuous and Comprehensive Evaluation was one of the recommendations of Kothari Commission (1964-66). The recommendation was accepted by the Govt. of India under National Policy of Education (NPE),1968 which was formulated on the basis of the recommendations of the Kothari Commission. Since then lot of changes was made by introducing unit tests in place of Term end exam or yearend exam. All the documents such as National Curriculum Framework for School Education (2000) and the National Curriculum Framework (2005) also stressed on the implementation of the CCE. One of the important features of right to education act (RTE) was the introduction of continuous and comprehensive evaluation (CCE). Thus CCE is implemented now during the tenure of Shri Kapil Sibbal, Minister of Human Resource Development. This is the new evaluation method introduced recently to decrease the accumulated stress of board exams. To achieve the objectives of evaluation or to work on the functions of evaluation "The Central Board of Secondary Education introduced Continuous and Comprehensive Evaluation (CCE) in Primary Classes in 2004 (Circular No. 5/18/25/04). The achievement records and its formats was also circulated for Classes I to V with the objective of facilitating holistic learning in the school. The Board recommended a five-point rating scale, it also recommended the elimination of the pass/fail system at the primary classes (Circular No. 31/04/21/05). The Board has also followed it up by extending this scheme up to classes VI to VIII and developed a CCE card on School Based Assessment for the same Circular No./2/06). The scheme of Continuous and Comprehensive Evaluation (CCE) will be now further strengthened in all affiliated schools from October 2009. The Class IX students will be assessed through the CCE by the school itself.

In 2009, the Right to Education (RTE) Act had mandated 'continuous and comprehensive evaluation (CCE) of a child's understanding and ability to apply the same' (Section 29.2.h) to complement policies such as no detention and age appropriate admission at the elementary stage among its slew of reform measures having the potential to transform the institutional structure and climate of elementary education in India (Kumar, 2017). Simultaneously, for the secondary stage, the CBSE announced a paradigm shift from examination to effective pedagogy in the replacement of its 10th class board exams with school-based evaluation—CCE with effect from 2011 (CBSE, Circular No. 39).

As per its provisions, section 29(2) ensures the right of each child to full time elementary education of satisfactory and equitable quality in a formal school that satisfies certain essential norms and standards. The RTE Act demands that each child should get an opportunity to learn and progress and be supported during this process. CCE can be a potent tool in respecting the intent of the RTE Act by ensuring learning for all children, as assessment during teaching-learning process would help teachers observe child's learning progress, provide timely feedback support to help the child to overcome the learning difficulties. In that case the state of 'failing' and thus detaining any child at the end of a term can be minimized. Therefore, it is crucial to understand and use both teaching learning and assessment in tandem, one complementing the other to arrive at a realistic picture of students' learning and development to help them accomplish the desired goals of education.

Thus, in order to impart quality education and help children develop holistically it is important to know their learning progress in such a manner through CCE so that it helps to;

- Find out the change in a child's learning and development over a period of time.
- map these changes through assessment of different curricular areas

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- Identify the support each child needs to progress individually.
- Plan teaching-learning situations to suit their needs to enable them improve their learning.
- To allow children to assess themselves through reflection, seeking ways to regulate and improve learning by him/her.
- Find out to what extent curricular expectations and learning outcomes have been achieved. improve teaching-learning processes in the classroom.
- Provide evidence based feedback and communicate children's progress to different stakeholders including parents and guardians and involve them constructively in child's growth, learning and development.
- Encourage each child to be confident of learning by doing away with the fear of assessment and providing continuous support to ensure every child's learning and development.
- Keeping in view the primary purpose of learning which is to promote an overall development of children i.e. development of the cognitive, physical and socio-emotional dimensions holistically, the major aspects under CCE that need to be explored are;

− What is the understanding about CCE?

− Why Continuous and Comprehensive Evaluation (CCE) is to be undertaken?

− What is to be assessed under CCE? − How should it be assessed?

− When should it be assessed? − How can assessment information under CCE be used? Against this backdrop, this document endeavours to answer these questions and provide guidelines that give a research-based perspective of CCE and the process of its implementation at the ground level, in tune with the RTE Act. The content placed under four subsequent sections includes Section 2 dealing with 'Why' and 'What CCE is' and section 3 comprising of 'What needs to be assessed'. Section 4 details out the 'How' aspect of CCE i.e. the process of CCE and its implementation in schools whereas the last Section 5 includes some examples of checklists, rubrics and progress report.

Recommendations of National Curriculum for Elementary and Secondary Education in Reforming Evaluation Practices

The continuous and comprehensive evaluation was initiated based on the recommendations to reform evaluation practices in school education by National curriculum for elementary and secondary education – a framework (1988). Therefore, it is desirable to examine the viewpoints presented in the framework with respect to evaluation. The framework emphasizes the following.

- Defining minimum levels of learning at all stages of education while evaluating the attainment of children
- Attaining mastery level in al competencies.
- Broadening the scope of learners' assessment by way of including the assessment of psychomotor skills and socio-emotional attributes.
- Aiming at qualitative improvement in education through valuation.
- Using grades instead of marks
- As feedback mechanism for the benefit of teachers, learners and parents providing timely corrective measures for improving attainment level of students.
- Using various tools, techniques and modes of evaluation such as paper, pencil test, oral testing, observation schedules, rating scales, interviews and anecdotal records, individual and group evaluation methods at different stages. Maintain comprehensive student portfolios based on observational and situational tests.
- Reducing undue emphasis on paper pencil tests in evaluation process.
- Using more and more informal means of testing to reduce the anxiety and fear of the examinees.
- Laying more stress on informal and child friendly methods of testing.
- Recording of evidences regarding psychomotor skills related to co-scholastic areas such as work experience, art education and physical education.
- Preparing a profile of the growth and development of every learner.

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- Every school may do planning of a detailed scheme of evaluation in view of the minimum learning outcomes coupled with content.
- Evaluation of the key qualities like regularity and punctuality, cleanliness, self-control, sense of duty, desire to serve, responsibility, fraternity, democratic attitude and sense of obligation to environmental protection.
- Participatory and humane evaluation.
- Continuity of evaluation through periodical assessment of learning to be utilized for diagnosing the areas of difficulty and arranging remedial instruction.
- Demystification of evaluation process for making it transparent by taking parents and community into confidence.
- Communication of the evaluation outcomes in a positive manner.
- Developing competence for self-evaluation keeping in view the maturity level of children.

EVALUATION

Education is a process of changing behaviour pattern of human beings in terms of thinking. The aim of education is the comprehensive & the all-round development of the child. It may be physical, intellectual, social, emotional, spiritual and moral. It is a continuous process. Evaluation is the systematic process of collecting and analysing data in order to determine whether, and to what degree objectives have been, or are being achieved. Evaluation is a systematic process of collecting and analysing data in order to make decisions. Evolution is not an objective process. There is another dimension of evaluation process that is, the individual judgment. Evaluation in teaching learning is very much essential for

(1) Making teaching learning process more effective,

(2) Organizing the teaching activities in a proper way and

(3) Keeping track of the teaching-learning process in a right direction.

FEATURES OF EVALUATION

- The teacher evaluation system must have the two purposes of improving as well as measuring teaching effectiveness. The system should focus on improving teaching as well as accountability—improved student learning.
- The system should be based on teacher standards that define teaching and teacher quality.
- The system must be linked with professional development. Providing feedback to teachers on their performance is meaningless if there are no opportunities provided to learn and practice new skills.
- Because teaching is complex, it cannot be measured by just one or two tools. The system must include multiple sources of information on teachers' effectiveness such as observations, student evaluations of teachers, parent surveys, teacher self-report measures, teacher portfolios, and evidence of student learning.
- A career ladder as well as merit pay for teachers should be in place to recognize and reward teaching excellence.
- All evaluators should be well trained and knowledgeable so that the evaluations are credible and conducted with expertise.
- Serious evaluations require time and money. We must spend to get teacher evaluation right, and effective evaluation systems require a budget to support and sustain them.
- A top-down evaluation system can create resistance among teachers. Effective evaluation systems must be designed in partnership with teachers participating from the beginning.
- A teacher evaluation system must take into account the external factors that impact teachers' performance and effectiveness. One factor is the conditions of teaching in an institution, such as class size. These conditions may vary from one workplace to another and thus, an educator who is an effective teacher in one context may be less effective in a teaching context with different, or more difficult conditions. Other factors that affect teacher practices are culture, teaching traditions. and examinations systems.

CONTINUOUS AND COMPREHENSIVE EVALUATION

Continuous and Comprehensive Evaluation refers to a system of school based assessment that covers all aspects of student's development. The comprehensive component of CCE takes care of assessment of all round

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development of the child's personality. As a part of this new system, student's grades are given instead of marks which will be evaluated through a series of curricular and extra-curricular evaluations along with academics. The aim is to reduce the workload on students and to improve other skills; more emphasis is given on expression or presentation ability of the student with the help of so many activities inside and outside the school. Grades are awarded to students based on work experience skills, innovation, steadiness, teamwork, public speaking, behaviour, etc. to evaluate and present an overall measure of the student's ability. This type of evaluation help the student who are not good at studies they get the chance to perform in other fields like art, games, robotics, athletics etc. Unlike CBSE's old pattern of only one test at the end of the academic year, the CCE conducts several. There are two different types of tests the formative and the summative.

TOOLS AND TECHNIQUES OF EVALUATION

Formative Assessment (FA)

Through Formative tests student's work at class and home, the student's performance in oral tests and quizzes and the quality of the projects or assignments submitted by the child are judged. Formative tests will be conducted four times in an academic session, and they will carry a 40% weightage for the aggregate. Some of the main features of Formative assessment are that it is diagnostic and remedial, provides effective feedback to students, students can understand their own problems and can work on them accordingly. It enables teachers to adjust teaching to take account of the results of assessment and recognizes the profound influence that assessment has on the motivation and self-esteem of students, both of which are crucial influences in learning. FA should not be confined to only paper, pencil tests but should include use of other tools and techniques such as project work, assignments, practical work etc.

Summative Assessment (SA)

Summative Assessments carried out at the end of a course of learning. It measures or 'sums up' how much a student has learned from the course. It is like traditional exams generally taken by school at the end of a unit or semester to demonstrate the "sum" of what they have or have not learned. It is usually a graded test, i.e., it is marked according to a scale or set of grades. Grades are given according to the performance of the student in these summative exams. It, at best, certifies the level of achievement only at a given point of time. In summative assessment, the students will be tested internally. The Summative assessment will be in the form of a pen-paper test conducted by the schools themselves. It will be conducted at the end of each term twice in a year.

Evaluation of Scholastic Areas

Area	Technique	Tool	Periodicity	Reporting
All the school Subjects	Oral test	Oral questions	Every day after completing a competency or group of competencies	Using direct or Indirect Grades
	Written test Project work Practical activities Maintenance of Portfolios	Class work Question paper Unit test Assignments Diagnostic test	Monthly class test Unit test Terminal test	

Evaluation of co-scholastic areas and Personal and Social qualities

Area	Technique	Tool	Periodicity	Reporting
Health	Medical checkup for physical growth	Norms of fitness used by Doctor	Once in a year	Health status
Physical Education	Observation of activities	Rating scale	As per time table	Direct Grading
Work Experience & Art Education	Observation at work and activities Maintenance of Portfolios	Rating Scale	As per timetable	Direct Grading
Social and Personal qualities -Cleanliness -Obedience -Discipline -Co-operation -Regularity -Punctuality -Protecting environment -Truthfulness -Patriotism -Responsibility	Observation, Interview and Self reporting techniques (students' diary)	Rating scale, Checklist and Anecdotal Records	Day to day observations by the teachers by determining criteria for each trait	Direct Grading (once in every month)

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CCE using learning Technology

Evaluation process of developing ICT enabled CCE framework to help teachers manage the complex assessment activities in CBSE schools. We are developing a framework for incorporating formative and summative assessments, calculating and storing student data like marks, grades and percentage for scholastic and co-scholastic areas. CCE framework analyzes the students' performance data and provides easy to understand visualizations giving students and teachers a complete picture of performance of one student or a class of students, need for improvement in performance of a particular student, alerts for continuous degradation in performance, etc. These are helpful for the students since they get timely feedback and can work accordingly to improve the performance, as well as teachers and school management in monitoring the overall teaching-learning process and to identify the need for improvement.

Salient Features

- Teachers can define activities under assessments, do mark entry for scholastics and co-scholastics and can generate the score cards.
- Functionality to show Performance analysis of student and teacher.
- Functionality to show Performance analysis of students grouped at school level and CBSE Board level.
- Alerts for students and teachers.
- Animation, Video or Rich media for hard spots.
- Multimedia enabled Question Bank with metadata attribute for class 9 and 10, (Physics, Chemistry, Biology, and Mathematics).
- Web based Teacher training materials.
- Hosting on cloud with deployment support.

Expected Outcomes

- Development of ICT enabled CCE framework as contained in the CBSE Teacher's Manual and other appropriate material available on the CCE portal of CBSE Board's website for Class 9, 10.
- Innovation in learning environment during formative evaluation of a topic to allow a student to be adaptively assessed and then learn at their own pace in areas of needs improvement.
- Advanced students may work on advanced areas, while weaker students can practice more to get to the Minimum Levels of learning (MLL) for that topic.
- Develop an ICT based interactive CCE delivery system in a user friendly interface to administer assessments online and on demand, securely and dependably.

CCE Help a Classroom Teacher

In sum, the continuous and comprehensive evaluation helps a classroom teacher in the following ways.

- To identify learning difficulties in mastering certain competencies and the intensity of such learning difficulties.
- To improve students' learning through diagnosis of their performance.
- To plan appropriate remedial measures to enable the students who have learning difficulties in mastering the competency.
- To improve or alter instructional strategies to enhance the quality of teaching.
- To decide upon the selecting of various media and materials as a supportive system in mastering the competencies.
- To strengthen evaluation procedure itself.

Current Assessment Pattern

Under the current assessment pattern, students have to focus on one final annual exam. Each paper carries a total of 100 marks with 80 marks component for board examination or final examination and 20 marks component of Internal Assessment (IA). Here, we are discussing about the advantages and disadvantages of the current assessment pattern.

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ADVANTAGES

- The board exams give students a fair idea about the exams far away from the home atmosphere of their schools and teachers, hence prepare them for the pan India exams.
- An exam conducted by one board throughout the country, provides transparency and standardisation in the whole system.
- In school exams, there may be chances of discrimination as some school exam papers might be really easy while some might be very difficult.
- As a student has to write a test for the whole syllabus so he/she get to revise it many times before the final exam. Thus, it helps to make a strong academic base.
- The Class 10 board exams give the students a trial run for the class 12 board exams.

DISADVANTAGE

- Due to the extra hype and extra emphasis on good scores in board exams, it automatically promotes rote learning and exam-centric education.
- Though the internal assessment includes weightage of subject enrichment activities, it does not give room to non-academic activities like listening and speaking skills, promoting logical and conceptual thinking, etc.
- Parents' and teachers' high expectations from the student's board result, imposes a great mental pressure on him/her.
- Students have to study the complete syllabus at the end which makes it more difficult for them to prepare for the annual exams.

SUGGESTIONS

Although CCE is a good system of evaluation but there are few problems regarding its implementation.

- Formative Assessment needs to be taken up with discrimination and in consultation with all subjects' teachers so that projects of all subjects are not given at the same time.
- Student should be encouraged for Self-learning and study skills through in-class activities. 3. Project work may be given in groups and the group members need to work in school under the direct supervision of the teacher.
- The classrooms should be interactive so that the teacher can help students in exploring, experimenting and experiencing learning.
- School may lay emphasis on Co-Scholastic Areas i.e., Life Skills, Attitudes and Values for personality development.
- It's very important to give feedback to the students and to their parents about their performance time to time.
- Due to lot of activities some time syllabus either not finished or not done properly so there should be proper time management.
- To reduce the work pressure from students Integrated Projects may be given where subjects are interlinked, through this they will be able to understand some new concepts. Subject teachers should plan and develop the project and assess it together.
- All the rules and regulation about CCE should be known to parents and student through hand outs. Details of CCE can be mentioned in the schools Almanac/ Diary/Syllabus booklets.
- Student teacher ratio is almost 42:1 which is destroying the purpose of CCE. It should be taken care.
- There is a need to train the teachers about CCE, because according to a survey lot of teachers doesn't understand this System (67%) and lot of teachers oppose this (58%).

CONCLUSION

CCE system is not a simple task by teachers in class rooms. A trained teacher required knowledge of ICT and CCE with enthusiasm to handle this system. This technology helps to frequent interaction between among students, teachers and the Principal. Teachers will have to put in greater effort to improve their teaching on the basis of regular feedback and diagnosis followed by remedial instruction through the use of learning technology.

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INCLUSIVE EDUCATION: ACCESS TO QUALITY EDUCATION

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ABSTRACT
The purpose of the study was to identify the pedagogical practice adopted by the teachers and to identify the challenges encountered by them in managing in an inclusive set up. The literature review shedlight in the various related aspects of inclusive education. The study employed qualitative method in which (FGD) Focus Group Discussions were used.Eighteen elementary school teachers from three government schools of Delhi were purposively sampled The findings of the study revealed that majority of the teachers were not trained on how to teach in an inclusive classroom and hence faced many challenges which are discussed below. Most of the teachers were also not have exposure to the appropriate inclusive pedagogy.However, it is suggested that with proper training and resources, the teacher could be able to create an inclusive and effective learning environment. It can be concluded that mainstream teachers generally lacked confidence as they attempted to include students with disabilities in classrooms.

Keywords: Inclusive Classroom, Inclusive Pedagogy, Mainstream Education

INTRODUCTION

Inclusion and Inclusive Education

"Inclusion means that anyone, regardless her/his deficiency or learning difficulties, must be treated as a member of the society, and s/he is entitled to any available special services which he/she needs in the frame of the social, educational, medical and other services available to all the members of the society." (Doru-Vlad POPOVICI - Elements of integrative psycho-pedagogy, Pro Humanitate, 1999 – p. 4). The word inclusion refers to a model where children with special needs spends more and more time with the students of general education or mainstream students. The purpose of inclusion is that the students with special needs can get a mixed experience and to enable them for successful social interaction so that they can lead a successful life. Inclusion is an approach going beyond the idea that all children should be educated in the same place, stressing equity and including everyone, if possible, in the curriculum. Major ideas are participation, development of full potential and involvement in the wider community.*(Sage, 2004)* Inclusion is the provision of services to students with disabilities, including those with severe impairments, in the neighbourhood school in age-appropriate general education classes, with the necessary support services and supplementary aids (for the child and the teacher) both to ensure the child's success academic, behavioural and social and to prepare the child to participate as a full and contributing member of society.*(US National Centre on Educational Restructuring and Inclusion 1995, cited in Frederickson and Cline, 2002)*Inclusive education is when all students (with special needs and children without any disability learn together) under same roof. It means improving schools so that all children learn more successfully.**Inclusive education** might be seen as a luxury, or as the responsibility of specialists,3 but inclusive education is crucial to ensure all children have access to quality education. *(Teachers, Inclusive, Child-Centered and Pedagogy, Webinar 12- technical booklet, UNICEF 2014*)

Inclusive education is not about **containment, assimilation or accommodation**. It is not about placing particular pupils in changed, under-resourced and unplanned circumstances. *(Barton, 2003: 427)*It is a good example of new social condition where all students are treated equally. There is a slight change in the curriculum and adapted for hassle free learning for example TLM are developed for blind students where the child uses his/her tactile ability and learn. An inclusive classroom is a general education classroom in which students with and without any disability learns together where in special classroom only students with any disability and learning disability learns. Inclusive education describes **the process by which a school attempts to respond to all pupils as individuals** by reconsidering and restricting its curricular organisation and provision and allocating resources to enhance equality of opportunity. Through this process the school builds its capacity to accept all pupils from the local community who wish to attend and, in doing so, reduces the need to exclude pupils. *(Sebba and Sachdev, 1997, cited in Frederickson and Cline, 2002: 66)*

Who is and Inclusive Teacher?

The European Agency for Development in Special Needs Education developed a profile of inclusive teachersbased on four core values for inclusive teachers and a set of competences related to each core value. It has been recognized that inclusive values and attitudes in teacher training are essential for inclusive teachers. *(Teachers, Inclusive, Child-Centered and Pedagogy, Webinar 12- technical booklet, UNICEF 2014 p-8*). Actions in inclusive schools (such as adaptations in *teaching style, content and materials*) that are not related to

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inclusive values such as equality, rights, respect for diversity and participation, etc., are less sustainable and more related to instructions from higher authorities. The skills and knowledge teachers learn in order to teach in inclusive settings should therefore be embedded in inclusive values to be meaningful.Teachers who believe it is their responsibility to teach all children are more effective teachers in general.*(Rieser et al., "Teacher Education for Children with Disabilities: Literature Review").*

Policies and Legislative Frameworks for Education and Inclusion

- National Policy of Education (1968)
- National Policy of Education (1986)
- Bahrul Islam Committee (1985)
- Program of Action MHRD (1990 & 1992)
- Centrally sponsored scheme of Integrated Scheme Education for the Disabled (1974)
- Rehabilitation Council of India Act (1992)
- District Primary Education Programme (1994)
- Janshala(1998)
- National Trust Act (1999)
- Action Plan for Inclusive Education of Children and Youth with Disabilities (2005)
- Sarva Shiksha Abhyan (2001)
- National Policy for persons with Disabilities (2006)

Related Term

There are few terms in which are used mostly and have an unclear meaning to layman for ex:

The two terms are very frequently used interchangeably i.e. impairment and disability. While impairment refers to a *lesser degree* of complexity in the way our bodies work whereas disability refers to *inability* or not being able to perform a task.

Impairment: In Hindi language it is translatedas **Dosh, Vikaar.** Impairment can be defined as reduced quality of strength due to some injury or illness, it is acomplexity in the functioning of our body or any part of the body which arises from any difficulty.

Disability: Disability is a permanent injury, illness or physical or mental condition that tends to restrict the way that someone can live their life. Disability may be intellectual, developmental, mental, physical, sensory or some combination of these. It substantially affects a person's life activities and may be present from birth or occur during a person's lifetime.

Special Education, Inclusive Education and Integrated Education

Special Education: The term special education includes all aspects of education which are applied to all exceptional children, physically and mentally disadvantages and gifted children and is provided in special schools which literary means a school that is specially organized to meet the needs of specific groups of children (such as children with disabilities). *(Teachers, Inclusive, Child-Centered and Pedagogy, Webinar 12-technical booklet, UNICEF 2014 p-46*).

Modern definition of special education is the education for special need children where as in primitive era it means the education for Brahmins,Kshatriyas, Vaishya,Shudras etc. It is an especially designed instruction that meets the unusual needs of special children

Inclusion (Samavesh)/ Inclusive Education (Samaveshi Shiksha) to an education systemwhich takes into account the learning needs of ALL children and young people, streetchildren, girl children, children of ethnic minority group, children from economically weaker sections (EWS). It includes all the students who are away from the education for any reasons like physically or mentally challenged, economically, socially deprived or belonging to any caste, creed, gender etc.

Inclusive education is a part of a broader goal of creating and inclusive society. Not developing yet more methods and systems, but nurturing values and beliefs. Its focus is not the disabled children and children with learning disability, it means inclusion of all children where each child has equal opportunity to learn. Inclusive

Education ensures that these children are afforded equal rights and opportunitiesto education. Inclusive education aims to combat the marginalization of individuals and to promote difference in a positive way.

Integration (Ekikaran)/Integrated Education(Ekikrit Shiksha) means providing education to students with special needs in regular classrooms either on full time or part time basis. Focus of integrated education is on having the child adapt and adjust to the regular classroom. The concept of integrated education ascends as outcome of recommendation National Policy of Education,1986 i.e. to provide equal opportunities to all not only for access by also for success. The main aim of integrated education is to remove the feeling of inferiority among the children with any disability, and to ensure social integration. It is less expensive as there is no need to appoint specially trained teacher and special infrastructure is not required.

Exclusion means one to one instruction and educational support services for students with special needs that are provided outside of the typical school environment.

OBJECTIVES OF THE STUDY

- To study the pedagogical practices followed by the teachers in inclusive schools
- To study the challenges faced by teachers in inclusive schools

Sample

Eighteen teachers of Elementary classes from three government schools were taken as sample i.e. 6 teachers from each school. Purposive sampling technique was used for the sample selection.

Tool

Semi structured focus group interview was taken as the tool of the study.

Analysis

Analysis of the study was done qualitatively and the findings are as follows:

FINDINGS

Pedagogical Practices

The teachers suggested the following pedagogical practices which they prefer to use

(a) Demonstration through Oral Presentations

There is a wide varietyof learning styles and educational needs of students in an inclusive classroom for which the teacher has to adopt appropriate teaching learning strategies which makes learning accessible to all students e.g. if the student does not have the writing skills, the teacher may demonstrate learning through an oral presentation.

(b) Collaborative Style

If the student is able to learn visually, a piece of art may be presented in front of him/her. These ways can also help in their assessment. Similarly, the activities can also be done in groups in a collaborative way.The principle of “one method or strategy fits for all” does not apply in an inclusive classroom. Inequality and diversity found here demands the maintenance of too much flexibility and diversity in the use of teaching learning methods and strategies.

(c) Use of IEPs *(Individual Education Plans)*

Pedagogy of inclusive classrooms is derived from special education practices, this can be justified by the example ofIEP’s *(Individual Education Plans)* which were developed initially for special classroom specifically but gradually shifted by the time and used today in mainstream classrooms with an idea to promote learning of children with learning disabilities, language learning and other learning problems.

IEP and other practices are helpful in development of inclusive pedagogy, but in classroom where there are learners of diverse educational needs, such pedagogy is needed where no form of diversity exists and caters the needs of all and reduce or eliminates the singling out the individual for special teaching.The most familiar of these approaches includes ***Universal Design of Learning*(UDL)** and ***Differentiated Instruction*(DI),** however new approaches continue to be developed that are also worthy of attention, such as Florian’s and Spratt’s (2013)“*Inclusive Pedagogical Approaches in Action* (IPAA) *framework”.*

(d) Use of Assistive Technologies

Teachers suggested that assistive technologies can also be used for individual with disabilities and includes adaptive, rehabilitative devices such as

- *Screen readers* that enable person to hear electronic text as synthesized speech,

- *Speech to text software* that enable people to use their voices to enter text,*text telephone*, *accessible keyboards*, *standing frames*, *large print*, *braille* and, *speech recognition software.*

(e) Other Pedagogical Strategies

The other pedagogical strategies that can be practiced in an inclusive classroom may be

- **Peer tutoring:** Pairing of two students together where one is high performer and another one is low performer with any disability. Through this method student can learn better and interact without hesitation with his/her better knowing peer. This method also helps in building confidence and gives social learning experiences to students.
- **Cooperative Learning:** Through cooperative learning students learns to articulate their thoughtsmore freely, receive constructive and feedback and gets more opportunities to respond.
- **Multisensory Teaching:** It used all/ maximum senses of students in the learning process. It is ideal for students with disabilities learning in an inclusive environment.to be effective teachers must be adequately trained to teach students with disabilities along with their non- disabled peers.*(www.questia.com)*
- **Buddy System:**In buddy system a learner is paired with another one usually an older one or with higher abilities. This promotes friendship and a sense of belongingness between them. Through this social interaction skill and a sense of independence is also developed among students with special needs.

CHALLENGES FACED BY TEACHERS IN INCLUSIVE SCHOOLS

On the basis of interview, it was found that most of the teachers faced following challenges:

- **Professional Training**

Teachers said that they are not trained for inclusive classrooms as they are mainstream teachers and mostly are not trained special educator or have thoroughknowledge of special education. They also said that opportunities are given to them to attend the workshops on inclusiveeducation but most of the time the schedule of workshop doesn’t match the busy schedule of teachers. Only few stated that they are comfortable in teaching in an inclusive classroom. they emphasized that such programmes should be organized at regular basis, so that teacher can become familiar with the strategies that can be used in inclusive classrooms, as they did not learn about inclusion and were not exposed to teaching learner with disabilities.

- **Lack of teaching learning Resources**

It was found that there is lack of teaching learning resources in schools which hamper the teaching to deal with learners with disabilities. Teachers stressed that there should be concrete material which visually impaired learners can touch and feel. For example, Braille, magnifying glasses, hearing aids etc. But when asked whether they are trained enough to use these devices, they amswered that they need training to use some devices such as Braille. They also suggested that all stakeholders including parents needs training to use these devices.

- **Large Classroom Sizes**

Another challenge faced by teachers is the large size of classrooms which hinders them to give equal attention to each students in an inclusive classroom. If the teacher pays more attention to special children or CWSN, then the other gifted children becomes restless and sometimes it becomes difficult to handle the class discipline.

- **Time Management**

It was stated by the teachers that it becomes difficult sometimes to complete the syllabus on time because there is diversity in class and we have to use different teaching strategies for CWSN,so it is a big issue to manage time.

- **Assessment**

The teachers responded that the centralized system of assessment caters only the mainstream students and does not include methods ofassessment for CWSN or with disability. Educators needs to assess where learners have difficulty and determine if the learner needs extra help.

CONCLUSION

From this study it is concluded that teachers are somewhat familiar with the pedagogies and suggested some effective methods such as cooperative learning, reflective teaching, buddy system etc and they are also open to adopt new pedagogies. They also felt the issue of time which is short due to which they are not able to implement the new teaching methods. The teachers also faced a number of challenges while teaching in an inclusive classroom such as large classroom size, using new assessment techniques, limited or non-availability of teaching learning resources etc. They felt that they need training to work in an inclusive environment as they

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were trained to work in mainstream. The continuous training may help them to build a positive opinion towards inclusive education.

RECOMMENDATIONS

The vision of inclusive education is that all children reach their full learning potential, to reach this vision certain recommendations are made on the basis of the study conducted.

- Practical portion should be included in the pre-service curriculum where pre service teachers must use teaching methods and teaching aids meant for inclusive setup.
- Short term/ Long Term training coursesmust be organized for in-service teachers.
- Parents must be given orientation which enable them to inculcate values in their child to cooperate with their special need peers.
- A sufficient amount must be assigned to teachers from which appropriate teaching aid or device can be purchased.
- Experts must be invited from the area of special education for extension lectures so that there could be a healthy interaction between teachers and special educators

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INTEGRATION OF INFORMATION AND COMMUNICATION TECHNOLOGY IN INCLUSIVE SCHOOLS

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ABSTRACT

This paper presents and evaluates the development of Information and communication technology in inclusive curriculum the focus is on the incorporation of ICT competences for inclusive education. Students were able to monitor the development and implementation of technology tools for special needs pupils. Within an educational technology curriculum, a competence framework was developed for fostering the use of ICT in the teaching of, and learning by, special needs pupils. This was achieved various learning objectives of autonomy, inquiry, creativity and innovation.It focus more specifically on the use of ICT for special needs pupils, the aim is to carry into effect the principles of equality, diversity and inclusive education. The research was designed to evaluate the candidate students' learning and to consider the alignment of learning objectives and activities with learning outcomes in the new curriculum. The research questions considered within the paper are: (1) How the new curriculum assists mutual development of ICT in inclusive schools? (2)How were various tools of technology are used in the asssessment of students?

Keywords: educational technology curriculum, pre-service teacher education, inclusive education, special educational needs, e-learning environment for special educational needs, competences

INTRODUCTION

Information and Communications Technology commonly termed as ICT comes from the acronym IT and CT and refers to methods of storing, manipulating and communicating information.Information Technology (IT), as defined by the Smart Computing Dictionary, is

"A general term used to describe any technology that helps to produce, manipulate, store, communicate, or disseminate information. IT refers to the most expensive, complex computers, with devices usually dealing with electronic data in binary format. However, these IT machines are not able to communicate with one another."

And, Communication Technology (CT) is "the term used to describe telecommunications equipment through which information can be sought and accessed". (New Zealand MOE, 1998). Examples include: video conferencing, teleconference phones, and modems.

Globally, educational systems are adopting new technologies to integrate ICT in the teaching and learning process, to prepare students with the knowledge and skills they need in their subject matter. In this way the teaching profession is evolving from teacher-centered to student-centered learning environments. "ICT integration is understood as the usage of technology seamlessly for educational processes like transacting curricular content and students working on technology to do authentic tasks" (Kainth and Kaur). Nowadays ICT facilitate not only the delivery of lessons but also the learning process itself. This includes computer based technologies, digital imaging, the internet, file servers, data storage devices, network infrastructure, desktops, laptops and broadcasting technologies namely radio and television, and telephone which are used as instructional tools at schools.

INTEGRATING ICT IN THE TEACHING AND LEARNING PROCESS

Allen (1997) believed that the basic skills of the future are the use of powerful technologies. The traditional textbook can no longer fulfill the need in the rapid changing and the information-explosion world. He asserted that the traditional teacher-centered approach makes classroom no longer an effective system to prepare students for the realities which they face in the near future.

Parmley et al. (1997) stated that technology works best as a supporting tool-making complex processes or creative experience either possible or easier to accomplish. He thought that technology can offer new ways to provide meaningful, real-life context for learning, it also allow students to collaborate with peers and experts across the country and around the World.

Rosener (1997) described IT as good as, or even better than, traditional method of teaching and learning as it being limitless of time and space. Poole (1998) pointed out that suitably integrated computer use can contribute to successful results in the classroom as to: support teaching and learning, support children's socialisation, enable children with disabilities to integrate and enables a teacher to duplicate excellence.

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According to Kennewell et al. (2000), integration of ICT in teaching requires understanding at a deeper level to facilitate the development of strategies and process to identify opportunities, solve problems and evaluate solution. They believe that these higher-level objectives require not only technical knowledge and skills, but the ability to choose an effective strategy for a problem. Poole (1998) shared his view that the technology is only a tool to both teacher and student. The effectiveness of the tool depends entirely on the skills they bring to the learning process. He believed that the teachers' task is thus to nurture the students willingness to learn.

The present paper tries toevaluate the development of Information and communication technology in inclusive curriculum the focus is on the incorporation of ICT competences for inclusive education. Students were able to monitor the development and implementation of technology tools for special needs pupils. Within an educational technology curriculum, a competence framework was developed for fostering the use of ICT in the teaching of, and learning by, special needs pupils. This was achieved various learning objectives of autonomy, inquiry, creativity and innovation. It focus more specifically on the use of ICT for special needs pupils, the aim is to carry into effect the principles of equality, diversity and inclusive education. The research was designed to evaluate the candidate students' learning and to consider the alignment of learning objectives and activities with learning outcomes in the new curriculum. The research questions considered within the paper are: (1) How the new curriculum assists mutual development of ICT in inclusive schools? (2) How were various tools of technology are used in the assessment of students with special needs?

ICT FOR INCLUSIVE CLASSROOM PROJECT WORK STRUCTURE

The project work is incorporated within the new Educational technology curriculum. The basic scope of thecurriculum is to develop an autonomous teacher, who shall autonomously choose between options and tools, and adopt decisions on introducing creative and innovative solutions during lessons, taking into account the needs of Individuals as well as groups. During tutorials, the students work on projects. At the beginning of the Project work, authentic cases from pedagogical practice are presented. Tutorial structure consists of the familiarization with learning objectives, introductory motivation, discussing a topic or issue, working in groups, and completing the reflection journal at the end of every tutorial.

The tutorial work is followed with practical work which is conducted by full time students during their teaching practice in schools. The part-time student teachers have a good opportunity to apply the project work during their normal professional work. For final assessment of the course, students write an essay on ICT use for special needs pupils and ICT in teacher's professional development and learning.

A qualitative study by Williams explored the working environment of teachers to identify what needs are to be addressed when developing an ICT learning environment for special educational needs. It considered the main issues in everyday work, the information needs of teachers, new experiences with ICT and knowledge of ICT impact upon the special educational needs learning environment, facilities and tools within environment (Williams, 2005, p. 540). During their daily work, teachers need most: familiarization with the administrative procedures and policies, lesson plans and ideas, how to evidence work undertaken, and current level of areas in the curriculum that every individual student still needs to cover .In this inclusive approach Project work is focusing on lesson plans and ideas, which form an integral part of teacher's daily work. Project topics need to be selected exclusively by students, which is a prerequisite for quality learning that is based on the motivation and interest of every individual student. Students will prepare projects which included the deliberation on and proposals of creative ICT use in resolving different problems and dealing with different topics in inclusive classroom.

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DIGITAL RESOURCES OF EDUCATION

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ABSTRACT

In a technology driven world where change is constant, there is a perpetual need to acquire new skills, knowledge and gain insight. In today' competitive and globalized world, digital learning provides learners not only with the different tools to add value to their current skill set but also to refine old set of skills and knowledge and provide opportunities to broaden their horizons without the constraints of time and pace. Digital learning helps to eliminate all types of borders and barriers whether social and physical. Emerging Online courses are a great solution to the challenges that learners face as they are provided with high-quality education according to their learning pace and on their own place and time. Everyone can access to the information and knowledge through various tools of digital learning. Through digital learning, the society can pave its way to accessing a conducive and effective e-learning environment with the ease of availability to necessary resources, teacher and learner-controlled activities, and collaborative opportunities & activities with peers. The digital platforms are able to enhance the learning and knowledge with respect to any field and across all age groups There are several online tools of learning that offer high-end innovative and budget-friendly digital learning opportunities.

Keywords: Digital Learning, Online Courses

Technology is becoming an essential part of people's lives, and it has led to many drastic changes – both in how we think and in how we learn.The globalization of our society is a direct result of the recent technological development, which means that the barriers between different parts of world are starting to break down and world is becoming more and more closer. In today' competitive and globalized world, digital learning provides learners not only with the different tools to add value to their current skill set but also to refine old set of skills and knowledge and provide opportunities to broaden their horizons without the constraints of time and pace. Digital learning helps to eliminate all types of borders and barriers whether social and physical. Education system is moving into a new phase when it comes to the power of innovations and technology in a classroom. More effective, stimulating and sophisticated learning tools are being developed and they changed the whole scenario of how teacher will teach and students will learn. Such innovations and technological developments are being met with a blend of resistance and acceptance. Some educators worry that these new innovations may reduce their importance and role in the education process and eventually will replace them, or these learning tools are too costly, complex to understand or not required. Some are concerned that their teaching work will increase with these learning tools. Despite of these contradictory views, a growing number of teachers are accepting these tools and utilizing them in innovating ways to enhance students learning.

DIFFERENT DIGITAL LEARNING TOOLS AND RESOURCES

The medium of digital learning makes the overall education system highly comprehensive and effective.Development of Technology allows for various interactive activities for consolidating learning in an effective manner.

- **Webinars (Web-based Seminar)**

These are web-based seminars which are organized through the medium of the Internet. The webinars are a productive and interactive way of preaching the recent trends as well as updates with respect to global education. The webinars are held live which is attended exclusively by an online audience These offer the opportunity to ask a question, poll, chat, survey, test, and so more over a specified topic. From a teaching and educational perspective, webinars are interesting and stimulating tool because of the very high degree of interaction, helping participants to learn and understand more rapidly.

- **E-Learning Portals**

Through e-Learning portals, effective educational and training programmes can be brought to the desktops and mobile devices of learners. They can benefit from them, by receiving up to date information. These learning portals can be customized, made accessible 24/7, are flexible, convenient and user-friendly as a centralized knowledge management entity.Learners can enhance their skills and knowledge over a certain subject or topic, learn about the latest trends and acquire some new skill through these online learning portals.

- **Massive Open Online Course (MOOC)**

A Massive Open Online Courses is a completely free online portal that offers high-end educational materials for the students of all intellectual levels. Anyone can access these courses depending upon his time and pace. Through this portal, the learners are able to participate, engage, connect, or collaborate in various interactive learning processes and programs.

- **Edublogs (Educational Blog)**

Educational Blogging is another significant aspect of digital learning in the current education system. Through education-based blogging, teachers as well as students can utilize to their advantage. Edublogs is a specialized WordPress-based blogging platform that has been designed by keeping the teachers on focus specifically. This platform serves to be a great platform for the creation of online documents like handouts and assignments that can be easily shared with students. There is even an option of adding images with the given assignments.

- **Learning Management System (Moodle)**

A Learning Management System (LMS) is a secure and private online space to post content and to facilitate online learning activities and communications for a course. Instructors can use an LMS to enhance a face-to-face class or as an integral part of blended or online classes.

- **Learning Apps/Google Apps**

Through the means of advanced smartphone technology, there are various e-learning apps available for the students. Google consists of a set of apps that have been specifically designed for educators and teachers of the current education system. There are several teachers and educators that utilize Google Hangouts as it allows the students to initiate video-based conversations even from the most remote locations. Through these apps, the students can learn content. They can also enhance their skills and talents through these apps. For eg: E-Pathshala an initiative by NCERT and MHRD.

- **Clickers**

Clickers, are a tool used to make lectures more active, effective and engaging. Clickers use PowerPoint Presentations as a vehicle for delivering questions throughout the lecture that students can answer using a personal device. Clickers can make lectures more engaging by requiring students to actively apply their learning in class, and they provide very helpful feedback about student learning to instructors.

- **Lecture Capture**

Lecture capture is a tool used to record what the instructor is displaying on the computer along with the accompanying audio of a lecture. Instructors can use lecture capture to record in-class lectures for students to use as a review resource and to improve accessibility for all learners. An instructor can also record lectures to use in place of in-class meetings in other or future sections of the course. Concordia currently supports *Panopto* and *Camtasia* as lecture capture solutions.

- **Dropbox**

Cloud computing has changed the way people store files on their computers and Laptops. Many organizations have used it to make it easier for people to access files from multiple systems, as well as to share information with different users on their network.The same technology can also be used in a classroom setting, as it can make it easier for teachers and students to share files and electronic documents. Dropbox has a number of features that can allow teachers to share specific folders with their students, and they can access them from their computers.

- **ClassDojo**

A large part of teaching is managing the classroom, and ClassDojo makes the process easier. It puts more emphasis on providing “positive feedback” to students. One can also add more detailed information about the student’s performance or behavior, and can send messages to parents about their progress. It will even allow parents to look at their children feedback in real time, so they can stay up to date about how they are doing in class.

- **Edmondo**

Classroom Communication can be a challenge, especially if onehas a large group of students to manage. Edmondo can offer a more streamlined approach to this part of classroom management. It can serve as a means for submitting assignments, getting grades, and sending any relevant information to students. It makes it easier to post assignments, messages, polls, quizzes, calendars, and other classroom resources, and they can access them online.

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- **Slack**

This is a great tool for assigning group projects, as students can easily collaborate with others in their group. Slack also streamlines the communication among students so they can work together from remote locations. It incorporates Google Docs and Google Hangouts so students can share files with each other.

- **Educreations**

It gives the ability to create electronic whiteboards with lessons and tutorials that teachers can share with students. It's easy to create diagrams, commentaries, animations, and other instructions, and one can even record audio for narrative purposes and share it with students – both in the classroom or via e-mail or social media.

- **Cloud-Based Word Processors (e.g., Google Drive)**

Cloud-based word processors were a boon to teachers. With cloud-based word processors, students can collaborate on writing pieces from anywhere, save comments, and curate all steps of the writing process in digital portfolios.

- **TED Talk (Technology, Entertainment and Design)**

TED Talk has a library of video lectures that cover a wide range of topics and content, and they can be used in the classroom to supplement what one is teaching.This covers almost all topics — from science to business to global issues — in more than 100 languages.

- **Kahoot**

It is a game-based learning platform where students can learn through games or, 'Kahoots,' which are multiple-choice quizzes. With this digitallearning tool, which can be accessed through a web browser, teachers can draft questionnaires, discussions online with academic lessons. The material can be then projected in the classrooms and questions are answered by students while playing and learning at the same time. This not only enhances student engagement but also creates a dynamic, social, effective and fun educational environment.

The digital world has blurred the walls of the schools and places of learning. Individual learners can learn anywhere, anytime and at their own pace. Digital learning resources can add considerable value to the quality teaching and to the learner's experience.Use of Technology extends our communications ability beyond face-to-face talking. It expands it beyond the printed page and reading to a new dimension. It is building a new and more efficient means of sharing ideas and information among all people.

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SCAFFOLDING THE DEVELOPMENT OF TECHNO-PEDAGOGIC COMPETENCIES AMONG PRE-SERVICE TEACHERS THROUGH GOOGLE CLASSROOM AND MOODLE: A COMPARATIVE STUDY

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ABSTRACT
The 21st century has bought along a plethora of web and digital technologies. The advent of these information communication technologies (ICT) has altered the principals and process of teaching and learning. The learners of this century are no longer depended on the teachers for knowledge as all the knowledge that they seek is just a click away from them. Hence to meet the demands of these digital learners, the teachers must change their roles from sage on the stage to the guide on the side in knowledge exploration and creation. Therefore it is imperative to develop techno-pedagogic competencies among the teachers. UNESCO (2002) asserted that the best way to inculcate the ICT competencies among the teachers is by integrating the ICT into their learning environment. Learning management systems (LMS) is a software-based online platform that facilitates the management, delivery and measurement of the e-learning programmes. Through this study an attempt has been made to integrate ICT into the pre-service teacher's learning environment via learning management systems; Moodle Cloud and Google classroom. The LMS provided the instructional support to the 50 pre-service teachers enrolled in Central Institute of Education for developing the desired techno-pedagogic competencies. The present paper focuses on the comparative analysis of the two LMS used to scaffold the development of the competencies. The findings of the study highlighted that interface of the Google classroom is easy to access and learn than Moodle cloud.

Keywords: LMS, pre-service teacher education, techno-pedagogic competencies, Moodle, Google Classroom

INTRODUCTION
The fast paced life of the 21st century has welcomed the virtual ways of doing things. Digital technologies havebecome the integral part of all aspects of life; education, social, professional and health as they save time and allow huge scope for personalization. The drift in the orientation of the education from the teacher centered to the learner centered has further established the need for aneducation system that individualized the instructions as per the ability, interest and the need of the learner. Information communication technologies (ICT) allow the ease of accessibility to the learning content from anywhere, anytime. Also ICT helps in catering to the diversity in learning needs and styles of all the learners. With the help of ICT it is possible to personalize the instructions as per the interest of the individual. One such information communication technology is learning management systems (LMS).

Learning management systems (LMS) is a software-based online platform that facilitates the management, delivery and measurement of the e-learning programmes. The LMS software helps in administration, documentation, tracking and recording of the e-learning programmes. It also helps to maintain the collaboration over the internet and hence can be used to deliver online training and offering online courses to those learners who are not able to attend regular college because of certain reasons. Along with the distance education it also helps in providing the continual support to the regular face to face course in terms of maintaining the records, documenting the instructions, tracking and assessing the learning.

Most of the learning management systems are cloud based. Some of the Learning management system like moodle.org provides for the desktop or mobile application extensions that could be assessed without internet. On a LMS a course can be created and organized into topics. Each topic is supported by resources and followed with an assignment. There is also a provision for making an announcement. The LMS is also responsible for keeping a record of the submission status by the students and help students tracking their own progress. Grades and feedback on the submitted assignment can be shared with the learner instantly. In some cases LMS may have certain built tools like survey, quiz etc. that enable the development of the online learning material without any other software. Looking at the affordances of the LMS, it would not be wrong to say that LMS provides excellent support and opportunity to provide online or blended learning.

The learning management systems have lots of benefit. LMS increases the teaching efficiency as they facilitate flexible delivery of the course, provide multiple learning resources, and support online collaboration and helps in tracking progress assessments (Ryan, Scott, Freeman& Patel 2000). LMS also decreases the capital investment required for a course as it reduced the demand for space and infrastructure (Coates, James &

Baldwin, 2005). LMS also enhances student learning by supporting constructive pedagogies as the course contents provides diverse range of resources and knowledge networks to the learners to engage with. It also supports the provision of formative assessments and instant feedback (Coates, James & Baldwin, 2005). It also supports student's expectations to work with advance technologies as the present generation learners are highly influenced by upcoming technologies (Coates, James & Baldwin, 2005).

There are many learning management systems such as moodle, schoology, blackboard and many more. However there are certain common characteristics to all the learning management systems. According to Jill (2016) these are

- Managing users, courses and roles; all the LMS have a process through which courses are uploaded, users are added to the course and their role is assigned.
- Course calendar: it helps in managing the course activities like completion/submission of tasks
- Messaging and notifications: there is provision for sending individual messages to the users and the notification of any new addition on the course is also sent to the users
- Assessments: LMS supports the automated evaluation of the learners. Assignments, quizzes, activities, etc. can be assigned to the learners for tracking their progress.
- Maintain records: LMS helps in maintain the records/grades of the learners
- Course/content management: LMS helps in organizing the contents of the course into an effective learning pathway like the topic, subtopic, class etc.
- Administration: LMS allows the instructor to manage the course display, course settings, etc.

Learning management systems plays a very important role in supporting the teaching and learning so one must choose a LMS that plays this role well. Pappas (2018) mentioned certain points that could be looked at while choosing an LMS for teaching. The LMS must have a very effective course management system. It must be able to create learner centred, user friendly and easy to use learning path. The LMS must appropriately track the progress for each learner for evaluation of the learning. The data access must be unrestricted i.e. the user must have the access to the database anytime, anywhere and from any operating system. The LMS must not be too complex for the user to use. The interface must be user friendly. LMS must be well integrated with other social media and application so that data can be easily import/export across the various systems. LMS must be budget friendly, if possible it should be free and open sources so as users can use it freely without any financial constraints. The LMS selected must have a very strong technical support.

THE STUDY

The learning management system has the potential to provide the academic support to the learners and helps the teachers in designing their courses better. The present study is aimed at comparing the two learning management systems; Google classroom and the Moodle with regard to user friendliness, ease of use and accessibility. The Moodle is the free and open sourced learning management system licensed under GNU (general public license) and the Google classroom is an application of the G-suite and is owned by the Google. The reason for choosing these two learning management systems is that they are free to use. The learning management systems are used to provide the instructional support to the pre-service teachers for the course 'Critical Understandings of the ICTs'. The course content provided on both the learning management systems is same however the interface of the two learning management systems is different. The objective of the study is to explore whether this difference in the interface of the two learning management systems brings any difference in the use and accessibility of the two systems.

METHODOLOGY

The study is descriptive in nature and adopted the survey method.

RESEARCH OBJECTIVES

- To compare the Google classroom and Moodle with respect to ease of use
- To compare the Google Classroom and Moodle with respect to accessibility.
- To explore the learning opportunities provided by Moodle and Google Classroom.
- To explore the difficulties arises while using Moodle and Google Classroom

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Participants and Setting

The sample for the study is consisted of 50 students enrolled in B.Ed programme for the academic year 2018-2019 at Department of Education, University of Delhi having Critical understanding of ICTs in education as their course. The course is been implemented using learning management systems on two portals; www.learningict2018.moodlecloud.com and https://classroom.google.com along with the face to face classes. The course content for these two learning management system which consisted of manuals of various software and assessment tasks is also prepared. The sample is divided randomly in two equal groups, having 25 participants each.

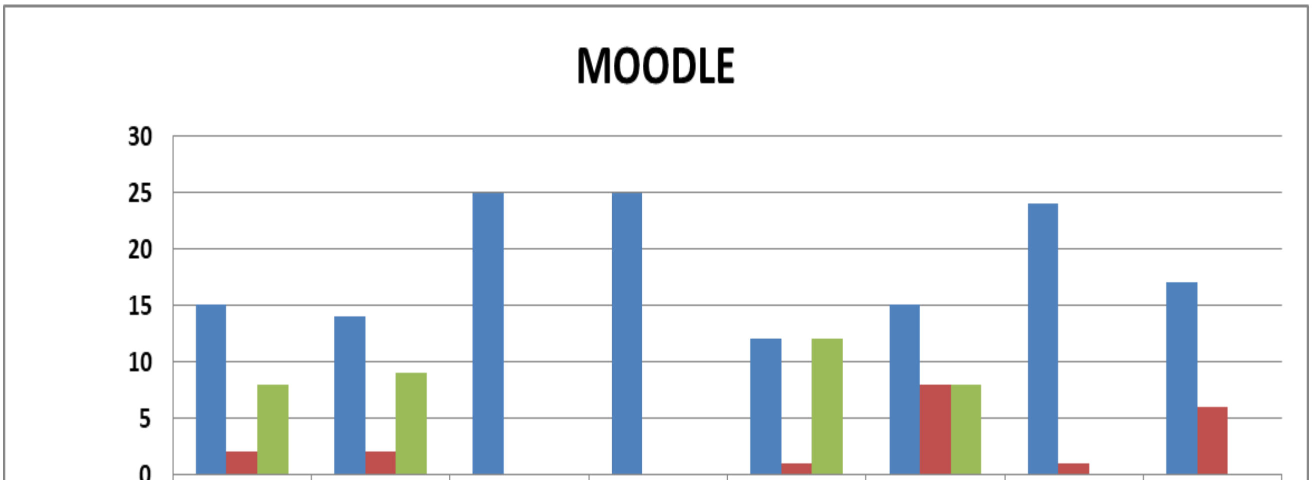
Tool and data collection

A questionnaire having open and closed ended questions is constructed. The close ended questions aimed to explore the ease of use and accessibility of the learning management systems. The open ended questions are aimed to explore the opportunities and difficulties arise while using the learning management systems. The questionnaire is circulated to all the 50 participants through Google form.

DATA ANALYSIS AND DISCUSSIONS

Ease of use

The ease of use in the context of this study refers to the simplicity and user friendliness of the interface of the learning management systems. The participants were asked about the difficulty that they faced while working with various aspects of the learning management system (Moodle and Google classroom) and the responses were compiled in the Figure 1 and 2:



	Learning the Interface is easy	Registration is easy	Content Organization is good	Uploaded Content is easy to locate and use	Progress tracker is easy	Doing assignment is easy	Navigation is easy	Feedback helps in improvement
AGREE	15	14	25	25	12	15	24	17
NEUTRAL	2	2			1	8	1	6
DISAGREE	8	9			12	8		

Figure-1: Ease of use with respect to Moodle

The Figure 1 clearly illustrates that 60% of the pre-service teachers finds that the interface of the Moodle was easy to learn and 32% finds it difficult to learn. Majority (56%) of the pre-service teachers said that registration to the Moodle cloud is easy whereas 38% said that the registration was not easy. All the pre-service teachers agreed that content organization on the Moodle cloud in topics and sub-topics is well organized and easy to locate. The progress tracker aspect of the Moodle cloud that helped the pre-service to map their learning received mixed response, almost half of the pre-service teachers (48%) find it easy to use and equal number of teachers (48%) found it not useful. Most of the teachers (60%) find it easy to do assignments on the Moodle cloud and 32% finds it difficult. Majority (96%) of the pre-service teachers said that the navigation in Moodle cloud from one topic to another is easy. Most of the pre-service teachers (68%) agree that the automated feedback provided by the Moodle cloud helps them in improving their assignments whereas rest of the teachers were unsure.

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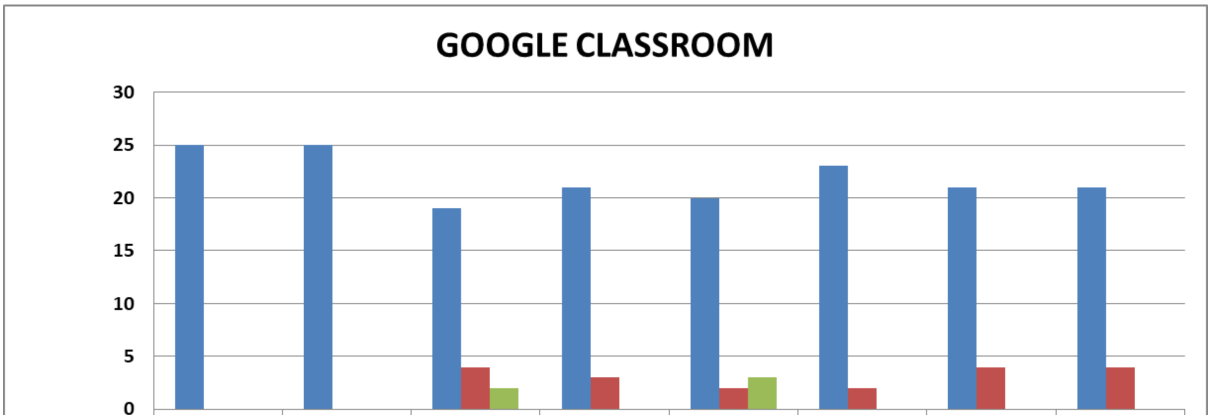
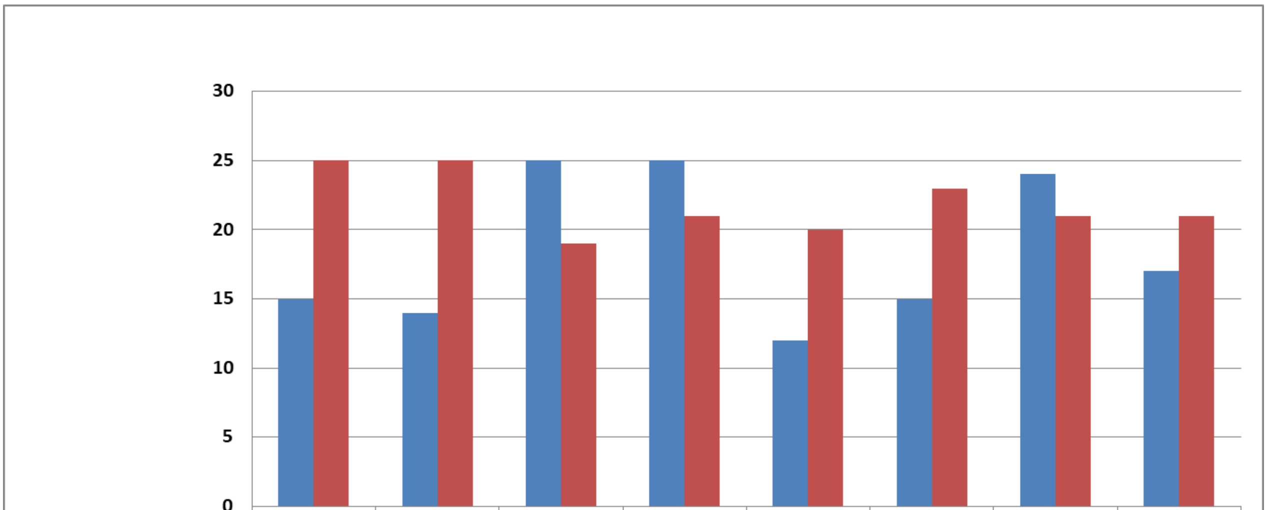


	Learning the Interface is easy	Registration is easy	Content Organization is good	Uploaded Content is easy to locate and use	Progress tracker is easy	Doing assignment is easy	Navigation is easy	Feedback helps in improvement
AGREE	25	25	19	21	20	23	21	21
NEUTRAL			4	3	2	2	4	4
DISAGREE			2		3			

Figure-2: Ease of use with respect to Google classroom

All the teachers said learning the interface of the Google Classroom and the registration is easy. Majority of the pre-service teachers (76%) agreed that the content on the Google classroom is organized well into topics and sections. Only 1% of the pre-service teachers disagrees the content on the Google class room is not organized well rest of the pre-service teachers were not sure. Most of the pre-service teachers (84%) said that the content uploaded on the Google classroom is easy to locate and use whereas rest of the teachers are not sure. Most of the pre-service teachers (80%) agreed that the progress tracker of the Google classroom is easy to use, very few (1%) said that the tracker is not easy to use and rest of them are not sure. Majority (92%) of the pre-service teachers agreed that doing the assignment assigned on the Google classroom is easy to do and 84% of the pre-service teachers agreed that the automated feedback helped them in improvements. Most of the pre-service (84%) teachers said that the navigation on the Google classroom is easy and rest of them is unsure.

The comparison of the responses of the pre-service teachers with respect to the ease of use of both the learning management systems is compared and illustrated in the figure 3 below.



	Learning the Interface is easy	Registration is easy	Content Organization is good	Uploaded Content is easy to locate and use	Progress tracker is easy	Doing assignment is easy	Navigation is easy	Feedback helps in improvement
MOODLE	15	14	25	25	12	15	24	17
GOOGLE CLASSROOM	25	25	19	21	20	23	21	21

Figure-3: Comparison of Moodle and Google classroom with respect to the ease of use

The Figure 3 depicts that the learning of the interface and the registration is easy on Google classroom as compared to the Moodle cloud. On the other hand content organization and searching the desired topic from the uploaded content is slightly easy on the Moodle cloud as compared to the Google classroom. The progress

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tracker function of the Google classroom is easier to work with than that of the Moodle Cloud. Assignments are easier to submit on Google classroom than on the Moodle. Also the automated feedback given on the assignment is slightly easier to access than that of Moodle. However the navigation of the Moodle cloud is slightly better than that of the Google Classroom.

Accessibility

Accessibility is one of the crucial aspects for easy use of any learning management systems. One of the main features of the learning management systems that it is web based which provides the freedom to the learner to access the course content from anywhere and at any time. Also the course contents can be downloaded and used offline in case on no internet connectivity. The Figure 4 and 5 below illustrated the pre-service teacher’s opinion about the accessibility of the Moodle and Google classroom respectively.

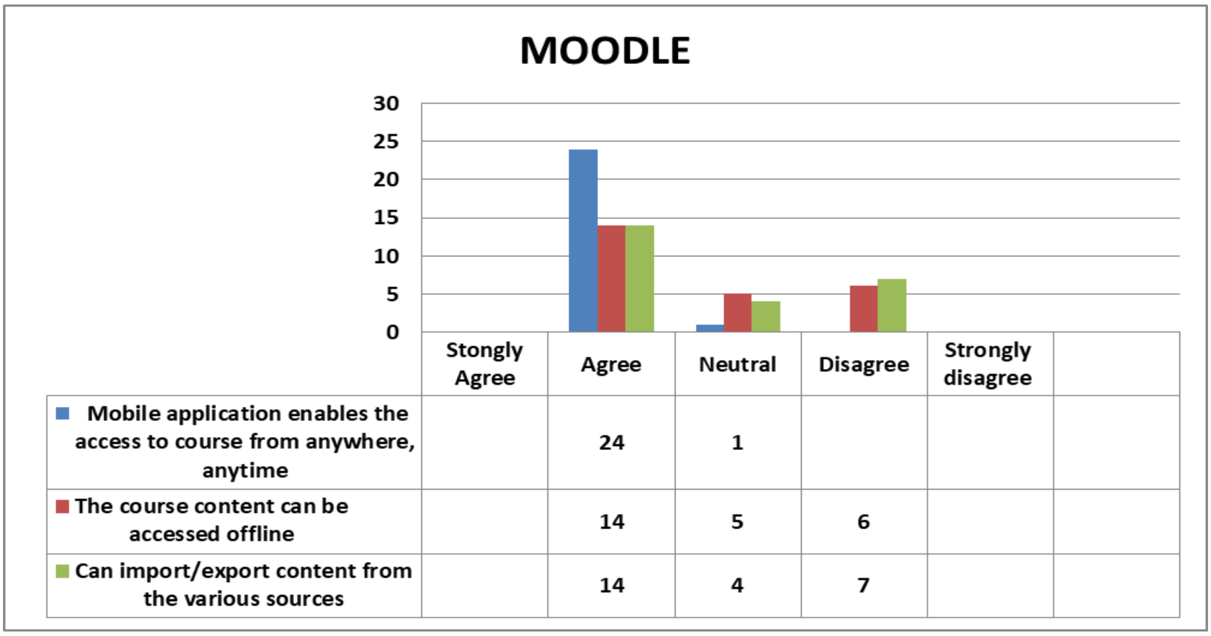

Figure-4: Accessibility with respect to Moodle

Almost all the pre-service teachers (96%) agree that the mobile application of the Moodle cloud enables them to access the course form anywhere as per their requirements. Many pre-service teachers (56%) said that the course content can be downloaded for offline use, some of the (24%) disagree to this and rest is not sure. Pre-service teachers (56%) agree that content from the various cloud storage, networks and websites can be imported to Moodle cloud and vice versa, however 28% felt that content cannot be imported and few are not aware of this.

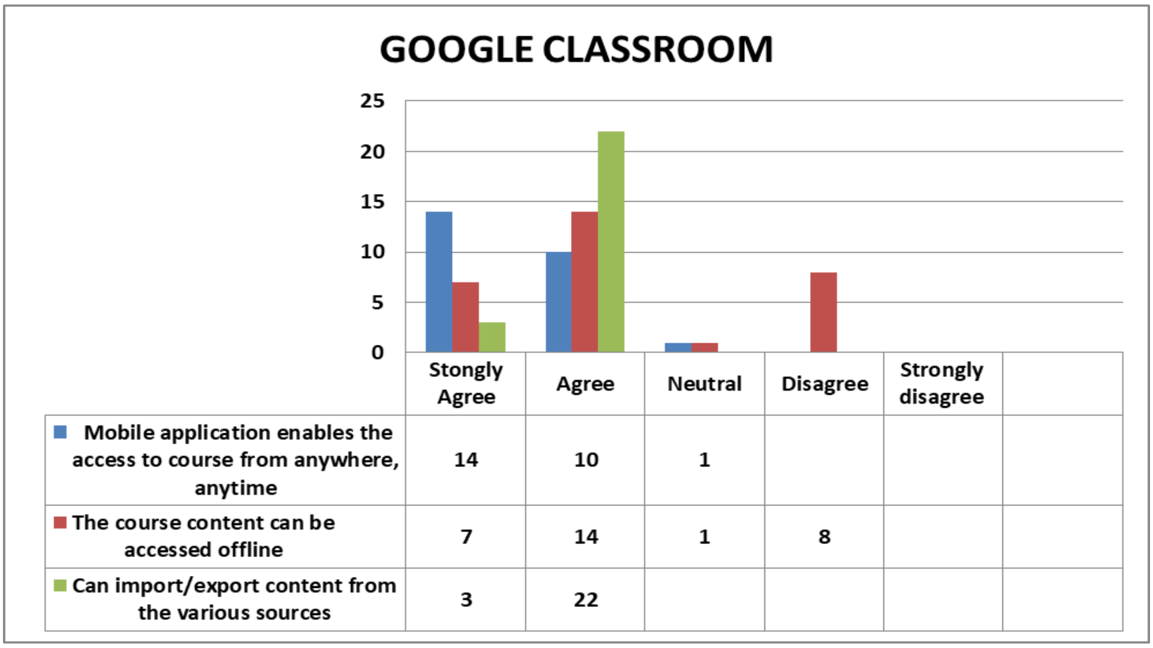

Figure-5: Accessibility of the Google Classroom

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The figure 5 illustrates that majority of the pre-service teachers (96%) said that the mobile application of the Google classroom enables them to access the course from anytime, anywhere. All the pre-service teachers agree that the Google classroom enable them to import the content from various other online sources. Majority of the pre-service teachers (84%) states that the online contents of the course can be downloaded for offline use; however some of them (32%) disagree to it.

The comparison of the responses on the accessibility of the two learning management system is shown in figure 6.

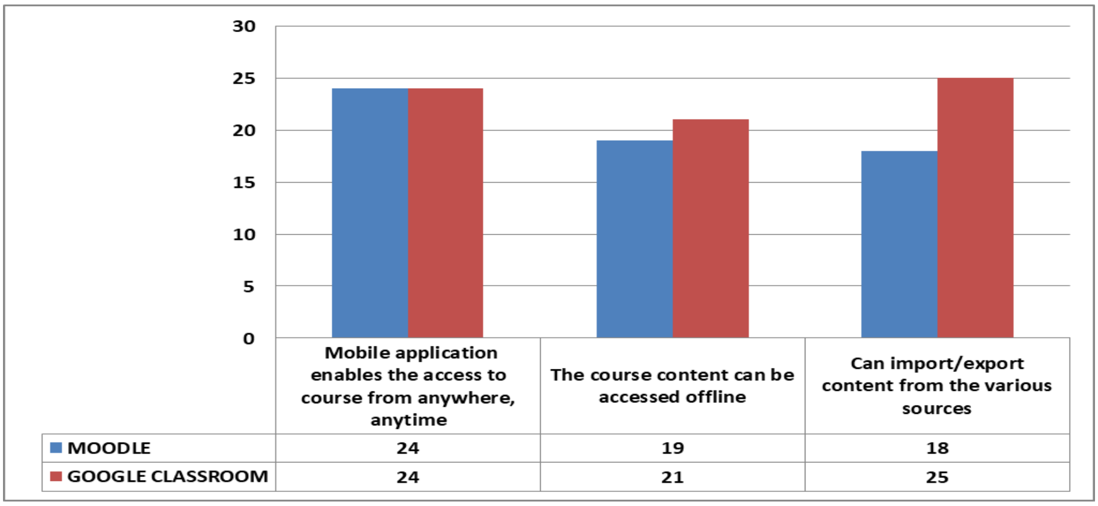

Figure-6: Comparison of Moodle and Google Classroom with respect to accessibility

The comparative analysis of the two learning management systems revealed that both the LMS provides the mobile access to the learners. The online course contents on both the learning management systems can be downloaded for the offline access, the difference is not much in this case. The ability to import content from various web sources is higher in Google Classroom than that of Moodle cloud.

Learning opportunities provides by Learning Management Systems

The pre-service teachers are inquired about the usefulness of the instructional support provided through the Moodle cloud and Google Classroom.

In the context of Moodle cloud the pre-service teacher's respondent that it helped them by providing a backup for the face to face classes which help them in revision,deliver them learning materials, helps in recovering the missed classroom instructions as evident from the responses of the participants;

"When I missed classes, I was able to go back and read the topics discussed in class. Lessons along with tasks assigned (with detailed instructions on how to do them) helped me in learning about ICT through using ICT."

"It has helped me a lot. Everything was given in details so even if I forgot anything I faced no problem in completing my tasks"

"*It helps me revising the steps of the software learnt. Also readings on the theory topics"*

"Agar koe concept samajhnahiaaya to use moodle cloud me phir se dekhkarsamajhsaktehai.Moodle cloud ICT sikhne main bahutmadadgarhai.Iskokahebhipadhajasaktahai."

"It make the task easier and help in recapping the various step for the respective task. It gives a backup for class notes"

"It was structured, short and crisp.It provides knowledge about different software and ICT topics"

In the context of Google classroom, similar findings are discovered. The pre-service teachers' mentions that Google classroom helps in solving the classroom queries by reflecting by to the learning material uploaded. The learning material also addresses their technical queries. The Google class room helps them in keeping the record of their assignments. Some of the responses for the pre-service teachers' are;

"It helped me in solving my queries, keeping a track on what all has been covered and what all I have done and organized content in a very systematic and planned manner"

"Clear and accurate instructions through attached files, PDFs, video links and articles has helped a lot in directing to sort out all problems and technical issues related to projects of ICT."

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"I can keep track of the assignments given and read manual whenever I have problem"

"Google Classroom helped in keeping my assignments organized and I didn't face problem in finding them. It is very useful for learning and teaching in the world of technology."

"It provides backup of the class notes. So I can go to that in case I miss the class"

"In the process of doing my assignments, if I face any problem I can go back to Google classroom and read through the respective instructions. This helps me to resolve problems I face"

Difficulties faced in using Moodle and Google classroom

Most of the pre-service teachers mentioned that main difficulty that they had witnessed in the context of the Moodle cloud was uploading the assignment and registration. The difficulty in uploading the assignment is that the Moodle cloud accepts the file of size not exceeding more than 1MB. The registration process requires an automated generated password that would be sent to the user as soon as admin added him/her to the course. Some of the pre-service teachers had problem in logging in using the system generated password. The responses of the pre-service teachers which substantiate the above problem are as follows;

"*I had difficulty in registration as the password generated was not working"*

"Aisekoedikkatnahithakintu Submission karne main kabhekabhedikkathotatha."

"Earlier I found interface a bit complicated but later I got used to it. Apart from this, one thing I would want in Moodle is ample space to upload our files. I have to share links if my file exceeds the file limit."

"I had to look for online software to merge two files and upload as it provided only one file to be uploaded."

"I have difficulty in uploading assignment as it does not file size above 1 MB"

The difficulty faced by the pre-service teachers in the using the Google class is not much. The only problem articulated by them is that they had issues in finding the class code to join the class. The content in the Google classroom is organized in the form of classes, to join a class, one requires a class code, so the participants had problem in searching for the code as evident from a response "*I have difficulty in locating the class code*".

EDUCATIONAL IMPLICATIONS

- The study could help the teacher educator in choosing the appropriate learning management system for their pupil teachers
- The study revealed the opportunities and difficulties that arises while using Moodle and Google classroom that one can keep in mind before designing the course

CONCLUSION

Moodle and Google classroom have provided an instructional support to the pre-service teachers. The learning management systems have helped them in keeping the track of their assignment and help them in coping up with missed instructions.Though there are certain technical difficulties like problem in registration, access to class code and uploading assignment, still the learning management systems have provided the desired instructional support. The comparative analysis of the two learning management systems depicts that Google classroom is more user friendly than the Moodle. However the content organization of the Moodle is better than of the Google classroom. The findings highlighted that both the learning management system have mobile application that provide offline access as per the requirement.

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A STUDY OF EDUCATIONAL ASPIRATION OF SECONDARY SCHOOL GIRLS IN RELATION TO THEIR SOCIO-ECONOMIC STATUS

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ABSTRACT

Educational aspiration plays a very important role in one's academic and career achievement. If a person has high level of educational aspiration he will move towards the path of success in his career. But the level of educational aspiration is dependent on many factors. One of them is socio-economic status of individual. Hence present study explored the relation between these two variables. Researcher used descriptive research methodology. The population of research consists of secondary school girls from Jalaun district of UP. For data collection researcher used an Educational Aspiration Scale and a self-developed SES scale with semi structured interview schedule.

After qualitative and quantitative analysis researcher found that the girls from secondary school hold high educational aspiration. The study concluded by proposing that parents should improve their socio-economic status and government should also modify their policies accordingly as it has an impact on educational aspiration and attainment.

Keywords: Educational Aspiration, Socio-Economic Status, Secondary School Girls

INTRODUCTION

The immense potential of education in the development of an individual and in the promotion of a society has been widely accepted. Education has been recognized as a major instrument which societies can use to direct the process of change and development towards desired goals. Education plays a vital role in the programme of nation building.

"Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. Education played an important role in emancipation of women as said that it is a liberating force. The importance of education of women gets highlighted when one looks into the role to be played by women in nation building.

If one takes the literacy figures as any indication of how various factors, be they personal, governmental, or societal, have helped the females in getting education, it is noted that over the years the progress is slow. As data reveals that female literacy has increased from 53.70 % to 64.60% in India and 42.20% to 52.20% in Uttar Pradesh in recent decade. Besides this improvement there is another major improvement in GER of girls at secondary level.

Educational enhancement raise aspirations among girls related to their career, vocation and education. Aspirations, whether they are related to career or higher education, play a significant role in someone's life. Aspirations represent not only the present level of achievement of an individual but also the level he would like to achieve in future.

Girls studying in secondary schools are in adolescent stage of development. This stage is an important stage to determine the direction of life. The decisions had been taken at this stage; the choices had been made at this stage affect significantly one's potentialities and abilities to be actualized. The choices and decisions are partly affected by the opportunities available to a person and his aspirations. Aspirations play a key role in the actualization of potentialities of any person. The person with high level of aspiration, not only achieves great achievements by developing his talent, but also became an active citizen by participating in social-cultural activities of the country, whereas the low aspires to leave undeveloped and also create problems in the development of society and country.

Aspirations, however, usually connote the achievement of something high or great. They also address both present and future perspectives. In this sense, aspirations can be defined as an individual's "ability to identify and set goals for the future, while being inspired in the present to work toward those goals".

Traditionally, aspirations in research spheres have focused on the career and educational ambitions of young people. In research, for example, educational aspirations typically have been measured with questions regarding how far one hope to go in school or how much education one hopes to achieve. Career aspirations may be classified according to the type of job that young people aspire to do in the future. The classification can be

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based on the socio-economic classification of occupations. Beyond educational and occupational goals, however, aspirations are multidimensional, encompassing a range of future desires from personal needs to collective duties.

Educational aspirations help in choosing a vocation and appropriate educational stream. The main purpose of educational system is to enhance individual employability so that the mismatch between demand and supply of skilled manpower could be reduce and to provide an alternative for those pursuing higher education without any particular purpose or interest. (NPE-1986)

Socio-Economic Status plays an important role in the development of an individual. Educational status is contingent on socio-economic status of the family/household in principal, area and region of residence. Socio-economic characteristics exert a profound influence on the literacy and schooling of girls. Socio economic status includes variable of category, religion, education of parents, parents' occupation, family income etc.

A number of factors such as Parental Aspiration, family background, social and psychological factor, play a key role in the determination of aspiration. Parents have aspirations for their children which has major impact on the formation of educational aspiration. Socio-economic conditions are often proposed to explain the educational aspirations. Education does not hold equal appeal to all the social strata (Warren1996). In other words, the educational status of a group or a sub-group of population largely depends on the size of the strata aspiring for education. The strong influence of socioeconomic background (parent's education, occupation, family income) on educational expectations was reported by Trusty (1998). Family background variables including parental education, parental income, social class and minority status have been shown to influence on students (Kao and Tienda, 1998).

Aspirations are also shaped by the characteristics of young people and their families, peers, schools and neighbourhoods as well as wider social forces such as the labour market social background, parents education, peers, school environment, teachers, classroom environment etc. There are few psychological factors responsible to the determination of level of aspiration. Maslow in his theory of "hierarchy of needs" pointed out the need of Self-actualization". What a man can be, he must be." This famous quotation explains all four dimensions of aspirations or the need of self-actualization.

REVIEW OF RELATED LITERATURE

From the literature available on aspiration one can understand the importance of Aspirations in one's life. They play an important role in shaping future. They are decisive at the adolescent stage. Therefore in the present study the primary purpose of the researcher is to measure the level of educational aspiration among adolescent girls. The contradictory results in various researches about the relationship between educational aspirations and socio-economic status, lead researcher to the present study. Findings of Some researches in this area reflect that there is no relation between these two variables and on contrary other depicts that a positive correlation is there.

The study of educational aspirations in relation to socio-economic status is worth studying for a variety of reasons. First, because educational aspirations play a very important role in one's academic and career achievement. If a person has high level of educational aspiration he will move towards the path of success in his career. It has proved by researches that students having high level of educational aspirations are much focused, task oriented; set challenging goals and feel a sense of purpose (Quagila& Cobb, 1996). Evidently there is no confusion that the one of the major task of educational system should be to raise in the educational aspirations of students.

Second, the girls getting secondary education may have some educational aspirations. Study of their educational aspirations will help in policy formation towards achieving higher education and developing the plan at the district level. It will also help educational system including school and teachers to understand their aspirations and the hurdles towards achieving them. Educational aspirations show students inclination towards science, humanities, commerce, engineering, and medical courses. This study will be useful to understand the marketability and employability of individuals. It will also help government to reviewing their schemes of women empowerment.

Educational aspiration among girls comes from the attitude of society in general and parents in particular. Our society has traditionally specified different roles, personality characters and accepted behavior of male and female. This results in restricted range of educational choices. Therefore it is require understanding the impact of socio-economic background on educational aspirations of second sex. "Apart from the schooling factors, the family and social factors direct, promote and inspire the educational aspirations and vocational preferences of the girls"(Kushwaha and Vandana-2012). Aspirations are also affected by urban and rural background. In

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literature it has been stated that urban students have higher educational aspirations than their rural counterpart (MacBrayne-1987). Literature throws a light on the importance of educational aspirations and factors of their formation. So being an educator it is important to understand these variables and use them in directing the youths.

Jalaun is my native place which is situated in one of the most backward pocket i.e. Bundelkhand of the country. It has improved its female literacy rate than other district of this region like Banda, Mahoba, Lalitpur and Hamirpur which have female literacy rate of 53.67, 53.22, 50.84, and 55.95 respectively. Jalaun has improved its female literacy rate and it is near national average. So it is useful to study the girls' educational aspirations in this district. Since no work was done in this direction in Jalaun district. So there is a need of study to fill this research gap, and therefore the researcher wants to do the present study.

RESEARCH QUESTIONS

The present study is aimed at finding answer of the following research question.

1. What is the level of educational aspiration of secondary school girls?
2. What is the difference in level of educational aspirations of secondary school girls studying in private management and government management schools?
3. What is the socio-economic status of secondary school girls?
4. What is the difference between the socio-economic status of secondary school girls studying in private management and government management schools?
5. What is the relationship between the educational aspiration and socio-economic status of secondary school girls?

OBJECTIVES OF THE STUDY

In order to concretize the study and address the aforesaid research questions it is important to formulate the research objectives. The objectives of the study are as follows.

1) To study the educational aspirations of secondary school girls.

2) To study the socio-economic status of secondary school girls.

3) To study the relationship between the educational aspirations and socio-economic status of secondary school girls.

METHODOLOGY

A descriptive research methodology was used for this study. A descriptive research is concerned with a condition or relationship that exists (Best-1970). A survey was administered to a selected sample from a specific population. The term 'survey' is commonly applied to a research methodology designed to collect data from a specific population, or a sample from that population, which typically use a questionnaire or an interview as the survey instrument.

Surveys are used to obtain data from individuals about themselves, their households, or about larger social institutions like schools. Sample surveys are an important tool for collecting and analysing information from selected individuals. They are widely accepted as a key tool for conducting and applying basic social science research methodology.

POPULATION AND SAMPLE

The population of this study consists of girls studying in secondary schools of Orai Sub-Division of Jalaun district.

The sample of the study is consisting 92 girls studying in secondary school from 4 secondary schools Orai Sub-Division of Jalaun district. Stratified random sampling method was used by the researcher for data collection. Stratified random sampling method was used for homogeneous groups of population. The Researcher has divided the population into the strata of girl students studying in government schools and girls studying in private management schools. Two government and two private management schools were randomly selected for the sampling by the researcher. And then all the girl students, who were present on the day of data collection, were selected. On the day of data collection 25 girls of class 10th were present in the AryaKanya inter college, 24 girls of class 10th were present in the Government Girl Inter College, 20 girls of class 10th were present in the M.V.M. Inter college, and study 24 girls of class 10th were present in the R.N.T. Inter college. All these 92 girls were selected for the study.

TOOLS AND TECHNIQUES USED FOR DATA COLLECTION

After a thorough survey of literature available on educational aspiration and socio-economic status researcher used the following tools for data collection.

1. Educational Aspiration Scale (Form-P) developed by Prof. V.P. Sharma and Anuradha Gupta (1996) for measuring the educational aspiration of Secondary School girls.
2. Semi structured interview schedule to measure the level of educational aspiration.
3. Socio-Economic status scale (Self-Developed).

OPERATIONAL DEFINITION OF KEY TERMS

Educational Aspiration: Educational aspirations are the function of goal discrepancy i.e. level of past performance and setting new goals, and attainment discrepancy i.e. stetting of goal level and new performance.

Socio-Economic Status: Socio-economic status (SES) is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education and occupation. When analysing a family's SES, the category, religion, type of family and number of family members, education of parents and siblings,the household income, and occupation will be examined.

Secondary School Girls: Secondary school girls mean the girls studying in 10^{th} class.

Data analysis: Data analysis is done qualitatively and quantitatively to fulfil the purpose of the present study.

Delimitation of the study: The study is confined to the secondary girl students of Orai sub-division of Jalaun district of Uttar Pradesh only.

MAJOR FINDINGS

1. The secondary school girls possess high educational aspiration
2. There is a big difference between the educational aspiration of secondary school girls from the government schools and the private schools. Girls from private school possess higher educational aspiration than their counterparts.
3. There is also a big difference between the socio-economic status of secondary school girls from the government schools and the private schools. Girls from private school have better socio-economic status than that of government school girls.
4. There is relationshipbetween the educational aspiration and socio-economic status of secondary school girls.
5. Girls belongs to general category possess very high educational aspirations.
6. Family size and number of siblings have impact on educational aspirations of girls. The girls belong to smaller family possess higher educational aspirations.
7. Parent's income and education are positively co-related with girls' educational aspiration.Parental educational background and income has emerged as an important factor for higher educational aspirations.
8. The girls have higher educational aspiration whose parents are in service sector.
9. Possession of laptop and Mobile phones also emerged as important indicator for high educational aspirations among girls. The girls using computer and mobile possess very high educational aspiration.

DISCUSSION AND ANALYSIS

1. Educational Aspiration of secondary school girls

The secondary school girls hold high educational aspirations. The girls from private management schools possess much higher aspiration than that of government management schools. There is also a difference between the aspirations of Hindi medium girl students and English medium girl students. The reason for this difference is that the English medium girls are from private schools, where they are getting quality education.

Hindi medium girls are from government schools, where poor infrastructure, and lack of other educational facilities results into low aspiration of girls. This result contrast with the previous results of R.K. Sharma (1992) and Veenakumari (2001), their finding was that girls possess average educational aspiration. This result is due to advancement in technology, awareness about the benefits of education, Media, and Government initiatives for higher education.

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2. Socio-Economic Status

The SES of Secondary school girls was determined by its constituents variables, which are category, religion, family type and size, number of siblings, parents, occupation, and family income.

Most of the girls are staying in single family system although joint family system also exists there. Joint family system represents the traditional mindset of the people, whereas single family system is of modern and progressive outlook similarly family size and numbers of siblings in the family also determine SES of a family.

Majority of the population has larger family size and more than three children. In the present age having large family represents the stereotype mindset of the people. This means they are not aware of family planning, Health, schooling and other economic benefits of the small family system. As the population policy also says to maintain the TFR below2.1. These data depicts the low socio economic status of the majority of the sample.

CONCLUSION

As the socio-economic status of the students plays a major role in academic excellence. It is the duty of the parents to improve their socio-economic status by way of higher earnings, participation in community programs, saving their earnings for future needs etc.

From the research findings it is clear that the students who studies in the private schools have better socio-economic status than their counterparts. The parents who have adequate economic resources and recognizable social status admit their children in private schools as they provide quality education and develop an all-round personality. Identifying the role of socio-economic status in getting better educational opportunities, it is necessary to develop each ones socio-economic status through various personal and social welfare programs.

The government and other social agencies are also supposed to help the low socio-economic status people to improve their status by way of implementing social welfare schemes. Once socio-economic status of the parents is improved, they will provide better educational facilities to their children. Even the confidence that gives the socio-economic status to a child will help him to achieve well in all spheres of life. So, everyone in the society must try to direct the ladder of socio-economic status.

Usually schools which offer English as a medium are managed by private trust societies and individuals. These schools demand high fees and the parents who can afford them only join their children in these English medium schools. These parents with good socio-economic status can afford English medium education and quality education in private schools. Everybody in the society aspires for better education but the socio-economic status restricts it. Hence S.E.S. is to be improved and also the government schools which provide education in Hindi-medium also try to provide quality education and sound of English.

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EMOTIONAL INTELLIGENCE AND SELF-CONCEPT: A CORRELATIONAL STUDY OF B.ED. STUDENTS

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ABSTRACT

The study examines the relationship between Emotional Intelligence and Self-concept of B.Ed. students of Haryana state. Emotional Intelligence and Self-concept inventory is administered on 150 B.Ed. students.Normative survey method is utilized to gather the data and is subjected to descriptive, correlation and differential analysis. The results revealed that there is positive significant relationship between Emotional Intelligence and Self-concept. Students from unaided colleges have possessed high level of Self-concept compared to students from aided colleges. This study further reveals that female B.Ed. Students are significantly different from male B.Ed.students as far as Emotional Intelligence is considered.Students from unaided colleges have possessed high level of Emotional Intelligence in comparison to students from aided colleges.

Keywords: Emotional Intelligence, Self-concept, B.Ed. students

INTRODUCTION

"The destiny of India is being shaped in its classroom", as rightly pointed by Kothari, the teachers are the future destiny makers of our nation. If the teacher is well matured emotionally, he can easily understand others feelings or emotions which help him to predict future behavior according to situation. If the teacher has a self – ideal means he will become role model to students. The aim of education is to discover and develop each individual's abilities and full moral excellence in order to serve society better. The education imparting institute should emphasize intellectual activities, moral judgments, aesthetic judgments, self – realization, individual freedom, individual responsibility and self-control development. In the educational process, a good and effective teacher occupies a place of tremendous importance (NPE, 1986). A teacher is not just a mere passenger of information, he is more than that. Apart from performing the role of teacher he should be in such a position to guide and understand his/her students emotions, feelings and able to have supportive relationship. For this he should be Emotionally Intelligent and have better knowledge of his/her self-i.e., Self-concept.

Happiness is the nearest and dearest emotion desired by people and a state of wellbeing as well as of contentment. According to Mayers and colleagues (2000), happiness is the key to many things enabling the perception of the world a safer place to live, healthier and more satisfying lives, and perception also that one has the ability to make decisions more easily. The modern concept of emotions focuses on emotional competency and emotional intelligence. Emotionally intelligent people are well aware of these things hence they use their rational skills to handle their emotions and moods rather allowing them to dominate. Latest researches have shown that the emotional intelligence is significant to make life successful than the educational intelligence.

Emotional intelligence on the whole refers to the ability to deal with people and make better decisions, which is more helpful for a person than theoretical or abstract intelligence when he joins any profession. Person who recognizes and identify various types of emotions in others, able to sense his own feelings and emotions and capable of integrating these emotions in his thought can be called an emotionally intelligence person. Person with emotional intelligence understands nature and strength of his own emotions; therefore he easily can control and normalize his expressions while dealing with himself and others too, just to promote coordination, attainment and peace (Hussein, 2015). It is very important for an emotionally intelligence person to develop ability to face setbacks, having empathetic attitude, co-operation, managing emotions and making right decisions at right moment of time. The concept of emotional intelligence with its need at every sphere of life emerged out and highlights that only high intelligence is not enough to be successful person in the society. Person who co-operates, motivates, and empathize with others and build healthy relations are more appreciated and valued always. We can understand person's emotional intelligence by observing, how he taps situations during crisis and gets responses to meet the demands of the immediate situations, very successfully.

During the process of growth and development, every individual acquires the awareness of 'self'. This includes 'ones identity' in the sense that the impressions one has about one's physical appearance and other tangible properties. It further includes the conception of oneself about one's traits, abilities, roles, attitudes, beliefs, values and the possibilities of future. Referring to School subject choice Marsh and Young (1997) says that self-concept in specific school subject are significantly related to subsequent coursework selection between the

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choice of the subject students want to study and the choices of what they actually pursue. Thus, in the modern era, 'self-concept' is recognized as a potent means for making a deep study of personality as it helps in understanding human behaviour. It is believed that 'self' is a principal controlling agent, which shapes human destiny. In reality, 'self' is viewed by the majority of psychologists as the nucleus of human being. The development of self-concept involves a slow process of differentiation, in which the child gradually emerges into focus out of his total world of awareness.

Fundamentally human beings are creatures of feelings and emotions. Our emotions control our behavior; emotion in the organism is a dynamic internal adjustment that operates for the satisfaction and welfare of the individual and society. Mere acquisition of degree and position are not a great thing but the conduct and character are very important. To behave in this manner the teacher should have the self-perception himself which leads him to understand professional and personal life. Then he will be capable to express his emotions in a right time, in a right manner and right amount. If the teacher is well matured emotionally, he can easily understand others feelings or emotions which help him to predict future behavior according to situation. As the B.Ed. student teachers are future teachers who deal with the student at the transition stage who face lot of emotional problems. Hence it is better to train them itself at the preparation to have knowledge of their self and an understanding of the emotions i.e., make them emotionally intelligent and possess all the capacities to make use of the opportunities and available resources for students' welfare and also social welfare. With this background the researcher made an attempt to know about the Emotional Intelligence and Self-concept of B.Ed. students.

METHODOLOGY

The present study is purposed to measure the level of Self-Concept and Emotional Intelligence of B.Ed. student teachers of Haryana State. The study is descriptive in nature and survey method is used. Sample consists of 150 B.Ed. Students studying in both aided and unaided B.Ed. colleges in Haryana State are drawn through random sampling technique.

OBJECTIVES OF THE STUDY

The following objectives are formulated to carry out the study:

- To study the level of Self-concept and Emotional Intelligence of B.Ed. students.
- To find out whether there is a significant difference in the means of Self-concept of B.Ed. student's with reference to-

a) Male and female students

b) Aided and unaided college students

c) Science and Arts subject background students

d) Kannada English medium of instruction students

e) 21-25 years age and above 25 years age students

- To find out whether there is a significant difference in the means of Emotional Intelligence of B.Ed. student's with reference to the following categories of variables.

a) Male and female students.

b) Aided and unaided college students.

c) Science and Arts subject background students.

d) Kannada and English medium of instruction students.

e) 21-25 years age and above 25 years age students.

- To find out whether there is a significant correlation between Self-concept and Emotional Intelligence of B.Ed. students of Haryana.

Tools Utilized

- **'Emotional Intelligence Scale' (EIS)** standardized by Anukool Hyde SanjyotPethe, UpindarDhar is used to measure Emotional Intelligence of B.Ed. students
- **'Self-Concept Scale' (SCS)** standardized by S. P. Ahluwalia is used to measure the self-concept of the B.Ed. students.

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DATA ANALYSIS AND INTERPRETATION
Data analysis is divided into three parts.

- Percentage analysis
- 't' test
- Correlation test

- **Percentage Analysis**In this part, level of Self-concept and Emotional Intelligence of the B.Ed. students is analyzed by using percentage analysis technique.

Level of Self-concept of B.Ed. Students:

Category	Score limits	Students	Percentage
Above average	113 and above	20	13.33%
Average	86-112	102	68%
Belowaverage	0-83	28	18.66%

Table-1: Level of Self-concept of B.Ed. Students

The above table-1 shows that 68% of the B.Ed. students have average level of Self-concept (102 students out of 150 students). 18.66% (28 students) B.Ed. Students have below average and 13.33% of (20 students) B.Ed. students have above average Self-concept level.This means most of the B.Ed. students are at average level of self-concept.

Level of Emotional Intelligence of B.Ed. students

Category	Score limits	Students	Percentage
Above average	148-177	22	14.67%
Average	124-147	104	69.33%
Belowaverage	0-123	24	16%

Table-2: Level of Emotional Intelligence of B.Ed. students

The above table-2 shows that 104 students out of total 150 B.Ed. students have average level of Emotional Intelligence which is 69.33% of total sample. 22 B.Ed. students have above average Emotional Intelligence which is 14.67% of total B.Ed. students. 24 B.Ed. students have below average level of Emotional Intelligence which is 16.3% of total sample. It can be interpreted that most of the B.Ed. students are at average Emotional Intelligence level.

- **T-Test:** In this part, level of Self-concept and Emotional Intelligence of the B.Ed. students is analyzed by using t-test.

Self -concept with reference to gender, types of college, stream, medium of instruction &age

Gender	N	Mean	SD	't'value	df	Level of significance
Male	34	97.714	15.56	0.12	148	Not Significant
Female	116	99.46	12.01			
Types of college						
Aided	71	101.39	11.06	2.14	148	0.05 Significant
Unaided	79	96.75	14.44			
Stream						
Arts	91	97.21	12.46	0.412	148	Not Significant
Science	59	98.76	13.33			
Medium of Instruction						
Hindi	68	98.65	11.55	0.77	148	Not significant
English	82	99.89	14.37			
Age						
21-25 years	32	99.52	14.25	0.32	148	Not significant
Above 25 Years	118	98.70	12.80			

Table-3: Self -concept with reference to gender, types of college, stream, medium of instruction and age

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RESULTS AND DISCUSSION

1. Comparison of Self-concept of B.Ed. Students with regard to gender

Mean Self Concept scores of male and female group of B.Ed. Students were compared in the table-3. The t-value calculated is found to be 0.12 which is not significant. Therefore the first hypothesis that Self-concept among male and female B.Ed. students does not differ significantly is accepted. It means that both male and female B.Ed. students have same level of Self-concept. The probable reason for this result may be that nowadays both male and females have equal opportunities with respect to all domains of the society which makes them to develop high level of Self-concept.

2. Comparison of Self-concept among B.Ed. students with regard to types of colleges

The t-value calculated (2.14) between these two groups of B.Ed. students was found to be significant. Therefore the hypothesis that Self-concept among B.Ed. students does not differ significantly with regard to types of colleges is rejected. So the conclusion may be drawn that B.Ed. students from aided and unaided are significantly different as far as Self-concept is considered.

3. Comparison of Self-concept among B.Ed. students with regard to their stream of study

The t-value calculated between these two groups was found to be 0.412 which is not significant. Therefore the hypothesis that Self Concept among B.Ed. students does not differ significantly with reference to their stream of study was accepted. It means that B.Ed. students from Arts stream and Science stream possess same level of Self-concept.

4. **Comparison of Self-concept of B.Ed. students with regard to their medium of instruction**

Mean Self Concept scores of B.Ed. Students from Hindi and English medium of instruction were compared in the table-3. T-value calculated was found to be 0.77 which is not significant. Therefore the hypothesis that Self Concept among B.Ed. Students from Hindi and English medium of instruction does not differ significantly is accepted. It means that both the groups of B.Ed. students have the same level of Self-concept. The probable reason for this result may be that the system of education has considered both the languages are essential for the development of the students where the regional language or mother tongue is vehicle for understanding of the other languages. Hence the language builds up confidence among the students which in turn develops the self-image of the students.

5. Comparison of Self-concept of B.Ed. students with regard to their age

Mean Self-concept scores of B.Ed. students from age group of 21-25 years and above 25 years were compared in the table-3. T-value calculated is found to be 0.32 which is not significant. Therefore the hypothesis that Self Concept among B.Ed. Students from age group of 21- 25 years and above 25 years does not differ significantly is accepted. It means that both the groups of B.Ed. students have the same level of Self-concept. The probable reason for this result may be that nowadays individuals have open and wider opportunities to widen their knowledge irrespective of their age group which helps in building up their Self-concept.

Emotional Intelligence with reference to gender, types of college, stream, medium of instruction and age

Gender	**N**	**Mean**	**SD**	**'t'value**	**df**	**Level of significance**
Male	34	130.14	10.63	2.38	148	Significant
Female	116	135.32	12.18			
Types of college						
Aided	71	133.17	11.06	2.38	148	Significant
Unaided	79	135.32	11.05			
Stream						
Arts	91	134.01	11.03	0.40	148	Not Significant
Science	59	134.32	13.58			
Medium of Instruction						
Hindi	68	133.43	11.08	0.80	148	Not significant
English	82	135.03	12.60			
Age						
21-25 years	32	136.93	14.20	1.34	148	Not significant
Above 25 Years	118	133.66	11.30			

Table-4: Emotional Intelligence with reference to gender, types of college, stream, medium of instruction and age

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RESULT AND DISCUSSION

1. Comparison of Emotional Intelligence of B.Ed. students with regard to their gender

Mean Emotional Intelligence scores of male and female group of B.Ed. Students were compared in the table-4. The t-value calculated was found to be 2.30 which is significant. Therefore the first hypothesis that Emotional Intelligence among male and female B.Ed. Students does not differ significantly is rejected. It means that female B.Ed. Students are significantly different from male B.Ed. students as far as Emotional Intelligence is considered. Female B.Ed. Students have high level of Emotional Intelligence than the male B.Ed. students. The probable reason for this result may be females have more patience when compared to male who can think about their emotions and take decisions. The finding is in agreement with the report of Gowdhaman and BalaMurugan,Umadevi, Indu.H (2009). They reported that gender has significant effect on Emotional Intelligence of B.Ed. students.

2. Comparison of Emotional Intelligence among B.Ed. students with regard to types of colleges

The t-value calculated (2.38) between these two groups of B.Ed. students was found to be significant. Therefore the hypothesis that Emotional Intelligence among B.Ed. Students does not differ significantly with regard to types of colleges is rejected. So the conclusion may be drawn that B.Ed. students from aided and unaided are significantly different as far as Emotional Intelligence is considered. The finding is in agreement with the report of Singaravelu, S. (2009). He reported that locality of residence has significant influence on Emotional Intelligence of primary student teachers.

3. Comparison of Emotional Intelligence among B.Ed. students with regard to their stream of study

The t-value calculated between these two groups was found to be 0.50 which is not significant at 0.01 level. Therefore the hypothesis that Emotional Intelligence among B.Ed. Students does not differ significantly with regard to their stream of study was accepted. It means that B.Ed. students from Arts and Science stream have same level of Emotional Intelligence. The result is in agreement with the findings of Patil. A.B. (2004), Umadevi. M.R. (2009).

4. Comparison of Emotional Intelligence among B.Ed. students with regard to their medium of instruction

The t-value calculated between these two groups is found to be 0.80 which is not significant at 0.01 level. Therefore the hypothesis that Emotional Intelligence among B.Ed. students does not differ significantly with regard to their medium of instruction was accepted. It means that B.Ed. students from Hindi and English have same level of Emotional Intelligence.

5. Comparison of Emotional Intelligence among B.Ed. students with regard to their age

The t-value calculated between these two groups was found to be 1.34 which is not significant at 0.01 level. Therefore the hypothesis that Emotional Intelligence among B.Ed. students does not differ significantly with regard to their age is accepted. It means that B.Ed. students from different age have same level of Emotional Intelligence.

- **Correlation test:** In this part, level of Self-concept and Emotional Intelligence of the B.Ed. students is analyzed by using correlation technique.

Relationship between Self- concept and Emotional Intelligence

Variable	N	df	r-value	Result
Self-concept and Emotional Intelligence	**150**	**148**	**3.16**	**S***

Table-5: Relationship between Self- concept and Emotional Intelligence

Table-5 shows that the correlation between variables Emotional Intelligence and Self-concept is positive and significant at 0.01 levels of significance. This shows that there is a significant relationship between Emotional Intelligence and Self-concept of elementary teacher B.Ed. students. The finding is in agreement with the findings of the Deshmukh&Sawalakhe, 2010 which suggests that there is a significant positive and low correlation ship between Self Concept and Emotional Intelligence. This implies that the Self-concept supports the development of Emotional Intelligence. If an individual has higher level of Self-concept he/she is able to have knowledge of his capabilities, limitations, make judgments, take decisions which in turn are the essential characteristics of an emotionally intelligent individual. A person with high self-concept may naturally have more self-confidence and deals with other persons and situations in life in a positive way. Thus high self-concept has a positive correlation with emotional intelligence.

MAJOR FINDINGS

- B.Ed. students have possessed the same level of Self-concept with reference to the variables viz., gender, subject, medium of instruction and different age groups. But as far as B.Ed. students from aided and unaided are considered they significantly different, where students from unaided colleges have possessed high level of Self-concept compared to students from aided colleges.
- Female B.Ed. students are significantly different from male B.Ed. students as far as Emotional Intelligence is considered. B.Ed. students from aided and unaided colleges are significantly different with reference to Emotional Intelligence. Students from unaided colleges have possessed high level of Emotional Intelligence when compared to students from aided colleges.
- But the B.Ed. students from Arts Science stream, medium of instruction and different age groups have possessed same level of Emotional Intelligence.
- A significant relationship was found between Emotional Intelligence and Self-concept of B.Ed. students.

EDUCATIONAL IMPLICATIONS

As the students from the aided college have possessed high level of Self-concept and Emotional Intelligence, the government institutions should also emphasize development of the competencies of Emotional Intelligence and should take necessary actions to develop the self-concept of the students. The training programmes related to life skills should be organized for the students. It is essential to include the components of emotional intelligence and self-concept in the curriculum and ample opportunities should be provided for practical as the theoretical knowledge will not help students to develop their self-concept and emotional intelligence. Moreover it is the duty of the teachers who should be the role models and first they should have high level of self-concept and emotional intelligence should take active role in the enhancing these factors among the students who in turn can contribute to the national development.

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A STUDY OF TECHNOLOGY READINESS AMONG SCHOOL TEACHERS OF KURUKSHETRA DISTRICT

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ABSTRACT
In the present paper it has attempted to study the technology readiness of school teachers of kurukshetra district. The investigation was carried out on 100 school teachers of kurukshetra district of Haryana. The data was collected from 50 government school teachers (25 male teachers and 25 female teachers) and 50 private school teachers (25 male teachers and 25 female teachers). The self-constructed questionnaire was used to conduct the investigation. Descriptive Statistics was used to analyses the data. The findings of the study shows that the technical readiness is don't differ significantly among male and female teachers. But technical readiness is differ significantly among government and private schools teachers of kurukshetra district.

Keywords: Technology Readiness, School Teachers, Class-room learning, Technology integration, digitalization.

INTRODUCTION
Education is a process of human development and achievement of better quality of life. Education is urged to integrate technology with curriculum. But its effectiveness can be judged by the readiness of teachers to use it in a proper way. Technology is considered the wave of future. So teachers must use various technological resources in their classroom while teaching. But are all the teachers ready and capable to use technology in their teaching? Integrating technology into classes is depends on teachers' readiness to use it. If teachers don't feel comfortable with the technology then they are hardly ready to use technology in their teaching plans.

TECHNOLOGY READINESS
Today's era is the era of science and technology. Technology spreads in everywhere and in every field. Use of Technology in teaching is the demand of our society. It is a practical art of using scientific knowledge in teaching- learning process. The adaptation of technology in the field of education requires readiness of teachers to use it in their teaching.

"Technology is the branch of knowledge that deals with the creation and use of technical means. **Readiness** is the state of preparedness of persons to meet a situation and carry out a planned sequence of action. **Technology readiness** is the overall state of mind determines a person's intention to use new technologies."

The use of digital technology brings about a powerful change in learning environment and it transforms the whole learning and teaching process. Now-a-days digital technology is used as an important instrument to support new ways of teaching-learning process. Technology is being integrated into the teaching-learning process in our education system. Successful integration of Technology in teaching-learning process is dependent on the readiness of teachers to use new technology in classrooms. The use of technology in the classroom is very important to provide opportunities for students to learn and operate in the information age.

Only teachers can determine the development and innovation in the field of education. Because they are the people who use various technological resources for the development of education. There are various technological resources which teachers can use in teaching-learning process.

- Electronic interactive boards
- Hardware and software tools
- Digital cameras
- Computers
- LCD Projectors
- Audio tools
- Video tools
- Internet …..etc…..

When teachers effectively integrate technology into classroom teaching, teachers grow into roles of adviser, content expert, and supervisor. Technology helps make teaching and **learning** more meaningful and interesting. Students are also able to collaborate with their own peer groups through technological applications.

Integration of technology in education

Teacher plays a very important role in the development of society. They play a crucial role in education system. Teachers make the curriculum of a school and execute them for the development of students. But a challenge faced by our education system is lack of competent teachers who are literate or proficient in the use of technology. Technology proficiency is the ability to use various technology tools and resources. It is the ability to access, evaluate, organise and use digital technology. “Teacher work as an agent of change so it is important that teachers must technology literate as this could bring a lot of positive attitude towards the use of technologies. Hence it is important that teachers are competent and have the right attitude towards technology” (Kadel, 2005). A school could have technological resources, but whether used efficiently will depend on the teachers. It will depend on the teachers’ beliefs about the educational applications of technology.

Technology enhances the learning outcomes of students. It is a tool to transform the traditional -classrooms into innovative and digitalised classrooms. Teachers are the key elements in this transformation process which is based on the technological readiness of teachers in their teaching-learning process.

“The literature suggests that lack of adequate training and experience is one of the main factors why teachers do not use technology in their teaching. This also results in teachers’ negative attitude towards computer and technology.” **(Kumar and Kumar, 2003).**

“Teachers in Nigerian secondary schools are not competent in basic computer operations and in the use of the generic software. If teachers are expected to integrate ICT into the school curriculum, preparations must be made at the pre-service teacher education level. Teacher preparation programmed should focus on the need for student-teachers to have ICT skills for their own use, in the preparation of materials for teaching and learning activities: the need to facilitate the direct use of ICT in students’ learning activities within the classroom situation, and the need for teachers to develop in their students a critical awareness of ICT applications and the social implications” **Yusuf (2005)**

“Teachers’ attitudes toward computer technologies are also related to teachers’ competence in using the technology. In addition, they have a significant impact on the openness to new experiences, and also reflect and implement the changes. Positive attitude towards ICT, though too limited support their use in classes. ICT should be effectively used in classrooms as this would serve justice to the investments made for the ICT to be available in the classrooms.” **(Albirini, 2006)**

NEED OF THE STUDY

The ongoing technological innovations in the society change the system of education. Technological tools and digital resources have become a part of the learning environment and a part of the school curriculum. There is lack of research on teacher readiness about use of various technical tools in teaching-learning process. Technical readiness of teachers is very important and challenging task. So there is need to study the level of technical readiness of teachers and to use various tools of technology in their teaching-learning process.

OBJECTIVES

1. To study the level of technology readiness among secondary school teachers.
2. To compare the level of technology readiness between male and female teachers.
3. To compare the level of technology readiness between government and private school teachers.

HYPOTHESES

i. There is no significant difference between technology readiness scores of male and female teachers.

ii. There is no significant difference between technology readiness scores of government and private school teachers.

DELIMITATION OF THE STUDY

- The study is delimited to 100 school teachers.
- The study is delimited to one variable i.e. Technology readiness.
- The study is delimited to Kurukshetra District of Haryana only.

SAMPLE
The study was conducted on 100 school teachers working in government and private schools in Kurukshetra district of Haryana. Sample was collected through random sampling method. Out of 100 school teachers the researcher selected 50 government schools teacher (25 Male Teachers and 25 Female Teachers) and 50 private schools teacher (25 Male Teachers and 25 Female Teachers).

RESEARCH METHODOLOGY
Descriptive survey method of Research was employed for the present study and data was collected from kurukshetra district of Haryana.

TOOLS USED
For the present study, the investigator used a self-made questionnaire (English-Version). The questionnaire contains 50 test items. The judgment is done on 5-point Likert-rating scale from "strongly disagree" to "strongly agree". It is related to know about the reasons why teachers are ready and not ready to integrate technological resources in their classrooms.

DATA COLLECTION
The data were collected by administering above mentioned tool on individual schools teacher. On completion of the data scoring was done with the help of likert scale

STATISTICAL TECHNIQUES
The investigator used the following statistical techniques in the interpretation of the data.

1.Mean

2. Standard Deviation

3. t-ratio

RESULT & FINDINGS
On the basis of the interpretation of the data, certain results had drawn which have been summarized in the following tables:

Table-1: Table showing t-ratio of mean scores of Technical readiness of male and female Teachers

GROUP	N	M	S.D.	t-ratio	Level of significance
Male teachers	50	93.24	21.52	0.63	Not significance
Female teachers	50	95.26	21.24		

For the both group;-

Degree of freedom =N1+N2-2(50+50-2) =98

Tabular value of t at 0.05 level=1.96

INTERPRETATION
It can be observed from table 1 that Technical readiness scores of male and female Teachers are found to have mean scores of 93.24 and 95.26 and S.D. of 21.52 and 21.24 respectively. The value of t-ratio between the mean scores of two groups comes out to be 0.63 which is smaller than 1.96 at 0.05 level. It means there is no significant difference between male and female teachers regarding technical readiness. Thus the hypothesis that there is no significant difference regarding Technical readiness between male and female Teachers is accepted.

Table-2: Table showing t-ratio of mean scores of Technical readiness of government and private school Teachers

GROUP	N	M	S.D.	t-ratio	Level of significance
Government school teachers	50	81.40	16.55	2.32	significance
Private school teachers	50	107.10	17.48		

For the both group
Degree of freedom =N1+N2-2(50+50-2) =98

Tabular value of; t' at 0.05 level=1.96

INTERPRETATION
It can be observed from above table 2 that the technical readiness scores of government and private schools teacher are found to have mean scores is 81.40 and 107.10 and S.D. is 16.55 and 17.48 respectively. The value

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of t-ratio between the mean scores of two groups comes out to be 2.32 which is more than 1.96 at 0.05 level so it is significance at 0.05 level. It means that there is significant difference between government and private school teachers regarding technical readiness. Thus the hypothesis that there is no significant difference regarding technical readiness among government and private schools teacher is rejected.

CONCLUSION

Technical readiness of teachers is must for the successful integration of technology in education system. The above study shows that there is no significant difference exists between male and female teachers regarding level of technology readiness. But there is significant difference is found between government and private school teachers due to lack of facilities available in government schools. The technology readiness level of the teachers is moderate. This can cause a problem in integration of technology in education system. We recommend that the curriculum should be updated according to the present scenario. Ministries, various educational committees and boards, school level administration should design various activities which enhance the technology readiness of school teachers. This may increase the quality of education and successful integration of technology in education system.

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HISTORY OF INDIAN EDUCATION

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ABSTRACT

Education is the process of learning, or getting of knowledge, skills, values and habits of essential needs of life. It occurs through any experience that has an effect on the way one thinks, feels or acts. Indian education has many facets. These are formed by different institutions that existed from historic times to the present day. Like the culture and traditions of India, the Indian education system also has a rich history of its own.

In the ancient times, the education was imparted orally by the scholars and the information was passed on from one generation to the other. When the letters were developed, it took the form of writing on the palm leaves and the barks of trees. This also led to the spread of the written literature. Then the Gurukul system of education came into existence. These were the traditional residential schools of learning which were typically in the teacher's house or a monastery. At that time education was free, the students from well-do families paid the Gurudakshina as a voluntary contribution after the completion of their studies.

In the different eras, knowledge was imparted on various aspects of the religion, the scriptures, the philosophy, the literature, the warfare, the statecraft, the medicine, the astrology and the history. The education was widespread in the 18th century, with a school for every temple, mosque or village in most regions of India. The school had the student representatives from all sections of the society.

The present system of education was founded by the British in the 20th century, by the recommendations of Macaulay. It had western style of content. After independence, the education became the responsibility of the States and the Central Government. They coordinated the technical and higher education by specifying the standards. In 1964, the Education Commission started functioning with 11 Indian members and 5 foreign members.

The Central and the State Government formulated various education policies, of which, NPE 1986 and revised POA 1992 envisaged the free and compulsory education should be provided up to the age of 14 years before the commencement of 21st century. So, both western and our traditional models mixed together to form a different entity. Thus Indian Education was shaped by influences and institutions in various periods throughout the history.

Keywords: Education, Indian education system, Ancient times, Macaulay Minutes, Education policies.

INTRODUCTION OF EDUCATION

Education is the process of acquiring developed by learning process in training a child or a person. Education is a comprehensive term. Its implications are rich and varied. It is, therefore, very difficult to give a single meaning to education. However, to enter into the domain of education, it is essential to understand what 'Education' is.

NATURE OF EDUCATION

1. Education is **life-long process-** Education is life long process because every stage of life of an individual is important from educational point.
2. Education is a **systematic process-** It refers to transact its activities through a systematic institution and regulation.
3. Education is the **development of individual and the society-** It is called a force for social development, which brings improvement in every aspect of the society.
4. Education is **modification of behavior-** Human behavior is modified and improved through educational process.
5. Education is a **training-** Human senses, mind, behavior, activities; skills are trained in a constructive and socially desirable way.
6. Education is **instruction and direction-** It directs and instructs an individual to fulfill his desires and needs for exaltation of his whole personality.
7. Education is **life-** Life without education is meaningless and like the life of a beast. Every aspect and incident needs education for its sound development.

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8. Education is a **continuous reconstruction of our experiences-** As per the definition of John Dewey, education reconstructs and remodels our experiences towards socially desirable way.

9. Education is a **power and treasure** in the human being through which he is entitled as the supreme master on the earth.

EDUCATION SYSTEM IN INDIA

The Indian education system has evolved to a great extent from the Vedic days to today's computer age and e-learning. However, there is one thing that remains common between the two scenarios, and that is the **importance of education**. As Indians, our parents have always been emphasizing on the importance of education. However, the education scenario wasn't this way ever since the existence of man. The Education system has evolved considerably from the Vedic Times to now and only for the better. So let's have a look on it.

TIMELINE

VEDIC ERA (3000 B.C. to 500 B.C.)

The system of education which was developed during Vedic period is known as the Vedic system of education. During this period, the Brahmins had gained their command over education. The education was completely under the individual control of the Gurus. The gurus themselves arranged for lodging and boarding of the students. The students used to pay Gurudakshina to their teachers according to their financial position.

The aims of education were inculcating religion, achievement of absolute which he himself is, and it was recognized that the entire visible world is fully pervaded with the absolute, development of knowledge, acquaintance and observance of social and national duties, preservation and development of culture, moral and character development, education of livelihood, arts and skills.

The students were taught language, grammar, numerology, agriculture, cattle rearing, arts, skills, economics, politics, medical science, exercise, Gurukul organization, Vedic literature, ethics and training in activities like control of sense organs, religion based conduct, mode of worship etc. The methods of teaching were oral method, thinking method and manas (reflection) method. The teachers and students enjoyed a father and son relationship.

BUDDHIST ERA (500 B.C. to 1200 A.D.)

The Buddhist period occurred after the Vedic period. When in Vedic period, harsh class system and rituals became excessive, these were opposed. In 563 BC, Mahatma Buddha took birth. And Buddhism was started by Gautam Buddha. He taught the principle of a religion which was based on the analysis of actual problem of life. The aims of education was physical development for good health, development of knowledge, education about compassion and kindness, preservation and development of human culture, character formation, vocational development. Students were trained in the eight fold path namely right view, right resolve, right occupation, right speech, right behavior, right effort, right contemplation and right meditation to achieve salvation.

In Buddhist education primary, higher and bhikshu education were organized in Monasteries and Viharas. After completing the education of twelve years, the monk at the age of 20years had to undergo the Upasampada ritual and then he becomes the permanent members of the Sangha.

Teaching methods were lecture method, question answer method, logic and conference method. Activity oriented subjects were taught by demonstration, imitation and practice method. Students had to reside in Monasteries and Viharas. Teachers were like father figure to students. They looked after the administration of Monasteries and Viharas and organized teaching work while students carry out the different tasks as advised by their teachers.

ISLAMIC ERA (1200 A. D. to 1700 A.D.)

After the Islamic invasion of India from Persia and Asia Minor, and the establishment of Islamic theocratic monarchies under Mahmud of Ghazni in A. D. 1001, Muhammad Ghori in A. D. 1175, the educational institutions of the Hindu and the Buddhist religion were destroyed paving their ways for the development of the Muslim education in India.

During medieval period, Muslim rulers started a new system of education. At that time, by education was meant what was taught at Maktabs and Madrasas. The main aim of Muslim education was development of knowledge, spread of Islamic culture and Islamic religion, development of character and morality, loyalty to the Government, education of arts, skills and vocations.

Knowledge of alphabets, 30 section of Quran, reading, writing, mathematics were given to children. Special practice in Arabic and Persian languages and their literature, Islamic law, Unani Medicine, Islamic literature,

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various arts, skills and vocations were included in the syllabus. In the Muslim education different teaching methods were adopted to teach different subjects at different levels.

In the Medieval period, discipline referred to obeying the teachers and compliance to the rules. Corporal punishment was given and at the same time there was a provision of reward for disciplined students. Teachers loved their students and taught them with great concern. Students also respected their teachers and obeyed them out of fear.

BRITISH SYSTEM OF EDUCATION (The Pre- Independence Era 1800 A.D. to 1947)

After the downfall of the Muslim rule, Britishers came to India and established the East Indian Company but soon the reign of the government reached the hands of the British Parliament. During this period western science and literature made good progress through English medium. By the time the British came to India as traders of the East India Company and to spread their religion with the attempt of Christian Missionaries. The Modern System of Education in India was started to take place with the efforts of Britishers.

EDUCATIONAL ACTS AND LAWS DURING BRITISH ERA

CHARTER ACT OF 1813

In 1813, the charter came for renewal in the British Parliament and as a result three articles were added – **(1)** Missionaries of any European country will have full freedom to visit India to propagate Christianity and to expand education there. **(2)** It will now be the responsibility of East India Company to organize education in the areas under its rule**. (3)** A sum of not less than one lakh of rupees each year shall be set apart and applied to the revival and improvement of literature and the encouragement of the learned natives of India and for the introduction and promotion of a knowledge of the science among the inhabitants of the British territories in India.

ANGLICISTS – ORIENTALISTS CONTROVERSY

The Anglicists – Orientalists controversy had its origin in the Charter Act 1813. The terms literature and the learned natives were not clearly defined in the section 43 of this Act. **Orientalist Group –** Mostly the senior and the experienced officials of the company belonged to this group. According to them, the term literature meant Indian literature and the term learned natives meant the scholars of Indian literature. **Anglicist Group** – This group contained mostly the young officials of the company. For them, the term literature and learned natives in the Charter Act 1813 meant Western literature and the learned natives of the western literature respectively.

MACAULAY MINUTES 1835

The Anglicists and Orientalists controversy could not be sloved even after 20years in the new Charter Act of 1833. On June 10, 1834 Lord Macaulay came to India as a law member of the Governor General's Council Lord William Bentick. The Governor General appointed him the president of the public instructions and asked him to render his opinion on three points**:(1)** how to spend rupees ten lakh per annum on education **(2)** to define the terms literature and learned natives **(3)** to solve the anglicists - orientalists controversy. **He submitted his report and mentioned that** the word literature meant only English literature and not Sanskrit or Arabic or Persian literature. The word learned natives meant a scholar who is learned in the Locke's philosophy, Milton's poetry that is English literature.

WILLIAM BENTINCK RESOLUTION

Lord Bentinck seriously went through the Macaulay's report and declared the new education policy of the British Government on March 7, 1835. The major declarations were: **(1)** All Government fund appropriated for the purpose of education would be best employed on English education alone. **(2)** The educational institutions of Sanskrit, Arabic, Persian shall not be closed down. The economic grants for their teacher's salary and student's scholarship will continue as before. **(3)** In future no expenditure will be made on the printing and publication of Oriental literature. **(4)** The money so saved will be spent on the education of the English language, literature and Western knowledge and Science.

DOWNWARD FILTRATION THEORY

This theory meant, **"**Education is to be filtered to the common people. Drop by drop the education should go to the common public so that at due time it may take the form of a vast stream which remained watering desert of the society for long times and high class of people should be educated and common people gain influence from them**". Its basic causes** are: **(1)** The company needed various types of workers to run the business and government. They wanted to have cheap servants who work in different capacities. **(2)** The government did not have enough money to take the responsibility of educating the masses. **(3)** If the standard of living and ideas of the people of higher classes in society could be changed through the English education then the people of the lower classes also be influenced and they shall grow loyal to the British government. **(4)** If educated high class people are given higher posts in government services then naturally they will use their influence for controlling the masses from going against British Government.

WOOD'S DESPATCH 1854

The company has to take orders after every 20years from the British Parliament and in each order something was written about the education in India. Therefore when time for he Charter of 1853 came, the directors of the company thought for laying down a definite policy in regard to educational matters of India. So a Parliamentary Committee was appointed to survey the educational progress in India. As Mr. Wood was chairman of the Board of Control, so the declaration was Christianized as Wood's Educational Despatch.

The recommendations of the Despatch are as follows:

1. It proposed the setting up of primary schools (Vernacular languages) at lowest level, High schools (Anglo Vernacular) and Colleges (English medium) at district level.
2. Establishment of Institutions for training teachers on English model.
3. Universities on the Model of London University were proposed for Madras, Bombay and Calcutta. Each University should have a Senate, Chancellor, Vice-chancellor and fellows nominated by the government.
4. Female education was to be encouraged by the Government.
5. The system of grants-in-aid was recommended to help Private enterprises. However, the grants were conditional based on the principle of Religious neutrality.
6. Comprehensive system of scholarship was recommended.
7. More attention was to be given to Elementary education.
8. Director of public instruction was to be appointed in every province.

HUNTER'S COMMISSION 1882

Hunter Education Commission was a landmark commission appointed by Viceroy Lord Ripon with objectives to look into the complaints of the non-implement of the Wood's Despatch of 1854; the contemporary status of elementary education in the British territories; and suggest means by which this can be extended and improved. This commission, headed by Sir William Wilson Hunter, had submitted its report in 1882. The Hunter Commission report is considered to be an important stage in history of education in India. Most of its recommendations were accepted by the British Government which resulted in the devolution of elementary education. This significantly reduced the British element in elementary education. In 1882, the Punjab University was established which lessened the burden over Calcutta University. Between 1882 to 1901, the number of students enrolled in primary and secondary schools increases substantially.

WARDHA SCHEME OF EDUCATION 1937

On July 31, 1937, Gandhi had published an article in the Harijan. Based upon this article, an all India National Education Conference was held on Octoober 22 and 23, 1937. The conference is called Wardha Educational Conference and the president of this conference was Gandhi himself. Resolution at Wardha Conference:

1. Free and compulsory education to be provided for 7 years at a nationwide scale.
2. Mother tongue should be the medium of instruction.
3. Through out this period of 7 years, the education should be around some forms of manual and productive work and for this purpose a handicraft must be chosen, based upon the environment of the child.
4. This system would generate the remuneration of the teachers.

BASIC EDUCATION COMMITTEE UNDER Dr. ZAKIR HUSSAIN

Following Wardha conference, a committee under Dr. Zakir Hussain was appointed to formulate the scheme of the basic education. The aim of the basic education was to develop the qualities of the ideal citizenship and more aspect should be give to the Indian culture than the literacy. There should be NO PLACE for English in the curriculum. There was no place for religious education in this scheme. The most important point was the economic goals of the basic education, which would develop by the manual handicraft of the children for a period of 7years. This was not accepted by Muslim League, for religious education was of utmost importance.

THE EDUCATION SYSTEM AFTER INDEPENDENCE (1947 TILL DATE)

On August 15, 1947 India attained independence from the British domination. This gave the people of the country the first fullest opportunity to mould their educational policy according to the needs of the nation in the fast changing times. Since 1947, Education Department in the centre has developed in a full - fledged Ministry under the Central Government. The education at the state level is the responsibility of the State Government; the Union Government is concerned only with the coordination and determination of academic standards in respect of higher education, research and scientific and technical education.

THE UNIVERSITY EDUCATION COMMISSION (1948-49)

After independence, the first significant step taken by the Government of India in the field of education was the appointment of the University Education Commission in 1948 under the Chairmanship of Dr. Sarvapalli Radhakrishnan. The Commission was appointed by the Government of India to go into the problems and prospects of Indian University Education and to suggest improvements and extensions that might be considered desirable to suit the present and future requirements of the country. The Commission was appointed in November, 1948 and it submitted its report in August, 1949.

The Report of the Commission is a document of great importance as it has guided the development of university education in India since independence. The Inter-University Board of Education and Central Advisory Board of Education recommended to the Government of India that an All India Commission on Education should be appointed to inquire into the requirements of the higher education in India and to put forward the recommendations for the re-organization of the University Education system in the light of the requirements of the country and its traditions.

In subsequent years, **several commissions and committees were also appointed by the government for educational restructure and changes in the system of education in India**. Some of them are:

1. Report of the Education Commission 1964-66
2. National Policy on Education, 1968
3. Draft Policy on Education, 1978
4. National Commission on Teachers-II, 1983
5. Challenge of Education: A Policy Perspective, 1985
6. National Policy on Education, 1986
7. National Policy on Education : A Programme of Action, 1986
8. Towards an Enlightened and Human Society – A Perspective Paper on Education, 1960
9. National Policy on Education : A Programme of Action, 1992

SECONDARY EDUCATION COMMISSION (1952-53)

After achieving the independence in 1947, both the public and the Government began to take keen interest in the development of secondary education. The university Education Commission also remarked that our secondary education remained the weakest link in our educational machinery and it needed urgent reforms. The Central Advisory Board of Education at its 14th meeting held in January 1948 recommended the appointment of a commission to examine the prevailing system of Secondary Education in the country and to suggest measures for its reorganization and improvement. In view of these considerations, the Government of India set up, the Secondary Education Commission in 1952, under the Chairmanship of Dr. A. Lakshmanaswami Mudaliar.

KOTHARI EDUCATION COMMISSION (1964-66)

Kothari Education Commission, 1964-66, was the sixth commission in the history of commission in India. The Five Years Plan, started after independence helped the growth of the country in many areas. However, the execution of these plans expresses the inherent weakness due to which the expected success was not being achieved. Education appeared to be one of areas which indicated many problems that needed our efforts for immediate solutions. To improve the educational set up the government constituted two commissions after independence which we have discussed earlier.The recommendations of these two commissions could not be succeeded in its full implementations. Consequently, the defects in the area of education persisted. In order to remove theses defects, the government had to appoint a new education commission to advise the government on national pattern of education along with general principles and policies for the development of education at all stages.

NATIONAL POLICY ON EDUCATION

The National Policy on Education (NPE) is a policy formulated by the Government of India to promote education amongst India's people. The policy covers elementary education to colleges in both rural and urban India. The first NPE was promulgated in 1968 by the government of Prime Minister Indira Gandhi, and the second by Prime Minister Rajiv Gandhi in 1986. The government of India has appointed a new committee under K. Kasturirangan to prepare a Draft for the new National Education Policy in 2017. The main objectives behind this policy are free and compulsory education, development and protection of all the Indian languages, equality of educational opportunities, identification of gifted children, provision of work experience and national service scheme, science education and research, education in agriculture and industries, reform in examination system, part time education and correspondence curriculum, expansion of literacy and adult education and sports and games.

MODERN EDUCATION AT PRESENT

Modern day education is aided with a variety of technology, computers, projectors, internet, and many more. Diverse knowledge is being spread among the people. Everything that can be simplified has been made simpler. Science has explored every aspect of life. There is much to learn and more to assimilate. Internet provides abysmal knowledge. There is no end to it. One can learn everything he wishes to. Every topic has developed into a subject. New inventions and discoveries have revealed the unknown world to us more variedly.

CONCLUSION

The Indian education system has to pass many ups and downs since the early ages. The vast changes and development have mainly occurred during the pre – independence or British era. Some of which contributions are till now continuing in the present education system.

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"LIFE SKILLS EDUCATION": AN EFFECTIVE TOOL FOR EMPOWERING TEACHERS AND STUDENTS

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ABSTRACT
Today's world witness global challenges like communal hatred, terrorism, economic disparities,materialism, health hazards and human value crises. Un-employment, fear of job security, job sustenance, cut-throat competition in academics are some of the major concern for youth and students. Inability to tackle emotions, conflicts, frustration, anxiety act as catalyst for undesirable behaviour. To overcome this, we need a socially responsible education system which not only support but also inculcate such skills that enable students to live a better life.

Life skills are those competencies that assist people in functioning well in the environment in which they live. Life Skills have been defined by WHO as "Ability for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life."

Life-skills education refers to a behaviour change, or behaviour development approach designed to address balance of three areas: knowledge, attitude and skills. – UNICEF

It has been globally proved that Life skill education have a positive effect in empowering the individuals to manage issues and challenges effectively in their life. This paper will throw light on need and importance of life skills education also methods and approaches to teach life skills.

Keywords: Life skills, Life skills education,Global Challenges, Empowering Teacher and students

INTRODUCTION
Teachers role in education used to be confined to a defined curriculum, specific instructions on how to teach and standard teaching methods for all students. With time this role evolved from beyond just executing lesson plan to a multifaceted role. Their job is to counsel students, help them learn how to use their knowledge and integrate it into their lives so they will become valuable members of society. Teachers are encouraged to adapt learning methods to each individual student's learningneeds, to challenge and inspire them to learn. The role of a teacher is clearly more than just planning and executing lesson plans. The role of teacher has grown beyond than just being an instructor to be a facilitator of knowledge.

Today's world witness global challenges like communal hatred, terrorism, economic disparities, materialism, health hazards and human value crises. Un-employment, fear of job security, job sustenance, cut-throat competition in academics are some of the major concern for youth and students. Inability to tackle emotions, conflicts, frustration, anxiety act as catalyst for undesirable behaviour. To overcome this, there is needof a socially responsible education system which not only support but also inculcate such life skills that enable students to live a better life.

LIFE SKILLS AS PRESCRIBED BY WHO
Life skills are those competencies that assist people in functioning well in the environment in which they live. Life Skills have been defined by **WHO** as ***"Ability for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life."***

Life skills are those abilities which help individual to grow in physical, mental and emotional aspects and to be competent to face challenges and difficulties in life. Following are the **Ten Core life skills as prescribed by World Health Organisation:**

1. **Self-awareness-** It is an ability to identify one's own strengths, weaknesses, desires and dislikes. Developing self-awareness can help us to recognize when we are stressed or feel under pressure.
2. **Empathy-**To have a successful relationship with our loved ones and society at large, we need to understand and care about other peoples' needs, desires and feelings. Empathy is the ability to imagine what life is like for another person.
3. **Critical thinking -** It is an ability to analyze information and experiences in an objective manner. Critical thinking can contribute to health by helping us to recognize and assess the factors that influence attitudes and behaviour, such as values, peer pressure and the media.

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4. **Creative thinking**-It is a novel way of seeing or doing things that is characteristic of four components – fluency (generating new ideas), flexibility (shifting perspective easily), originality (conceiving of something new), and elaboration (building on other ideas).
5. **Decision making** –It helps us to deal constructively with decisions about our lives. This can have consequences for health. It can teach people how to actively make decisions about their actions in relation to healthy assessment of different options and, what effects these different decisions are likely to have.
6. **Problem solving-** It helps us to deal constructively with problems in our lives. Significant problems that are left unresolved can cause mental stress and give rise to accompanying physical strain.
7. **Interpersonal relationship skills** help us to relate in positive ways with the people we interact with. This may mean being able to make and keep friendly relationships, which can be of great importance to our mental and social well-being. It may mean keeping, good relations with family members, which are an important source of social support. It may also mean being able to end relationships constructively
8. **Effective communication** means that we are able to express ourselves, both verbally and non-verbally, in ways that are appropriate to our cultures and situations. This means being able to express opinions and desires, and also needs and fears. And it may mean being able to ask for advice and help in a time of need.
9. **Coping with stress** means recognizing the sources of stress in our lives, recognizing how this affects us, and acting in ways that help us control our levels of stress, by changing our environment or lifestyle and learning how to relax.
10. **Coping with emotions** means involving recognizing emotions within us and others, being aware of how emotions influence behaviour and being able to respond to emotions appropriately. Intense emotions like anger or sadness can have negative effects on our health if we do not respond appropriately.

NEED FOR LIFE SKILLS EDUCATION

***Life-skills education refers to a behaviour change, or behaviour development approach designed to address balance of three areas: knowledge, attitude and skills.*– UNICEF**

Life skills are essential for a well-balanced life. They are necessary in order to maintain equilibrium between personal and professional life of teachers and for personal and academic life of students. Knowledge of life skills empower individuals to translate knowledge, attitude and values into abilities.

To survive the ever-increasing pace and change of modern tech-savvy life that has a predominant impact on our education, professional and personal lives, teachers and students need life skills to cope up with stress and emotions such as frustration,fear, anxiety and similar.

Life skill education strengthens teacher pupil relationship as well as pupil -pupil relationship. It helps in achieving desirable behavioural changes in students. Socialisation process among learners improves due to life skill education. It leads to meaningful interaction among teachers, learners and school community which in turn bring about a healthy school environment.

Development of life skills enhances critical and creative thinking abilities which in turn helps in effective decision making and problem solving. Life skills are essential for the promotion of healthy child and adolescent development; primary prevention of some key causes of child and adolescent death, disease and disability; socialization; preparing young people for changing social circumstances

Life skills education contributes to basic education; gender equality; democracy; good citizenship; child care and protection; quality and efficiency of the education system; the promotion of lifelong learning; quality of life; the promotion of peace.

The National Curriculum Framework (NCF) 2005*has emphasised on constructive learning experiences, and on the development of an inquiry-based approach, work-related knowledge and broader life skills.*

Central Board of Secondary Education (CBSE), in 2005, *introduced life skills education as an integral part of the curricula through Continuous and Comprehensive Evaluation* (CCE) for classes 6 to 10 and has developed life skills manuals for teachers teaching classes 6, 7 and 8.

METHODS AND TECHNIQUES FOR INCULCATING LIFE SKILLS

The methods used in teaching of Life Skills builds upon the social learning theory and on what we know of how young people learn from their environment; from observing how others behave and what consequences arise from behaviour. It involves the process of Participatory learning using 4 basic components:

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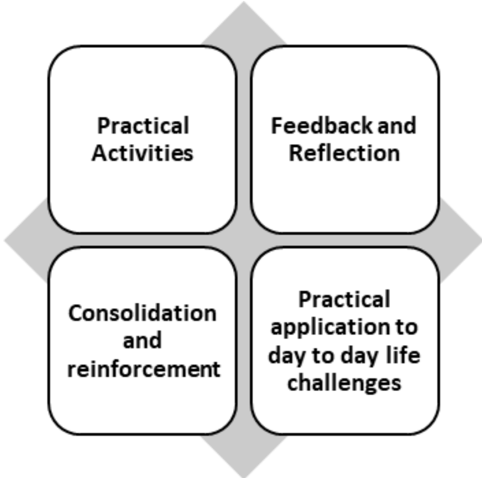

Following methods are proved to be beneficial in inculcating Life skills in learners directly or indirectly :

- **Class discussions:**The class examines a problem or topic of interest with the goal of better understanding an issue or skill, reaching the best solution, or developing new ideas and directions for the group.Provides opportunities for students to learn from one another and practice turning to one another in solving problems.
- **Brainstorming:**Students actively generate a broad variety of ideas about a particular topic or question in a given, often brief period of time.Allows students to generate ideas quickly and spontaneously. Helps students use their imagination and break loose from fixed patterns of response
- **Role plays:**Role play is an informal dramatization in which people act out a suggested situation. Provides an excellent strategy for practicing skills; experiencing how one might handle a potential situation in real life; increasing empathy for others and their point of view; and increasing insight into one's own feelings.
- **Educational games and simulations:**Students play games as activities that can be used for teaching content, critical thinking, problem solving and decision making and for review and reinforcement. Simulations are activities structured to feel like the real experience.
- **Case studies:**Teachers present a case or dilemma andthe students come out with suggestions to solve the caseor conflict posed. Teacher should ensure that enough timeis provided to the students in groups to discuss and studythe case and present the views.
- **Story telling:**The instructor or students tell or read a story to a group. Pictures, comics and photo novels, filmstrips and slides can supplement. Students are encouraged to think about and discuss important (health related) points or methods raised by the story after it is told.
- **Debates:**In a debate, a problem or issue is presented to the class, and students must take a position on resolving the problem or issue. The class can debate as a whole or in small groups.Provides opportunity to address anissue in depth and creatively

CONCLUSION

It has been globally proved that Life skill education have a positive effect in empowering the individuals to manage issues and challenges effectively in their life. To be successful in their personal and professional lives teachers as well as students need life skills education. It helps them to be independent,multitasking,resourceful and self-confident.it helps them to think critically and creatively, to take effective decision and solve problems, build healthy relationships, communicate effectively and cope up with stress and emotions. Life skills education is an effective tool for empowering teachers and students to act responsibly, think critically and creatively, take initiative and helps them to sustain in this highly competitive era. Life skill education is beneficial for an individual as well as society, benefits such educational, social, cultural, economic and health related benefits enhance the prosperity of society.

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A COMPARATIVE STUDY OF CONTINUOUS COMPREHENSIVE SYSTEM OF EVALUATION AND UNIFORM SYSTEM OF ASSESSMENT

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ABSTRACT

Evaluation is a very significant aspect of modern system of education.It influences the students' achievement motivation and future prospects. Continuous Comprehensive Evaluation (CCE) system was implemented by CBSE in 2009. Continuous and comprehensive evaluation refers to a system of school-based assessment of the students throughout the year on a continuous basis. It is comprehensive as it covers all aspects of students' development. It comprises formative and summative assessment of the students. Formative assessmentof 40 marks includes assessment of Class work, homework, assignments, project work and unit tests. Summative assessment (60 Marks) is based on two term end examinations. These marks are later converted to grades in accordance with 9 point grading system.

Recently, certain changes have been made in the evaluation system. CCE pattern has been discontinued and Uniform System of Assessment has been introduced from classes VI to X in all CBSE affiliated schools from 2017-18.This system aims to bring uniformity in evaluation system in all CBSE affiliated schools.Under this system 20 marks are allocated for Periodic Assessment and 80 marks for End Term Exam. This paper aims to make a comparative analysis of the erstwhile Continuous Comprehensive Evaluation (CCE) system and the present Uniform System of Assessment with a view towards bringing further improvements in the system.

Keywords: Continuous Comprehensive Evaluation, Uniform System of Assessment

INTRODUCTION

Evaluation is a very significant aspect of education system and plays a major role in deciding the future career progression. It also has a great impact on students' confidence and achievement motivation. Continuous Comprehensive Evaluation (CCE) system was implemented by CBSE in 2009 till class X. The system also made Class X board optional for students. Continuous and comprehensive evaluation refers to a system of school-based assessment of the students throughout the year on a continuous basis. It is comprehensive in the sense that it covers all aspects of students' development. It comprises formative and summative assessment of the students. Formative assessment includes assessment of Class work, homework, assignments, project work and unit tests. Summative assessment is based on two term end examinations. Maximum Marks a student can score- 40(formative assessment) + 60(summative assessment) = 100 Marks. These marks are later converted to grades.

Recently, certain changes have been made in the evaluation system. CCE pattern has been discontinued and Uniform System of Assessment has been introduced from classes VI to X in all CBSE affiliated schools from 2017-18.This system aims to bring uniformity in evaluation system in all CBSE affiliated schools. Under this system 20 marks are allocated for Periodic Assessment and 80 marks for End Term Exam. The periodic assessment has 10 mark test based on syllabus covered till announcement of test date, five marks for notebook submission and five marks for subject enrichment activities, which include activity-based learning.

NEED OF THE STUDY

The decision to do away with the CCE pattern has evoked a mixed response and fuelled the speculation that boards will bring back a lot of pressure and stress on students. Following are some important questions which must be answered:

1. What were the reasons to change the Continuous Comprehensive Evaluation (CCE) system?
2. Why were the Board Exams for Class X reintroduced?
3. Was the system not evaluating the students properly?
4. Were there some strengths in CCE system, which should still be continued?
5. What features of the new system of evaluation i.e. Uniform System of Evaluation are different compared to C.C.E system?
6. Which system- C.C.E or Uniform System of Assessment is more beneficial for students?

Only after critically analyzing the various aspects of CCE and Uniform System of Assessment, steps should be taken to incorporate the strengths of both these systems of evaluation to make the present system more effective. The present study is a step in this direction.

OBJECTIVES

(1) To analyze in detail the various aspects of Continuous Comprehensive Evaluation (CCE) system.

(2) To study in detail the various aspects of Uniform System of Assessment.

(3) To identity the strengths and limitations of CCE system of evaluation.

(4) To identity the strengths and limitations of Uniform System of Assessment.

(5) To make a comparative analysis of the Continuous Comprehensive Evaluation (CCE) system and Uniform System of Assessment

(6) To enlist suggestions to further bring improvements in the present Evaluation System being followed in CBSE affiliated schools.

CONTINUOUS COMPREHENSIVE SYSTEM OF EVALUATION

CBSE had introduced the system of continuous and comprehensive evaluation (CCE) in 2009 and implemented it from academic session 2010-2011.Board exams that were earlier compulsory for all class X students have been made optional.Continuous and comprehensive evaluation refers to a system of school-based assessment of the students *throughout the year* on a continuous basis. It is comprehensive in the sense that it *covers all aspects* of students' development.The new system of evaluation comprises formative and summative assessment of the students. This assessment is conducted over two terms namely first and second term of an academic session.

Formative assessment - Class work, homework, assignments and project work are assessed twice in each of the terms. Each evaluation carries 10 marks. So a maximum of 20 marks are awarded in each term. Thus 40 marks are awarded under formative assessment. Distribution of marks is given below in a concise manner:

I term- Maximum Marks-10+10 = 20 Marks

II term- Maximum Marks-10+10 = 20 Marks

Total Marks (under Formative Assessment) = 40 Marks

Summative assessment- It is based on term end examinations. At the end of the first term, a term end exam of 30 marks is conducted. At the end of the second term, a term end exam of 30 marks is conducted. Thus a maximum of sixty marks are awarded under summative assessment. Distribution of marks:

I term- Maximum Marks- 30 Marks;II term- Maximum Marks- 30 Marks

Total Marks (under Summative Assessment) = 30+30= 60 Marks

Thus, students can score a maximum of 100 marks in the following manner:

Maximum Marks = 40(formative assessment) + 60(summative assessment) = 100 Marks

In this system, students are awarded marks for their performance and these marks are later converted to grades. Nine point grading system is followed to evaluate the students of classes IX and X. In this grading system there are nine grades corresponding to a range of marks.

The practice of declaring compartment or fail has been discontinued. The results of candidates are declared in two categories:

(i) Eligible for qualifying certificate (QUAL)

(ii) Eligible for improvement of performance

All candidates even if they have failed in all subjects have five chances to improve their performance without having to repeat a year.

It also includes assessment of co-scholastic and co-curricular areas which include a wide range of aspects ranging for life skills and values to physical education. These are assessed on a 3 point grading scale.

Strengths of C.C.E are as follows

- The content covered in one semester was not asked again in the next semester so it was easier to study.
- It was good for those students who were unable to perform well in academics as they could realize their potential and got good grades through other activities.
- Formative assessment conducted on a continuous basis provided regular revision.

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- The system catered to overall personality development of students as it gave weightage to both scholastic and co-scholastic aspects.
- There was more flexibility in terms of wide range of activities from which certain activities could be selected for evaluation
- It gave more opportunities to pass the exams as compared to marking system
- There is lesser stress and anxiety due to no detention policy and board exams made optional. Dropout rate is reduced. Students need not dropout due to fear of failure in exams. Even if a student fails in all the subjects, he is given five chances to improve his performance.

Weaknesses of C.C.E are as follows

- Constant scrutiny of activities, home-work, projects and academics throughout the year put them under lot of pressure.
- Too much burden was there for teachers as not only lot activities had to be organized and evaluated but also lot of records had to be maintained.
- This system did not provide thorough revision as once the first semester exams were over, students didn’t review that portion again.
- Students were more relaxed as under this system as they knew that they couldn’t be detained. Also, they got marks for other activities and didn’t take exams very seriously.
- Many of the activities, projects and models were copied from internet or even bought from the market. Such malpractices on part of students not only helped them gain good marks without any effort but also caused deterioration of values
- More time was spent on evaluation rather than teaching leading to lowering of standards.
- Competition was lesser, as many students got the same grade. The toppers who put in more efforts were not able to get due recognition and felt demotivated.
- There was scope for biasness and subjectivity in giving grades, especially on the criteria of values.
- Lot of time was spent in co-curricular activities, so lesser time was available for teaching.
- This system is being adopted in schools under CBSE. Many other boards in India have different evaluation system. The performance of students being assessed in different ways can’t be compared. This creates problems at the time of admission for higher studies on the basis of class X results.

UNIFORM SYSTEM OF ASSESSMENT

Uniform System of Assessment has been introduced from classes VI to X in all CBSE affiliated schools from 2017-18.This system aims to bring uniformity in evaluation system in all CBSE affiliated schools. Under this system, there are two semesters. 20 marks are allocated for Periodic Assessment and 80 marks for End Term Exam in each semester. The periodic assessment has10 marks for periodic tests, five marks for notebook submission and five marks for subject enrichment activities, which include activity-based learning.These marks are further converted into grades.

Board Examshave been reintroduced for Class X. The format of assessment is same for classes IX and X.Students getting marks 32 and below are considered failed. Co-Scholastic activities include Work Education,Art Education and Health and Physical Education which are graded on a 3 point grading scale

COMPARATIVE ANALYSIS: CONTINUOUS COMPREHENSIVE SYSTEM vs. UNIFORM SYSTEM OF ASSESSMENT

The philosophy behind CCE was good but the way it was being implemented led to a lot of flaws. After a critical analysis, the major weaknesses identified under C.C.E, which have been removed under Uniform System of Assessmentare as follows:

1) The CCE system had increased the pressure and workload on teachers. The paper work and record keeping had increased at the cost of quality of teaching. This loophole has been removed under Uniform System of Assessment where documentation is reduced and teachers can focus on improving the quality of teaching

2) Students were also pressurized under C.C.E due to continuous scrutiny of their assignments, activities, unit tests, projects, presentations and end term exams. Under Uniform System of Assessment there are lesser number of activities.

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3) Also, no detention policy under C.C.E made average students relaxed as they were able to scrape through without a thorough study of the scholastic areas. Fear of failure in Class IX and Board Exams in class X under Uniform System of Assessment has made students take studies more seriously in these higher classes.

4) There was some variation in the criteria of evaluation being followed by schools under C.C.E system. But the Uniform System of Assessment has brought uniformity in the system.

However, the C.C.E system also had some merits, which were not continued under Uniform System of Assessment. These are as follows:

1. In C.C.E, weightage given to a wide range of co-curricular and co scholastic activities led to overall personality development of students. Also adequate emphasis was laid on life skills and values. However, these important aspects are not given much emphasis under Uniform System of Assessment
2. Stress of board exams and fear of failure was removed which made learning more joyful under C.C.E. But with reintroduction of Board Exams and Pass/Fail system, students are again under undue pressure to perform well.
3. Weightage to Formative assessment was 40% under C.C.E while it is only 20% under Uniform System of Assessment. This may lead to lack of consistency and regularity amongst students on a continuous basis and more burden during end term exam in the present system.

CONCLUSION

To conclude, both the C.C.E system and Uniform System of Assessment have their own strengths and limitations. Hence it is suggested to make the following modifications in the present system to overcome its loopholes:

- Some modifications should be made in the board exam system to give 50% weightage to internal assessment and 50% weightage to board exams to reduce its phobia and stress.
- Life skills and values should be given more emphasis.
- Weightage to Formative Assessment should be at least 30% to make students consistent throughout the year.
- To make learning joyful , enhance the practical skills , problem solving skills and equip them better to face life situations , present system should incorporate more practical activities related to daily life situations

It is recommended that these features should be incorporated in the new system of evaluation being implemented from 2017-18 session so as to make the present system more effective and beneficial for the students.

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TEACHER EDUCATION: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

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ABSTRACT

The world has been undergoing a major shift with respect to environment and the global climate. Countries are now focusing on environmental and climatic issues in order to move towards sustainable development. The concept of sustainable development was defined in 1987 by the Brundtland Commision earlier called as United Nations World Commission on Environment and Development. Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Out of the 17 Sustainable Development Goals (SDGs) adopted by the global community, quality education is ranked fourth - and is considered instrumental for achieving the success of all other 17 SDGs. The role of education is primary in creating awareness about the need for sustainable development. It is only when the young generation will show concern for a better global environment , that actual measures can be taken in that direction. This paper attempts to understand the concept of sustainable development across the world and how teacher education can play a major role in educating student teachers in this direction.

Keywords: Sustainable development, environment and global climate, teacher education.

INTRODUCTION

In 1987 the United Nations World Commission on Environment and Development released the report 'Our Common Future' , commonly called the Brundtland Report. It explored the ways in which both political and public participation can come together and manage environmental resources efficiently and effectively for achieving sustainable human growth , progress and survival. The report included what is now one of the most widely recognized definitions of sustainable development. According to the report,

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts:

1. The concept of 'needs', in particular, the essential needs of the world's poor, to which overriding priority should be given; and

2. The idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs.

- World Commission on Environment and Development, Our CommonFuture (1987)

After the Brundtland Report was released and published, the Brundtland commission held an international conference to track the progress made by respective nations towards Sustainable Development . This is what led to the United Nations Conference on Environment and Development, which became historically famous as the **'Earth Summit'** , in Rio de Janeiro, in 1992.

The **Decade of Education for Sustainable Development (DESD) 2005-2014** was an Education for Sustainable Development (ESD) initiative of the United Nations. Teaching and learning for Sustainable Future is a UNESCO program for ESD, ensuring professional development of pupil teachers, teachers and curriculum developers. All Teacher Education Institutions, therefore are in more than one way related to this.

Education for sustainability is the practice of learning how to achieve global and local sustainable communities.

The objectives of the DESD are to:

- Facilitate networking linkages, exchange and interaction among stakeholders in ESD;
- Foster increased quality of teaching and learning in ESD;
- Help countries make progress towards and attain the Millennium Development Goals through ESD efforts;
- Provide countries with new opportunities to incorporate ESD into education reform efforts.

The UN Decade of Education for Sustainable Development took place from 2005 to 2014, with the goal of emphasizing education in all its forms (formal, non-formal and informal) as an indispensable element for achieving sustainable development. In November 2014, as the official follow-up to the DESD, UNESCO launched the Global Action Programme (GAP) for ESD with the overall objective to scale up action on ESD worldwide.

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Two basic and very important objectives of GAP on ESD are:

- Reorienting education and learning so that everyone has the opportunity to acquire the values, skills and knowledge that empower them to contribute to sustainable development; and
- Enhancing the role of education and learning in all relevant agendas, programmes and activities that promote sustainable development.

HOW TEACHER EDUCATION CAN HELP IN SUSTAINABLE DEVELOPMENT :

Education , both formal and informal , is one of the main agencies to help towards achieving the goals of the concept of sustainable development. It is through carefully designed educational programs that the required teaching- learning opportunities can be created in **teacher educational institutions (TEIs)** for our young student teachers of today. They can be sensitized to think about not only saving the present environment from deterioration but also about conserving it for the future.

Some of the important components of the curriculum for teacher educational institutions, that must be integrated with the overall educational program in TEIs are :

1. Recycling of wastes : Information can be provided about the possible waste recycling techniques to students by TEIs and colleges and creating ways to implement these ways in the institutions itself.
2. Improved sanitation in slums : Sensitising student teachers about the actual situation of slum areas can be done by arranging for visits to slum areas. Inculcating of the need for better sanitation facilities in slums can be done effectively by such educational activities.
3. Reducing carbon footprints : Student teachers can be made aware of depleting ozone levels in the atmosphere and its harmful effects. They can be adequately informed about ways to reduce the carbon emissions so as to reduce the detrimental effects on the environment at present and also in future.
4. Climate protection awareness: Holding special lectures and workshops by environmentalists for explaining to student Teachers, how and why the climate is undergoing drastic changes. Talks on Global Warming and other such related issues can be held . Students can be told how they can help in climate protection.
5. Save water campaigns: Student teachers can be sensitized about the judicious use of water to prevent its wastage.
6. Biodiversity preservation : students can be sensitized why it is important to preserve all species in the ecosystem. Visits to biodiversity parks such as the Yamuna Biodiversity Park can be arranged .
7. Swachhata Abhiyan : Under the Swachh Bharat Abhiyan campaign, measures can be taken by students for a clean environment.
8. The Energy and Resources Institute, TERI, took the following initiatives in schools of Goa:

i. The GREEN Olympiad: is a programme open to all schools across the state of Goa that tests the environment quotient of school students.

ii. Awareness campaign on waste segregation: A source segregation campaign in association with Margao Municipal Council and Goa Pollution Control Board was undertaken in 2008.

iii. Project STARs : Sustainability Tracking, Action and reporting in Schools, In association with the Dempo Group of Companies, STARs seeks to inspire and encourage schools to practice the principles of sustainability by focusing on its environmental and socio-cultural performance.

iv. Project SEARCH (Sensitization, Education and Awareness on Recycling for a Cleaner Habitat): A programme that encourages students to recycle dry (inorganic waste) in schools and homes was carried out in around 20 schools across the state of Goa from 2013-2016.

Similar programs and projects can be initiated in TEIs also to prepare better informed teachers for the future

CONCLUSION

India is the only country to have passed one of the landmark judgments passed by the Supreme Court of the country directing all education boards to include environmental education (EE) as part of the formal education system at all levels, including our **Teacher Education Institutions (TEIs**).

Besides the different ministries of the GOI, a large number of government and non-government Organizations are diligently working to promote ESD. Most notable amongst them are Centre for Environment Education

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(CEE) which is the nodal agency for implementing UNDESD in India; The Energy and Resources Institute (TERI); Bharati Vidya Peeth (BVP); Centre for Science and Environment (CSE); World Wide fund (WWF); National Council for Science Museums (NSCM) and National Council of Education, Research and Training (NCERT).

Teacher Education certainly plays a key role in making the world on a larger scale, towards Sustainable Development , as well prepared and well informed teachers will then be able to meet the needs of the 21st century, extremely effectively.

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ASSESSMENT OF LEARNING THROUGH AUDIO-VISUAL MEDIA - A STEP TOWARDS INCLUSIVE EDUCATION

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ABSTRACT

This paper looks at the issue of school inclusion by referring to the concept of Universal Access to Education. It focuses on the strong potential Audio-visual media to avoid any kind of discrimination among students. The paper also discusses that teachers play a fundamental role in capitalizing the opportunities offered by new technologies to support the full inclusion of all students in mainstream education systems. In this perspective, to view the Universal Access to Education as a concrete and reachable goal, teachers need to be aware of the technology potential and they must be able to acquire the suitable knowledge and operational skills to choose and use appropriately this type of resources.

Another matter discuss in this paper is about the role and impact of Audio-visual media which helps in making inclusive education effective. Educational research provides strong evidence that Audio-visual media provides both a medium and a powerful tool in supporting inclusive practice. It provides wide-ranging support for communication, assisting many learners to engage with learning, including those who are hard to reach, and helps to break down some of the barriers that lead to under-achievement and educational exclusion.

The basic idea is, in fact, that the process of inclusion can be fostered by means of new technological tools, but in turn it requires changes and modifications in educational contents, approaches, structures and strategies.

Keywords: accessibility, inclusion, best practices, educational multimedia, universal access, resources, audio-visual media, teachers, schools

"***Democratization of knowledge indicates knowledge for anyone, anytime, anyplace."***

-APJ Abdul Kalam

INTRODUCTION

Inclusion in education is an approach to educating students with special educational needs. Under the inclusion model, students with special needs spend most or all of their time with non-disabled students. Implementation of these practices varies. Schools most frequently use them for selected students with mild to severe special needs.

All students, irrespective of their sex, race, color, ethnic or social origin, genetic features, language, religion or belief, political or any other opinion, membership of a national minority,

property, birth, disability have the right to have equal opportunity in education and to be considered as being an integral part of the learning community. Recognition of this right has recently given rise to the concept of "inclusion", which has gradually substituted that of "integration".

Inclusion is actually a much stronger concept which refers to "the right to belong to the mainstream" leaving behind the idea that only few learners have "special needs", the social model of inclusion rather suggests that all students as individual learners present their own peculiar characteristics and have their own specific educational needs. Such a perspective implies a Copernican revolution which brings all students at the very heart of the educational process whilst the school is required to adjust and change in order to enable each of them to participate in the life of the school to the best of their abilities.

"Inclusive education - according to UNESCO - means that the school can provide a good education to all pupils irrespective of their varying abilities. All children will be treated with respect and ensured equal opportunities to learn together. Inclusive education is an on-going process. Teachers must work actively and deliberately to reach its goals".

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Inclusion should, then, be regarded as a long-lasting process which requires time, effort, competence and strong conviction by all those involved in students' education, first and foremost, by teachers.

- Inclusion is less about children with disabilities and more about the education system is designed and implemented so that all children belong and receive a quality education.
- Teacher's attitude towards learners with a disability is paramount for integrating them into inclusive environments.
- The key role of teachers in giving birth to and maintaining a truly inclusive classroom is unquestionable, but such an important mission also requires that suitable, effective and barrier-free educational means should be employed.

From this perspective, technology resources are promising; there are grounds for maintaining that they help most students overcome barriers to learning, thus increasing their school achievement, together with their autonomy, willingness and self-esteem.

Indeed, educational research provides strong evidence that: "Technology is both a medium and a powerful tool in supporting inclusive practice. It provides wide-ranging support for communication, assisting many learners to engage with learning, including those who are hard to reach, and helps to break down some of the barriers that lead to under-achievement and educational exclusion".

In the following, it is argued that documenting the accessibility of educational multimedia products and offering access to best practice can (may) help teachers to make effective use of technology tools in order to support all students' full inclusion. We begin with an analysis of main teachers' wants/needs to this respect, and then explore the benefits of audio-visual aids.

First of all we will discuss about the qualities/essentials/features of the good audio-visual aids and then need to understand the principles of using the audio-visual media.

Features of Good Audio-Visual Aids

* They should meaningful & purposeful.
* They should be accurate in all respects.
* They should be simple.
* They should be cheap.
* As far as they should be update.
* They should motivate the learner as well as to the teacher also.

Audio Visual aids or Devices or technical devices or technological Medias or learning devices that helps the teacher to clarify, establish, co-relate & co-ordinate accurate concepts, interpretations, appreciation and enable him to make learning more concentrate, effective, interesting, inspirational, meaningful, vivid etc. The Audio – Visual Aids always helps in competing the triangular process i.e. Motivation, Clarification and Stimulation.

Principles of Audio Visual Aids

For effective teaching to take place a good method must be adopted by the teacher. The teacher is always free to choose effective audio visual aids in the class room. Of course there are also certain principles of Audio – Visual Aids in teaching methodology. They are as follows:

i. **Principle of Selection:**

a. The age level

b. Other personality angles

c. They should have specific educational values

d. They should help in the realization of learning desired objectives.

ii. **Principle of Preparation:**

a. As far as possible, the local material should be used in the preparation of aids.

b. The teacher also must receive training in the preparation of aids.

c. The teacher him/herself can prepare some aids or can take help of students also.

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iii. **Principle of Physical Control:** This is concerned with the arrangement of keeping aids safely and also to facilitate to their lending to the teachers for security.

iv. **Principle of Proper Presentation:**

a. Teacher should carefully visualize the use of teaching aids before their actual presentation.

b. They should be well acquainted themselves with the use & manipulation of the aids to be shown in the class room.

c. The aids should be displayed properly. So that, all the students can see it, observe it, and can derive maximum benefits from it.

v. **Principle of Response:** This is the important principle. This tells the teacher guide the students to respond actively to the audio visual stimulus so that they derive the maximum benefits in learning.

vi. **Principle of Evaluation:** This Principle stipulates that there should be continuous evaluation of Audio Visual Aids materials & accompanying techniques in the light of desired objectives.

The aims of teaching with technological medias is clearing the channel between the learner and the things that worth learner. The teacher must "show" as well as "tell". The Audio –Visual Aids provides significant gains in informal learning, retention and recall, rethinking and reasoning, activity, interest, imagination, personal growth & development.

Here are the most important values of the proper use ofAudio Visual Aids which defines its clear impact on inclusive education:

i. **Best Motivator:** They are the best motivator. The students' works with more zeal & interest.

ii. **Clear Image:** Clear image takes place when we, touch, handle, experience it.

iii. **Variety:** "mere Chalk & Talk" do not help. Audio –Visual Aids give variety & provide different tools in the hands of teacher.

iv. **Freedom:** When Audio –Visual Aids are employed, there is a great scope for children to move about talk, laugh & comment upon. Under such atmosphere the students work because they want to work, & not because the teacher wants them to work.

v. **Opportunities to Handle:** Many students always get a chance to handle the aids.

vi. **Helpful in Attracting the Attention:** Attention is the true factor in any process of learning & teaching Audio – Video Aids helps the teacher in providing proper environment for capturing as well as sustaining the attention and interest of the students in class room.

vii. **Savings in Energy & Time:** Due to effective implementation of "principle of Presentation", a good deal of energy & time of both the teacher & students can be saved.

viii. **Realism:** The Audio –Visual Aids gives the real touch to the learning situation.

ix. **Encouragement to healthy class room interaction:** Audio-visual aids through variety of stimuli, motivational, provisional of active participation of students, a good experience always encourage healthy class interaction between teacher and the learners.

x. **Scope of education as a mass scale:** The audio-Visual aids like radio, tape, television etc. always plays role in spreading mass education.

xi. **Positive environment for creative discipline:** A balanced, rational, scientific use of Audio – Visual Aids develops, motivates, experience, attract the attention of the students and provides a variety of creative outlets for the utilization of their tremendous energy & keeps them busy in class room work.

This overall classroom environment becomes conductive to creative discipline.Grossly, we can say that there are various types of Audio – Visual Aids i.e. traditional as well as modern aids of audio-visual aids. But at the same time it is important to take into account that the Audio-Visual Aids do not play role up to disseminate the information, data, facts, clues but also they influences the mentality, psychology, grasping level of the students in the class room. On the other hand they greatly motivate, inspire the teachers to adopt the latest, creative, innovative aids. The scope of audio-visual aids is not only up to procuring & make presentation. Of, course it is technically part of teaching. But other side also it conveys us that it is a tool to know through effective communication in triangular process i.e. Motivation, Stimulation, and Clarification. Apart from this it is also

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important that to think about difficulties & problems in the use of aids. There are certain problems like lack of enthusing for the use of teaching aids teacher, non-availability of aids in school, lack of facilities for the use of aids-electricity, room, furniture etc., lack of training on the part of teacher in the use of aids, costly nature of aids, lack of storage facility & non availability of suitable teaching aids in the regional languages.

CONCLUSIONS

Many children are still excluded from, and within, education for a variety of reasons. In this paper we have addressed the issue of promoting e-inclusion through e-learning by discussing the role and impact of audio-visual media aimed at helping teachers to make effective use of technological educational products.

Since inclusion requires new approaches to teaching and learning (Lacey, 2006) as well as theuse of valuable, new, suitable and barrier-free tools it's fundamental to give teachers appropriate advice and support to face this challenge.

The basic idea underpinning the discussion is, in fact, that the process of inclusion can be fostered by means of new technological tools: it requires, in turn, changes and modifications if required in educational contents, approaches, structures and strategies.

Teachers play a key role at these ends: innovation cannot cross the school's threshold without their deep and active involvement and the educational effectiveness of any technological means mainly depends on the choices they make, in order to take a significant step forward, e-tools need to be carefully selected and their use needs to be appropriately planned and conceptually well integrated in mainstream activities.

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SKILL DEVELOPMENT IN INDIA

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ABSTRACT
We have started Digitalization of education and try to educate each citizen of India digitally so skill development is important to propagate digitalization of each field. If we have well skilled population, sufficiently equipped with knowledge is not only necessary to sustain economic growth, but is also an important for integrated growth in every field because literate and skilled citizens able to stand for benefit most from the employment opportunities which provide growth to our India. Skills and knowledge are the driving forces of economic growth and social development for any country. Nowadays India has approximately over 460 million internet users, India is the second largest online market after China. By 2021 there will be about 635.8 million internet users in India. Therefore it is important to give them right direction to use internet and develop their skills. In this paper author focused on Professional ethics of teachers in schools, Non-profit organizations in societies and communities. Fundamentally, the Author has find that teachers are not enough digitally literate and Non-profit organizations are not ready to work on ground level even government wants to create a manufacturing-hub only. This paper based on descriptive research with qualitative and quantitative research method and higher secondary school teachers and ngo's are targeted population.

INTRODUCTION
Education system makes expectation and it should by no means aim at creating simple advertises. Over a period of time lots of alters have take placed in dissimilar zones of economy including the education system. Education zone different any other zone has seen numerous phases in its development. From Guru-Shishya method of accomplishing the class in open garden under the trees to locked class room lectures, presentation type of teaching with the help of laptops touch-screen projector to online notes for teachers and students, at the present instantaneous Whatsapp communications is the exhortation among the learners. Whatsapp has increased the position of individual genuine prescribed signifies of communication among the students and the teachers. Indian subcontinent is included of different population belonging to diverse national and cultural clusters. Away from each other from these differentiations, the mainly noticeable divergence that creates a through impact on the Indian education system is the variety in purchasing power and affordability of the Indians. This paper is aimed at investigating the nature and capability of the teachers in modern education process in India. Digitalization means alteration of the entire information kinds (texts, sounds, visuals, video and other data from various sources) into the digital language. Discussing the observable fact of digitalization it should be note down those different analysts and predict specialists consider change of education procedure into digital phase as the twisting point in the history of education. The United Kingdom is supposed to be the first in the world to introduce required software engineering and IT education in the program for schoolchildren aged 5 - 16 years in 2015. The stated approach was accepted by the European Union. EU 2020 education improvement approach, accepted in 2014, centers on digital technologies. This research paper appeared to reflect remarkable accomplishments in IT region with its center purpose being combination of state-of-the-art IT-solutions in education institutions' activities across EU.

OBJECTIVES
1. To the study of availability of mobiles, laptops and other smart gadgets.
2. To the study of importance of Digitization in Education
3. To find out the challenges in skill development
4. To the study of digital literacy rate in teachers at higher secondary level.

LITERATURE REVIEW
- **Digital Strategy for Schools 2015-2020 ENHANCING TEACHING, LEARNING AND ASSESSMENT:** The Digital Strategy for Schools provides a rationale and a Government action plan for integrating ICT into teaching, learning and assessment practices in schools over the next five years. This Strategy builds on previous strategies in the area of ICT integration and it takes cognizance of current education reforms that are already underway within the education system at primary and post primary level. This Strategy focuses on the schools' sector and the proposed actions are designed to embed ICT more deeply across the system to enhance the overall quality of Irish education. Care has been taken, in developing the Strategy, to ensure that the actions align with and complement strategies and initiatives to

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support digital learning in the further education and higher education sectors. In developing this Strategy, the Department adopted an evidence-based approach. A Census Report was initially conducted to provide base-line data on the levels and usage of ICT by teachers and schools. A raising from this research a consultative paper, Building towards SLearning with the launch of a public consultation phase. One hundred and twenty-four (124) submissions were received from various organizations and individuals on the content of the consultative paper and these views were further augmented by face-to-face meetings with a number of stakeholders groups.

- **The role of e-learning, the advantages and disadvantages of its adoption in Higher Education by Nelly Abaidoo and Valentina Arkorful:** earning involves the use of digital tools for teaching and learning. It makes use of technological tools to enable learners study anytime and anywhere. It involves the training, delivery of knowledge and motivates students to interact with each other, as well as exchange and respect different point of views. It eases communication and improves the relationships that sustain learning. Despite some challenges discussed, the literature has sought to explain the role of e-learning in particular and how eLearning has made a strong impact in teaching and learning. Its adoption in some institutions has increased faculty and learner's access to information and has provided a rich environment for collaboration among students which have improved academic standards. The overall literature which explains the advantages and disadvantages of e-learning suggests the need for its implementation in higher education for faculty, administrators and students to enjoy the full benefits that come with its adoption and implementation.

- **E-Learning in Rural India by Ms. Swati Yadav and Dr. Anshuja Tiwari**: has been said that development of any society depends on its access to information and the same is applicable to rural India too. E learning can work wonders in this direction and help the socially marginalized community to attain their entitlements. Launch of Digital India Program is a welcome step in this direction. It is anticipated that with dedicated leadership, willpower and control and an integrated framework comprising of the government, technology industry and society, E-learning interventions in the rural areas will undoubtedly pave way towards sustainable growth.

- **E-LEARNING TECHNOLOGY FOR RURAL CHILD DEVELOPMENT by Lect. S.K.Nayak and Dr.Kalyankar N.V.** they said Education is essential for everyone. The increased rate of literacy will push the nation towards development. E-learning is a useful way to provide education. Considering India's rural areas, problems create difficulties to implement the e-learning system but strategies can be developed and implemented. Before the actual implementation of e-learning system, the understanding of different components and their functions is necessary. A policy should be developed to implement the functions and to maintain the quality of system. With introduction of Web Based Education at school level rural children and youngsters will grow as "Computer kids". Their exposure will get increased due to which the Knowledge level will get definitely improved. Web-Based Learning adds human support through on-line tutor, thereby extending the scope of what can be effectively taught into many new subject areas. It will enhance the quality of education in our country at all levels i.e. Primary, Secondary and Higher Education. Computers are reshaping children's lives, at home and at school, in profound and unexpected ways. Common sense suggests that we consider the potential harm, as well as the promised benefits, of this change. E-learning technologies have great potential to spread learning however, the benefits of these technologies have to reach the rural masses of India, and otherwise they will be one of the causes of the Digital Divide. Development in the 21st century will be determined, to a large extent, by the thought, action and imagination of young people. This in turn, is shaped by the education system.

- **Role of e-Learning in a Developing Country like India by Deepshikha Aggarwal,** has been said that "In a market such as India where the concept is still new, one crucial element that will make a difference in generating a good response is marketing. This not only holds true for segments such as government and education, but for the corporate sector as well. Experts are of the view that there needs to be a mindset for the adoption of e-learning. The other point is content. If content providers are giving off-the-shelf content, there should be scope for customization since each organization has its own needs. Regions without university education can access universities in other regions via the Web, a solution much cheaper than building university infrastructure. In underdeveloped countries, e-learning can raise the level of education, literacy and economic development. This is especially true for countries where technical education is expensive, opportunities are limited, and economic disparities exist. However, one of the problems with e-learning in India is the lack of course content, especially outside the mainstream focus areas of IT education, English-language content, and tutorial-like courses. There will be high demand for people who can develop multi-lingual courseware that addresses various topics. The social implications of online learning center around one primary requirement that students need to feel a part of the class, regardless of where they are located physically or geographically. The

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―missing of connection‖ to the other students in the class and with the institution can impact the success of an online student. Bottom line: the Indian market is still young, but it will continue to adopt the concept of e-learning in order to meet its communication needs and seize business opportunities".

- In **"Empowering Indian Citizens Through Technology, September 2015" ASSOCHAM** suggested "To realize the vision of promoting inclusive growth through empowerment of citizens, it is important to reach out to citizens in the remotest of locations and make them part of India's growth story. Globally, technology has been the greatest enabler in causing disruptive change. India's story is no different, and the use of digital technologies to educate and empower citizens is being seen as a game-changer. Given India's vast expanse and differences in demographics across the nation, there is also a vast difference in the level of adoption among the citizenry."

METHODOLOGY

According to researchers and educationists, very shortly digital layout will eradicate the require for handwriting lectures and speech, when every student will get all the materials and will be capable to progression them on a real-time basis and work interactively. The entire texts will be accessible online and stored in a digital 'cloud' (Apple iCloud alternative), which will sensibly remove some negative results related to absence from school. In accordance with the nature of the present study, quantitative and qualitative Method was used for the collection of information. The tools were administrated upon the sample and the descriptive data was collected by the investigator. Qualitative and quantitative method is concern with present situation, event, and practices with relationship among variables. These methodologies have been classified differently by various authors.

FINDINGS/ RESULTS

In this research paper we find that teachers are not enough literate to digital literacy at higher secondary level. Teachers are feeling over saturated and overloaded with digitalized education. Demanding digital technologies access in education increases a number of sensible issues. Same like with the other innovations, the world of online technologies is associated with certain contradictions and unforeseen circumstances. For instance parents, who want their child to spend less time at the computer, should change their mind, since education process modernization presupposes the opposite. According to Lego analysts "Each education situation and each child is unique; therefore parents and teachers should determine how much time their child can spend in front of a computer. Therefore it's vital to interactively find solution regarding correct "digital" behavior of a student and teachers work out "digital activity rules". Although this statement is directly related to video games, teachers presentations for classrooms it can be applied to any "digital" activity, so much the more, as it was stated above, we face the tendency of 'binding' the games and education, especially in higher secondary schools.

According to the findings teachers should know about current technologies related to Education and also capable to use educational applications those are easy to access on smart phones and laptops. Another issue in this circumstance is wide-ranging digitalization of student's life, forecasted by various scientists and educationists. Today digital technologies are not available in rural areas therefore mostly teachers and students are not enough literate by the technologies. At the same time the society demands turn to rise, forcing us to adapt to the 21st century progress. Nowadays the ability to adapt to new technologies is a success prerequisite, as stated in the 8-th issue of newsletter of global recruiting company Heys. (Digital Dawn, 2015).

Currently Khan Academy is a multi-field global education institution with numerous administrative and more than 80 teachers, actively engaged in their activities with wide range of classes: from online lectures and seminars for students of the academy to extensive archive of special digital records, used as a huge digital library. The key feature of the Academy is a simplified form of participation and presence at classes (personal presence, distant online or extra-mural offline). This academy concept was established when Sal Khan worked as hedge fund analyst in California, and in between was engaged in online teaching of people from all over the country. At a certain stage he collected enough records and his colleagues from Google advised him to upload these records on YouTube channel. Soon after Khan received feedback from people from all over the country and from abroad, particularly from Singapore, who asked for more uploads. The channel turned to be the starting point for today's Khan Academy.

Today Khan Academy is a large organization with its base comprising more than 400 million lessons for students in 28 languages. In 2015 the number of languages reached its peak point according to statistical data, with more than 2.5 billion users connected to the Academy's server. And finally more than 50000 teachers worldwide have cooperated with the Academy since its establishment. But the point is to be noted that it only limited to urban areas not for rural areas because there is no availability of smart gadgets and digital literacy educators as well.

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Technologies have today redefined the conservative role of the teacher. No longer does a teacher enjoy a positive knowledge remaining over the taught. In fact, the knowledge gap is speedily narrowing between the teacher and the taught. Present teachers will require reinventing themselves by embracing technology and continuously developing to remain ahead of the knowledge curvature.

They will have to contact to their students and play catalysts for transferring information into knowledge. Application of academic perceptions in genuine life circumstances, make sure worldwide absorption and creating a vigorous and favorable learning environment will be challenges that innovative technologies can never overcome.

DISCUSSION

However it should be noted that the stated education digitalization trend in India may soon raise numerous challenges for Teachers and schools. First it’s digital separate between provision of information gadgets to teachers, who make lively use of them, and conventional approaches to studies. Therefore, digitalization has both realistic followers and unconvinced challengers. Thus, Y. Shikova considers that new explanations will personalize the education procedure, adjusting the program to a student’s person requires. If a technology contributes to better understanding, memorizing, knowing or using any content, it’s worth considering and implementing, even if it presupposes fundamental changes in academic activity. Alexander Sidorkin is however more skeptical about it, stating that Indian education digitalization process embodies major challenges; thus educational resources digitalization (for instance, tutorials) doesn’t keep up with informatization of education process. The education lacks initiatives related to intensification of education communicative component using information technologies, as well as basic ideas. This area requires sustained flow of breakthrough ideas and venture projects (Internet and education, 2015). The aforementioned innovative tendencies will govern education development in terms of globalization and, as it was stated above, will influence all sides of education and will be followed by major changes in academic activity, i.e. class work and in classrooms. Classroom activities of the future will not represent a typical picture of a teacher in front of its students, sitting at desks arranged in perfect rows. Introduction of innovation digital technologies will change not only teaching form and tools, but its environment as such.

RECOMMENDATIONS

1. Teachers should be permanent at their positions

For the most part of the teachers in schools in rural areas are run by the government. They assign ad hoc teachers, instead of permanent ones, who are poorly paid as compared to the huge remuneration of a full-time Trained Graduate Teacher (TGT).

Furthermore, promising career views, which is pretty a motivation booster, is just about nothing for the non-permanent teachers. This leads to dissatisfaction, eventually resulting in a lack of teachers because they move away to more permanent jobs.

2. Lack of Responsibilities

Lack of responsibilities of teachers and school authorities has raised the rate of absenteeism. School Development and Management Committees (SDMCs), comprising parents and members of the local community, have been entrusted with the responsibility of overseeing teachers and their duties. However, research suggests that the committee has hardly seen success.

3. Teachers should not take burden of non-teaching duties

Additionally, non-teaching duties like appointment in invigilation often keep teachers away from schools and classrooms. Moreover, teachers often have to report for duty far away from their home. With an insufficient transportation system in rural India, the distance only adds to their despairs and often consequences in absenteeism.

4. Freedom from Teachers’ Eligibility Test

Some states have freed from candidates from Teachers' Eligibility Test (TET) as only 20 per cent of the candidates obvious it. This wrong move, in an effort to rapidly fix the matter of lack of teachers, has depreciated the feature of education in the states even further. However, quality of teachers is a most important concern not only in these states, but across the whole country.

5. Teacher training should emphasized on digital skills

There are many private teacher-training institutes in India, but the quality and lack of emphasis on digital skills in the training they provide is unsatisfactory. Continuous professional development is a motivator for teachers, and adequate awareness is required in this regard.

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CONCLUSION

We might state that modern educational system faces creative crisis. Class work and lessons do not contribute to students' personal initiatives to learn something new, establish objective connection between their knowledge and the real world, use their imagination to look for nonstandard answers to standard questions instead of using stereotypic models. Therefore the classroom of the future should not be a place of knowledge transfer, but a place of investing in the mind of students, focusing on creativity and innovation and not on repeating ready-made opinions or mechanical response to test questions. The stated approach to education will force us to reconsider curricula and integration of conceptual and actual innovations. New curricula should stipulate not only obligatory transfer of facts, but focus on students' reaching certain objectives, namely creativity, imagination and teamwork irrespective of team members' location. Finally, it should be noted that today's global education has faced major transformations, caused by further integration of new digital technologies in academic activity and is actively searching for efficient implementation models, which will compromise with traditions and innovations.

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EFFECT OF INNOVATIVE DIGITAL INSTRUCTIONAL STRATEGIES ON CLASS PERFORMANCE OF PUPIL TEACHERS

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ABSTRACT

The most important tool of effective teaching learning process is teaching techniques. The use of innovation and digital equipment in the teaching processes has made learning process very simple, easy and student friendly. Digital innovation has revolutionized the instructional strategies for a sustainable development. Student teachers of today will become qualified teachers tomorrow and the demand for present time is that they should be trained with not only traditional learning methods but also trained them with new digital instructional techniques. Explain the differences between traditional learning methods and innovative techniques and bring awareness of new technique is the aim of our study.

The purpose of this exercise is to invigilate the outcomes of Digital instructional strategies on the performance of the teacher's students. This experiment was conducted on a teaching subject Life Skill Education of fourth semester of teacher education program. A sample of 50 students was selected randomly out of 100 students of Semester IV in a teacher training college. Two groups of 25 students each were made. Pre -test was given to both the groups and the results were recorded. One group was taken as a control group which was taught the subject by the teacher who used conventional method of teaching while the other i.e. the experimental group was taught by the teacher who used innovative digital teaching techniques. After two week time of teaching, a post- test was conducted.

Keyworlds: instructional strategies, teaching leaning process, experimental group, pre-test, post test.

"*The art of teaching is the art of assisting discovery"—Mark Van Doren*

INTRODUCTION

Today's Society is Information Centered Society and the Information and Communication Revolution combined all the people of the world together. This change on the world stage has meant the educationists need to reorganize the entire education process and place the innovation in education. Before the advent of the digital age the teachers were dependent on books and libraries only for reading and teaching. But in current time Technical development has begun a new age of information revolution and education dissemination. Through pressing a button you can gain knowledge about anything, in such a way to calm the curiosity of the children and to make them aware of the new dimension of knowledge is the biggest challenge for today's teachers

NEED OF STUDY

Today in most of the school's, the classroom teaching is not limited to Chalk –n- Talk methods. Here the emphasis is given to the interaction between the teacher and students. With the use of digital technology, hard-to-hard subject matter can be explained to students in a simple and interesting form. The innovative techniques included educational videos, power point presentations, movie screening, online lecture, e-learning and online training are being included in classroom teaching. Twentieth century is recognizing by revolution in communication technologies. The advancement of information technology change entire teaching learning process and its affected students as well as teacher too. In today's time, professional competitiveness of teachers is increasing continuously, all the school wants skilled teachers and because of the increasing responsibilities of the teachers in the changing environment getting a good job opportunity is become difficult that's why knowledge of the innovative digital instructional strategy of student teachers is essential for their personal and professional growth.

SOME INNOVATIVE DIGITAL INSTRUCTIONAL STRATEGIES AND THEIR EFFACT OF STUDENTS LEARNING PROCESS

- **Educational Videos** Use of educational videos during classroom has improved engagement level of students. Visual content inhence memory and students ability to retain new information. Relevant videos keep student more alert, motivated and focused on particular topic.

- **Mobile Learning**: Mobile learning and BYOD are becoming popular in digital classroom. It enable students to engage with their Multiple device like Tablet, Laptops, smart phones expand the boundaries of learning own comfort.

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- **E-Books and Digital Content:** E-Books and Digital Content are enormous for teachers. They are cheaper than the text books and can be updated regularly to provide updated content.
- **Interactive Learning:** student engagement in an interactive environment open new horizons of learning and understanding. Availability of data makes it rich, easy to understand and relate.
- **Process outside of the classroom:** Stimulators bring virtual reality into the classrooms use of periscope or live streaming which offers opportunities to observe various culture and lives around the world.

OBJECTIVE

- To study the performance of pupil teacher.
- To compare the performance of experimental group and controlled group.

HYPOTHTHESES

- There is no significance difference between the performance of the student taught by digital technique and the student taught by conventional method.
- There is no significant difference between mean score of experimental group and controlled group.
- There is no significance difference between clarity of conceptual knowledge of student between experimental group and controlled group.

DELIMITIZATION

For this study we consider only 100 teacher students of forth semester of teacher training collage. This study organized for a particular subject Life Skill education

SAMPLE

Sampling 50 student were selected by random sampling out of the total population of 100 students of semester IV of teachers training program .Out of these 50 students again systematic random sampling was done to divide them into two groups of 25 students each. Pre-test was taken. Now one group is the experimental group and other one is called controlled group.

- Controlled group; the controlled group was take as a constant and taught by traditional (lecture and discussion) method.
- Experimental group Experimental group was taught by the teacher using following digital instructional strategies.
- Power point presentation
- Educational video
- E-Books and digital content
- Personalize Instruction

METHODOLOGY

According to the nature of objective of study experimental method is more suitable. For further process we divide our sample into two groups excremental group and controlled group

- Controlled group: The controlled group was take as a constant and taught by traditional (lecture and discussion) method.
- Experimental group: Experimental group was taught by the teacher using Digital instructional strategies.

TOOL USED

The researcher has used the teacher-made achievement test to collection of data and fulfillment of the objective of the study.

STASTICAL TOOLS

- MEAN
- STANDERD DEVATION
- T-TEST

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EXPREMENT

The duration of the experiment was two week in the month of February 2019. According to the planner made by researcher three topics were taken from Life skill Education. Namely Core Life Skill, Key Issue and Concerns of Adolescent students in emerging Indian context. Learning to live together with other living beings. These three topics were divided into two week .initially both the class room were set on the same standard pattern later the researcher rearranged the excremental classroom with modern equipment. After two week time, post test was conducted from those three topics. A remarkable difference was observed between the scores of the two groups.

RESULTS

a) PRE-TEST RESULTS

S.NO	Control Group Score	S.NO	Experimental Group Score
1	7	1	10
2	11	2	9
3	15	3	14
4	27	4	24
5	10	5	15
6	17	6	11
7	19	7	21
8	16	8	13
9	6	9	16
10	14	10	17
11	24	11	20
12	15	12	19
13	18	13	15
14	15	14	16
15	20	15	19
16	17	16	18
17	14	17	3
18	19	18	16
19	22	19	23
20	21	20	27
21	12	21	10
22	24	22	26
23	14	23	16
24	9	24	13
25	23	25	11

b) **STATICS**

	SCORE	CONTROLLED GROUP N=25	EXPERIMENTAL GROUP N=25
1	MEAN	16.36	16.08
2	SD	5.36	5.52
3	VARIANCE	26	31
4	T-TEST	.33	

INTERPRETATION

Pre –test result display a clear similarity between the control group and the experiment group. the mean score are matching;i.e16.36 and 16.08.The value of standard deviation quite similar and variance shows that the scores are equally distributed in the two groups. And the value of t- test is .33 at 0.05 level of significance and this value is less then 1.96 .it means the null hypothesis that there is no significance different between performance of controlled group and experimental group is accepted.

POST TEST RESULT

S. No	CONTROL GROUP	S.N.o	EXPERIMENTAL GROUP
1	16	1	24
2	11	2	17
3	22	3	26
4	6	4	29
5	14	5	28
6	17	6	27
7	9	7	25
8	13	8	29
9	23	9	24
10	18	10	20
11	14	11	28
12	15	12	14
13	5	13	25
14	21	14	22
15	12	15	18
16	15	16	16
17	8	17	27
18	11	18	20
19	20	19	26
20	13	20	28
21	19	21	29
22	11	22	23
23	27	23	24
24	10	24	21
25	2	25	28

STATISTICS

S. No	SCORE	CONTROLLED GROUP N=25	EXPERIMENTAL GROUP N=25
1	MEAN	14.08	24.41
2	S.D	5.96	4.38
3	VARIANCE	35.57	19.24
4	T-TEST	6.74	

INTERPRETATION

- According to the results of post-test there is a large difference between controlled groups mean score and experimental group mean score .The value of mean in controlled group is 14.08 and the value of mean in controlled group is 24.41 and value of standard deviation is 5.96 for controlled group and value of standard deviation for experimental group is 4.38 value of T-TEST is 6.74 at 0.05 level of significance and its value is greater than 1.96,its means the null hypothesis "There is no significant difference between mean score of experimental group and controlled group" is rejected.

By the score of posttest the null hypothesis "There is no significance difference between the performance of the student taught by digital technique and the student taught by conventional method" is also rejected and also we concluded the level of students performance of teaching with the help of digital instructional strategies is much better then teaching by traditional methods and clarity of conceptual knowledge is far batter by using digital instructional strategies.

CONCLUSION

With the observation of result of pre- test and post -test conclusion is very clear that digital teaching methods is better than traditional methods and it increases students interest in classroom teaching .clearly of concept and they will be retained longer as compared to those taught with traditional method

With the help of this study researcher recommended that the teaching would be highly effective if the researcher use innovative digital instructional strategies. Hence innovation in digital instruction strategies is very vital tool

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for teacher's students not only their personal development but also their professional competency and career growth.

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EDUCATIONAL POLICY FOR SUSTAINABLE DEVELOPMENT IN INDIAN SCHOOLS

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"Addressing the widespread acceptance or tolerance of corporal punishment of children and eliminating it, in the family, schools and other settings, is not only an obligation of State parties under the Convention. It is also a key strategy for reducing and preventing all forms of violence in societies."

Committee on the Rights of the Child, General Comment No. 8

ABSTRACT

The use of different forms of punishment in the name of disciplining children is the universal and perhaps a global phenomenon where the incidences of children being punished are globally visible. Perpetuation of violence on children has become a routine culture in the school where powerlessness of the children is consistently misused. The act of punishment has been seen as a common and spontaneous culture of a school. It has been routinized in such way which needs our attention. The use of punishment does not provide children a welcoming environment but even become a significant pushing factor to drop out from the school. The act of Punishment caused by discrimination indicates low status of children in educational context. Largely impacts of different forms punishment has been understood psychologically but this paper to some extend attempted to understand the culture of punishment as a social phenomenon where culture of silence, culture of fear and culture of discrimination and control as socially embedded reality of our education system has been explored. This Paper is based on Secondary Data where theme based analysis from existing literature has been done. An attempt has been made to highlight the negative impact of punishment and discrimination on children. Punishment is seen as an illegal practice which represents unequal power relation between oppressor and the oppressed which further causes discrimination and raise inequalities among them.

Keywords: Corporal Punishment, School, Discrimination, Educational Participation, Learned helplessness

Each and every child has an equal opportunity to learn and live with dignity but the reality with which child encounters in the school atmosphere denies to avail equal opportunity to live with dignity. Empirical evidences of many of the studies showed the prevalence of various forms of discrimination and punishment not only create hurdle in children's opportunity to access schooling but also hampers their social, emotional, physical, mental and educational development. Punishment is seen as an illegal as well as dangerous tool in the hands of the teachers and other members of the school through which they manifest discrimination and unequal treatment on children of different race, caste, class, gender and religion.

The establishment of National Commission for the Protection of Child Rights and enactment of Right to Education of Free and Compulsory Act (2009) are some of the essential stepping stone to prohibit 'verbal, physical, mental harassments and different forms of discrimination' from our school system under Section 17(1),17(2), 8 and 9 of Right to Education Act (2009). But the crude reality as revealed from the secondary data sources is that even after the enactment of the RTE Act (2009), children are continuously subjected to different forms of punishment and discrimination in various educational institutes in general and schools in particular. Studies reported that children faced discrimination based on socio-economic disparities. Children are humiliated on account of their religious and linguistic differences. A study on 'Inclusion and Exclusion of Students in the Schools and Classroom in Primary and Upper Primary Schools 'conducted particularly in six states by Ministry of Human Resource Development in 2011 highlighted the fact that children coming from socially disadvantaged group reported the prevalence of social exclusion in the school premises. Gender and caste based discrimination were higher in their everyday realities. It indicated that schools are seen as social institutes which not only propagate stereotypes but also strengthen the social taboos prevalent in the society. The whole attempt of punishment is largely seen as the inherent politics to keep children of poor and disadvantaged group to remain outside the school environment which negates children's equal rights of participation and other educational opportunities. The practice of punishment completely negates the constitutional principles of human rights. It not only violates the child's right to freedom but also curb child's right to life with dignity.

BAN ON CORPORAL PUNISHMENT

Corporal punishment under Right to Free and Compulsory Act (2009) indicates that physical punishment, mental harassment and discrimination not only create hurdles to the right of the child to education but also violate the right to life with dignity. Article 21 of the Constitution, which protects the right to life, has been

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modified to include the right to education for children under 14 in Article 21 A, and the right to life with dignity can come only when education shall be the part of life. Corporal punishment, not only violates the child's right to freedom but also curb child's right to life with dignity. Fear of being subjected to corporal punishment influence the child's right to education as well as the culture of fear not only discourage the children's desire to learn, but may also result into the drop out of the child from the school.

Right to Education Act, (2009) under section 17 (1) and 17 (2) read the provisions to prohibit 'physical punishment' and 'mental harassment' as follows

Clause 17: Prohibition of physical punishment and mental harassment to the child– (1) No child shall be subjected to physical punishment or mental harassment.

(2) Whoever contravenes the provisions of sub-section (1) shall be liable to disciplinary action under the service rules applicable to such person.

Whereas Section 8 and 9 of the RTE Act, (2009) specifically ensures that "child belonging to weaker section and the child belonging to the disadvantaged group are not discriminated against and prevented from pursuing and completing elementary education on any grounds".

The UN Committee on the Convention on the Rights of the Child defines corporal punishment in General Comment No 8 which India has been signatory to as "any punishment in which physical force is used and intended to cause some degree of pain or discomfort, however light. Most involve hitting ('smacking', 'slapping', 'spanking') children, with the hand or with an implement – a whip, stick, belt, shoe, wooden spoon, etc. But it can also involve, for example, kicking, shaking or throwing children, scratching, pinching, biting, pulling hair or boxing ears, forcing children to stay in uncomfortable positions, burning, scalding or forced ingestion (for example, washing children's mouths out with soap or forcing them to swallow hot spices). In the view of the Committee, corporal punishment is invariably degrading. In addition, there are other non-physical forms of punishment that are also cruel and degrading and thus incompatible with the Convention. These include, for example, punishment which belittles, humiliates, denigrates, scapegoats, threatens, scares or ridicules the child."

ESTABLISHMENT OF LEGISLATION AGAINST CORPORAL PUNISHMENT CANNOT BE CONSIDERED AS A SUFFICIENT CONDITION

The section 17 (1) and 17 (2) prohibits physical punishment and mental harassment but failed to define the comprehensible definition of the physical punishment and mental harassment. Does it include sexual offenses in the Act as per the Protection of Children from Sexual Offenses Act, 2012? This is difficult to figure out what are different forms of mental and physical punishment does RTE Act (2009) incorporates? Who will ensure the complete ban of the corporal punishment? What will be the mechanism through which complete ban of the corporal punishment can be achieved? If anyone was found practicing corporal punishment what will be the procedures through which individual can make a complaint? The Act specifies that the disciplinary action will be taken against the person for practicing corporal punishment, but it has not defined that what will be these disciplinary actions? Since the disciplinary actions are not defined explicitly in the Act it leaves the scope to the individual based on their understanding to interpret the provisions according to their convenience. Provisions in itself ambiguous, it leaves the scope to the audience to interpret accordingly. The provisions do not clearly propose that what educational, administrative, social, legislative measures the state and central government will take to eliminate the practices of corporal punishment particularly from the school setting? How will the state and central government will examine the implementation of the provisions in the educational settings?

A country like India, where corporal punishment is socially approved and socially sanctioned practice how would the concerned local authorities or even state and central government will bring attitudinal change among the parents, teacher and administrative staff of the school? The ban on the punishment under RTE Act is an essential and significant stepping stone, but the provisions are made in such a way that it does not enforce a complete ban on corporal punishment. It neither criminalizes corporal punishment nor impose standardized penalty on teachers or on school authorities for practicing corporal punishment in the school. The lack of intention to penalize school teachers and managements reflects that corporal punishment has been considered as the naturalized everyday reality of the school children. Corporal punishment has been largely seen as the acceptable tool to discipline.

Establishment of legislation can never be a sufficient condition. As Peter Newell also mentioned that "prohibiting all corporal punishment requires the removal of all justification and defense of 'reasonable' punishment or 'lawful' correction, so that children have the same protection as adults." There are many cases of corporal punishments in school, which go unreported. Does the school provide a friendly environment where a child can make a complaint against the perpetrator? Is there anyone with whom the child can talk confidentially? The answers to most of these significant issues which regularly emerge in the schools are NO. The strong Redressal mechanism is a much needed measure to be taken in schools so that children do not suffer the pain alone in silence.

SOCIAL REALITIES IN SCHOOLS IN INDIA- MAJOR HEADLINES

Studies reported the children faced discrimination based on socioeconomic disparities. Children were humiliated on account of their religious and linguistic differences. A study on ‘Inclusion and Exclusion of Students in the Schools and Classroom in Primary and Upper Primary Schools’ conducted, particularly in six states by Ministry of Human Resource Development in 2011 highlighted the fact that children coming from socially disadvantaged groups reported the prevalence of social exclusion in the school premises. Gender and caste based discrimination were higher in their everyday realities. SC girls were asked to sweep the floors. The teacher used derogatory remark based on their caste, gender and socioeconomic conditions. Children were made to follow caste and gender based tasks in the school. Children from well off family were reported that they prefer to go back home during lunch hours instead of eating in the school with their other classmates. Even some community denied having school meal if the cook was not of their own community. Discrimination based on gender, Caste, religion, regions were highly prevalent in the schools.

Schools were seen as social institutes which not only propagate stereotypes, but also strengthen the social taboos prevalent in the society. Schools are more interested to preserve and maintain the social orders of the society. The school acts as social institutions that legitimizes the social inequalities and maintain the status quo. A study, ‘Child Abuse in India-2007’ conducted by Ministry of Women and Child Development, Government of India reported that every two out of three school children faced corporal punishment.

Another study ‘Eliminating Corporal Punishment in Schools’ conducted by the National Commission for Protection of Child Rights in the year 2009-2010 in seven different states i.e. Andhra Pradesh, Delhi, Orissa, Rajasthan, Tamil Nadu, West Bengal and Madhya Pradesh over 6,632 children of age group 3-17 years. These children were from different types of schools and belonging to different socioeconomic background. Children across different states reported that experiencing one or the other form of punishments are their everyday reality independent of the place and the type of school they study. Findings revealed that only nine children denied of experiences of any kind of punishment in the school setting while 99.86% of children acknowledged that they have received one or the other form of punishment in schools. This study revealed the very important fact that the type of schools (Central school, State run Schools or Private schools) does not create much difference). This indicates that children are subjected to experience punishment independent of the kind of school they study. Children reported the experiences of all three types of punishment, i.e. ‘Direct Punishment’- where the body act as the site to inflict pain, ‘Verbal punishment’ and ‘Posture punishment’. Fostering posture punishment is one of the most humiliating punishments where a child has been subjected to experience public humiliation by remaining outside the classroom or asking to stand up on the desk. It generates a sense of shame among children. Children come under the notice of other. It has been reported that children were largely beaten up by a cane. Cane as traditionally can be seen as an instrument to control and threaten the children. This report indicates that 57.5% of children were severely injured as the result of the continued practices of brutal punishment. Boxing of ears (57.4%), made to stand with hands up (42.7%), squatting (41.4%), hair pulled (21.6%), made to stand on one leg (15.2%), wringing the nose (6.8%) and hands wrung (19.2%), mental characteristics/ derisive adjective (81.2%) and caste and community based (10.1%), Slapped on the cheek (69.9%), fingers pressed with pencil in-between (12. %) and getting tied to a chair / table (1.2%) and getting electric shocks (0.4%) etc. were some of the popular forms of practices experienced by children in school settings. Usage of cane, scale and hand were the regular instrument to inflict pain among children. This report discarded the gender based notion that girls are less beaten up in school settings than boys. In fact girls equally reported the experiences of punishment in schools similarly as their male counterpart. 16.2% girls and 15% boys of the state run schools reported that they were not allowed to use toilets on the school premises. Hair pulling was certain practice which was highly practiced in case of girls than boys. Children reported that they were punished for various reasons like for ‘academic reasons’ like for being unable to do homework, for not bringing class notes, textbooks, for being unable to answer the questions asked, for being unable to put a finger on the text while reading etc. Secondly, children were also punished for performing ‘child like behaviour’. They were punished for talking with classmates, for making fun, for secretly eating in the classroom, for being late in coming from the toilet. Children also reported that they were denied to use the toilet. They punished for breaking the norms and rules of the school like not wearing the proper uniform, for missing classes, for running

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away from the school etc. They were also punished arbitrarily when the teacher was angry she hit children for no reason.

It is apparently visible for the findings of the above study that the children were not only beaten for their poor academic performances, but also for not being able to fulfil the teacher's demand such as being unable to bring a notebook, being unable to complete homework etc. This indicated that the school acted as a space which legitimizes the culture of abuse in the social sphere. It was found that the school concerned authorities as well as teachers were frequently using abusive language while dealing with undesirable behaviour of the students. These verbal abuses also included derogatory remarks related to the caste and gender of the child. Under Scheduled Castes and Tribes (Prevention of Atrocities) Act, 1989, the Caste and tribe based abuses have been completely banned, but the practices of verbal abuses and discrimination on account of their caste and gender are still prevalent in the school setting. In the above mentioned study children of age group between 3-5 years suffered severely under verbal abuse category. 82.2% of children of age group 3-5 years reported that they were given derisive adjectives based on their mental characteristics even though they were unable to comprehend them fully. 10.1% of children between the age group 3-17 years experienced caste and community based abuses. Children were considered as incapable to learn since they do not possess the similar environment at home with those classmates who come from well off families. Children reported their helplessness and somehow showed their vulnerability to oppose the unequal, unpleasant and painful treatment experienced by them.

In order to increase the intensity of the pain children were asked to remain in a same posture for a longer period of time. The report analyzed verbal abuses into five categories i.e. Based on mental characteristics, caste and community based, relationship abuse, animal based and threatening phrases. With the repeated practice of verbal abuse teachers or the other personnel of the schools not only labels the child into a certain category but also fosters further discrimination based on caste, class, gender, race of the child. The language of the child again became the marker of discrimination. Teachers need to act as the enabling role or facilitator in order to integrate the child's language in the classroom, but in reality teacher is performing the role of prejudices promoter where the teacher is promoting stereotypes inside the classrooms as well as in the mind of the children. Teachers are asked to bridge the gap between the child's home and school language by using the child's mother tongue as the medium of instruction in primary classes as per the recommendation of N.C.F (2005) under the principle of three language formula. Child's use of his or her own language need to be encouraged and integrated in the classroom.

There is legal, constitutional provision to dissent and completely negate use of caste based derogatory remarks but our schools on large were found practicing and abolishing the constitutional principles. Existing literature indicates that these humiliating practices could severely hamper the child's own self image and child's own understanding of his own self concept.

It is visible from the findings of the above study that teachers were largely insensitive towards the socioeconomic background the students. The teacher acted as an oppressor in the classroom who not only suppress the child's biological need to use the toilet, but also victimize the child for being unable to perform according to the established norms and regulations of the school. Child's inability to perform well in the class resulted in a harsh punishment. Unable to bring books and stationeries in the school considered as disrespect towards teacher's authority and further penalized the child. The act of punishment begins at a very tender age of the child. Children were hit by dusters, chalks, sticks, bottles, books, pens. Objects or resources which can be used as the teaching-learning aid or supportive aid in the process of a child's learning, was used as the tool to hit the child.

It can be drawn from the existing literature that children were found most vulnerable participant in the school where least attempt has been made to understand the consequences of the punishment on the children. Different schools may have different infrastructure, fee structure, classrooms and other amenities, but the kind of experiences children were subjected to within the school premises were found more or less similar in nature.

A PUNISHMENT USED AS AN INSTRUMENT TO CREATE FEAR AMONG CHILDREN

Various studies and reports of newspaper articles indicated that Indian classrooms completely deny children to act like a child. Inappropriate behaviour considered as disobedience and uncivilized. Children are demanded to perform all the tasks of school without questions. Children were asked to submit themselves fully to the school authorities where children are expected to behave like an adult. Children are not treated as children instead they are seen as a body and it is the task of the school authority, particularly the teacher to exercise full control over the child's body and mind. Incidences of electric shocks and beating children with chalks and duster indicate

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that any object available in the school premises meant to facilitate child's learning, are used as an instrument to inflict pain on the child's body.

The school consistently negate the space where children's problem can be heard. If the child is unable to perform the required rules or order of the school, the child is under constant threat. Schools are functioning under rule based regulating institution where any mistake or negligence on the behalf of children will be under the subject of harsh punishment. The teacher acts as a governing agency of the institution or performs the role of surveillance where the entire effort of the teacher and principal is to inspect the child's behaviour completely. The entire act of exercising control over children by beating them brutally must not be justified by any argument. It is completely negating children's right to study in a fearless and welcoming environment.

SCHOOL ACT A SPACE WHICH IMPARTS THE SKILLS TO BECOME A CONFORMIST

Existing studies on corporal punishment indicates that school trains the children in such a manner that right words are coming from teachers and students need only to internalize those right words as the words of God. The culture to object the teacher's authority are rarely practiced or even encouraged in the school environment. The school consistently found as an institute which is interested to produce conformist rather than encourage becoming a critical thinker.

Indian classrooms are not considering child as the equal partner for their own learning instead they are in power relations with the teacher where the teacher is the authority figure who constantly monitors the children and children passively accept the continued interventions of the teacher over their minds and bodies. The powerlessness of the children is highly misused. Fear of being punished prevents the child to live life with dignity. It not only impacts on the child's mental health, but also impacts their social behavioural patterns. Kumar (2016) in his book 'Education, conflict and Peace' also says that teacher's demand on children to rote memorize answers and reproduce the same, this practice undermines the whole idea of the constructivist pedagogic approach to learning where children need to provide adequate space in the classroom where the child can explore, create and construct the knowledge of her own. Teacher at the same moment unknowingly kill the curiosity of the child if teacher creates the fearful environment where questions asked by students receive discouragement in the form of punishment.

The whole attempt can be seen as the inherent politics to keep children of poor and disadvantaged group to remain outside the school environment. Largely the culture of silence is the appreciated culture in the classroom, the most silent class considered as the best class of the school. Any attempt to ask a question is considered as the disrespect to the teacher. The school does not enforce the opportunity to question and learn collaboratively with other peers since this whole idea of collaborative learning disrupts the popular culture of silence in the class. The most important aspect here comes that the teacher whose class has been maintained with complete silence is considered as the best teacher. The basic responsibility of the teacher is to maintain pin drop silence in the classroom where there should not be any disruptions or loudness. Even the parents were also found being complaining if the teacher does not beat their child. The whole objective of the teacher is to maintain strict behaviour with children where leniency or friendliness in the nature of treatment with children is never encouraged. The entire role expectations from the teachers also lead them to behave arrogantly to some extent. Sinha (2009-2010) argues this accepted culture of silence in the classroom and highlights that this norm of silence classroom not only prevent 'Quality Education' which National Curriculum Framework (2005) talks about but also discourage the culture of questioning and learning from others.

SNATCHES AWAY THE CHILDHOOD OF THE CHILDREN IN THE NAME OF DISCIPLINING THEM

Often the classroom interaction between teacher and students are not guided by democratic ideas, but it is the imposition of the teacher's power onto the children which snatches away the childhood of the children. The above findings explicitly highlighted that corporal punishment was the continued reality irrespective of their type of school, age and gender. Corporal punishment is the regular common practice to correct the child's undesirable behavior. Teacher instead of acting as a support system for children to learn, were found in most of the cases as impatient in dealing with children. Fear of being punished impact on the children's dignity at a very early age. Various studies reveal that school authorities do not trust on the child's potentialities to learn. The school has been seen as a violent space which inculcates culture of fear among children.

CHILDREN ARE SOCIALIZED TO ACCEPT THE PUNISHMENTS ARE MEANT FOR THEIR BETTERMENT

The NCPCR Study (2009-2010) revealed that that children themselves justified the act of punishment by the teacher. It has been mentioned largely that punishments are means for their betterment and well being. Children

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approved their submissions to the teacher's authority. It has been internalized among children that punishment will lead them to perform better in their lives. They are socialized in such manner that the teacher is there to correct them for their betterment. Anyone who disrupts this pre established culture of the classroom are either thrown out of the classroom or penalized for upsetting ritual of a classroom. This whole scenario reflects how children are treated in a classroom and kind of perceptions and attitude we hold towards them. Even fixed timetable, fixed curriculum, seating arrangements, morning assemblies, examinations and observations could be seen as the mechanism to maintain complete control over them. Children's movements within the class are even restricted through tables and desks. These desks create hurdle in their free movements. This is a systematic attempt to maintain control over their bodies and minds. But we cannot forget that there are marked differences between crime and discipline, between terror and penalization and cannot allow schools the perpetuation of violence in the name of disciplining children.

The fear of being evaluated inculcated in the minds of children, which in a way creates barrier towards their inner urge to unfold their natural capacities and potentialities. The teacher performs the role of a judge; she not only judges them, but also further labels them as good, average, poor etc. Children are expected to legitimize the perpetuation of violence and support when the teacher penalizes them. We need to reflect towards the politicization of legitimized culture of violence and introspect our own traditional understanding about who the child is? The orthodox, traditional, and biased understanding of children needs our serious reflections. Various constructive theory highlights on the very fact that children are actively involved in the process of knowledge construction and findings saddens us that this principle of active knowledge construction is highly negated in our Indian classrooms. The culture of silence has social sanction where an agency of the child in her own learning is culturally negated.

SOCIAL ACCEPTANCE

Punishment as a mean to control children manifests culture of insensitivity and violence. The significant question comes here when it comes to violation of the child's rights. It is problematic that punishments clearly violate the rights of the children, but how did it go unnoticed? In most of the studies and reports it has been highlighted that the larger section of the society did not find corporal punishment as the severe problem which children face during their schooling. Even it has been identified that parents as well as teachers and the respective school authorities are least interested in taking essential efforts to abolish corporal punishment completely from the school. Punishment has been considered as the normal behaviour and if the teacher does not punish the child on her inappropriate behaviour, the teacher is considered as the weakest teacher who seriously lacks the skills to manage a class. It is the sole duty or the responsibility of the teacher to punish the child for their misconduct and keep full surveillance on her. The culture of punishment has socially been reinforced. Punishment enjoys social approval. It is believed that children need constant intervention from the adults.

Punishment has been culturally embedded in our Indian schooling system. The child has been doubly victimized since parent themselves disrespect the child's voice and deny to hear her. Sinha (2010) says that this indicates irresponsibility on the part of the parent since children out of fear fail to dialogue with parents about the kind of humiliation and disrespect, child faces in the school which further lead them to submit to violence. Children not only support the act of punishment by being submissive, but also internalize the very fact that the growing up is all about punishments and justify the act of punishment. They consider punishment as the part of their growing up where submission without question is the only way to become a good student or a good citizen. Foucault in his book 'Discipline and Punish: The Birth of the Prison' (1975) specifically talk about the inherent politics behind punishment and discipline-the politics here is to convert the individual's body as a 'docile submissive body' that remain disciplined and submissive towards societal orders and established norms. Teachers to the larger extend justify the act of punishment. For them the meaningful transaction could only be achieved when the class is under control and silent.

Kumar (2010) Teachers somehow find it difficult to cope with adverse working conditions of the school. They feel overburdened with the overcrowded classes. But in a way victimizing children for structural difficulties can never be justified. Children are no longer responsible for overcrowded classrooms and increased workload. There is no study which reveals that punishment brings positive outcome. Children are more vulnerable and the use of punishment symbolically represents their law status in the society, it signifies that adult world does not consider them as the equal member of the society. They are somehow left behind when it comes to policy making and considering it in their voices. There are laws for protection of the child's right in almost every state, but the social attitude towards children legitimizes use of punishment. According to Newell "Some adults believe that their religion gives them a right or even a duty to use corporal punishment. The international human

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rights instruments uphold the right to freedom of religious belief. But belief cannot lead to practices which breach others' rights, including their right to respect for their human dignity and physical integrity. Violence of any kind cannot be dignified or justified by reference to religion." Children to the great extend acquired the learned helplessness. When children are punished in front of the other onlookers (parents, peers, teachers, principals, relatives, friends, etc.) It becomes the part of their growing up experience. They internalize that receiving punishment in front of anyone is the normal ritual and in a way teachers or parents prepare the children that punishment is the necessary and normal ritual where there is nothing problematic. The loss of the dignity with freedom become ritualized act. Punishment has so embedded in the school culture that it has never seen as sudden or something shocking. Kumar(2016) mentions that the culture of punishment has become a normal activity of our Indian classroom. It is not only socially sanctioned but also culturally practiced. The existence of corporal punishment is socially approved practice. And it has been expected from the teacher to fulfil her moral duty to perform violence on children in order to correct their deviant behaviours. The teacher enjoys this moral responsibility and never thinks back to lose her chance to exercise it. It is the moral obligation on teachers to control children. It is usually believed that children do not know and it is the task of the teacher to impose information in the mind of the child. Freire in his book 'Pedagogy of the oppressed' (1972, 47) rightly said that "The teacher confuses the authority of knowledge with his own professional authority, which he sets in opposition to the freedom of the student. The teacher is the subject of the learning process, while the pupils are mere objects."

Children are domesticated in such a manner that they adapt to the other authoritarian agencies of the school and loose her inner consciousness of being an equal change creator of the society. This is well intended act of the teacher where she suppresses the students and compels students to allow oppressions. Broadly the idea is to create passive and ignorant citizens of the country who speaks and thinks less. The culture of fear basically legitimizes the culture of ignorance and passivity. The child learns that it is the teacher who is always right, therefore the child usually depends on the teacher in his or her own learning. The child has been trained in such a way that the adult world is full of knowledge and the adult's constant intervention is always right, even if the kind of interventions which adults provide harms the child. Adult supervisions become very necessary and the child does not resist it.

TRAINING OF UPCOMING TEACHERS

The increasing number of private B.Ed. And DIETs institutes in today's scenario largely producing teachers with faulty concepts and false knowledge base. These private higher education institutes are largely functioning on the principle of commercialization and money making ideologies where they are found less interested in producing teachers who can further ensure better quality education in schools. The aim of education is not meant only to maintain the academic culture with moralistic overtone through harsh punishments, but to challenge the existing structures based on the principles of inequality and uniformity. The over the imposition of the culture of correction need a pause and our consistence reflection. Are our education system meant for correcting deviant behaviours and reproduction of more or less uniform individuals? Why is there so much stress on correcting the behaviours and making the child to follow the established rules and norms? Cannot we appreciate the plurality in our thinking pattern instead of fostering the principle of singularity and similarities? These are certain question which can be used as a mechanism to stimulate the thought process.

The curriculum should be designed in such a way which ensures that the teachers need to be reflective and apt enough to deal with the issues of inequality, social diversities and learning abilities. Children should be treated sensitively where teachers function is to acknowledge different needs of the children instead of applying one uniform principle over all of the students. The issues like corporal punishment which acknowledge social sanction need to address carefully. The consistent pressure on the teacher to make children perform well, sometimes lead teachers to take harsh measures to fulfil the parental and societal expectations need to be greatly challenged and the entire idea of performing well in exams needs our greatest attention. The dangers of punishment and its consequences need to be discussed. Alternative measures could be strategized to deal with disciplinary issues. There is no one size fit for all formula to deal with disciplinary issues instead different approaches should be used differently with different issues.

CONCLUSION

School has become a site where there is a perpetuation of violence, which legitimizes the culture of fear and generates ignorant minds. There are all good with papers and legal provisions, but when it comes to Indian classrooms the reality is difficult to even imagine. Children are at the lowest strata; they are consistently ignored and neglected. School again becomes the site which negates the voices of children and violates their rights in each successive day. It is ironical that one who is helpless (teacher) is oppressing the other helpless (children)

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and creating the crowd of helpless individuals and thus in a way school legitimizes the learned helplessness and learned powerlessness among so called dependent individuals.

Public interventions need to be encouraged where children should be encouraged to raise their voice against any form of punishment. They should be encouraged to make complaints against violation of their rights instead of accepting punishment as the naturalized everyday phenomenon. National Commission for Protection of Child Rights (NCPCR) and State Commission for Protection of Child Rights (SCPCR) need to address this issue with great care where immediate suspension and actions against teachers or school management should be taken. School Management Committee (SMC) needs to be involved in the matter of addressing issues related to corporal punishment and sexual harassment in the schools. Teacher students' relationships should be based on the principle of humanity and equality, where the teacher needs to be sensitive towards children and address their needs and respect their childhood. The teacher need to inculcate the values of non-violence among children instead of violence which further lead to the perpetuation of violence. The teacher should acknowledge the just principles while dealing with children where children from any socioeconomic background should be treated with respect, and efforts need to be made to ensure that the rights of every child should not be curbed. The sole purpose of the law is not only to prohibit practices of corporal punishment, but also to transform the attitudes of the teachers, parents and other involved members. The strong message need to be given to the respective members that punishment would not be tolerable. We will be unable to prohibit corporal punishment until or unless we do not bring attitudinal change. What we need is a comprehensive awareness to discourage corporal punishment. There is an urgent need to improve the quality of teacher training transactions and curriculum. The working conditions of the schools and the teachers need to be improved further. The elimination of corporal punishment is the social struggle which needs collectiveness in our efforts against the social evil which further can collectively challenges the socially approved biased mindsets of many of us. Corporal punishment does not only rob child's opportunity to learn with dignity but also influence their ability to learn to a great extent.

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DIGITAL INNOVATION IN HIGHER EDUCATION

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ABSTRACT
Higher education is an optional final stage of formal learning that occurs after completion of secondary education. Often delivered at universities, academics, colleges, seminaries, conservatories and institutes of technology. Higher education is also available through certain college level institutions, including vocational schools, trade schools and other career colleges that award academic degrees or professional certifications. The right of access to higher education is mentioned in a number of international human rights instruments. Higher education includes teaching, research, exacting applied work and social services activities of universities. Higher education is important to national economies, both as an industry, in its own right and as a source of trained and educated personnel for the rest of the economy. for getting good results in the field of higher education requires digital innovation. Digital innovation is changing the education landscape at breakneck speed. Digital innovation is the application of new technologies to existing education problems or practices. Today, digital innovation is at the heart of every organization, we need to digitize internal operations to do things better, faster and cheaper, find new products and services to higher education. Innovative use of digital technologies increases the competitiveness of our higher education. It is the foundation of our future welfare as a nation. Thus we as a government must create favourable conditions for digital innovation to thrive. We need to adapt our regulations, remove obstacles to digitalisation and secure a first class digital infrastructure offering communication services of high quality.Universities have among the most demanding customers in the world, students. As digital natives, their expectations are set by the digital experiences they get every day. To meet those expectations universities need to ensure that they can deliver a compelling and immersive digital experience. This paper will show how digital innovation is necessary for quality higher education.

INTRODUCTION
India is a developing country and to achieve our goal we have to strength our higher education system. The continuing growth of the middle class in India has led to increased demand for higher education and we know that this demand cannot be met by the Indian higher education system. although the Indian government is planning to establish new universities and colleges in the near future, these will not be enough to provide places for all students who seek higher education .

Education is very important factor for the development of a country. We should make it appropriate according to the time and changing scenario of the world. Education provides an opportunity to reflect upon the social, economic, cultural and moral issues facing by a human being. India needs to focus on education for more educated and efficient people to drive our nation. In the world, there are many Indian who well known for their capabilities and skills. To develop India as a digital nation or to become a prosperous partner in global development, India has to strengthen higher education with *Digital Innovations*. As the world goes digital, higher education needs to follow along. Digitization will affect every activity, interaction, transaction and outcome at higher education institutions. Higher education is changing within today’s digital economy and digital transformation and technology are creating this change. While the changes to higher education affect learning models and other aspects of an institutions, they also disrupt economic aspects in the business component of the school. Technology is also helping to make education more available and affordable to a wider variety of students. New forms of online education are competing with traditional higher education institutions. With the cost of traditional colleges rising, more students may opt for the lower cost and greater flexibility of online options, so colleges must find ways to complete with these alternatives.

While digitization is creating changes that higher education must respond to it. It can also help institutions adapt to new business models.digitization can provide support for changing management and staffing models. Institutions can use advanced analytics and artifical intelligence to come up with new workforce and staffing structures. Ideas for improving finances include changing the model to hire more adjucent faculty. Create automated support and use shared support staff.

Institutions can use also Big Data to shape their models and reduce costs for students. Many students go to college longer than they need to, technology can reduce this problem. Big Data can show institutions, advisors and educators when students through new systems. Measures like these can improve success rates and help students go through faster, which can streamline the system and redeuce tuition costs for students. Colleges can

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also use technology to complete with online education alternatives. They can create a blended learning experience that uses both classroom and mobile learning. This increase flexibility while also offering benefits of an in-person experience and the credentials of established institutions. They can also offer a progressive learning experience enhanced by technology and advancements. Institutions can use data and predictive insight to improve operations and management. This can help institutions keep up with changes and remain competitive.Educational institutions can be reluctant to progress since education and research generally take precedence over running the bussiness. Also many colleges and universities tend to prefer traditional, tried and true approaches. He explains that shifting the perspective of the institutions can help it move forward with technology. After all, digitization can improve learning and research just as much as the business model.

Overall, the shape of the higher education field and higher education economics are changing with digitization and technology. Institutions are facing economic changes and they need to respond to these to remain competitive. Technology can help them adapt while supporting new models that provide growth and competitiveness.

HIGHER EDUCATION INSTITUTIONS FACE BARRIERS TO CHANGE

Structure, culture and resources as the top three barriers to bring innovative solutions to their campus. In the face of these challenges, strong, transparent and supportive leadership is critical. In institutions where the chief academic officer really puts some teeth behind an initiative, some resources- whether its money or people or purchasing something that will help make a diffrence, that’s when really expedite the change. Reimagine Education is a prestigious competition rewarding innovative initiatives aimed at enhancing student learning and employability. Technology, social change and the increasing cost have presented multiple challenges in higher education. It has added emphasis on the need to be innovative in an educational culture that tends to be wary of change

HIGHER EDUCATION NEEDS TO CHANGE

Commonly said that , innovation is now prerequisite for survival. There is no doubt that higher education transformation is already underway, with every university leader indicating they are at least part way through their digital journey. *First of all.....it’s not a matter of how to use new technologies within the current educational structure, it’s a question of how the digital revolution is requiring a change in the structure and educational model.*. Higher education needs to change but the innovations must align with institutions missions and need not always be revolutionary. A matter of fact that the old model will not service the future needs of educating the world and that it needs to fundamentally change or risk being made redundant. Students place a much higher priority on technologies to support internships and pathways to employment. Students and all others are agree on the importance of focusing on technology innovation that leads to improvements in the student experience. Digitising content, automating administrative processes and integrated systems might be considered ‘digital hygiene’ factors these days, however there seems to still be plenty of opportunity for transformation in this space. The main focus of digital innovation is create a more efficient and interactive student portal. Students are intrested in alternative ways of learning as part of their university experience, although the current cohort are less intrested in undertaking blended or fully online programmes.

STATE OF INNOVATION IN HIGHER EDUCATION

Higher education experts reveal how their institutions approach digital transformation and what it takes to lead a sucessful project**.** Universities are focusing resources and manpower on improving outdated practices and technologies on campus with the latest innovations. A recent report from learning house and the online learning consortium surveyed academic administration in order to understand what university decision maker are really looking for right now and implementation strategies. “survey results show–many survey respondents and interviewees either called out technology specifically or gave examples of innovations that required new technology; some even equated innovation with technology.

While the implementation of new, cutting-edge tools is essential for planning an innovation agenda on campus, decision makers should understand the nuances of what innovation means for higher education institutions in order to make informed decision about campus integration.

- **What is higher education innovation-** when surveyed about what innovation actually means to higher education institutions, the only thing administrations could agree on was that there is no formal definition. “The implementation of new initiatives to drive growth , increase revenue, reduce cost, differentiate experience or adjust the value proposition.” However the term innovation broke down into two distinct categories; problem solving and evolution. A university looking to solve problems may invest in education technology that alleviates some of the pressures of everyday tasks, while those looking to evolve may be more intrested in technology that embraces new ways of learning campus.

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➢ **Listen to user needs and create a plan-** while 50 percent of surveyed institutions said they are on the leading edge or fast followers in technology innovation. It is essential to have an idea before dividing into a digital solutions project. One way is to understand the needs and wantsof all players within the institution, from students to administrators, to create the most effective innovation strategy and sometimes students lend a significant voice to that strategy. Students drive innovation in actuality and probably in one of the more poewrful ways because they shared their experiences that they have in one classroom with the faculty members in another classroom.

Necessities of Digital Innovation in higher education– Educators from all grade levels are coming to realize the benefits of digital innovation in classroom. Typically, education is one of the last industries to make extensive change, holding on to antiquated methods and practises. But through the digital transformation and the rise of educational technology, teachers have begun making drastic changes to their instructions, assesments and at much faster reate than expected. These current trends are making headlines in higher education because of the ways in which they areimpacting student learning.

- ***Augmented Reality/ Virtual Reality/ Mixed Reality*** -Gone are the days where students are expected to sit quietly at their desks. Educational technology is succeeding in making learning collaborative and interactive. Augmented, virtual and mixed reality are examples of transformative technology that enhance teacher instruction while simultaneously creating immersive lessons that are fun and engaging for the student. Virtual reality has the capability of bringing the outside world into the classroom and vice versa. The idea of combining AR/VR/MR is highly anticipated.

- ***Classroom Set Of Devices-*** universities and colleges are moving away from BYOD or bring your own device and students no longer have to go to the technology lab for access to a computer or laptop. Recent years have shown an increase in classroom sets of computers that was made possible in part by federal funding.today’s pervasive online environment poses exciting possibilities, ones that necessitate students are properly educated on Cyber Safety and individual responsibility.

- ***Redesigned LearningSpaces-*** Educators have sience realized their classrooms must mimic the workforce, which has inspired them to create collaborative-friendly spaces to facilitate student learning. The onboarding of technology has supported their endeavor. 21st century classrooms are Smart Desks instead of individual seating. Students are going on virtual field trips instead of merely reading from a text, they are creating media instead of just looking at it. The redesigned learning space is laden with integrated technology, which means students aren’t just using these things, but they are understanding how to use them in order to achieve a specific goal.colleges and universities are creating more informal campus learning spaces because they understand the importance creating and collaborating 24/7, not just when class is in session.

- ***Artificial Inteelligence-*** The use of AI in higher education has already proven useful. Australia’s deaken university used IBM Watson to create a virtual student advisory service that was available 24 hours a day, seven days a week. Another use for AI includes chatbots. Because chatbots are equipped with natural language progression, they have the human capability of answer questions about homework, helping students throug a paperwork process like financial aid or paying bills and easing the workload of the people who would normally serve these roles. Other applications of AI in education include personalizing learning, evaluating the quality of curriculum and content and facilitating one-on=-one tutoring with the use of Intelligent Tutoring Systems. Digital innovation doesn’t aim to replace teachers, only to complement them.

- ***Personalized Learning-*** We are able to personalize learning more now than ever. Blended learning gives more responsibility to the student,as it involves less direct instruction from the teacher anfd more discovery based methods of learning. Blended learning is an examples of how students can control certain elements of their learning by making decisions about things like where and at what pace they move throgh material. Adaptive learning technology collects information about student behavior as they’re answering questions and yhen subsequently uses that infoemation to provide instant feedback in order to adjust the learning experience accordingly. Educational tools with adaptive Sequences continually analyze student data in real-time and make split second decisions based on that data. It automatically changes what comes next in a sequence, be it altered content or a different order of skills, in response to how student a student is performing.

- ***Gaming-*** playing and learning collide when classrooms utilize gaming as an instructional tool. Gaming Technology makes learning difficult subject matter more exciting and interactive. As the digital innovation

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progresses, it is quickly being used to enhance educationl games in every descipline. Virtual game worlds provide a unique opportunity to apply new knowledge and make mission-critical decisions, while identifying obstacles, considering multiple perpesctives and rehearsing various responses. Because these games are designed to provide immediate feedback, students are intrinsically motivated to keep playing them, honingskills throughout.

New digital innovation models are exciting and offer previously unthinkable possibilities to students, but they require constant IT support. As educational institutions an dcolleges continue to jump on the bandwagon and adopt these digital transformation trends, we must consider the current paradigm for technology instruction and move toward a team-based approach. As student expectations increase, responsiveness to those needs must increase as well.

CONCLUSION

Digital Innovation has come to play a pivotal role in virtually every area of education and we were delighted to see a very high standard of submission once again for the digital innovation in teaching or research category. The adoption of new digital approaches or infrastructure has led to innovation in research or modernised and enhanced the student experience and whether an innovation could be scaled within the institution. Reimagine Education is a prestigious competition rewarding innovative initiatives aimed at enhancing student learning and employability. Technology, social change and the increasing cost have presented multiple challenges in higher education. It has added emphasis on the need to be innovative in an educational culture that tends to be wary of change.

Digital innovation has driven major changes in the world of higher education. That world is now a true marketplace, offering students more options than ever. Those students approach their university experience as consumers, looking for the best return on their investment of money and time. As fees continue to rise at both traditional and nontraditional schools, students have clear expectations about the quality and convenience of the digital tools offered by their schools.

Site based student information systems were built to support traditional administrative and academic frameworks and are periodically upgraded in an attempt to accommodate new demands. They typically require a large investment of IT funds and staff and create complex subsystems for students to manage, with multiple accounts and logins. Under this kind of system, students still struggle with completing paperwork, scheduling and handling tasks such as financial aid and advising, which may have to be managed in person. along with expecting the same level of digital convenience they're used to in daily life, these students are looking for specific tools to make it easier to manage all aspects of college life.

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SKILL DEVELOPMENT IN TEACHER EDUCATION

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ABSTRACT

Developing skills is a prerequisite in which a person's knowledge is made to move his abilities efficiently in one direction and to work efficiently. He does any work in his style that gets attracted by other people. Skill the ability to use one's knowledge effectively and read to execute our plans with success there are many skills needed by students that are essential to learning.

Not only will these skills prepare our for our next level of education, they will also help we succeed at our current level. Some student skills include: such as Accountability, Analyzing information, Communication, Critical thinking, Digital literacy, follow direction Imagination, Initiative, Organization, Problem solving , Reading Time management Writing etc. There are many skills that assist a person in personal development . These skills can improve our life in various areas.

Personal life skills include: Adaptability Caring Common sense Cooperation Adaptability Curiosity Flexibility Friendship Initiative Integrity Patience Sense of humor communication Stress management etc.

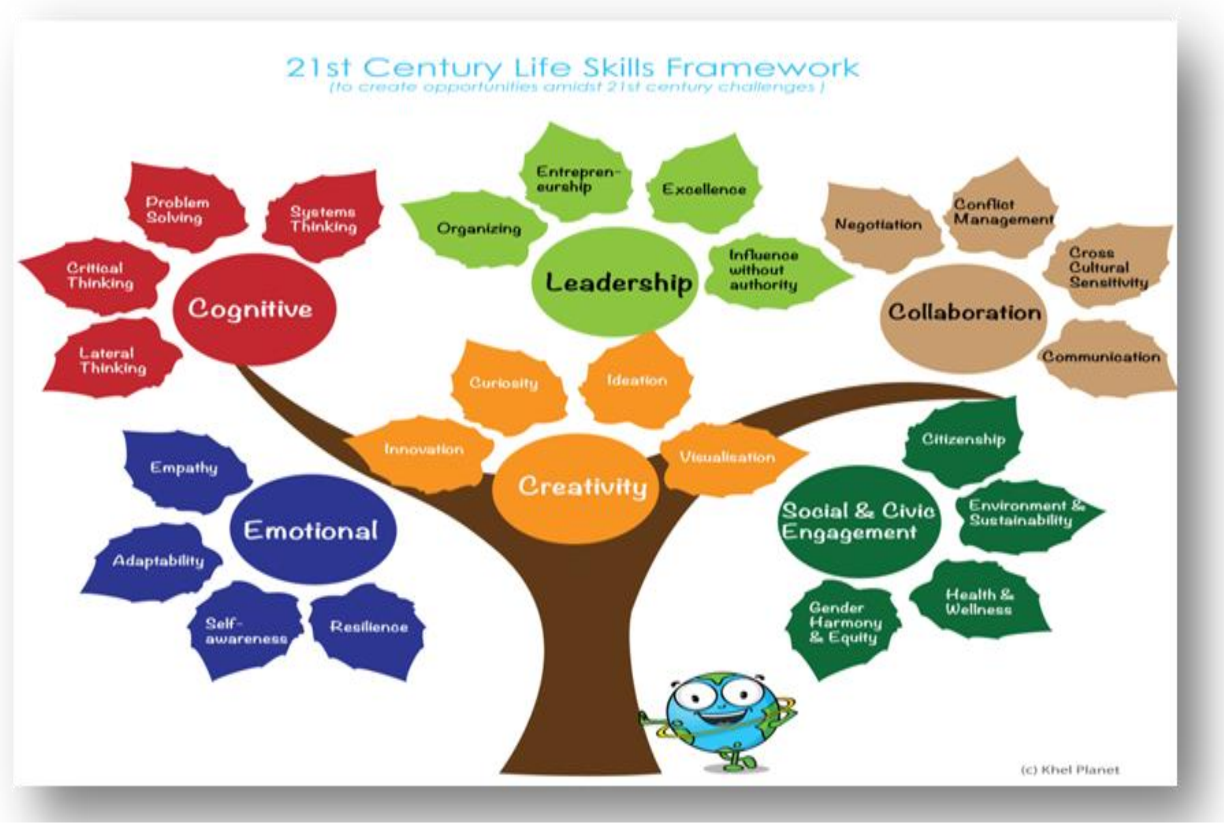
Keywords: Life skills. Teaching skills Conceptual skill, Interpersonal skill, Communication skill, Decision making skill, Problem solving skill

INTRODUCTION

A talent development is a capability to hold out a task with determined result typically at intervals associate quantity of your time energy each. Skill can be general and specific .three broad categories of skill are suggested and these are technical, human and conceptual

Life talent that's necessary or fascinating for full participation in lifestyle. Life skills are abilities for adoptive and positive behavior that enable human to deal effectively with demands and challenges of life this .this concept is also termed as psychological competency

In following figure there are six type of life skills – cognitive, leadership, collaboration, creativity, and collaboration, emotional and social &civic engagement which need in 21st century.



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Any talent that's helpful in our life will be thought of a life talent. Tying our shoe laces, swimming, driving a automotive and employing a laptop area unit, for many individuals, useful life skills. Broadly speaking, the term 'life skills' is typically used for any of the talents required to deal well and effectively with the challenges of life.

Certain skills could also be additional or less relevant to you reckoning on your life circumstances, your culture, beliefs, age, geographic location, etc. However, in 1999, the World Health Organization identified six key areas of life skills:

• **Communication and interpersonal skills.** This broadly describes the skills needed to get on and work with other people, and particularly to transfer and receive messages either in writing or verbally.

Decision-making and problem-solving. This describes the skills required to understand problems, find solutions to them, alone or with others, and then take action to address them.

• **Creative thinking and critical thinking.** This describes the ability to think in different and unusual ways about problems, and find new solutions, or generate new ideas, coupled with the ability to assess information carefully and understand its relevance

• **Self-awareness and empathy**, which are two key parts of emotional intelligence. They describe understanding yourself and being able to feel for other people as if their experiences were happening to you.

• Assertiveness and self-control. These describe the skills needed to stand up for yourself and other people, and remain calm even in the face of considerable provocation.

• Resilience and ability to cope with problems, which describes the ability to recover from setbacks, and treat them as opportunities to learn, or simply experiences. It is also true that different life skills will more or less be relevant at different times your life.

For example: • when at school or university, you'll need to study skills. These may include understanding how to organize yourself for study, do research, and even write up a dissertation or thesis. These are not skills that everyone will need, but writing skills are likely to be useful in a variety of careers and jobs.

When buying a house, you may need to employ negotiation skills, and you will certainly need plenty of patience and good temper. These skills are probably to be high on your 'essential life skills' list if you have got children!

• You'll need to work on your employability skills to get a job, and will also need to think about how you apply for a job, and how you might cope in an interview;

• When you have a job, you may need to develop leadership skills, especially if you need to lead teams or groups;

• When you start a family, you'll need parenting skills.

You may also find that time management and organizing skills become much more important. However the most important life skill is the ability and willingness to learn by learning new skills, we increase our understanding of the world around us and equip ourselves with the tools we want to measure a additional productive and fulfilling life, finding ways to cope with the challenges that life, inevitably, throws at us.

Most people associate learning with a formal education, but learning can, and should, be a lifelong process that enhances our understanding of the world and improves the quality of our life.

TEACHING SKILLS

The teaching skills area unit outlined as a gaggle of teaching acts or behaviours meant to facilitate students learning directly or indirectly.

Teaching skill Teaching offers the chance to change other people's lives permanently for the better. As an educator you'll be able to facilitate to develop somebody's subject information and perhaps even their mind and temperament.

Teaching is an incredibly rewarding thing to do and good teachers are needed everywhere: in schools and college classrooms to educate the young, as well as in the workplace and other settings to teach adults and colleagues. One-on-one lecturers could tutor somebody during a specific subject or for his or her wider personal development. However, teaching anyone also can be wearing, stressful and demanding. It is a responsibility and any slip is extremely visible.

People's minds and motivation vary a great deal and teachers have to find many different ways to connect with their students. Teaching is not always recognized for being the difficult task that it is in terms of status or financial reward. As well as subject data, there square measure another, more general qualities that teachers need

As well as subject data, there square measure another, more general qualities that teachers need.

1. Enjoy communicating your understanding to others. There is positively a performance part to most teaching. Our section on social skills, together with effective speaking, covers this in more detail, and there is a great deal of overlap with presentation skills.

2. Have confidence. Students will need the confidence to look calm and professional even when tired and stressed.

3. Have great organizational skills. Have you ready for the session and done any marking in time? Have you unbroken what's required for anyone within the cluster World Health Organization was away? If you are part of a teaching organization, have you feedback results to any interested colleagues?

4. Work effectively in groups. In a faculty or faculty, you will be a part of a gaggle that teach at your level or inside your subject. If so, you'll need to agree between you what's to be educated and the way to handle any difficulties.

5. be able to deal with conflict. There could also be students World Health Organization have to be compelled to be told to figure tougher, or a disagreement between students that you simply have to be compelled to facilitate to delineate

6. Motivate the students to do their best. This may need encouragement and/ or criticism, and probably a bit of both at different times.

7. Empathies with Students. If you'll see that your student's square measure exhausted, there may be no point in trying to teach a very complicated topic. You need to make a sense that you simply square measure all operating along towards identical goal. This means building up trust and rapport.

8. Give feedback immediately. Whether this takes the shape of comments on performance or marking written work, it needs to be constructive. Offer praise yet as criticism whenever doable and tell your students however they'll improve.

CONCLUSION

Thus, we say that the existence of life skills in the constantly changing environment is an essential part of being able to face everyday challenges...... To cope with the increasing speed and transformation of modern life, it is necessary to deal with the ability to deal with stress and frustration. At the same time, the teachers will be encouraged to create a positive learning environment should protect the management and require appropriate discipline techniques. In our daily life, teachers and students are both good at teaching skills in a healthy environment.

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EXPLORING FACTORS INFLUENCING ONLINE BUYING OF UNIVERSITY STUDENTS

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ABSTRACT
Huge growth in online buying is witnessed, led by China, India and other countries in the region.

Previous studies have highlighted that demographics played important role while considering buying online. Specifically students, even in the developing countries have been found as one of the early adopter segments in adopting new products and ideas. The research study examines online buying behavior of university students and the factors as drivers. Online survey has been conducted through structured research instrument to collect insights about student's preference and spending over internet. Statistical technique Principal Component Analysis was employed in the study and four important factors were extracted. These are termed as "Conscious choice", "product features", "pleasant buying experience" and "Delivery Risk".

Keywords: Online Buying, Exploratory Factor Analysis, University Students, India. JEL Classification: M31, L81, L86, D12

INTRODUCTION
Not only developed western-countries but even Asian countries, with poor infrastructure and low Internet penetration rates, are equally adopting online buying. With the largest population of youth in the world coupled with increasing disposable incomes of the rising middle class, India is 5th largest retail market in the world. (money.livemint.com). Internet is user friendly, fast and enable access to information from anywhere around the world with no time limitation. For young students apart from being a source of academic information, it also allows to socialize with friends and family (Otunla, 2013). Numerous research work highlighted that the rate of internet usage in India is growing at very fast speed especially among younger generation in urban areas (Naik and Sankaranarayanan, 2014). Internet has empowered students with lots of information and encouraged buying online. Especially buying habits formed during early age are more likely

to be continued in the later part of the life as well. Further, students also play an important role as 'influencer' in the family buying. Therefore, current study focuses on the factors influencing online buying behavior of University students in India.

BACKGROUND FOR THE STUDY
Indian online retail sector is facing surge of online retailers resulting into increased competition. From grocery to electronics and even jewelry is available online and it is expected that number of online buyers will cross 120 million by 2020(ASSOCHAM 2018). Established players like Future group, Tata's CLIQ (economictimes.indiatimes.com) and Reliance's AJIO into fashion e-retailing are to name a few foraying into e-commerce (Business-standard.com). As reported by IBEF(India Brand Equity Foundation)-

Online retail business is the next generation format which has high potential for growth in the near future. After conquering physical stores, retailers are now foraying into the domain of e-retailing. E-commerce is expected to be the next major area supporting retail growth in India. The industry is projected to touch US$ 100 billion by 2020 growing from US$ 30 billion in 2016. With growth in the e-commerce industry, online retail is estimated to reach US$ 70 billion by 2020 from US$ 3 billion in 2014

Amazon's Jeff Bezos expansion strategy for Indian market is a sign of huge potential in this industry. (economictimes.indiatimes.com). Even Indian top-retailer Defense Canteen has announced to go online (timesofindia.indiatimes.com). Furthermore the dynamics of online buying are different from offline buying. Apparels is one of the product category occupying maximum share of online retail sales followed by computers and consumer electronics (money.livemint.com) The drivers that engage a consumer and continue buying online have been researched thoroughly by number of scholars, to provide basis for future strategy formulation.

Interestingly, most of the primary online buying research studies used young students as a major proportion of the sample studied; either considering the segment as most representative of online buyers and/ or due to easy accessibility. But, it is worth mentioning that the student population is one of growing market segment that numbers of brands are targeting. Therefore, current research is directly addressing the requirement to gain insights into the online buying behavior of university students only. Main rational for selecting segment is the potential power of this segment to form one of the opinion leaders in exploring and continuing with online for retail shopping. In addition to increased internet penetration rate, easy availability of hand held devices i.e. smart phones, tablets has empowered this segment to influence the market trends. The likelihood of developing loyal customers by establishing initial retailer-customer ties, provided strong rationale for exploring this consumer group, and their behavioral intentions for online shopping (Makhitha and Dlodlo, 2014). Thus following research paves direction to undertake current research:

- What is current level of online buying of university students?
- What are the factors influencing their online buying?

REVIEW OF LITERATURE

Considering that the aim of this research is to study online buying behavior of university students in India and to be diligent, it is impractical to include all the factors available in the literature in one research. Furthermore, the literature review suggests that there is no one particular element that has great influence on online purchase intentions and continuation but there are common constructs found e.g. TAM constructs are most extensively used as determinants of online buying (Jain, Goswami and Bhutani, 2014). Previous studies indicate that online buying behavior is influenced by number of factors. The most common constructs studied have been borrowed from different theories and models; which are discussed in the following section.

Most of the TAM models have been utilized in the present study. Technology Acceptance Model (TAM) is the most cited model (Cha, 2011) which explains adoption of Information Technology through adopting Theory of reasoned action (TRA- Fishbein and Ajzen, 1975). It is specific to information system usage which is dependent upon six variables namely: “perceived usefulness”, “perceived ease of use”, “attitude towards use”, “intention to use” and “actual usage” (Davis, 1989). Here “perceived usefulness” (PU) is defined as the degree to which a person believes that a particular system would enhance his or her job performance; “perceived ease of use” (PEU) is defined as the degree to which a person believes that using a particular system would be free of effort; “attitude towards use” is the user’s evaluation of the desirability of employing a particular information system application. “Behavioral intention to use” is a measure of the likelihood of employing the IT application. Davis (1989) asserted that PU and PEU represent the beliefs that lead to IT acceptance. Empirical tests suggest that TAM constructs predict intentions and usage. But it is assumed that usage is volitional, that is, there are no barriers that would prevent an individual from using an information system. Although, there are many factors preventing a person from using an application such as perceived user resources (Kieran et al., 2001) and perceived behavior control (Ajzen 2002).

Various TAM extensions have also suggested in the literature as TAM is the most parsimonious and generic model that is used to study both initial and continued IT adoption (Hong, Thong and Tam, 2006). Wixom and Todd (2005) extended TAM into ExTAM model. Another important extension is referred as TAM2 (Venkatesh and Davis 2000), which includes subjective norm as significant influencing PU and behavioral intention. Kim (2012) integrated model TAM with initial trust belief. Other studies examined relative strengths of the associations between the individual independent variables and online buying intention clearly indicated that Customer Service, Trust and Reliability can explain much of the variation in online buying intention (Johar and Awalluddin, 2011).

Perceived risk is another most used construct in the similar studies, defined as the subjective belief of consumer suffering a loss in search of a desired outcome (Jain, Goswami and Bhutani, 2014). It has stronger correlation with willingness to shop online than convenience (Zhou, Dai and Zhang, 2007). According to previous findings perceived risk has a negative influence on buying attitude towards online shopping (Pi et al., 2011). Various risks associated with online shopping behavior are categorized as- financial, product performance, psychological, physical and time/ convenience loss (Wani and Malik, 2013).

Trust has been identified as another variable playing an important role in building intention to buy and rebuy (Al-maghrabi and Dennis, 2012; Kaihong, 2012; Ibrahim et al., 2013; Liat, Shi Wuan and Wuan, 2014; Mou and Jason Cohen, 2014). Moreover, to overcome the inherent limitation of employing different Information System-adoption models, construct of trust, perceived risk and security concerns have been strongly established in the online buying literature.

Trust is critical in the online shopping context because the buyers and sellers normally complete the transaction through website and might not necessary meet each other face to face. The buyers, therefore, will be worried that their personal information and money will be transferred to third party without their knowledge. In addition, trust is important because it allows social control and provides buyers reason about reliability, capability and honesty of possible business partners. Thus, it is a challenge for businesses that engaged in e-

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commerce to ensure that consumers have sufficient trust in order to attract them to purchase online (Yao & Li, 2009). Kim, Chung and Lee (2010) proposed that consumers will most likely to purchase online, if the website is perceived as trustful. In the context of online health services, study on university students in South Africa; it was reported that trust dimensions were influencing consumer attitudes and intentions (Mou and J Cohen, 2014)

Perceived trust has been reported as positively influencing intention, adoption and continuation behavior. Other related and equally important, extensively studied predictor variables were- risk (having inverse relation) and privacy and security concerns. Online security concern varies over the product category bought online (Cha, 2011). The literature on online buying dominates with the studies that emphasis that trust will increase if the online buyer believes buying and vendor positively and favorably. In contrast, trust will decline if the online buyers do not believe the trustworthiness and reliability of online medium and vendor thus resulting into lowering of continuation intentions to buy online.

Hedonic Motivation is linked with consumers who have experiential shopping behavior. These motivation been studied in the similar studies of students. Hedonists not only gather information to shop online but also seek fun, excitement, arousal, joy, festive, escapism, fantasy, adventure, etc. (Monsuwe et al., 2004 cited in(Jain, Goswami and Bhutani, 2014)). Hedonic shopping motivation refers to the enjoyment of shopping for its own sake, the pursuit of fun, novelty, and excitement while shopping (Kim and Eastin, 2011). These characteristics match with the profile of university students, in the context of building positive attitude towards online buying. Hedonic shopping orientation as aspect of enjoyment had a significant positive relationship with attitude toward online shopping.

Another similar concept used in research is termed as “Recreational Shopping Consciousness”, as it is perceiving shopping as a pleasant activity and buying just for the fun of it (Park and Gretzel, 2010). Recreational shopping motives were reported to be positively influencing perceived usefulness. Contrastingly, in a Malaysian study, hedonic consumers reported to have no significant effect with attitude toward online shopping whereas utilitarian motives are found (Delafrooz et al., 2009) which are termed as perceived usefulness.

Online Buying Behavior refers to the actual buying by university through Internet, for which they can use their laptop or university PC or tablet or smart-phones or any combination of all these devices. The demographic characteristics like age, gender, stay- status, pocket money, current stream of education are used as control variables which influence various constructs on which online-buying-continuing-intentions of students depends.

Subjective Norms is defined as the perceived social pressure that most people who are important to him/her think he/she should or should not perform the behavior in question (Ajzen, 1991; Fishbein and Ajzen, 2011; Cameron et al., 2012). SN have been found to be strongly influencing intention to buy online (Turan, 2012) (Cha, 2011).

Product Characteristics Research studies focusing buying of different products online (E. Keisidou et al., 2009) e.g. books, travel, grocery (Hansen, 2005), electronics (Kim and Forsythe, 2010; Liu, Forsythe and Black, 2011; Bashir, 2013), e-ticketing (Sulaiman, Ng and Mohezar, 2008). Three major types of product: search, experience, and credence goods (Luo, Ba and Zhang, 2012). Search products are those that can be evaluated from externally provided information. Experience products, on the other hand, require not only information, but also need to be personally inspected or tried. Credence products are those that are difficult to assess, even after purchase and use (Brown, Pope and Voges, 2003) (Cha, 2011).

“Tactility” is to examine/ test, in terms of touch and sight, a product (Alkailani, 2009). Findings for this construct were found to have contrasting results in different cultural environments e.g. Chinese were not much concerned about the lack of face-to-face contact or the inability to touch and feel tangible products or credit as against Americans (Gong, Maddox and Stump, 2012). Study comparing online buying intention of “real” vs. “virtual” items reported different criterion employed for each by online buyer (Cha, 2011). Moreover, there is no uniformly accepted standard product classification available (Keisidou et al., 2009) so far in the context of online buying. For virtual items PEU, PU, enjoyment and security were not found significant, hence different strategies were proposed for both types of items.

In a Malaysian study it was reported that cheaper prices and wider selection were among dominant factors motivate to shop online (Delafrooz et al., 2009). Contrastingly, Indians were reported to be influenced with variety and easy access to the wide range of merchandise (Wani and Malik, 2013).

Online Buying Experience is another important construct studied in the current study as its unique which includes impression formed during navigation to placing an order, making a payment which can be advance

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online payment or at the time of delivery, then to receiving the product. Only “online experience” is formed during navigation and doesn’t guarantee making a transaction (Zhou, Dai and Zhang, 2007). The factors significantly influencing continuation reported to be previous purchase experience i.e. satisfactory level and perceived risk with regard to the consumers’ confidence level and trust in online shopping (Ibrahim et al., 2013). In another words, satisfied “online buying experience” can be used as a strong predictor of continuance (i.e., continuance to buy) intentions even more than “perceived usefulness” because the effect of the latter decreases over time (Zhou, Dai and Zhang, 2007).

RESEARCH METHODOLOGY

A thorough literature review about the methodology adopted in the past guided the basis for the present study. Quantitative research is adopted using online survey method. Online survey is broadly accepted in online buying studies as being most relevant and resource efficient. This pilot study is part of the doctoral research work and utilized items from previous studies. Google Forms has been used for data collection and SPSS (Statistical Package for Social Science) software, version 19 for data analysis.

SAMPLE DESIGN

Non- probability convenience sampling procedure was used to share instrument with the University students studying in Delhi NCR. The rational for choosing University students studying in Delhi NCR is that they spend considerable time in browsing information over internet and are more likely to buy online. The target students comprised of only internet user University students, majorly studying BBA, B.Tech and MBA, even if they may or may not buy online. Delhi NCR is targeted in the previous as well as here students are coming from different parts of the country for higher education. Research instrument was administered during last week of February. Only 168 responses were considered out of 210 for statistical analysis.

MEASURING INSTRUMENT AND DATA COLLECTION

Number of recent studies, focusing on students internet usage and online buying behavior, identified in the literature(M, Selvaraj, & Panchanatham, 2014; Otunla, 2013)(Fang, 2014)(Liat, Shi Wuan and Wuan, 2014)(Makhitha, 2014)(Knežević, Jaković and Strugar, 2014) (Hossain, 2010)(Al-Swidi, Behjati and Shahzad, 2012)(Devi and Roy, 2012)(Chowdhury and Ahmad,

2011) (Saprikis, Chouliara and Vlachopoulou, 2010)(Simeonova et al., 2010)(Alyami, 2013)(Lee and Ngoc, 2010)(Saeid, 2010) The instrument employed in the current study contained measuring items adapted from above mentioned previous studies as pre-validated and suggested limited bias and errors. The research instrument contained 51 items excluding questions on demographics and online buying behavior. A five-point Likert scale was used to understand level of agreement ranging from 1- “Strongly Disagree” to 5- “Strongly Agree”. Question on preferred “online payment method”, “major items bought online” etc. were also asked. Research instrument was mailed to all the students enrolled in the section for collecting responses, who further shared the form link to their student friends.

RELIABILITY AND VALIDITY

Cronbach alpha coefficient value is the well accepted statically calculation of reliability for the social science instrument. According to Nunnally (1978), Cronbach alpha coefficients of less than 0.50 are deemed un-acceptable; those between 0.50 and 0.69 are considered as being adequate, whereas those above 0.70 are regarded as being acceptable in social science enquiry. The sub-scale reliability values ranged between 0.598 and 0.784, while the standardized Cronbach alpha value for the entire scale was established at 0.785, indicating an acceptable level of internal consistency among the scale items (Makhitha and Dlodlo, 2014). Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy score (0.815) was well above the recommended 0.5 level (Malhotra, 1999).

Table-1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.836
Bartlett's Test of Sphericity	Approx. Chi-Square	2076.716
	Df	231
	Sig.	.000

Sample Composition

The sample consisted of 51% male and 48% female. Similarly age cohort in the University students was mostly in the age group of 18 to 23 years 75%. Out of which 16% Hostlers, 69% live in owned house and only a small 1% lives in friends place. As expected from a University student Delhi NCR, most of them were getting a good pocket money to spend i.e 19% getting Rs.3001 to Rs.5000/- and 29% getting more than Rs.5001/-.

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Table-2: Sample Demographics

Characteristic	Group	Cases	Percentages
Gender	Male	92	48.7
	Female	97	51.3
Age	18 to 20 years	76	40.2
	21 to 23 years	67	35.4
	24 to 26 years	18	9.5
	27 years and above	28	14.8
Current Living Status	Own/ family house	131	69.3
	Hostel	31	16.4
	In friend's house	2	1.1
	Sharing a room or in a PG	25	13.2
Personal monthly average pocket money/ Income	Less than Rs 1000	21	11.1
	Rs 1001 - Rs 3000	76	40.2
	Rs 3001 –Rs 5000	36	19.0
	More than Rs 5001	56	29.6
Current Education stream	BA/ BBA/ BCom/ Other Non Technical Courses	16	8.5
	BTech/ BE/ Other Technical Courses	79	41.8
	MA/ MBA/ MCom/ Other Non Technical Courses	81	42.9
	MTech/ ME/ Other Technical Courses	13	6.9

Out of total 189 respondents 88 percent reported of buying online. Thus for identification of factors driving online buying through Factor Analysis is possible with 168 as the sample size. It is noticeable that a 61% of respondents are shopping from two or more years but in terms of monthly transaction almost fifty percent shop twice or less, highlighting online buying is still not too popular among students. Moreover in terms of amount 49% reported of spending less than

Rs.5000 in the last six months and Cash on delivery is preferred by most. But overall 60% preferred more than one mode of payment out of – card payment, online payment and cash on delivery (CoD). Moreover, in certain cases CoD is not applicable e.g. for recharges, bill payments and reservation etc. Most of them were using more than one device for buying. Interestingly, none of them reported about using tablets for buying. Following table presents major findings of the online buying habits of the sample respondents in detail:

Table-3: Sample Descriptive: Online Buying Behavior

	Group/ Categories	Cases	Percentages
Online buying	Yes	168	88.9
	No	21	11.1
Length of Online buying	For Less than 6 months	17	9.0
	Between 6 months to 1 year	10	5.3

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	1 to 2 years	23	12.2
	2 to 4 years	41	21.7
	For more than 4 years	77	40.7
Frequency (monthly) of Online buying	Once in two months	46	24.3
	1 to 2 times	46	24.3
	3 to 4 times	65	34.4
	5 to 6 times	3	1.6
	More than 6 times	8	4.2
Preferred Device Online buying	Mobile	33	17.5
	Laptop	11	5.8
	Personal Computer	4	2.1
	Tablet	0	0.0
	More than one device	120	63.5
Spending (In the last 6 months) Online buying	Less than Rs.5,000	49	25.9
	Rs. 5,001- Rs.10,000	80	42.3
	Rs. 10,001- Rs.15,000	9	4.8
	Rs. 15,001- Rs.20,000	9	4.8
	Above Rs.20,001	21	11.1
Payment Method in Online buying	Cash on Delivery	40	21.2
	Net Banking	3	1.6
	Debit Card	5	2.6
	Credit Card	6	3.2
	More than One Mode	114	60.3

RESULTS AND ANALYSIS

Exploratory Factor Analysis is performed to find out the factors responsible for online buying by the university students. As presented in the Table.1 KMO for online buying was 0.836 supported by Bartlett's test of Sphericity of 0.000. As suggested by Hair et al. (1995) criterion, four factors have been identified using the

Eigen value criteria that suggest extracting factors with an Eigen value of greater than 1.0. The rotated factor matrix is displayed in Table-4.

The rotated Component Matrix resulted into four factors, which are proposed dimensions of online buying of university students. Out of 51 items total 22 items have been retained with factor loadings greater than 0.5. The identified four factors, explained 63 percent TVE (See Appendix-I). The extraction method used was principal component analysis in SPSS with Varimax rotation which has been widely accepted as a reliable method of factor analysis.

Table-4: Rotated Component Matrixa

	Component			
	1	2	3	4
I read online review of the product before buying	.827			
I select online stores, which I believe are honest	.806			
Online shopping prepares my shopping list(the cart option)	.757			
I feel that the online vendor is trustworthy	.699			
I received my product which I ordered from the site	.675			
There are no time restriction in online shopping	.651			
The website treats me as a unique person and responds to my specific need	.624			
I prefer to buy Branded Products online		.837		
For me brand is more important than discounts		.783		
I feel safe in my transactions with the website/online store		.777		
I do a product feature and price comparison before shopping online		.768		
I shop online as I get user/expert reviews on the product.		.767		
Online shopping gives the facility of easy price comparison. (Hence, price advantage)		.701		
My experience with online buying was better than what I expected.			.731	
Shopping online is enjoyable.			.699	
Information searching on the internet is fun rather than tedious.			.680	
I received my product by the time promised by the company			.560	
I prefer free shipment over discount			.502	
I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique/new			.494	
I hesitate to shop online as there is a high risk that received items may not work properly.				.866
I might not receive the product ordered online.				.808
I am not sure about the authenticity of branded product sold online				.711

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DISCUSSIONS

Descriptive analysis highlighted the important aspect of University online buying in terms of majority of them was buying online. Yet, the rate of buying was low with a small number of transactions per month and a small spending. The possible reason can be easy availability of products offline or can be lack of trust. EFA resulted into identification of four factors influencing online buying, which can be categorized into four constructs. Factor one termed as "Conscious choice" in which students check online review, form opinion about online stores trustworthiness, and prepare online shopping-list, anytime access, enjoy personalized experience and lastly utilise experience of product delivered at home. Factor two can be named as "product features" related in which they are checking brands, detailed product information, expert recommendations and comparison. Third factor can be named as "pleasant buying experience", which includes liking for internet browsing, timely delivery at doorstep, availability and satisfactory past experience. Forth factor can be named as "Delivery Risk" which includes genuine-branded product risk, working of product risk and risk of receiving as ordered.

Contrastingly in a recent Indian study Mann (2017) identified five most important motives of youth to buy online- convenience and time-saving, new trend and fashion, product variety, better price and offers and lastly information depth (Maan, Kumar and Rani, 2017). Another study revealed four determinants namely- Anxiety (related to privacy, security, trust etc.), Ease of use (convenience, process ease, comparison etc.), Usefulness (time saving, different brands, enjoyment etc.) and lastly Price (lower prices and discounts). Risk was common important determinant, as in an online-health services study, on university students in South Africa, risk is not found sufficiently high to deter usage intentions (Mou and J Cohen, 2014). Whereas, in an Indian study Perceived Risk is found as most significant factor affecting online buying behavior (Jain, Goswami and Bhutani, 2014). In a recent comparative study, Indian consumers showed higher perceived risks as compared to UK-online buyers (Wani and Malik, 2013).

CONTRIBUTION, LIMITATIONS AND FURTHER RESEARCH

The strength of the current research lies in exploratory nature and application over university student segment. Current study in hand report, as an important source of knowledge, explores on prevailing patterns and few underlying factors influencing University student's online buying, studying in Delhi NCR in particular. These insights can be utilized by online marketers and website designers targeting this youth population to be more effective. Thus, results can be helping in formulation of the marketing strategies. Academically findings of the present research can be utilized to frame new hypotheses to better map online buying behavior of university students in India.

However, the study has a limitation in that its results are restricted to University students, studying in Delhi NCR only. Further study attends only online buying and cannot be related to student buying behavior as such. And, although the sample size of 168 respondents may have been adequate for inferential statistical analysis, it may not present a true representation of the prominence of University students buying online, nationally. Furthermore, as of any self-reported survey the responses- bias cannot be ruled out. But this research provides sufficient platform for conducting a more detailed Nation-wide research to identify underlying currents of online buying behavior of University Students in India.

CONCLUSION

Online buying behavior of university students in India is different from offline buying. Current research attempts to explore nature of online buying behavior of university students to identify factors influencing. A thorough review of available literature pave way to identify most common constructs utilized by the researchers to explain the phenomenon in different context- online buying behavior of youngster etc. The primary research conducted in the current study helped to identify major four factors based upon statistical analysis technique- exploratory factor analysis. These factors are termed as "Conscious choice", "product features", "pleasant buying experience" and "Delivery Risk". The most important factor is found to be "pleasant buying experience". Thus, online marketers should concentrate on strategies to build better buying experience starting from navigation to order placement and ending till receiving the ordered product.

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Appendix-I-Total Variance Explained

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	6.520	29.636	29.636	6.520	29.636	29.636	4.419	20.086	20.086
2	4.599	20.904	50.540	4.599	20.904	50.540	4.101	18.641	38.727
3	1.601	7.275	57.815	1.601	7.275	57.815	3.060	13.910	52.636
4	1.200	5.453	63.268	1.200	5.453	63.268	2.339	10.632	63.268
5	.923	4.197	67.465						
6	.838	3.810	71.275						
7	.762	3.463	74.738						
8	.688	3.128	77.866						
9	.612	2.780	80.646						
10	.582	2.647	83.293						
11	.534	2.428	85.721						
12	.495	2.251	87.972						
13	.406	1.843	89.816						
14	.368	1.672	91.488						
15	.322	1.463	92.951						
16	.290	1.320	94.271						
17	.262	1.190	95.461						
18	.258	1.175	96.636						
19	.235	1.066	97.702						
20	.217	.989	98.691						
21	.175	.795	99.485						
22	.113	.515	100.000						

Extraction Method: Principal Component Analysis.

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FINANCE AND CAPITAL MARKET

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ABSTRACT
Finance, specifically, in corporate terms, the system of internal control regarding the procurement and effective utilization of funds post identification of feasible investment opportunities pertaining to profitability promotion that adequately compensate for the cost and risk borne by the business undertaking/enterprise. Capital market, in India, has been significantly contributing towards the facilitation of moderate and long term finance provision from the surplus units to the deficit units. A Developing economy like India needs a growing amount of investor savings to flow to corporate enterprises. The level of equity market participation of the retail investors has been increasing over the past few years that evoked the need of studying the socio-economic profile of the retail investors, factors influencing the investment behaviour of retail investors, examining the trading practices of retail investors in equity markets, factors affecting the risk assumption abilities alongside the problems faced by retail investors. Historical evidences based upon secondary facts support the undertaken scope of the study. A comprehensive study involving macro-economic parameters influencing the primary and secondary securities market trends, corporate fundamental factors, technical indicators and investor's behaviour patterns were carried out to understand the performance of Indian capital market in recent times. The research elicits the opinion of the retail investors on the policy making of capital market thereby suggesting certain measures to the policy makers for the protection and promotion of investors.

Keywords: Financial market, Stock Exchange, Primary and Secondary Markets, Capital markets.

INTRODUCTION
Tracing the origin of finance, there is substantiation to demonstrate that it is as old as human life on earth. Originally a French word, it was adopted by English Speaking communities to mean" the management of money" which is in the modern era organised as a branch of economics. According to academicians, "finance is the procurement and effective utilisation of funds. It also deals with profits that adequately compensate for the cost and risk borne by the businesses". Finance, the science of money management and the actual process of acquiring the adequate quantum of required funds encompasses the oversight creation and study of money, banking credit, investments, assets and liabilities that makeup financial systems. Basic conceptuality of finance comes from one of the fundamental theories i.e. time value of money. Since individuals, businesses and government entities need funding to operate, the field is often separated into three main sub-categories: personal finance, corporate finance and government finance. Creating physical assets with the money, carrying on operating business activities and acquiring financial securities are all commitments of monetary resources at deferent times with an expectation of economic returns in the future. Internal controls/checks maintained in the work place are set off rules and regulations framed at the inception stage of the organisation and is altered depending upon businesses requirement with better futuristic decisions involving quantitative analysis of the organisation serves as an indicator of sectorial growth and desired returns. The fund raising process involves a number of stages, during the course of which a company appoints pivot financial advisors to deliver the objectives and goals of the company with having an access to a network of contacts including financial institutions, private equity investors, venture capitalists and debt financing investors.

LITERATURE REVIEW
Investors need to make rational decisions for maximizing their returns based on the information available by taking judgments free from emotions (Brabazon.T, 2000). Investors often want to hold a stock until it goes back up to the price paid for it no matter how long it takes. Successful investors' decision is based more on the desire to avoid that awful feeling associated with admitting mistake and overcome these adverse psychological influences (Iyer B and Baskar RK, 2002). The acknowledgement of emotionality and their empirical results suggest that the demographic factors influence the investor's investment decisions (Shanmugasundaram V and Balakrishnan V, 2010).

RESEARCH METHODOLOGY
The research paper is an attempt of exploratory research based on the secondary data sourced from journals, internet, articles, literatures, newspapers, previous research papers. The research design employed for the study is of descriptive nature. Focusing on the determined objectives strictly, the research design was adopted to have

greater precision and in-depth analysis of the research study. Available secondary data was extensively used for the study.

OBJECTIVES OF THE STUDY

- The contribution of Indian capital market towards the provision of medium and long-term finance to the deficient units.
- To trace the retail investor's participation in the equity capital market over the past few years.
- To study the socio-economic profile of the retail investors, investors buying behaviour and practices.
- To assess the fundamental and technical factor for understanding the recent performance of the Indian capital market.
- The hurdles commonly faced by small retail investors in the Indian capital market prior to arriving at an investment decision.
- To recommend for the enhanced participation of the retail investors towards the contribution in strengthening the financial deepening process in India.
- To highlight the steps taken by the government to strengthen the retail investor's capital base.

FINANCIAL MARKET

The financial market is a broader term describing the mechanism, where trading of securities including the equities, bonds, currencies and derivatives occur. Some large financial markets including the New York stock exchange, NASDAQ, Tokyo stock exchange, London stock exchange and the forex markets trade trillions of dollars of securities on an intra-day basis. Financial market prices may not indicate the true intrinsic value of a stock due to macro-economic forces. The prices of securities are heavily reliant on informational transparency by the issuing company to ensure efficient and appropriate prices are set by the market. A financial market consists of two major segments: a) Money market and b) Capital Market.

MONEY MARKET

Money market is a market for short-term funds, which deals in financial assets whose period of maturity is up to one year. The Indian money market consists of RBI (the leader of the money market), commercial banks, co-operative banks and other specialised financial institutions like (NBFCs) Non-Banking Financial corporations, LICs, UDIs etc., Operating in the Indian money market.

Money Market Instruments: Call Money, Treasury bill, Commercial Paper, Certificate Of Deposit, Repurchase agreement.

CAPITAL MARKET

Capital market is an institutional arrangement for borrowing medium and long-term funds which provides facilities for marketing and trading of securities. It constitutes all long-term borrowings from banks and financial institutions, borrowings from foreign markets and raising of capital by issuing various securities such as stocks, debentures, bonds etc. It consists of two different segments namely primary and secondary market. The primary market deals with fresh securities and therefore, also known as new issue market; whereas the secondary market provides a place for purchase and sale of existing securities and is often termed as stock market or stock exchange.

PRIMARY MARKET

The arrangement which facilitates the procurement of long-term funds by companies via making fresh issue of shares and debentures is usually done through private placement to financial institutions or by making public issue. The well- established legal procedure involving a number of intermediaries such as underwriters, brokers, etc. which form an integral part of the primary market, for e.g. Public sector undertakings such as ONGC, GAIL, NTPC and the private sector companies like TCS, jet-airways and so on.

SECONDARY MARKET

Stock exchanges/stock markets across the entire globe constituting the well-versed and booming financial markets enabling the financial depth/Deepening to ensure the trading of deferent matured security instruments facilitate the mobilising of surplus funds from capital holders to deficit units. In the innovative era, most developed economies, the growth pattern of which depends upon the supply leading condition exaggerate the economic growth process resulting in a fast paced financial deepening. While in contrast, the developing or less developed economies depending upon the demand following conditions basically follow the pattern of strengthening the financial markets and trading in secondary market to result in a stabilised and promoted economic growth. Required regulatory norms, stringent and transparent practices, information symmetry, globalised interconnections have all created a competent global environment. New York stock exchange, NASDAQ, London stock exchange, Tokyo stock exchange are the leading stock market indices evoked the competitiveness through technological advancements and easier compliance trading thereby generating more liquidity and velocity of securities dealing. BSE SENSEX, NSE (Nifty 50) in India, serve as the economic barometer and quantitative index to signify the prosperous growth in the external market to support the social external infrastructure.

FACTORS RESPONSIBLE FOR GROWTH OF INDIAN CAPITAL MARKET

- Growth of stock exchanges(BSE 1875, NSE)
- Development of financial institutions (Mutual Funds, Venture Capital Funds, Index Funds, Pensions funds etc.)
- Easier Compliance and growth in merchant banking services.
- Effective role of credit rating agencies (ICRA, CRISIL, Fitch India pvt.ltd.)
- Stricter corporate governance norms, enhanced transparency, stringent regulations, advent of newer security instruments, feasible investment avenues, magnified interest protection policies for investors.
- Setting up of National Securities Clearing Corporation (NSCC).

CAPITAL MARKET FUNDS VS DEPOSITORY INSTITUTIONS LOANS

In the capital markets case, intermediation occurs through the exchange of wide array of instruments including common and preferred equities, convertible bonds, corporate bonds, mortgage-backed securities, and other asset-backed securities. In the depository institutions case, intermediation differs in three important respects. First, the investor does not have a claim on the ultimate beneficiary of the funds. Second, the price of this claim does not typically fluctuate in response to the shifts in supply and demand. Third, the investor can not normally sell this claim to a third party. An important difference is that with a regular bank loan the lending is not securitized. Another difference is that lending from banks and similar institutions is more heavily regulated than capital market lending. Furthermore, bank depositors and shareholders tend to be more risk averse than capital market investors.

ROLE OF RETAIL INVESTORS IN THE CAPITAL MARKET

Retail investors play a prominent role in the capital market along with the foreign institutional investors and domestic financial institutions. But, it is deplorable that the household investors park their savings only 2% to 3% in capital market, perhaps because they have burnt their fingers in the market scams, manipulations and also on account of the higher volatility. No study about the securities market will be complete without the mentioning of investors and stakeholders particularly the retail investors. Retail investors are advised to trade with an abundant caution and with limited amount of capital to undertake the risk. As retail investors look for long-term investment in converse to the FIIs, FFIs, QIBs and HINs play for short-term gains, the government and its various agencies must look after the interests of the retail investors for building up the strong economy. There is growing concern about the safety and integrity of capital market at the international level so as to make the stock market safer, transparent and devoid of frauds and scams. Today, Indian securities market is one of the most robust and vibrant securities market in the world with latest technology, shortest settlement cycle, paperless transactions and screen based trading system, better corporate governance and faster dissemination of information. Although, price manipulations, increased volatility, repeated scams, ineffective corporate governance norms etc. have been the main reasons for keeping the retail investors away from the securities market. Safety of the invested money, liquidity of the instruments and return on the investment are the pivotal objectives while investing. A strike is needed to balance between raisers of capital and the interests of investors.

FINANCIAL INNOVATIONS AND DEVELOPMENT IN INDIAN CAPITAL MARKET

NSE pioneered the commencement of internet trading which led to the wide popularisation of the NSE in the broker community. The abolition of fixed charges in the form of commissions has intensified competition among the brokers, the creation of asset backed securities, reduced amount of equity required for working capital and further reduction in the financing cost. The development of scripless trading and book entry settlement with reduced back office paperwork has led to the reduction in transaction cost. Capital market insurance solutions offer a promising means of funding protection for even the largest potential catastrophes. Unit linked insurance plans (ULIP) - the capital market linked insurance products are the new best selling instruments in the insurance market. NSE also conducts online examination and award certification, under its programmes of NSE's certification in financial markets (NCFM). Currently, certifications are available in 9 modules covering different sectors of financial and capital markets. The introduction of committees for IPO issues regarding the mismanagement of funds. The facilitation of the process of demutualisation and corporatisation of stock exchanges and launching of the electronic order matching system for trading in gilt edged securities on its negotiated trading system allowed capital market to boom. Allowing MFs to float Gold Exchange Traded Fund Schemes which have permitted to invest primarily in gold and gold related instruments and guidelines for private placement of debt by listed companies

CHALLENGES IN THE DEVELOPMENT OF CAPITAL MARKETS

The proper functioning of capital markets requires the several preconditions classification into 3 groups: sound macro-economic policy, strong institutional and legal setting and a well-functioning financial infrastructure. Without this precondition, the government efforts to develop local capital markets are bound to fail, resulting in shallow markets and duped investors and therefore generally advisable to sequence financial reforms such that these conditions are sufficiently in place before local capital markets are established.

BENEFITS TO THE RETAIL INVESTORS FROM THE CAPITAL MARKETS

Wisely taken investment decisions putting into consideration the viability of the company, critical analysis of its fundamentals, past financial performance, management structure, business environment, market competitiveness and other macro environment factors turns out to be desirable and fruitful.

Capital Appreciation: It entails the difference between the purchasing and selling price of a share of a company which signify the capital gain.

Dividend Payment: A sum of money agreed upon by the directors of a company to be paid on proportional basis from the company’s profit in a given financial year.

Bonus Issue: Incentive, entailing a shareholder to acquire additional shares from the company without necessarily paying for these shares.

Participation in the Rights Issue: Investors are opportune to participate in Rights issue of the company where the price is usually lower than the prevailing market price.

Participation in Decision Making: Right to attend annual general meeting of the company thereby participating in its decision making and exercising voting rights.

Banking collateral and social security benefits: Share certificates serve as collateral to obtain bank loans for individual use or business development. Buying of stocks could be used as individual preparation towards personal pension plan, therefore having an opportunity to considerably invest in the stock market during earlier age.

CHALLENGES FACED BY THE RETAIL INVESTORS

Inadequate Capital: The small investor with less capital invested in the stock market trades for himself, not for a company. Although, small investors generally invest in stocks, mutual funds and index funds, investment choices available like options, futures, forwards and swaps are usually too complicated and expensive for small investors.

Cost: Small investors' lower degree of negotiating power allow brokerage firms too charge a higher percentage of management fees on small accounts thereby meaning a higher return for the year to break even. Funds, especially index funds, have very low annual fees.

Diversification: As a small investor, it's harder to build own diversified portfolio due to limitation of available resource to spread across various industries or companies.

Information: One other disadvantage from the small investor's point of view is the information asymmetry. Professional investors have research staffs that are constantly providing them with up to date information. As a small investor, it can feel one step behind our competitors. However, the internet has made a big dent in this disadvantage.

FINDINGS

Analysis states a strong negative correlation between the number of listed fixed income products available to retail investors and depth of retail trading activity. There has been a higher degree of substitutability between listed fixed income and equity products. In fixed or partly negotiable fee model environments, reductions in brokerage fees are strongly positively correlated with increase in trading activity. Reduced trading fees in a market with a non-negotiable fee model has a positive influence levels of trading activity increase in cost-to-trade are associated with declines in depth of retail activity as there is a significant negative relationship

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between increase in clearing fee and levels of trading activity. Moving from a fixed to a negotiable or even partly negotiable fee model has the effect of reducing cost-to- trade.

SUGGESTIONS

The outcome of this research leads to the suggestion that the regulators must include the role of behavioural dimensions in its awareness campaigns due to the criticality of these factors in investment decisions. It is recommended that the investment analyst must incorporate behavioural factors in their analytical model qualitatively. The media must create awareness about the behavioural dimensions that are equally important like technical factors. This research also recommends appropriate measures to address the genuine apprehensions of the retail investors. There is need to increase the retail investor participation and this could be done by increasing the financial literacy and awareness, expanding the number of issues, providing diverse investment options, training and increasing the reach of intermediaries, enhancing investor protection measures, simplified norms and cost- effective services.

CONCLUSION

The small investor's attitude towards debt instruments needs change, and that this will be impossible without a radical overhaul of the small savings schemes in India. There seems to be widespread misconception about pooled investment vehicles that needs to be removed as investments such as mutual funds can really fulfil the entire range of risk appetite for small investors while increasing the depth and width of primary and secondary debt capital markets. Finally some suggestions regarding market innovations in terms of a derivative product (Counter Party Risk Protection

Security) that may help allay small investors concerns while transacting in corporate securities and help fuel growth in these markets.

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AUTOMATION IMPACT ON INDIAN STEEL INDUSTRY

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ABSTRACT
With the increased competition and demand in the global market, automation is becoming the necessity. Through the adoption of more efficient and advanced technologies, the increase in productivity in the manufacturing sector is effective in merging economic, environmental, and social development objectives. In the Indian steel industry modernization, a very important role has been played by automation for making it possible to compete in global market. The main advantage the Indian Steel industry is having the availability of domestic raw material and low labor cost. In the present work an attempt has been made by literature review to identify the automation parameters and their effects on the Indian Steel Industry

Keywords: Automation, Indian Steel Industry, Government Policies, Technological Advancements.

1. INTRODUCTION

Indian steel industry has entered into a new developmental stage and on the world chart, India is at fifth place among countries producing highest crude steel. Per capita steel consumption is an indicator of the economic growth of a country. Due to the globalization of Indian economy and development of the industries using steel as raw material like automobile industry, railway, defense etc. in the country, the steel consumption in India is also increasing. The main advantage for the Indian Steel Corporations is that the availability of the domestic raw materials and low labor wages as compared to the rest of the world.

Going through the history, modern Indian steel sector started way back in 1907 when Tata Iron and Steel Company established its plant and the steel production started in India in 1913. After the liberalization of Indian economy and removal of large number of controls in 1991-1992, an era of development has been experienced in steel industry and as consequences India became the fifth largest crude steel producing country with China on the top. The use of new sophisticated automatic control techniques and opening up the steel sector to private sector in India made it possible to compete in the world market.

2. STUDY AREA

The present work focuses on the literature review on the automation and co-relating the advancement in automation with the development of the Indian Steel industry. Considering the domestic and global scenario of steel industry by studying the various reports published by Indian Government a comprehensive study is made to find the effects of automation on the Indian Steel corporations.

2.1 Objectives of Research Study

The paper focuses on the decision variables which the enterprises consider while automating its production system. An attempt has been made to segregate the decision variables from the available literature into three broad classifications which are: Internal variables, External Variables and competitive Variables.

2.2 Evolution of Frame Work

With the globalization of markets after World War II, the competitiveness in the global market has increased and there is increasing demand of good quality products. The literature on automation is reviewed under three cardinal dimensions which are Internal Scanning, External Scanning and Competitive Positioning. Eleven major parameters are explored under these three cardinal dimensions as shown in the Figure 1

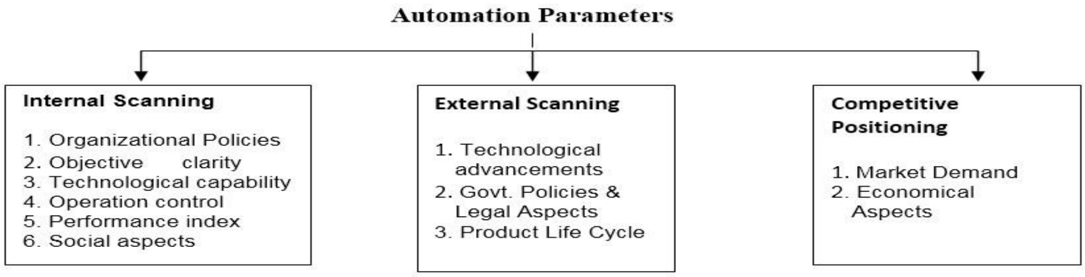

Figure-1: Decision Variables of Automation

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2.3 Exploratory Decision Variables from Literature Survey

Total 42 number of research papers are scanned for exploring the variables of automation and the following 11 major parameters were explored from these papers under the 43 decision variables as shown in the Table 1 with the references given.

S. Adjuvant

Table-1: Explored Parameters of Automation

S. No.	Adjuvant dimensions	Decision Variables	Research papers
1	Organizational Policies	1. Organizational Structure 2.Firm size 3. Company's strategy and goals	2,4,11,13,14,19,29
2	Objective clarity	4. R&D expenditure to sales ratio 5. Industrial standards	4,12,15,37
3	Technological capability	6. Innovation cycle 7. Safety 8. Engineering & material database 9. Interrelation between production units	1,4,5,6,8,9,11,12,13,14,18, 22,23,26,28,33,34,35
4	Operation control	10. Remote calibration 11. System accuracy 12. Supervision 13. Integration 14. Modeling	1,3,6,8,10,12,13,17,19,20,2 123,25,27,31,32,34,35
5	Performance index	15. Productivity 16. Price recovery factor 17. Yield 18.Throughput 19. Turnover	4,5,9,15,16,21,24,36
6	Social aspects	20. Labor force 21.Labor productivity 22. Motivation	4,7,10,16,19,21,22,26,36,3 7,38
7	Technological advancements	23. Hardware, Software and System ware 24. Neural Networks and Artificial Intelligence 25. Adaptability 26.Opacity	1,6,7,8,10,14,18,21,26,27,2 8 31,33,34,35,40,41
8.	Govt. Policies & Legal Aspects	27 Govt. Policies 28. Labor unions 29. Environmental awareness 30. Unemployment 31.Vocational education 32. Direct &indirect labor cost 33. Manufacturing pro activeness	1,2,4,17,19,22,23,25
9.	Product Life Cycle	34. Product Variety 35. Customer Services 36.Demand	3,4,5,7,8,11,15,18,26,38
10.	Market Demand	37. Market development 38.Market share 39. Competition 40.Integration of production & business studies	2,4,15,16,21,23,24,29,34,3 7,39,40,42
11.	Economical aspect	41. Sales per employee 42. Budgeting 43. Profits	2,11,12,14,17,22,24,27,28, 29,37,39,42

Table 2 shows the distribution of focus of research study over a span of time. The time span is divided into four parts and number of research articles studied is divided according to the parameters of automation given in Table No.1

Table-2: Distribution of Focus of Research Study over a Span of Time

S. No.	Adjuvant dimensions	Before1980	1980-1989	1990-1999	2000-2010
1	Organizational Policies		4	2	1
2	Objective clarity		1	2	1
3	Technological capability	2	8	3	5
4	Operation control	3	6	4	5
5	Performance index		2	4	2
6	Social aspects	4	3	2	1
7	Technological advancements	4	6	1	4
8.	Govt. Policies & Legal Aspects	1	2	4	1
9.	Product Life Cycle	2	1	5	1
10.	Market Demand		2	6	2
11.	Economical aspect		5	5	1

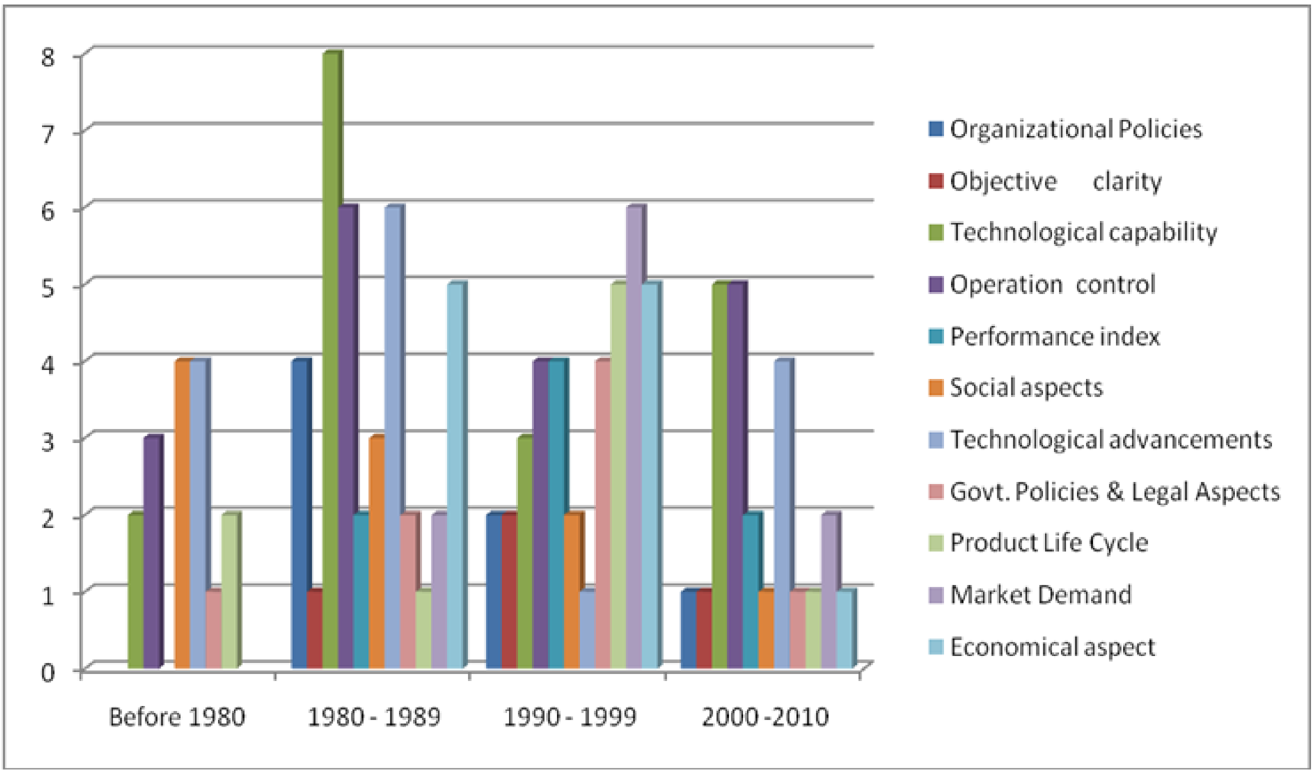

Figure-2: Graph of Focus of Research Study over a Span of Time

3. CONCLUSIONS AND DISCUSSIONS

From Table 2 and Figure 2 it can be concluded that before 1980 the main focus of the research was on the technological advancements and the effect of automation on the society and workers. In the decade of 80's the research had shifted to the technological capabilities and technological innovations so as to renovate the previous production system. Beside this the budgeting of the automation projects and profits were also studied during this period of time. But in 90's beside the technological advancements, the market behavior also was also studied to find the effects of the process of automation. Govt. and legal aspects

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also played a major role during this decade. But during 2000-2010 technological advancements and capabilities and operation control were the major research topics. Over the period 2002 to 2007 the production of steel in India has increased by a compounded annual growth rate (CAGR) of 8 percent. In comparison to world average, projected growth in India is higher. Whereas in India consumption of steel per capita is far below the average of world and that of developed countries. The major changes in Government policies after the liberalization of Indian economy which caused the automation and development of Indian steel sector are:

1. Removal of large plant capacities that were reserved for public sector;
2. Elimination of restrictions on export;
3. Reduction in import tariffs from 100 percent to 5 percent;
4. Decontrol of domestic steel prices;
5. Encouraging the foreign investment, and giving high priority to the steel industries foreign investments.
6. Replacement of freight equalization scheme with system of freight ceiling.

The automation has affected the manpower requirement. For example in Rourkela Steel plant the manpower has declined from 21680 in 2006-07 to 19455 in 2009-10. Although for same period of time the labor productivity has increased. It is observed that due to automation introduced in Blast furnace, Steel Melting shops and reheating furnaces the output has increased by about 8-10% and in rolling mills the output has increased by 15% (Rajat Kumar Panigrahy, Ashok Kumar Panda and Srikanta Patnaik, 2011).

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NIFTY 50: RISK & RETURN ANALYSIS

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ABSTRACT
India is one of the emerging and developing economies which have seen a lot of development in the stock market i.e. from the era of physical trading to online trading of shares. This has also increased the level of risk which the investors are facing. Due to which risk and return analysis is of utmost importance for an investor to look while investing in a developing market. Theoretically, it has been believed that risk and return in a stock market displays direct relation that if the risk rate is high then returns will also be high and vice-a versa. Therefore, in this study, to check whether the above stated relation exist the data of fifty stocks of the NIFTY 50 index with the market index for a period of 10 years starting from September 2009- June 2018 has been taken and the study is made on the daily basis data. NIFTY 50 has been used because it is one of the two main stocks indices in India which comprises of 50 stocks from 12 different industries. Further the tools used for the study includes measuring yearly average returns for the stock, beta, correlation between the risk& return and graphical analysis. The study made from the above tools will help us specifically establishes the relationship between market risk and return from a stock which shall be helpful for investors to plan their portfolios as per the market risk (beta values).

Keywords: Beta, Nifty 50, Return, Market Risk

1. INTRODUCTION
Investment is the action of putting money in someone's pocket in order to earn profits. But in finance, Investment got a broader perspective. It is broadly divided into two categories: financial investment and economic investment. Financial investment market deals with the investments made in financial instruments like shares, bonds and debentures etc. Whereas economic investment deals with those investments which are made with a purpose to create wealth in future, it includes investments in commercial and real estate properties

Therefore, we can say that in today's market an investor is surrounded by a number of options available to him for investment. But with the emergence of investment options there are rising expectations and risk in the market, which needs to be analyzed carefully before making an investment. That is why Risk and return analysis is of foremost importance with the Today's era markets which is not only developing but are emerging as a complex affair to study i.e. why if any investor wants to invest in a market or in any particular stock he/ she need to analyse various factors before investing. Risk and return are the main factors which are of the most important while making an investment decision.

Talking about the Return, it is the extra benefit or income earned by an investor after sacrificing their current income or consumption. Returns are measured in terms of regular income or capital appreciation. Whereas on the other hand, Risk can be defined as an uncertainty associated with any investment which deviates the amount of expected return from an investment. It is broadly divided into two categories: Systematic risk and Unsystematic risk. Systematic Risk is also known as Market risk or Undiversible Risk which are beyond the control of the company such as Inflation rate, Interest rate and Government Policies. Whereas Unsystematic Risk are known Diversible risk which are within the control of the company such as Interest Risk, Business Risk and Financial Risk. There are two common measurements of investment risk i.e. Alpha and Beta.

Beta is the historical measure of volatility which explains how an asset i.e. stock or a portfolio moves versus an index whereas Alpha is the historical measures the assets return on investment versus to the risk adjusted expected return. Depending upon the investor's reaction, volatility can be a blessing or a curse which means that if the investor is selling in a panic when everyone else is also selling then volatility can be a curse and it can be vice versa i.e. if investor anticipate volatility, it can be a blessing for him which can lead to a good investment. The key in this approach is that an investor should stay focused on buying investments with a margin of safety that means being disciplined in approach of buying and selling.

Further various models and procedures are being used by different – different investors to understand the risk and return.

When we compare with the world, India has a higher level of volatility in equity markets. Stock market risk is the tendency of stock prices to decrease due to the change in value of the market risk factors. Until now, Banking and financial services sector funds have accelerated on generating superior risk adjusted returns, they suffer from the risk of portfolio concentration as a single stock accounts for equity portfolio in some gear. Depending upon the financial performance of the issuers and general economic, political, tax and market conditions, the market value of the investments will go up and down. Equity investment includes high risk at the same time it earns higher return unusually high returns may not be sustainable. The RBI i.e. Reserve Bank of India has taken the control of the banking industry; it is adversely used as the tool to control the external problems like inflation, interest rate, and money supply. Due to this, it reduces the real investor’s interest as there is a high instability in the share price.

Though generally the objective of an investor is to earn higher returns in a competing market, as he/she is sacrificing their current consumption to earn additional returns or benefit in the upcoming future. Now, to achieve higher return it is said that investor needs to bear higher level of risk and vice-a-versa. So, to understand or check whether the above relationship exists our study investigated the Nifty 50 scrips movement behaviour from 2009 to 2018. In this study we have analysed the relationship between risk and return of the market with the particular company’s stock for a period of 10 years.

2. OBJECTIVES OF THE STUDY

- To analyse risk and return traits of nifty 50 stocks.
- To find the relationship between returns and risk with beta and standard deviation.
- To study individual returns of sample stocks on daily basis.
- To find out the best performing stocks on the basis of average returns.
- Comparing and Analysing the stocks of all the companies by graphical analysis of Average Returns and their beta values thus finding which companies are performing good according to the market.

3. LITERATURE REVIEW

Literature Review summarizes the information from other researchers who have been studying the risk & return relationship from different environments. Following researches have been found to be extremely helpful in our research:

“B. Vijayalakshmi (2017) in her Study on Risk and Return Analysis of Selected Industries in India analyzed the risk-return relationship on individual securities and portfolios of NSE stocks. From the study made it was concluded that in both the casesof investment i.e., investment in individual securities and portfolios the relationship that exists between risk and return remains positive. Positive relationship means higher the risk, higher the return and vice-a-versa.”

“Dr. S Poornima and Swathiga P (2017) made study on the stocks of two different sectors i.e. Automobile and IT industry. Under these five stocks of each industry were analyzed to find out their risk and return with the help of CAPM (Capital Asset Pricing Model). And from the study made, it was analyzed that in the automobile sector the returns were high with low risk whereas in the IT industry the risks were high giving less return.”

“Surya Narayan (2011) studied the selected securities of Gulf market viz. Muscat Securities Market (MSM) to analyze the risk and return on the securities. The study was conducted for the period of six months on thirty securities in total of banking, manufacturing and services sector. Average returns from the securities, beta and correlation of individual securities were measured with the market index. And from the analysis made the result carried out was that during the period immediately after the global financial crisis the securities with less risk performed better.”

“Dr. S. Krishnaprabha1, Mr. Vijayakumar (2015) in their Study on Risk and Return Analysis of Selected Stocks in India found that the Pharmaceutical sector, FMCG sector (fast moving consumer goods) and IT sector gives high return with a low risk whereas in the banking and automobile sector the returns as less with the high risk. Further the Alpha of the FMCG, pharmaceutical sector and IT sector is found positive indicating the movement in the stock return is independent to the market return and is giving profitable returns.”

“Joseph Lakonishok and Alan C. Shapiro (1985) in their Study on Systematic Risk, Total Risk and Size as Determinants of Stock Market Returns analyzed the stock market returns and the other variables for a period of 19 years from 1962 to 1981. In which it was concluded that only size of the market affects the stock return not the risk variable.”

“Glenn N. Pettengill, Sridhar Sundaram andIke Mathur (2009) in their Study on the Conditional Relation between Beta and Returns found out that positive relation between the return and beta can be seen in the case of expected returns rather than realized returns. Also, in the case of highly market negative returns inverse relationship exists.”

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“Seha MTinic, Richard RWest (1984) in their Study on Risk and Return : January vs. the rest of the year studied the relationship between expected return and risk from 1935 to 1982.From the study made out they found out that a positive relationship between risk and return can be seen in the month of January whereas in the remaining eleven months risk premium is significantly not different from zero.”

Ali Argun Karacabey (2001) in their Study on Beta and Return: Istanbul Stock Exchange Evidence studied the data of Istanbul Stock exchange for a period of 11 years from 1990-2000. From the study made out they found that there exists a conditional relationship between beta and returns which can be used by investors and portfolio managers for making investment decisions.

Dr. T. Manjunatha made a study on how risk and return move in India market with the construction of portfolios. The study was made on Nifty stocks for the time period of 14 years and 6 months i.e. from 1st Jan 1996 to 30th June 2010. Conclusion derived from the study made was that in Indian market one can maximize the returns and minimize the risk by adding a greater number of stocks into their portfolios.

Rajesh P N carried out a study on the risk and return analysis of Indian market. He had analyzed the daily stock returns of Nifty and Nifty Junior for a period of 6 years and concluded that in Indian markets there exists no risk premium.

Yakov Amihud from New York University did research on risk and return relationship in which he introduces two econometric methods in order to improve the efficiency of the estimation which will lead to provide more powerful test statistics i.e. joint pooled cross-section and time-series estimation and generalized least squares. By using these techniques, he found that there is a highly significant relationship between average portfolio returns and systematic risk.

Pankunni.V from Kerela studied the relationship between beta and equity returns of the different stocks of listed in BSE for 15 years. In her research test of linearity between the beta and equity returns is attempted in order to know whether the market price and value of stock coincide. In the study she found that there is a significant relationship between the two but the relationship cannot be exactly found as linear. It was also studied that high beta stocks are earning more returns and both under and overpricing is found.

Kapil Chowdhry did the research in order to find the validity of CAPM for the Indian Stock Market in which he took 278 companies out of 500 companies listed on BSE through which it was found that there was no support evidence in providing the relationship between higher risk & return. But the study did not find any support of evidence on the ground of listed facts in contrast there was evidence in disproving the viability of CAPM in Indian context. So, in addition to that, the study conducted the test in order to investigate whether the CAPM captured all the aspects of reality by including residual variance of the stocks. The result which was obtained by the test conducted for the above did not clearly reject CAPM. In the light of the above findings, in his study he concluded that beta is not sufficient to determine the expected returns on securities or portfolios.

4. SCOPE OF THE STUDY

The dimensions of the study revolve around nifty 50 stocks for risk-return analysis for a period of 2009 to 2018through which daily analysis is done of each stock. The period of 2009 to 2018 has been selected as that was the period after recession and this study investigates the performance of the stocks after that period till today i.e. 2018 so as to know how these stocks have been performing according to the market.

5. RESEARCH METHODOLOGY

For the study we have taken the securities of NIFTY50 Index companies which are mentioned below:

- Adani Ports and Special Economic Zone Ltd.
- Asian Paints Ltd.
- Axis Bank Ltd.
- Bajaj Auto Ltd.
- Bajaj Finance Ltd.
- Bajaj Finserv Ltd.
- Bharat Petroleum Corporation Ltd.
- Bharti Airtel Ltd.
- Bharti Infratel Ltd.

- Cipla Ltd.
- Coal India Ltd.
- Dr. Reddy's Laboratories Ltd.
- Eicher Motors Ltd.
- GAIL (India) Ltd.
- Grasim Industries Ltd.
- HCL Technologies Ltd.
- HDFC Bank Ltd.
- Hero MotoCorp Ltd.
- Hindalco Industries Ltd.
- Hindustan Petroleum Corporation Ltd.
- Hindustan Unilever Ltd.
- Housing Development Finance Corporation Ltd.
- I T C Ltd.
- ICICI Bank Ltd.
- India bulls Housing Finance Ltd.
- Indian Oil Corporation Ltd.
- IndusInd Bank Ltd.
- Infosys Ltd.
- Kotak Mahindra Bank Ltd.
- Larsen & Toubro Ltd.
- Lupin Ltd.
- Mahindra & Mahindra Ltd.
- Maruti Suzuki India Ltd.
- NTPC Ltd.
- Oil & Natural Gas Corporation Ltd.
- Power Grid Corporation of India Ltd.
- Reliance Industries Ltd.
- State Bank of India
- Sun Pharmaceutical Industries Ltd.
- Tata Consultancy Services Ltd.
- Tata Motors Ltd.
- Tata Steel Ltd.
- Tech Mahindra Ltd.
- Titan Company Ltd.
- UPL Ltd.
- UltraTech Cement Ltd.
- Vedanta Ltd.
- Wipro Ltd.

- Yes Bank Ltd.
- Zee Entertainment Enterprises Ltd.

Information about the same has been taken from secondary data sources i.e. Website of NSE.

Then for the research purpose we have calculated the daily returns, average returns, beta values and correlation between the individual stock and market returns.

Further two methods were used for the study which are:

1. Graphical representation and analysis of average returns and beta.
2. Correlation Analysis

In order to conduct the research through the above-mentioned methods, the variables studied are as follows:

Measurement of daily and average returns With the help of the daily close price of the individual securities we have calculated the daily and average returns.

Formula for the same is:

Daily Returns = (Close price of the current day- Close price of the previous day)/ Close price of the previous day *100

Average Returns = Total of daily returns/ No. of days

Measurement of Beta values

Beta is a measure of systematic risk which most of the investors use to analyse the overall risk in the securities and to plan their investment portfolio.

It is calculated as follows:

Beta = Covariance/ Variance of the market

Measurement of Correlation Values

Correlation measures the relationship between two and more variables. In this study, we have calculated the correlation between the returns of the individual securities and risk associated with them i.e. their beta values.

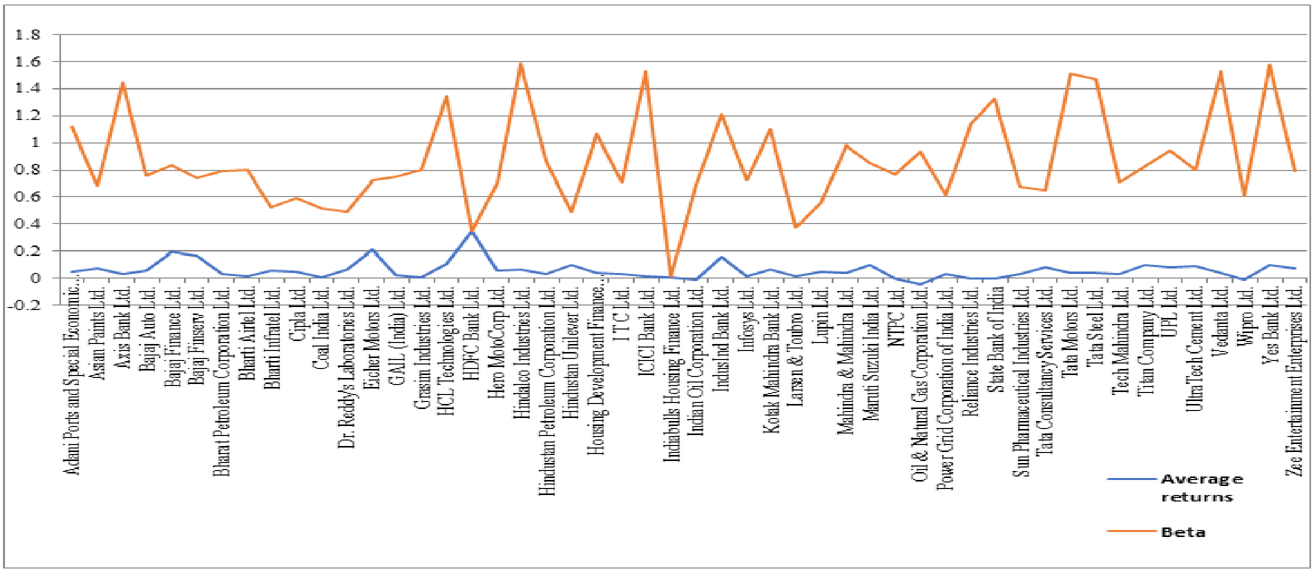
A positive correlation states direct relationship between the variables whereas negative defines the indirect relationship. Correlation is measured with the help of function in excel.

Statistical Tools Used for Analysis

Microsoft Excel 2016 has been used for the purpose of analysis.

6. DATA ANALYSIS

In the first method of graphical representation we have constructed a graph representing average returns and beta values of all the companies taken. The graph which we have prepared is shown below.



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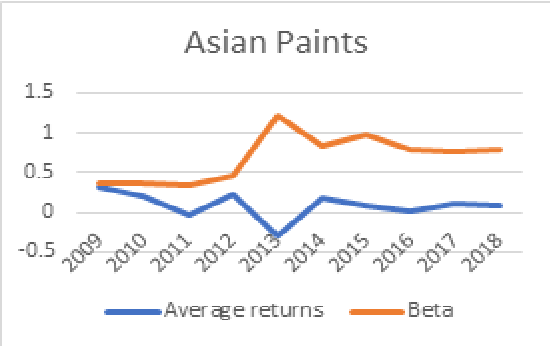
Now after analysing the movements in graphs regarding the risk and return values it can be interpreted that most of the companies are showing the positive risk-return relationship. As the risk is rising, returns are also increasing and vice-a-versa.

For example: In Bajaj Finance Ltd, Eicher Motors Ltd., Yes Bank ltd. etc.

But still there are companies such as Asian Paints, Bajaj Finserv, HDFC Bank etc. which are not showing the direct relationship between risk and return. They are found to be moving in the opposite directions at some points and their correlation is also negative. So, to understand the reasons behind the opposite movements we have further analyzed the individual companies. The analysis made is stated below: exceptional cases have been discussed below:

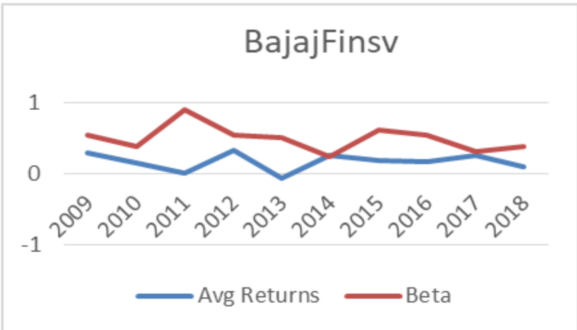
1. Asian Paints Ltd.



In the case of Asian Paints, it can be noticed that even with the rise of beta there is no rise in the average return.

Even at some points average returns are moving opposite to that of the risk, especially in the year 2011 and 2013. Reason for the low average return during the year 2011 was the closing of two major plants by company which gave a negative message in the market and share price of the company fall drastically. Then in 2013, Asian paints declared a stock split in the ratio 1:10, which reduced the stock price and hence the returns.

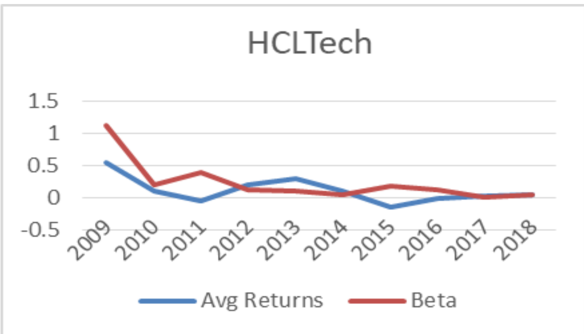
2. Bajaj Finserv Ltd.



In the case of Bajaj Finserv Ltd. we can see that in the year 2009 & 2010 risk and returns were moving in the same direction but then in 2011& 2013 reverse situations were noticed.

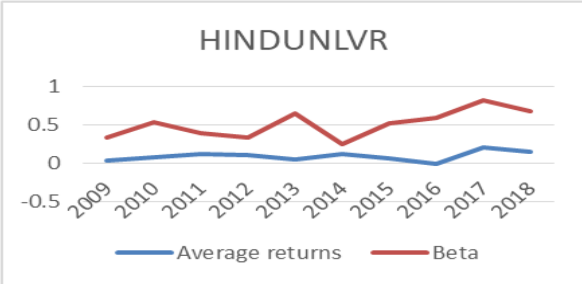
The reason behind the falling average return was announcement of 100% dividend in 2011 and issuance of right shares in 2013. And after 2013 as well returns were almost same or stable with the rising risk in the market

3. HCL Technologies Ltd.



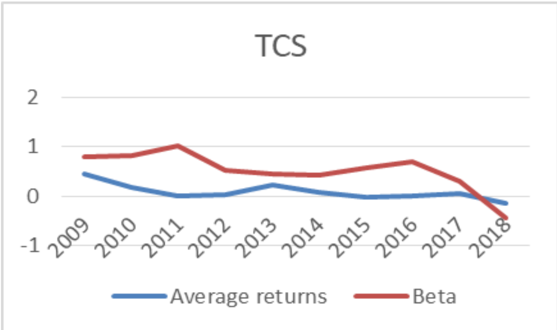
In the case HCL Technologies Ltd. risk and returns from the very starting were seen to be moving in opposite directions. The reason behind the same was the company performing less profitable in the rising risk market. In 2011, there was a 83% decline in the net profit of the company. Then in 2015&2016 as well net profit of the company fall from the expected one which posed a adverse effect on the average returns.

4. Hindustan Unilever Ltd.



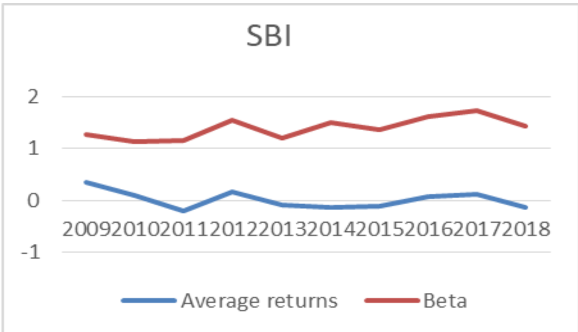
In case of Hindustan Unilever Ltd. it can be seen that the risk were continuously rising but the returns were stable or almost one and the same over the period of last 10 years. It means that even if the Hindustan Unilever was not able to earn the risk premium but it maintained its average return or share price in the risk market.

5. TCS



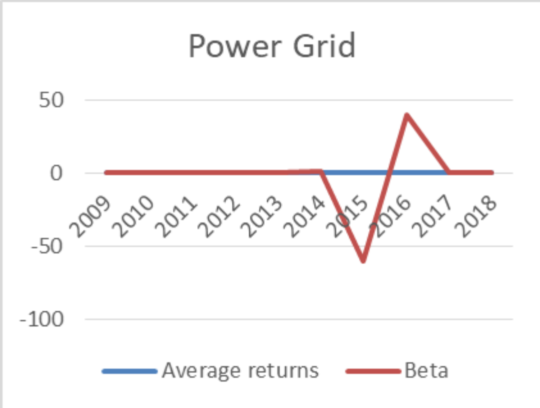
In the case of TCS, it can be noticed that with the rise of beta i.e. risk measure there is sufficient rise in the average return. Even at some points beta is reduced over the years but still average returns are moving positive to that of the risk, especially from the year 2013 and 2016. In 2018 even, the risk taken by the company was very minimal even though the company was earning sufficient returns. As India's largest IT outsourcer, TCS is always been at the top among the other IT companies i.e. Wipro, Infosys etc. TCS has recently announced in the bonus shares for its shareholders in the ratio 1:1. There were some ups and downs in the IT a sector for some period but then TCS were able to recover from that and is performing at a stable level in the market as compared with competitors. According to financial express, in January this year shares of the company have made an all-time high on NSE.

6. SBI



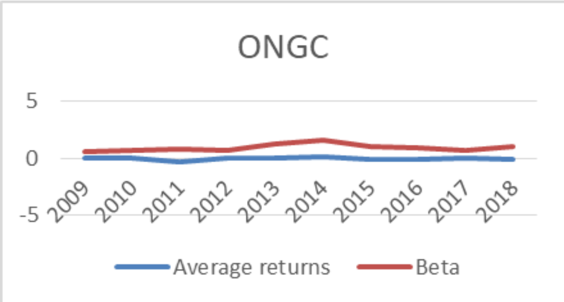
In the case of SBI, again no direct relationship between beta and return can be laid down. At some points there was rise in the beta measure but return either fall down or remained the same. In 2014, SBI gains after 1:10 stock split came into effect through which it became easy for the investors to acquire the stock at a low price and also improves the liquidity position. Though in 2014 the returns did not change till 2015 but it showed it's after effect in further years. This is the reason that after this period the returns for the company rose again. Though beta value also rose but there were adequate returns also.

7. POWER GRID



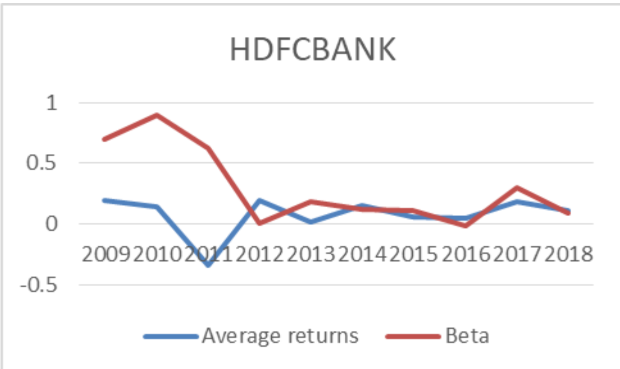
Power Grid is performing which is clear from the above graph. In 2009, the subsidiary namedPower System Operation Corporation Limited was incorporated by the company which lead to negative returns as it was the time that the company was not able to focus on its main function which lead to negative returns. In 2013 the Company received its international rating from S&P and Fitch rating, for the first time. After that even company was not taking much risk but was able to earn some amount of return.

8. ONGC



From the above graph, we can see that average returns and beta of the ONGC are somewhat moving in a same direction. After 2011, with the rise in the risk there is a hike in the returns as well, stating a direct relationship of risk and return.

9. HDFC



As the 23-year-old organization, HDFC is the India's second largest private sector lender and after observing its performance over the years, India has identified HDFC as DSIB (Domestic Systematically Important Banks) which made it the organization which is too big to fail. As can be seen in the graph above, the bank has performed very well during the period 2014 to 2018 i.e. higher the risk and higher the returns. The reason that the bank earned negative return during the period of 2011 was stock split in company's share in the ratio 1:5 but after that period HDFC managed to earn adequate returns. Now, in the graphical representation method though we have tried to analyzed risk and return relationship through the movements of the average returns and beta values. But still to understand the relationship more precisely correlation Analysis is also made in the study. Under this correlation between average return and beta of each company is measured. The table of the correlation values is shown as below:

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Company Name	Correlation	Company Name	Correlation	Company Name	Correlation
Adani Ports and Special Economic Zone Ltd.	0.469298659	Hero MotoCorp Ltd.	-0.0245994	Oil & Natural Gas Corporation Ltd.	0.177646177
Asian Paints Ltd.	0.656357436	Hindalco Industries Ltd.	0.1380642	Power Grid Corporation of India Ltd.	0.222943463
Axis Bank Ltd.	0.234547326	Hindustan Petroleum Corporation Ltd.	0.05400378	Reliance Industries Ltd.	0.890479849
Bajaj Auto Ltd.	0.832785799	Hindustan Unilever Ltd.	0.24876219	State Bank of India	0.193026392
Bajaj Finance Ltd.	0.616576636	Housing Development Finance Corporation Ltd.	0.33933062	Sun Pharmaceutical Industries Ltd.	0.781401678
Bajaj Finserv Ltd.	0.381000357	I T C Ltd.	-0.3793463	Tata Consultancy Services Ltd.	0.483558345
Bharat Petroleum Corporation Ltd.	0.003159554	ICICI Bank Ltd.	0.73111386	Tata Motors Ltd.	0.258919498
Bharti Airtel Ltd.	0.052333901	India bulls Housing Finance Ltd.	0.02078348	Tata Steel Ltd.	0.38175551
Bharti Infratel Ltd.	0.062446102	Indian Oil Corporation Ltd.	-0.3384091	Tech Mahindra Ltd.	0.619452305
Cipla Ltd.	0.384816875	IndusInd Bank Ltd.	-0.00662	Titan Company Ltd.	0.290673594
Coal India Ltd.	0.300573657	Infosys Ltd.	-0.2149568	UPL Ltd.	0.279367928
Dr. Reddy's Laboratories Ltd.	0.113764029	Kotak Mahindra Bank Ltd.	0.29873894	UltraTech Cement Ltd.	0.340462875
Eicher Motors Ltd.	0.039132288	Larsen & Toubro Ltd.	0.12652764	Vedanta Ltd.	0.387152473
GAIL (India) Ltd.	0.18482822	Lupin Ltd.	-0.0955026	Wipro Ltd.	0.107117804
Grasim Industries Ltd.	0.139665773	Mahindra & Mahindra Ltd.	0.10824042	Yes Bank Ltd.	0.148519477
HCL Technologies Ltd.	0.665160304	Maruti Suzuki India Ltd.	0.29774787	Zee Entertainment Enterprises Ltd.	0.498331415
HDFC Bank Ltd.	-0.187467	NTPC Ltd.	0.2091768		

Now from the above table we can see that scrips of 24 companies out of 50 are showing positive correlation value which indicates a direct risk and return relationship whereas rest of the 26 companies are having negative correlation. The reason behind the negative correlation in most of the companies is due to negative average return in them. And negative average return is an outcome of the stock split announced by these companies. But if we look into the returns and risk data of these companies keeping aside the returns of the stock split year they are indicating a direct relationship. Therefore, after analyzing the correlation data as well it can be interpreted that scrips of the Nifty50 index are undertaking direct risk and return relation.

CONCLUSION

From the study made on risk and return relationship on the scrips of NIFTY50 Index it was found that most of the companies are having a positive relationship amongst the two i.e. with the rise in the risk factor their returns are also seen to be increasing and vice-a-versa. Though there were some exceptional cases as well in which risk and returns were moving in the opposite direction but that was due to the stock split majorly.

Therefore, after executing the whole study we have concluded that the scrips of blue-chip companies work on the positive risk and return relationship model.

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TECHNOLOGY AND ITS APPLICATION: INTRODUCTION TO ROAD NAVIGATION

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ABSTRACT
Technology can be described as the application of scientific knowledge for real-world situations or collection of techniques, skills, methods, and processes used in the production of goods or services. Navigation can be explained as a technique of monitoring and controlling the movement of a vehicle from one place to another. Road navigation typically uses a satellite navigation device to get its position data which is then correlated to a position on a road. When new directions are needed routing can be calculated. Road navigation basically uses maps, landmarks, and in recent times known to be as computer navigation. Computerized navigation majorly depends up on GPS for current location information, a navigational map database of roads and navigable routes, and uses algorithms related to the shortest path problem to identify optimal and alternative routes to reach the destinations. In India, road navigation has experienced a boom during the decade 2010-2020 majorly due to introduction of smartphones and rapid growth of automobile industry. In fact, navigation is just not limited to starting point to destination journey, but has also made us filled with information related to services like petrol stations, restaurants, hospitals, tourists spot etc. Moreover, navigation is currently on a path where we would have autonomous cars which will entirely be functional on navigation systems. Road navigation has indeed made our daily life easy and is also continuing to mesmerize us with its immense applications in the real world.

Keywords: Technology, Road Navigation, GPS

INTRODUCTION
Road navigation is not a new technology for our world. It was first invented in 1961 by Hidetsugu Yagi in Japan. He designed a wireless-based navigation system which was intended for military- use. Apparently, it was failed because the technology was expensive, maps were inaccessible, batteries were primitive, display was poor, and the processing power could not meet up to the level of expectation. From 1966 onwards, various giant automobile manufactures like General motors, Toyota, Mitsubishi, Acura, Honda, Nissan, Mazda, BMW etc. entered the navigation industry and created remarkable history.

Road maps are based on vector database which can be explained as a representation of the world using points, lines, and polygons. Vector database are beneficial for storing data that has discrete boundaries, such as country borders, streets and land parcels.

Concept of Road Navigation
1. Form of Way (FoW) – FoW is the type of road depending up on its physical form and topography. Following are the types of FoWs without which navigation would never have been existed.

a. Dual Carriageway – It is the road with opposite direction of traffic flow with a physical barrier or divider in between whose length must be 40m at least.

b. Single Carriageway - It is the road with opposite direction of traffic flow with no physical barrier or divider in between usually divided by a painted line at center of road.

c. Roundabout – A circular barrier with the length of 8m in diameter, the traffic flow should be in one-way and should have at least 2 navigable roads.

d. Small Slip Road – It should have one-way traffic and is made to smoothen the traffic flow. Usually made to avoid 1 crossing and the physical barrier should have the length of 7.5m at least on one side.

e. Major Slip Road – It is designed between 2 roads crossing each other at different levels. They are usually found at the entry or exit of main roads/ highways. It is also known as ‘ramp’.

f. Freeways – These are the roads without speed limit which can be accessed by a ramp because either they are either elevated or depressed with minimum length of 2km.

g. Service Roads – These are the roads which originate from a freeway and gets merged in the same freeway. They are made to provide services like food courts, public convenience, fuel stations, automobile repairs etc.

2. Functional Road Class (FRC) – It is a method used for the classification of roads based upon its importance which critically depends up on the structure, purpose, use, road network and the construction of the road.

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Following are the 10 categories of FRC which have been ranked in ascending order depending up on their functional importance.

a. FRC 10 (Motorways) – These are the roads with highest importance as they connect at least 2 countries or regions. They are officially designated.

b. FRC 20 (Major roads of higher importance) – They are like FRC 10 but are not officially designated. They usually connect northern – southern or eastern – western extents within a country.

c. FRC 30 (Other major roads) – Roads which are used to travel among different states or regions.

d. FRC 40 (Secondary roads) – Roads like FRC 30 but are of lesser importance as they connect lesser important regions.

e. FRC 51 and FRC 52 (Local construction roads and Local roads of other importance) – These are local roads within FRC 40 connecting local areas.

f. FRC 60 (Local Roads) – These roads connect minor settlement in rural areas

g. FRC 70 (Local road of minor importance) – Roads like FRC 60 but connects more remote areas.

h. FRC 80 (Other Roads) – These are the footpaths, cycle tracks, stairs. In-short those roads which cannot be used by the vehicles.

3. Net 2 Class (N2C) – It is the classification of roads into categories as per the FRC values.

FRC	**N2C**
10	1
20	1
30	2
40	3
51	4
52	4
60	5
70	5
Unpaved/ Unmetalled Roads	6
Restricted/ Closed Roads	7

4. Vehicle Types – In road navigation, there are 7 types of vehicle, namely: Passenger Car, Residence, Taxi, Public Bus, Medium Truck, Heavy Trucks and Private Bus.

5. Grade Separate Crossing (GSC) – It is a crossing marked to differentiate roads at different level from ground level. Considering ground level as 0, the roads crossing over the flyovers will be at level 1 or at -1 in the case of underpass.

6. Maximum Dimension – It is the size, weight, length, and axle weight of the vehicle to the capacity of road.

7. Positional Accuracy – It is the accuracy used to build the source with relation to the real world in terms of GPS reading.

8. Speed Restriction – It is the maximum speed legally allowed to drive on a road which depends up on vehicle type, direction, weather and time.

9. Lanes - If the line is broken, you can overtake. If the line is continuous, overtaking is bit risky, hence not recommended. If the line is double it must not overtake as it is highly dangerous traffic violation.

10. Point of Interests (PoI) – It is the landmark important for guidance and mapping.

11. Anchor Points – Location of a legitimate position of a house numbers, anchor point acts as a location point for houses on a street for geocoding accuracy level.

OBJECTIVES OF THE STUDY

1. Awareness towards navigation maps
2. Purpose of using navigation maps
3. Scope of autonomous driving in India
4. Limitations of navigation maps

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METHODOLOGY

A questionnaire was prepared with 10 questions and was distributed among family, friends and colleagues. The questionnaire majorly consisted of questions which was related to awareness of people regarding navigation technology, frequency of usage, application, technical know-how, future scope in India and limitations. The survey was shared digitally among all the respondents through WhatsApp application. WhatsApp was selected as a mode of filling up the questionnaire because it is an application used by almost everyone and to get prompt response is convenient for both respondent and surveyor. A sample size of 101 responses were recorded which gave dynamic answers as per respondent(s) understanding. The sample size was irresectable of any specific age, but preference was given to the age of 18+ years because it is the legal age of driving in our country. The questionnaire was kept as simple as possible so that it doesn't take a lot of time and people can understand the question in one-go without any assistance.

FINDINGS AND DISCUSSIONS

As discussed above, Navigation can be explained as a technique of monitoring and controlling the movement of a vehicle from one place to another. Road navigation typically uses a satellite

navigation device to get its position data which is then correlated to a position on a road. When asked about the awareness regarding the navigation technology, 99 (98%) out of 101 responded that they are conscious about the navigation technology but the remaining 2 (2%) were not sure about the navigation technology.

Whilst studying the frequency of usage of the navigation technology in the day-to-day life, it was really astounded to see that out of 101 responses, 69 (68.3%) of the respondents are the occasional navigation user and 29 (28.7%) are the daily navigation user. The occasional users are comfortable with their daily commute from home to office and vice-versa which does not require the use of navigation on the daily basis. On the contrary, while travelling to new places other than usual ones, occasional users prefer navigation maps to cut-down the time to search routes for reaching at their destinations. Most of the occasional users also use this technology only in local areas of their destination to reach the exact spot and prefer to travel along main roads/ highways without maps. On the other hand, 28.7% of the daily navigation users mainly comprised of the people who use cab facilities like Uber, Ola to check the route. Daily users also had newly-started drivers who rely on navigation so that they don't make wrong directional judgement while concentrating on driving. There is a very small proportion of the respondents who are the rare navigation user which happens to be only 2 (2%) and 1 (1%) do not use the navigation technology at all.

According to the Psychology, every person is different and so is their priorities, preferences and decisions. The similar trend was observed while studying the main purpose of the respondents for using the navigation technology. Out of 101 responses, 48 (47.5%) use navigation technology just to check the alternate route because as a matter of fact, there are always more than one route to reach a destination, but it completely depends on the users what exactly the seek in a route like less traffic congestion, scenic beauty, preferring/ avoiding toll roads, route with minor attractive spots etc. All these factors sum up to give a reason for finding the best alternative which is suitable to the user. Almost 25 (24.8%) samples use the navigation technology to check the traffic condition on their route to reach their destination. By doing this practice they get two options: (a) to see alternative route before starting their journey and (b) to wait till the congestion dissolves and the traffic moves smoothly and then they start their journey. Out of 101 responses, 20 (19.5%) are the ones which are completely dependent on the navigation maps to reach their respective destinations. It won't be wrong to say that these respondents cannot go out without navigation maps. It is good that these proportion of the people are completely utilizing the navigation technology. Some of them also use them very frequently to learn the routes so that they can be less dependent on these maps in the mere future. A small portion of 6 (5.9) respondents use the navigation technology just to check the near-by services like restaurants, fuel stations, medical assistance, automobile service, tourist spots, banks/ ATMs etc. at their location or on the route. 2 (2%) of the respondents do not use the navigation technology at all. It is quite possible that these are the respondents who are not aware about this technology as discussed above.

Navigation is a technology which is easily accessible by everyone. This trend can be easily seen on the application of this technology through various modes. 91 (90.1%) out of 101 responses are in the favor of using this technology through their smartphones. It is the cheapest and the most mobile way to use the navigation technology and it is one of the reasons that people prefer to settle for cheaper car models which offer in-built navigation because in today's time everyone has a smartphone so why to spend extra when you already have a solution in your pocket. A very small proportions of 3 (3%) respondents have purchased special navigation devices for their vehicles and 3 (3%) have in-built navigation system in their vehicle's infotainment system.

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Again, it is completely depending on the personal preferences and comfort. As per the responses, 4 (4%) of the respondents do not use maps at all.

Everyone has their own comfort while driving their vehicle. While asking their way of using navigation technology I got many dynamic responses. Out of 101 samples, 50 (49.5%) respondents are comfortable in seeing the maps. Reason being that the user prefers to anticipate the route before reaching the decision point so that they can change the lanes while driving. 29 (28.7%) of responses are in the favor of listening to the directions rather than seeing the map. They prefer to give visual importance and alertness to driving than to see the maps. Almost 17 (16.8%) respondents prefer to get directions from the co-passenger. The co-passenger guides the driver from the personal knowledge or with the help of navigation systems. in short, it is the co-passenger who directs the driver. Only 1% of the respondent are in favor of listening and seeing the map, this is quite unsafe method because 2 of the senses i.e. visual and audibility is focused on map rather than on driving but if the respondent is comfortable we must appreciate it but should not encourage it. A sum of 3 (3%) of the samples do not use maps at all neither on daily or occasional basis. Last but not the least there is a 1 (1%) respondent who does not drive at all so for him/her the way of using navigation technology is as good as nothing.

It was very shocking to see that there is not much difference among the responses when people were asked with their preference for the plan of action if they are off their track. Out of 101 responses 54 (53.5%) respondents are in the favor of using the navigation technology to reach their destination or at least on right path in case if they are off-track. These people have full faith in the science and technology and believe that this technique will try to get them out because it the reason why this technology has been developed. On the other hand, 44 (43.6%) people prefer to ask the local people rather than trusting the navigation maps. When reason was asked for the same, most of them replied that it is the maps which made them off-track hence they prefer the old-school method of asking directions from the other to be on right path. A small proportion of the respondents of 2 (2%) give priority to their gut feeling for the direction on the occasions when they are off-track. They neither trust the maps, nor do they ask the people for right direction. Similar is the condition of the remaining 1 (1%) of the person who has responded none of the above, probably it is the one who is not aware about navigation technology and perhaps do not practice it.

One of the important questions asked in the questionnaire was if the respondents are satisfied with add-on features of navigation systems other than just providing directions. The outcome was quite expected that 97 (96%) out of 101 respondents are completely satisfied by the features other than to just provide with the direction. These respondents enjoy the features of alternative routes, traffic forecast, multiple destinations on same route, services along the route, shopping etc. A small share of 4 (4%) respondents believes that there is scope of further improvements. They are happy with the features provided by the navigation maps but the think that the technology should change as per the growing demand.

An autonomous car is a vehicle that can sense the nearby environment and can move with limited or no human input. The first automated car was developed in 1977 by Japan's Tsukuba Mechanical Engineering Laboratory. It was asked by the samples that, as per them, might this technology be successful in India or not. Out of 101 responses, 36 (35.6%) of respondents have a positive sense that the technology of autonomous car will not only should come in Indian markets but will also prove to be a huge success. On the other hand, 16 (15.8%) respondents are negative regarding the concept of autonomous cars in India. They think India is not ready for such complex technology especially where traffic violations are very common. Moreover, it is also believed that this technology will be very expensive for a common man, so it makes no sense even if it is introduced, it will be a huge flop. Large proportion of 51 (50.5%) of the samples think that it might be successful. They have confidence that since, human involvement in the work like driving would decrease, so will be the occasion of traffic congestions and accidents would come down. They are ready to welcome the technology and see how it performs in Indian conditions. It will be too early to decide it for them if it will be a success or not but majority of them hope that it just might work out of India.

This is the section when it was asked from the sample that if they are aware of such blessing-like technology that how does it operates and what makes it work. Principally, navigation systems need GPS connection which gets synchronized by at least 4 satellites to get the position in 3-dimensions (east, north and altitude). These satellites produce thousands of algorithms per second to provide us with distance, estimated time, and altitude from the sea level. In our smartphones, we do not have GPS, but a technology called A-GPS (Assisted GPS) which needs a data connection or internet connection which is connected to a server. The server can supply data, so the GPS doesn't have to wait to receive them from the satellites and it can also send an approximate location derived from cellphone towers. 55 (54.5%) out of 101 have a fair idea that how does the navigation

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systems works. 36 (35.6%) respondents are not sure if the knowledge regarding the technical know-how is correct and enough to understand this technology. 10 (9.9%) samples are not at all aware of how this technology works. They prefer to enjoy the service rather than to know its working principle and concepts.

CONCLUSION

If I summarize the above study, I can easily conclude that majority of the selected samples 98% are well-aware about the navigation technology. These are the people who prefer to use the navigation technology only at the time when it is required or occasionally rather than using it daily. It was also found that a large group of people were segregated on the purpose of using the maps as half of the respondents used navigation maps just to check alternate routes where as some of them used just to check the traffic condition before leaving for their destination and some needs

this technology just like a car needs fuel. 90% of the total respondents prefer to use navigation technology through their smartphones rather than opting for in-built systems in cars or special GPS systems because they are more convenient to use. Almost 50% of the respondents prefer to look at the maps while driving, followed by listening the instructions and then asking the co-passenger to guide them with directions. It was surprising to see that 53.5% of the respondents trusts the navigation technology in case if they are lost while driving because it is the main purpose of this technology but a proportion of 43.6% of the people give upper hand to asking for the direction from the people than relying on maps reason being there are many places which are not available on these navigation systems. It was very remarkable to see that 96% of the respondents are satisfied with the add-on information provided by the navigation technology other than mere directions. 50% of most samples thinks that autonomous vehicular technology might be successful in India. From the study it was found that the people are ready to welcome this new hi-tech, but the main concern is if the country could provide the conditions needed by the technology to sustain. Last but not the least, almost 90.1% of the respondents have at least some idea that how this navigation technology works. It was nice to see that people are aware regarding the technical know-how. Henceforth, it can finally be concluded that the study was successful in achieving all its objectives which were mainly: awareness towards navigation maps, purpose of using navigation maps, scope of autonomous driving in India and limitations of navigation maps

LIMITATIONS

It is accepted worldwide that nothing is perfect. This implies on the navigation technology as well. There are many problems which people encountering while using navigation technology. From this survey, it can be easily depicted that majority of the respondents (90%) prefer to use navigation systems in their smartphones, hence, most of their problems are related to poor network which results in lack of accuracy, hanging of maps, GPS signal lost, etc. some of the responded also mentioned that navigation maps are fine on main roads and highways but they are not suitable for narrow areas. It was also found that many times navigation technology uses long route/ congested route which causes users to get late. It was also found by the users that maps many times makes us cross from the city’s congestion and avoid the by-passes. Many times, users’ needs alternate route, but the navigation map insist on 'U' turn and stick to the route shown by it. For interior and remote places, maps are not much useful either those areas are not digitized, or they are not updated.

RECOMMENDATIONS

Apart from these limitations, respondents have also provided some possible suggestions for improvements like maps should be updated frequently because in major cities the road construction is carried out on large scale, so maps fail to give diversion routes. People have also mentioned that if technology allows us to know the road conditions (paved/ unpaved) and alerts if any while driving it would be more useful in limiting the speed as well as would alert us for caution. Last but not he least a suggestion was also provided by keeping women safety in mind that it should mark if the areas/ roads as safe or not based on time and situation with a proper safety indicator method.

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TEACHERS IN SEARCH OF NEW PERSPECTIVE: EXPECTATIONS AND RESPONSIBILITIES

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ABSTRACT

The teaching profession has become more complex and demanding. The changes demand improvements in the working conditions, salaries and states. In the development of teachers' competence an appropriate use of new information technologies should be used as a powerful tool in the educational process. The individual teacher should be given professional autonomy to allow him/her to determine programmes, teaching method etc. so that best educational objectives may be achieved.

Along with expectations, teachers also have lots of responsibilities. Teaching is work of the most demanding sort, for teachers must make dozens of decisions daily, command a wide body of knowledge and to learn to react instantly, and be disposed to act wisely in difficult situation. And while there are principles and precepts, skill and techniques, to guide the work, teaching is also an activity with artistic aspects, a craft calling for reflection and judgement.

Keywords: Teachers, Teaching Profession, Expectations, Responsibilitie

INTRODUCTION

We each remember the great teachers who touched our lives, kindled our interest and pressed us to do our best. We hold powerful images of such teachers. They exhibited a deep caring and love for children. They conveyed a passion for the subjects they taught, captivating their students with that passion. They emphasize teaching's external aspects, not its inner workings. They approached their wor.k with creativity and imagination, striving constantly to improve. As committed professionals, they were proud to be teachers. The images of teaching that we share are deceptive as well as compelling. If we fondly recall the great teachers of our past, we also typically see teaching as a humble undertaking. It concerns itself with the least powerful age group in society. It involves such seemingly routine activities as arranging seatwork, lecturing, reviewing and responding to students' effort, and disciplining their behaviour. Accomplished teachers realize that higher order thinking is the hall mark of successful learning at all levels. There can be no neat division of teaching labour along a basic to advanced skills continuum. All teachers must concern themselves with higher order skills, with the executive functions of reasoning, and with students' capacities to monitor their own learning. Accomplished teachers constantly assess and adjust their practice to maintain fidelity to students and to subjects, to knowledge and to skills, and to basic and advanced functions. Professionalism in teaching entails the ongoing pursuit of these unities. Hence, teachers regularly find themselves confronting hard choices- sometimes sacrificing one goal for another, sometimes making compromises. If the role of a teacher is to teach, the role of a student must be to learn. However, it has been agreed that learning is not only an exercise in reading and reciting facts, but in gaining a deeper insight of events and situations.

TEACHERS' IMPORTANCE

The importance of a teacher as an architect of our future generations demands that only the best and the most and competent members of our intelligentsia be allowed to qualify for this noble profession. It is unfortunate to find that generally the worst and the most incapable people of the society find their way into this profession. Anyone who fails to find an opening in any other walk of life gets into this profession and recklessly plays with the destiny of the nation. An important reason for this is understood to be the poor salaries of our primary and secondary teachers which are no better than that of clerks. A large number of our teachers is therefore, frustrated and uninterested. They have to go for part-time jobs to meet their basic needs. Again, the teaching profession also does not enjoy due respect in the society. The primary and secondary teachers are particularly at a disadvantage. Their status is lower than that of doctors, engineers, advocates, civil servants; even lower than that of semiliterate and illiterate traders. It would therefore require great commitment for an intelligent individual, however fond of education and training he may be to forsake the career of a doctor or engineer in favour of teaching. Therefore, while selecting good teachers, it must be borne in mind that better opportunities, prospects and perks are offered to the teachers.

EXPECTATIONS OF TEACHERS

When we speak of good teachers, it means that a teacher must be a model of faith and piety and should have a fairly good knowledge. A teacher should consider it his duty to educate and train his students and should feel responsible for it. He should feel that his students have been entrusted to him and he should avoid any breach of the trust the society has reposed in him, he should be able to be a sociable person with his roots in the society, people should take him as their well-wisher and a sincere friend who cares for their children. It should be ascertained at all cost that a candidate for this profession has a natural acumen and aptitude for teaching.

Teachers need to actively participate in the social activities in a positive way and know the art of teaching with a deep insight into child psychology. Always dealing with the students in a just manner not losing any self-control is an important part of being a teacher, respecting their students, feelings, ego and trying to understand and resolve their difficulties with grace is important in being a teacher. He should be able to smile in the face of bitter criticism on his opinions, and should not feel ashamed or humiliated to accept his mistakes wholeheartedly. He should be proud of his culture, his national dress and his national language. He should be a missionary, a mentor, a reformer and a guide besides being a dedicated tutor. In other words, he should be a perfect teacher and a perfect educationist

DUTIES & RESPONSIBILITIES OF TEACHER

The Teacher Must: -

- Attend the morning assembly daily on time.
- Address the students on moral principles, social and environment issues.
- Follow the conduct rules notified in CCS (Conduct) Rules 1964 & CCS(CCA) Rules 1965
- Maintain the Teacher's Diary regularly with the lesson plan.
- Reach the class on time for teaching.
- The teacher must evaluate the students from time to time
- Teachers who are also faculty in-charges will conduct regular meetings and discuss the methods to improve the performance of students in the subject.
- Teachers must make best use of the TLM money and Pupils' Welfare Fund to develop relevant teaching learning material.

1. KNOWLEDGE OF THE SUBJECT

- To have expert knowledge of the subject area
- To pursue relevant opportunities to grow professionally and keep up-to-date about the current knowledge and research in the subject area

2. TEACHING

- To plan and prepare appropriately the assigned courses and lectures
- To conduct assigned classes at the scheduled times
- To demonstrate competence in classroom instruction
- To implement the designated curriculum completely and in due time
- To plan and implement effective classroom management practices
- To design and implement effective strategies to develop self-responsible/independent learners
- To promote students' intrinsic motivation by providing meaningful and progressively challenging learning experiences which include, but are not limited to: self- exploration, questioning, making choices, setting goals, planning and organizing, implementing, self-evaluating and demonstrating initiative in tasks and projects
- To engage students in active, hands-on, creative problem-based learning
- To provide opportunities for students to access and use current technology, resources and information to solve problems
- To provides opportunities for students to apply and practice what is learned
- To engage students in creative thinking and integrated or interdisciplinary learning experiences
- To build students' ability to work collaboratively with others
- To adapt instruction/support to students' differences in development, learning styles, strengths and needs

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- To vary instructional roles (e.g. instructor, coach, facilitator, co-learner, audience) in relation to content and purpose of instruction and students' needs
- To maintain a safe, orderly environment conducive to learning
- To comply with requirements for the safety and supervision of students inside and outside the classroom

3. ASSESSMENT

- To define and communicate learning expectations to students
- To apply appropriate multiple assessment tools and strategies to evaluate and promote the continuous intellectual development of the students
- To assign reasonable assignments and homework to students as per university rules
- To evaluate students' performances in an objective, fair and timely manner
- To record and report timely the results of quizzes, assignments, mid- and final semester exams
- To use student assessment data to guide changes in instruction and practice, and to improve student learning

4. PROFESSIONALISM

- To be punctual and be available in the university during official working hours
- To comply with policies, standards, rules, regulations and procedures of the university
- To prepare and maintain course files
- To take precautions to protect university records, equipment, materials, and facilities
- To participate responsibly in university improvement initiatives
- To attend and participate in faculty meetings and other assigned meetings and activities according to university policy
- To demonstrate timeliness and attendance for assigned responsibilities
- To work collaboratively with other professionals and staff
- To participate in partnerships with other members of the university's community to support student learning and university-related activities
- To demonstrate the ability to perform teaching or other responsibilities, including good work habits, reliability, punctuality and follow-through on commitments
- To provide and accept evaluative feedback in a professional manner
- To create and maintain a positive and safe learning environment
- To carry out any other related duties assigned by the department chairman

5. GOOD BEHAVIOUR

- To model honesty, fairness and ethical conduct
- To model a caring attitude and promote positive inter-personal relationships
- To model correct use of language, oral and written
- To foster student self-control, self-discipline and responsibility to others
- To model and promote empathy, compassion and respect for the gender, ethnic, religious, cultural and learning diversity of students
- To demonstrate skill when managing student behaviour, intervening and resolving discipline problems
- To model good social skills, leadership and civic responsibility Teachers are committed to students and their learning Accomplished teachers are dedicated to making knowledge accessible to all students.

  They act on the belief that all students can learn. They treat students equitably, recognizing the individual differences that distinguish one student from another and taking account of these differences in their practice. They adjust their practice based on observation and knowledge of their students' interests, abilities, skills, knowledge, family circumstances and peer relationship.

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Accomplished teachers understand how students develop and learn. They incorporate the prevailing theories of cognition and intelligence in their practice. They are aware of the influence of context and culture on behaviour. They develop students' self- esteem, motivation, character, civic responsibility and their respect for individual, cultural, religious and racial differences.

1. Teachers recognize individual differences in their students and adjust their practice accordingly.
2. Teachers have an understanding of how students develop and learn.
3. Teachers' mission extends beyond developing the cognitive capacity of their students.
4. Teachers treat students equitably.

Teachers are responsible for managing and monitoring student learning Accomplished teachers create, enrich, maintain and alter instructional settings to capture and sustain the interest of their students and to make the most effective use of time. They also are adapt at engaging students and adults to assist their teaching and at enlisting their colleagues' knowledge and expertise to complement their own. Teachers command a range of generic instructional techniques, know when each is appropriate and can implement then as needed. They are as aware of ineffectual or damaging practice as they are devoted to elegant practice. They know how to engage group of students to ensure a disciplined learning environment, and how to organize instruction to allow the schools' goals for students to be met. They are adapt at setting norms for social interaction among students and between students and teachers. They understand how to motivate students to learn and how to maintain their interest even in face of temporary failure. They employ multiple methods for measuring student growth and understanding and can clearly explain student performance to parents.

- Teachers call on multiple methods to meet their goals
- Teachers orchestrate learning in group settings
- Teachers place a premium on student engagement
- Teachers regularly assess student progress
- Teachers are mindful of their principal objectives
- Teachers work collaboratively with parents

Teachers in search of new perspectives

- While the psychological and material situation of teachers differs greatly from country to country, ban upgrading of their status is essential if 'learning throughout life' is to fulfil the central function assigned to it by the Commission in the advancement of our societies and the strengthening of mutual understanding among peoples. Their position as master or mistress in the classroom should be recognized by society and they should be given the necessary authority and suitable resources.
- The concept of learning throughout life leads straight on to that of a learning society, a society that offers many and varied opportunities of learning, both at school and in economic, social and cultural life, whence the need for more collaboration and partnerships with families, industry and business, voluntary associations, people active in cultural life, etc.
- Teachers are also concerned by the imperative requirement to update knowledge and skills. Their professional lives should be so arranged as to accommodate the opportunity, or even the obligation, for them to become more proficient in their art and to benefit from periods of experience in various spheres of economic, social and cultural life. Such possibilities are usually provided for in the many forms of study leave or sabbatical leave. Those formulae, suitably adapted, should be extended to all teachers.
- Even though teaching is essentially a solitary activity, in the sense that each teacher is faced with his or her own responsibilities and professional duties, teamwork is essential, particularly at the secondary level, in order to improve the quality of education and adapt it more closely to the special characteristics of classes or groups of pupils.
- The Commission stresses the importance of exchanges of teachers and partnerships between institutions in different countries. As is confirmed by current activities, such exchanges and partnerships provide an essential added value not only for the quality of education but also for a greater receptivity to other cultures, civilizations and experiences.

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- All these lines of emphasis should be the subject of a dialogue, or even of contracts, with teachers' organizations which go beyond the purely corporatist nature of such forms of collaboration: over and above their aims of defending the moral and material interests of their members, teachers' organizations have built up a fund of experience which they are willing to make available to policy-makers.

Teachers know the subjects they teach and how to teach those subjects to students

Teachers have a rich understanding of the subjects they teach and appreciate how knowledge in their subject is created, organized, linked to other disciplines and applied to real-world settings. While faithfully representing the collective wisdom of our culture and upholding the value of disciplinary knowledge, they also develop the critical and analytical capacities of their student. Accomplished teachers command specialized knowledge of how to convey and reveal subject matter to students. They are aware of the preconceptions and instructional materials that can be of assistance. They understand where difficulties are likely to arise and modify their practice accordingly. Their instructional repertoire allows them to create multiples paths to the subjects they teach, and they are adapt at teaching students how to pose and solve their own problems.

- Teachers appreciate how knowledge in their subjects is created, organized and linked to other disciplines.
- Teachers command specialized knowledge of how to convey a subject to students.
- Teachers generate multiple paths to knowledge.
- Teachers appreciate how knowledge in their subjects is created, organized and linked to other disciplines.

Teachers think systematically about their practice and learn from experience.

Without personal and professional reflection, teachers cannot grow. Whether it is continuing their education in a formal setting, attending workshops, or examining educational journals, studies, and books, teachers must continue to move forward in their own education. We can only imagine what the future of our students will look like and we must be innovative in our thinking to help prepare them. It is our duty to initiate and welcome change, even when it takes us out of our comfort zone. When we make educated decisions based on action research and reliable date, we give all students the opportunity to grow.

Teachers are models of educated persons, exemplifying the virtues they seek to inspire in students- curiosity, tolerance, honesty, fairness, respect for diversity and appreciation of cultural differences and the capacities that are prerequisites for intellectual growth: the ability to reason and take multiple perspectives to be creative and take risks and to adopt an experimental and problem solving orientation.

Teachers draw on their knowledge of human development, subject matter and instruction, and the understanding of their students to make principled judgements about sound practice. Their decisions are not only grounded in the literature, but also in their experience. They engage in lifelong learning which they seek to encourage in their students. Striving to strengthen their teaching, accomplished teachers critically examine their practice, seek to expand their repertoire, deepen their knowledge, sharpen their judgement and adapt their teaching to new findings, ideas and theories.

Teachers Are Members of learning communities

Accomplished teachers contribute to the effectiveness of the school by working collaboratively with other professionals on instructional policy, curriculum development and staff development. They can evaluate school progress and the allocation of school resources in light of their understanding of state and local educational objectives. They are knowledgeable about specialized school and community resources that can be engaged for their student's benefit, and are skilled at employing such resources as needed. Teachers find ways to work collaboratively and creatively with parents engaging them productively in the work of the school

- Teachers contribute to school effectiveness by collaborating with other professionals.
- Teachers work collaboratively with parents
- Teachers take advantage of community resources.

There are some expectations of teachers from National board to enhance the Role of the Teachers

- Teachers are facing so many changes, which lead to contradictory demands on them from society. These changes demand improvements in the working conditions, salaries and status.
- In the development of teacher's competence an appropriate use of new information technologies should be as a powerful in the educational process.

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- Measures must be taken to increase the number of women in the post of responsibility in educational sector.
- Where education is decentralized, steps have been taken to ensure sufficient financial resources to guarantee equality between regions, municipalities, etc.
- The individual teacher should be given professional autonomy to allow him/her to determine programmes, teaching methods etc so that best educational objectives may be achieved.
- Many reports show that the workload of teachers has increased during recent years. From this prospective serious step must be taken to review class size and working hours.
- Teacher's salaries have decreased in most countries. In order to ensure that teachers obtain decent salary and to retain good teachers in the profession there is a need to upgrade teacher's salary.
- There is a need to increase the status of teachers as they play a key role in all educational systems and the quality of education is determined by the quality of teaching in the classroom.
- All teachers must receive initial preparation for the profession at higher education level before starting to teach. Teachers must also receive regular in–service training, which will allow them to incorporate new developments in their teaching.

CONCLUSION

Teachers employ technical knowledge and skill, yet must be ever mindful of teaching's ethical dimensions. The primary mission is to foster the development of skills, disposition and understanding, while responding thoughtfully to a wide range of human needs and conditions. They must acquire and employ a repertoire of instructional methods and strategies, yet remain critical and reflective about their practice, drawing lessons from experience. Teachers' professional responsibilities focus on instructing the students in their immediate care, while they participate as well in wider activities within the school and in partnership with parents and the community. Teachers also have the responsibility to question settled structures, practices and definition of knowledge; to invent and test new approaches; and, where necessary, to pursue change of organizational arrangements that support instruction. As agents of the public interest in a democracy, teachers through their work contribute to the dialogue about preserving and improving society, and they initiate future citizens into this ongoing public discourse. In the development of its assessment procedures and certification standards, the National Board has sought to represent these ideals faithfully and comprehensively.

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EMPHASIS OF DISTANCE EDUCATION FOR DEVELOPING HUMAN RESOURCES IN INDIA: WITH SPECIAL REFERENCE TO IGNOU.

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ABSTRACT
The objective of this paper is to analyze the emphasis of distance education in for developing human resources (HRD) in India. The paper has been divided into three parts. First, part discusses the relationship between distance education and development of human resources in general and conceptual context & particular in India. Indian rank in HRD corresponding to other countries has also been highlighted in this part. Second part highlighted how distance education helped to learners to bring changes economically as well as socially in their personal life & social life as well. After getting degree from distance education institution i.e. Indira Gandhi National Open University (IGNOU) in this paper how they get benefit in their life. And the third & last part we discuss the futuristic model of distance training for the job learners with special reference of IGNOU in India.

Keywords of the study: Distance education, Education & Training, IGNOU.

INTRODUCTION
Distance education can play a crucial role in the economic development of a country by meeting human resources as per its needs. This system can cater to the requirement to those who are on the job. Their knowledge can be updated through continuing education programs. Due to the low level of education among the labor force in developing countries like India, its work efficiency and productivity is also low particularly in primary sector of the economy. The quality of the labor force is a very important consideration, when we look at the human resource development in a country. This is influenced by the development of education and training and the availability of professionals and facilities like doctors, teachers, hospitals, schools and colleges etc. In terms of quantity, this is very low in comparison to those who complete secondary and higher secondary education. Besides quantitative expansion of tertiary and professional education in the country, one of the important tasks of distance education has been to upgrade the quality of both instruction and output at the secondary and higher stages of education. Though, it is not an easy task through formal system alone.

Research evidences show that continuing education can improve work efficiency and productivity, and, thereby, contribute to economic growth. *Both work efficiency and productivity, besides a certain required level of education; depend upon training and orientation of human resource. These types of activities would include on-the-job training, upgrading courses, awareness courses etc*., which are possible easily through *distance education only.* On the other hand, this system can raise the employment opportunities in many ways, as it helps develop the necessary skills, attitude and motivation to match opportunities to fresh job seekers as well as self-employment.

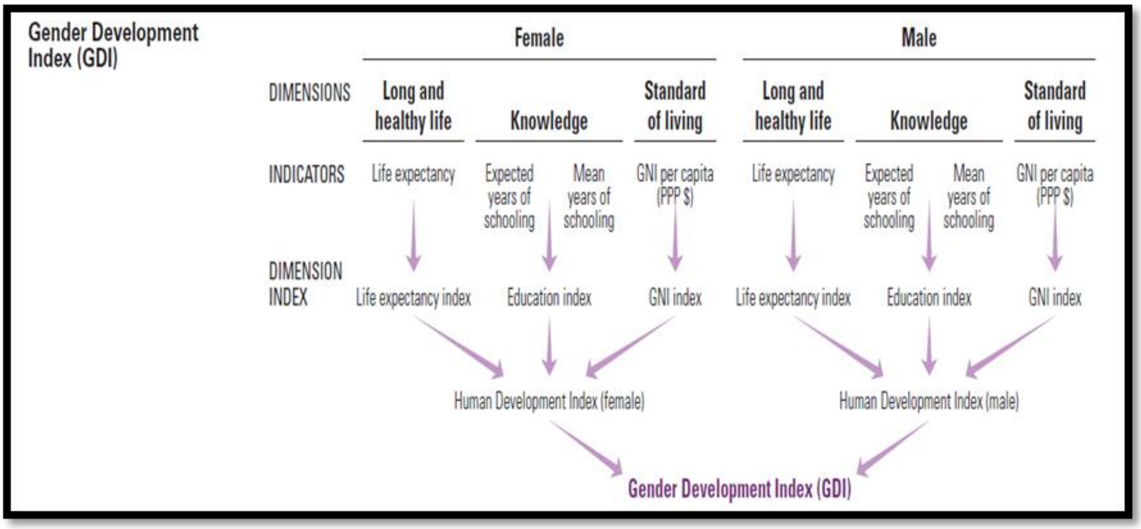
NATURE OF TRAINING AND EDUCATION IN THE WORKPLACE
- Demand for skilled labour has risen significantly as a result of globalization and changes in technology and the organization of work. The process of skill development in the informal sector in a developing countries is more important since formal training institutions do not have the capacity to train all those who want to acquire skills, and few of those who want to acquire skills have the means to afford formal training.
- International labour organization estimates, over the next ten years the growth rate of the world's labour force will slow down, there will be still some 460 million new, young jobseekers. Only 3% of them will be in all parts of Europe and North America. Two-thirds will be in Asia.
- The ability to learn, to transform existing knowledge into new knowledge, is a source of competitive advantage of increasing significance. In such enterprises, daily learning has become an integral part of the job. Part of such learning relies on the exchange of tacit knowledge among employees.

INDIA'S SCENARIO
Since independence, there has been significant progress in human development in the country as reflected in broad indictors such as the improvements registered in educational attainments, health coverage, and in provision of basic social infrastructure. India ranks 115th out of 162 countries in terms of the UNDP are Human Development Index (HDI) and are classified in the group Medium Human Development with HDI of 0.571 in 2001. India's comparative position on Human and Gender Development is presented below. Though the overall

index on gender related development has improved in 2001 as compared to 1992, it is still low in comparison with the country's human development levels (GOI, 2002).

Sr.No.	Country	Human Development Index		Gender Development Index	
		1992	2001	1992	2001
1	Norway	0.933	0.939	0.911	0.937
2	Australia	0.927	0.936	0.901	0.935
3	Sri Lanka	0.704	0.735	0.66	0.732
4	China	0.594	0.718	0.578	0.715
5	Indonesia	0.637	0.677	0.591	0.671
6	**India**	**0.439**	**0.571**	**0.401**	**0.533**
7	Pakistan	0.483	0.498	0.36	0.466
8	Bangladesh	0.364	0.47	0.334	0.459
Source: Government of India (2002), Economic Survey, 2001-02.					

Table-1: Gender Development Index Parameters



Above table no 1 shows the Gender Development Index(GDI),

How GDI hierarchy flow works.

Table 2: India's global position on human and gender development

The Table 2 indicates that India requires alternative strategy to increase its HRD ranks. Distance and ICT. This system can spread necessary awareness among those whom such awareness might help education can influence the quality of human resources in the areas of health, nutrition, education, large number of uneducated people, particularly women. In the process, distance education will call for interaction among people belonging to different areas of operation such as teachers, technologists, learners, administrators and other functionaries. This will enhance the possibilities of interfacing education with other aspects of social life.

Role of Indira Gandhi National Open University in Human Resource Development of India

In 1970, the Ministry of Education and Social Welfare organized a seminar on 'Open University' in collaboration with the Ministry of Information and Broadcasting, the UGC and the Indian National Commission for Cooperation with UNESCO. After the seminar recommendation, an open university in India has been established on an experimental basis. Starting in 1974, the government of India appointed an eight-member working group on the open university, the leading role was given to G. Parthasarathi, the then Vice-Chancellor of the Jawaharlal Nehru University.

The working group recommended establishing an open university by an act of parliament as early as possible. They recommended that the university should have jurisdiction over the entire country so that, once it is fully developed, any student even in the remotest corner of the country can have access to its instruction and degrees (Working Group Report, 1974).

The working group suggested several measures to be followed in instructional and management processes of the Open University which included: admission procedure, age relaxation, preparation of reading materials, setting up of core group scholars in different fields, setting up of study centres, vehicle of curricular programs, live contact with teachers and so on. On the basis of the recommendations of the working group, the

Union Government prepared a draft bill for the establishment of a National Open University, but due to some reasons the progress was delayed.

In 1985, the Union Government made a policy statement for establishment of a national open university. A Committee was constituted by the Ministry of Education to chalk out the plan of action of the national Open University. On the basis of the report of the Committee, the Union Government introduced a Bill in the Parliament. In August 1985, both the Houses of the Parliament passed the Bill. Subsequently, the Indira Gandhi National Open University came into existence on 20 September 1985, named after the late prime minister.

In 1989, the first Convocation was held and more than 1,000 students graduated and were awarded their diplomas. IGNOU audio-video courses were first broadcast by radio and television in 1990 and IGNOU awarded degrees received full recognition by the University Grants Commission in 1992 as being equivalent to those of other universities in the country.

In 1999, IGNOU launched the first virtual campus in India, beginning with the delivery of and Information Sciences courses via the Internet.

The President of India is the Visitor of the University. The Board of Management is the principal Computer decision making body of the University. The authorities of the University include Board of Management, Academic Council, Finance Committee, Planning Board, Research Council, Distance Education Council and Schools of Studies. The overall functioning of the University is managed by these statutory authorities.

As per the IGNOU Act, the University shall Endeavour to advance and disseminate learning and knowledge by a diversity of means, including the use of any communication technology, to provide opportunities for higher education to a larger segment of the population and to promote the educational well being of the community generally, to encourage Open University and Distance Education systems in the educational pattern of the country and to coordinate and determinate the standards in such systems.
As of 2011 IGNOU has served over 3 million students in India and 40 other countries abroad. These are UAE, UK, Qatar, Kuwait, Oman, Bahrain, Saudi Arabia, Seychelles, Mauritius, Maldives, Ethiopia, Namibia, Kenya, Myanmar, Vietnam, Singapore, Indonesia, Malaysia, China, Nepal, Sri Lanka, Kyrgyzstan, Afghanistan, Fiji, France, Ghana, Gambia, Sierra Leone, Madagascar, Liberia, West Indies, Samoa, Lesotho, Malawi, Switzerland, Nigeria, Mongolia and Zambia.

IGNOU has 21 schools and a network of 67 regional centres, 2667 study centres, and 29 overseas centres (in 15 countries). Approximately 20% of all students enrolled in higher education in India are enrolled with IGNOU. IGNOU offers 226 academic programs comprising courses at certificate, diploma and degree levels.

Table-3: Learners Profile in IGNOU

Sr. No.	Convocation date	Total awards distributed	Sr. No.	Convocation date	Total awards distributed
1	21-Feb-89	1171	11	04.03.2000	53328
2	27-Apr-91	3807	12	03-Mar-01	62369
3	25-Apr-92	4907	13	21-Mar-02	78074
4	05-May-93	4444	14	22-Feb-03	81931
5	16-Apr-94	7580	15	21-Feb-04	74603
6	06.05.1995	9246	16	05.03.2005	71298
7	11.05.1996	12301	17	18-Feb-06	75174
8	08.03.1997	16149	18	17-Mar-07	111699
9	07.03.1998	25080	19	16-Feb-08	101346
10	14-Mar-99	33119	20	15-Mar-10	135000
			21	12-Apr-13	158387
TOTAL					**1121013**

According to above Table no 3, at present, around **1121013** students are on rolls in IGNOU. Of the total enrolment, 75.85% are from urban areas and rest of them belongs to rural areas. About 43.94% are unemployed and 42.86% are employed. Rest of the learners did not inform their status may be those were self employed or doing studies.

RESEARCH EVIDENCE

The author of this article conducted a study on 'Distance Education and Job Market of IGNOU Graduates' during 2010. The study examines to what extent to which distance education programs helped the development of human resource development in India. Some of the objectives of the study were intended to:

- Role of IGNOU degree in Indian job market;
- Examine how IGNOU programs facilitates learners job performance and
- Necessity of IGNOU degree for obtaining job.

SAMPLE SIZE METHODOLOGY

Survey research method was followed for the conduct of the study. The reference period of the study was from March 2007 to March 2010.

DATA COLLECTION

Data for the study were collected from two sources:

(a) Published records;

(b) Questionnaire administrated to sample learners.

TOOLS

The structured questionnaire was administrated for IGNOU students. A sample of 3500 successful graduates and post graduates who have successfully completed their degree during March 2007 to March 2010 were selected.

FINDINGS

The study which was conducted to examine the extent of IGNOU programs help in the development of human resources based on 1750 (50%) respondents. Analysis of data related to the objectives of the study led to the following findings.

STATUS OF RESPONDENTS BEFORE JOINING IGNOU

- A large percentage (52.98%) were doing regular job and 13.16% were studying in formal schools and colleges. Some of them (5.79 %) were doing both part time job as well as doing their studies. 9.57% of them were unemployed, 14.53 % were self employed and 3.97 % did not responded.

Learner's objectives to enroll with IGNOU programs and utilization of degree

- A large percentage of the respondents (50.59%) informed that their objective to enroll with IGNOU was to continue education while 36.23% who responded to get job. 9.32% respondents informed that their objectives were to get promotion, while 1.86% said their objective was social reasons. Rest of the respondents did not specify their objectives but any how managing their higher studies as well as many other distance courses. Most of the respondents informed that their objectives were fulfilled. And this is the achievement for distance education system.

Learner's status after completion of program from IGNOU

- *Of the 60.23% respondents who were on the job*, 23.12% joined further education and **11.36% got increment**.
- *19.56 % respondents who were regular students, only 17.92*% of them got job and 29.05% were self-employed.
- *Of the 11.65 % respondents who were indulge in part time job*, 53.62% of them opted for PG program, 33.43% got job.
- *Among 14.97 % unemployed people some around 63.73*% joined for further education program, 34.76% get job and 12.94% not satisfy with the distance education.
- *Among 15.73% self employed people, only 33*.07% were opted for further education and from them only 12.22% were interested to do job. Others are continuing with their business.

To what extent degree from IGNOU was necessary to get job.

Those respondents who were unemployed and doing part time job before joining IGNOU programs and got regular job and promotion informed that:

- to become graduate was necessary to get job and promotion in their respective enterprises;

- it was one of the prerequisite for the job.

To what extent IGNOU degree facilitates job performance

- Most of the respondents (48.40%) informed that it helped a great deal to facilitate job performance;
- Few respondents (21.0%) informed that it helped partially.

Learner's views

- Many of the respondents informed that the curriculum of various IGNOU programs was relevant and enabled him to acquire skills in their concerned fields.
- Other respondents informed that the study materials of IGNOU were high standards in terms of quality. The foundation course having positive impact on skill development because the contents of the study materials were relevant to their jobs.

Success stories

- Rajinder Kumar from Jhajjar (Haryana) informed that he was Assistant Teacher (JBT) in Government School. After completion of B.Ed degree from IGNOU, he got Post-Graduate Teacher position.
- Ravi Nair from Mumbai informed that IGNOU degree is helpful for his self-development and he can now communicate in English as well.
- Surindra Devi from Himachal Pradesh informed that degree from IGNOU helped in her personality development and in gaining knowledge.
- One of the respondents informed that degree from IGNOU helped him to become self-employed. Now he is running a magazine called 'Yug Manas'

It has been established from the above evidences that distance education helped to everyone. It helped to unemployed, self-employed and employed learners to bring changes economically in their personal life.

There is possibility of relationship between training and solving of business problem. Training has to do with the target groups acquiring knowledge, skills, and attitudes that are useful to them immediately to improve performance on the job. On the other hand, education deals with the acquisition of knowledge, skills, and attitudes too, but not necessary for immediate improvement of performance on the job (Zane L. Berge, 2001). Distance training is also cost-effective as comparison to traditional classroom training as shown in the following Table 1. However, Constantine Osiakwan and David Wright's (2001) study shows that total cost of Remote Access Distance Training (RADL) is higher than the total cost of classroom-based training (CBT). But, the profits from RADL are higher than the profits from CBT, since it is possible to charge students a higher price for RADL than the CBT. RADL is a distance training systems, in which students study at their workstations, which are connected to a training center via audio and computer links.

Table-4: Comparison of Distance Training Costs V/S Traditional Classroom Training

Distance Training			**Traditional Training**		
Distance training source	Average costs per participant In US $	Class duration	Class room presenter	Average costs per participants in US $	Class room duration
Tele learning	30	6 hours	Senior Manager (1)	40	8 hours
Online	10	6 hours	Mid Career Instruction (2)	55	8 hours
Self Paced Compute based	12.21	6 hours	Junior Instructor	20	8 hours

Note: ***Actually delivery cost does not include course development cost.***
Source: Jo. L Longnecker (2001) Attracting, training and instructors for distance learning at the US general account office, Zane L. Berge (eds.) Sustain Distance Training, San Francisco: Jossey-Bass.

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According to Table no 4, It has been proved from the studies conducted by Zane L. Berge (2001) and Constantine Osiakwan and David Wright's (2001) that distance training is cost-effective and profit generating.

FUTURE PROSPECTS

But this system could not meet the needs of those employers (public and private sectors) who have demanded skilled labor due to globalization and changes intechnology in their respective organization and those who require daily learning, which has become integral part of their job performance.

TARGET GROUP

Due to increasing diversification of the economy together with acceleration in economic growth has resulted in structural changes in the nature of the job market. As per the 55th Round (July 1999-June-2000) of the Survey on Employment conducted by the National Sample Survey Organization (NSSO) reveal that employment in absolute numbers was 397 million (in both organized and unorganized sectors). Of the total 397 million 28.11 million i.e. 7 percent employment was in organized sector.

Trends in organized sector employment reveal that employment in this sector has been declining due to slowing down in employment in public sector. This could be attributed to restructuring programs of the public sector, and the ban on recruitment in many State Departments/Institutions as part of the 'economic drive' to reduce government expenditure. The annual growth rate of employment has been increased in private sectors since 1995. However, this growth rate in private sector employment did not affect the slowdown in public sector employment since the private sector share of employment in the organized sector was only one third. Therefore, the growth rate in organized sector employment is now dependent on employment growth in the private sector.

Manpower in the Public Sector by Branch

India's employment in the public sector by industry has been presented in the following Table 5.

Table-5: Employment in the public sector by Industry

Branch	**2000 (In Millions)**
Central Government	3.27
State Government	7.46
Quasi-Government	6.32
Local Bodies	2.25
Total-1 (public sector)	**19.31**
Private Sector	8.70
Total –2 (organized sector)	**28.11**
Employment in un-organized sector)	368.89
Grant Total	**397**

Source: Government of India (2001-2002) Economic Survey of India.

The above table 5 prevails that the bulk of manpower in organized sector consists in State and Quasi Government sector. Among the total labour force, women constituted about 17.2% of the organized sector (public and private sector). Among rural women workers, a majority of them are employed in agriculture as labourers and cultivators. In the urban areas, women workers are primarily employed in unorganized sectors such as household industries, petty traders and services, building and construction etc.

Table-6: Growth of Employment by Sectors

Industry	% of employed workers
Agriculture	59.8
Mining and Quarrying	0.6
Manufacturing	12.1
Electricity Gas etc.	0.3
Construction	4.4
Trade	9.4
Transport, Storage & Commn	3.7
Financial Service	1.3
Community Social & Pers. Services	8.4
Total Employment	**100.0**

According to Table no 6, there is a need for curriculum design in all the above industries. If we think to train all employees for their daily knowledge up gradation and the process of skill development, the existing class room

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training methodology do not have the capacity to train all of them. Department of Personnel Training (DOPT), Government of India (GOI) had already initiated strategy in public sector. The Federation of Indian Chambers of Commerce and Industry (FICCI) recently organized a seminar on 'E-learning: Transforming corporate workshops', as an effort towards creating awareness on the benefits of e-learning in corporate environment. E-learning has emerged as a successful tool to impart education and training in a need based manner using various forms of media.

IGNOU-DOPT INITIATIVE

The DOPT, Government of India has planned for the use of distance education methodology in a large scale to train the trainers. Three batch of the trainers have been trained in IGNOU (India) and UKOU (U.K) on designing self-learning material, audio/video, interactive multimedia on macro media director and online training through Web city. These packages are further developing training strategies, with the

support received from State Government and DOPT, Government of India, for wider State level and National level implementation as respective areas of specialization.

NEED FOR STRATEGIC PLANNING

There is a need for strategic planning for the futuristic model.

- There should be planning board/committee. The members should be represented from Center and State Governments (public sector) and from FICCI and CII (private sector).
- Identify the goal of distance training programs
- Conduct an organizational analysis:
- To find out opportunity for training and education database of participants
- To find out the basic infrastructure
- Provide accountability for the use of training resources
- Implementation an Evaluation **Perspective Model**

There is a need for the hour to have effective networking between all the existing online resources. This does not require additional resources but proper and effective utilization of the existing resources. For instance: Government of India had already initiated some projects in this direction. Project Initiated by the Department of Information Technology, Ministry of Communication and Information Technology, Government of India are:

1. **National Resource Centre for Online Learning NCST, Mumbai-URL: www.ncst.ernet.in/vidyakash**
2. **Virtual Campus Initiative for IGNOU One-year PG Diploma in IT-URL: www.ignou.ac.in**
3. **Developing Web Based Digitized Collection for Distance & Continuing Education in IT-A Demonstrative Project on Internet Based Online Interactive Courseware IIT Delhi- URL:www.iitd.ac.in/courses**
4. **Design and Development of Internet Enabled Multimedia Courseware for a Virtual University, Pilani- URL:bits-pilani.ac.in**
5. **Development of Interactive Multimedia Information Services over a Hybrid Internet and Broadcast Digital TV networks IIT Kanpur, URL:http:www.iitk.earnet.in**
6. **Developing Web Based Intelligent Interactive Tutoring (web IIT) IIT Delhi- URL:www.iitd.a.c.in/courses**
7. **Design and Development of Component Based Functionality in E-learning tools C-Dac, Hyderabad URL:www.cdach.ernet.in**
8. **Multimodel Digital Distance Education for IT & Other Critical Technologies, School of Educational Technology Jadavput University, Kolkota.- URL:www.jadavpur.edu**

SUGGESTION AND RECOMMENDATION

- The existing training centers of IGNOU, State Open Universities (SOUs) and Correspondence Institutions (CCIs) should be used for support centers. Training facilities should be provided to these centers. Easy approachable to all the learners so that they can easily opt for any courses as per their requirement.
- Staff Training & Research Institutes of Distance Education (STRIDE) i.e. IGNOU should design and develop training package to train staff and faculty of these institutions. This will uplift the level of productivity.

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- The training curriculum should be designed as per needs. The ICT should be used in to make optimum use of distance training programs. The basic information about the curriculum/programs should available on Web. be
- Possibilities for in-service training through distance mode should be explored for employees who are working in different occupation. Separate courses should be designed for sector wise workforce, so that a large numbers of human resources get benefited according to their need.
- STRIDE should develop programs for training and development of all the DTIs staff through Internet. Web-based training system can be developed which will provide interactivity among different students of the program from different locations in the world.

CONCLUSION

The emphasis of distance education is very good for developing human resources in India, and it is very much helpful in human resource development. The above study helped to acquire skill and enrich professional development in their concerned areas. Peoples are very much interested to do distance education for their good working life, it shows that distance education is developing the human resources in India. Row tree (1998) comments that "**Most of the research over the last twenty years or so suggests that media do not differ greatly in their potential for helping people to learn. What makes a difference is not the medium itself but how well it is used and how keen the learners are to hear. Nevertheless, even if most media can do most things reasonably well, each does some things better than others"**. The planning of distance education seriously takes into account the human resource needs of the country on the one hand, and tries to base the design and development of educational programs on the other hand. Besides, provisions in support of the principles of lifelong education, training and updating (both in-service and pre-service) are made part of the continuing education programs, and should be considered as regular activities of a distance teaching institution.

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A STUDY ON AWARENESS OF OPEN EDUCATIONAL RESOURCES AMONG PRE- SERVICE TEACHERS

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ABSTRACT
UNESCO (2000) organized the Forum on the Impact of Open Courseware for Higher Education in Developing Countries. Open educational resource (OER) was one of the outcomes of the forum. The open educational resources are those resources that can be used for non-commercially purpose without the obligations of the copyright and is available for free. It implies that the teachers can use open educational resources for their teaching. The use of these freely available digital resources by the teachers is a compelling need of this digital world as the ethos of teaching and learning has transformed. The open educational resources include learning resources like courseware, content module, learning objects, online learning communities, etc. and teaching resources that provides teaching support to the teachers like free software, digital teaching aid, books, courses, etc. In India many such government initiative are taken to develop the open educational resources like digital content, courseware, online community support, and knowledge networks. The present study aims to explore the awareness of these open educational resources among pre-service teachers. The study adopted a survey method. The sample of the study comprises of the pre-service teachers enrolled in the B.Ed. programme at Lingaya's Lalita Devi Institute of Management & Sciences. The results of the study revealed that many of the pre-service teachers have a very limited awareness about the term open educational resources and they do not understand the broader concept of open educational resources.

Keywords: OER, Pre-service teachers, Awareness

INTRODUCTION
Open educational resources (OER) are defined as teaching, learning and study resources that make use of suitable tools, such as open licensing, to permit their free reuse, constant improvement and repurposing by others for learning purposes. Open educational resources contain full courses, course tools, elements, textbooks, streaming videos, examinations, software, and any other tools, resources or procedures used to support access to understanding or that have an influence on teaching, learning and research.

The emphasis of OER is on the probability of taking innovative work from other providers and being able to familiarize and repurpose it to produce a new learning resource. In this sense, open means free to access and free to transformation. It is for this motive that one of the central features of an OER is the liberal licensing (e.g. Creative Commons), which enables this process.

The general features of OER are
- They can be any type of learning means used in an educational situation.
- They are frequently, though not completely, offered in a digital set-up.
- The digital set-up allows the reprocess, sharing, revision and repurposing of the resource for an altered learning setting than the original one.

What OER are as well as are not OER are not just "Stuff on the Web"
It can be seen from the explanations above that OER can be a widespread variety of educational resources – full courses, course resources, components, textbooks, streaming videos, examinations, software – which are usually offered in a digital set-up. As OER can be many kinds of resources, the question frequently asked is: what is the difference between "stuff on the web" and OER (Thomas, 2010)? Or more precisely: when is a Wikipedia page an OER?

A Wikipedia page is open allowing to the most widespread definition of open; it is also a resource. Though, it can only be an OER if it is used within a precise learning organization as an educational resource (Falconer et al, 2013: 63): "An OER can be a course, element, lesson, webpage, exercise or multimedia clip, but it must have a definite pedagogical purpose/setting" (McGreal, 2014: 51).

Wikipedia does have a clear educational course, which stimulates the use of Wikipedia content in learning settings.

On the contrary, there is the question of whether open data is an OER. Although, open data may permit reuse, distribution, revision and repurposing. It is a source of evidence, but its purpose is not directly instructive. In this sense, it is not inevitably an OER. Nonetheless, open data may be used as a learning resource in a learning setting; in this instance it would be OER.

OER are diverse from "Learning Objects"

The essential difference between OER and other features of digital learning is their openness and lack of restraining patent, which enables the reuse and repurposing of the educational resources (Butcher and Hoosen, 2012). This leads to the benefits of division and teamwork.

The notion of enabling the division of digital resources is not new, and it is a typical of information resources offered in a digital set-up that they can be simply distributed with negligible costs once they have been established. In contrast to Reusable Learning Objects (RLO), OER believers and practitioners highlight the potential for sharing prevailing content over the design of context- neutral components for learning. In other words, it is argued that while the RLO improvements were concentrated on the mechanical side of instructional scheme, OER are much more focused on purely how to make prevailing content more open for entree and hence more handy (Kernohan and Thomas, 2012; Lane and McAndrew, 2010: 960).

OER are different from "Digital Learning Resources"

Since allocation and reuse is such an essential aspect of OER, it has become common to pay attention to the "four Rs" of OER (Hilton et al., 2010; Wiley, Bliss and McEwen, 2014; Wiley, 2009):

- Reuse – to use the work exact. This is basically an issue of easy entree to existing resources.
- Review – to modify or change the work.
- Remix – to combine the work (precise or changed) with other works.
- Rearrange – to share the exact work, the revised work or the altered work with others.

The present status of open educational resources

As we arrived the new era, the amount of learning content freely accessible on the Web was large and rising exponentially. With some exclusions, the resources were dispersed, were hard to find and use, and lacked the permits essential to ensure their quality. But despite the apparent confusion, many university librarians predicted that digitized collections of resources would be a major, if not the foremost, method for future library collections. Formerly at a 2002 UNESCO-sponsored, Hewlett-supported meeting of established and emerging world participants, the term "open educational resources" was invented. The acceptance on the OER conception since 2001 by international administrations, colleges and universities, specific faculty, and supporters in the open-source concept has been unusual. UNESCO, for example, has comprised the application of the OER conception as an aim in its current two-year plan. Some administrations and other international governments—the World Bank, OECD, the International Association of National Academies of Science, the Commonwealth of Learning, the European Union, and the European Organization of Open Universities—have also recognized the possible effect of OER and declared their concern in and support of it.

Scope of OER in Teacher-Education Programme

1. Extended access to learning: Learners everywhere in the world can access OERs at any time, and they can access the material continually.
2. Scalability: OERs are easy to allocate broadly with little or no cost.
3. Expansion of class resources: OERs can increase textbooks and lectures where insufficiencies in information are marked.
4. Improvement of regular course content: For instance, multimedia material such as videos can supplement text. Offering information in multiple designs may help students to more simply learn the material being taught.
5. Rapid circulation: Information may be distributed rapidly (especially when compared to information printed in textbooks or journals, which may take months or even years to become accessible). Quick accessibility of material may increase the suitability and/or significance of the material being offered.
6. Less expense for learners: The use of OERs instead of outdated textbooks or course packs, etc. can considerably reduce the cost of course resources for learners.

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7. Showcasing of improvement and ability: A wide viewers may learn of ability research interests and expertise. Possible students and contributors may be overwhelmed, and student and faculty employment efforts may be improved.
8. Links for alumni: OERs deliver an outstanding way for alumni to stay attached to the institution and continue with a program of lifelong education.
9. Constantly improved resources: Unlike textbooks and other stationary sources of information, OERs can be enhanced rapidly through direct editing by users or through solicitation and integration of user response. Trainers can take a current OER, adjust it for a class, and make the altered OER available for others to use.

Significance of OER in Teaching and Learning

The importance of OER is broadly classified into Institution's perspective, Educator's perspective and Learner's perspective. The institution's perspective consist of refining recruitment by helping students find the right courses, increasing teamwork among students, faculties and other, interesting alumni as life-long learners and improving the public image of the institution.

The educator's perspective includes maintaining a record of teaching improvements allowing others to build upon them, nurturing connections with coworkers around the world, gaining publicity through improved status and leaving a legacy after leaving university.

The learner's perspective includes retrieving high-quality resources from some of the best academia in the world, appealing in informal learning, where permits are not needed, saving money on expensive necessary textbooks and learning through efficient materials that are significant to current issues.

Impact of OER on Teacher's Training

Though there is not a great deal of study in respect to student achievement as new textbooks are accepted, there has been an emphasis on student achievement when OER are accepted. Studies have confirmed that no harm has happened as a consequence of the use of OER and that learners are performing at least as well as they did with the outdated resources. They have also shown improved student maintenance and student achievement using OER. Nonetheless, one would think if 50 percent of learners who never purchase the text now have access to resources, and wouldn't the achievement rates with early and constant access to resources be higher.

Requirement of Teachers' to know OER

The use of OER leads to development in learner presentation and satisfaction. OER creates different customs and approval patterns than other online resources. It also lead to more fair access to learning, attending a broader base of learners than outdated education. The usage of OER is an effective way for enlightening retention for at-risk learners. It hints to critical reflection by professors, with indication of improvement in their preparation. OER acceptance at an institutional level leads to financial aids for learners and/or institutions.

Shortcomings of OER

Ever since many OER sources allow any user to generate an explanation and post material, some resources may not be appropriate and/or precise. OER material is formed to stand alone, and meanwhile self-learning operators may access the material outside of a classroom setting, they will miss out on the argument and teacher response that describe for-credit classes and that make such lessons useful and appreciated.

While struggles are being made to make OERs accessible in multiple languages, many are only accessible in English, restraining their effectiveness to non-English speakers. Moreover, not all resources are traditionally suitable for all viewers. Some learners may have trouble using some OERs if they have a slow or unreliable internet association. Other OERs may require software that learners don't have and that they may not be capable to afford.

LITERATURE REVIEW

Dominic Orr, Michele Rimini and Dirk Van Damme (2015) talks about OER in the perspective of educational programme and training. It compares and contrasts OER to other usually discussed modernizations in education: learning matters, digital learning resources, open data, Massive Open Online Courses (MOOCs), and open learning. It then goes on to describe how OER offer a special type of modernization possible capable of supporting new methods of teaching and learning. In contrast to other studies of OER, this report takes the opinion that OER should be reflected in the context of key challenges for educational organizations at present.

Christopher B. Mugimua (2010) in his article presents outcomes of creation and distribution method of open education resources (OERs) to support pre-service and in-service educators in Uganda and other African countries. It highlights the opinions of educators and the authoring team of the effect of their participation in

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materials formation and distribution on their practice and professional progress. It also presents teachings learned during the growth and implementation method and the best practices for repeating this outreach program in Uganda and beyond. This article also shares perceptions into how the OERs can increase or contribute to effective lessons and learning particularly in under-resourced school circumstances in Africa, and also shares understandings on best practices on producing the authoring team of OERs.

Leigh Blackall (2008) in his article looks at what starts an open educational resource and studies the concerns and benefits to an educational organization that is moving to contribute in open educational resource improvement and to accept more open educational practices. It labels the primary steps in these ways being made by the Educational Development Centre at Otago Polytechnic, a tertiary educational and vocational training association in Southern New Zealand.

James J. Tuite (2018) said Open Educational Resources (OER) is supported as a means of creating high-quality educational resources easily obtainable on digital platforms to learners and teachers, generating a revolution in the distribution of educational materials and decreasing one cost barrier for higher teaching. Though, existing models of OER appear unmanageable with the re- establishment of supplementary materials being delivered "for profit" and funded for by learners. The achievement of MOOCs as a disturbing digital platform is inspected, and several other approaches are recommended including a partnership model and a discipline-specific funding model on existing platforms to guarantee the highest quality learning at the lowest potential cost to all learners.

THE STUDY

In India many such government initiative are engaged to improve the open educational resources such as digital content, courseware, online community support, and information networks. The current study aims to explore the awareness of these open educational resources among pre-service teachers. The purpose for selecting this is that they are free to use. They offer the instructional support to the pre-service teachers for various courses. The objective of the study is to explore the awareness of alternatives to texts while retaining instructional quality.

METHODOLOGY

The study adopted a survey method. The sample of the study comprises of the pre-service teachers enrolled in the B.Ed. programme at Lingaya's Lalita Devi Institute of Management & Sciences.

Research objectives

- To explore the awareness regarding open educational resources among the pre-service teachers.

Participants and Setting

The sample for the study is consisted of 50 students enrolled in B.Ed. programme for the academic year 2017-2019 at Department of Education, Lingaya's Lalita Devi Institute of Management & Sciences having awareness about the Open Educational Resources (OER).

Tool and data collection

A questionnaire having open and closed ended questions is constructed. The open ended questions aimed to explore the awareness of Open Educational Resources among pre-service teachers. The close ended questions are aimed to explore the knowledge of pre-service teachers regarding various digital learning content such as E-books etc. The questionnaire is circulated to all the 50 participants through Google form.

FINDINGS AND DISCUSSIONS

The data collected shows that 54% of the respondents are familiar with the term open educational resources and 46% of the respondents were not aware of the term. The diagrammatic representation of selection of the sample is shown in Figure 1.

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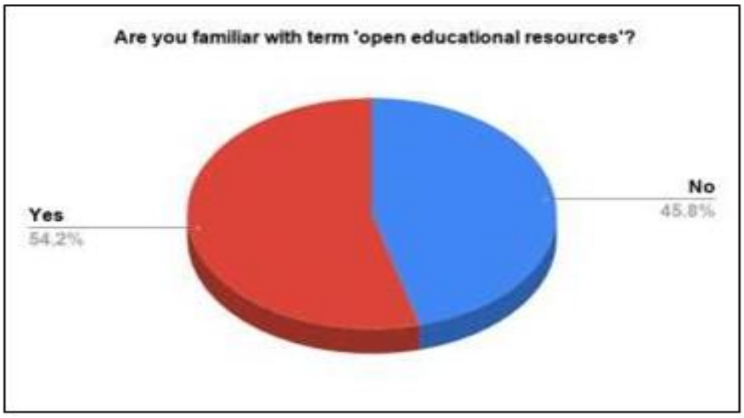

Figure-1: Percentage of respondents familiar with the term OER

From the above data, the further questions were asked related to certain free digital resources of OER. This is shown in the following table representing digital resources on the web that are copyright free.

Table-1: Free Digital Resources on the web

S. NO.	Free Resources	% age of respondents
1.	E-books	87.5
2.	E-Pathshala	91.7
3.	FOSS	37.5
4.	MOOCS	66.7
5.	NPTE & Swayam	66.7
6.	NROER	54.2

The awareness regarding different forms of free and open digital resources on the web that are copying free are shown in Figure 2.

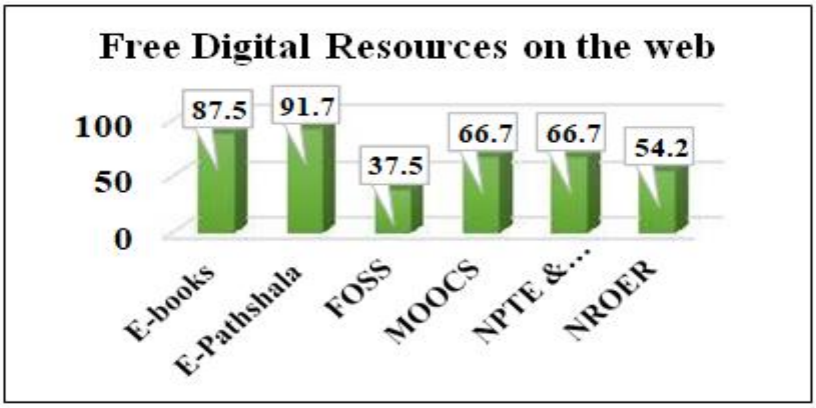

Figure-2: Free Digital Resources on the Web

The graphical representation in Figure 2 illustrated that majority of the participants have awareness regarding E-pathshala (91.7%) and the participants have least awareness regarding the FOSS (37.5%).

The 54% of the participants who are aware about the term 'open educational resources' were further inquired about the source from where they came to know about this term. The responses of the participants are shown in figure 3.

Figure-3: Sources of OER

As shown in figure 3, out of the total sample only 1% students have heard about OER from brochures, seminars and workshops, 2% from open universities and educational institutions, 3% from their friends and colleges/institutions, and 4% have heard it from the internet and digital media.

The 54% of the participants who were aware of the term were also asked to express their understanding about the open educational resources. Some of the commonly occurring responses are as follows:

- *"OER is freely accessible books useful for teaching, learning, and research purposes."*
- *"It a type of educational materials available for teachers as well as for students."*
- *"It is available in various language and can be accessed by large population."*
- *"OER is accessible to all."*
- *"OER is a type of education which can be reused and modified."*
- *"OER is a free online reading material and no regular classes are required for it."*

The responses given by the 54% participants highlights that they have a limited understanding of open educational resources. Majority of them only considers the digital material available on the web as OER. They fail to see the broader concept of open educational resources i.e. the OER not only includes digital material but courseware, FOSS, e-networks and all there resources that comes with copyright free license.

CONCLUSION AND RECOMMENDATIONS

The paper have attempted to show that open educational resources plays an essential role in supporting professional development of teachers. The findings of the study revealed that pre- service teachers have a very narrow understanding about OERs and they fail to recoganise that open educational resources include various kinds of resources which comes with a free copyright license and is not only limited to the digital content.

Certain recommendations on the OERs are as follows:

- The ICT course in the B.Ed. programme must talks extensively about the Open educational resources
- The B.Ed. programme must have the provision for hands of training of the various OER like FOSS, open courses, etc.
- Workshops and induction programmes can be conducted to provide exposure to the teachers.
- Republishing of modified resources should be encouraged by educators as per the convenient of the pre-service teachers.

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DYNAMIC LEADERSHIP IN SCHOOLS THROUGH DIGITAL SYSTEM TO ADDRESS STUDENTS CONCERNS- AN INITIATIVE TO INTEGRATE TECHNOLOGY AND COUNSELING

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ABSTRACT
School is a complex organisation which has amalgamation of multi dimensional relationship between administrators-teachers ,teachers-teachers, teachers-students and teachers-parents. An effective leadership has to take care of all dimensions to make school as an organisation grow and develop. Effective School leadership is easier to talk about in the abstract terms than to accomplish in reality. The educational institutions are meant to be centers of learning and development enabling a student to be independent, empowered and conscious of its responsibility. The schools and institutions form the backbone of any society and nation. Among many of its responsibilities, the schools need to assure safety and security to its students.

This research paper intends to explore the school practices of discipline, pedagogy, curriculum and assessment with a view to bring effective leadership focused on research of opinions and perceptions of stakeholders about students security and safety in the schools.

The findings of the qualitative research undertaken reveals that the stakeholders of the education process, i.e students, parents, teachers and administrators agree on a digital system of counseling for the redressal of students concerns to be used in schools, for a better, safe, non threatening and fear free learning environment in schools. This will act as whistleblower in the education system with non directive technique of counseling, driven and triggered by the participants of the education process.

This paper is a qualitative study of the school practices and suggests qualitative measures to improve the education system across all levels and counselling with a digital access tool of information, prompting the online input of views on any student concerns, by all the stakeholders in the education process.

Keywords: Digital Information System, online access, discipline, pedagogy, leadership, whistleblower, stakeholders

INTRODUCTION
“Children are sick of being called ‘the future’. They want to enjoy their childhoods, free of violence, now”. Paulo Pinheiro, 2007, UN General Assembly

“All children have a right to be protected against neglect, maltreatment, injury, and trafficking, sexual and physical abuse of all kinds, torture, exploitation, violence and degrading treatment.”

The Child Rights Charter 2003 of India-Article 21 "Right to life"

School is a place of teaching and learning where students engage in learning and teachers involve them in instructional process enabling them to develop fully, enhancing all aspects of their personality. In achieving these aims, school often tend to slacken and are not able to provide a total fear free environment.

The quality of the teacher-student relationship is of primary concern in providing such an environment. Effective teachers strive to develop a positive relationship with every students in the classrooms, and seek to promote positive relationships and a sense of community among the students themselves. Teachers develop social problem-solving and decision-making skills among students, establish and maintain close communication with each student’s parents or caregivers, and work hard to garner the parent’s support, provide academic instruction and activities that motivate learning, frequently monitor student behavior and respond immediately to signs of misbehavior, use praise and rewards strategically to maximize effectiveness in improving behavior while minimizing the risk of diminishing intrinsic motivation, by using praise and rewards in an informational rather than controlling manner are the effective teachers.

The common wisdom today is that school principals should be instructional leaders. But most principals face a major stumbling block, they don't know what instructional leadership means or how to do it. Effective school leaders are needed in thousands of schools and educational institutions across this country and world today.

RATIONALE OF THE STUDY
Some of the traits of effective and dynamic school leaders today are required to be both good administrators and good instructional leaders. Leaders need to have an explicit vision of what their school might be like and an

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optimist attitude. Leaders are the transformers and can bring positive changes in the school climates. A successful leader has to draw an inclusive plan to draw in parents, community members, school administrators, students and teachers to develop a larger school community and share the responsibilities.

William Parret and Kathleen Budge (2009) discovered that sustained school improvement usually began when leaders focused on essentials. These leaders rallied the staff to address basic questions and tasks. School leaders look beyond the usual boundaries of what is permissible and welcome nontraditional thinking and leaders.

Chanda Kochar (2017) in her article has mentioned some of the traits of a dynamic leader. A leader is required to be a system thinker. He is required to take care of all the people working under him. The entire organization should work as a centralized unit and problems related to all need to be solved by a leader. In terms of operations, a leader has to ensure that there is equal contribution from all. It is only a leader and his ways that can make this a possibility.She also believes that, a leaders should ensure that every individual works to the best of his abilities no matter what group or team he is working for. At the same time, he should keep the organizational strategy at the broader level in mind before taking any decisions. Precisely, a leader is supposed to take charge of resolving all brainstorming sessions resulting due to conflicts in views at the organizational level. Another important parameters described that a leader is expected to have integrity in his approach. This is because only then would he be able to set an example for his followers. Once the leader is honest in his own ways, his team would work to the best of its capabilities.

Not to forget perhaps the most important attribute a school leader can posses is the unquenchable thirst for knowledge. As John F. Kennedy said, “leadership and learning are indispensable to eachother.”

With strong domain knowledge, a leader is supposed to ensure that any deficiency in terms of talent and expertise in the organization is sorted with immediate effect.

Leaders in the schools settings have the prime task which is to guide their schools to better teaching and learning. Every effort has to be synchronized to achieve that prime goal. Leaders are responsible to make conducive environment to enable better teaching and learning.

With the advent of the Right to Education (RTE) Act in 2009 which states free and compulsory education to all children in the age group of 6-14 years; the role of school leader has greatly diversified. He is the person in charge of a school unit to comply with the guidelines and deliverables enshrined in the RTE. The Act casts a duty that the child belonging to weaker section and the child belonging to disadvantage group are not discriminated against and prevented from pursuing and completing elementary education on any ground. It is not just about complying with the RTE, it the duty of the school leaders to ensure the social harmony, inclusiveness and equality within the school premise. When it comes to equity and inclusiveness, it touches upon all genders of all castes and classes and children with different abilities.

Further, within the context of education, the process of inclusion involves strengthening the capacity of the education system to reach out to all learners, involving restructuring of the culture, policies and practices in schools so that they can respond the diversity of students in their classrooms. As an approach, inclusive education ensures not only the presence of all students in education in an inclusive classroom, but also assures their participation and achievement (Maheshwari and Shapurkar, 2015). Inclusion is therefore, not a category but a philosophy (Bailey, 2005). UNESCO views inclusion as “a dynamic approach of responding positively to pupil diversity and of seeing individual differences not as problems, but as opportunities for enriching learning” (2005).

The study aimed at exploring the school practices of discipline, pedagogy, curriculum and assessment with a view to bring effective leadership for inclusion based on research of opinions, responses and perceptions of stakeholders about students security and safety in the schools.

OBJECTIVES OF THE STUDY

1. To study the background of discipline practices in schools of India.
2. To explore the discipline practices at different stages of school in district Faridabad of Haryana.
3. To find out the opinion of students, teachers, parents and administrators towards school practices at different stages of school in district Faridabad of Haryana.
4. On the basis of the responses and opinions, suggesting a platform to address concerns of the students.

METHODOLOGY

This study is a qualitative research using interviews, questionnaire and focused group discussion for the students. The study also includes opinionnaire for collecting opinions of the teachers, parents and

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administrators. It is also quantitative research using percentage analysis of discipline practices at different stages in school. The data was analyzed in the light of objectives both quantitatively and qualitatively.

POPULATION

The population under my study consists of students of different stages, that is, upper primary, secondary and senior secondary from school in District Faridabad. It also includes their teachers and parents as participants of the study.

SAMPLE

The researcher selected 120 students from 2 schools, 60 students from each school and 20 students from the classes VI, IX, and XI. The students of both gender will be selected equally for the study.

Table-A: Sample of stakeholders and participants of the study

Schools	**Grades**			**Students**	**Teacher s**	**Parents**
	VI	IX	XI			
S1	20	20	20	60	6	10
S2	20	20	20	60	6	10
Total	40	40	40	**120**	**12**	**20**

In order to explore the discipline practices at different stages of school in district Faridabad of Haryana, a sample of two schools was selected from schools of Faridabad district in Haryana state. A random sample of students was drawn from the students of two schools from the district. A semi structured questionnaire with the open ended questions and yes/no type questions was posed to the participants of the schools. Amongst those students, students which have a high and or a low negative perception towards discipline practices/ discipline will be selected for the in-depth interview and focused group discussion.

TOOLS

Questionnaire

A structured questionnaire in Hindi named as "Anushasan Prashnawali" was posed to the participants with "yes/ no/rarely" options. Open ended questions were also used in the questionnaire to find the type of discipline practices , if any being inflicted on students. The responses of the questionnaire were tabulated and then analyzed using percentages.

Opinionnaire: An opinionnaire with questions was posed to the teachers and administrators. It will comprise open ended questions, to probe them on indiscipline issues and challanges faced by them in the classroom.

Focused Group Discussion: A focused group discussion with the students was conducted. The same was recorded through videography and the recording was documented. The researcher used observation as a tool to record students non-verbal cues. The students emotions and feelings was also be recorded.

Analysis and Interpretation

Out of students, teachers and parents of two schools , 87 % stakeholders suggested use of online App to address student concerns of school related violence and disciplinary practices . These stakeholders include students, parents and their teachers. The semi structured questionnaire was used to collect data from students and parents. The opinionnaire and focused group discussion was used to collect information from students and administrators about their own practices.

The data was qualitatively analyzed in the light of objectives. The participants in the study press for the implementation of mobile app as online whistleblower to raise concerns related to school, for which the redressal timeline to resolve issues and concerns of the students should be fixed to be 24 hours. This App should be functional as the centralised system similar to RTI , Right to information redressal system and should be implemented by the school authorities in collaboration with an autonomous body at the center.

The findings of the study enlighten the expectations of the stakeholders to redress their concerns on the school practices on discipline, safety and security concerns of their child, the evaluation and assessment partnership in the school and also on the use of technology to combat the issues of common platform to share the concerns.

CONCLUSION

The Indian economy has been developing and showing positive signs on various economic indicators. India is emerging as a global superpower but what forms the basis and what creative individual to contribute to this development is a proper Holistic education which still has lots of issues that need immediate attention.

A lot has been done ensure each citizen has proper access to education but from time to time there have been issues of grave concerns. The ever increasing population to India has put a lot of pressure on the existing systems especially the government schools that lock appropriate administration, funding and infrastructure. Considerable factions of the population do not have proper access to standard education due to higher cost of education. The curriculum followed in the schools promotes reading and mugging up chapters to score higher, it still lacks on the creative front. The teachers especially in the rural areas are not adequately trained.

In the past few years in the news there has been reports of negligence by the school administration, incidences of rape and murder of students, harsh disciplines and student suicides. A very back it was reported in the media that the midday meal give to the students as part of the government program was adulterated and had resulted in many students falling sick to a level that they had to be admitted in hospitals. Recently a student from a renowned private school was murdered by his school mate. A five year old girl was reported to be raped by the school peon. Two girls committed suicide when they were rebuked by the teacher for bunking the class. And to add to the horror a few days back 88 girls were forced two undress as a discipline. Such incidents time and again have shaken the trust in the education system.

The educational institutions are meant to a centers of learning and all round development enabling and individual to be independent and conscious of its responsibilities and duties. The schools and Institutions from the backbone of any society. Among many of its responsibilities the schools need to assure safety and security to its students. The parents entrust the respective Institutions with great trust. But recent incidences urgently call for the scrutiny of existing administration and practices.

There is a need for awareness program that call for active participation of parents in their child's learning process. The parents need to ensure that their child is free from any form of fear that includes curriculum and examination base fear and also fear of any daily School activities. A child undergoes through a lot of stress the pressure as part of the schooling process. In such times its’ the duty of the parents to support and help their children to cope up and enjoy the process. The parents need to be caring and regularly access the daily school experience of their children and take appropriate actions in anything unusual is found. Even the child needs to be aware the empowered to recognise and report as sort of negative behavior.

In the wake of recent events the government has issued legal guidelines to ensure safety and security of the students that include installing of security cameras, security audit of schools and limited access to outsiders. As per the new rules it is also required for the staff of undergo police verification and proper training to protect students from any form of abuse. It is also mentioned to organise orientation programmes and training for the school stakeholders to make sure that the guidelines and efficiently implemented at the ground level. The respective authorities need to continuously scrutinize the schools and assess them to ensure that the institutions executive their responsibilities properly and ensure proper legal framework are at place to ensure a constructive learning environment. The respective boards of education need to assess their approaches to learning time to time and adapt to the needs and circumstances of the students.

The issues can be addressed through proper collaboration between the government, institutions and parents. The objectives, values and practices to education need be revisited, properly understood and implemented with set goals that imports knowledge in a healthy, safe and constructive environment to the students. The key of safe and secure future is to ensure safe and secure learning to the students who are the future.

The researcher attempted to pen down the statements of the stakeholders urging the need of a common platform been shared through the use of an APP which can be easily accessible through mobile phones by all the participants of education process.

The participants in the study air their views for the implementation of mobile app as online whistleblower to raise concerns related to school, for which the redressal timeline to resolve issues and concerns of the students should be fixed to be twenty four hours. This App should be functional as the centralised system similar to RTI , Right to information redressal system and should be implemented by the school authorities in collaboration with an autonomous body at the center.

The Digital India campaign launched by Hon'ble Prime Minister can be encashed leverage in implementing common platform for schools in sink with government portals working together for redressal of common concerns of safety, security and school disciplinary action practices(SDAP) aiming to provide a safe learning environment.

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A STUDY ON DIGITAL INNOVATION IN EDUCATION

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ABSTRACT

When it comes to online learning in education, the model has been pretty straightforward - up until the early 2000s education was in a classroom of students with a teacher who led the process. Physical presence was a no-brainer, and any other type of learning was questionable at best traditionally education is centred on sources such as schools, teachers and print media. The learners reached the information sources by enrolling with schools, teachers and libraries. Prior to the digital era, information was not accessible by the majority of people, and even those accessed were unable to obtain current information with respect to today's context. The modern society wants to know the information as it happens and when it happens, and the world is moving from an information society to a knowledge society. Thus education is given the highest priority and brainpower is becoming the most valuable asset of an organization. Advances in digital technology have opened up many avenues of learning. Technology has made information accessible / transmittable from anywhere and by / to all groups of people. Education has reached most parts of the world and ICT has become an integral part of human life. This paper describes the process of generation, creation and acquisition of knowledge through the technology. The use of ICT to manage and organise explicit knowledge is highlighted. The paper also describes how technology is used to access and apply such knowledge. The paper relates how these technologies have been used in education and its impact in general. Using examples the paper highlights some of the changes that has taken placed in the Indian education sector.

Keywords: Digitization, Cloud Learning, Education, Digital Education, Technology etc

I. INTRODUCTION

Owing to the steady economic growth and globalisation, education in India is no longer just a teacher talking to a bunch of students in a classroom. With more than 370 million internet users and hundreds of local as well as global business tycoons willing to invest in the future of education, online education in India has picked up pace. In fact, the e-learning market in the country is estimated to be worth more than $3 billion. India is now the third largest online market for education in the world. This enables people to take better advantage of the resources available online. We have more than 1 million registered schools and 18,000 higher education institutions. However, 4 percent of children never start school, 58 percent don't complete primary schools, 90 percent don't complete secondary school and only 10 percent go on to college. What is going to happen to the 90 percent? This is where start-ups like Khan Academy enter the market with meticulously curate content, even in Indian languages, based on NCERT textbooks. In fact, online education helps people get access to a world-class learning experience when traditional higher education is simply not possible due to financial or personal constraints. Some may also suffer from physical or mental disabilities that make learning in a classroom impossible. For these students, online courses, specialisations and degree programs can offer an incredible opportunity to continue their education and build careers for themselves. These days, employers look for more than just the basic skill set in their employees, they look for a long-term relationship with the organisation. Often, appraisals and promotions are awarded on the basis of rescaling. This is where companies like Embibe and Simplilearnenter the picture with their courses for mid-level professionals. Similarly, UpGrad, which was launched in July 2015, also aims to create a flexible, industry-relevant learning experience for professionals. Alumni from respected business schools like IIT, Wharton, and UCLA also participated in this education revolution with their own venture called Slide Rule, through which they claim to help people discover the best online courses available in every subject.

II. BASIC DIFFERENCE BETWEEN DIGITAL EDUCATION AND THE CLASS ROOM EDUCATION

Gone are those days when classroom training was restricted to textbook learning, teachers using the blackboard to explain things and students writing down notes in copies. The traditional teacher-centered methods of teaching and task-based approaches to learning focused more on making notes and memorization. However, it's no more chalk and talk in most schools. Classroom teaching has become more and more interactive nowadays with the use of digital methods such as PPTs, video presentations, e-learning methods, practical demos, online training and other digital methods or platforms.

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III. ADVANTAGES OF TEACHER-LED CLASSROOM TRAINING

This is an efficient method of presenting a large volume of study material to students.

1. It is a personal, face-to-face type of training.

2. Everyone gets the same information at the same time.

3. It is cost-effective.

IV. HOW DOES DIGITAL EDUCATION BENEFIT THE CHILD?

1. Interactive: Interactive: With digital education, classroom teachings have become more fun and interactive. Children tend to be more attentive. They are not only listening but also viewing it on the screen which makes their learning all the more effective. Here, sounds and visuals go hand-in-hand which is easy for the child to grasp.

2. Attention to details: Interactive Online presentations or practical sessions in educational content through interactive screen time help the students to pay more attention to details which enable them to complete their activities on their own.

3. Learn at his pace: Many a times, a student hesitates to ask a question to his teacher in classroom training. But with digital education, even if he does not understand anything at one go, he can attend the recorded sessions to clear his doubts. Technology enables a student to learn at his own pace

4. Learn at his pace: Many a times, a student hesitates to ask a question to his teacher in classroom training. But with digital education, even if he does not understand anything at one go, he can attend the recorded sessions to clear his doubts. Technology enables a student to learn at his own pace

5. External guidance: With online education, students can even further connect with distant counselors and faculty to seek guidance or resolve queries

V. EMERGING TRENDS OF DIGITAL EDUCATION

Digitalized classroom/Flipped Class rooms a growing Trend A complete revolution in the way we learn today has been brought by Technology. Teachers teaching in the classroom can capture the students and the full strength in the class by digital screens, thus facilitating each child to get the same base content and input from the teachers. This feature of digital era has increased the Student engagement as it combines various instructional styles. Each student gets in contact to world-class education, which is not easy to impart by the traditional white chalk and black board teaching. This new learning is more interesting, personalized and enjoyable. With this technological inclusion in the school teaching the students feel studying as enjoyable, easy, competent andabove all interesting. The aim of a teacher however should be to create such an atmosphere which makes every student want to study.

1. Video based learning.

Video-based learning as a part of digital marketing has geared up in Indian Education Sector and has made education engaging, entertaining and exploring. It enables learning with a pedigree of learning out of leisure with creativity, fun and entertainment on cards via the wonderful Apps, podcasts, videos, interactive software, e books and online interactive electronic boards. Children are excited and operative with interest to manage the showcase via their intelligence, exploring the weak techno skills of teachers and assist them in public with pride and honour and recognition.

2. Massive open online course (MOOCS) & other distant learning programs

A massive open online course (MOOC) is an online course aimed at unlimited participation and open access via the web. India is considered to be the biggest market for MOOCs in the world after the USA. Since the population of India is huge, massive open online course (MOOC) are said to gateways for a lot of Indians in terms of bringing an educational revolution. Online distant learning programs give a great opportunity to avail high quality learning with the help of internet connectivity.

3. K12 sector Game based learning

K-12 School is a terminology used as Kindergarten through XII grade. Various start-up companies have been the contributor for this sector. Today the world is of Y-generation people who are acquainted with the technological developments taking around them, and they are also surrounded with the required skills and abilities. K-12 creates the game based learning environment, which enables the learner to easily get the word of education in India and give us a better self-trained Y generation.

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1. Screen time help the students to pay more attention to details which enable them to complete their activities on their own. Quick completion: Using tabs, laptops or notepads, instead of pens and pencils, motivates children to complete their
2. Tasks quickly. Vocabulary: Active online screen time helps students develop language skills. By reading eBooks or accessing study
3. Materials online, they learn new words and expand their vocabulary. Learn at his pace: Many a times, a student hesitates to ask a question to his teacher in classroom training. But with
4. Digital education, even if he does not understand anything at one go, he can attend the recorded sessions to clear his doubts. Technology enables a student to learn at his own pace. User-friendly: The best thing about digital education is that it is user-friendly. You can very well access your curriculum
5. Wherever you are. You can learn on the go. Even if you miss certain classes, you can access the class notes and download files from the school website. Learn on his own: Also, nowadays, online study materials are easily available. Even if the entire education system is not
6. Digitalized, yet students can leverage the power of digital content depending upon their capabilities. So students, can access exclusive online study modules of various subjects, which help them to enhance their knowledge even without a teacher. External guidance: With online education, students can even further connect with distant counselors and faculty to seek

VI. MEDIA FOR EXPLICIT KNOWLEDGE

Explicit knowledge could be represented using different media. Text, graphics, animation, sound and video are the media to represent them [3]. Unlike the traditional media in forms of books information stored digitally can be preserved without any forms of distortion and they can be accessed easily and quickly from any part of the world.

1. Text

Text is one of the most effective components of representing knowledge. The words embodied as text, convey a powerful message and this has been widely used in handwritten and print media. Most data and information is represented through this medium. It is impossible to convey an unambiguous message without text. To convey a message effectively the message should be specific, definite, concrete and precise. Selection of suitable fonts and size is important for legibility and aesthetic effects. Learning is concerned, summarized text is used to identify the important points and detailed descriptions are for explanations and subsequent supplementary reading.

2. Animation

Animation adds impact to a present unlike text and graphics these are day time based media. The visual imp animation is to harness the learning Animations usually take forms like object across the screen, user-con movement of an object, bitmap flipped full animation files. Authoring tools are to create such objects.

3. Sound

All forms of verbal communication use Technology has been used to transmit across the universe. Teacher's voice ha the primary focus in delivering know Sound could be represented using com and MIDI (Musical Instrument Interface) and digital audio are the two file types used in multimedia system multimedia system requires the use of s music or special sound effects. When u education, speech should be short and integrated with other media. Impact on Academicians: Today‘s educational technology has almost forced a greater engagement between faculty and students and among students. It is helping faculty to focus more on the learning environment for their students. But it has also changed the way colleges do business. In the 1980s, when I was at Palomar College, we moved away from in-person registration lines to phone-in registration—and then, in the 1990s, to online registration. But are we ready for this where we focus more on ranks in university than what we actually know and can deliver. Indian education regulatory system puts a limitation on the scope of digital education. Students are worried about their grades and restrict themselves to the prescribed curriculum, faculties are in hurry to complete the syllabus, management concern is to secure top ranks in the university. An online degree or course is still not recognized in India. Online education in India has another major challenge that there is no proper grooming of the students on soft skill and personality development dueto which it has less preference in job market. Main objective of education is empowerment .Smriti Irani introduced apps to empower students and parents. But is this objective met? Putting NCERT books online is certainly appreciated but most of the apps still remain only a hype which prove to be useful for digital natives but not by digital immigrants.

Future of Digital Innovation in Education In India, while education technologies appears to have been taken quite seriously by many state governments and by certain private sector initiatives, most of these programmes are aimed at preparing students for the job market. In addition, the programmes are software- acentric, i.e. they emphasise the learning of a specific set of software tools. There is an urgent need to demystify this technology and de-emphasise the learning of specific tools. A balanced generic curriculum, where computers are relegated to their due place as tools, and where they extend the horizons of other subjects is a must. To enable technology in India, computer based learning system must be introduced from the junior level so that the students become computer savvy from very young age and are not afraid of using Education Technology when actually needed.

4. Internet

Internet provides a cost effective global network backbone. It connects users from anywhere, as long as they have access to the web. This has allowed users to host information on their computers and make them available for others. Such computers need to be dedicated for that purpose as users will be searching for information at different times. These sites are called web sites and they are connected to the web on 7x24. This technology intends to provide unrestricted access to information. An educational institute will publish all information relevant to the public through their web sites. This technology has made information accessible as it happens and people access them at any time they want to do so.

5. Video Conferencing

Telephone allowed voice communication among distant personnel. This has evolved not only to view a live video of the person but also to connect to a number of people. Although the technology is costly it is been used for scheduled meetings involving people internationally. Universities having campuses events involving these universities and w some local and overseas institutions already made use of this facility. V conferencing facilities are also available other places such as distant learning centre.

VII. CONCLUSION

Over the last five years computers have been introduced to most educational institutes although its ratio to a student is very high. By making the educators aware of the available technology and some taking initiatives to implement them, some forms of reforms may take place. Whatever Sri Lanka do with respect technology requirements the world will be flooded with information and some people will use them effectively. They would be the people who have developed their skills to the level of finding problem-relevant information and interpreting and applying them in solving of problems.

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DIGITAL JOURNALISM: SOCIAL MEDIA MONITORING AND CHALLENGES

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ABSTRACT

'Digital Journalism: Social Media, Monitoring and Challenges' must give readers clarity on mother of all journalism – the print media or the newspaper. Readers must know the traditional me- dia's development and its success over 400 years since the debut of the first printed pamphlet. It is necessary because traditional media pre-dates digital or social media by centuries. Its long presence gives new age media the advantage of learning, copying and adapting a successful model.

Daily, weekly newspapers, periodicals, journals, radio and television have successfully delivered news, features, opinions, and commentaries supported by photographs and statistical data to large audiences world-wide. People all over the world accept the conventional media as a reliable tool to read, hear and watch news. Digital journalism challenges this set pattern. Indeed, innovation and digital technology have redefined broadcasting, receiving, processing text and images. Content providers now deliver news instantly across con-tinents. Consumers receive content in attractive digital formats on their gadgets. Postmodern man's creativity continues to redefine media business further. This places digital journalism at a higher level. Without a doubt, the old media faces many challenges, even extinction.

Clarity on rules, methods and technology used by the old media to deliver news will help readers under- stand a critique on new media journalism. This would help to assess and judge new age media, its practitioners and their credibility. This paper briefly mentions traditional media's successes in supplying news, commen- taries, advertising, and marketing commercial content as well as political and war propaganda seen during the first and second World Wars.

This paper delves on the pros and cons of conventional media versus new age media – paper versus touch screen. The author lists threats to old media from social media. It talks about credibility, relevancy and lon-gevity of old media. He discusses freedom of speech, right to information, rules, legislation, legal issues and protecting an individual's privacy. The paper does not make a case to muzzle freedom of speech and expres-sion, but to protect other fundamental rights of citizens, public and private entities by ensuring their right to privacy and protecting personal data while doing digital journalism.

Keywords: Diital Media, Journalism, print media, social media

1. History of printed newspapers, radio and television

Definition: Reputable dictionaries define a newspaper as, "a paper printed and distributed usually daily or weekly and contains news, articles of opinion, features, and advertising1".

Printed newspaper starts in Europe in the 17th century. It replaces handwritten news-sheets delivered to the local community. German journalist Johann Carolus publishes Relation aller Furnemmen und gedenckwurdi-gen historien (Collection of all distinguished and commemorable news), the world's first printed newspaper in 1605 (Refer Table One on page two). The World Association of Newspapers confirms this as the world's first newspaper.

Over centuries various newspaper owners and editors nurture the business of writing news, printing tech-nology and methods of delivering newspapers to readers. The 20th century is unarguably the Age of Newspa-pers. From Europe to Asia and the Americas it remains the primary source information, though the radio and television challenge its supremacy in the second half of the century.

Guglielmo Marconi first broadcasts radio signal from Ireland to Canada in 1901. The radio gradually devel- ops into a refined gadget to listen to news, music, and songs since radio station 8MK broadcasts the first radio news programme on August 31, 1920 from Detroit, Michigan. By the 1950s, almost every country has radio broadcasting channel. Governments own, control and manage radio stations[2].

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TABLE ONE

No.	WORLD'S OLDEST NEWSPAPERS	YEAR, PLACE, COUNTRY	FOUNDER/PUBLISHER	LANGUAGE
1	Relation aller Gunemmen un gedenckwurdigen Historien	1605, Strasbourg, Holy Roman Empire	Johann Carolus	German
2	Avisa Relation oder Zeitung	1609, Wolfenbuttel, Holy Roman Empire	Lucas Schulte	German
3	Courante uyt Italien, Duytslandt, &c. (Weekly) (World's first broadsheet newspaper, folio size)	1608, Amsterdam, Holland, Dutch Republic	Edited and published by Caspar van Hilten	Dutch
4	Nieuwe Tijdinghen (Antwerp Gazette)	1620, Antwerp, Spanish Netherlands	Abraham Verhoeven	Dutch
5	La Gazette, originally Gazette de France	May 30, 1631, Paris	Theophraste Renaudot	French
6	Milano	November 28, 1640, Duchy of Milan	Malatesta Family	Italian
7	Bologna	June 28, 1642, Bologna, Papal States	Lorenzo Pellegrini	Italian
8	Post- och Inrikes Tidningar (Post and Domestic Times) Daily. Oldest currently published newspaper in the world. On January 1, 2007 it went online. www.poit.org	1645, Stockholm	Svenska Akademien (owner) Horace Engdahl (Publisher)	Swedish
9	Oxford Gazette, renamed London Gazette in 1666. Oldest English broadsheet newspaper still published. www.thegazette.co.uk It is the 16th oldest newspaper in Europe.	November 7, 1665. As London Gazette from February 5, 1666.	Henry Muddiman. Current owner the British Government	England

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10	Berrow's Worcester Journal. First published as Worcester Post-Man then to Worcester Journal and then to its current name. www.berrowjournal.co.uk	1690, Worcester. From Oct 11, 1753 as Berrow's Worcester Journal.	Founder Stephen Bryan (Worcester Post-Man). Bryan sold it to Harvey Berrow in 1748. Newsquest Media Group	England

India, too, keeps pace with the pioneers. The Indian Broadcasting Company starts two radio stations in 1927. The Bombay station starts on July 23 and Calcutta station on August 26. The 1960s and '70s see radio stations expand rapidly, especially after FM stations start as an alternative to the Short Wave (SW), MW and LW formats.

According to data published by www.unesco.org there are around 44,000 radio stations worldwide3. AM/ FM radio accounts for 86% of the total time adults, between ages 25 and 54, spend listening to the three main audio platforms[4].

Television broadcasting today enjoys a level that early 20th century inventors like Scot John Logie Baird, German Max Dieckmann, American Charles Francis Jenkins and Kenjiro Takayanagi, the father of Japanese television could not have imagined.

Russian scientist and Professor of Electricity Constantin Dmitrievich Perskyi5 coins the word 'television'. He first uses it in a paper he reads (in French) to the International Electricity Congress at the International World Fair held in Paris on August 24, 1900.

In 1930, The British Broadcasting Corporation (BBC) uses Baird's invention for its first television broad- cast service. On November 2, 1936, BBC broadcasts the world's first regular high-definition television service[6]. BBC broadcasts a 405-line broadcasting service using Emitron that EMI engineers, led by Isaac Shoen- berg, develop.

As years go by, early forms of televisions progress to cathode–ray tubes then transistors, digital, LCD, LED, OLED, Quantum dot, and HDR.

Research and development makes still and moving images hardware better. These make broadcasting fast, efficient and viewing television a wonderful experience to global audiences.

Watching entertainment, history, discovery, food, travel and tourism, news, features and panel discussions on high-grade televisions with large screens, backed by Dolby surround sound, is a pleasant experience that hand-held phones cannot match. A group of people can watch sport or news (refer table) on television and simultaneously discuss with one another while munching snacks and sipping drinks. A phone isolates the user. It engages one user and one of his hands. The advantage being he/she can watch live feed anywhere because the device uses wi-fi or telecom operator network signal to receive content without cables, unlike television.

2. History of social media

The digital world is much older than most people imagine. British mathematician and mechanical engineer Charles Babbage7 originated the concept of a digital programmable computer in the middle of the 19th century, but he failed to build it. Around 100 years later, In 1953 International Business Machines (IBM) invents 701, its first electric and mass produced computer.

In 1973, Dave Woolley, a 17-year-old student at the Computer-based Education Research Laboratory (CERL), the University of Illinois, US, invents Talkomatic a multi-user chat room application on PLATO System8. Talkomatic becomes popular among online users of PLATO.

In the same year, CERL staff invents TERM-Talk, an instant-messaging application. Two users of PLATO communicate instantly by typing characters at the bottom of their terminals.

Later that year, Woolley develops PLATO Notes that enables conferencing and bulletin board forum to communicate with users. Three years later in 1976, Notes expands to enable any user to create a 'notesfile' on any subject. PLATO Notes serves as the inspiration for Lotus Notes. Former PLATO users Ray Ozzie, Len Kawell, and Tim Halvorsen develop it.

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In 1980, Bulletin Board System (BBS) emerges as one of the earliest known forms of social media. Experts continue to develop the popular tool up to the late 1990s. Around the same time, many use Internet Relay Chat (IRC), and many continue to use it.

In the 1980s Operating Systems (OS) with a Graphical User Interface (GUI) emerges. OS such as Win- dows 95 and Mac OS become popular because they are easy to use. This sets the stage for early social media platforms to develop.

Information and Communications Technology software development speed up in the 1980s and 90s. Brit- ish scientist Tim Berners-Lee9 invents the World Wide Web in 1989. It is central to the development of the information age and is the primary tool billions of people use to communicate with each other on the Internet. Hardware innovation does not lag far behind. Larger and heavy computers make way for lighter and thinner ones. Personal computers become faster and smaller in the 1980s and 1990s. Large processors make way for smaller and faster chipsets. The phrase obsolete technology becomes common as development progresses rap- idly. The Pentium series reiterates this. A series of Pentium10 microprocessors such as 086, 186, 286, 386 and 486 produced by Intel arrive and disappear as quickly as they arrive in the early 1990s. Experts rate Pentium microprocessors higher than atom and Celeron series, but far below the core i3, i4, i5, i7 and i9 and the Xeon series. Computers and computing have refined exponentially in the last two decades. Today's generation may wonder what are Floppy Disk Drives, CDs and DVDs because they are obsolete now.

Instant messaging platform such as AOL Instant Messenger (AIM) debuts in 1997 (Discontinued December 15, 2017). MSN Messenger (1999), later known as Windows Live Messenger, adds competition as the indus- try grows. Wikipedia arrives in 2001. The 21st century welcomes innovative social media platforms such as Friendster, Orkut, Tagged, Flickr, Myspace11 and Facebook(12) (13). Writing commentaries and opinion articles, curiously labelled as blogging by the IT community, gains popularity.

Social media platforms that survive the threat of obsolescence now thrive, even as new ones appear spo- radically. This includes popular blogs, instant messaging servers, and various social-networking platforms such as Facebook, MySpace, Linkedin and Twitter. With advances in smartphone technology, almost all social media services now have their own mobile applications.

3. Traditional media: advantages and disadvantages

Traditional media has grown from scratch. From sign language, using homing or carrier pigeons14 for relay- ing messages to its modern face, the traditional media continues to expand. Its modern forms include letters, postal mail, newspapers, telephone, radio, and television. Speed is common to old and new media. In ancient era athletic runners delivered king's messages. Then man became smarter and trained pigeons to deliver mes- sages to remote villages. Man's pursuit of excellence has added speed to everything. He added exponential speed to the digital world through inventions and algorithms. Two people separate by miles speak instantly on the telephone, thanks to Alexander Graham Bell. Radio and television added more speed, clarity and images to communicate across continents. It is slow and limited in reach. Although not impervious to malpractice or misuse, traditional media has wider acceptance. Proof is the large number of readers or subscribers, mainly because the print media has a longer presence of over four centuries. Its practitioners have developed it so much that people accept newspapers, radio and television as their primary sources of news.

Digital media: advantages and disadvantages

Digital media has many facets. It is Internet and applications based. Using secure hypertext transfer proto- col, it virtually exists in public domain, and its best feature is being interactive. A user accesses online content on the Internet using a computer, laptop, tablet and feature phone. The digital platform makes it sophisticated and fast. Many people use it simultaneously to communicate instantaneously with one another.

Digital platform beats conventional media comprehensively. Data transfer speed, multiple format support, presentation and compatibility with different types of gadgets give it a great edge. Text with artistic fonts, backed with images and statistical graphics, make it attractive. It has several advantages. Besides personal one-to-one correspondence or communication, multiple users can do the same instantaneously. It has add- ed myriad opportunities and innovative methods to communicate and interact while doing online business, marketing products and services. Its various forms include email marketing, social media marketing, content marketing, Search Engine Marketing and Search Engine Optimisation.

The Internet's biggest advantage is being a fast, virtual and receive-and-read anywhere alternative to tradi- tional form of physical distribution of newspapers, magazines, audio and video content. It significantly lowers cost of buying content. However, its access cost is high because consumers need expensive laptops, tablets or

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feature phones to read, hear and watch content. The consumer pays thrice. He first buys a gadget. Next, he pays for data plan to telecom service provider and then pays subscription fee to content providers.

Digital media's best feature is anyone who has money can buy a digital device, Wi-Fi or 4G service and pay to read or watch videos. This is its fatal flaw. With millions of people using digital devices, there is a virtual tsunami of data online. News, genuine or fake, travels fast. Consumers cannot verify whether the information is genuine or fake. Digital media is destructive. False information destroys a person's character, reputation, and even ruins him/her financially. Radicals and terrorists abuse it to further their agendas and carry out mass killings.

Despite the potential threat of abuse, trolling, bullying and cybercrimes, the Internet, search engines such as Google, Bing, browsers like Chrome, and Explorer, private and public websites are here to stay. Experts will continue to further develop social sites like Facebook, Messenger, WhatsApp, Snapchat, Twitter, Instagram and several other phone-based applications.

Paper versus screen: practitioners, credibility and reputation

Can one say, 'newspapers and magazines publish reliable news, and social media content is unreliable? Or, is it the other way around? What standards back reliability? Intelligent readers ask many such questions because they seek the truth and reliability of the source of information, whether published by traditional or social media.

The logo of one of India's oldest newspaper, The Times of India, says, 'Let Truth Prevail'. Other Indian newspapers, as well as all over the world, espouse similar lofty ideals. This shows publishers and newspaper owners have the intent to publish the truth, but do their editors and reporters strive to fulfil this ideal in all news reports they write and edit?

Many newspapers owners and their editors practised good morals in their journalism in the first half of the 20th century, and perhaps, many do even today. Loads of evidence supports this claim. There are good and bad editors. We must accept many publishers and editors have an agenda to push. We must concede many editors are pliable and subservient to their owners. They push company agenda by conniving with a coterie of reporters. There are corrupt reporters too. They either work individually or with cliques on the News Desk. Unethical journalists distort facts, suppress truth, and peddle lies on all topics - be it business, crime, social, cultural, religion, political and war propaganda to tell a different story.

5.1**The practitioners**

Traditional media wins this race by a great distance. Many faultless reasons support this claim. Practitioners of this media usually come with university education. These days many come with degrees from journalism colleges. These well-trained journalists come with qualifications to write news reports, editorials, commentar-ies, analyses and features on many topics.

They have the competence to write high-quality reports on a wide range of topics. Chief Reporters often assign beats to them such as politics, government, administration, municipalities, legislation, law, crime, busi- ness, banking, finance, insurance, share and money markets, corporate, commerce, industries, science, tech- nology, defence, aviation, education, health, environment, the performing arts, music, culture, human rights, labour, foreign affairs and sports.

Many journalists often write on more than three or four subjects. However, editors often delegate special beats to reporters because the vastness of the subjects mentioned above calls for specialisation. This is where a professional newspaper reporter beats an untrained citizen who practises social media journalism. The un-trained citizen's only qualification to 'write news' and commentaries – known by the silly nomenclature of 'Blog' on the social media - is having a feature-load cell-phone and little else.

5.2 Credibility

An average citizen, skilful only with hand-held gadgets cannot match a professional news reporter's credi- bility and competence. He/she does not have the qualifications and the training honed in a newsroom to write quality news reports on various topics.

A young newspaper reporter writes news based on the principles learned in journalism schools. Experi- enced senior editors further guide young reporters in the newsroom. Reporters write news conforming to the basic format of Who, What, Where, When, Why - known as the five Ws in journalism. The crucial point here is the 'Who'. For example, a journalist reporting an accident will confirm the number of people dead and injured by validating the data. He/she will quote a police officer, fire brigade official and spokesperson of the hospital to confirm the number of dead or injured people. This 'who' gives credibility to the news report that cellphone brigade can never match.

A citizen's hopes of journalism begin and end with a hand-held gadget. He/she does not know how to write a report, what to write, and who to quote. His/her news is amateur work that lacks credibility. The only re-deeming feature here is the video captured by his/her phone camera. Does aiming phone camera to the incident site need special skill? Even here, the well-trained newspaper photographer or television channel videogra- pher beats citizen 'journalist' by the sheer quality of equipment and technical expertise.

5.3 Reputation

Among thousands of media people, a few stand out in the crowd of mediocrity. Their consistently good work published or broadcast over many years earns them universal acceptance and builds reputation. News- paper readers and television audiences recognise and identify many outstanding journalists by their name as a brand, rather than the newspaper or the channel where they work.

Public uploading content on social sites do not deserve such appraisals. Barring a few exceptions, the majority upload rubbish or copied content with their 'analyses'. Their only claim to fame is the number of 'likes' and subscribers. This is neither a measure of their success, reputation, nor does it certify their work. The few exceptions are usually journalists who have quit mainstream media and started their own channels on YouTube.

6. Monitoring and Challenges

The Internet and cellphone-based social media applications pose many challenges. Lawmakers and gov-ernments face the difficult task of ensuring the right to express freely and protecting the rights of individuals, public and private institutions. Freedom of speech does not give anyone the right to target, malign, terrorise, ethnic profiling, racially abuse and pass derogatory comments on a person. Whether a particular religion, supporting a political party, culture, work, business, sport, cinema and music, everyone has the freedom to choose, practice and follow it.

New possibilities for free speech provided by the Internet have also been used to undermine people's human rights15. A section of amateur and paid practitioners of digital media are irresponsible and reckless. Sounds harsh, but it is the truth. They blatantly violate the spirit of free speech by spreading canards, strangely called trolls these days, under the cover of fake names that social media enable users to create and use. They pose many serious threats to targeted individuals, groups and institutions. Lies, fake news, deliberately disseminated wrong, abusive and offensive information either text, audio or video films via social media can damage reputation, integrity and malign character of public figures, citizens, public and private companies. Yes, it has many advantages, if practised responsibly, but, bad people outnumber good people so it does more harm than good. The disadvantages outnumber the advantages. This is why many countries are mulling strict regulatory norms to rein in the rogues who cause mayhem on social media. Several independent activists and various other groups in the world favour regulating social media for the greater good of the world.

6.1 Accountability

Owners of www.regulatesocialmedia.org16 insist, "Social media companies must be accountable to the democracies that make their businesses possible". In a commentary on the negative impact on social media, the authors say technology companies Google, Facebook, Twitter, SNAP and others are "hardly regulated and hardly accountable". The commentary goes on to say, "While these platforms present new opportunities to connect people around the world, they also create attack surfaces for bad actors that wish to spread misinfor-mation, encourage terrorism, engage in online harassment, steal personal data, restrict free speech and sup-press dissent. The age of unregulated social media must end. Now is the time to have these discussions before we end up with misguided rules."

6.2 Regulation

In a commentary titled 'Do we really need to start regulating social media', published by www.forbes. com on July 30, 2018, Andrew Arnold argues US lawmakers are not the only ones pushing for "imposing new regulation on social media. In the United States, many legislators strongly suggested imposing some powerful regulations during the Facebook hearings. He makes a strong case for regulating social media, saying, "Some of the strongest proponents of social media argue that it is a matter of public interest to regulate social media. They say that regulating it may be as important as regulating tobacco or alcohol. Social media, they argue, empowers large corporations to control the flow of information. As long as they can afford to saturate social media feeds with posts that curate the information they want, anyone standing in opposition to that is essen- tially steamrolled because they don't have the resources to counter that."

7. What are governments all over the world doing to regulate social media?

Public debate, dissent, hate-speech, online financial crime, terrorism and myriad other issues put intense pressure on governments to regulate the Internet and social media. It remains a complex administrative and legal process for most countries. It is more difficult for democracies or societies that practice free speech. It is much easier for totalitarian regimes, dictatorships and kingdoms to muzzle contrary view or dissent.

In a paper titled 'How countries are regulating Internet content'17, Professor Peng Hwa Ang18 of Nanyang Technological University, Singapore, says, "There is not one universal model for Internet content regulation. Ultimately, each country's regulation of the Internet is driven not by technology or law, but by the culture of the society. Each country has its own specific concerns and it is this rich variety of concerns that adds to the diversity of the Internet".

Here below are few countries that enforce some form of the Internet or digital media regulations.

7.1 The United States

The Federal Communications Commission regulates all electronic communications in the US. The US has the most advanced regulations in this area. This is clear from the legal provision that says banning critics from social media is violation of the First Amendment. The US is currently debating whether a public official can legally suppress dissent or criticism by banning dissenters from social media pages administered by the public official. The country's legal system is so advanced that it does not even spare its president. President Donald Trump recently appealed against the US District Court in New York decision that said 'the President engaged in viewpoint discrimination when he blocked individuals from his social media account because they posted tweets that criticised him and his policies'.

Some key US federal laws cover the following infringements:- Communications Decency Act. It regulates indecency and obscenity in cyberspace. Computer Fraud and Abuse Act; Copyright Act; Children's Online Privacy Protection Act; Electronic Funds Transfer Act and Electronic Communications Privacy Act that prohibits interception of wire, oral and electronic communication.

7.2 British lawmakers push to rein digital gangsters

British lawmakers added impetus to the move to regulate social media on February 18, 2019. A report19 on fake news and disinformation on social media sites, released after one and a half year investigation by British Parliament's Media Committee, urges tougher rules on Facebook to deter it from acting like "digital gangsters" and internationally violating data privacy and competition laws. The report slams Facebook saying, "The site's structure seems to be designed to 'conceal knowledge of and responsibility for specific decisions'. It is evident Facebook intentionally and knowingly violated both data privacy and anti-competition laws. Companies like Facebook should not be allowed to behave like 'digital gangsters' in the online world, con- sidering themselves to be ahead of and beyond the law." The report also accuses Facebook Chief Executive Officer Mark Zuckerberg of showing contempt for the UK Parliament by declining numerous invitations to appear before the committee. Refer Table 7.2.A.

	7.2.A BRITISH MEDIA PANEL LISTS SIX POINTS TO CHECK DIGITAL GANGSTERS
1.	Technical companies must have a code of ethics.
2.	Independent regulator should monitor them. Take legal action, if needed.
3.	Reform UK's electoral laws and rules on foreign involvement in elections.
4.	Social media should remove sources of harmful content, including disinformation.
5.	Tax technical companies in UK to help fund any new regulator set up to oversee them.
6.	UK antitrust regulators should carry out a 'comprehensive audit' of the advertising market on social media.

On the day British lawmakers released their report, New Zealand government announced plans to levy new tax on Google and Facebook.

7.3 Indian Government's position on social media

The Government of India does not regulate content on social media. It is committed to freedom of speech, expression and privacy of citizen, the Minister of State for electronics and IT S S Ahluwalia told the Parlia ment[20] on July 17, 2018

Replying to a question on fake news, the minister said, "The government does not regulate content appear- ing on social media sites, and law enforcement and security agencies may take action on specific case-to-case basis as per law in force."

The minister admitted many people misuse social media. "All sections of society access these platforms. The virtual and borderless nature of cyberspace helps this. Anyone can open account in any name including fake name from any part of the world, thus leading to misuse by some persons," he said.

Earlier in April 2018, the Ministry of Information and Broadcasting had issued an order to regulate digital media. The ministry had formed a ten-member panel to frame guidelines for websites. Cyber and media law experts had criticised this move because the panel did not include any representative from digital media and legal expert.

On March 24, 2015, India's Supreme Court21 quashed Section 66A of the Information Technology Act terming it "unconstitutional in its entirety". "Police misused this section in various states to arrest innocent people for posting critical comments about social and political issues and political leaders on social network- ing sites5."

7.4 Global clampdown on social media

Many countries have either banned or blocked and later revoked the ban on social sites. Main reasons in- clude broadcasting negative text or audio-visual political content against ruling governments and dictators by the opposition party and dissenters. Other reasons include offensive content against particular religion, race and caste.

Afghanistan, Armenia, Bangladesh, Brazil, China, Eritrea, Finland, Germany, Indonesia, Iran , Libya, Malaysia, Morocco, North Korea, Pakistan, Russia, Sudan, Tajikistan, Thailand, Tunisia, Turkey, Turkmeni- stan, UAE, Uzbekistan, and Venezuela have banned or blocked Google, You Tube, Facebook and other sites for broadcasting content perceived objectionable either to the government or affected parties. Many of these countries revoked the ban after some time.

8. Does misuse of social media call for official monitoring and regulation?

Like eminent social media experts, I am convinced overseeing, regulating and deterring people with wrong motives who misuse social media is crucial for an equitable society. It is easy to suggest, but difficult to do, given the complexities involved.

The 21st century social media has access to high technology. People can easily access online text, audio, images and video producing and editing software. Armed with these tools, people can easily alter text, audio and video content to spread lies and fake news.

Speed is the real danger of social media unlike a newspaper. At first glance, the consumer cannot find out whether the content he/she reads on a hand-held gadget is genuine or fake. Naïve consumers forward such content instantly without verifying. The irresponsible actions destroy victims. Besides distress, mental trauma and anger it inflicts monetary loss, damages family and professional relationships by sowing doubts through lies, incites violence, arson and affects a society's peace and prosperity.

Malicious and unintentionally inaccurate content broadcast by traditional media such as newspapers and radio, too, affects victims, however, its scope and impact is nowhere near the damage that social media inflicts.

For instance, a person reads some contentious news in the newspaper early morning. He/she may choose to tell a friend at workplace or marketplace, perhaps, three or four hours later in the day while social media tells thousands of people in an instant. It is like a nuclear chain reaction that is unstoppable once detonated. It spreads exponentially. This makes monitoring, policing and legislating laws to ensure justice to victims and punishing people indulging in online vilification campaigns through social media very complex and difficult.

9. **Watchdog necessary to control social media tsunami**

I strongly make a case for an official regulator, monitor or a watchdog to control the tsunami of social media that is currently freely flowing in all directions in India as well as the world. This suggestion is not against freedom of speech or muzzling social media. I reject freedom of speech that destroys an individual's character, reputation and social status based on lies and hatred. Social and economic justice is the right all Indians enjoy just as the constitution guarantees freedom of expression to all. Many people abuse the advancements made by information and communications technology. An official watchdog or a regulator empowered by laws passed by the parliament is necessary to control and deter such people. Just as worldwide legal systems enacted new laws to curb and deter new crimes, social media needs laws to protect the rights of victims and deliver justice to them.

10. Conclusion: Why digital journalism needs a regulator?

Advanced societies enforce laws that are fair to all. As societies evolve further, new laws or amending existing ones could help provide legal cover to users and victims of developments. Innovation often imping- es unforeseen results. Rather than establishing a regulatory authority, review of the Intermediary Guidelines Rules22 can be used as an opportunity to devise a mechanism that protects free speech while also effectively dealing with illegal content on the Internet in India as required23.

I am not suggesting something impossible. Governments have a responsibility to pass new laws to protect victims' rights. Lawmakers can do it. India, too, can propel digital innovation as a tool for sustainable development. India has traditional precedent for inspiration. Not long ago, women in villages would gossip about another person. Gradually, the tale would go around the village and at some point many people would discuss it openly. Senior people would raise the bogey of 'gaon ki eezzut' (honour or reputation of the village). Finally, the village panchayat24 (council) would call for a meeting, under the ubiquitous banyan tree circle, to discuss and arbitrate the contentious issue. If a village council can probe an issue triggered by gossip, why can't we do this in the 21st century? We cannot deny the many benefits of social media, if used responsibly. In its current unregulated avatar, is just an efficient tool to broadcast 'gossip' and unverified content. The major difference being it is far more dangerous than two village women gossiping about, say a love affair of the local schoolmaster with a young teacher, because it travels globally!

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CROWDFUNDING AS A MODE OF FINANCING FOR ENTREPRENEURIAL DEVELOPMENT IN INDIA

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ABSTRACT
India has been witnessing a rise in the number of new enterprises and young entrepreneurs. The entrepreneurship development is gaining momentum in India with various entrepreneurial development programmes (EDPs) introduced by the central and state governments. The accumulation of funds is the most important factor for starting an enterprise. The rise in number of young entrepreneurs with no previous experience has increased the competition among such entrepreneurs to secure funding for their venture. Moreover, securing funds is the most difficult for ventures which do not have profit maximisation needs such as social or innovative projects. Crowdfunding is a mode which has provided a solution for such ventures. Crowdfunding is a process of collecting a small amount of funds from different persons, collectively called a Crowd. The term crowd may comprise of friends, relatives or complete strangers who want to contribute. Crowdfunding is a recent trend in India with the emergence of more and more crowdfunding platforms. The objective of this study is to explore the Indian crowdfunding industry in the light of entrepreneurial development in India. The study is exploratory in nature. The study is based on qualitative data available in various journals, newspaper, reports and the major crowdfunding platforms. The study emphasizes on the process of crowdfunding which has emerged as a method adopted by various individuals to start their ventures. More and more people are opting for crowdfunding to collect money for their individual needs or for different projects. This method of financing has proved to be beneficial at large for social ventures and NGOs as well. The study specifically highlights the benefits and shortcomings of crowdfunding with respect to the entrepreneurial development in India.

Keywords: Crowdfunding, Entrepreneurship, Entrepreneurial financing, Entrepreneurial development.

INTRODUCTION
Entrepreneurship development has taken a paradigm shift with many new entrepreneurs coming with out-of-the-box ideas. Various government initiatives have created a market for these ideas. Some of these breakthrough ideas include app-based coaching tutorials, cab bookings, travel bookings and food delivery. With the launch of government schemes such as ‘Make-in-India’ and ‘Startup India’, entrepreneurship got a new boost. The development of entrepreneurs leads to the overall development of the economy of the country. Due to the rise in the number of entrepreneurs and a volatile business environment, gathering funds for starting a venture has become a difficult task. To start a business an entrepreneur has to compete with other entrepreneurs in order to secure funds. The limited access to the capital during the early stages of a venture becomes a roadblock to the entrepreneurial dreams of many individuals. Crowdfunding is a new mode for entrepreneurial financing. It involves the generation of finances in the form of small contribution by a large number of people. Like other sources of financing, crowdfunding too has some advantages and limitations but it has successfully evolved into a well-established mode of financing.

SIGNIFICANCE OF THE STUDY
This paper tries to explore the crowdfunding industry in India in the light of entrepreneurial development. It attempts to highlight the various source of entrepreneurial financing and how crowdfunding has evolved as an alternate mode of financing.

OBJECTIVES OF THE STUDY
The objectives of the study are as follows:
1. To understand the concept of entrepreneurship and entrepreneur.
2. To explore the entrepreneurial development scenario in India.
3. To identify various sources of entrepreneurial financing.
4. To understand the concept of crowdfunding as a source of financing.
5. To have an overview of the crowdfunding scenario in India.

RESEARCH METHODOLOGY

The study is exploratory in nature. This study primarily uses secondary data to analyse the current status of crowdfunding as an alternative mode of entrepreneurial financing. The secondary sources include the articles, reports, research papers in various journals and open sources. An effort has been made to explore the various aspects of crowdfunding and its relationship with entrepreneurial development in India. The study also uses data given on the website of the various crowdfunding platforms to analyse the rules and policies adopted by different crowdfunding platforms.

LITERATURE REVIEW

Entrepreneurial Development in India

Entrepreneurial development is important for any country for the purpose of economic development and growth. With the movements like ‘Start-up India’ and ‘Make in India’, entrepreneurship has received much needed boost. These movements have brought the process of entrepreneurship to the forefront in India with incubation centres or entrepreneurship development cells opening in educational institution across the country. Various students are opting for entrepreneurship as their first choice and are taking the role of the innovators. These young entrepreneurs are seen as future employers. Therefore, entrepreneurship not only gives the entrepreneurs a chance to earn their livelihood but at the same time create employment opportunities for other individuals as well. Entrepreneurship can be used as a way of eradicating inequality and poverty in society by structuring changes and promoting growth (Naudé, 2010).

The choice of becoming an entrepreneur is not easy. It involves many issues and challenges which must be overcome in order to start a venture. Some of the common challenges faced by all entrepreneurs are societal pressure, financial difficulties, technological issues, availability of resources and incompatible policy framework (Santhi & Kumar, 2011). There are various types of entrepreneurs in India based on their area of operation, gender and motives, for example rural entrepreneurs, women entrepreneurs and social entrepreneurs. These entrepreneurs face different kinds of challenges in addition to the common challenges faced by all entrepreneurs in India. Though several schemes and incentives are introduced by the central and state governments for the benefit of the young entrepreneurs there is still a long way to go. In, 2016 India was positioned at 98th place with a score of 24.9. The reason for a low rank was rigid rules and bureaucratic hindrances prevailing in the country (Ács, Szerb, & Autio, 2016). In 2017, India scored 25.8 with a rank of 68. Moreover, India was positioned at a 13th place in the Asia-pacific region (Ács, Szerb, & Autio, 2017). This indicates a jump in the entrepreneurial efforts undertaken in the country but there is still a need to create an environment which provides more support and better infrastructure to the entrepreneurs. In 2018, India was ranked at 68th position on Global Entrepreneurship Development Index which ranks 137 countries on the basis of their attitude and potential towards entrepreneurship in their countries. India was scored 28.4 whereas the USA which got the 1st rank was given a score of 83.6 and United Kingdom, ranked 4th, was scored 77.8 (Ács J. Z., Szerb, Lafuente, & Lloyd, 2018). This gives an idea of the difference between the entrepreneurial ecosystems in India and other developed nations.

Sources of entrepreneurial financing

An entrepreneur requires funds both for capital investment and working capital. Finance is the most prominent necessity for starting a new venture. It is not only required for the commencement of the business but it is also required for operating the business on a day-to-day basis. Therefore, an entrepreneur must plan in advance financial arrangement for his/her venture. Some sources of entrepreneurial financing are as follows:

1. Personal investment

Personal investment is the amount of money which the entrepreneur put into the venture from his/her own pocket. It is also referred to as internal funding since no outside person is approached for funds. An entrepreneur is the first investor of his/her venture with full control and no profit sharing.

2. Venture capitalism

Venture capital is the form of finance provided by investors who have experience in financing enterprises. These investors are called venture capitalists and are generally firm rather than a single person. They prefer to fund projects which are highly innovative. Venture capitalists not only provide with funds but also provide their expertise in setting up the venture (Ho & Wong, 2007). They often help with a pre-existing network of experts which may provide marketing assistance, technological aid and helps in recruiting top professionals. They play the role of mentor to the entrepreneurs (Denis, 2004). They are ready to assume more risk in return of high stakes and more control in decision making in the venture. Venture capitalists invest in those ventures which shows a higher growth rate. In return of their investment, they take a part of the equity in the venture and thereby having voting rights in the decision-making process (de Bettignie, 2008).

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3. Angel investment

Angel investors are the individuals with high net worth who are willing to invest in new ventures. They provide seed money to the entrepreneurs who have somehow set up their ventures so that they can run their business. They are good for ventures in their early stage (Denis, 2004). They are capable of providing the amount of funds more than friends and family but less than venture capitalists. They bridge the gap between personal investment and venture capital (Ho & Wong, 2007). They can guide the entrepreneurs on the basis of their own experiences but cannot provide greater expertise as in case of venture capitalists. In return of their investment, they take a share in profit and seat on the entrepreneurial team. Dilution of control is less in comparison to venture capital.

4. Bank loan

Acquiring loans from the bank for starting a business is the most common practice adopted by various entrepreneurs. Bank loans require some tangible assets to be kept as collateral with the banks. This is often a problem as many young entrepreneurs from lower and middle-class families lack such collaterals. Moreover, banks provide loans to those ventures for which they believe that they will have a potential market in future. Availability of bank loans is hindered by the information asymmetry (Ho & Wong, 2007). This creates a difficulty for the projects which are highly innovative and have not been tested before.

5. Business incubators

They are the organisations which provide the entrepreneurs with the funds for setting up a business along with giving shape to their ideas. Incubators are the entities that help in developing the prototype of the product or blueprint for running your business, specifically in case of technology-driven ideas. In return for their assistance, they can either take a part of equity or profit (Block, Colombo, Cumming, & Vismara, 2018). They are basically helpful for students who have innovative ideas and are need of professional assistance to convert that idea into a commercial activity.

6. **Crowdfunding**

Crowdfunding is the process of pooling money by different individuals towards the fulfilment of common intention. It is a method of organising funds from a wide range of individuals (Mollick, 2014). The number of investors in crowdfunding is not limited to just a few individuals or a firm but it involves generating funds from various people who may or may not have any connection with each other or the entrepreneur.

Experience of entrepreneurs along with their educational qualification, gender and nationality also has an impact on the availability of external finance. Zaleski (2011) highlighted that investors prefer those ventures which have a competitive edge over others in their respective areas. It has also been noted that ventures run by male entrepreneurs are more preferred by outside investors than the ventures founded by females. Entrepreneurs with previous entrepreneurial experience are able to attract investors easily.

DATA ANALYSIS

What is Crowdfunding?

This process of financing in entrepreneurial development is gaining momentum. The concept of crowdfunding is based on the notion of gathering people belonging to different walks of life to finance a venture in which they have a shared belief. In crowdfunding, entrepreneurs instead of approaching the venture capitalists, angel investors or banks, approach the common people who lack knowledge about investing in a business proposal (Frydrych, Bock, Kinder & Koeck, 2014). These common people rely on their intellect and emotions while making the investment decision (Burton, Khavul, Siegal & Wright, 2015). In the case of crowdfunding, the funders contribute into the project in exchange for a sample product, services or appreciation or credit (Pathak & Kaur, 2016).

This concept of organising activity by taking a monetary donation from the public is not new rather it has been prevalent since centuries all across the globe. However, this phenomenon has developed into an organized form in the past few years. In recent times, it has been used as a way of promoting innovative and unique ideas. It has also been proved useful in case of social ventures which otherwise face difficulties in raising funds through traditional financing methods. Crowdfunding was adopted as a new method of financing for setting up ventures after the revolution in internet technology (Rossi, 2014). The term 'crowdfunding' was coined in the year 2009 by Michael Sullivan after he failed at incubating a video blog (Castrataro, 2011). With the emergence of web 2.0, the crowdfunding process went online from offline. This revolution of raising money through online web platforms paved the way for the popularity of this financing method. Over the years, crowdfunding has been adopted for more and more technologically innovative projects apart from being used for artistic and social projects.

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Different models of crowdfunding

On the basis of these returns, crowdfunding can be diversified into four different models which are – Reward-based, equity-based, donation-based and debt-based. In reward-based crowdfunding, the funders are treated as first buyers of the product (Mollick & Kuppuswamy, 2014). Such type of crowdfunding is generally opted by the technology-driven ventures which take it as an opportunity to test their prototypes and arrange for the working capital at the same time (Rossi, 2014; Frydrych et al., 2014). Debt-based crowdfunding where entrepreneurs raise funds in the form of a loan at a flexible rate of interest (Mollick & Kuppuswamy, 2014). However, interest is not always mandatory and funders will only get back what they have contributed. Another model of crowdfunding is the donation model where the crowd act as donors for social ventures (Flanigan, 2017). Donation-based model is an easy way of collecting money for philanthropic, cultural or artistic projects. The recent development in the crowdfunding industry is the emergence of the equity-based model. In the equity-based model, investors get a stake in equity in return for their contribution. This model requires the formulation of rules and regulations as it involves the interest of shareholders and the concerns of investor protection due to the monetary return on investments (Burton et al., 2014).

Mechanism of crowdfunding

All types of entrepreneurs can opt to crowdfund as the decision of funding a particular venture lies in the hands of the crowd. The institution of crowdfunding consists of three stakeholders -entrepreneurs, crowdfunding platforms and the crowd. The term 'crowd' signifies the people who invest in the projects. They are also called donors, funders or project backers. Moreover, the terminology used for entrepreneurs in the crowdfunding market is creators, initiators or fund-seekers. The venture or the idea is denoted by the terms 'Fundraiser' or 'Campaign'. Crowdfunding platforms are the websites which allow the entrepreneurs to develop and display their campaigns or fundraisers. They act as the interface between the crowd and the entrepreneurs.

There are different crowdfunding platforms which follow different policies. The rules and regulations vary from platform to platforms but the basic working mechanism behind the whole crowdfunding process is the same. The process of raising finances through crowdfunding begins with the selection of the appropriate crowdfunding platform. The entrepreneurs should choose the platform based on the type of the venture and the crowd following the platform. After the selection of the platform, the entrepreneur should design the fundraiser or campaign. Designing the campaign is the process which must be undertaken with utmost care and diligence. Campaign designing involves writing a product description explaining the idea and the motive behind the idea to the potential funders, attaching required videos and images, entrepreneur's details, required an amount of funds and the time for which the campaign is open. The success of the campaign primarily depends upon the design of the campaign. Once the campaign is approved by the platform, it goes live to the audience of the platform i.e. the crowd. Campaigns are displayed on the platforms for the given period of duration. Funders can make contributions to the desired campaigns. A campaign is live on the platform for funding only to the duration which is mentioned in the campaign. The duration is specified in the form days left to the closing of the campaign. Funders can contribute to the campaign until it is live on the platform. On closure of the campaign, no contributions can be made. If the campaign has reached its goal i.e. the number of funds required, then it is termed as a success otherwise it fails (Jhaveri & Choksi, 2016; Gosain, 2017). Different platforms follow different rules over the issue of the funds collected during the live campaign. There are two approaches to deal with the funds collected – 'All-or-Nothing' or 'Keep-it-all'. In the case of 'all-or-nothing', an entrepreneur is eligible to get the funds collected only if the campaign was a success and has reached its target amount. In the case of 'keep-it-all' approach, the entrepreneur will get the entire amount collected while the campaign was live even if the targeted goal is not achieved (Flanigan, 2017).

Benefits and Limitations of crowdfunding

Crowdfunding not only provides funds for setting up an enterprise but also enables an entrepreneur to test the viability of an idea and future of the venture. Crowdfunding allows an entrepreneur to establish a direct connection with potential future customers. The crowdfunding has its own benefits along with a chance of raising funds for a venture which are as follows:

1. **Demand forecasting:**

Crowdfunding enables an entrepreneur to judge the future of a venture. The number of funders contributing to a campaign gives an estimation of the future demand for the product (Agrawal, Catalini & Goldfarb, 2014). The funders are considered as future customers for the product.

2. **Marketing tool:**

The success of the crowdfunding campaign is associated with the social presence of the campaign which is dependent upon the size of the social network of the entrepreneur. Social network enables the crowd to verify

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the profiles of the funder and improve the trust factor (Mollick, 2014; Frydrych et al., 2014). The entrepreneurs are required to share their campaigns across their social networks to create a web presence which ultimately helps in promoting the venture.

3. Low-cost capital:
Other financing sources like venture capital, angel investor and banks charge a higher cost for the capital provided by them. Crowdfunding provides the capital for early-stage ventures at a cost which is comparatively lower than other sources of finance (Agrawal et al., 2014). In crowdfunding, the funds are collected from many people in the form of small contribution. Campaigns also provide a vast amount of information and future prospects about the project which may increase the interest of funders in the project. This leads to a low-cost capital.

4. Feedback:
Feedback is another positive feature of crowdfunding. Crowdfunded projects have a vast number of investors which often provides feedback to the entrepreneur. This acts as a mechanism through which an entrepreneur can improve his/her plans, product designs, service quality or presentation (Agrawal et al., 2014). Funder's involvement enhances the shared interest in the project and social identification which in turn creates a wider base of potential customers (Belleflamme, Lambert & Schwienbacher, 2010; Ricardo, Sicilia & Lopez, 2018).

5. Social entrepreneurs:
Donation-based crowdfunding is a good way of generating funds for non-profitable causes (Mendes, 2016). The traditional sources of finance prefer ventures with a profit motive. They are interested in such projects which can yield returns on their investments. However, with the emergence of crowdfunding NGOs and social entrepreneurs can raise funds for the causes which are beneficial to the society (Flanigan, 2017).

6. Women entrepreneurs:
It has been noted that crowdfunding campaigns initiated by the women entrepreneurs are more successful than male entrepreneurs (Frydrych et al., 2014). It is more difficult for women entrepreneurs to access funds through traditional modes of financing due to societal pressures and gender bias.

Apart from these incentives of crowdfunding, there are other benefits as well. Crowdfunding also helps in establishing a brand image for the product from a very early stage. Further, funders apart from contributing the funds may also show interest in being the part of the entrepreneurial team. This adds to the workforce and talent to the young enterprises (Belleflamme, Omrani, & Peitz, 2015). Crowdfunding has opened investment opportunities for various inexperienced entrepreneurs who are often rejected by venture capital, angel investors and banks (Beaulieu, Sarker, & Sarker, 2015). Crowdfunding has proved to be beneficial for entrepreneurs who cannot provide for collateral to the banks. Moreover, it provides an easy channel for communication with potential customers via social media (Gerber & Hui, 2014). Crowdfunding does not lead to dilution of control over the venture. It helps in creating a community for the product (Valanciene & Jegeleviciute, 2013).

Apart from the advantages crowdfunding also has certain limitations which are as follows:

1. Risk of theft of idea
Crowdfunding platforms are accessible to each and every one. They are public domain sites. The entrepreneurs are required to put all the necessary information in the campaign which is to be displayed on the crowdfunding platforms. Thus, there exists a risk of theft of idea and imitation (Agrawal et al., 2014). Moreover, many of the entrepreneurs lack copyright over such ideas and hence are at disadvantage of idea theft.

2. Lack of professional assistance
Venture capital or angel investors provide the entrepreneurs with a plethora of professional assistance and adds to their competences. When an entrepreneur opts for crowdfunding they do not have access to such assistance (Agrawal et al. 2014). The future of their venture depends entirely upon their own competences and networking. Crowdfunding limits access to the resources and well-established networks (Beaulieu et al., 2015).

3. Public failure
Crowdfunding is all about the public. Every information related to a campaign is available in public forum. This implies that even the failure of the project is known to everybody. Therefore, entrepreneurs may have a psychological impact of having a public failure which may also have an adverse effect on future funding (Kshetri, 2018).

Crowdfunding is still evolving with many countries identifying it as an alternative mode of finance. Crowdfunding lacks a proper structure especially in developing and underdeveloped countries. It is considered a risky option due to lack of formulated regulations (Beaulieu et al., 2015). Another challenge in crowdfunding is to keep account of all the investors as many of them contribute anonymously (Valanciene & Jegeleviciute, 2013). Though crowdfunding has certain limitations as compared to other modes of finance but it still is an effective way of raising funds for creative, innovative and talented entrepreneurs.

Crowdfunding Industry in India

Crowdfunding industry in India is in developing stage. The first crowdfunding platform was launched in 2010. Although there are four different models of crowdfunding only two are prevalent and operational in India. These two models are reward-based crowdfunding and donation-based crowdfunding. Since equity-based crowdfunding model incorporates risk of fraud and investor protection, therefore, it requires legalisation and validation from SEBI. Thus, there are no legal and valid equity crowdfunding platforms in India. There are several crowdfunding platforms operational in India which are as follows:

- **Ketto**

Ketto is a donation-based crowdfunding platform which was launched in 2012. It allows individuals, corporates and NGOs to raise funds through their platform. The individuals and corporates charge 5% of the amount of fund raised or Rs. 2000 whichever is higher. They charge young NGOs 5% of the amount of fund raised whereas established NGOs are charged at the rate of 6%. In addition to this, all entrepreneurs have to pay 3% as gateway charge and additional applicable taxes. It follows 'keep-it-all' model. Ketto provides the entrepreneurs with services of fundraising experts and marketing and advertising support (Join the ketto community today, n.d.).

- **Wishberry**

Wishberry is the first crowdfunding platform of India which was launched in 2009. It is a reward based crowdfunding platform. It provides consultation services, marketing and PR services and backers management tool. It follows the 'all-or-nothing' approach and charges the campaigners 10% of the amount raised only if the target is achieved, plus taxes. They also charge an additional price for consultation and marketing and PR services.

- **Milaap**

Milaap was launched in the year 2010. It has both donation-based as well as debt-based crowdfunding model. The fee charged by the platform ranges from 5% to 13.5% depending upon the package an entrepreneur choose. The platform provides three different packages with each offering different sets of services. Some of these services are campaign managers, multiple fundraisers, real-time support, promotional support, content creation and check pick-ups.

- **Impactguru**

Impactguru is a donation-based crowdfunding platform launched in 2014. The fee ranges from 5% to 12% depending upon the range of services provided by the platform. In addition to this 3% payment gateway fees is also charged. Some of the services provided by the platforms are promotional and marketing support, content creation, and customised strategy and campaign managers.

- **Fuel A Dream**

It is reward-based crowdfunding platform which was launched in 2015. It allows an entrepreneur to choose either 'all-or-nothing' or 'keep-it-all' approach. It charges Rs, 3000 as processing charge for a campaign along with a 6% contract charge for 'keep-it-all' campaigns. However, they waive the processing charge for group campaigns for social and charitable causes and charge 9% contract charge if the campaign adopts 'keep-it-all' approach.

- **Crowdera**

Crowdera is a global crowdfunding platform and has launched its operation in India in November 2015. It follows 'keep-it-all' approach. Crowdera does not charge any fee from entrepreneurs for its basic package apart from minimal transaction charges. It also provides premium packages which are however charged $7 or $17 per month depending upon the range of facilities offered.

- **Catapooolt**

It is reward-based crowdfunding platform which was launched in 2012. It offers the users services such as marketing, incubation, endorsement and distribution and sales apart from generating funds. They charge a fee of 10% on the amount of funds raised plus taxes. It follows 'keep-it-all' approach.

CONCLUSION

Entrepreneurship is a significant sector for the growth and development of any country. It not only creates new enterprises but also provides a boost to the economy. Creation of new enterprises leads to the creation of many employment opportunities. It also increases the production output and provides the people with a wide variety of commodity. Thus, the development of entrepreneurs is essential for the development of the nation. India has adopted various measures for the development of young entrepreneurs and to make entrepreneurship a mainstream occupational choice. Reward-based crowdfunding has been used by many young entrepreneurs to introduce innovative products into the market. Further, Crowdfunding gives an equal chance for women to arrange funds for their entrepreneurial ventures. Women are also choosing to crowdfund for the purpose of empowering other women.

Crowdfunding is a newly formalised mode of financing which has been adopted by entrepreneurs all across the world. This mode of financing is crowd-driven and allows the potential stakeholders of the venture to be the investors. As per the Global entrepreneurship index (2017), Product innovation is the strongest pillar for entrepreneurship in India with a score of 0.74 followed by competition and process innovation with a score of 0.65 and 0.59 respectively. The crowdfunding is a mode of financing which supports the product as well as process innovation better than any other modes of financing. An improvement of 10% in the conditions for the entrepreneurial sector of India can add $3.3 trillion to the economy. The report concludes that the risk capital score of India is 0.17 which is very low as compared to other developing nations. Risk capital score depicts the financing of entrepreneurial ventures. Crowdfunding has still not reached its full potential in India. It has a great scope in a country like India With a large population base which can be converted into potential crowd funders.

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RADIO AS A POLITICAL COMMUNICATION TOOL: A STUDY OF '*MANN KI BAAT*' SHOW

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ABSTRACT

Radio has always been a medium of common man. It is easily accessible and economical to use. The penetration of radio is 92% area of the country and it reaches 99.19% of total population of India and it has been the most effective and powerful tool for mass communication.

Realising this importance of radio as a mass medium the BJP Government under the leadership of PM Mr Narendra Modi has initiated a new concept of Radio show that helps the government to connect with a wider audience hassle-free.

"Mann Ki Baat" as the name suggests 'to speak about public's opinion' is a show where the country's prime minister talks about different issues and problems that the citizens of the country are facing while using radio as a medium of communication.

The research focuses on how radio is used by the political leader as a medium of communication. The objectives of the study are; to study the use of radio as a communication medium by a political leader, to analyse the content of Mann Ki Baat show, to explore the perception of the listeners towards the show, to find out the importance of the show amongst the youth.

The study will be an exploratory research. The researcher will do content analysis of the show and will conduct a survey to find out perception of the listeners. The region of the study is Delhi NCR.

Keywords: Mann Ki Baat, Radio, Political Communication, Narendra Modi

I. INTRODUCTION

Radio has been considered powerful tool of mass communication despite of rise in social media and emergence of digital age. Radio still holds a strong presence as a tool of communication especially in developing countries where internet and electricity issues are yet to be resolved. Its unique features make it stand ahead of all available medium of communication. All India Radio, the public broadcaster in India has reach of 99.19% of total population. Radio has enough potential to reach and influence listeners. Radio is a cost effective medium and if utilised properly can help in development of the country.

The studies have shown that if power of radio is used for political communication, not only will it increase the reach of the political message but can also influence the opinion and views of a large section of the society.

PM Narendra Modi has explored the power of radio. He is the first Prime Minister of India who has tried to reach his countrymen through radio through his monthly show *Mann Ki Baat*. In his unique show he has tried to inform and educate listeners. The first episode of *Mann Ki Baat*h was on aired on AIR, 3rd October 2014. In the first episode Mr. Narendra Modi made a reference to the auspicious festival that commemorates a new beginning and indicated the importance of cleanliness in India. The show is aired across 422 radio stations and is backed by the official website www.marendramodi.in and MyGov.in which is a citizen engagement social media platform. The 50th episode of *Mann Ki Baat* was aired on 25th November 2018.

The Prime Minister has clarified at various platforms that the show is not a political agenda or has nothing to do with politics but it is about people's aspiration. He has said that the show is reflecting people's views and concerns. Therefore, in this research, content analysis of 10 episodes of *Mann Ki Baat* has been done and survey of listeners has been conducted to understand role of *Mann Ki Baat* show.

1.1 About Mann Ki Baat Show

Mann Ki Baat is a radio show/programme hosted by Prime Minister of India, Narendra Modi. It is one of its kinds show wherein Prime Minister addresses the nation on various topics of national and social importance. The show is aired on All India Radio, DD National and DD news. Through this show the prime minister tries to connect with the common man and inform them about various schemes and initiatives of the government and also allows them to be a part of this show by sending their messages and audio clips through various government websites like My Gov App and Narendra Modi app. The first episode of the show was launched on 3rd October 2014 and till now there have been total 53 episodes that have gone on air. In the show the prime minister talks about taboo in the society, praises the good work being done by the citizens of the country to improve the society that helps in the development of the country. He also gives examples of achievers in various fields and provides awareness about various schemes and laws that are made for the countrymen. All the shows that have been aired till now are available on different online platforms and can be accessed for free. Various websites also provide the script for these shows both in English and Hindi language.

2. Literature Survey

Researcher reviewed more than 30 research papers and articles on the format, content and relevance of *Mann Ki Baat* Show. The various researchers have mentioned about the relevance of radio as a medium to connect to large number of audience. The studies also conclude that the *Mann Ki Baat* show is one of its kinds and gaining popularity among the common people. Some of the excerpts are given here.

"In nations where Internet and electricity are limited, radio is the strongest medium for connecting isolated communities. Radio has the potential to reach further than newspapers and television, both in terms of audience numbers and geographical reach. Radio can be used as a platform for linkage and exchange between policy makers, government bodies, communities and researchers. There are potential benefits of linking radio with other forms of media such as the Internet and mobile phones. Radio has the ability to raise awareness and stimulate social change amongst the target audience. At a larger level, the *Mann Ki Baat* exemplifies a new method of communication. It is direct, it is wide in its reach and it is soft in the nature of the message. It is in tune with the 'Modi way' of doing things reaching out to the people without barriers." **(Shreeraj Gudi, Shreevatsa Gudi 2017)**

(Abhijit Majumder, 2018) "In that way, it is a lot more intimate mass medium. The PM, perhaps mindful of that, has chosen for radio issues that resonate in the household like cleanliness, examinations and career, drug addiction, girl child, farmers, Siachen soldiers, handloom, festivals, yoga or gas subsidy. The topics are almost out of a modern Sangh pracharak's "vyakti nirman" kit, made to shape an individual's relationship with family and society. But in all this lie seeds of Modi and the RSS idea of nationalism. The radio show gently plants ideas of a stronger, more cohesive nationhood. Modi has not tried to hide his disappointment with and mistrust of mainstream media. While with social media he cut out journalists and started reaching the message directly to the people, with radio, he becomes his own messenger for even those who do not have a cell phone or a TV set."

Siraj Quraishi, the Ex-Deputy Director General Doordarshan, India in the e-paper Greater Kashmir points out the importance of the programme *Mann Ki Baat* "*To lend it widest reach and deepest penetration, the programme is aired by all stations / channels of AIR simultaneously. In order to boost the thrust further, the programme is repeated in all the regional languages of the country…. In order to cater to isolated, rural and less developed regions, Radio was chosen as the medium. Some channels of AIR have considerable footprint overseas as well."*

The paper establishes that public service broadcasting can be used efficiently to fulfill its prime purpose of "informing, educating and entertaining" the audience in the country. Public service broadcasting can be revived by government initiatives to gain the attention of the public which can then be accentuated by the internet. It can be a vital instrument to combat health issues by endorsing yoga and also recuperate home based textiles such as Khadi which facilitates self-reliance. The content brought by opinion leaders such as Prime Ministers can be recycled to generate higher revenue to public service broadcasting media to revive its lost glory of the past as both AIR and DD have the highest reach in India." **(Meghana, H. R. (2016).**

Sripathy (2015) has shown how radio is a very effective tool. It also signifies about highlights and future of the Maan Ki Baat. However, it has not put anything related to effect on masses, their expectations and how to make show a better opportunity for development of intimacy between the leader and general population.

Jitendra (2017) in dailyexcelsior.com has given glimpse of how *Mann Ki Baat* show is concerned with health and well-being of the masses along with its agenda to spread awareness among people about current scenario. It has also worked as a driving force in achieving the objective of how the show is working for wellbeing of masses by not only having a show but also implementing the ideas talked and discussed in the show. This show has also made us understand that not only masses need to be fit but also the people who are the leaders need to be swift and fit with the current news. All this comes into effect when a leader who is responsible for a country's progress is enthusiastic about the same. **(Dr. Jitendra. 2017)**

3. Research Design

The study is an exploratory research. The tools used for data collection were survey using questionnaire and qualitative and quantitative content analysis.

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To analyse the content of *Mann Ki Baat* show content analysis of the 10 episodes have been done. The episodes from the month of January to October 2018 were analysed on mentioned parameters. After listening to the show, following parameters were developed for the content analysis:

1. **Issues highlighted**: It was observed that in every episode some of the issues of National or Social importance were highlighted by the PM. He raised concerns and discussed importance of the subject matter. He gave information and created awareness as well.
2. **Famous Personalities mentioned**: In every show PM mentioned about famous personalities of sports, history, politics, science and technology, etc. to cite some examples or discussed about their role in nation building. These people are the one who have contributed in some way for the growth of the country.
3. **Festival/days of National/Social Importance:** In *Mann Ki Baat* show it was observed that in every episode PM has discussed about the important days, festivals, celebrations etc. He has wished people on the occasion, encouraged them to celebrate the day such as Yoga Day, Science Day, Doctor's Day etc.
4. **Mentioned about Narendra Modi App/My Gov App** – The PM has also spoken about Narendra Modi App/My Gov App on the show. He has invited feedback through the App, mentioned about people who have posted their comment or suggestion on the App or any service available on the App.
5. **Government Schemes:** The PM has time and again promoted government schemes on the show. He has informed, created awareness and educated people about the new schemes and their benefits.
6. **Listers' Feedback Source:** The most important part of the any show is the feedback system. In this show also PM mentions name of the listeners who have written to him through Apps, emails, letters, phone call. In his show he always mentions about the source that how people have connected with him.
7. **Appreciation:** It has been observed that PM on his show has always appreciated the efforts of common man who are working for the welfare of the society and nation. He mentions their name, role, contribution.
8. **Picked up topics raised by listeners:** In the show PM ensures that he picks up topics or issues raised by listeners.

To explore the perception and importance of the show survey was conducted using questionnaire. The sample size was 100 and area of study was Delhi NCR. Sampling technique used was simple random sampling. It was ensured that respondents have listened *Mann Ki Baat* show at least once.

4. Data Collection and Analysis

4.1 Survey

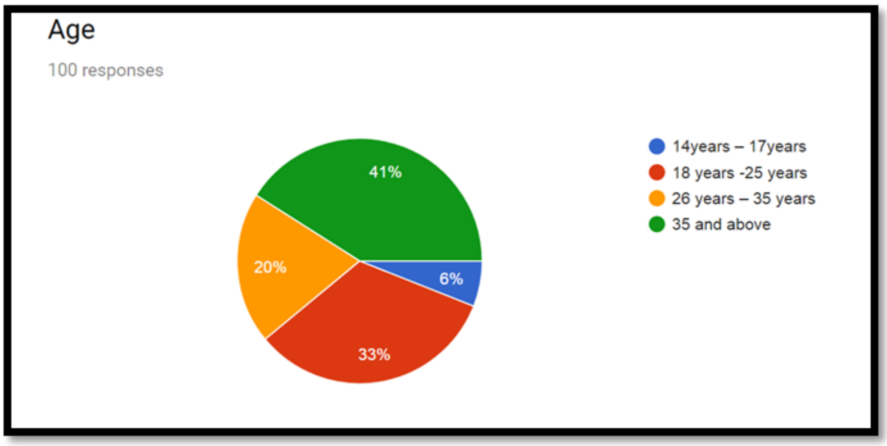

Fig. 1: Age of the Respondents

The respondents were of all age groups starting from 14 years and above.

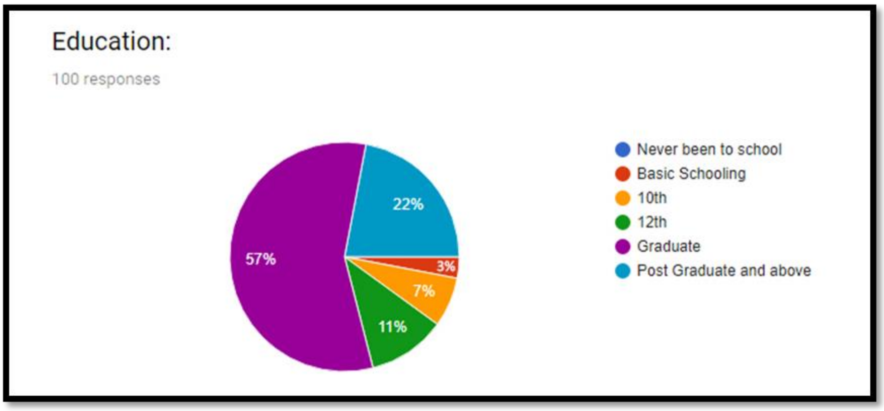

Fig. 2: Education of the Respondents

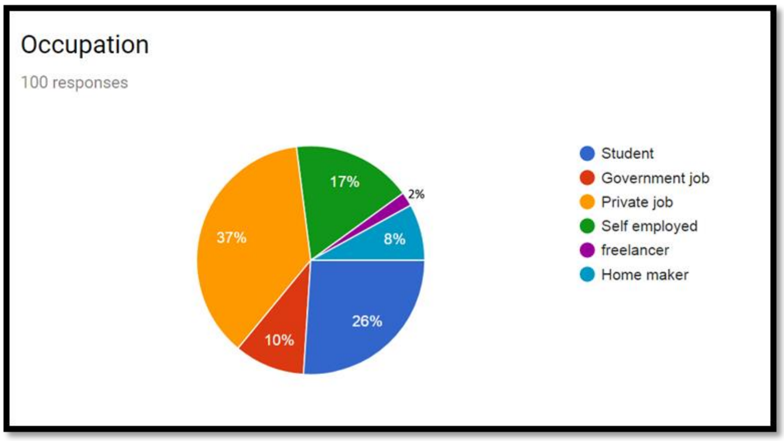

Fig. 3: Occupation of the Respondents

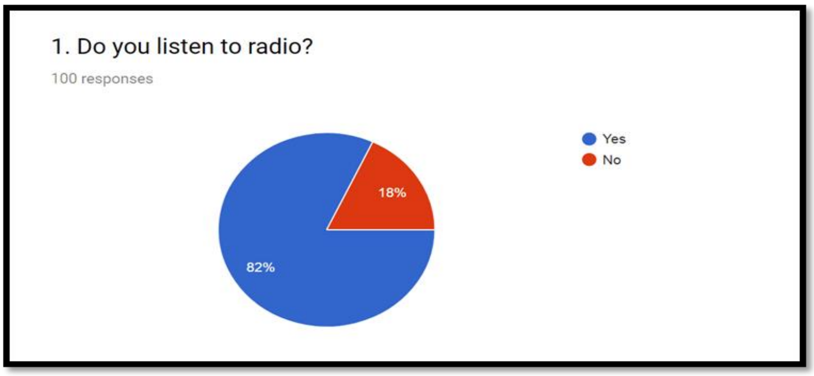

Fig. 4: Respondents listening to radio

82% of the respondents listen to radio whereas only 18% of the respondents don't listen to radio which is a clearly signifies that radio is still the most wide and large communication medium.

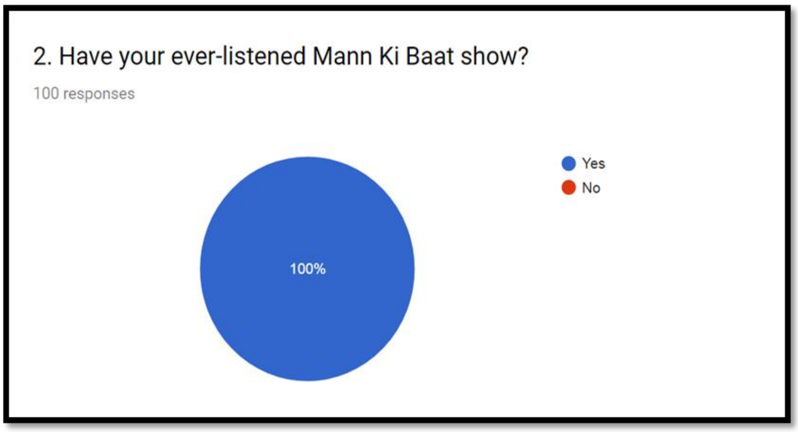

Fig. 5: Respondents have listened *Mann Ki Baat* show

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All the respondents have listened to the Mann Ki Baat show atleast once.

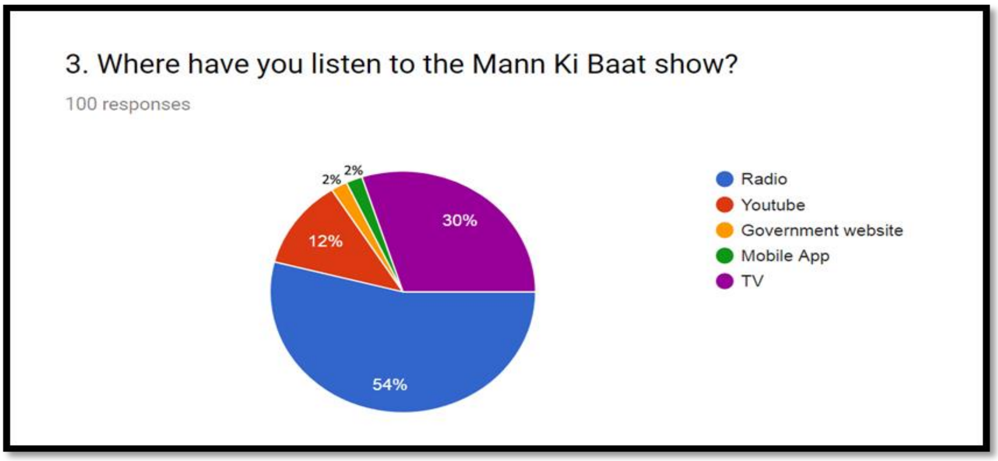

Fig. 6: Where have the respondents listened the *Mann Ki Baat* Show?

54% of the respondents listens the show on radio and 30% of the respondents listens it on television which shows that radio and TV are the two most preferred medium by the people for listening the show.

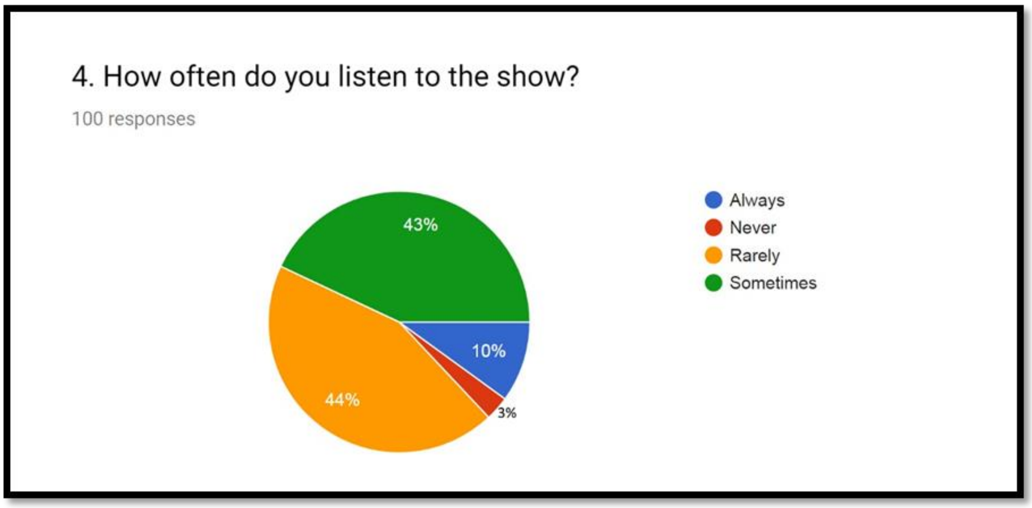

Fig. 7: How often does the respondents listened the *Mann Ki Baat* show

43% of the respondents listen to the show sometimes and a large 44% of the respondents listen to the show rarely. Only 10% of the respondents listen to the show always.

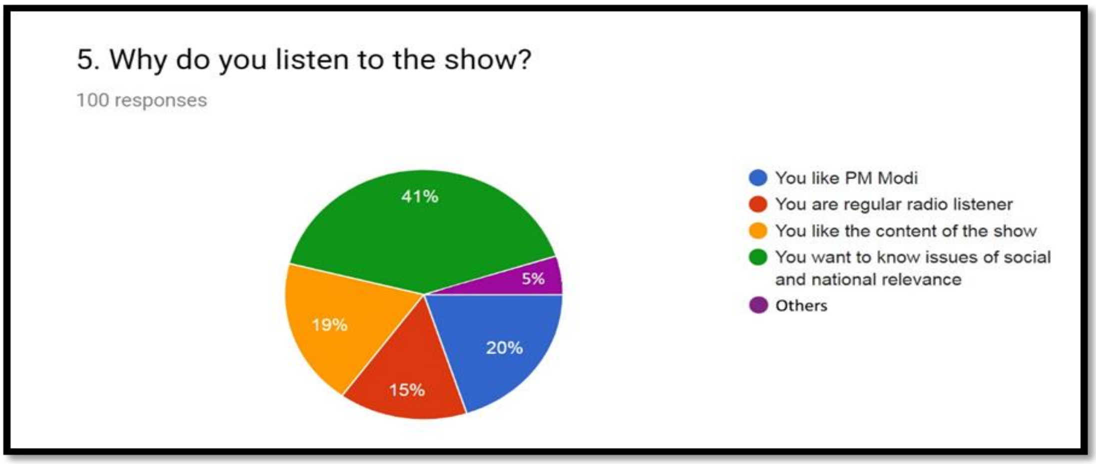

Fig. 8: Why does the respondents listen the *Mann Ki Baat* show

41% of the respondents listens the show to know the issues of social and national relevance, 19% listen because they like the content of the show, 20% listen because they like PM Modi, 15% listen the show because they are regular radio listener.

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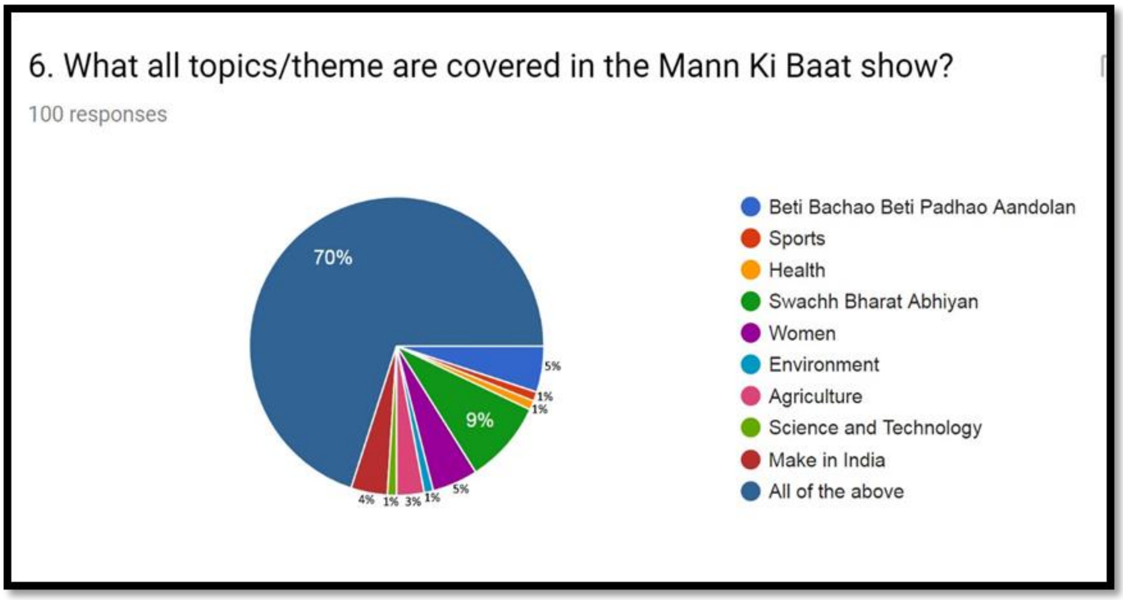

Fig. 9: What all topics are covered in the *Mann Ki Baat* show

70% of the respondents said All the mentioned topics were covered on the show.

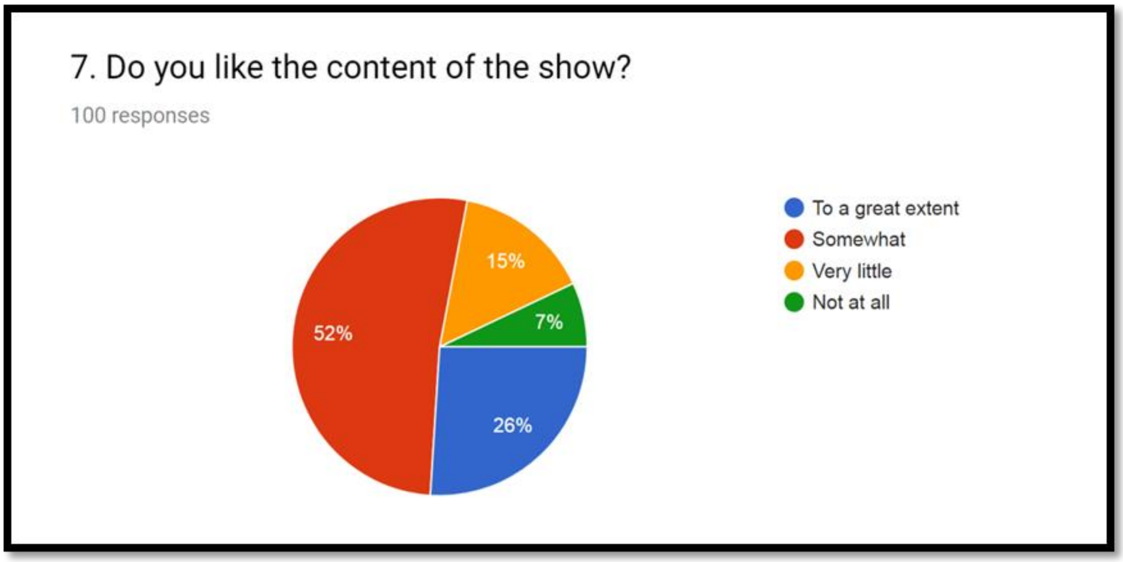

Fig. 10: Does the respondents like the content of the show

52% of the respondents says that they somewhat like the content of the show, 26% like the content to a great extent and 7% of the respondents does not like that content at all.

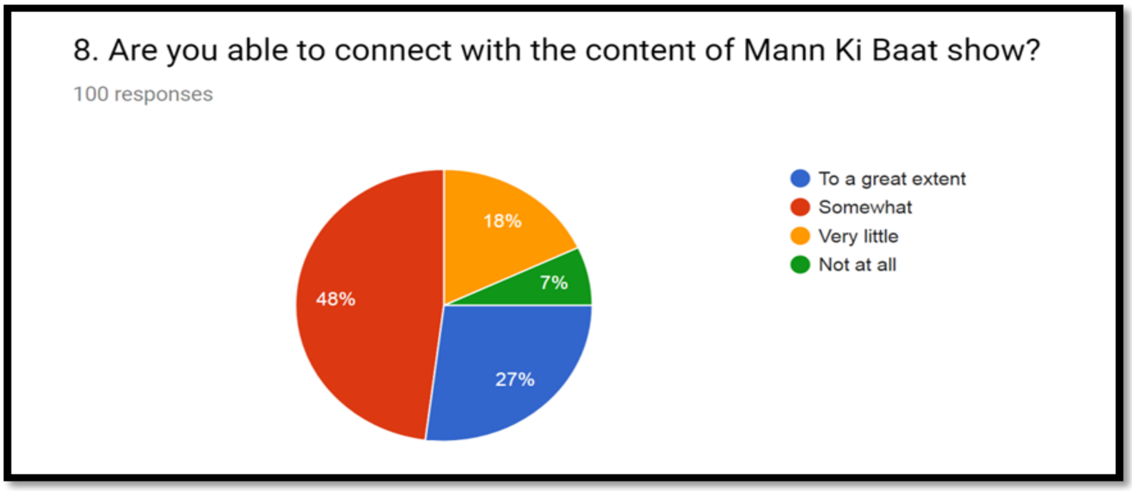

Fig. 11: Are the respondents able to connect with the content of the show

48% of the respondents said that they somewhat feel connected with the content of the show and 26% says that they feel connected to the content of the show to a great extent whereas 7% says that they do not connect with the content of the show at all.

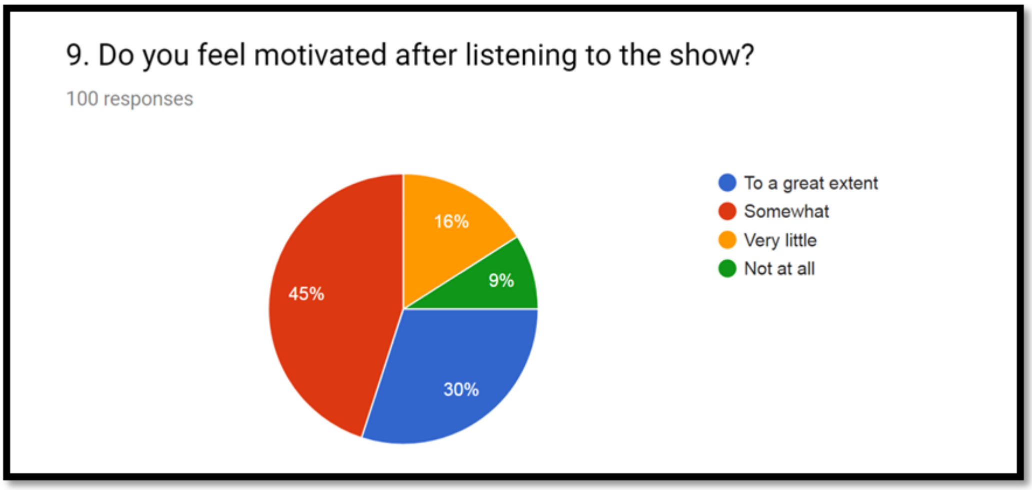

Fig. 12: Does the respondents feel motivated after listening to the show

45% of the respondents feel that they feel somewhat motivated after listening the show and 30% feels motivated to a great extent whereas 9% respondents said that they not at all feel motivated after listening the show.

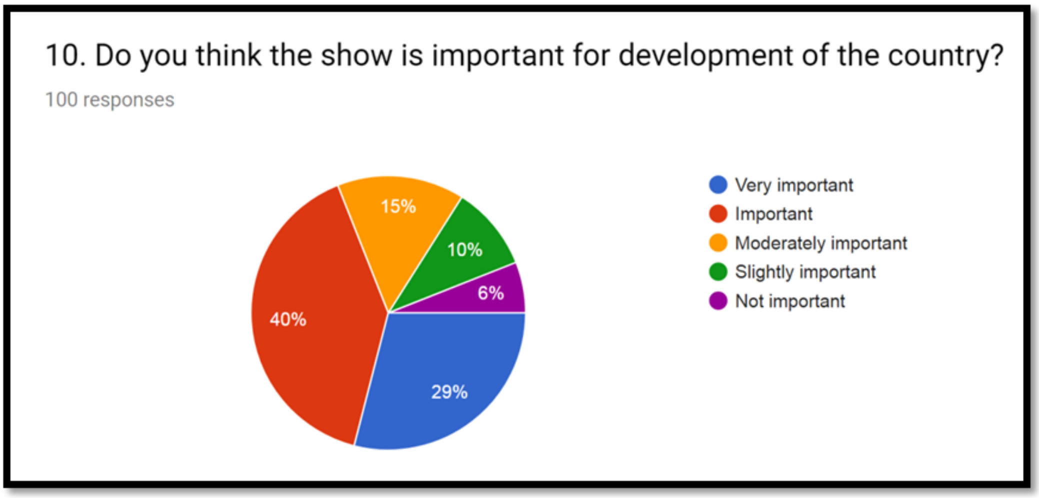

Fig. 13: Does the respondents think that the show is important for development of the country?

40% of the respondents said that the show is important for the development of the country whereas 6% replied that the show is not at all important for the development of the country.

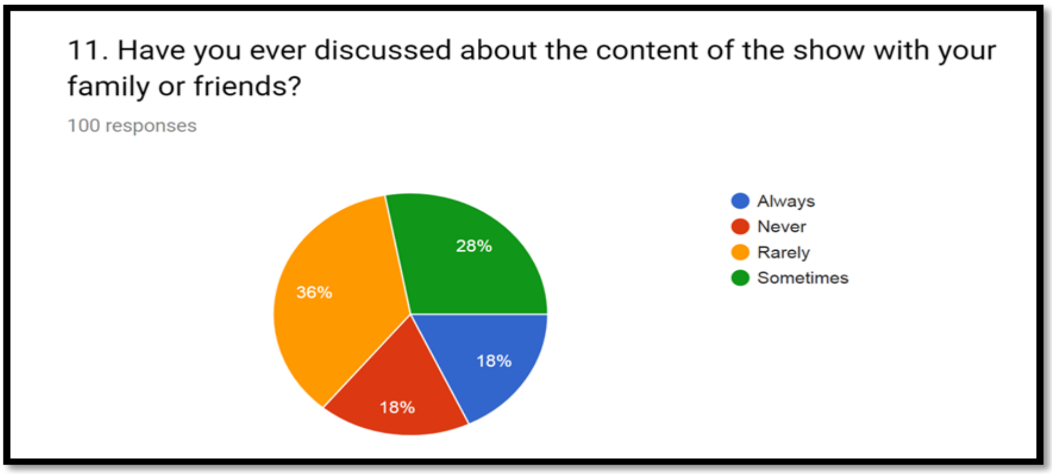

Fig. 14: Have the respondents discussed about the show with their family or friends

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36% of the respondents have rarely discussed about the content of the show with their family or friends whereas only 18% always discusses about the content of the show with their family or friends.

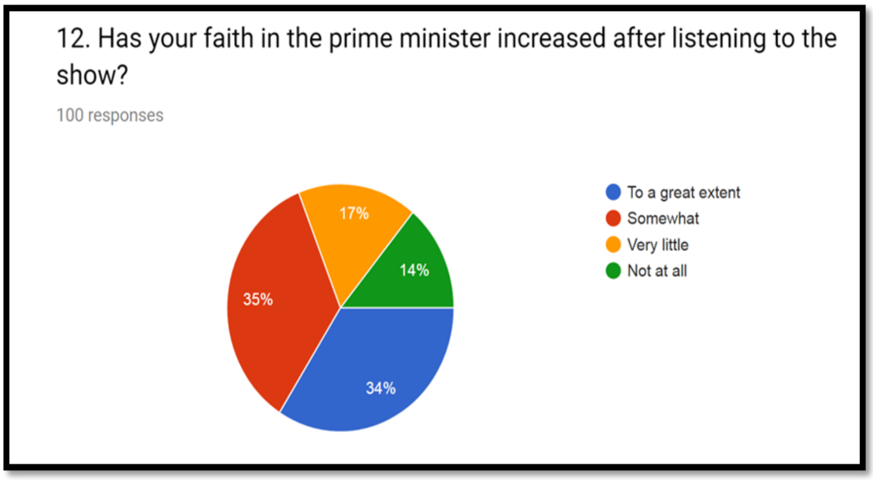

Fig. 15: Have the respondents faith in Prime minister increased after listening the show

35% of the respondents said that their faith in prime minister has somewhat increased after listening to the show and 14% says that faith in prime minister has not at all increased

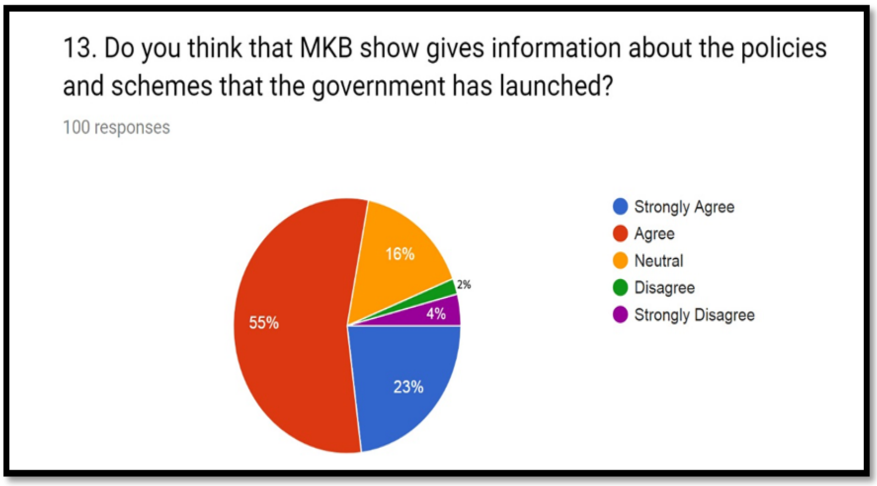

Fig. 16: Does the respondents think that the show gives information about the policies and schemes that the government has launched?

55% of the respondents agree that the show gives information about the government policy and schemes whereas 4% of the respondents strongly disagree with that.

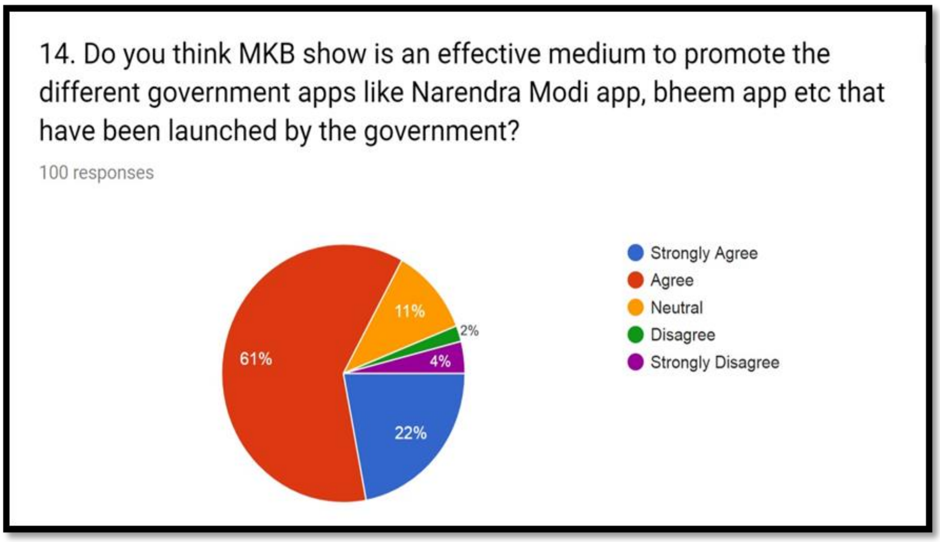

Fig. 17: Does the respondents think that the show is effective medium to promote government apps

61% of the respondents agree that the show is effective medium to promote government apps whereas 4% respondents strongly disagree with that

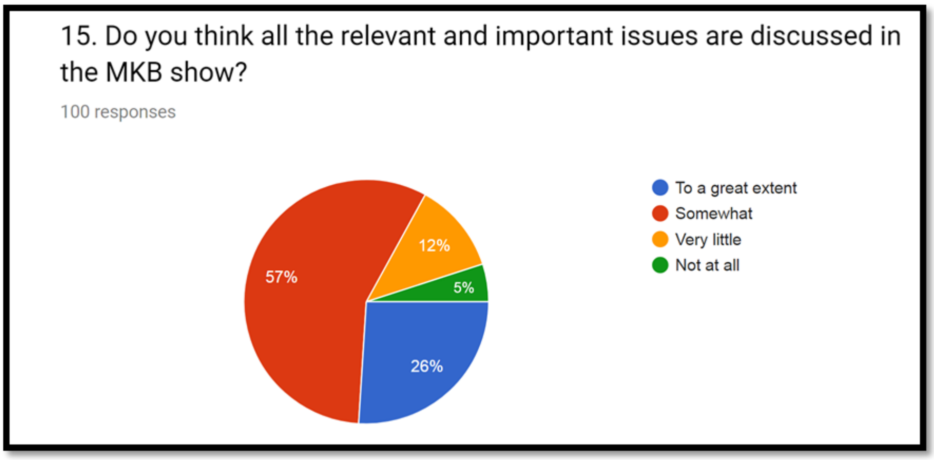

Fig. 18: Does the respondents think all relevant and important issues are discussed in the show

57% of the respondents think that important issues are somewhat discussed in the show whereas 5% respondents says that important issues are not at all discussed in the show

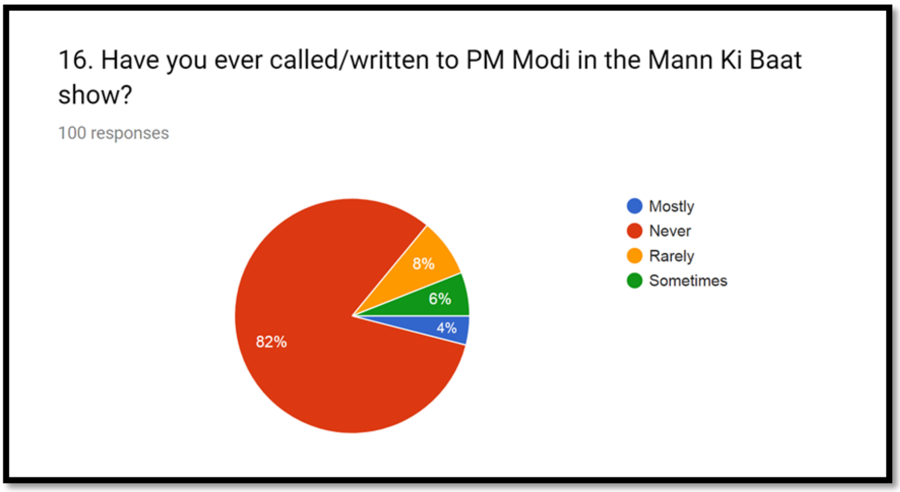

Fig. 19: Have the respondents ever written/called to PM Modi in the show

82% respondents have never written/called on the show whereas only 4% of the respondents mostly call/write to PM Modi in the show

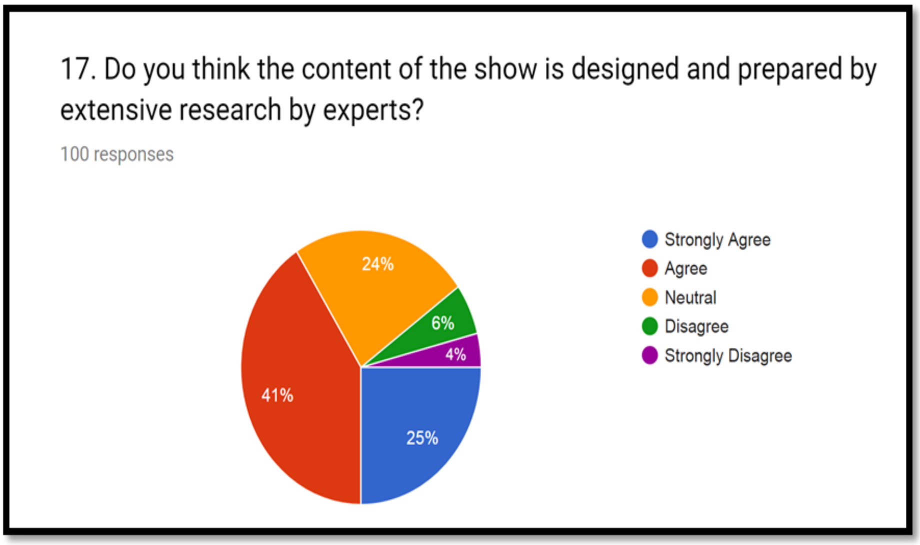

Fig. 20: Does the respondents think the content of the show is designed and prepared by extensive research by experts?

41% respondents agree that content of the show is designed by experts whereas 4% strongly disagree with that.

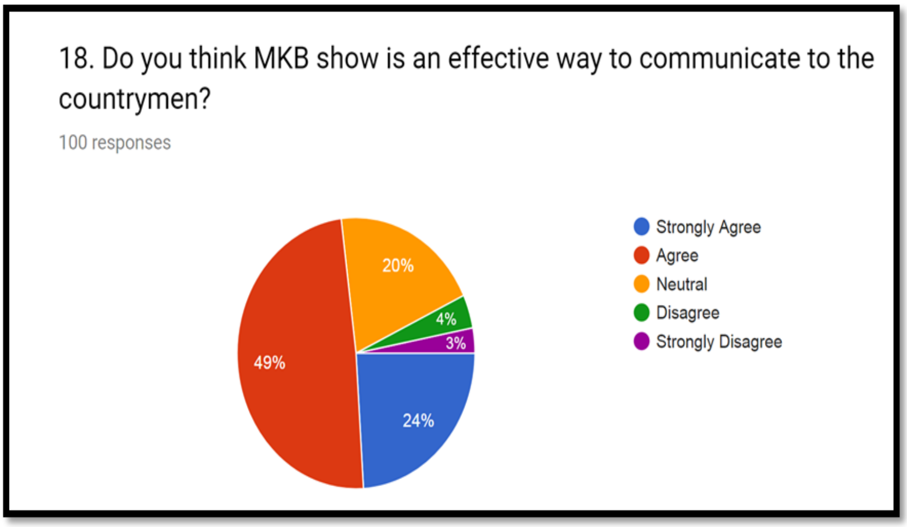

Fig. 21: Does the respondents think that the show is an effective way to communicate to the countrymen?

49% respondents agree that the show is an effective way to communicate to the countrymen whereas 3% strongly disagree with that.

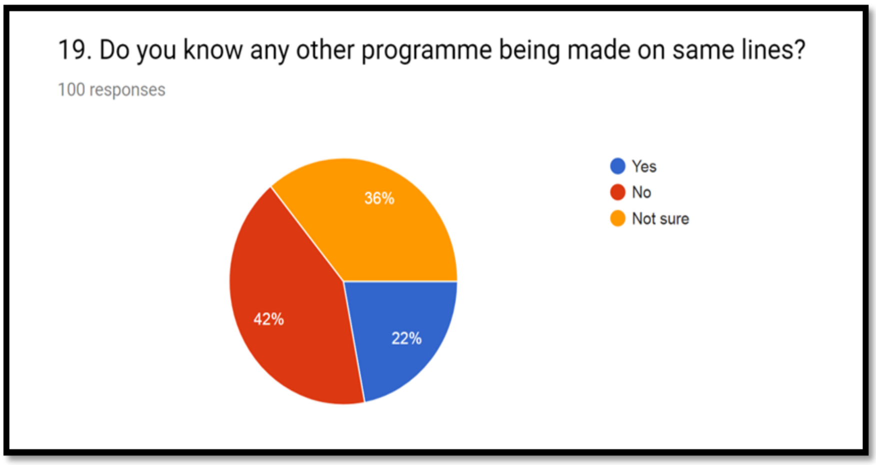

Fig. 22: Does the respondents know any other programme made on same lines?

42% respondents says that they don't know any other programme made on same lines whereas 22% says that they know other programmes made on same lines

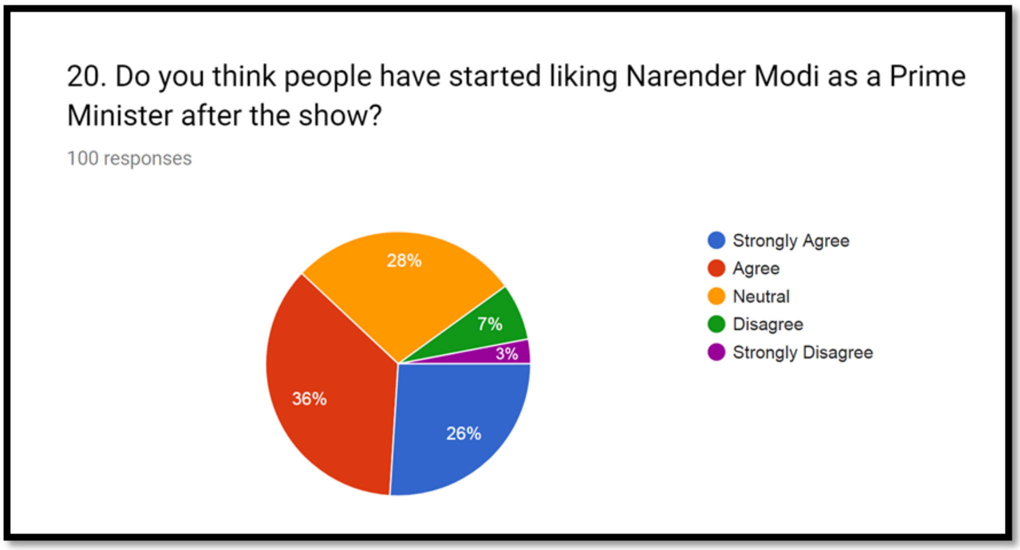

Fig. 23: Does the respondents think that people have started liking Narender Modi as a Prime Minister after the show?

36% respondents agree that people have started liking Narender Modi after this show whereas 3% strongly disagree with that.

4.2Content Analysis

The qualitative content analysis was done on various parameters covered in the show. The parameters were developed after listening to all the 10 episodes. **Table 1** shows which all parameters were present in the episode starting with January 2018 to October 2018. The √ shows presence of the parameter.

Date	Jan	Feb	March	April	May	June	July	Aug	Sep	Oct
Highlighted Issues of National/Social importance	√	√	√	√	√	√	√	√	√	√
Famous Personality mentioned	√	√	√	√	√	√	√			
Festival/days of National/Social Importance	√	√	√	√	√	√	√	√	√	
Narendra Modi App Mentioned	√	√	√			√		√		
My Gov. App Mentioned	√		√			√		√		√
Government Schemes	√	√	√	√				√		
Listener's Feedback Source	√	√	√	√	√	√	√	√		
Appreciation to common man	√	√	√	√	√	√	√	√	√	√
Picked up topics raised by Listeners through App/ Call/Letter/Email	√	√	√	√	√	√	√	√		√

Synopsis of 10 episodes of *Mann Ki Baat* Show:

Episode → Parameters ↓	January 2018	February 2018
Highlighted Issues of National/Social importance	1. Women Empowerment, Nari Shakti, Rani Laxmi Bai, Women Fighter Pilots 2. Health Care affordable 3. SBA 4. Padma Awards for common man	1. Artificial Intelligence 2. Recycle Garbage 3. Waste Management
Famous Personality mentioned	1. Kalpana Chawla's achievements 2. Mahatma Gandhi	1. CV Raman 2. Aryabhatta 3. Jagdish Chanda Bose
Festival/days of National/ Social Importance	1. Republic Day celebrations 2. Pravasi Bhartiya Diwas	1. National Science Day 2. National safety Day 3. International Women's Day 4. Holi Wishes
Narendra Modi App	Mentioned	Mentioned
My Gov. App	Mentioned	Not Mentioned
Government Schemes	1. Pradhan Mantri Jan Aushadhi Yojna, Jan Shakti Kendra, Amrit Stores 2. Clean Morna River (SBA)	1. NDMA praising 2. Aapda Mitra 3. BIMSTEC 4. SBA 5. Gobar Dhan 6. Trash Mahotsav by Raipur MCD 7. Women involvement in SBA – Jharkhand

		Campaign 8. Elephanta gets Electricity
Listener's' Feedback Source	1. Mentioned about Letter from App 2. Mentioned name of listeners	1. Phone Call Recorded 2. Comment on App 3. Took name of listener
Appreciation	1. Common Man's effort	1. Raipur municipal cooperation
Picked up topics raised by Listeners through App/Call/Letter/Email	1. Nari Shakti & women empowerment 2. making healthcare affordable 3. Clean morna river under SBA	1. Artificial intelligence 2. Road safety

Episode → **Parameters ↓**	**March 2018**	**April 2018**
Highlighted Issues	1. Visit of ASEAN countries 2. Swastha Bharat	1. Commonwealth games winners 2. Fit India – Akshay Kumar 3. Water Harvesting
Famous Personality	1. Mahatma Gandhi 2. Baba Saheb Ambedkar	1. Rabindranath Jayanti
Festival/day of National Importance	1. Ram Navmi 2. Yoga Day	1. Ramzaan 2. Budh Purnima
Narendra Modi App	Comment on App	Not Mentioned
My Gov. App	Mentioned	Not Mentioned
Government Schemes	1. Jan Aushadi Kendra 2. Ayushmaan Bharat Yojna 3. New AIIMS being opened 4. TB free India 5. MBBS seats increased 6. Make in India 7. Smart City Mission 8. Urban Mission 9. Gram Swaraj Abhiyan	1. SBA internship 2. Doordarshan Programme 3. Good News India
Listener's' Feedback Source	Mentioned name of listeners	Mentioned name of listeners
Appreciation	1. Common Man's effort 2. Meghalaya farmers	1. Commonwealth participants 2. Common people on Fit India 3. Uttarakhand farmers
Picked up topics raised by Listeners through App/Call/Letter/Email	1. Promote Sanskrit language 2. Ground Water depletion 3. Keep water for birds during summer 4. Health of youngsters 5. Letters from farmers	1. Talking about Rabindranath Tagore's philosophy of living

Episode → **Parameters ↓**	**May 2018**	**June 2018**
Highlighted Issues	1. Praising Girls for voyage and climbed Mt Everest 2. Fit India – Kohli and Bollywood 3. Indoor and Outdoor Games importance 4. Beat Plastic Pollution	1. One year of GST 2. India vs Afganistan test match 3. How people are getting benefit from government launched schemes
Famous Personality		

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Festival/day of National Importance	1. World Environment Day 2. International Yoga Day 3. Eid	1. International Yoga Day 2. DOCTORS DAY 3. Guru Nanak Jayanti 4. Shyama Prasad Mukherjee birthday
Narendra Modi App	Not Mentioned	Mentioned twice
My Gov App	Not Mentioned	Mentioned
Government Schemes	Not Mentioned	Not Mentioned
Listener's' Feedback Source	Phone call from Listener	Phone call from Listener
Appreciation	1. Six women commander on voyage 2. Common people on climbing Everest 3. Common Man's effort	1. Appreciating Indian & Afghanistan cricket team 2. Common Man's effort
Picked up topics raised by Listeners through App/Call/Letter/Email	Fading away of indoor and outdoor games like pithoo, Kho Kho etc and then also singing a POEM	1. Importance of doctors 2. Shyama Prasad birthday 3. Visit to Maghar in Gujarat

Episode → Parameters ↓	**July 2018**	**August 2018**
Highlighted Issues	1. Teenage football player stuck in cave 2. Poet Neeraj ji passes away 3. Students go to college 4. Smart Gaon app – 2 guys from America 5. Praising winners of world athletic championship	1. Kerala disaster and NDRF appreciation 2. Life of Atal Bihari Vajpayee 3. Most productive parliament session 4. Congratulating winners of Asian game Jakarta and praising sports 5. Safe construction of houses to prevent damage from natural calamities
Famous Personality	1. Lok Manya Tilak – death anniversary 2. Chandreshekhar Azad – paying him tributes	
Festival/day of National Importance	1. Ganesh Chaturthi	1. Rakshabandhan 2. Sanskrit day 3. Teachers day
Narendra Modi App	Not Mentioned	He said 'Many people'
My Gov. App	Not Mentioned	He said 'Many people'
Government Schemes		1. Lok Sabha - 21 bills passed 2. Rajya Sabha - 14 bills passed 3. bills for beneficial of youth and backward cla 4. OBC commission was made 5. amendment bill to secure rights of SC and ST 6. criminal act amendment bill for strictest punis 7. rape guilty - min sentence of 10 years 8. raping girls below 12 - death sentence 9. Triple Talaq bill passed by Lok Sabha but not Rajya Sabha
Narender Modi Website	Not Mentioned	Not Mentioned
Listener's' Feedback	1. Phone call from Listener	1. Phone call from Listener

Source		2. Comment on App
Appreciation	1. Common Man's effort 2. Winners of world athletic championship	1. Winners of Asian games
Picked up topics raised by Listeners through App/Call/Letter/Email	1. Visit Vithoba temple in pandharpur	2. Atal Bihari Vajpayee life 3. Safe construction of house
Episode → **Parameters ↓**	**September2018**	**October 2018**
Highlighted Issues	1. Praising the soldiers of country 2. Air force appreciation and women in air force 3. Abhilash tomy health concern 4. Talking about Gandhi and his work 5. Linking Gandhi's mantra with today's scenario 6. SBA success story both nationally and internationally 7. Hosting biggest sanitation convention of the world 8. 25 years of NHRC 9. Run for unity – tribute to sardaar sahib birth anniversary (brief talk)	1. Run for unity, talking about sardar sahib work and also statue of unity 2. Infantry day and sardar patel link 3. 2 line tribute to Indira Gandhi death anniversary 4. Praising sports by congratulating and meeting winners para games and summer youth ollympics2018 5. Successful Fifa under 17 world cup in India 6. Men's hockey world cup 2018 to be in India…praising hockey 7. Self 4 society' portal launched by myGov and IT and electronic industry 8. To adopt tribal tradition in our life for sustainable development 9. Stop burning purali in farming fields to stop pollution by taking example of Punjab farmer 10. Hundred years of world war end 11. Nor-East wins Oscar in arming sector 12. Wishing every one for month of festivals i.e. November
Famous Personality	Not Mentioned	Not Mentioned
Festival/day of National Importance	1. Air force day 2. Gandhi Jayanti 3. Birth anniversary of lal bahadur shastri 4. Navratri wishes	
Narendra Modi App	Not Mentioned	Not Mentioned
My Gov. App	Not Mentioned	Mentioned
Government Schemes	Not Mentioned	Not Mentioned
Listener's' Feedback Source	Not Mentioned	1. Comment on App
Appreciation	1. Soldiers of country 2. Women in air force	1. winners of para games and summer youth ollympics2018 2. Common Man's effort
Picked up topics raised by Listeners through App/Call/Letter/Email		1. To adopt tribal tradition in our life for sustainable development

5. Result and Discussions

The content analysis has revealed that a common style of presentation has been followed in all the episodes of Mann Ki Baat show. The format is such that, PM Modi starts the programme by highlighting issues of national and social importance such as women empowerment, water management, importance of fitness, waste management, importance of sports, pollution etc.

Out of 10 in 7 episodes PM mentioned about achievements of famous personalities such as Kalpana Chawla, Mahatma Gandhi, Lokmanya Tilak, Chandrashekhar Azad, Baba Saheb Ambedkar etc. He also talked about the special day or event happening in the following month such as Air Force day, Gandhi Jayanti, World environment day, International Yoga Day, Eid, Ram Navmi, Pravasi Bhartiya Diwas etc

The common topics mentioned in majority of episodes are sports, yoga, science, women power, fitness and health etc. In the show he has often heard talking about various policies, programmes of government like Aapda Mitra, Gobar Dhan, Pradhan Mantri Jan Aushadhi Yojna, Clean Morna River (SBA), Gram Swaraj Abhiyan with the aim of creating awareness and propagating his schemes. Even survey reveals that 78% of respondents think that Mann Ki Baat show creates awareness about government policies.

In the survey 83% respondents also said that the show is a good platform to promote government Apps and content analysis also showed that 6 out of 10 episodes PM mentioned about the MyGov App and Narendra Modi App.

In the survey 62% respondents also said that people have started liking Narendra Modi as Prime Minister of the country after watching/listening he show and 69% respondents said their faith in Prime Minister has increased after watching/listening the show that clearly shows that the show is improving the Prime Minister's image in the minds of the people and it can be said that the show is being used as a PR tool to build a good public image of the prime minister.

According to the content analysis and survey conducted, it has been observed that the show follows a structured format that includes talking about famous personalities of the country, mentioning the festivals of the following month, pinpointing issues of concerns like women empowerment, fitness and health, sports etc to arouse interest of the listeners.

The Prime Minister subtly conveys his message and promotes mobile applications launched by the government that includes MyGov App and Narendra Modi App. He also talks about various government policies and schemes that have been launched. All the topics are carefully chosen, and achievements are highlighted that builds positive image of the ruling government. The show has been used as a platform to share success stories of the ruling government, highlight their achievements and act as a PR tool to the Prime Minister.

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7. https://pmonradio.nic.in/
8. https://www.mygov.in/campaigns/mann-ki-baat/

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All references must be arranged first alphabetically and then it may be further sorted chronologically also.

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Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, *2*(3), 29–33.

Bateson, C. D.,(2006), 'Doing Business after the Fall: The Virtue of Moral Hypocrisy', Journal of Business Ethics, 66: 321 – 335

- **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, *12*(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), "Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher's Colleges In Thailand", International Journal on New Trends In Education and Their Implications, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures.* New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code:Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, *2*(2), 38-48. Retrieved from http://ojs.lib.swin.edu.au/index.php/ejap

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American, 293*, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA.* Retrieved August 10, 2005, from http://www.centralbankofindia.co.in/ home/index1.htm, viewed on

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