

Volume 7, Issue 3 (III)  
July – September 2020

ISSN 2394 - 7780

International Journal of  
**Advance and Innovative Research**



Indian Academicians and Researchers Association  
[www.iaraedu.com](http://www.iaraedu.com)

# International Journal of Advance and Innovative Research

---

Volume 7, Issue 3 (III): July - September 2020

---

Editor- In-Chief

**Dr. Tazyn Rahman**

## Members of Editorial Advisory Board

**Mr. Nakibur Rahman**

Ex. General Manager ( Project )  
Bongaigoan Refinery, IOC Ltd, Assam

**Dr. Alka Agarwal**

Director,  
Mewar Institute of Management, Ghaziabad

**Prof. (Dr.) Sudhansu Ranjan Mohapatra**

Dean, Faculty of Law,  
Sambalpur University, Sambalpur

**Dr. P. Malyadri**

Principal,  
Government Degree College, Hyderabad

**Prof.(Dr.) Shareef Hoque**

Professor,  
North South University, Bangladesh

**Prof.(Dr.) Michael J. Riordan**

Professor,  
Sanda University, Jiashan, China

**Prof.(Dr.) James Steve**

Professor,  
Fresno Pacific University, California, USA

**Prof.(Dr.) Chris Wilson**

Professor,  
Curtin University, Singapore

**Prof. (Dr.) Amer A. Taqa**

Professor, DBS Department,  
University of Mosul, Iraq

**Dr. Nurul Fadly Habidin**

Faculty of Management and Economics,  
Universiti Pendidikan Sultan Idris, Malaysia

**Dr. Neetu Singh**

HOD, Department of Biotechnology,  
Mewar Institute, Vasundhara, Ghaziabad

**Dr. Mukesh Saxena**

Pro Vice Chancellor,  
University of Technology and Management, Shillong

**Dr. Archana A. Ghatule**

Director,  
SKN Sinhgad Business School, Pandharpur

**Prof. (Dr.) Monoj Kumar Chowdhury**

Professor, Department of Business Administration,  
Guahati University, Guwahati

**Prof. (Dr.) Baljeet Singh Hothi**

Professor,  
Gitarattan International Business School, Delhi

**Prof. (Dr.) Badiuddin Ahmed**

Professor & Head, Department of Commerce,  
Maulana Azad Nationl Urdu University, Hyderabad

**Dr. Anindita Sharma**

Dean & Associate Professor,  
Jaipuria School of Business, Indirapuram, Ghaziabad

**Prof. (Dr.) Jose Vargas Hernandez**

Research Professor,  
University of Guadalajara, Jalisco, México

**Prof. (Dr.) P. Madhu Sudana Rao**

Professor,  
Mekelle University, Mekelle, Ethiopia

**Prof. (Dr.) Himanshu Pandey**

Professor, Department of Mathematics and Statistics  
Gorakhpur University, Gorakhpur

**Prof. (Dr.) Agbo Johnson Madaki**

Faculty, Faculty of Law,  
Catholic University of Eastern Africa, Nairobi, Kenya

**Prof. (Dr.) D. Durga Bhavani**

Professor,  
CVR College of Engineering, Hyderabad, Telangana

**Prof. (Dr.) Shashi Singhal**

Professor,  
Amity University, Jaipur

**Prof. (Dr.) Alireza Heidari**

Professor, Faculty of Chemistry,  
California South University, California, USA

**Prof. (Dr.) A. Mahadevan**

Professor  
S. G. School of Business Management, Salem

**Prof. (Dr.) Hemant Sharma**

Professor,  
Amity University, Haryana

**Dr. C. Shalini Kumar**

Principal,  
Vidhya Sagar Women's College, Chengalpet

**Prof. (Dr.) Badar Alam Iqbal**

Adjunct Professor,  
Monarch University, Switzerland

**Prof.(Dr.) D. Madan Mohan**

Professor,  
Indur PG College of MBA, Bodhan, Nizamabad

**Dr. Sandeep Kumar Sahratia**

Professor  
Sreyas Institute of Engineering & Technology

**Dr. S. Balamurugan**

Director - Research & Development,  
Mindnotix Technologies, Coimbatore

**Dr. Dhananjay Prabhakar Awasarikar**

Associate Professor,  
Suryadutta Institute, Pune

**Dr. Mohammad Younis**

Associate Professor,  
King Abdullah University, Saudi Arabia

**Dr. Kavita Gidwani**

Associate Professor,  
Chanakya Technical Campus, Jaipur

**Dr. Vijit Chaturvedi**

Associate Professor,  
Amity University, Noida

**Dr. Marwan Mustafa Shammot**

Associate Professor,  
King Saud University, Saudi Arabia

**Prof. (Dr.) Aradhna Yadav**

Professor,  
Krupanidhi School of Management, Bengaluru

**Prof.(Dr.) Robert Allen**

Professor  
Carnegie Mellon University, Australia

**Prof. (Dr.) S. Nallusamy**

Professor & Dean,  
Dr. M.G.R. Educational & Research Institute, Chennai

**Prof. (Dr.) Ravi Kumar Bommiseti**

Professor,  
Amrita Sai Institute of Science & Technology, Paritala

**Dr. Syed Mehartaj Begum**

Professor,  
Hamdard University, New Delhi

**Dr. Darshana Narayanan**

Head of Research,  
Pymetrics, New York, USA

**Dr. Rosemary Ekechukwu**

Associate Dean,  
University of Port Harcourt, Nigeria

**Dr. P.V. Praveen Sundar**

Director,  
Shanmuga Industries Arts and Science College

**Dr. Manoj P. K.**

Associate Professor,  
Cochin University of Science and Technology

**Dr. Indu Santosh**

Associate Professor,  
Dr. C. V.Raman University, Chhattisgarh

**Dr. Pranjal Sharma**

Associate Professor, Department of Management  
Mile Stone Institute of Higher Management, Ghaziabad

**Dr. Lalata K Pani**

Reader,  
Bhadrak Autonomous College, Bhadrak, Odisha

**Dr. Pradeepta Kishore Sahoo**

Associate Professor,  
B.S.A, Institute of Law, Faridabad

**Dr. R. Navaneeth Krishnan**

Associate Professor,  
Bharathiyar College of Engg & Tech, Puducherry

**Dr. Mahendra Daiya**  
Associate Professor,  
JIET Group of Institutions, Jodhpur

**Dr. Parbin Sultana**  
Associate Professor,  
University of Science & Technology Meghalaya

**Dr. Kalpesh T. Patel**  
Principal (In-charge)  
Shree G. N. Patel Commerce College, Nanikadi

**Dr. Juhab Hussain**  
Assistant Professor,  
King Abdulaziz University, Saudi Arabia

**Dr. V. Tulasi Das**  
Assistant Professor,  
Acharya Nagarjuna University, Guntur, A.P.

**Dr. Urmila Yadav**  
Assistant Professor,  
Sharda University, Greater Noida

**Dr. M. Kanagarathinam**  
Head, Department of Commerce  
Nehru Arts and Science College, Coimbatore

**Dr. V. Ananthaswamy**  
Assistant Professor  
The Madura College (Autonomous), Madurai

**Dr. S. R. Boselin Prabhu**  
Assistant Professor,  
SVS College of Engineering, Coimbatore

**Dr. A. Anbu**  
Assistant Professor,  
Acharya College of Education, Puducherry

**Dr. C. Sankar**  
Assistant Professor,  
VLB Janakiammal College of Arts and Science

**Dr. G. Valarmathi**  
Associate Professor,  
Vidhya Sagar Women's College, Chengalpet

**Dr. M. I. Qadir**  
Assistant Professor,  
Bahauddin Zakariya University, Pakistan

**Dr. Brijesh H. Joshi**  
Principal (In-charge)  
B. L. Parikh College of BBA, Palanpur

**Dr. Namita Dixit**  
Associate Professor,  
Shri Ramswaroop Memorial University, Lucknow

**Dr. Nidhi Agrawal**  
Assistant Professor,  
Institute of Technology & Science, Ghaziabad

**Dr. Ashutosh Pandey**  
Assistant Professor,  
Lovely Professional University, Punjab

**Dr. Subha Ganguly**  
Scientist (Food Microbiology)  
West Bengal University of A. & F Sciences, Kolkata

**Dr. R. Suresh**  
Assistant Professor, Department of Management  
Mahatma Gandhi University

**Dr. V. Subba Reddy**  
Assistant Professor,  
RGM Group of Institutions, Kadapa

**Dr. R. Jayanthi**  
Assistant Professor,  
Vidhya Sagar Women's College, Chengalpattu

**Dr. Manisha Gupta**  
Assistant Professor,  
Jagannath International Management School

Copyright @ 2020 Indian Academicians and Researchers Association, Guwahati  
All rights reserved.

No part of this publication may be reproduced or transmitted in any form or by any means, or stored in any retrieval system of any nature without prior written permission. Application for permission for other use of copyright material including permission to reproduce extracts in other published works shall be made to the publishers. Full acknowledgment of author, publishers and source must be given.

The views expressed in the articles are those of the contributors and not necessarily of the Editorial Board or the IARA. Although every care has been taken to avoid errors or omissions, this publication is being published on the condition and understanding that information given in this journal is merely for reference and must not be taken as having authority of or binding in any way on the authors, editors and publishers, who do not owe any responsibility for any damage or loss to any person, for the result of any action taken on the basis of this work. All disputes are subject to Guwahati jurisdiction only.





Scientific Journal Impact Factor

## CERTIFICATE OF INDEXING (SJIF 2018)

This certificate is awarded to

**International Journal of Advance & Innovative Research**  
**(ISSN: 2394-7780)**

The Journal has been positively evaluated in the SJIF Journals Master List evaluation process  
SJIF 2018 = 7.363

**SJIF (A division of InnoSpace)**



**SJIFactor Project Manager**  
International Advisory Services  
INNOSPACE INTERNATIONAL

### CONTENTS

---

#### *Research Papers*

- A STUDY OF STUDENTS' PERCEPTION FOR ONLINE TEACHING IN GOA DURING COVID -19 PANDEMIC** 1 – 4  
Mrs. Sona Pangam
- CRUCIAL EFFECT ON FAMILY OWNED BUSINESS** 5 – 9  
Subhash Baban Nakhate
- RETAIL BUSINESSES DURING LOCKDOWN IN INDIA** 10 – 13  
Mr. Rishabh Barsaiyan
- CUSTOMER AWARENESS TOWARDS BANKING SERVICES - A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN BAGALKOT DISTRICT (KARNATAKA)** 14 – 19  
Archana P. Halageri Dr. Y.G. Baligatti
- AN INVESTIGATION OF IMPACT OF PROCESS ON CUSTOMER SATISFACTION: AN EMPIRICAL STUDY OF INDIAN AVIATION SECTOR** 20 – 24  
Aditi Batheja
- A STUDY ON CUSTOMER PREFERENCE TOWARDS FOOD DELIVERY APPLICATIONS** 25 – 30  
Swothi S, Tracy George Bertle and Dr. Shehnaz S. R
- A CHANGE IN BEHAVIOR PATTERN OF CUSTOMER ATTITUDE RELATED TO ONLINE FOOD APP** 31 – 36  
Abeda Shaikh and Gyanesh Yadav
- STRATEGIES FOR MANAGING OCCUPATIONAL STRESS AT INDIVIDUAL LEVEL IN COVID-19 PANDEMIC** 37 – 44  
Mr. Rajeshbhai S. Ramani
- ORACLE AUTONOMOUS DATABASE IN ORACLE CLOUD ITS WORKING & SECURITY** 45 – 48  
Naqvi Adiba Anisul Hasan and Jyoti Kharade
- REVIEW ON AMAZON WEB SERVICES, GOOGLE CLOUD PROVIDER AND MICROSOFT WINDOWS AZURE** 49 – 54  
Sneha Borge and Nidhi Poonia

<b>AN EMPIRICAL STUDY OF EMOTIONAL RESILIENCE AND POSITIVE SELF MANAGEMENT AMONG MUMBAIKARS DURING FINANCIAL DISTRESS...</b>	55 – 66
Mrs Nandini Jagannarayan, Dr. T. A. Jayachitra and Mrs Iona Hegde	
<b>SYMBOLISM IN SOLO SONGS OF ALBANIAN COMPOSER WRITTEN IN THE SECOND HALF OF THE TWENTIETH CENTURY</b>	67 - 70
PhD.cand. Vita Guhelli	
<b>AN EMPIRICAL STUDY ON SOCIAL SKILLS AMONG SINGLE WOMEN RESIDING IN SELECT SUBURBS OF MUMBAI CITY</b>	71 – 77
Mrs Nandini Jagannarayan and Dr. T.A. Jayachitra	
<b>STOCK MARKET PREDICTION USING MACHINE LEARNING</b>	78 – 80
Priyanka Bajirao Desai and Ms.Gunjan Behl	
<b>TRANSFORMATION IN THE NEW NORMAL - IMPACT OF COVID-19 ON INDIAN INDUSTRY: CHALLENGES AND OPPORTUNITIES</b>	81 – 85
Ms. Dhara Vora	
<b>AN ANALYSIS OF NEW EDUCATION POLICY - 2020 AND THE ROLE OF LAW FOR THE EDUCATION OF CHILDREN WITH DISABILITIES IN INDIA</b>	86 – 91
Prof. (Dr.) N Dasharath	
<b>SUSTAINABILITY: FOSTERING PERSONAL VALUE DEVELOPMENT THROUGH COOPERATIVE GAMES</b>	92 – 95
Ms. Neeharika U. Deshmukh and Dr. Umakant Vasantryao Deshmukh	
<b>ISSUES AND CHALLENGES OF CONSTRUCTION AND OTHER BUILDING WORKERS DURING COVID-19 PANDEMIC– AN ANALYSIS OF THE LAW</b>	96 - 101
Prof. Dr. Suresh V. Nadagoudar and Muniraja M	
<b>SUSTAINABLE DEVELOPMENT GOAL: ZERO HUNGER AND INDIA</b>	102 – 105
Tauqeer Fatima Mohd Anees Suratwala	
<b>A SURVEY ON THE PERCEIVED IMPACTS OF PRIVATIZATION OF PUBLIC SECTOR UNDERTAKINGS</b>	106 – 110
Dr Kushal De and Madhuri Roy	
<b>AN ANALYSIS OF THE CONSTITUTIONAL PERSPECTIVE ON THE CONCEPT OF EMERGENCY</b>	111 - 115
Dr. Veerabhadraiah. C	
<b>A POLITICAL DISCOURSE ON JAITAPUR ANTI- NUCLEAR POWER PLANT MOVEMENT AND THE ROLE OF LOCAL NATIVES</b>	116 – 119
Mr. Prashant Tanaji Nargude	

**A STUDY OF EFFECTS OF SOCIAL AND CULTURAL BARRIERS ON WOMEN CAREER DEVELOPMENT OF FEMALE EMPLOYEES WORKING IN SERVICE SECTOR** 120 - 122

Dr. Prashant V. Sathe and Ms. Varsha S. Murhe

**RETIREMENT PLANNING - A STUDY OF CORPORATE EMPLOYEES PERCEPTION AND PREPAREDNESS** 123 - 128

Bobby Jacob and Dr. Mohsin Shaikh

---

**A STUDY OF STUDENTS' PERCEPTION FOR ONLINE TEACHING IN GOA DURING COVID -19 PANDEMIC**

---

**Mrs. Sona Pangam**Assistant Professor, Narayan Zantye College of Commerce, Bicholim, Goa

---

**ABSTRACT**

*Educational institutes across the world have closed due to the COVID-19 pandemic. Most educational institutes have shifted to online learning platforms to keep the academic activities going. However, the questions about the preparedness, designing and effectiveness of e-learning is still not clearly understood, particularly in state like Goa, where the technical constraints like suitability of devices and bandwidth availability poses a serious challenge. The study explores the student's preferences for various attributes of online classes, which will be helpful to design effective online learning environment. The results indicated that majority of the respondents (80%) are ready to opt for online classes to manage the curriculum during this pandemic. Majority of the students preferred to use smart phone for online learning. The students opined that flexibility and convenience of online classes makes it attractive option, whereas broadband connectivity issues in rural areas makes it a challenge for students to make use of online learning initiatives.*

*Keywords: online learning, perception, readiness, covid -19, Goa.*

---

**INTRODUCTION**

With the COVID-19 -a novel corona virus disease spreading across the globe, many countries have ordered closure of all educational institutes. Educational institutions have come to a functional standstill since they had to protect their students from viral exposures, which are likely in a highly socializing student community. In the beginning of February 2020, schools only in China and a few other affected countries were closed due to the proliferating contamination. As on 15th March, colleges and university closures globally due to the COVID-19 has left one in five students out of school. Even though the lockdown and social distancing are the only ways to slowdown the spread of the COVID-19 by breaking the chain of transmission, closure of educational institutions has affected large number of students.

As the colleges are shut for an indefinite period, both educational institutions and students are experimenting with ways to complete their prescribed syllabi in the stipulated time frame in line with the academic calendar. These measures have certainly caused a degree of inconvenience, but they have also prompted new examples of educational innovation using digital interventions. Nevertheless, COVID-19 has been a trigger for educational institutions worldwide to pursue creative approaches in a relatively short notice. During this time, most of the universities and colleges have shifted to online mode using Blackboard, Microsoft Teams, Zoom, or other online platforms. The educational institutions in affected areas are seeking stop-gap solutions to continue teaching, but it is important to note that the learning quality depends on the level of digital access and efficiency.

Educational institutions in India have also made a transition to online teaching environment soon after Union Government's decision to impose nation-wide lock-down for 21 days from 25th March, 2020 which was later extended for 19 more days. However, the major concern is about the quality of learning which is closely related with how well the content is designed and executed. Effectiveness of learning also depends on how the content is curated to online environment and also in understanding and addressing the constraints faced by students. The study is even more relevant considering that in India the system of online education has never been tried at this scale and this is like a massive social experiment. Further, in higher education sector, the curriculum of non-professional colleges gives a lot of importance to nonpractical aspects and adopting it to online platform can decide the effectiveness. In this line, we have examined students' perception regarding online education and various attributes which could make the online learning more effective and successful.

**REVIEW OF LITERATURE**

Warner et al. (1998) proposed the concept of readiness for online learning in the Australian vocational education and training sector. (1) the preference of student's for the way of delivery opposed to face-to-face classroom instruction; (2) student's confidence in the utilising the electronic communication for learning which includes competence and trust in the use of the Internet and computer-based communication; and (3) capability to engage in autonomous learning.

The concept was further refined by several researchers like McVay, (2000, 2001) who developed a 13-item instrument which measured student behaviour and attitude as predictors. Subsequently, Smith et al. (2003)

conducted an exploratory study to validate the McVay's, (2000) questionnaire for online readiness and came up with a two-factor structure, "Comfort with e-learning" and "Self-management of learning". Later, several studies were taken up for operationalising the concept of readiness for online learning (Evans, (2000); Smith,(2005))

Consistency in course design (Swan et al. 2000), the capability of the interaction with course instructors to promote critical thinking ability and information processing (Duffy et al.(1998); Picciano, (2002); Hay et al.(2004)) rate of interactivity in the online setting (Arbaugh, (2000); Hay et al. (2004)), the extent of instructional emphasis on learning through interaction

## **RESEARCH METHODOLOGY**

### **❖ Participants**

UG students from non- professional colleges were chosen as the respondents for this study. The participants were 300 UG students from different non-professional colleges in Goa. Among them 182 were female and 118 were male.

### **❖ Procedure**

A structured questionnaire was designed with the help of literature and circulated to students through google forms with the help of WhatsApp. In this way, responses from a total of 300 students were obtained from different non-professional colleges across Goa.

## **DATA ANALYSIS**

Data were collected on demographic features, followed by learners' preferences, perception, advantages, constraints and suggestions. To analyse and summarize the perception, statements were rated on a five-point Likert scale (five being most effective and 1 being the least effective). Percentage were calculated for most of the questions to summarize the data.

### **❖ Technical availability**

Various devices preferred by the respondents for attending online classes were Smartphone (60%), laptop (35%), tablet (5%) and desktop(5%) which clearly suggests that if any organization which wants to develop an application for the online learning, it has to ensure that the platform is compatible with smartphone. Mobile data pack was the source of internet for 80 % of the respondents Wi-Fi 20%. Majority of the respondents (65%) said that WhatsApp was the best way to communicate class updates. However, posting in university website was 5%, Text message 9% and e-mail 21%.

### **❖ Structure of online classes**

Recorded classes uploaded at the university website /YouTube /any other application was the most preferred (56%) class format by whereas (25 %) of the respondents preferred live classes that can be recorded, 13 % opined in favour of live classes and 1 % preferred only reading materials. Majority of the respondents preferring recorded classes and live classes that can be recorded since it gives them a flexibility in learning. Regarding the nature of reading materials majority of the respondents (84%) preferred video content supplemented with reading materials. More than half (53%) of the respondents preferred the instructor to teach using PowerPoint presentations.

Around 58 % of the learners wanted online classes for twice in a week with 46 % respondents preferring 45 minutes duration for each class. Around 48 % of the respondents desired to spend only two to four hours in a day for online class and wanted a break of 15 minutes in between the two classes.

### **❖ Addressing the queries**

Various methods preferred for clarifying the queries were a platform with option for posting queries (49%), through live chat (36 %), email to the course instructor (14 %) and WhatsApp (1%). Interestingly, 48 % of the respondents expect the instructor to clarify their doubts within a day.

### **❖ Plans and criteria for evaluation**

Majority of the students preferred quiz (66 %) and assignments (34%) at the end of every class for effective learning. Around 45% of the respondents felt that one-week time should be given for submitting their assignments. Surprisingly, 60 % of the respondents wished to attend online exams and around 70 % of the respondents preferred objective mode of examination rather than descriptive examination.

### **❖ Respondent's perception towards online learning**

The frequency and percentage were calculated for each of the seven statements rated on a scale of five-point continuum. Results suggested that, there was not much differences in the perception of Graduate towards online

learning. Around 50 % of the respondents agree with the statement online learning improves their technical skills as compared to face-face classes. It also evident that around 60% of respondents are agree with the statement that online classes are less effective when it comes to communication with the instructor as compared to face-face classes. On an average 20 to 30 % of the respondents perceive that online and face- face classes are equally good when it comes to the above criterions.

#### ❖ **Benefits of Online Learning**

Results of the study indicate that flexible schedule and convenience was ranked as the major benefits of the online learnings. Online education offers students the opportunity to study at their own pace and time of their convenience. Hence, flexibility and convenience are major drivers behind the demand for online education.

More comfortable environment, enhancing the technical skills, more interaction and greater ability to concentrate and self-discipline and responsibility were ranked two, three, four and five respectively.

### **FINDINGS**

#### ❖ **Bottlenecks for online learning**

Lack of connectivity was the ranked as the major hindrance in online learning. The situation is even worse for those from remote areas. The findings highlight the India's digital divide and lack of equity in access to uninterrupted internet proving to be a hassle to many students.

The second and third constraints were data limit and data speed which were again the limitations of internet infrastructure. These give us an insight that if any country wants to move towards online education then as a pre-requisite it should focus on its internet facilities. Lack of traditional way of direct interactions in classrooms is also a major concern along with those mentioned above in conducting online classes

#### ❖ **Factors affecting success of online classes**

Majority of the respondents opined that nature of content and infrastructure were the major determinants for smooth conduct of online classes. The course instructor should spend quality time to design the content which should be well structured, concise, interactive and relevant. The students should be able to record the classes such that content can be accessed at any time based on their convenience. Recording will also come in handy for those students who have internet connectivity issues to live stream the classes.

The online classes will succeed only if all the students have access to internet. Minimum technical requirements such as internet connectivity, devices and software requirements should be fulfilled for optimal learning experience. The biggest challenge reported by participants was technological constraints. The concern over technological constraints was also reflected across all the responses. Lack of access to internet will exclude some of the learners from the online classes. Slow connections can also make accessing course platforms and materials frustrating. Online classes will be successful only if internet facility is provided to all by making it equitable and affordable.

The concern over a lack of community was also expressed by the respondents. It is challenging to build a comfortable environment for learning or a sense of community in the online environment. It will be important to think about ways that students and teachers can get to know each other and stay connected. Incompetency of the instructor was also reflected from the survey. Efforts should be made by the instructor to make classes interesting and effective so as to sustain the interest of the learner. It is also important to feel comfortable using a computer and navigating the Internet.

The primary purpose of this study was to examine the preference and perception of students regarding the online classes. Majority of the respondents preferred online classes to cope up with the curriculum due to lockdown in the wake of COVID-19 pandemic, whereas 34 % of the respondents suggested suspending the classes or providing reading materials till the lockdown is lifted. In order to probe into this matter, analysis of perception of the respondents regarding online classes was required.

Technical proficiency of teachers and learners related to usage of computer and internet is a major factor determining the effectiveness of online classes. Online classes must engage participants through frequent, meaningful activities that helps to keep them focussed.

### **CONCLUSION**

With efforts to prevent the spread of the novel coronavirus, the contours of education system are changing with online education becoming the primary means of instruction. Universities and institutions are shifting to online platforms to catch up with the curriculum. It may be too early to say how students and teachers will cope with

online learning as they figure out the constraints, reorient to address them but the perception and readiness of teachers and students is an important consideration which we have tried to document.

The findings of this study indicated that majority of the students evinced a positive attitude towards online classes in the wake of COVID 19. The online learning was found to be advantageous as it provided flexibility and convenience for the learners. Students preferred well-structured content with recorded videos uploaded in university websites.

They also indicated the need for interactive sessions with quizzes and assignments at the end of each class to optimise the learning experience. However, most students also reported that online classes could be more challenging than traditional classroom because of the technological constraints, delayed feedback and inability of the instructor to handle effectively the Information and Communication Technologies. Therefore, all these factors should be considered while developing an online course to make it more effective and productive for the learner. It's possible that once the COVID-19 pandemic settles down, we may see a continued increase in education systems using online platforms for study aids, as well as students embracing online education for their higher learning degree programs. Hence this study will prove useful for

## REFERENCES

- ✚ Bignoux, S. and Sund, K.J. (2018). Tutoring executives online: what drives perceived quality? *Behaviour & Information Technology*, 37(7), 703-713.
- ✚ Bolliger, D. U. (2004). Key factors for determining student satisfaction in online courses. *International Journal on E-learning*, 3(1), 61-67.
- ✚ Conrad, D.L. (2002). Engagement, excitement, anxiety, and fear: Learners' experiences of starting an online course. *American Journal of Distance Education*, 16(4), 205-226.
- ✚ Duffy, T. M., Dueber, B., & Hawley, C. L. (1998). Critical thinking in a distributed environment: A pedagogical base for the design of conferencing systems. *Electronic collaborators: Learner-centered technologies for literacy, apprenticeship, and discourse*, 51-78.
- ✚ Eastin, M. A., & LaRose, R. (2000). Internet self-efficacy and the psychology of the digital divide. *Journal of Computer Mediated Communication*, 6(1).
- ✚ Evans, T. (2000). Flexible delivery and flexible learning: developing flexible learners? In V. Jakupec, & J. Garrick (Eds.), *Flexible learning, human resource and organizational development* (pp. 211-224) London: Routledge.
- ✚ Fairchild, A. J., Jeanne Horst, S., Finney, S. J., & Barron, K. E. (2005). Evaluating existing and new validity evidence for the academic motivation scale. *Contemporary Educational Psychology*, 30(3), 331-358.
- ✚ Gefen, D. (2003). TAM or just plain habit: A look at experienced online shoppers. *Journal of End User Computing*, 15(3), 1-13.



---

**CRUCIAL EFFECT ON FAMILY OWNED BUSINESS**

---

**Subhash Baban Nakhate**Research Scholar, Chatrapati Shivaji Maharaj University, New Mumbai, Maharashtra

---

**ABSTRACT**

*Either small or large business are owned by family is unknown as a family business. In this family business, whole control is of only family. Family is from ancientry. There are some merits as well as demerits of this family business. Family owned business may be defined as business in which two or more family members are involved and majority of ownership or control within a family. It is old form of business structure, kirana store and Panwala these are the family owned businesses. In today's economy family owned businesses are known as important category of commerce has developed. In family owned businesses family get huge profit. Sometime time business increase without special skill. Due to own family business relationship with the suppliers is remained long term. Most of the big companies come under the family owned businesses they are providing employment as well as help to grow GDP of the nation. these family owned companies gives support to the government in the time of National calamity but some of the family owned businesses facing the issue like a different thing among the new generation and old generation*

*Keywords: Family business, Conflict, Ego, Incomplete Communication, Succession.*

---

**INTRODUCTION**

Businesses are run by in a different types of ownership that are the Sole Proprietorship, Partnership, Corporation and other types of businesses like Limited Liability Corporation, Franchise, Nonprofit making organization etc. but everyone is having some advantages and disadvantages. Family owned businesses has separate importance as family members are also employees in business and may be also shareholders. Whenever two or more family members are involved in business they are having majority of ownership or control lies within a family, such businesses is known as family owned business. The family owned businesses is oldest form of business organization. Farms were an early own family business. In urban area shopkeeper lives in same premises in which he or she work and family members often helped with the businesses needed.

In India family business practice is since long period with its changing nature and structure over period. India is enjoying rich and glorious history of family owned business. Family business in India because of bazar system of ancient times. At the outcome, family business started in India in the form of trading and money lending. It was in the communities of Jain and Marwari in the Northern India.

Since early, 1980 the academic study of family business as important category of commerce has developed. Now in days the family owned business is recognized as important participant in the world economy. There are a number of successful Indian family businesses running over a century. The stories of the companies which they are running are an inspirational for us to work with vision. They have taken the risk, work hard and run business successful. Tata group's founder Jamshedji Tata, established their own family business in 1868 and still it is in a successful position. TVS, is under the founder ship of T.V. Sundaram, Iyengar, since 1911 company is in sound financial position. Aditya Birla group founder Seth Shiv Narayan Birla, since 1857 is in success in their business status. Khoday Group founder Khoday Eshwara, since 1906 run their businesses. Kirloskar Group Founder, Lakshmanrao Kirloskar, established their own family business in 1911 and it is successful in India and outside too. Murugappa Founder is A M Murugappa, established their own family business in 1900, and it is still in the best revenue earning. Godrej Founder Ardeshir Godrej and Pirojsha Burjorji Godrej, they established their own business in 1897 and still in sound position etc. As per the 'Business Today' Newspaper, Monday, September 9, 2019 family businesses contribute over 70% to Indian's GDP by family business network.

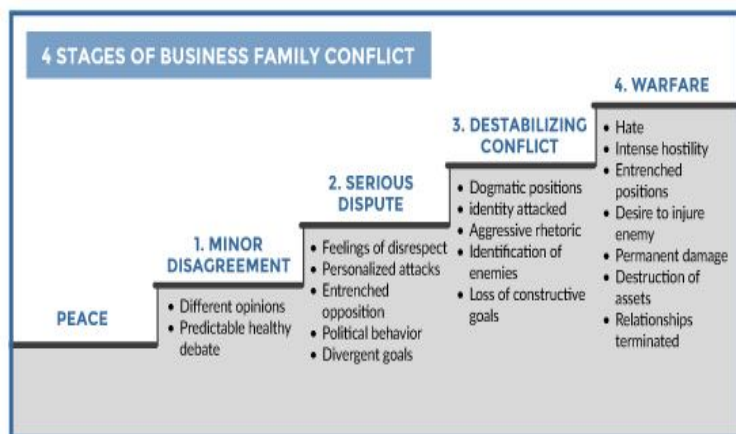
In recent study of University, it has been observed that 79% of family owned business incorporates socially responsible practice into their business. In the family owned business, business is run by owners, who have a long-term and generation perspective. A family business tends to operate more in formally than other businesses. Handshake deals are not uncommon and things can get done more quickly. In family owned business trust based relationship are an important part of how and with whom they do business. Family business form more long term relationship with suppliers and advisors. There is no meritocracy always at work within own family business. Family nepotism can lead to underperforming companies. Owned family business making up an important part of economy. The role of family business is important in connections with this current economic and regulatory environment.

In India 92% of family business allow family members to work in the business .Women average only 15% on the board and 13% on management teams in India family business.

Every business organization has set of challenges and problems. A family owned business has not rescue from this. A family business is commercial organization which is owned by the members of the family from a common and ancestor. But today's era, the joint family business is degraded due to dispute among the family members which is cause for partition in business. There are various reason to partition in business, as follow.

- Poor planning:-To business prosperity, family members have to take decision with keeping aside the emotion extra.
- Undefined Expectation:- While handing over the business to any member of family there should be proper goal of succession.
- Poor Communication:- In absence of proper communication among the family members, family business may close down.
- Families emotional, financial and physical problems are affecting the family owned business.
- Family culture is also one of the important aspects for degradation of family owned business.
- Lack of skill in family members, they cannot participate in business activity.
- The example of YES Bank, Rana Kapoor and Madhu Kapoor have gone in court for taking family related ownership matter.
- The another example of Pankaj Oswal son of Abhey Oswal had taken his mother and brother-in-law to court over business ownership and control.(News of Economic Times, October 30, 2018)
- Whenever the conflict arise in family business following stages are there

Peace - Minor Disagreement - Serious Dispute - Destabilizing Conflict – Warfare.



- There should be trust in family members.
- Vision is different as per the generation.
- Lack of education of financial in children.

**There are various sources of conflict in family-owned businesses, as follow**

- Direction for business:- In absence of common shared vision and value often lead to disagreement among the family members.
- Decision making:- Due to unclearity in decision making process.
- Roles on Responsibility:- Lack of clarity on the role and responsibilities of individual members conflict arise.
- Compensation/Benefit:- Rewards and remuneration are most frequent sources of conflict.
- Ownership:- Term of ownership of business is a major responsibility. The term of transfer to the next generation need to clearly documented and communicated to family members.

- Distribution to non-employee shareholders: - Inequality distribution is invitation to conflict.
- Personality Differences:- Family business fail to acknowledge and accommodate difference in personality of individual.
- In laws:- In-laws and spouses have different interest.
- Accountability:- Need of accountability as per the expectation.
- Succession:- Clear and mutually agreed decision regarding the successor is important to save the family business from conflict.
- Sibling Rivalries:-Rivalries should not be for long period, otherwise conflict take place.
- Entry / Exit Rules:- Entry and exit in family business should be on base on merit and not considered to be birth right.
- Communication:- Under infrequent partial communication lead to gap in understanding and create conflict.
- Estate Plan :-Estate plant should be cleared by the senior generation ,otherwise invitation to conflict.
- Finance:- Financial management is essential among the family otherwise its effect goes on wrong side.

**Research objectives**

- To analyses the problem faced by family own business.
- Encourage the family business is owner for critical and lateral thinking through different strategies.
- To suggest measures to overcome problems and challenges of family owned businesses.
- To create potential successor of their existing family business

**LITERATURE REVIEW**

- A Gulzar and Wongiun Wang(2011) theoretical and corporate background in family business
- Website baddymantra.com
- Article share buy D.K.Sinha(Article Library) ,Family business in India A historical Perspective . In this article how the family business came into existence.
- Six traits of strong family business by C. Fernandez, Sonny Iqbal, J.Ritter and Rene Sadowski, June 18(2019) the study of three years of authors to discover what makes up family gravity.
- Tharawat Magazine for family business entrepreneurs (2016) In this literature the economic impact of family business is reviewed.
- Mankani,Rajesh Lalchand (2012)A study of factors contributing to the success and failure of family managed business .In this research paper researcher identified the major factors ,which makes family managed business.
- Vijay Anand Rao (2011) the strategic management an empirical study for family owned business. In this research paper aim is to develop successful family business.
- Leaver Lindsay (2010) Family Research Report on family own business in India History and present day.
- Dr.Shaikh Shahabad Dec.2013, challenges and problems faced by family businesses in India. In this study succession planning has been given important.
- Bharadwaj Shikha, June 2014, Emotional and Family influences in family owned Business, volume 3, issue 1, June 2014, ISSN2277-7733. In this research paper researcher is emphasize on succession planning.
- Michael J. Conway and Stephen Baumgartner (2017), volume 10, isse 2. Family owned businesses. There are three major pitfalls to avoid when operating family run business. In this article research have shown that pitfalls should be avoided like failing to documents, Ignoring, Fiduciary, and Responsibility in the event of dispute failing to plan for future.

**RESEARCH METHODOLOGY**

In order to achieve the basic research objectives, the researcher has use secondary data .Secondary data is collected from various journals, magazines, books, research article, government report, website, internet, etc.

---

**DATA INTERPRETATION ANYLASIS****Research design**

The aim of research is to quantify the attitude and practice of family managed business. It would be descriptive because it measures the impact of their practice. The data will be collected from websites and report of companies and will be analyzed by using appropriate tools. Therefore research design will be Quantitative Descriptive.

**Sampling method**

Types of sampling method-- simple random sampling.

Simple sampling method is adopted for survey. Reason for simple sampling method because of the study is not homogeneous.

**Sample size**

Sample size is limited of family owned business. Family managed business of various scale categories. The objective of research is to study the crucial effect on family owned business.

**Research area**

The research area is not restricted due to the data collected as a secondary data from any area of India.

**Test of hypothesis**

The hypothesis will be tested buy the following statistical tools.

Nonparametric

Chi square test

In addition to the above hypothical test the statistical test like simple percentage method .Factor analysis will be used for analyzing the data.

Secondary analysis will be done by using graphs and diagrams.

**FINDING**

- Reason for the dispute among the family own business. Each on family business has a different reason.
- New and Old generations thinking about business is different hence, the conflict take place.
- The Documentation of succession is absence.
- Family members are supposing as membership in family business is birthright.
- Inequality in risk sharing among the members.
- Incomplete communication among the family members.

**CONCLUSION**

Owned family business members have to take opportunity to exchange their ideas, skill and culture without having egos Documentation of succession is a very important to survive the business. Support is to be given to members for acquiring the business skill, knowledge etc. Owned family business members have to support to the government by following the rules and regulation.

**REFERENCES**

- **A.Gulzar ,Wonguin.W,(2011),**Theoretical background & corporate background examined in family business.
- **D.K.Sinha,**Family Business In India A Historical Perspective.
- **C.Fernande,Sonny Iqbal,J.Ritter,and Rene Sadowski ,(2019),**6Triaits of Strong Family Business
- **Tharawat Magazine ,(2016),**Magazine for family business entrepreneurs.
- **Mankani Rajesh Lalchand, (2012),**Astudy of the factors contributing to the success and failure of family managed business.
- **Vijay Anand Rao,(2016),**The strategic management an empirical study for familyowned business.
- **Leaver Lindsay,(2010),**Family Research Report on Family Owned Business.
- **Dr.Shaikh.S,(2013),**Challenges and problems faced by family business in India.

- 
- **B,Shikha,(2014),** Vol.3,Issue 1,Emotional and family influence in family owned business.
  - **Website** .buddymantra.com
  - **M.J.Conway,Stephen.B,(2017),Vol.10,Issue 2,**Family owned business and three major pitfalls.
  - **Website**.withum.com
  - **Website**.imd.org
  - **Website**.dwt.com

---

**RETAIL BUSINESSES DURING LOCKDOWN IN INDIA**

---

**Mr. Rishabh Barsaiyan**Student, 1<sup>st</sup> Year PGDM (BFSI), Goa Institute of Management, Poriem, Goa

---

**ABSTRACT**

*Retail businesses are the backbone of India's economy as they contribute huge share in Indian economy. Retail businesses support all industries to maintain supply in the market. Moreover, they provide employment to 8% of the workforce which is approximately 32 million people. This all indicates how retail businesses are important for India. In this span of lockdown, when everything is fastened, retailers are the one who had suffered from these hardships, because they do not have enough capacity to sustain for such a long span of time when business activities are completely stopped. As the income of such businesses is not very high and needs continue cash flow moreover they have to pay all fixed expenses. These businesses are the backbone of India's economy and that's why India needs to do something very supportive so that India could save its backbone. This research paper is based on the data which is being collected from various retailers, Wholesalers, small scale producers, and some secondary sources. The collected data clarifies the ground reality of such businesses. Advice that is being taken from people engaged in such retail businesses is analyzed and concluded. Such retailers are engaged in trading of goods and services for many years and have so much practical knowledge and experience in the same field. Many advice, given by these retailers are based on practical knowledge and experience which helped in making most possible solutions to the problem which is being faced by all small businesses in the country. This research paper also briefs about the influence on retailer's life style due to this lockdown additionally about the changes seen in personal savings of the retailers moreover in the balance sheets of their businesses.*

*Keyword: Pandemic, retailer, essential goods, Non essential goods, Lockdown, GDP, disposable income*

---

**OBJECTIVE**

Covid19 affected more than 150 million people on earth till now. Most of the governments including Indian government have declared lockdown considering health as priority not the economy however India can not sustain for so long with lockdown as health is the priority but lockdown can only stop virus not hunger. This research is being conducted to get the real picture of ground reality about the condition of retailer and small businessmen, which will also help in making most possible solution to lift up the falling economic condition of small businesses.

**INTRODUCTION**

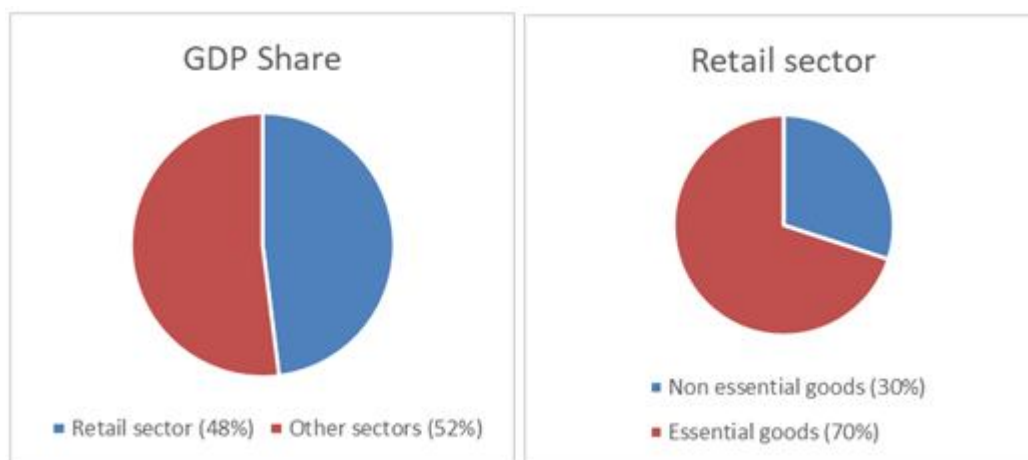
The world is struggling tremendously to cope up with this harsh situation of COVID 19. Although India and its government making every possible effort to keep the country safe from this rapidly spreading deadly virus. Among the efforts to prevent COVID 19, the lockdown has been the major step taken by the Government of India, which means everything needs to shut down and all the businesses are supposed to shut their every activity except essential goods. This lockdown has affected all the sectors and has a huge negative impact on the economy of India. Large scale businesses are able to survive due to their huge money power but on the other hand, retail businesses are in trouble as they are dependent on regular cash flow and do not have enough capital with them to sustain for long and now retailers are struggling for their survival. As of now many retail firms are collapsed and facing losses instead of profit.

**RESEARCH METHODOLOGY**

Initials have been collected through the systematic sampling method considering the sample size of 100 which includes various retailers and small producers engaged in various types of business activities like Electrical, Grocery, Clothing, Jewellery, auto parts, transportation, etc. Some figures and supportive data is being taken from secondary sources like newspapers, Articles, and other research papers.

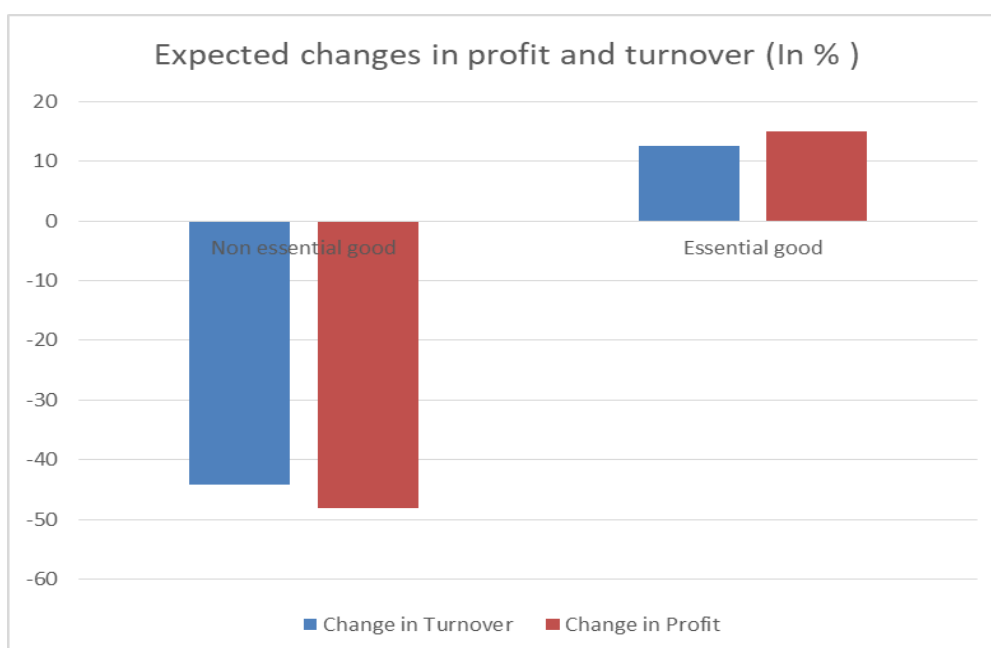
**ANALYSIS**

The retail sector accounts for 10% of the total Gross domestic product which is 320.2 billion dollars (approx.). The retail sector is contributed by merchandise retail like grocery, jewellery, fashion, electronics, home improvement, etc. This retail sector further divided into essential and non-essential goods. Essential goods have a major share of 70% of 10% of GDP which is worth 224.14 Billion dollars (approx.) and non-essential goods account for the remaining 30% which is worth for 96.06 Billion Dollar.



The lockdown mostly affected the sector engaged in non-essential goods as all such businesses were completely closed for 30-60 days. As per the data collected through the survey, non-essential retail businesses have lost a huge share of their turnover aggregate which is approx 44.1% of their yearly turnover. As the peak season was commenced for many sorts of products like clothes, jewellery, furniture, automobile, etc because this was the time of wedding season, Navratri and the holy month of Ramazan , on the other hand It was also the peak season for the electric market because of the high demand for products like Fan, Cooler, AC, etc . This yearly loss shares 1.32% of India's GDP which worth approx. 42.362 Billion dollars. The news of some relief is that, till now no possibility of yearly loss is being recorded by any of the samples, but all the retailers engaged in selling non-essential goods have expected the heavy downfall in their yearly profit which is approx 48.1%. The survey reported that there was no change in fixed expenses like all retailers were liable to pay basic electricity bill even without using it because they are registered as a commercial meter user moreover all retailers are liable to pay staff salary and the property rent even in the situation of zero cash flow and this is the reason why the percentage downfall in profit is higher than that of turnover.

Among all the dark sides of the problem, there is a brighter side as some businesses have recorded rapid growth and has a major part in the retail sector. Businesses dealing with essential goods have shown growth as per the data collected. Businesses those are dealing with medicines, food, grocery , sanitizing material, etc have grown rapidly because people purchased the product in bulk due to panic situation created because of pandemic which resulted in a higher rate of consumption and gave a great opportunity to essential goods retailers. The aggregate growth expected around 12.5% in their turnover which is worth 28.017 billion dollars and around 15% growth in their annual profit. These all figures are being expected as per data collected as of now but on the other hand, there is an expectation of getting aggregate positive growth in the economy.



Some sources of government and media claim that India will get the monsoon at the appropriate time this year. If the rainy season will come on time and if proper rainfall happens, this will help the farmers to grow a good crops and will make them able to have high consumption which will boost up the market demand in the next blooming period of Diwali which will create new opportunities to retailer to cover all the losses and pay back the business and personal loans.

### CALCULATION

Description	Formula	Values
GDP19-20		= 3.202 Trillion dollar
Retail sector accounts for 48% of GDP	$3202/100 \times 10$	= 320.2 billion dollar
Non essential Goods 30% of Retail sector	$320.2/100 \times 30$	= 96.06 billion dollar
Essential Goods	$320.2/100 \times 70$	= 224.14 billion dollar

### LITERATURE REVIEW

Quartz India

By Manvi Kapoor

Over 80% of India's small businesses expect to scale down, shut shop, or sell-off in six months

April 27, 2020

Review:- This literature has shown the expected parameter in good form of writing but lacks in proper ground-level reality

Economictimes

By Shashwat Mohanty & Madhvi Sally, ET Bureau

May 13, 2020

Lockdown or not, 20% of India's retail to shut shop:- Economic times published online article contains detailed analyzed data collected from Delhi based market with a sample which explains the situation in Delhi where retailers are paying heavy rents but this data shunned situation in small cities which shares major part in the retail sector of India and that's why it is wrong to claim that 20% of retailers going to shut their business.

### SOLUTION OF THE PROBLEM

Such a pandemic situation is never seen for many years before so it is difficult to get some full proof solution, but it is possible to find the solution with a high probability of success by analyzing and summarizing the views of everyone altogether. This research has collected the idea to solve the problems from many of the businessmen, B-school faculty, and students which helped in drawing up some solutions.

This situation can be controlled only by increasing consumption which will be possible only by the disposable income of individuals. The government should make decisions so that everyone can have high-level disposable income, this could be possible by tax relief and subsidies and on the other hand, RBI should advise or order banks to give relief of interest on the loan for few months against which government can allow bank for not giving interest on deposits for the same period.

The government can also help businesses by restricting outside traders to deal in the local region and can help businesses by reducing export tax, road tax, basic electricity charges on the commercial meter, and by providing loans for a year or two without interest. This all will help businesses additionally support normal people to have more disposable income in their hand and will boost up the consumption, On the other hand, the government will be able to fill their treasure again by the Revenue generated through Goods and Service Tax because with the increase in consumption, the GST collection will be very high. The Indian government needs to do all this with the quick reaction which may help the economy to get a high growth rate once again.

### CONCLUSION

The whole world is making the best possible efforts to get some permanent solution until this problem gets completely solved, but while fighting against the Coronavirus, people and the government should understand that this virus is not the only thing that takes lives but hunger too and this can't be ignored. Lockdown could be a solution to stop the virus from spreading, but can't feed the empty stomach of millions



---

who depend upon daily wages and retail businesses. The reason for hunger is enough to encourage the government to put all such possible efforts to fight against hunger and job loss which gave rise to many more other problems faced by the whole world. This research paper is being made with the aim to deliver the views and thoughts of India's retailers to the government of India..

**REFERENCES**

- <https://economictimes.indiatimes.com/>
- <https://www.investindia.gov.in/sector/retail-e-commerce>
- <https://thewire.in/business/india-retail-sector-lockdown-fy21>
- [https://en.wikipedia.org/wiki/Retailing\\_in\\_India](https://en.wikipedia.org/wiki/Retailing_in_India)
- <https://www.livemint.com/opinion/online-views/india-s-economy-needs-the-retail-sector-to-grow-11588785884086.html>
- [https://censusindia.gov.in/census\\_and\\_you/economic\\_activity](https://censusindia.gov.in/census_and_you/economic_activity)

---

**CUSTOMER AWARENESS TOWARDS BANKING SERVICES - A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN BAGALKOT DISTRICT (KARNATAKA)**

---

**Archana P. Halageri<sup>1</sup> Dr. Y.G. Baligatti<sup>2</sup>**Research Scholar<sup>1</sup> and Research Guide<sup>2</sup>, Rani Channamma University, Belagavi, Karnataka

---

**ABSTRACT**

*Banking sector is the backbone of any economy, and is the pre-requisite to support a vibrant and growing financial system. Indian banking is the significant component of the Indian financial system where approximately 80% of the funds in the financial system are routed through a variety of financial instruments and employing the same in mass production and consumption activities shall not be undermined. It plays a crucial role in economic development of the nation. The success of a mammoth banking system, depends on the customer satisfaction that the commitments of the banking system create in course of their business.*

*It is imperative on banking industry to focus on fulfilling their customer's expectations. Today the banks are not only confined to provide traditional services of accepting deposits and lending loans, they are providing variety of services such as Home Banking, Mutual Funds, Demat Accounts, Gold Schemes, Insurance facilities, Internet Banking, Mobile Banking, EFT, Cash Deposit Machines, ATM's, Debit and Credit Cards, Tele Banking etc., All these services offered by the banks can be utilized by the customers only when they are made aware of these services. The banker and customer have to know about one another. The banker has to understand the customer's needs and in the same way the customers should know about the various services offered by the banks. Increased level of awareness among the customers leads to increased preferences. Therefore there is a need to investigate the level of awareness among the bank customers. Hence in the present study an attempt is made to know to what extent the customers of various Public and Private Sector banks are aware of the different services offered by both the banks. The study reveals that, the customers of both Public and Private Sector banks are Highly aware about Savings Deposits and are least aware about Foreign Exchange Currency Services, Discounting of bills and Demat account services. Hence it is suggested to both the banks to create more and more awareness about these services to the customers in the study area.*

*Keywords: Customer, Satisfaction, Services, Awareness, Technology, Banks*

---

**INTRODUCTION**

Customer satisfaction is a major function that every banking industry need to take care of. The success of banking sector totally depends on fulfilling the expectations of the customers. There are various variety of substitute goods available in the market for any product, in the same way in banking industry also there are variety of banks offering various variety of banking services to the customers. In such a situation, there is every chance that a customer who is loyal to any particular bank can shift his preference to another bank tomorrow. Hence the banks are facing challenges to understand the mindset of their clients due to often changing preferences and expectations of the customers. The banks also rarely evaluate customer expectations. The perception of the customers has drastically changed due to emergence of new products and services. Therefore, it is the customer service that facilitates optimum customer satisfaction through delivery of marketing mix as per the expectations of the customers.

It is imperative on banking industry to focus on fulfilling their customer's expectations. It is highly essential for the banks to mainly understand the mindset and analyze the behavior of its customers so that they will be able to fulfill the demand and also frame effective strategies for the betterment of customer satisfaction.

After the globalization and liberalization, unlike all other industries, the banking industry underwent a sea changes and as a result of it, many new banks came into existence brining variety of products and services to its customers. Today the banks are not only confined to provide traditional services of accepting deposits and lending loans, they are providing variety of services such as Home Banking, Mutual Funds, Demat Accounts, Gold Schemes, Insurance facilities, Internet Banking, Mobile Banking, EFT, Cash Deposit Machines, ATM's, Debit and Credit Cards, Tele Banking etc., All these services offered by the banks can be utilized by the customers only when they are made aware of these services. The banker and customer have to know about one another. The banker has to understand the customer's needs and in the same way the customers should know about the various services offered by the banks. Increased level of awareness among the customers leads to increased preferences. Therefore there is a need to investigate the level of awareness among the bank customers. Hence in the present study an attempt is made to know to what extent the customers of various Public and Private Sector banks are aware of the different services offered by both the banks.

---

**REVIEW OF LITERATURE**

**M.E. Doddaraju** (2013) conducted a study on “A Study on Customer Satisfaction towards Public and Private Sector Banking Services (with special Reference to Anantapur District of Andrapradesh)”- Study the banking services and customer satisfaction level and also to know the service of the banks. Through his research he has found that the satisfaction level of customers with regards to courtesy shown by bank staff at the counter is very low in Public Sector Banks. He suggests that the Public Sector Banks should pay special attention to Human Resource Development by giving timely training to the employees. He has also found that the Public Sector Banks are lagging behind in providing physical amenities like parking, seating arrangement, drinking water, etc and also they are one step behind in promotional activities also. Hence the author gives suggestions to Public Sector Banks to improve themselves in these areas.

**Dr. K. Alagarsamy and Dr. S. Wilson** [2013] conducted a survey on “A Study on Customer Behaviour towards Banking Services with special reference to Public Sector Banks in Sivagangal District”- Asia Pacific Journal of Marketing and Management review, Vol. 2(2), ISSN 2319-2836. The objective of the author was to analyze the recent inventions in banking and its repercussions on the quality of customer services and also to analyze the problems faced by customers in banking transactions. The researcher has focus that too many high technological inventions may sometimes mislead the customers and create confusions. Hence the researches suggest that the banks must educate the employees for the banking activities and process and also communicate about them to customers. He has also suggested that the Public Sector Banks should provide more quick services in order to retain its customers.

**Shailesh Limbad** [2013] Studied the “Customer’s Perception towards Banking Services” A research Report on Indian Public Sector Banks”- Acta Universitatis Danubius, Vol.9, no.5. The author aims to measure the customer satisfaction and to identify the shortare areas for improving the services of Public Sector Banks. Here the author has recommended that the Public Sector Banks should focus more on attracting the customers who are looking for economic benefits. The banks should take economic decisions like service charges as per the income level of majority of customers.

**MS Linda Mary Simon** [2012] conducted a research on “A stidy on customer perception towards services provided by Public Sector Bank and Private Sector Bank and Private Sector Bank in Combatore Region”- Paripex Indian Journal of Research, vol.1. This study reveals that Private Bank is providing better services to its customers than the Public Sector Bank. It is evident that Public Sector banks have a strong presence in the market, but in recent times they are facing stiff competition from Private Sector Banks in the range and quality of Services offered.

**Surbhi Singh and Renu Arora** [2011] Presented a paper on “A comparative study of banking services and customer satisfaction in Public, Private and Foreign Banks of Delhi”. This study shows that the customers of Private and Foreign Banks were not satisfied with high charges, accessibility and communication.

**Edwin M. & Fathima S** [2011] conducted “A study on the impact of service quality and customer satisfaction in Commercial Banks”. This study shows that there is close link between the customer’s perception on the service quality factor and customer satisfaction. It further showed that the impact of the service quality factor on customer satisfaction is unique. It brought the suggestion that bank managers have to formulate appropriate marketing to satisfy their customers.

**Naveen Kumar and V.K. Gangal** [2011] examined customer satisfaction in new generation banks showing customers expectations increasing rapidly in the banking industry of India. New customers looked the best services at a reasonable price. The result revealed that, the majority of Indian Banks were not very diversified in terms of the product and services they offer. Further, it suggests that in the competitive banking industry, banks have to implement strategic focus customer satisfying aspects for retaining as many customers as possible.

**OBJECTIVES OF THE STUDY**

- 1) To examine the awareness level of customer services (General services) provided by Public and Private Sector banks.
- 2) To offer suggestions to improve the quality of banking services of Public and Private Sector Banks.

**RESEARCH METHODOLOGY (DATA SOURCE ,COLLECTION AND ANALYSIS OF THE DATA):**

The Present Study is based on both primary and secondary data. The primary data has been obtained through conducting personal interviews with the sample customers selected from all Six Talukas of Bagalkot District. In all Six Talukas, both Public and Private Sector Bank Customers were interviewed using self designed questionnaire. The questionnaire was designed to examine the awareness level of customer services provided by

public and private sector banks. A five point likert scale was used to collect the data on the extent of awareness of various services offered by both the banks. The secondary data was collected from official records of banks, RBI Reports, Periodicals, Articles, Various Books, Journals and Websites.

For the purpose of analyzing the extent of awareness of the customers, Average scores (Median scores) and percentages were used and to know the difference in the perception of public and private sector bank customers, Mann Whitney U test( Non-Parametric t-test) was used. The Statistical software namely SPSS 15.0, and R-studio were used for the analysis of the data and Microsoft word and Excel have been used to generate graphs, tables etc.

#### DATA ANALYSIS:

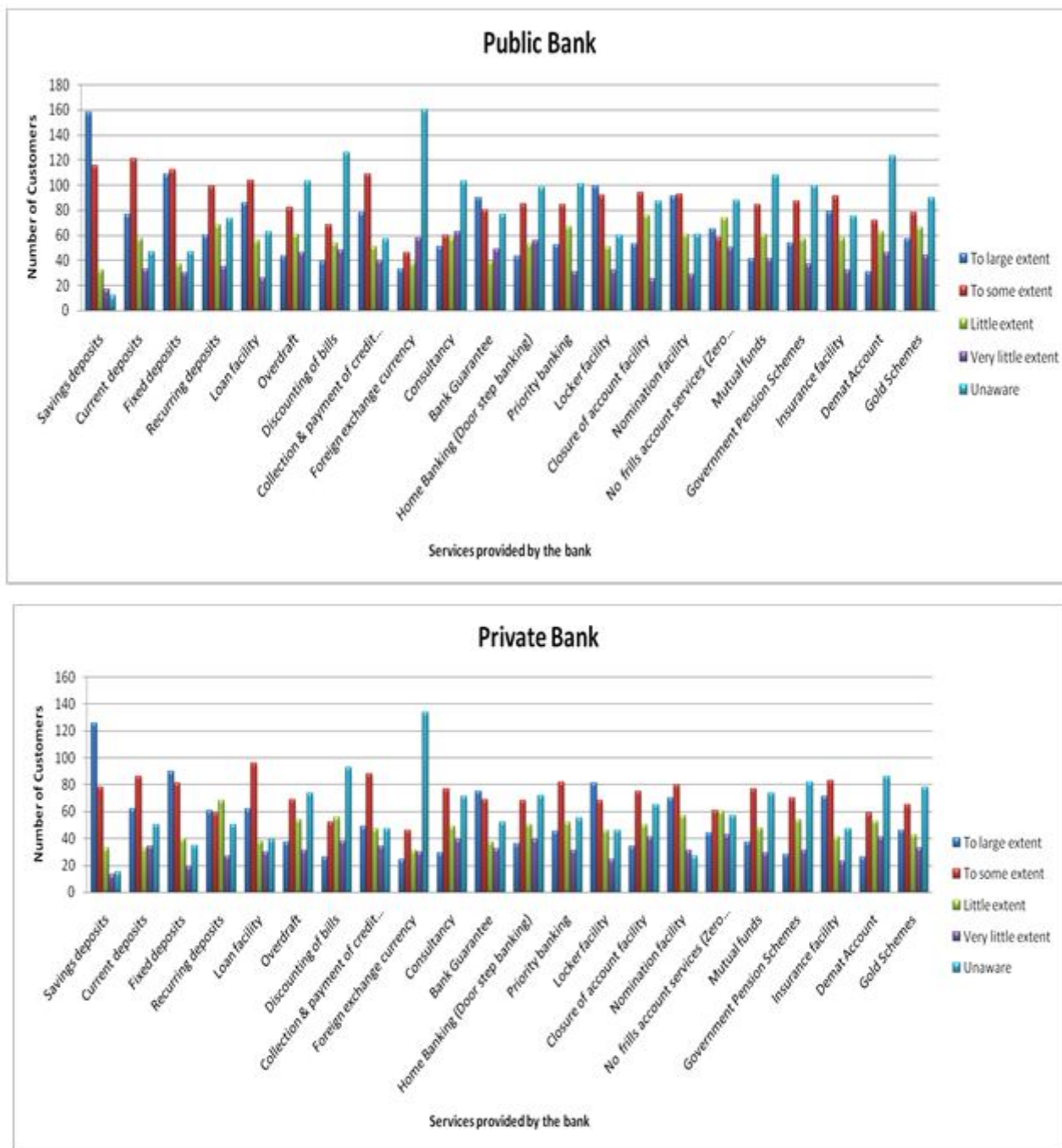
**Table: The extent of awareness of various services offered by the public and private sector banks (General Services).**

Services provided by bank	Public Bank					Average Score	Private Bank					Average Score	Result Mann Whitney u test(z)
	To large extent	To some extent	Little extent	Very little extent	Un Aware		To large extent	To some extent	Little extent	Very little extent	Un aware		
Savings deposits	<b>158</b> (47.2)	116 (34.6)	32 (9.6)	17 (5.1)	12 (3.6)	2.0	<b>126</b> (47.5)	78 (29.4)	33 (12.5)	13 (4.9)	15 (5.7)	2.00	-0.52 <sup>NS</sup>
Current deposits	77 (23)	<b>121</b> (36.1)	57 (17)	33 (9.9)	47 (14)	2.0	62 (23.4)	86 (32.5)	33 (12.5)	34 (12.8)	50 (18.9)	2.00	-1.03 <sup>NS</sup>
Fixed deposits	109 (32.5)	112 (33.4)	37 (11)	30 (9)	47 (14)	2.0	90 (34)	81 (30.6)	40 (15.1)	19 (7.2)	35 (13.2)	2.00	-0.22 <sup>NS</sup>
Recurring deposits	60 (17.9)	99 (29.6)	68 (20.3)	35 (10.4)	73 (21.8)	3.0	61 (23)	59 (22.3)	<b>68</b> (25.7)	27 (10.2)	50 (18.9)	3.00	-0.70 <sup>NS</sup>
Loan facility	86 (25.7)	104 (31)	56 (16.7)	26 (7.8)	63 (18.8)	2.0	62 (23.4)	<b>96</b> (36.2)	38 (14.3)	30 (11.3)	39 (14.7)	2.00	-0.29 <sup>NS</sup>
Overdraft	43 (12.8)	82 (24.5)	61 (18.2)	46 (13.7)	103 (30.7)	3.0	37 (14)	69 (26)	54 (20.4)	31 (11.7)	74 (27.9)	3.00	-0.95 <sup>NS</sup>
Discounting of bills	39 (11.6)	68 (20.3)	54 (16.1)	48 (14.3)	126 (37.6)	4.0	26 (9.8)	52 (19.6)	56 (21.1)	38 (14.3)	93 (35.1)	3.00	-0.12 <sup>NS</sup>
Collection & payment of credit instruments	78 (23.3)	109 (32.5)	51 (15.2)	40 (11.9)	57 (17)	2.0	49 (18.5)	88 (33.2)	47 (17.7)	34 (12.8)	47 (17.7)	2.00	-1.15 <sup>NS</sup>
Foreign exchange currency	33 (9.9)	46 (13.7)	38 (11.3)	58 (17.3)	<b>160</b> (47.8)	4.0	24 (9.1)	46 (17.4)	31 (11.7)	30 (11.3)	<b>134</b> (50.6)	5.00	-0.09 <sup>NS</sup>
Consultancy	51 (15.2)	60 (17.9)	58 (17.3)	<b>63</b> (18.8)	103 (30.7)	3.0	29 (10.9)	77 (29.1)	49 (18.5)	39 (14.7)	71 (26.8)	3.00	-1.27 <sup>NS</sup>
Bank Guarantee	90 (26.9)	80 (23.9)	39 (11.6)	49 (14.6)	77 (23)	2.0	75 (28.3)	69 (26)	37 (14)	32 (12.1)	52 (19.6)	2.00	-1.04 <sup>NS</sup>
Home Banking (Door step banking)	43 (12.8)	85 (25.4)	53 (15.8)	56 (16.7)	98 (29.3)	3.0	36 (13.6)	68 (25.7)	50 (18.9)	39 (14.7)	72 (27.2)	3.00	-0.65 <sup>NS</sup>
Priority banking	52 (15.5)	84 (25.1)	67 (20)	31 (9.3)	101 (30.1)	3.0	45 (17)	82 (30.9)	52 (19.6)	31 (11.7)	55 (20.8)	3.00	-2.08*
Locker facility	100 (29.9)	92 (27.5)	51 (15.2)	32 (9.6)	60 (17.9)	2.0	81 (30.6)	68 (25.7)	46 (17.4)	24 (9.1)	46 (17.4)	2.00	-0.08 <sup>NS</sup>
Closure of account facility	53 (15.8)	94 (28.1)	<b>76</b> (22.7)	25 (7.5)	87 (26)	3.0	34 (12.8)	75 (28.3)	50 (18.9)	41 (15.5)	65 (24.5)	3.00	-0.91 <sup>NS</sup>
Nomination facility	91 (27.2)	93 (27.8)	61 (18.2)	29 (8.7)	61 (18.2)	2.0	70 (26.4)	80 (30.2)	57 (21.5)	31 (11.7)	27 (10.2)	2.00	-0.83 <sup>NS</sup>
No frills account services	65 (19.4)	58 (17.3)	74 (22.1)	50 (14.9)	88 (26.3)	3.0	44 (16.6)	61 (23)	60 (22.6)	<b>43</b> (16.2)	57 (21.5)	3.00	-0.72 <sup>NS</sup>
Mutual funds	41 (12.2)	84 (25.1)	61 (18.2)	41 (12.2)	108 (32.2)	3.0	37 (14)	77 (29.1)	48 (18.1)	29 (10.9)	74 (27.9)	3.00	-1.46 <sup>NS</sup>
Government Pension Schemes	54 (16.1)	87 (26)	57 (17)	37 (11)	100 (29.9)	3.0	28 (10.6)	70 (26.4)	54 (20.4)	31 (11.7)	82 (30.9)	3.00	-1.19 <sup>NS</sup>
Insurance facility	79 (23.6)	91 (27.2)	58 (17.3)	32 (9.6)	75 (22.4)	2.0	71 (26.8)	83 (31.3)	41 (15.5)	23 (8.7)	47 (17.7)	2.00	-1.70 <sup>NS</sup>
Demat Account	31 (9.3)	72 (21.5)	63 (18.8)	46 (13.7)	123 (36.7)	4.0	26 (9.8)	59 (22.3)	53 (20)	41 (15.5)	86 (32.5)	3.00	-0.80 <sup>NS</sup>
Gold Schemes	57 (17)	78 (23.3)	66 (19.7)	44 (13.1)	90 (26.9)	3.0	46 (17.4)	65 (24.5)	43 (16.2)	33 (12.5)	78 (29.4)	3.00	-0.18 <sup>NS</sup>

Overall customer awareness level: Public bank(Weighted Mean score =3.0)→ Little extent.

Private bank (Weighted Mean score = 3.0) → Little extent.

Graphical representation of the extent of awareness of various services offered by public and private sector banks



## INTERPRETATION

The above table and bar plots shows the statistical analysis of the respondents of the study area with respect to their extent of awareness level of various general services provided by the public and private sector banks in the area under study. An important aspect revealed from the analysis is that the customers of both public and private sector banks are not aware about any of the general services to large extent. The average score against none of the variable (service) is ranked 1. Further it is also noticed that, the average scores for most of the variables is same between public and private sector banks. The average score for services such as savings deposits, current deposits, fixed deposits, loan facilities, collection and payment of credit instruments, bank guarantee, locker facility, nomination facility, insurance facility is 2. In both public and private sector banks. It means that more than 50% of the respondents are aware about these services to some extent. Further the average score for services such as Recurring Deposits, Overdraft, Consultancy, Home Banking, Priority Banking, Closure of Account facility, No frills account services, Mutual funds, Government pension schemes, Gold Schemes is 3 in

both public and private sector banks. It means that more than 50% of the respondents are aware about these services to little extent.

Further there is a slight difference in the extent of awareness level of public and private bank respondents about few of the services. The average score of services such as discounting of bills, Foreign Exchange currency and Demat Account in public sector banks is 4. It means that more than 50% of the respondents of public bank are having least aware about there 3 services. (Discounting of bills, Foreign Exchange Currency and Demat Account). In the contrary in private sector banks, the average score for the services, Discounting of Bills and Demat Account is 3. It means that more than 50% of the private bank customers are having little awareness regarding these two services. And the average score for the variable, Foreign Exchange Currency is 5. Which means that more than 50% of the private bank respondents are completely unaware about this service.

The overall average score for the awareness level of customers of both public and private sector banks is 3. Hence it can be concluded that more than 50% of the customers of both the banks express a similar kind of opinion about the various banking services and they are aware of these services to little extent only. Hence both public banks and private banks need to create more and more awareness about these services. Both the sectors must concentrate more and more on advertising and creating awareness about Foreign Exchange Services, Discounting of Bills and Demat Account Services provided by the banks. Majority of the customers are almost unaware about these services.

To know the difference in the awareness level of customer services provided by the public and private sector banks, Mann Whitney U test (Non Parametric t – test) was done. The test revealed significance only for the variable priority banking which means that there is a significant difference in the awareness level of customer services provided by public and private sector banks with respect to priority banking variables. For all the remaining variables it was found non-significant which means that there is no significant difference in the awareness level of customer (General) services provided by public and private sector banks.

#### MAJOR FINDINGS OF THE STUDY

1) The study reveals that, more than 50% of customers both public and private banks are having High Level of awareness about the following General Services (Mean score 2). They are:- Savings Deposits, Current Deposits, Fixed Deposits, Loan Facility, Collection and Payment of Credit Instruments, Bank Guarantee, Locker Facility, Nomination Facility and Insurance Facility.

2)The study also reveals that, more than 50% of the customers of both the banks have ‘Little Awareness’ mean score 3 about the following general services. They are:- Recurring Deposits, Overdraft, Consultancy, Home Banking, Priority Banking, Closure of Account Facility, No frills Account Services, Mutual Funds, Government Pension Schemes, Gold Schemes.

3)It is witnessed that more than 50% of the customers of both the banks are having ‘Very Little’ awareness/unaware (Means 4 and 5 score) about the following services:-

➤ Discounting of Bills	➤ Foreign Exchange Currency	➤ Demat Account
------------------------	-----------------------------	-----------------

4) It is revealed that, among the public sector banks, maximum number (47.1%) of customers are highly aware about savings deposits about 36.1% of customers are moderately aware about current deposits, about 22.6% of customers are less aware about closure of account facility, almost 18.8% of customers are very less aware about consultancy services and majority (47.7%) of customers are completely unaware about Foreign Exchange Currency Services.

5) It is also revealed that, among the Private Sector Banks, maximum (47.5%) of customers are highly aware about savings deposits, about 36.2% of customers are moderately aware about loan facilities, about 25.6% of customers are less aware about Recurring Deposits, almost 16.2% of customers are very less aware about o Frills Account facilities and majority (50.5%) of customers are completely unaware about Foreign Exchange Currency Services.

6) It is observed that, the customers of both Public and Private Sector banks are Highly aware about Savings Deposits and are least aware about Foreign Exchange Currency Services.

7) It is observed that, overall awareness level of customers of both the banks with respect to General Services is moderate (Mean Score 3).

---

**CONCLUSION**

It is noticed that, majority of customers are unaware about discounting of bills, Foreign Exchange Currency and Demat Account services offered by the banks. In this modern era, many of the customers may come across moving abroad and hence the knowledge about foreign exchange currency is most essential. Similarly, nowadays the share markets are gaining more importance and have become a source of income to most of the people. Hence it is essential to know about the Demat account services offered by the banks for carrying out hazard free share market operations. Hence it is advised to both the banks to create more and more awareness about these services to the customers in the study area.

**REFERENCES**

- Chaudhary, K., & Sharma, M. (2011). Performance of Indian public sector banks and private sector banks: A comparative study. *International journal of innovation, management, and technology*, 2(3), 249. <http://www.ijimt.org/papers/140-M582.pdf>
- Darshan Kadu, (2018). 6 Common Services that are Provided by the Banks <http://www.shareyouressays.com/knowledge/6-common-services-that-are-provided-by-the-banks/111763>
- DONNA RODGERS, (2019). Financial Services Provided by Different Types of Banks <https://www.thebalance.com/financial-services-provided-by-different-types-of-banks-1290601>
- Gupta, P. K. (2008). Internet banking in India–Consumer concerns and bank strategies. *Global journal of business research*, 2(1), 43-51. <https://ideas.repec.org/a/ibf/gjbres/v2y2008i1p43-51.html>
- Kanojia, D., & Yadav, D. R. (2012). Customer Satisfaction in Commercial Banks–A Case Study of Punjab National Bank. *International journal of trade and commerce*, 1(1), 90-99. <https://pdfs.semanticscholar.org/0c6a/fb0b49597dfefb5cb861e37159acb2464c7b.pdf>

## AN INVESTIGATION OF IMPACT OF PROCESS ON CUSTOMER SATISFACTION: AN EMPIRICAL STUDY OF INDIAN AVIATION SECTOR

**Aditi Batheja**

Research Scholar, Department of Commerce, Delhi school of Economics, Delhi University

### ABSTRACT

*The aim of this paper is to develop a better understanding of the relationship between Process and Customer Satisfaction in the aviation industry. A second purpose of this paper is to formulate and implement strategy that can be replicated in other sectors as well. The study is conducted in major metropolitan cities of India and data is collected from 413 flyers who have either flown frequently or infrequently via any domestic airline. Their responses were collected via a structured survey questionnaire. Smart PLS is used to analyze the data and test the hypothesis. Overall analysis show that Process as a critical success factor of CRM has a positive and significant impact on Transaction specific customer satisfaction as well as overall customer satisfaction for all flyers.*

*Research Limitation: The data is collected from India and covers two major constructs. Also this paper focus on Process as a major CRM critical success factor on enhancing customer satisfaction*

*Keywords: Customer satisfaction, Process, CRM, People, Technology*

### INTRODUCTION

The three fundamental resource of CRM strategy is Process. CRM helps company become profitable by enhancing the overall Customer Satisfaction. (Safari et. al 2016, Navimipour & Sultani 2016). These are better known as CRM success factors (Badwan, J. J., Al Shobaki, M. J., Abu-Naser, S. S., & Abu Amuna, Y. M. 2017) which means by understanding and implementing these CRM success factors a company can achieve greater productivity and cost-efficacy in the long term.

This paper specifically focuses on understanding Process as a major contributor of increased Customer Satisfaction.

### INDIAN AVIATION SECTOR

Indian aviation sector is the third largest growing aviation sector in the world. It is unfortunate that aviation industry hugely depends on foreign imports of jet fuel which raises the cost and eventually aviation sector is barely profitable. In such a state of tight competition where the only way to for an airline to survive is to enhance their customer's satisfaction levels so that they keep coming back the same airline again and again. This way the firm can engage in cross sell and higher selling as well.

### DEFINING CONSTRUCTS

#### Process

Process plays an important role in conducting a smooth flying experience for customers over the years. Especially when it comes to a service industry, Process become all the more important in improving the overall efficiency of the system (Pee, L. G., & Kankanhalli, A. (2009).

Ranki, M. (2019) concludes that in order to successfully implement the process at a particular organization it is important to have a deeper insights of Process and measure its impact on customer satisfaction to begin with.

The construct "Process" is measured with the help of 10 statements researched from previous literature review (Rahimi, R. (2017).

The domestic airline has convenient flight schedules	Process
The aircraft has comfortable interiors	Process
The airline has comfortable lounges	Process
The promises made in advertisement campaigns are kept	Process
The flight departs and arrives on time	Process
Consistent ground services	Process
Consistent in-flight services	Process
The airline offers additional services (e.g. accommodation, car hire services)	Process
The airline has sufficient check-in services	Process
Low prices of tickets	Process

Table 1: Dimensions of Process



### Customer Satisfaction

Beerli,2004 defines customer Satisfaction as the aggregate evaluation of the total purchase and consumption focusing on the service performance compared with pre-purchase expectations over time. Customer satisfaction is critical for al firms because it has a positive effect on firm profitability (Levesque and McDougall,1996). It goes without saying that satisfied customers buy more and more products over a period of time, are less price sensitive and engage with the organization at every and different levels at different points in time (Zineldin,2000).

Bodet,G. (2008) defined Customer satisfaction of two types namely Transaction specific(TS) and Overall satisfaction(OS). It is measured with the help of statements in our research.

### Transaction specific statements

1. I am satisfied with my decision to avail the services of my preferred airline last time
2. My choice to come to airline each time is a wise one.

### Overall Satisfaction

1. I am satisfied with my decision to avail the services of my preferred airline each time I come
2. My choice to come to airline last time was a wise one.

### Research Objectives

1. There is a significant positive relationship between Process and Customer Satisfaction
2. To study inter-relational impact of various dimensions of People and dimensions of Customer Satisfaction

### RESEARCH METHODOLOGY

For this research we undertook the survey of 543 respondents who are a mix of infrequent and frequent travelers by at least one airline in India in the last 2 years. Study results are then compiled and missing values are omitted and we are left with 413 respondents whose answers we measured on a 7 point Likert scale. Their answers were then coded aptly and the software SmartPLS is used to analyze the test results. Before running the software. We also undertook the normality and Validity values which were found to be significant hence we proceeded further.

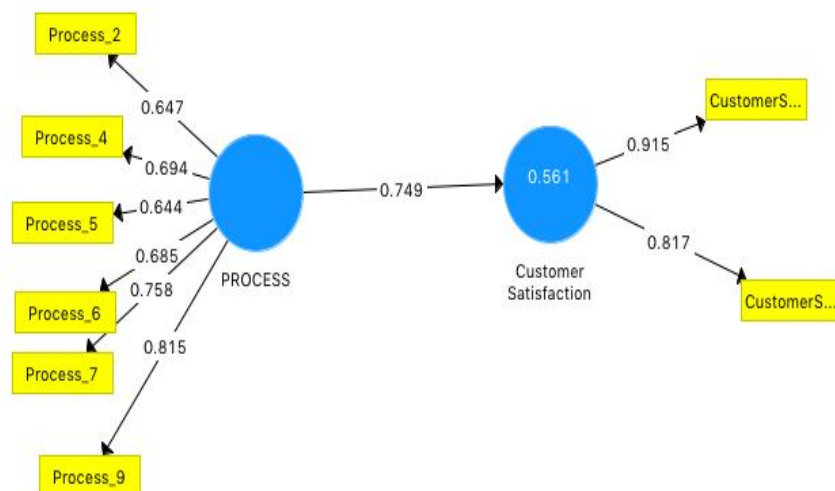


Table 2 shows total effect of Process on Customer satisfaction

### Process

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.843	.858	10

Table 3 shows Reliability statistics

Cronach Alpha for Process is calculated in SPSS and is found to be above 0.843 which is greater than 0.7 hence this is acceptable study.

#### Total Effects

	Customer Satisfaction	PROCESS
Customer Satisfaction		
PROCESS	0.749	

Table 4 shows Total effect

#### Quality Criteria

##### R Square

	R Square	R Square Adjusted
Customer Satisfaction	0.561	0.560

##### f Square

	Customer Satisfaction	PROCESS
Customer Satisfaction		
PROCESS	1.277	

Table 5 shows the quality criteria

R square is above 0.5 which means that our model has a good explanatory power. F square is also another value to denote that our model has explanatory strength. Here it is 12.77% hence our model is significantly moderately powerful (Hair et al,2013)

#### Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Satisfaction	0.855	0.863	0.858	0.752
PROCESS	0.860	0.863	0.858	0.504

Table 6 shows Construct Reliability

#### Discriminant Validity

##### Fornell-Larcker Criterion

	Customer Satisfaction	PROCESS
Customer Satisfaction	0.867	
PROCESS	0.749	0.710

Table 7 shows Fornell-Larcker criteria

Our model satisfies the Fornell-Larcker criteria of Discriminant Validity since the amount of variance captured by the construct is greater than the variance shared by other constructs (Hair et al,2013)

#### Model\_Fit

##### Fit Summary

	Saturated Model	Estimated Model
SRMR	0.074	0.074
d_ULS	0.198	0.198
d_G	0.110	0.110
Chi-Square	293.450	293.450
NFI	0.860	0.860

Table 8 shows Model Fit

Our model is found to be significant where SRMR values must be more than 0.07 and NFI values must be more than 0.8. In our model RMR values are 0.07 and NFI value is 0.86 hence our model has goodness of fit.



Table 8: Hypothesis

Since the P values come out to be significant hence we reject our null hypothesis and accept the alternate hypothesis which is that Process does have a significant and positive impact of customer satisfaction.

Also, it is aptly accepted that better the Processes better are the Transaction specific satisfaction and overall satisfaction.

### Implications

Through my research papers I have advanced the existing repository of literature. Through the conduct of my research it can be said that since successful implementation of Process can lead to attaining competitive edge for firms and in the long run it can enhance profitability which is the ultimate goal of any organization.

Managers and practitioners after understanding the complete process of setting up an efficient ecosystem for creating a smooth experience of customers can reap in benefits. This paper has proposed a conceptual framework with important constructs in marketing namely Process and Customer satisfaction. There is a greater need of implementation and evaluation of the strategy in a high stress sector such as aviation which is tightly bound by exorbitant prices of jet fuel and its over dependency on oil exporting countries, hence in order to survive in this hyper-competitive market and to be profitable it is important to keep their customers happy and satisfied for them to fly with them back and forth.

### BIBLIOGRAPHY

- Safari, M., & Safahani, N. (2015). An empirical model to explain the effects of electronic customer relationship management on customer e-satisfaction and e-loyalty: Evidence from Iranian service shopping websites. *The Journal of Internet Banking and Commerce*.
- Abu Amuna, Y. M., Al Shobaki, M. J., Abu-Naser, S. S., & Badwan, J. J. (2017). Understanding Critical Variables for Customer Relationship Management in Higher Education Institution from Employees Perspective.
- Pee, L. G., & Kankanhalli, A. (2009). A model of organisational knowledge management maturity based on people, process, and technology. *Journal of information & knowledge management*, 8(02), 79-99.
- Badwan, J. J., Al Shobaki, M. J., Abu-Naser, S. S., & Abu Amuna, Y. M. (2017). Adopting technology for customer relationship management in higher educational institutions.
- Ranki, M. (2019). People, Process and Technology in CRM Implementation.
- Park, J. W., Robertson, R., & Wu, C. L. (2004). The effect of airline service quality on passengers' behavioural intentions: a Korean case study. *Journal of Air Transport Management*, 10(6), 435-439.
- Hussain, R., Al Nasser, A., & Hussain, Y. K. (2015). Service quality and customer satisfaction of a UAE-based airline: An empirical investigation. *Journal of Air Transport Management*, 42, 167-175.
- Wongleedee, K. (2017). Customer satisfaction in the airlines industry: comparison between low-cost and full service airlines. *Актуальні проблеми економіки*, (1), 218-222.
- Zineldin, M. (2006). The royalty of loyalty: CRM, quality and retention. *Journal of consumer marketing*.
- Levesque, T., & McDougall, G. H. (1996). Determinants of customer satisfaction in retail banking. *International journal of bank marketing*.

- 
- Wong, K. K. K. (2013). Partial least squares structural equation modeling (PLS-SEM) techniques using SmartPLS. *Marketing Bulletin*, 24(1), 1-32.
  - Rahimi, R. (2017). Customer relationship management (people, process and technology) and organisational culture in hotels: Which traits matter?. *International Journal of Contemporary Hospitality Management*, 29(5), 1380-1402.
  - Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & marketing*, 20(2), 123-138.
  - Bodet, G. (2008). Customer satisfaction and loyalty in service: Two concepts, four constructs, several relationships. *Journal of retailing and consumer services*, 15(3), 156-162.

---

**A STUDY ON CUSTOMER PREFERENCE TOWARDS FOOD DELIVERY APPLICATIONS**

---

**Swothi S, Tracy George Bertle and Dr. Shehnaz S. R**

Research Scholar, Department of Commerce, Govt. Arts College, Thycaud, Thiruvananthapuram, Kerala

Assistant Professor, Department of Commerce, All Saints College, Thiruvananthapuram, Kerala

Assistant Professor, Department of Commerce, T.K.M College of Arts & Science, Kollam, Kerala

---

**ABSTRACT**

*Today roads of Thiruvananthapuram city is filled with two wheelers of Zomato, Swiggy, Uber eats etc. This indeed is showing the trend that is set by the online food delivery applications which is making a imperative landmark in the food and beverage industry. The tremendous expansion of internet usage among people of Kerala, paved way for many online business enterprises to grow. As the lifestyle of people has changed a lot, a large number of people are depending on restaurant food, this surely offers a more prospective market for online food delivery applications if they offer services knowing the preferences of customers. This paper spotlights on the consumer preference towards online food delivery applications and also examines the problems faced by consumers while ordering food through these applications. For the purpose of the study both primary and secondary data was used. Primary data was collected using questionnaire from 50 respondents in Thiruvananthapuram district on convenient basis. Questionnaire was made using google doc. And the link was send to the respondents. The collected data were carefully scrutinized, tabulated and analyzed using appropriate mathematical tools such as simple percentage, simple ranking method, charts and tables. The secondary data was collected from various websites and the study was conducted through extant literature review. The study finds that uber eats is the most frequently used and preferred food delivery app among consumers followed by swiggy and zomato. While ordering food through apps the main problems faced by consumers are delay in delivery and low quality of food. Thus it is essential for food delivery application companies to give more attention in these aspects to succeed in the market.*

*Keywords: Consumer preference, online food delivery applications, food and beverage industry, online business, restaurant.*

---

**INTRODUCTION**

The world is witnessing a new revolution set by internet and e commerce. The global accessibility of internet with the innovations and developments of smart phones has opened up a new gateway of opportunities to business enterprises. Recently developed such businesses are online cab service, online payment services, online food delivery services etc. As the standard of living and lifestyle of people in kerala has changed a lot, a large number of people are depending on restaurant food this offers a prospective market for online food delivery services. Revenue in the Online Food Delivery segment amounts to US\$9,207m in 2020. Revenue is expected to show an annual growth rate (CAGR 2020-2024) of 9.5%. (<https://www.statista.com/outlook/>). The online food ordering market in India is likely to grow at over 16 per cent annually to touch USD 17.02 billion by 2023. (<https://www.google.com/amp/s/m.businessstoday.in/lite/story/>)

Online food ordering is the process of ordering food through the restaurant's own website or mobile app, or through a multi-restaurant's website or app. A customer can choose to have the food delivered or for pick-up. The process consists of a customer choosing the restaurant of their choice, scanning the menu items, choosing an item, and finally choosing for pick-up or delivery. Payment is then administered by paying with a credit card or debit card through the app or website or in cash at the restaurant when going to pickup. The website and app inform the customer of the food quality, duration of food preparation, and when the food is ready for pick-up and the amount of time it will take for delivery. (<https://en.m.wikipedia.org/wiki/>)

Online food delivery appshelp customers to get foods easily in their doorstep with just a figure tap on their smart phone. It has got options to choose variety of foods, conveniently, quickly, easily at their preferred time. (<https://www.quora.com>)

The development of internet has created a paradigm shift from the old traditional way people use to shop. Online business retailers can succeed and grow in the industry only if they offer more variety of products, better after sale services, competitive prices and more convenience, in order to attract customers to shop online (Pooja & Diksha, 2013). It is important for restaurant businesses to constantly be aware of consumer preferences and trends (Goh, Ng, Wong, & Chong, 2017)

**STATEMENT OF THE PROBLEM**

Online food delivery applications can make major contributions in the food and beverage industry. It is attaining great popularity in the society. But there are various pitfalls in online food delivery services and the success of online food delivery business mainly depends on the extent to which they can satisfy consumer's needs and preferences. But consumers today are more dynamic and their taste and preferences changes spontaneously. So it is imperative to study their preferences and problems encountered while using online food delivery apps. Hence the study is entitled as "A Study on Customer Preference towards Food Delivery Applications".

**OBJECTIVES OF THE STUDY**

- The study was conducted to analyse the preferences of consumers towards online food delivery applications.
- The problems faced by them while ordering food through online food delivery applications.

**SCOPE OF THE STUDY**

The study is focused on consumer's preferences towards the online food delivery applications and their services in the Thiruvananthapuram District. The preferences of consumers may vary under different circumstances. The study is limited to those who have a smart phone with internet connection.

**RESEARCH METHODOLOGY**

The study is descriptive in nature and based on empirical data. Data was collected from primary and secondary sources. The study is limited to Thiruvananthapuram district.

Primary data was collected using questionnaire from 50 respondents in Thiruvananthapuram district on convenient basis. The research was conducted during the period from January-November 2019. Questionnaire was made using google doc. And the link was send to the respondents. The collected data were carefully scrutinized, tabulated and analyzed using appropriate mathematical tools such as simple percentage, simple ranking method, charts and tables.

Secondary data was mainly collected from journals and websites.

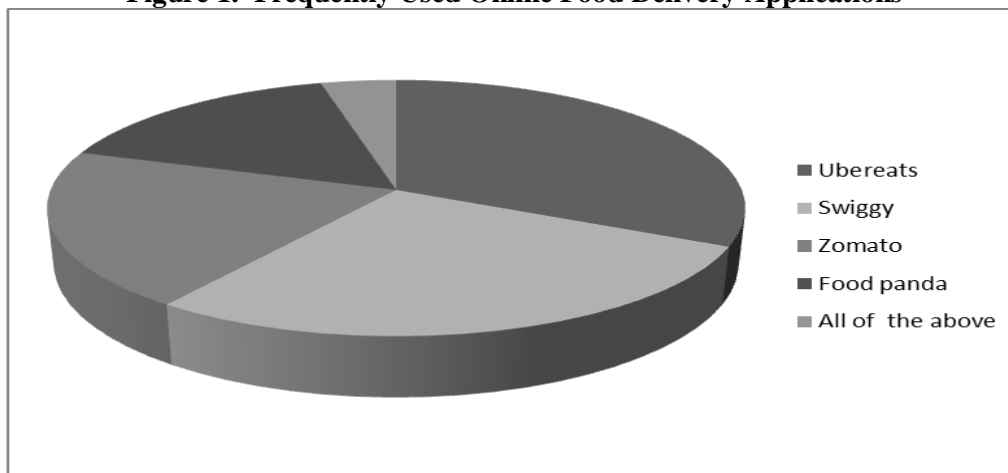
**ANALYSIS, FINDINGS AND INTERPRETATIONS**

**Table 1. Frequently Used Online Food Delivery Apps**

Food Delivery Applications	No of Respondents	Percentage
Ubereats	16	32
Swiggy	14	28
Zomato	10	20
Food panda	8	16
All of the above	2	4
Total	50	100

Source: Primary Data

**Figure 1. Frequently Used Online Food Delivery Applications**

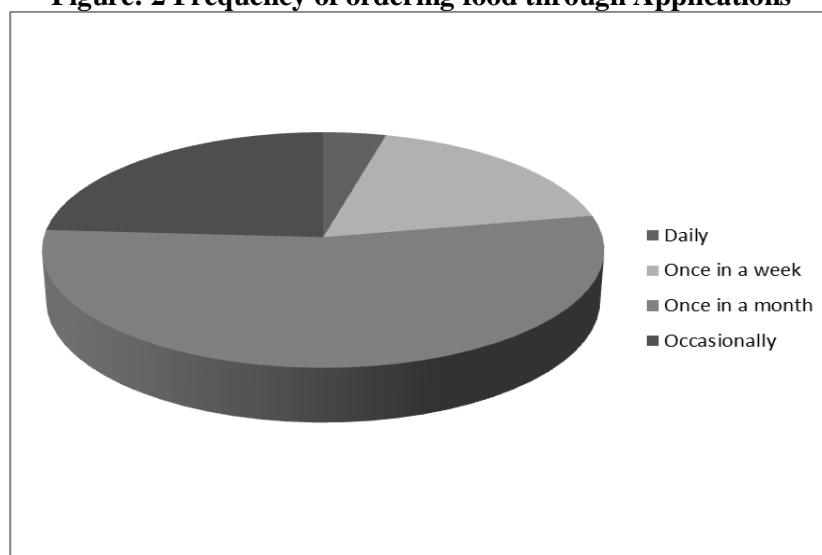


The above figure shows that out of 50 respondents, constituting 32% uses the UberEats app to order food, 28% uses the app Swiggy, 20% uses Zomato, 16% uses food panda and 4% uses all the four apps to order food. From the findings it is evident that majority of customers uses Ubereats to order food, followed by Swiggy.

**Table 2. Frequency of ordering food through Applications**

Frequency of order	No of Respondents	Percentage
Daily	2	4
Once in a week	9	18
Once in a month	27	54
Occasionally	12	24
Total	50	100

Source: Primary Data

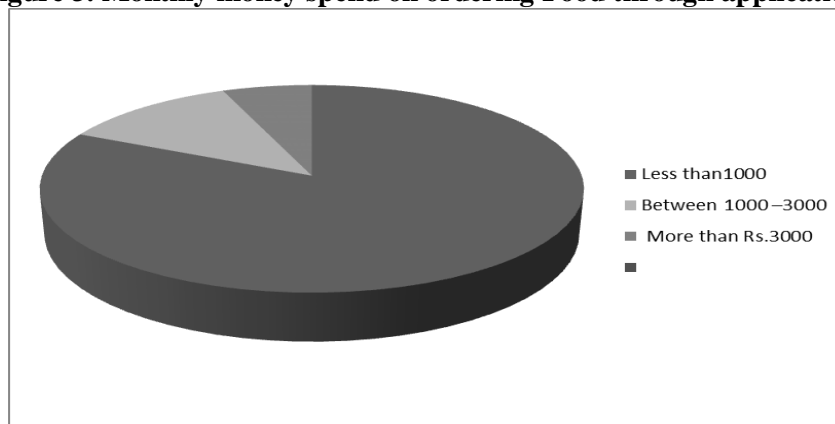
**Figure: 2 Frequency of ordering food through Applications**

The above figure reveals that out of 50 respondents 4% gave orders through apps on daily basis, 18% of respondents orders food once in a week, 54% orders food once in a month and 24% orders food through apps occasionally. From the findings it is evident that majority of customers order food once in a month and customers ordering food in a daily basis is relatively less.

**Table 3. Monthly money spend on ordering Food Through applications**

Monthly money spend	No of Respondents	Percentage
Less than1000	41	82
Between 1000 –3000	6	12
More than Rs.3000	3	6
Total	50	100

Source: Primary Data

**Figure 3. Monthly money spend on ordering Food through applications**

The above figure reveals that out of 50 respondents 82% spends less than Rs.1000 for buying food through apps, 12% spends between Rs.1000 to 3000 and 6% spends more than Rs. 3000 for ordering food through apps. It is evident from the figure that majority of customers are spending amount less than 1000 on ordering food through apps.

**Table 4.1 Preference on Online Food Delivery Apps**

Applications	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
UberEats	37	11	2	0	0
Swiggy	12	30	8	0	0
Zomato	1	9	32	6	2
Food panda	0	0	7	35	8
Others	0	0	1	9	40
	50	50	50	50	50

Source: Primary Data

**Table 4.2 Preference on Online Food Delivery Apps based on ranks**

Applications	Total	Rank
UberEats	235	1
Swiggy	204	2
Zomato	151	3
Food panda	99	4
Others	61	5

The table shows preferences of customers towards various online food delivery apps. UberEats was ranked first by the selected sample, swiggy was ranked second by the respondents, zomato occupied third rank, food panda occupied fourth rank and other unknown apps occupied last rank. The findings thus show that UberEats is the most preferred online food delivery app among the customers.

**Table 5.1 Factors considered while ordering food through online apps**

Attributes	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
Taste	8	10	7	5	15	5
Price	11	13	7	10	6	3
Offers	14	8	16	5	3	4
Quality	1	4	7	17	6	15
Delivery on time	4	9	5	8	17	7
Convenience	13	5	7	4	3	18

Source: Primary Data

**Table 5.2 Factors considered while ordering food through online apps**

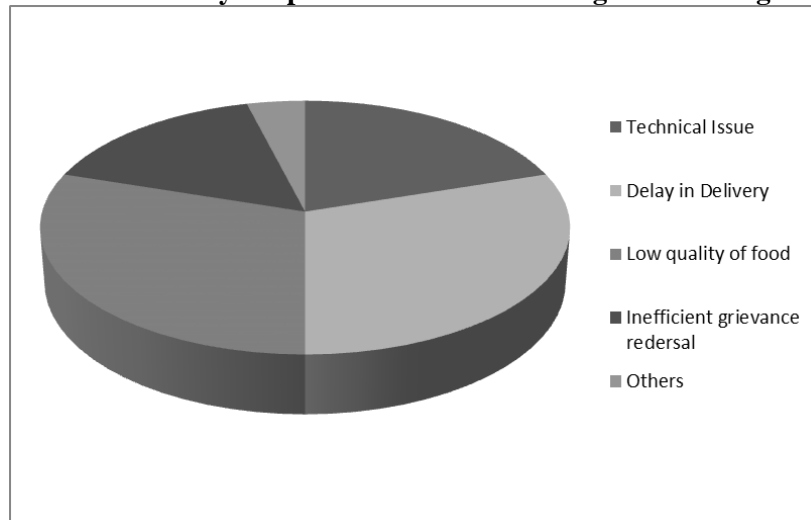
Applications	Total	Rank
Taste	176	3
Price	204	2
Offers	213	1
Quality	132	6
Delivery on time	154	5
Convenience	167	4

The table shows the factors considered by respondents to order food through various online food delivery apps. Offers given by the food apps was ranked first, Price of food items occupied second rank, Taste of food items was ranked third by the respondents, convenience was the fourth ranked factor, Timely delivery of food items occupied fifth rank and the last rank was given for the quality of food items. The findings thus reveals that offers given by apps and price were the main factors considered by customers while ordering food through food delivery apps.

**Table 6. Problems faced by Respondents While Ordering Food through Applications**

Problems	Respondents	Percentage
Technical Issue	10	20
Delay in Delivery	15	30
Low quality of food	15	30
Inefficient grievance redressal	8	16
Others	2	4
Total	50	100



**Figure 6. Problems faced by Respondents While Ordering Food through Applications**

The figure and table shows that out of 50 respondents constituting 20% faced technical issues, 30% complained delay in delivery, 30% complained about low quality of food, 16% opined inefficient grievance redressal, and 4% faced problems like misbehavior from the side of delivery boys and difference in food ordered and delivered. The findings reveals that the major problems faced by majority of customers were delay in delivery of food ordered, followed by low quality of food and technical issues.

### FINDINGS AND CONCLUSION

The present study clearly examines that online food delivery Apps are very popular among the customers in the Trivandrum city. The customers are well aware about these apps and their usage. Uber eats was the most frequently used and most preferred food delivery app among the consumers, followed by Swiggy and Zomato. Most of the consumers ordered food through these apps once in a month and majority of consumers spend less than 1000 monthly on foods ordered through these apps. While ordering food through apps the major factor considered by consumers was offers, followed by price and taste of food. The major problems faced by consumers while ordering food through food delivery apps were delay in delivery and low quality of the food.

The online food delivery Apps make the customers tempt to order food and it do see great prospects in a city like Trivandrum which is developing day by day and is digitally advanced, with a large population is depending on restaurant food. But proper redressal of consumers problem needed to be done. The online food delivery Apps create a great impact to the Trivandrum city, it creates employment opportunities, easy way to get food at minimum cost etc.

### LIMITATIONS OF THE STUDY AND SCOPE FOR FUTURE RESEARCH

The study was limited to consumers of Thiruvananthapuram district, with a sample size of 50 due to limited time. The accessibility of food delivery apps is not available in all places of Thiruvananthapuram district, thus sample was mainly collected from urban areas. The Study was conducted from the point of view of customers using online food delivery apps alone. The restaurant owners and delivery executives point of view was not studied in the research paper.

Future research can be done covering other major districts of kerala and can be extended to other states of India as well. A larger and much diversified sample size can be studied. An extensive study can also be studied including the perspectives of restaurant owners and delivery executives as well.

### REFERENCE

- Goh, S.-K., Ng, S.-R., Wong, S.-Y., & Chong, L.(2017).<sup>1</sup>Outsourcing To Online Food Delivery Services:Perspective of F&B Business Owners. *Journal of Internet Banking and Commerce*, 22(2).Retrieved from <http://www.icommercecentral.com/open-access/outsourcing-to-online-food-delivery-services-perspective-of-fb-business-owners.pdf>
- Pooja, K., & Diksha, R. (2013).<sup>2</sup>. A Study of Perception of Young People Towards Online Shopping in Punjab. *Elk Asia Pacific Journal of Marketing and Retail Management*, 4(1), 1–10. Retrieved from <http://elkjournals.com>
- Statista.2019. *Online Food Delivery - India | Statista Market Forecast*. [online] Available at: <https://www.statista.com/outlook/374/119/online-food-delivery/india> [Accessed 1 October 2019].

- 
- Redirect Notice. (2019). Retrieved 29 September 2019, from <https://www.google.com/amp/s/m.businessday.in/lite/story/indian-online-food-ordering-market-set-to-grow-at-162-to-touch-1702-billion-by-2023/1/331156.html>
  - (2019). Retrieved 3 November 2019, from <https://www.quora.com/what-are-the-disadvantages-of-food-ordering-apps>
  - (2019). Retrieved 3 November 2019, from [https://en.m.wikipedia.org/wiki/Online\\_food\\_ordering](https://en.m.wikipedia.org/wiki/Online_food_ordering)

**A CHANGE IN BEHAVIOR PATTERN OF CUSTOMER ATTITUDE RELATED TO ONLINE FOOD APP****Abeda Shaikh<sup>1</sup> and Gyanesh Yadav<sup>2</sup>**<sup>1</sup>Faculty, Mumbai, Maharashtra<sup>2</sup>Marketing Professional, Mumbai, Maharashtra**ABSTRACT**

*The main focus of this research paper is bringing out relevant information from customer about using the digital platform for ordering the food online. After the pandemic effect all over the world the perception and attitude of the customer change toward online use of the platform. The focus of the articles is using the online platform as compare to going the restaurant. The tremendous change in online business due to a pandemic.*

*Online food ordering app is designed as it is cost effective yet an efficient system to satisfy the restaurant's needs. The system is also designed for its ultimate flexibility and performance. Once the customer has confirmed their order, the system will either email or SMS on registered phone number the customer's order to the restaurant.*

*This system is also flexible in a way, whereby customers are able to place online orders quickly, with just a 'click' comparing to the tradition where orders were taken through the phone. The system was used intended to meet the requirements of the entire customer.*

*Keywords: Food app , Customer attitude , Customer preference , Online business , Restaurants*

**INTRODUCTION**

In today world, due to digital platform strong relation between buyers and sellers has been build.

In India, there is increase in business due to digital platform .Due to hit of pandemic, the world has been affected, and the consumer has change they buying behavior pattern "offline to online".

It was seen that more and more the online food delivery app gaining the popularity among the restaurants food lover customer.

The restaurant sector is one of the fastest growing industries in Indian economy. Today due to increase of the technology in India. A customer is main backbone of any of the business.Digital platform offered different online food delivery app which is easy for accessible in smart phones.

Online food delivery apps are the media through which restaurants parcel food directly at the doorsteps of the customers. This idea of food delivery is quickly spreading due to the increase in population and their safety measure and maintain Social distancing maintain due a pandemic.

Electronic business has transformed its customer service into the convenient and effective one. Due to tremendous change in conditions were created for safety measure build good relationships between customer and restaurants.

Due to change in market condition, it also helps local vendors to connect with customers due to which they are able to increase their earning. Ordering system is a mobile application through which users can order food online from them one of best restaurant. So with such benefits online food services is becoming a huge sector & will benefit India's economic condition.

**REVIEW OF LITERATURE**

1. According to Sethu and Saini(2016), The online food ordering apps were analyzed by the researcher on the basis of certain characteristics. Majority of the consumers were aware about purchasing on the internet and found that it is very convenient to use internet
2. According to Adithya R., Singh, Pathan and Kanade(2017), A food menu is set in the online food ordering system so that the customers can place their orders successfully and with this they can also track their orders. Also, various facilities are also provided by these apps for making its access convenient for the customers.
3. Leong Wai Hong(2016) stated that People have managed their task easily and efficiently because of technological advancements. Management system helps in reducing human manpower task, helps in reducing the time, and further helps in generating report for management purpose by fully utilizing the system.

4. J. Das(2018) has studied, analyzed and compared the top 4 food delivery apps namely, Zomato, Swiggy, Foodpanda and Ubereats. Providing better discounts” and “better choices of restaurants”, Zomato is positioned at the top by the customers. Zomato is also positioned at the top by the customers while considering on delivery on time and good customers service. In both the situations, customers ranked Ubereats at the last position.
5. According to G. See-Kwong(2017), The food delivery system in India has been growing at a larger pace due to technology. From making orders on call to ordering online and satisfying all the needs of the customers and making changes according to the changing needs of the customers. Now everything can be delivered to the customers at their doorstep.

### OBJECTIVE

1. To analyze the relation between facilities and using online food app for ordering
2. To find the most popular app in the food delivery industry
3. To understand as to how have technology played an important role in the restaurant industry.
4. To analyze factors affecting attitude of customers regarding food delivery apps.
5. To know the preferences of customers while ordering food online.
6. To know the strategies of food delivery app.

### RESEARCH GAP

There are many studies on online food app in India and also a researcher are more focus on customer preferences scenario, but a gap was observed in the studies is about the impact of digital platform after the lockdown in restaurants sectors in India with help of Online ordering app. With the help of the online food app restaurants industry increasing the revenue even after the lockdown.

### LIMITATIONS

1. Time spend on the study is limited and thus is a major constraint.
2. Area of research is limited to the one places where the sample is collected and therefore cannot be taken as a universal sample is thus also a major constraint.
3. Generalization is not possible on the basis of given city. We cannot conclude the response from whole nation.
4. The responses are taken from residents of Thane city only.
5. The study is based on prevailing customer satisfaction. However, customer satisfaction is subject to change in accordance with time, technology and development.

### RESEARCH METHODOLOGY

#### i. Research design

The research conducted was descriptive and analytical, So a Survey method was used. A Survey was conducted through a structured questionnaire tested for reliability and data was collected throughout Mumbai.

#### ii. Primary data

Primary data was collected randomly through the structured questionnaire in Thane District , by using simple random sampling.

#### iii. Sample size

The study was limited to those participants who willingly elected to complete the instruments in their entirety. There were a total of 220 respondents.

The sample distribution was given : Table 1.Socio-Demographic profile

Parameters	Classification	Sample (N)	Percentage (%)
Gender	Male	140	63.64
	Female	80	36.36
	Total	220	100
Age (in years )	16 – 20	35	15.91
	21-25	70	31.82
	26-30	55	25.00

	30 and above	60	27.27
	Total	220	100
Professional	Students	45	20.46
	Working	105	47.73
	Self Employed	45	20.45
	Unemployed	25	11.36
	Total	220	100
Income Group ( In Rupees)	20,000 – 30,000	60	27.27
	31,000 – 40,000	70	31.81
	41,000 - 50,000	30	13.64
	51,000 – 60,000	40	18.18
	60,000 and above	20	9.10
	Total	220	100

Source: Primary Survey

**iv. Sample design**

The researcher relied upon simple random sampling technique, considering the research methodology and research type as per guidelines. A caution was exercised during the study that the respondents who did not show inclination to be a part of the study were not covered.

**v. Area of research**

Thane District.

**vi. Secondary data**

The secondary information or data was collected from newspapers, research articles, magazine and websites.

**vii. Research instruments**

A summated closed end questionnaire was used with different viewpoints of respondents. In this questionnaire, all the questions were positively framed to study the impact of independent variables like age, gender and profession on the dependent variable.

**viii. Statistical analysis**

Data preparation involved transferring the questionnaire into an electronic format which allowed and facilitated subsequent data processing. Data sheet was prepared directly at Statistical Program for Social Sciences (SPSS) software for further analysis. On the basis of data sheet, tables and graphs were prepared for the analysis.

**HYPOTHESIS**

H01: There is no significance relation between preference of customer using online food app and different usage of app.

Ha1: There is significance relation between preference of customer using online food app and different usage of app.

H02: There is no significance relation between facilities and using online food app for ordering

Ha2: There is significance relation between facilities and using online food app for ordering

H03: There is no significance relation between factors affecting costumer attitude with reference to age of respondents.

Ha3: There is significance relation between factors affecting costumer attitude with reference to age of respondents.

**DATA ANALYSIS**

H01: There is no significance relation between preference of customer using online food app and different usage of app.

Frequency Table: 2

Do you prefer online food ordering app?			
Valid	Parameters	Sample (N)	Percentage (%)
	Frequently	130	59.09
	Sometimes	75	34.09
	Never	15	6.82

	Total	220	100
Usage of online food ordering app			
Valid	Swiggy	65	29.55
	Zomato	115	52.27
	UberEats	20	9.09
	FoodPanda	15	6.82
	Others	05	2.27
	Total	220	100

Source: Primary Survey

## STATISTICS

Anova: Single Factor						
SUMMARY						
Groups	Count	Sum	Average	Variance		
Do you prefer online food ordering app ?	220	327	1.486	0.406		
Usage of online food ordering app	220	442	2.009	0.885		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	30.05	1	30.05	46.52875	3.01	3.862
Within Groups	282.94	438	0.645			
Total	312.99	439				

**Conclusion:** There is significance relation between preference of customer using online food app and different usage of app

## Interpretation

According to survey, it was observe that there is a relation between customer usage of online food app. There are change in market situation, Majority of the respondents prefer using a online food app for ordering the food from restaurants. It was also consider most of respondents are agree even getting the life normal after lockdown. There is change in consumer pattern using online platform for ordering the food. Physically going to restaurant, not following the traditional method using the different online food app.

2. There is no significance relation between facilities and using online food app for ordering

Frequency Table: 3

Facilities Provide by online food app			
Valid	Parameters	Sample (N)	Percentage (%)
	Fast delivery	105	47.72
	Discount	65	29.55
	Wide variety of Choose	30	13.36
	Others	20	9.37
	Total	220	100
Usage of online food ordering app			
Valid	Swiggy	65	29.55
	Zomato	115	52.27
	UberEats	20	9.09
	FoodPanda	15	6.82
	Others	05	2.27
	Total	220	100

Source: Primary Survey

## STATISTICS

Anova: Single Factor				
SUMMARY				
Groups	Count	Sum	Average	Variance
Facilities Provide by online food app	220	390	1.772	0.907
Usage of online food ordering app	220	442	2.009	0.885

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	6.145	1	6.1454	6.8557	0.00914	3.8627
Within Groups	392.61	438	0.8963			
Total	398.76	439				

**Conclusion:** There is no significance relation between facilities and using online food app for ordering

### Interpretation

From the above observation, it was observed there is no correlation between the group of analysis. The facility provide the different app for ordering the food and the popularity among the app. It was observed among usage of “Zomato” is most popular in India. According to the survey, 52.27% of the respondent use the “Zomato” app for ordering the food, because of fast delivery and discount available to frequent user.

3. There is no significance relation between factors affecting customer attitude with reference to age of respondents.

Frequency Table: 3

Factors affecting Customer attitude :			
Valid	Parameters	Sample (N)	Percentage (%)
	Quality of Service	95	43.18
	Time Saving	80	36.36
	Payments Option	35	15.91
	Others	10	4.54
	Total	220	100
Age of Respondents			
Valid	16 – 20	35	15.91
	21-25	70	31.82
	26-30	55	25.00
	30 and above	60	27.27
	Total	220	100

### STATISTICS

Factors affecting Customer attitude	
Mean	1.7899
Standard Error	0.0660
Median	2
Mode	1
Standard Deviation	0.9775
Sample Variance	0.9556
Kurtosis	0.2869
Skewness	1.1461
Range	3
Minimum	1
Maximum	4
Sum	392
Count	220
Confidence Level(95.0%)	0.130

**Conclusion:** There is significance relation between factors affecting customer attitude with reference to age of respondents.

### Interpretation

There are the factors which is affecting the consumer attitude and preference. There are most of the respondents are switching to online food ordering app with the reference to change in market condition. It also increase the digital platform more and more before a pandemic and it was also observed that, this change is also continues after the lockdown over. The impact of the digital platform has been increased due to the customer are more

safe and secure using the online food app ordering.

**RECOMMENDATIONS / SUGGESTIONS:**

1. There should be more and more offer to the customer.
2. There should be more improvement required by pricing of the product and brand ensure.
3. There should be vendor option available on app.

**CONCLUSION**

The online food ordering app are successful capturing market in an Indian Economy. These apps are easy to use and satisfy the consumer needs by providing quality services to them. "Zomato" is the most popular food app which is preferred by customer. Customer mostly chooses local vendors while ordering food. The present study found a significant relationship between factors considered important while selecting a food delivery app. An online ordering system for Restaurants helps enhance the customer-restaurant relationship by providing end to end Customer. An efficient online ordering system sends notifications via email or SMS to help the restaurant staff make the order execution faster. This is the greatest benefit of the online ordering system, it gives precise information about the cash flow in the restaurant. Online Ordering provides the wonderful solution for restaurant sectors to generate the revenue. The customers can orders without the hassle of using online food ordering app.

**REFERENCES**

1. Suryadev Singh Rathore, Mahik Chaudhary "Consumer's Perception on Online Food Ordering."(2018) *ijmbs* volume 8, issue 4. ISSN : 2230-9519 (Online) | ISSN : 2231-2463 (Print).<http://www.ijmbs.com/Vol8/issue4/2-suryadev-singh-rathore.pdf>
2. H.S. Sethu, Bhavya Saini, "Customer Perception and Satisfaction on Ordering Food via Internet, a Case on Foodzoned.Com, in Manipal", Published by, [Online] Available: <http://www.globalbizresearch.org>.
3. Zulkarnain Kedah, Yusof Ismail, A.K.M. Ahasanul Haque, Selim Ahmed, "Key Success Factors of Online Food Ordering Services", [Online] Available: <http://www.researchgate.net>
4. Harbor Communications (2016) Are food delivery trends hurting drive-through sales [www.cstoredecisions.com/2016/07/21/food-delivery-trends-hurting-drive-sales/](http://www.cstoredecisions.com/2016/07/21/food-delivery-trends-hurting-drive-sales/).
5. [www.yourstory.com](http://www.yourstory.com)



---

**STRATEGIES FOR MANAGING OCCUPATIONAL STRESS AT INDIVIDUAL LEVEL IN COVID-19 PANDEMIC**

---

**Mr. Rajeshbhai S. Ramani**Research Scholar, Faculty of Management Studies, Gujarat Technological University, Ahmedabad, Gujarat

---

**ABSTRACT**

*The relation of stress with humans began with the origin of human kind. Stress refers to a kind of strain which arises due to situations when the resources are scares and the demand is more. Stress changes the behavioral patterns of the individuals. The level of stress depends on the individual's ability to bear it. Some of the people are more adaptive to situation and feel less amount of stress, while some are very afraid of situations and tried to resist rather than adapting the situations and feel higher level of stress. The objective of the research paper is to create awareness by cognitive intervention strategies, behavioral intervention, strategies and physiological intervention strategies to cope with the occupational stress at individual level. The research paper is based on primary and secondary data. The primary data was collected from employees of Information Technology (IT) and Information Technology Enabled Services (ITeS) companies of selected cities of Gujarat. Stress Management techniques needs to be studied in depth before implementation.*

*Keywords: Occupational Stress, Stress Management, IT/ITeS, cognitive strategies, behavioral strategies, physiological strategies, Aerobic Exercise, biofeedback, yoga meditation, relaxation, etc.*

---

**INTRODUCTION**

Occupational Stress has become inevitable part of human life in present competitive world. It is not entirely uncontrollable and unmanageable. The individual cannot constantly remain in the state of stress, he/she certainly makes some sort of adaptive behavior to cope with or get rid of stressful situations. It might be fight or flight. Since beginning of humankind, individuals have been facing the situations of stress. But the coping efforts were not planned and systematic. In present era of stress and anxiety when the cost of occupational stress has remarkably increased, stress researchers and practitioners have focused on evolving systematic techniques for management of occupational stress. It has become the essential field of research particularly in the present times of COVID-19 pandemic. Stress Management has become global concept and evolves quite a mix of techniques. The opinion of employees working in Information Technology (IT) and Information Technology Enabled Services (ITeS) were sought from selected cities of Ahmedabad, Gandhinagar, Vadodara, Surat and Rajkot cities of Gujarat regarding the usefulness of some of individual techniques for coping with occupational stress.

**CONCEPT OF OCCUPATIONAL STRESS**

The word stress is derived from the Latin word *stringere* meaning to draw tight. Stress is 'the nonspecific response of the body to any demand. Stress is the feeling of emotional or physical tension. The term stress was used to denote hardship, straits, adversity or affliction (Lumsden, 1981).

Occupational stress is treated as a state of tension which occurs when a person senses a disagreement between the working environment challenges and their possibilities of coping. Occupational stress is related to individual's job. Occupational stress is the major health hazards particularly in the recent times of COVID-19 pandemic.

**REVIEW OF LITERATURE**

Stress is subjective in nature; it can be most effectively dealt by individual efforts. Most of the recent studies on stress management have proved the merits of individual oriented techniques in preventing or reducing occupational stress.

At individual level, occupational stress can be prevented by making necessary restructuring and modifications in individual's cognitive and behavioral patterns and by lowering their physiological arousals and stress reactions. Based on review of literature cognitive, behavioral and physiological intervention to cope with occupational stress as under:

**1. Cognitive Intervention Strategies:**

Occupational Stress is experienced by an individual's cognitive appraisal of stressful situation. Kendall and Bemis (1983) suggested the following four guiding principles for cognitive behavioral techniques:

1. Individuals do not respond directly to their environment, they respond to their own cognitive interpretation of the environment.

2. Cognitions (thoughts), emotions and behaviors (actions) are actually interrelated.
3. The prediction and understanding of negative cognition and behaviors are enhanced by paying attention to a person's expectancies, beliefs, and attributions.
4. It is possible and desirable to integrate cognitive approaches to correcting problems with performance based and behavioral contingency management.

The employee can manipulate the threatening qualities of stressors by modifying cognitive sets.

Ivancevich & Matteson (1987) have suggested "tolerance of stressors" at cognitive level as a primary preventive technique. The employee can prevent or moderate the occupational stress by modifying their "cognitive appraisal" or by perspective taking "cognitive restructuring", and "cognitive rehearsing". Cognitive appraisal technique involves teaching employees to assess severity of the stressors by considering the perspective in which they view a particular stress situation. Cognitive restructuring technique of stress management is based on the premise that many people believe that other people or events are responsible for how they feel. The aim of this technique is to help employees cope with stress by changing their beliefs or cognitions. Cognitive rehearsal involves helping employees tolerate stressors by anticipating them before they occur.

## **2. Behavioral Intervention Strategies:**

As individual's thoughts, feeling and actions are interrelated, the individual who has developed stress-resistant cognitive pattern would also adopt certain behavioral patterns which help him/her preventing or coping with the situation of stress. Employees can prevent or moderate the occupational stress by making some specific modification in their habits, behavioral patterns and acquiring coping skills.

Bhatnarker and Singh (1986) evolved action plan for preventing or reducing managerial stress at individual, organizational and social level. At individual level, stress can be prevented or moderated by

1. Cultivating belief in self.
2. Developing their inner directed personality.
3. Developing self-coping mechanism by adopting the strategy of owning up to stress.
4. Relying on genuine problem solving strategies, and
5. Cultivating positive habits based on interests, such as yoga, meditation, sports and breathing exercises.

### **(i) Innovation Intervention Program:**

In the framework of behavioral (action) intervention for prevention of occupational stress, Bunce and West (1996) evolved "Innovation Intervention Program" for prevention or coping with occupational stress. This program deals with the problems which might cause strain. The employees at their own level develop strategies to change environmental pressures, barrier or producers of occupational stress. Employees were encouraged to develop innovative responses to stressors under Innovation Promotion Program (IPP).

### **(ii) Changing Stress – Inducing Behavior Patterns:**

This is stress preventing strategy and also helps in combating the existent stressful situation. Matheny et al. (1986) have suggested that by making necessary alteration in behavioral patterns employees can prevent stress to a considerable extent. Suinn (1982) has developed a behavior modification program for heart patients, which included the training in muscle relaxation, identifying varying degree of muscle tension, general relaxation and using imagery to practices.

### **(iii) Stress Inoculation Training**

This technique of stress management was developed by Meichenbaum (1977), combines the cognitive and behavioral strategies. Stress inoculation training focuses on altering the way individual processes information about a stressful situation and identifies ways of reacting to it. This approach has been used to help people with a variety of stress reactions including anger, anxiety and fear.

### **(iv) Developing Coping Skills and Resources:**

The combative strategy at individual level focusses on developing coping skills and resources. Assertiveness can be used as combating strategy for existing stressful situation. Acquisition of social skill is effective in combating occupational stress. Social support directly enhance health by satisfying social needs for affiliation, approval, appreciation and security.

**(v) Time Management**

It has been found useful method for helping workers in developing coping responses. The employee should have enough knowledge of his/her responsibilities, duties and authorities for effective time management at job. In addition to time management, the employee should also determine the priorities for his/her different job activities. Sometimes completing the given task has no meaning if their priority is not taken into consideration.

**(vi) Monitoring Stressors and Stress Symptoms**

The employee can avoid stress, to a possible extent, if they become aware of potential stressors of job life. One technique under this category is to maintain stress diary. The employee records the events that happen before a negative stress response (Ivancevich & Mattenson, 1980). The employee note the time and day of the event. The analysis of the stress diary helps in identifying stressors and appropriate stress intervention.

**(vii) Developing Personal Resources**

Another preventive strategy suggested by Matheny et al (1986), involves the development of certain behavioral skills which prepare the employee to cope with stressful situations when they occur. The specific strategies which are included in this category are training in social skills and problem solving skills that help employees to cope with social interactions which might lead to stress. By developing these skills the individual prevents the occurrence of stressful situations.

**(viii) Assertiveness Training**

It is another important component of social skill training. The training helps the individuals in responding in a straightforward manner with regard to what they believe, feel and wish. Another important subject of social skills to prevent the social stresses is problem solving skills (Mathney et al. (1986). These skills help individual to respond with some action that will reduce the stressfulness of a situation.

**(ix) Making Adjustments between Work-Family Roles**

Another stress management strategy particularly for single parents and dual career couples is to make adjustments between job and family lives. The intervention includes the adjustment between the demands of job, marital and family roles. The negotiation and assertiveness training would prove beneficial for the dual career couples for child care needs. Effective communication skills will be helpful for dual career couples who cope with two partners' careers.

**3. Physiological Intervention Strategies**

A healthy soul remains in a healthy body. The importance of physiological intervention strategies have been increasing in combating occupational stress particularly in present COVID-19 pandemic situations. It is established fact that human body prepares itself to respond to stresses by changing certain bodily functions such as heart rate, blood flow, muscle tensions, etc. These physiological changes can lead to the symptoms of stress if they are prolonged. Stress Management Practitioners have suggested a set of interventions which help individuals in preventing negative effects of stress by lowering physiological arousals such as deep breathing, progressive muscle relaxation, physical exercises, biofeedback, autogenic training, yoga, meditation and relaxation. Some of the Physiological Intervention Strategies have been discussed as under:

**(i) Deep Breathing**

A very simple but useful technique for lowering down the physiological arousal is deep breathing. The individual must be advised to breathe more deeply from abdomen, instead shallow breaths. Physical arousal is affected by this technique because of the close connection between breathing centre and Reticular Activating System (RAS) in the brain. Matteson and Ivancevich (1987) reported that the RAS controls neuromuscular functioning and thus deep breathing leads to relaxation in the neuro-muscular system. Mason (1980) noted positive results of the intervention of deep breathing.

**(ii) Progressive Muscle Relaxation**

It is an extension of deep breathing exercise developed long back by Jacobson (1938). In this technique the individual assumes a comfortable position and begins to breathe deeply. Then, individual relaxes groups of muscle one at a time, beginning with the feet muscles. Jacobson argues that through this technique the mind gets relaxed because the relaxed muscles are associated with a decrease in emotional tension. He recommended to practice this exercise twice a day for 15 to 20 minutes.

**(iii) Aerobic Exercise**

Physical exercise is effective and popular means of preventing occupational stress effects by lowering arousal in recent years. Besides, health benefits, physical exercise has been found to result in psychological well-being. In many stressful situations like COVID-19 pandemic action does not follow exposure to the stressors. Thus,

exercise can act as release for these physical processes. Research has shown that routine vigorous physical exercise is an effective strategy for preventing negative effects of stress. Jette (1984) concluded that three variables are important i.e. type, frequency and duration of exercise. Aerobic exercise refers to repetitive movement of large muscle in which energy is derived from aerobic metabolism. It includes juggling, cycling, walking, and swimming. Investigations have reported that both acute exercise and chronic exercise lead to improvement in mood such as decreased anxiety and depression and increased feeling of vigor (Boutcher & Landers, 1989, Roth & Homes, 1985).

#### **(iv) Biofeedback (Electromyography)**

Biofeedback system operates by detecting changes in the biological environment of the affected person by means of visual and auditory signals. The individual using these precise and immediate information engages in trial and error strategy of testing in order to make changes in signals in desired direction. In biofeedback technique, individuals learn in relatively short order how to control the biological response system generating biofeedback signals. Special equipment is used to alert the individual to physiological changes. Biofeedback has been found to be effective in helping individuals in restoring their bodies to non-stressed states. Matteson and Ivancevich (1987) found that biofeedback training reduced chronic tension, headache and significantly decreased the interference of stress-related symptoms. **Autogenic Training and (v) Stress Management:**

German neurologist Schultz is credited with the development of "Autogenic Training" (AT), which he described as self-hypnotic procedure. The term "autogenic", derived from Greek words *autos* and *genos*, can be aptly translated as "self-exercised or self-induction therapy. This technique has been described as "psychophysiological self-control therapy" or "psychophysiological or psychotherapy which the patient carries out himself by using passive concentration upon certain combinations of psychophysiological adapted stimuli." AT is a unique as an automatic self-regulation therapy with emphasis on "self-control". In this method trainee concentrates on his sensations in a passive manner, without trying to bring about change. The trainee is instructed not to force for concentration but to allow sensations to happen. He/She must be simply an observer rather than a manipulator.

#### **(vi) Autogenic Biofeedback Training**

Autogenic training is a system of psychosomatic self-regulation, permits the gradual acquisition of automatic control. The biofeedback training refers to a collection of techniques useful in accelerating psychosomatic self-regulation. Autogenic biofeedback training integrates these two self-regulatory techniques. This integrative method has wide range of applications in medicine, psychology and education. Autogenic biofeedback training has begun to emerge on a variety of topics, including deep relaxation, voluntary control of internal psychological and physiological states, self-regulation, healing creativity, migraine, headaches and anxiety and stress reduction.

#### **(vii) Yoga**

Yoga and Meditation are the system of Indian Philosophy and practice. These techniques have been in use in India since ancient times for improvement of physical and psychological health. In contemporary times, the importance of yoga and meditation have been realized by people all over the world. Yoga has now become popular individual technique for stress management. The word "Yoga" means union of human being and universal energy. It teaches the means by which one can learn to communicate with the "Absolute" or with the universal energy. Yoga brings in line body, mind and soul. Different types of yoga have been developed by Indian Yogis, such as "Hatha Yoga" – the physical path for the development of the body; "Gyan Yoga" – the intellectual path; "Bhakti Yoga" – the devotional path and the "Karma Yoga" – the path of physical actions for the unfolding of the mind and realization of the soul. The different paths for developing the mind are based on the fact that the mind has three different aspects i.e. knowing, feeling and willing. For intellectual, the yoga of knowledge (Gyan) is prescribed, for emotional people, devotional (Bhakti) yoga of love and faith and for the people of action, the yoga based on daily action (Karma) is prescribed.

Raja Yoga is an integration of all systems of yoga. The exponent of Raja Yoga was Patanjali. He extended teachings to fight against the difficulties of human life over 2000 years ago.

#### **(viii) Meditation**

Meditation has been part of most of the Eastern and Western cultures and religions. Recently medical people have realized that it can be used without any religious connotation in the promotion of health. Meditation involves taking a comfortable position – either sitting, lying down or standing. But sitting is the most useful and common posture. It then involves being in quiet environment, regulating the breath, adopting physically relaxed and mentally positive attitude and dwelling single mindedly upon an object. The object for concentration should

not necessarily be a physical object. It can be an idea, image or it can be mental repetition of a word or phrase (mantra); it can be observing one's own thoughts, perception or reaction or it can be concentration on some bodily generated rhythm. As deeper concentration is developed, the process becomes more intimate and compelling. The practical advantages are that individual can function more efficiently, feel more complete and realize more potential. One can feel closer to oneself and better cope with stressful situations.

#### (x) *Relaxation*

Relaxation is a form of meditation – a state of concentration. By using the mind to focus upon an object, image or thought, one cancels out all distraction associated with everyday life and counter balances the stress response. Relaxation response has four elements:

1. A quiet environment – to turn off external distractions
2. A Comfortable position – sitting or kneeling with back straight, no tight clothing
3. An object though or image to dwell upon (repetition of a word or sound such as 'one', focusing upon breathing or saying "I am relaxed"
4. A passive attitude – allowing an emptying of distracting thoughts.

With regular practice once or twice a day for 10-15 minutes, the following results are possible:

1. Lower response to stress, less anxiety
2. Better coping abilities
3. A new form of acceptance of self, more tolerance of own weaknesses and limitations.
4. Improved learning ability, better retention and recall
5. A sense of calm, a quieter, philosophical attitude.

#### RESEARCH METHODOLOGY

The research paper has been prepared by using primary and secondary data. The primary data have been collected by structured questionnaire. The five point Likert scale was used. The final responses have been received from 575 respondents of IT/ITeS companies of selected cities such as Ahmedabad, Gandhinagar, Vadodara, Surat and Rajkot where this industry is emerging at very fast pace. The secondary data have been used by referring books, magazines, newspapers articles, reports, etc. The primary data have been analyzed by descriptive statistics and the reported with graphical presentation through bar charts prepared by Microsoft Excel software.

#### DATA INTERPRETATION AND ANALYSIS

The analysis of the responses regarding the usefulness of individual strategies to cope up with occupational stress have been analyzed and interpreted as under:

##### (i) *Yoga and Meditation:*

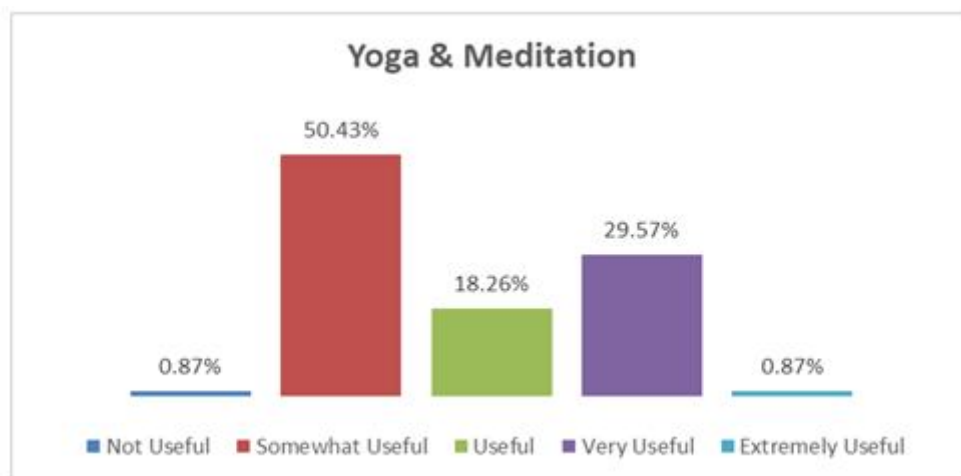


Figure 1

Almost 97% of the responses shows yoga and meditation are useful, ranging from somewhat useful to very useful.

(ii) Physical Exercise:

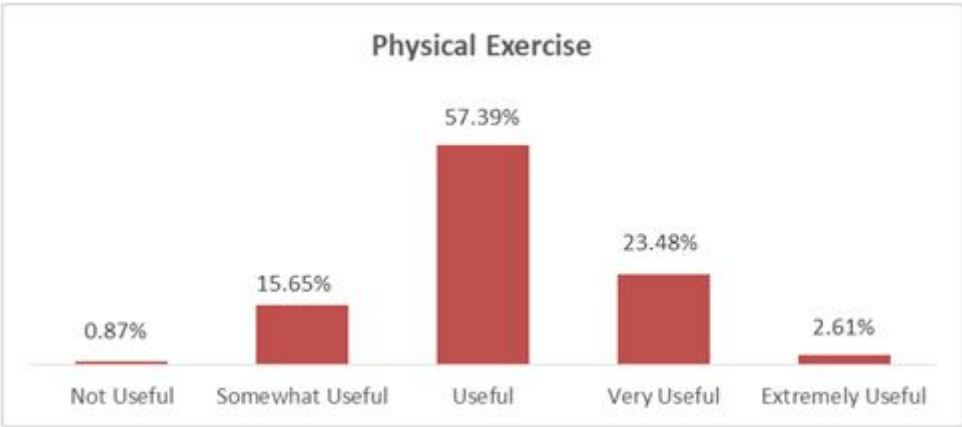


Figure 2

Almost 80% of the responses shows that physical exercise is useful and very useful technique to combat occupational stress.

(iii) Relaxation

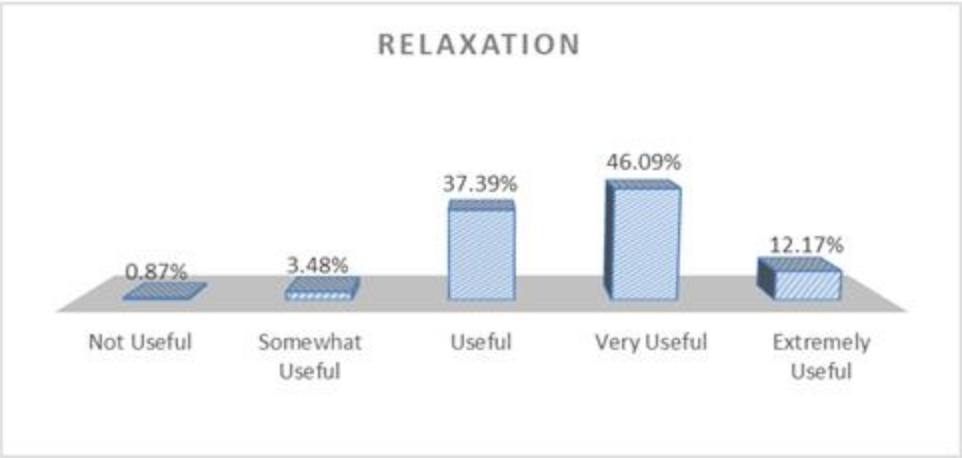


Figure 3

Almost 80% of the responses shows that relaxation is useful and very useful technique to combat occupational stress.

(iv) Increase Mastery and Competence:

It is also known as developing resources and skills to cope with occupational stress. Almost 93% the responses shows that Increase Mastery and Competence is very useful to extremely useful technique to combat occupational stress.



Figure 4

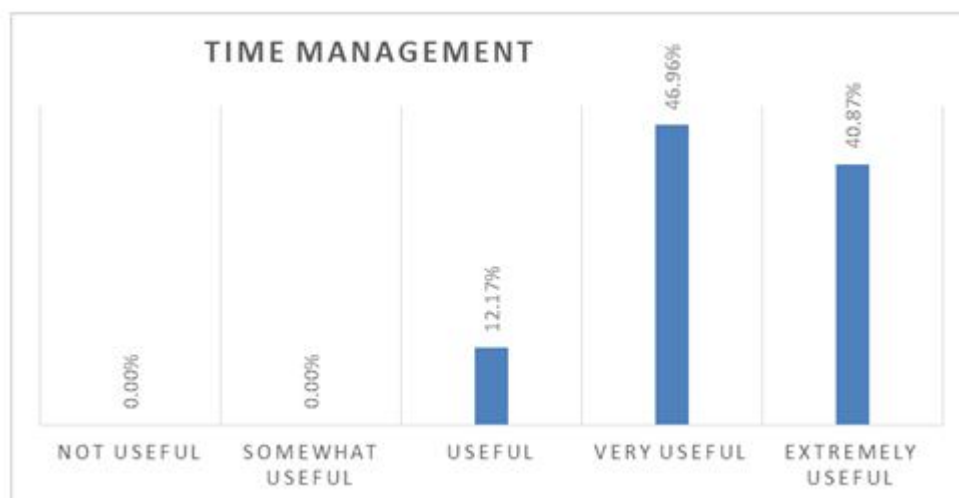
(v) *Time Management:*

Figure 5

Almost 87% of the responses shows that time management is very useful to extremely useful technique to combat occupational stress.

**FINDINGS AND CONCLUSION**

The above discussed strategies, though difficult to learn, have been found to be effective in preventing hypertension, blood pressure, coronary heart diseases, asthma, etc. and coping with the stresses of day to day life by increasing resistance and lower down arousal. These strategies provide a great help in preventing and combating occupational stress. The practice of these exercises by employees can lower down their physiological arousals and prepares their body to respond to stress by changing certain bodily functions such as heart rate, blood pressure, and muscle tension.

**REFERENCES**

1. Bhandarkar, A., & Singh, P. "Managerial Stress: A Study of Cyclical Perspective." *Abhigyan Autumn* 7 (1986):42.
2. Boutcher, S.H., Landers, D.M. (1988). The effects of vigorous exercise on anxiety, heart rate, and alpha activity of runners and nonrunners. *Psychophysiology* 25, 696-702.
3. Bunce, D., & West, M.A. (1996) "Stress Management and Innovation Interventions at Work." *Human Relations* 49: 209-231.
4. Holmes, D.S., Roth, D.L., (1985). Association of aerobic fitness with pulse rate and subjective responses to Psychological stress. *Psychophysiology* 22, 525-529.
5. Ivancevich, J. M., & Matteson, M. T. (1980). Stress and Work: A managerial perspective. *Industrial Relations*, 46 (2), 300-312.
6. Ivancevich, J. M., & Matteson, M. T. (1987). The Jossey-Bass management series, the Jossey-Bass health series, and the Jossey-Bass social and behavioral science series. *Controlling work stress: Effective human resource and management strategies*. Jossey-Bass.
7. Jacobson, E. (1938). *Progressive relaxation*. Chicago: University of Chicago Press.
8. Jette, M. (1984). *Stress Coping Through Physical Activity*. In A.S. Sethi & R.S Schuler (Eds.). *Handbook of Organizational Stress and Coping Strategies*. Cambridge, MA: Ballinger.
9. Kendall, P. C., & Bemis, K. M. (1983). Thought and action in psychotherapy: The cognitive-behavioral approaches. In M. Hersen, A. E. Kazdin, & A. S. Bellack (Eds.), *The clinical psychology handbook* (pp. 565–592). New York: Pergamon Press.
10. Lumsden, D. P. (1981). Is the concept of stress of any use, anymore? In D. Randall (Ed.), *Contribution to primary prevention in mental health: Working papers*. Toronto: Toronto National Office of the Mental Health Association.

- 
11. Matheny, K.B., Aycock, D.W., Pugh, J.L., Curlette, W.L. and Cannella, K.A. (1986). Stress coping: a qualitative and quantitative synthesis with implications for treatment, *The Counseling Psychologist*, vol.14, pp.499-549.
  12. Meichenbaum, D. H. (1977). *Cognitive behavior modification: An integrative approach*. New York: Plenum.
  13. Suinn, R. M. (1982). Intervention with Type A behaviors. *Journal of Consulting and Clinical Psychology*, 50(6), 933–949.
  14. <https://medlineplus.gov/ency/article/003211.htm>



---

**ORACLE AUTONOMOUS DATABASE IN ORACLE CLOUD ITS WORKING & SECURITY**

---

**Naqvi Adiba Anisul Hasan<sup>1</sup> and Jyoti Kharade<sup>2</sup>**MCA Student<sup>1</sup> and Professor<sup>2</sup>, Bharti Vidyapeeth Institute of Management and Information Technology (BVIMIT), Navi Mumbai

---

**ABSTRACT**

*IT industry has been using the traditional relational databases for about 40 years But with the growth of cloud computing fashion of managing, storing and working of Relational Database Management also changes and today we are able to manage databases on cloud. There are various platforms for managing cloud database like AWS, Azure, Google cloud, oracle cloud etc.*

*Oracle Autonomous Database is from a family of self-driving, self-securing and self-repairing cloud services. It's the world's first autonomous database, it uses machine learning and automation to eliminate human labor, human error, and tedious task, reducing cost and complexity and also ensures higher reliability, security, and more operational efficiency. It is a mixture of Internet of things (IoT) and machine learning in one single database.*

---

**OBJECTIVE**

The goal of writing this paper is to review about oracle Autonomous database. Paper consist a depth knowledge of oracle autonomous database, its features, oracle cloud infra platform etc. Paper helps audience to select oracle database over other databases this will happen after reviewing and getting aware what it is and how it works.

The section describes about database, Section 1.1 describes Oracle cloud Infra and talks about working of oracle autonomous databases 1.2 describes about features of using autonomous cloud database 1.3 describes attributes of oracle autonomous database 1.3 Machine learning and AI working in oracle autonomous database. 1.4 security 1.5 Authentication

**Index Terms**—Database, Cloud Computing, Autonomous Database, Database vault, Encryption Mechanisms, OCI Architecture.

**1. Oracle Autonomous Database**

An autonomous database is a cloud database that use machine Learning for automating database it includes patching, upgrading and online backups, monitoring, performance tuning, optimizing, testing, management of complex application, automatically handling failures and errors. It performs all tasks and more without much human intervention

**Why to use an Autonomous Database**

Databases are storing critical information as it is used for operation of modern organizations. DBAs are mostly overburdened with manual tasks of managing and managing databases. Which is very time consuming and this can sometimes lead to DBA errors which can result in catastrophic impact on uptime, performance and security.

Ex: Fails to apply patch or security updates that can create vulnerabilities, and this can lead to security issues. If the case in which database is not secure, the enterprise can be at risk for data breaches that result into the negative impact on a company reputation.

Day by day business application and needs add new records to an existing database in order to create report, analyze trends, or look for anomalies and this lead to growth in databases and it becomes high complex and makes more difficult for DBAs to manage them, secure them, tune for better performance and databases that runs slowly or unavailable due to downtime can impact negatively to employee productivity and frustrate customers. In such case an autonomous database play important role as its capable for efficient, secure database that enhances data security, reduces downtime, improves performance and it is not vulnerable to human error.

**Types of Data Stored**

It stored structured (accounts records, customer information) as well as non-structured data (digital images)

**Autonomous Database Members**

**1. Autonomous Datawarehouse:** used for analytic workloads such as Datawarehouse, DataMart's and data lake. useful for joins and grouping

**2. Autonomous Transaction processing:** Used for transactional processing best for new application development & IOT. Used fir RAC Cluster

### 1.2 Features of Autonomous Database

**Lower Cost:** Pay as per usage

**Risk Reduction:** Data is encrypted no it reduces the risk it also prevents accidental inspection by nonauthorized user

**Ease to use:** Oracle simplifies the end to end management of Datawarehouse like provision new databases, simplifies dbas work of patching and upgrades, Backup and Recovery & its easy access of database from anywhere

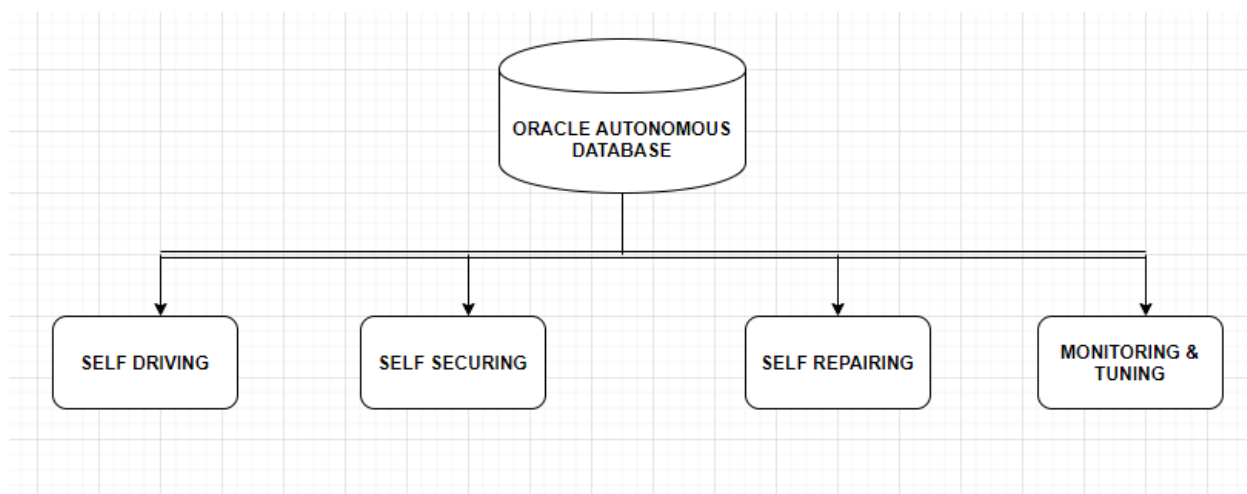
**Fully Tuned:** Run queries using any business analytic tool or cloud service also built in SQL worksheet and notebook included

**Scaling:** Supports 2 types of scaling horizontal and vertical it helps to attach and detach the resources as per the needs

**Integration:** Connectivity is possible via SQL\*NET, JDBC, ODBC. Also supports third party data integration tools

**Oracle Cloud Services:** Oracle cloud Analytics cloud, Oracle Golden Gate Marketplace, Oracle Integration services.

### 1.3 Attributes of ADB



**Self-Driving:** Autonomous database and infra management, monitoring and tuning. It helps to reduce mundane task of patching and backup. It helps IT team to focus on main task. Helps to save human labor. DB is complete self-tuning service physical schema tuning is not required In this table do not need to be partitioned or configured in memory. Indexes do not need to be created Compression and tablespace do not need to be created.

**Automatic Indexing:** Reinforcement learning allows it to learn from its own actions as all indexed are validated before being implementing the entire process is fully automatic. All tuning activities are auditable

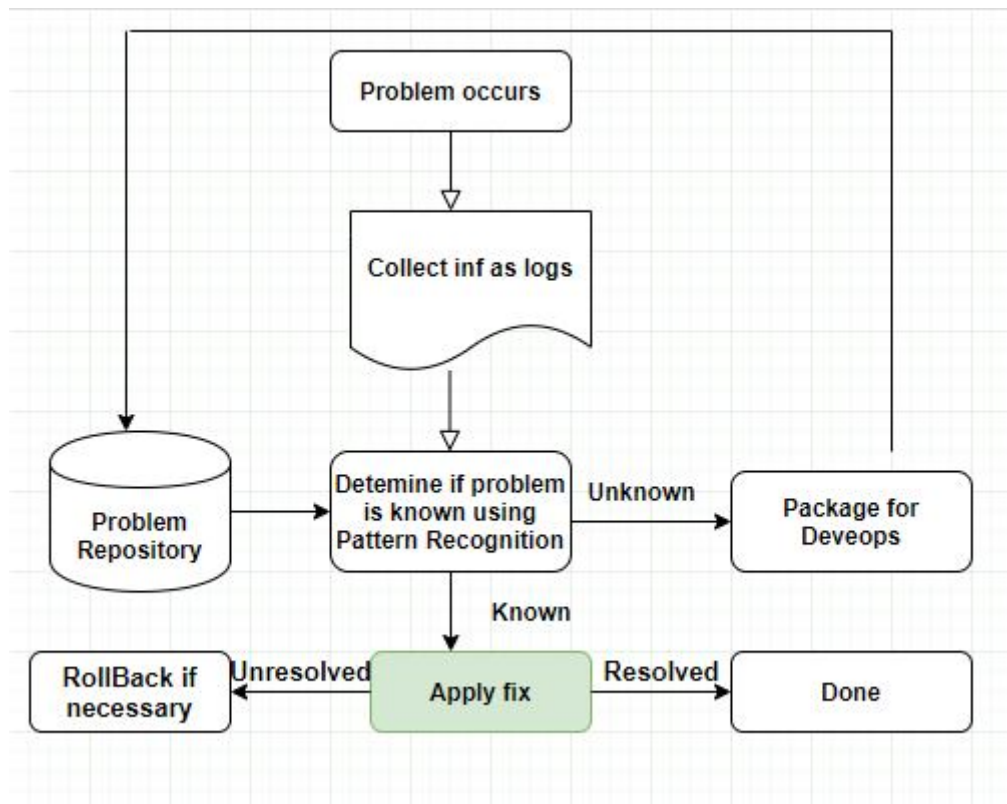
**Automatic Management:** Backups are scheduled on nightly basis to Database Backup cloud service. Retention time for backups is 60 days by default.

**Self-Securing:** ADB protects itself from external and internal malicious attacks of internal users. It has automatic encrypted data. Its capable to apply security updates automatically. Helps to prevent human error.

**Encrypted Data:** Autonomous database stores all data in encrypted format. Only thrust worth(authenticated) users and applications can access the data. All connections use certificate based authentication & SSL (Secure Socket Layer)

**Self-Repairing:** Recover automatically from any failure. SLA guarantee 99.95% availability it means it has less than 30 minutes of downtime per year including planned maintenance. No human intervention.

**Monitoring & Tuning:** oracle provides best monitoring and tuning mechanisms.

**How Machine Learning helps in Automated known problem Resolution**

Automatically detect problem/issues. Collect diagnostic information to establish anomaly timeline. It uses ML Algorithm (Pattern Recognition) to determine if it's a known problem. If in the case where problem is known it save environment checkpoint, apply fixes and do RCA (Root cause analysis). Rollback if required. If the case where problem is unknown it does diagnosis and hand off to DevOps.

The above process work on Pattern Recognition let us see what pattern recognition is.

It is a process of recognizing different patterns with the use of ML Algorithm. It is defined as classification of certain data which is already feeded into the system or database and gaining new inf extracted from patterns and learning from it.

**Security & Authentication in Oracle Autonomous Database**

When we talk about security and authentication oracle always can be seen on first place same as that oracle autonomous database consist of best security practices follows by it.

Let us talk about storage of data :It stores all the data in encrypted format It follows 2 method encryption for data in motion and encryption for data at rest

**Encryption in Motion:** Autonomous database service is already configured to use TLS 1.2

for encryption of data in transit between database services and clients/applications mandatory certificates are packaged for service consumer at the time of service provisioning

**Encryption at rest:** Oracle Transparent Data Encryption is used for this and its only available with Oracle cloud. We will discuss about oracle cloud in details further.

**Authentication:** Authenticated users/Applications can access data when they connect to database. As all connections use SSL this ensures that non authorized users cannot access/altered or intercept database

**Wallet :** Certificate-based authentication use encrypted keys that is stored in a wallet .This keys are stored on both side client and server.Client is where our application runs and the server where our database runs.The logic behind is that the key mentioned on the client side must match with the key on the server side to make a successful connection.Wallet contains a bunch of files,keys and other information that is useful to connect to database

<https://www.oracle.com/in/database/what-is-autonomous-database.html#link7>

---

<https://docs.oracle.com/en/cloud/paas/autonomous-data-warehouse-cloud/user/autonomous-key-features.html#GUID-7D0627D9-1B40-40B1-865A-84FF65A65846>

<https://oracle.university.com>

<https://dzone.com/articles/machine-learning-and-pattern-recognition>

<https://www.draw.io/?libs=general;flowchart>

---

**REVIEW ON AMAZON WEB SERVICES, GOOGLE CLOUD PROVIDER AND MICROSOFT WINDOWS AZURE**

---

**Sneha Borge<sup>1</sup> and Nidhi Poonia<sup>2</sup>**MCA Student<sup>1</sup> and Professor<sup>2</sup>, Bharti Vidyapeeth Institute of Management and Information Technology (BVIMIT), Navi Mumbai

---

**ABSTRACT**

*In today's world Cloud computing is a rising model wherever computing resources offered over the internet as ascendible, on-demand (Web) services. An association deploy internet service needs to use enormous amounts of money on infrastructure needs to serve feasible users which is not a problem for large organizations but for small and medium enterprises it becomes a huge factor with huge infrastructure come problems like machines failure, hard drive noises, software bugs, etc. Cloud Computing is gaining wonderful importance. it's poignant everyone's daily lives. Owing to this growing technology, we tend to store our personal knowledge at intervals in the cloud. We tend to communicate and maintain our relationships via applications that square measure within the cloud. Also, IT departments went from distrusting the cloud to allocating billions of greenbacks to pay on mistreatment it. Rather than shopping for each application and server they need, they go to rent them. Numerous vendors square measure providing services on different cloud platforms. During this paper, a review is given for existing cloud platforms. This paper is formed info regarding the prevailing cloud platform and discusses existing clouds like Amazon web services (AWS), Google app engine (GCP), and Microsoft windows azure.*

*Keywords: Cloud Computing, Google App Engine, Amazon web services, Microsoft windows Azure*

---

**1. INTRODUCTION TO CLOUD SERVICE PROVIDERS:**

The world of cloud computing is constantly developing, with new concepts and technologies being created at a rapid pace. Established and new service providers each offer

different cloud solutions intended for different categories of customers, i.e. SaaS applications for individual users or IaaS services for enterprises. Cloud computing is an information technology paradigm that enables you because ubiquitous access to shared pool of configurable system resources and high-level services that can rapidly be provisioned so the provisioning is important with minimal management [1]. It is in resource sharing. It is on demand available

It is a pay as you go model available all the time and most of the time it is over the Internet for you to any for you to use any cloud resources you need to have a toolset using which you can provision those resources rapidly and that is the power of the public cloud. It is solving a problem of maintaining the infrastructure which is like bulky process of procuring it installing it and managing it throughout its lifecycle [2].

If you look at the market predictions and this is Gartner's report in 2019 April 2019 that expecting the cloud business grows somewhere around 143 billion dollars by 2022. Those many companies will be using the cloud infrastructure without developing or enhancing their own existing data centres. Some of the division of those services and they are expecting, and we are our focus is platform as a service as an infrastructure as a service that expecting it to grow by 15 percent and 20 percent by 2020. Cloud provider gives the flexibility and a user can skill their services to fit their needs customized applications and access their cloud services from anywhere in the Internet [2]. And that's where you can see this ubiquitous access for those services available from anywhere. And that flexibility gives us you know full amount of flexibility right if they want to launch some services into the market as offering, they should be able to demonize the enterprise.

Diversity creates competition. The multi-cloud is taking out your core infrastructure procurement process taught out from you and ultimately providing benefits that you just click it and then the resources that are available for you to go to the market rate and the value [3]. So, cloud services give enterprise a competitive advantage by providing most you know it to technology. The multitude of available cloud solutions and cloud services providers accelerates the rate at which cloud computing services are evolving, feature wise [1]. Furthermore, increased competition causes the services to become less expensive, leading to increased benefits for the customers. Rather than targeting different customer types and utilizing diverse technologies, cloud service providers have one common goal to offer stable, secure and scalable cloud computing that facilitate application development, deployment, preservation and reduce the costs of managing a resident environment. Examples of major cloud computing service providers include Amazon, Google and Microsoft.

## 2. AMAZON WEB SERVICES

Amazon's cloud computing known as Amazon Web Services (AWS) [3] is a pioneer in cloud computing. Amazon Web Services (AWS) is the world's leading, broadly adopted cloud platform offering over 175 services which are entirely featured from data centres globally. AWS is having millions of customers including the fastest-growing start-ups, multinational enterprises, and leading government agencies are using AWS to lower costs, become more agile, and innovate faster.

### Why Amazon Web Services is leading cloud platform?

Most Functionality, Amazon Web Services offers a broad set of worldwide cloud-based products including compute, storage, databases, analytics, networking, mobile, developer tools, management tools, IoT, security and enterprise applications: on-demand, available in seconds with pay-as-you-go pricing. Largest Community of partners and customers, AWS has the largest and most dynamic community, with millions of active customers and tens of thousands of partners globally. The AWS Partner Networks includes thousands of systems integrators who specialize in AWS services and ten thousand of independent software vendors (ISVs) who adapt their technology to work on AWS [9].

Most Secure, AWS is architected to be the foremost flexible and secure cloud computing environment available today. Also, the data is backed up by a deep set of cloud security tools, with 230 security, compliance, and governance services and features. AWS supports 90 security standards and compliance certifications, and all 117 AWS services that store customer data offer the ability to encrypt the data [9]. AWS has the most extensive global cloud infrastructure. No other cloud provider offers as many regions with multiple availability zones connected by low latency, high throughput, and highly redundant networking. AWS has 76 availability zones within 24 geographic regions round the world and has announced plans for nine more availability zones and three more AWS regions in Indonesia, Japan and Spain. The AWS region/availability zone model has been recognized by Gartner because the recommended approach for running enterprise applications that need high availability [9]. Customers are increasingly choosing AWS to host their cloud-based infrastructure and realize increased performance, security, reliability and scale wherever they are going. For the ninth year in a row, AWS is evaluated as a leader in Gartner's Magic Quadrant for Cloud Infrastructure as a Service, Worldwide, with the highest score in both axes of measurement- Ability to execute and completeness of vision- among the top 6 vendors in the industry.

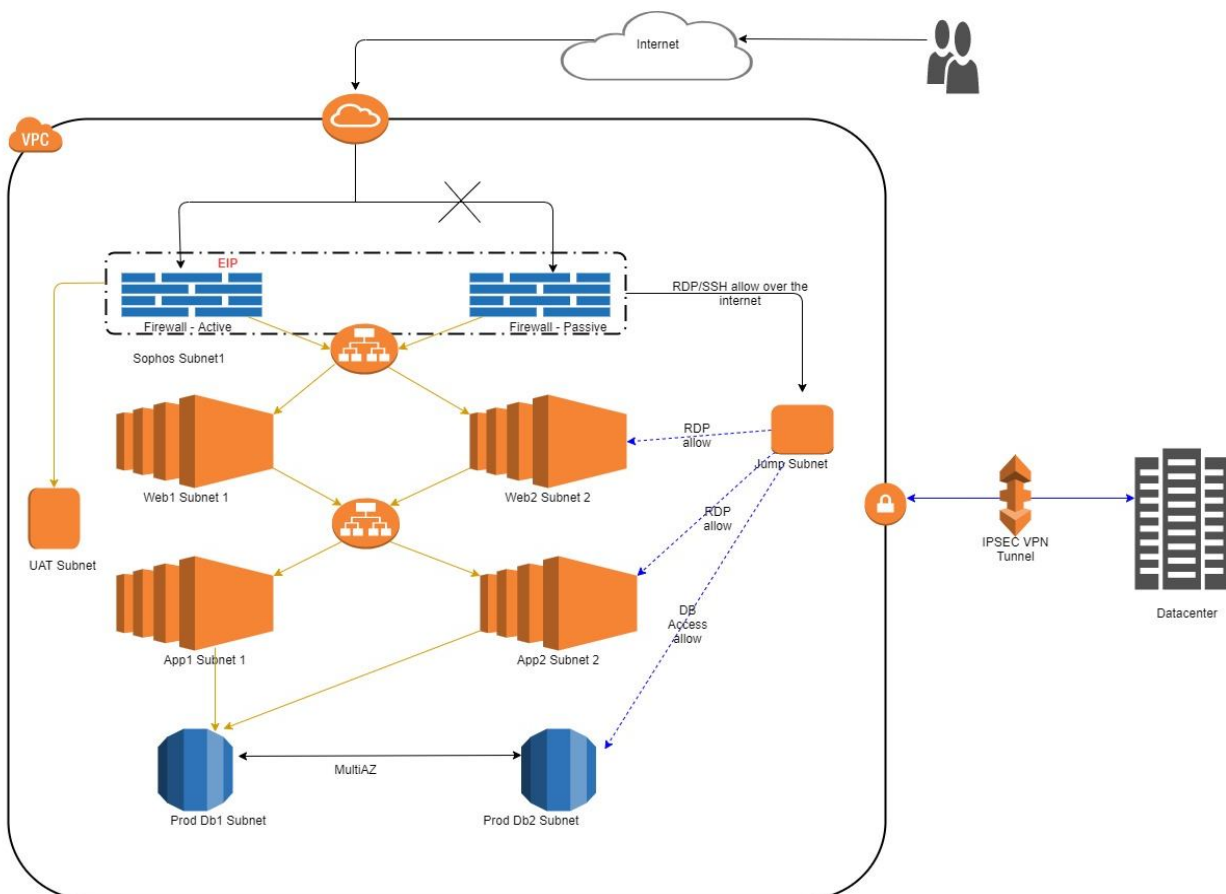


Figure 2.1. Architecture of Amazon windows server Services

AWS has the largest global infrastructure footprint of any provider, and the footprint is constantly increasing at a significant rate. When deploying your applications and workloads to cloud, you have the flexibility in selecting a technology infrastructure that is closest to your primary target of users [13]. You can run your workloads on the cloud that delivers the best support for the broadest set of applications, even those with the highest throughput and lowest latency requirements.

The AWS Global Infrastructure enables companies to be extremely flexible and cash in on the conceptually infinite scalability of the cloud. Customers won't over provision to make sure that they had enough capacity to handle their business operations at the height level; of activity. Now, scale up or down along with needs of their business, which also reduces cost and improves the customer's ability to meet their user's demands. Companies can quickly spin up resources as they have them, deploying hundreds or maybe thousands of servers in minutes [13]. The AWS gives you the flexibility of choosing how and where you want to run your workloads, and when do you are using the same network, control plane, API's and AWS services. If you'd wish to run your applications globally, you'll choose between any of the AWS regions and AZ's. if you need your applications with single-digit- millisecond latencies to mobile devices and end-users you can choose AWS Local Zones or AWS Wavelength. If you want to run your applications on-premises you can choose AWS Outposts.

### **3. GOOGLE CLOUD ENGINE**

Google Cloud Platform (GCP) is launched in April 7, 2011 and started delivering services to the enterprises on as-you-go. Google Cloud Platform GCP is fastest rising public Cloud Platform Services in the world. Google cloud offering Bigdata and Machine Learning. It is developer friendly and have provided almost all code examples. Google provide free tier to try or learn this platform and it provides 300\$ for it. In year 2019 google has recorded 84% growth rate which is peak growth rate among all cloud providers [11]. Google in 2019 investing heavily in extending GCP services across the Globe. Google has committed many more data centers to extend their reach is already is prominent in Data Analytics, and Machine Learning offerings proven so many years and has added Storage, Compute platform, Database, Security and many more public cloud services for enterprises around world. Google has private fiber optic cable around the world. They have innovative data centers build to scale enterprise infrastructure and platform services requirement.

#### **Why Google Cloud Provide?**

Google has a fiber optic cables laid in the sea throughout the world. And that connectivity provides any service late. There is no latency at such. That is very very minimal latency while serving your content to the user. And the same benefit they're providing it to the enterprises so that they can host their applications and then that application can be consumed by the user with the same latency as they provided by say. Google dot com or the search engine or YouTube dot com. Before we proceed further on Google flower. So, let's just go in and look at our take a glance of what regions don't send data centers in Google Cloud, so regions are independent geographic area that consist of zones. And this is like you can think of it's a partition independent area. The main purpose is to host application year to your users reduce latency unavailability and durability where data zones are the actual physical locations [12]. And if I were to go back and to the console not the console cloud or Google dot com and I bought in locations that's where you can find the cloud locations.

There are 20 regions which are out there right now 61 zones. These are the 61-physical location. That's where I have data centers. You can think of as a data center. There are a few locations and it is available in 200 plus countries. So, this is current as you can think of October 2019. Where they have services available for you to use it as infrastructures as a service and platform as a service. And there are some configurations which you can do and treat that as a software as a service, but they are not actually software.



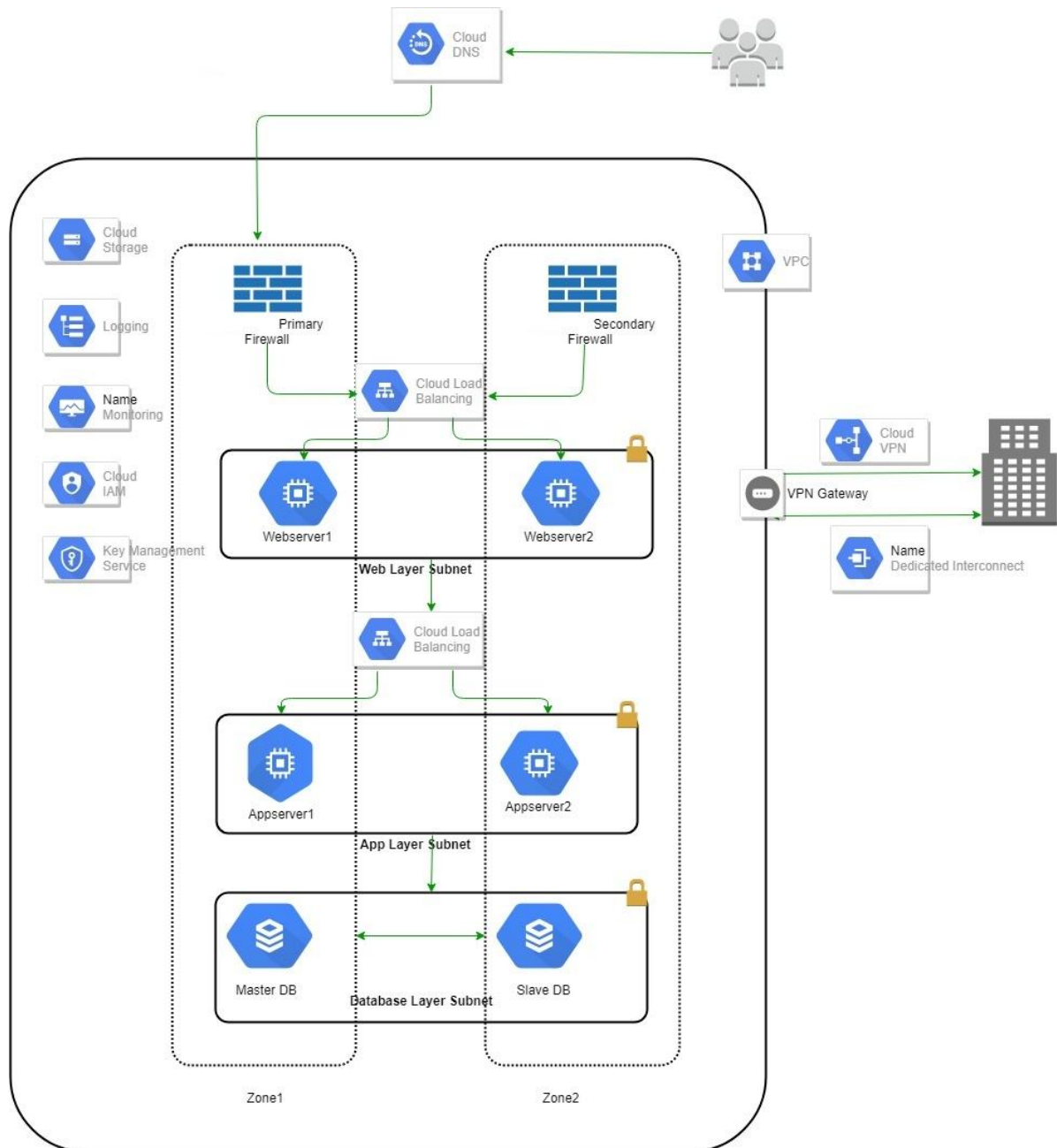


Figure 3.1. Architecture of Google Cloud Provider.

It's a new ops kind of platform that you have it you can deploy your code and then you know without managing you managing that application there are smart defaults which can be a tool you know automatically managed. But there is a high-level service which are like compute networking storage and database services identity. So, all these are called services. But on top of it there are infrastructure services like identity and security big data and machine learning. And there are management tool and developer tools as well. So, which you can use it [12]. So, these are the services if I go back to the console, I can exploit those services. I can go to say compute storage networking. There are tools development tools big data solutions artificial intelligence like machine learning and all that right. All of these are the services of the group of services that are available out of Google Cloud Platform his is another analyst which they have let's look at some of the growth on that Google will have it by 2020. And if you see here it's even though they started late you wonder they had App Engine in 2009. The growth is going from say 4 percent market share to 15 percent by 2020.

#### 4. MICROSOFT WINDOWS AZURE

Microsoft's solution for cloud computing services. Launched in 2010, it is a platform which essentially provides the resources for running applications and storing data. However, through the azure platform, Microsoft provides more than compute and storage services to customers [4]. Microsoft azure is a set of cloud services used to build, manage and deploy application on a network with the help of tools and frameworks. Microsoft



azure has 54 regions worldwide (with more than 100 data centres) and is available in 140 countries across the globe. AZURE is a cloud computing platform and an online portal to access and manage resources and services provided by Microsoft [10]. Unlike the solutions provided by Microsoft's competitors that offer either raw resources or very limited development tools, the azure platform provides a more managed experience. The services and tools provided by azure are designed to assist developers in developing easily scalable and easily manageable applications [6]. The services and support offered by azure are suitable for developing a wide range of applications, including SaaS or enterprise applications. Azure adopts both IaaS and PaaS models. It is a collection of cloud services that provide for developers means for building highly scalable applications. It consists of five main parts: Compute, Storage, Content Delivery Network (CDN), SQL Azure and the base fabric to hold everything together across a heterogeneous network.

The compute part of the Windows Azure platform is responsible for providing CPU cycles for executing applications. Create windows or Linux virtual machine of any configuration in a matter of seconds because of compute service. User can create scalable applications within the cloud using the virtual machine whose provisioning, load balancing and health monitoring are handled by azure post deployment [8]. Compute Service fabric simplifies microservice development and application lifecycle management. Easily build applications using serverless functions in any programming language of the user's choice.

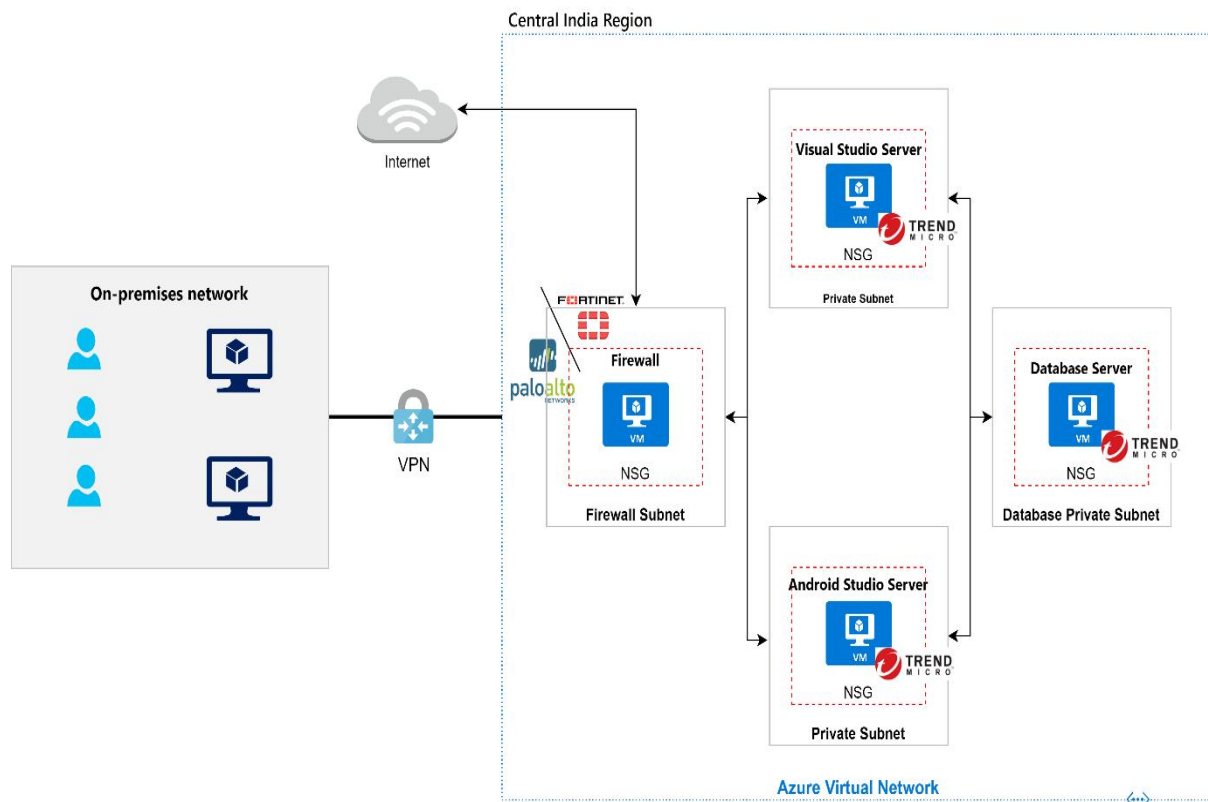


Figure 4.1. Architecture of Microsoft Windows Azure

Azure networking is one of the core services of Microsoft Azure. For delivering high bandwidth content to users worldwide, Azure CDN services are used. Express route lets on-premise networks into Microsoft cloud through a private connection. Virtual network enables Azure resources so that they can securely communicate with each other [10]. Azure DNS is a hosting service that allows the user to host their DNS domains in Azure. Azure storage is also a core service which provides cost-effective HDD/SSD options which can be used with Azure virtual machines. Blob storage is used for storing massive amounts of unstructured data, such as text or binary data. Managed file is accessible via industry standard server message block (SMB) protocol. Queue storage provides durable message queuing for large workloads and can be accessed from anywhere in the world.

## 5. REVIEW AND DISCUSSION

Different cloud service providers have different features and their own strength. There are so many cloud providers in the market like IBM Cloud Services, Adobe Creative Cloud, Kamatera, VMware, Oracle Cloud, Rackspace, etc... but AWS, Azure & GCP are the market global providers with their tremendous features. With time, Azure and GCP are consistently growing trees in the market still till now AWS is the clear cloud market leader in the world.

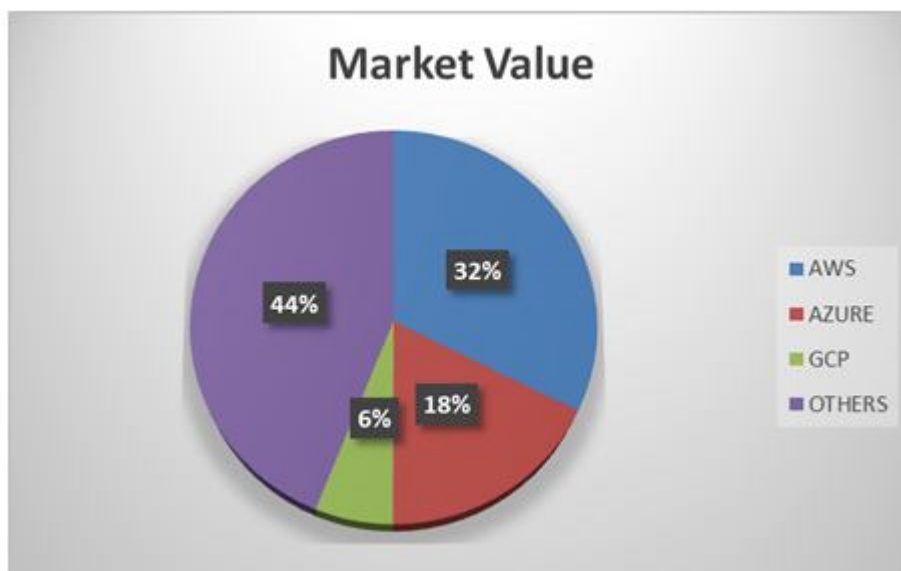


Figure 5.1 Pie chart of market shares

## 6. CONCLUSION

In this paper discussed different cloud service provider's components and comparisons between these providers, each cloud provider has distinct features like platform support, language support, DB support, Auto scaling, load balance and Fault tolerance. This paper has mentioned brief idea about the architecture of different cloud providers and there diverse structures.

## REFERENCES

- [1] The NIST Definition of Cloud Computing, Retrieved from: <http://csrc.nist.gov/publications/nistpubs/800-145/SP800-145.pdf>
- [2] Buyya, R., Yeo, C., Venugopal, S., Broberg, J., and Brandic, I. June 2009. Cloud Computing and Emerging IT Platforms. Vision, Hype and Reality for Delivering Computing as the 5th Utility. Future Generation Computer Systems, Elsevier, The Netherlands 25(6): 599-616
- [3] Buyya, R., Broberg, J. and Goscinski A. (eds). Cloud Computing: Principles and Paradigms. Feb 2011. Wiley Press, USA
- [4] Cloud computing with the windows azure Platform, published by Wiley India Pvt. Ltd, ISBN: 978-265-2407- 5
- [5] Amazon Elastic Compute Cloud (Amazon EC2). <http://aws.amazon.com/ec2/>
- [6] Brunetti, Roberto 2011. Windows Azure™ Step by Step. USA: O'Reilly Media, Inc. Calder, Brad & Edwards, Andrew. Windows Azure Drive. Downloaded November,2012.<http://go.microsoft.com/?linkid=9710117&clid=0x409>
- [7] Prasadu Peddi (2017) Design of Simulators for Job Group Resource Allocation Scheduling In Grid and Cloud Computing Environments, ISSN: 2319-8753 volume 6 issue 8 pp: 17805-17811.
- [8] White paper on Windows Azure Pack for Windows Server. October 2007. Retrieved from [download.microsoft.com/Windows/Azure/ack/White%20paper.pdf](http://download.microsoft.com/Windows/Azure/ack/White%20paper.pdf)
- [9] Amazon Web Services documentation link. <http://aws.amazon.com/documentation/>
- [10] Windows Azure Platform documentation link. <http://msdn.microsoft.com/en-us/library/dd163896.aspx>.
- [11] Google Cloud Provider documentation link. <https://cloud.google.com/docs>
- [12] Judy Raj, Janani Ravi and Vitthal Srinivasan Book Google Cloud Platform for Architects. ISBN 978-1-78883-430-8
- [13] Amazon web services in action book by Andreas Wittig and Michael Wittig 17 October 2015.

---

**AN EMPIRICAL STUDY OF EMOTIONAL RESILIENCE AND POSITIVE SELF MANAGEMENT AMONG MUMBAIKARS DURING FINANCIAL DISTRESS...**

---

**Mrs Nandini Jagannarayan<sup>1</sup>, Dr. T. A. Jayachitra<sup>2</sup> and Mrs Iona Hegde<sup>3</sup>**

<sup>1</sup>Assistant Professor and Head, B.Com (Banking & Insurance), RJ College of Arts, Science and Commerce, Ghatkopar (West), Mumbai

<sup>2</sup>Assistant Professor, Department of Economics, Avinashilingam University for Women and Higher Education, Coimbatore

<sup>3</sup>School Counselor and Psychotherapist, Founder ReachOut Counseling Center

---

**ABSTRACT**

*Emotional resilience is when you are able to calm your frantic mind after encountering a negative experience. It is intrinsic motivation, an inner force by which we can hold ourselves through all the downsides of life.*

*Just like other aspects of our persona, for example, I.Q., Emotional Intelligence, Social intelligence, etc. Emotional resilience is a trait that is there since birth and continues to develop throughout life.*

*Emotional resilience is an art of living that is entwined with self-belief, self-compassion, and enhanced cognition. It is the way through which we empower ourselves to perceive adversities as 'temporary' and keep evolving through the pain and sufferings. (Marano, 2003).*

*The current study focusses on determining the self awareness level, self management level and social skills which are three vital parameters to for emotional resilience. The researchers have collected and analysed 189 samples from Chembur area, Mumbai city which has a cosmopolitan crowd and has a people of various income groups settled.*

*Keywords: Emotional resilience, Positive self-management, self awareness, social skills, mental health*

---

**INTRODUCTION**

In a broad way, emotional resilience means bouncing back from a stressful encounter and not letting it affect our internal motivation. It is not a "bend but don't break" trait, rather resilience is accepting the fact that 'I am broken' and continuing to grow with the broken pieces together.

When we are resilient, we not only adapt ourselves to stress and disappointments, we also grow the insight to avoid actions that might lead us to face such situations.

Early researches suggest that resilience was not initially characterised as 'resilience' research. Early resilience research focused on risk factors to chronic and acute illness for adults (Dawber, Meadors, & Moore, 1951), and for children, the focus was on vulnerability in impoverished and troubled families (Werner & Smith, 1982). Therefore the negative effects of adversity were an important focus for researchers in defining resilience outcomes. People were deemed resilient if they did not develop problems (Garmezy, Masten, & Tellegen, 1984). Even today the vast majority of research on resilience has focused on at-risk children and adolescents (Cicchetti & Rogosch, 2007; Curtis & Cicchetti, 2007; Flores, Cicchetti, & Rogosch, 2005; Luthar, Cicchetti & Becker, 2000; MartinezTorteya, Bogat, von Eye, & Levendosky, 2009; Ribbens McCarthy, 2006) and therefore many resilience intervention programmes have been developed for children and adolescents. However, despite numerous and significant risk factors cited in the literature, not all children and adolescents who were considered 'at-risk' developed mental health issues/problems (Ungar, 2005a; Ungar, 2005b).

**REVIEW OF LITERATURE**

Modern resilience studies originated among psychologists and psychiatrists. Researchers interested in psychological and social determinants of health picked up the concept and have gradually extended its use from the domain of mental health to health in general. Early work on resilience was concerned with the individual, but more recently researchers have become interested in resilience as a feature of whole communities.

There is some variation in the use of the term resilience. Among psychologists, Werner (1995) referred to three general usages: good developmental outcomes despite high risk status; sustained competence under stress; and recovery from trauma. The most common definition of resilience in the past few years is: positive adaptation despite adversity (Luthar, 2006). Luthar has called resilience a construct with two distinct dimensions: significant adversity and positive adaptation. From this perspective, resilience is never directly measured but is indirectly inferred from evidence of these dimensions. This idea of a two-part construct is accepted by other researchers (Masten, 2001; Yates et al., 2003; Sroufe et al., 2005).

In this view, resilience requires the presence of clear substantial risk or adversity. It is this that differentiates resilience from normal or normative development (Luthar and Chichetti, 2000; Rutter, 1999; 2000; 2005). Indeed, Fonagy and colleagues (1994) characterized resilience as normal development under difficult conditions (see also Masten, 2001).

In his more recent reviews of the literature, Rutter defined resilience as relative resistance to psychosocial risk experiences (Rutter, 1999; 2000). This approach focuses on a range of outcomes, not just positive ones; it does not necessarily expect that protection lies in positive experience and does not assume that the answer lies in what the individual does about the negative experience at the time (how he or she copes with it) (Rutter, 2000).

Luthar's and Rutter's definitions are closer to one another than might appear at first. Luthar emphasizes that a child may demonstrate resilience in one domain, but suffer disorder in another domain. For example, she describes children who suffer significant adversity and yet demonstrate academic competence, as measured through a variety of means. Yet some of these children also suffer a variety of psychological and emotional disturbances ranging from anxiety to depression. Hence, resilience in one domain (educational) co-exists in the same child with psychological/emotional disorder (Luthar, 2006).

Hunter (1999) conceptualizes resilience in a continuum with two poles: less optimum resilience and optimum resilience. Less optimum resilience includes "survival tactics of violence, high risk behaviors, and social and emotional withdrawal" (Hunter, 1999, p. 246). Hunter's main point is that adolescents who display this kind of resilience often are maladapted as adults.

Early resilience studies were concentrated on qualities of the individual child or adolescent — the resilient child. The resilient child was described as invulnerable (Anthony, 1974) or invincible (Werner and Smith, 1982). Gradually, researchers came to view these terms as misleading for several reasons and have broadened or sharpened the concept of resilience.

First, researchers recognized that some protective factors were external to the individual child. Rutter (1979) then Garmezy et al. (1984) described three levels of protective factors — the individual, the family, and the community (school, peers, etc., see also Sandler, 2001). Much research in the 1980s searched for protective factors at these different levels that promoted resilience.

With the growing awareness of the social dimensions of resilience, the list of protective factors has become fairly extensive. Olsson et al. (2003) provided a useful summary table of protective factors that have been empirically verified in one or more published studies. We have adapted this list in Appendix 1, added a category of cultural factors, and listed under this category four cultural factors supported by empirical research: spirituality, traditional activities, traditional languages, and traditional healing. In addition to these four factors, Native American educators have put forward several other cultural resources for resilience: symbols and proverbs from a common language and culture, traditional child-rearing philosophies, religious leaders, counsellors, and Elders (Ambler, 2003; HeavyRunner and Marshall, 2003, Strand and Peacock, 2003).

In a longitudinal survey, Skehill (2001) ascertain the relationships between adolescent's resilience, coping styles and their perceived effectiveness, stress appraisals, and measures of psychological well-being and distress in response to a potentially stressful experience. Participants were 99 Australian adolescents (71 male & 28 female) attending a potentially stressful ESOEP, which aims to bolster adolescents' levels of resilience, resourcefulness and mental health outcomes. Results found that attending the ESOEP neither increased resilience and well-being nor decreased distress. As anticipated, high level of resilience was associated with using productive coping strategies, perceiving these strategies as effective, lower appraisal of stress and increased mental health measures. Gender differences were explored in relation to resilience, mental health and coping styles, with the only significant difference being greater utilization of solving the problem coping strategies by males. The results also determined that the perceived effectiveness of coping styles rather than the actual coping styles adopted, mediates the relationship between resilience and psychological distress. Beasley et al. (2003) conducted a study in which direct effects and buffering models were tested in relation to cognitive hardiness and coping for general health and psychological functioning. 187 university students (81 males & 106 females) completed Life Experiences Survey, Stressful Life Events Screening Questionnaire, Coping Inventory for Stressful Situations, Cognitive Hardiness Scale, General Health Questionnaire and Symptom Checklist-90-Revised. There were no significant gender differences in mean scores, except for distraction oriented and diversion-oriented coping, where female scored higher than male on both subscales. The results clearly support a main effects model of the relationship between life stress and psychological health. Cognitive hardiness, emotion-focused coping, avoidant coping and negative life events all directly impact on measures of psychological and somatic distress. The buffer or interaction model was also supported in that cognitive

hardiness played a moderating role for females in mitigating the effects of negative life events and their impact on psychological health. Cognitive hardiness also had a buffering effect in reducing the effects of emotion-oriented coping on distress measures for both male and female. Different concepts have been presented which denote driving forces and strengths that contribute to a person's ability to meet and handle adversities, and keep or regain health.

Nygren et al. (2005) explored resilience, sense of coherence, purpose in life and self transcendence in relation to perceived physical and mental health. On 125 participants including 86 women 85 years of age or older were assessed on Resilience Scale, Sense of Coherence Scale, Purpose in Life Scale and Self-Transcendence Scale and Health Survey Questionnaire. 31 The results shows statistically significant difference in mean scores between women and men was found on Purpose in Life Scale, where men had higher scores (110 versus 103,  $p = .01$ ). The findings showed significant correlations between scores on Resilience Scale, Sense of Coherence Scale, Purpose in Life Test and Self-Transcendence Scale. Significant correlations were also found between these scales and SF36 Mental Health Survey among women but not among men. There was no significant correlation between perceived physical and mental health. The mean values of different scales showed that old have the same or higher scores than younger age groups. Results of regression analysis showed that resilience, sense of coherence, purpose in life and self-transcendence jointly explained 19% of the variance in mental health.

To investigate the relationship of resilience to personality traits, coping styles, and psychiatric symptoms in a sample of college students, a study was conducted by Campbell-Sills et al. (2006). 132 undergraduates completed Connor–Davidson Resilience Scale, NEO Five Factor Inventory, Coping Inventory for Stressful Situations and Brief Symptom Inventory. Resilience was negatively associated with neuroticism, and positively related to extraversion and conscientiousness. Coping styles also predicted variance in resilience above and beyond the contributions of these personality traits. Task oriented coping was positively related to resilience, and mediated the relationship between conscientiousness and resilience. Emotion oriented coping was associated with low resilience.

A cross-sectional study on 287 university students (173 female & 114 male) was conducted by Samani et al. (2007) to investigate the effect of resilience on mental health and life satisfaction. Subjects filled out Connor-Davidson Resilience Scale, Short Form of Depression, Anxiety-Stress Scale and Satisfaction with Life Scale. Results of simultaneous hierarchical regression revealed that negative emotions such as depression, anxiety, and stress have significant mediating roles on family resilience (p

Haddadi and Besharat (2010) how the association of resilience with parameters like social skills and lack of self awareness with a sample of 214 (97 boys & 114 girls) students. All participants completed Connor Davidson Resilience Scale, Mental Health Inventory, Beck Depression Inventory, Beck Anxiety Inventory and General Health Questionnaire. Resilience was positively associated with psychological well-being and negatively associated with psychological distress, depression and anxiety.

### **Conceptual Definitions as suggested by the researchers**

1. Self-Awareness includes the ability to recognise and understand one's own moods, emotions, and drives and accepting oneself with strengths and weaknesses.
2. Self-management includes the ability of a person to redirect and control disruptive impulses and moods, judging how others might feel before taking action, and postponing gratification of immediate needs for long-term goals.
3. Social skills refer to a person's proficiency in managing relationships and building networks. It is reflected in building and leading teams.

### **RESEARCH METHODOLOGY**

#### **Source of data:**

Primary: A questionnaire was administered to 200 residents of chembur through google form. Based on the responses received, the same was trimmed down to 182 responses. The questions related to certain personal details, self awareness, self management and social skills among these samples were collected. Purposive sampling techniques was adopted to elicit information from various age Groups (20-80), people engaged in various occupations.

Secondary: M.Phil/ PhD Thesis, Journals and other periodicals.

Period of data collection; April 9,2020 to July 25, 2020

The data so collected was analyzed using various Statistical Softwares. Statistical tools fit were frequency analysis, chi- squared test, Chronbach's alpha test to check the reliability of the test, Structural equation model to support the factor analysis conducted.

What is it about emotionally resilient people that make them more effective at managing stress than non-resilient people? Specifically, emotionally resilient people tend to:

- Have realistic and attainable expectations and goals.
- Show good judgment and problem-solving skills.
- Be effective communicators with good people skills.
- Be empathetic toward other people
- Feel good about themselves and feel in control of their lives

An important skill that underpins resilience is effective self-management. A resilient person is able to manage a crisis in one part of their life whilst limiting its impact on the other parts of themselves. Or, in a more proactive way, knowing how to use the unaffected parts of their life to help them overcome the crisis or at least provide some measure of compensation.

Above all, we need to remember that it is ok to be down from time to time. It's natural. However, it's also just as natural to bounce back.

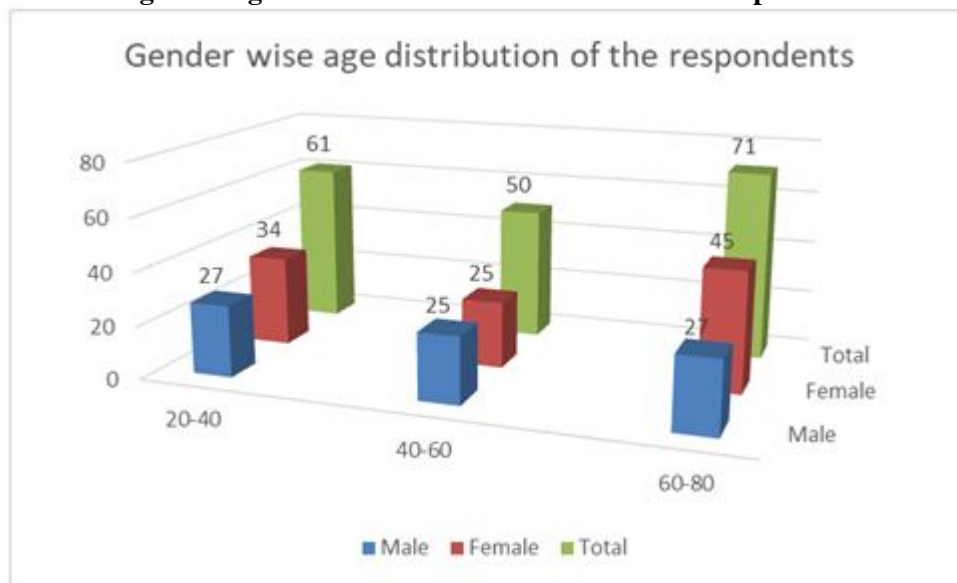
### OBJECTIVES

- To determine age wise /genderwise level of self awareness, self management and social skills among the selected sample
- To see if the three above-mentioned factors have a significant relationship with the occupation of the respondents.

### RESULTS AND DISCUSSION

#### Socio Economic Profile of the Respondents

**Figure 1 Age/ Gender wise Marital status of the respondents**



Sources: Analyses were based on the sample surveyed

Over fifty seven respondents were women and majority of the women respondents belonged to the age group of 60-80, while only twenty seven per cent of the respondents were from the age group of 40-60 with an equal gender distribution.

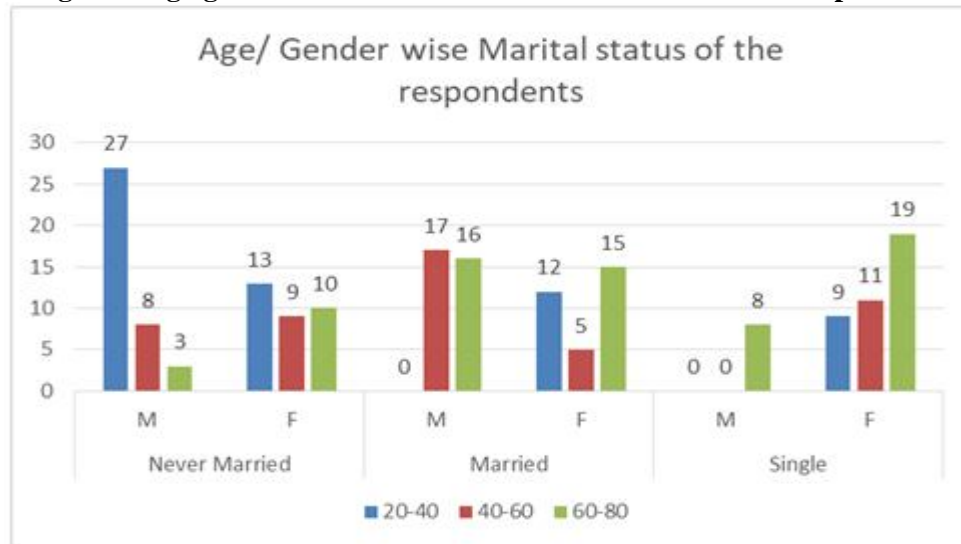
**Table 1 Chi-Squared Test Results**

Value	11.386
Df	5
Sig.	0.943

Sources: Analyses were based on the sample surveyed

From table 2, showing results of chi-squared test conducted 5% significant level the researchers are unable to accept the null hypothesis and conclude that There is no significant association between gender/ age and factors under consideration for self -awareness, self management and social skills to enable qualities required for resilience during distress among respondents

**Figure 2 Age-genderwise distribution of marital status of the respondents**



Sources: Analyses were based on the sample surveyed

Figure 2 above shows the age/gender-wise marital status of the respondents. Majority of the male respondents in the age group of 20-40 were never married, while in the age group of 40-60, most of the respondents (male and female) were married. In the age group of 60-80, majority of the women respondents were single (single – either widowed or separated)

H0: There is no significant association between marital status and factors (self awareness, self management and social skills) essential building resilience in an individual.

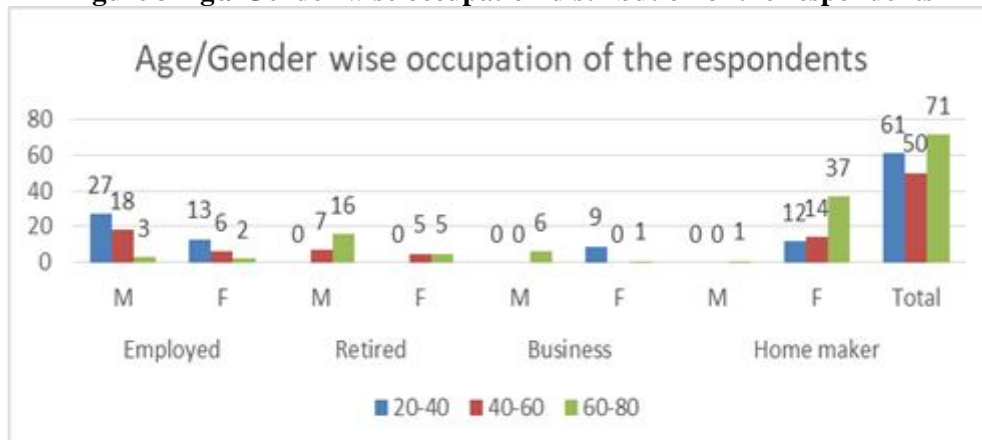
**Table 2 Chi- Square test results**

Value	12.33
Df	4
Sig.	0.873

Sources: Analyses were based on the sample surveyed

From the above results of Chi Square test at 5% we are unable to accept the null hypothesis and conclude that marital status and factors (self awareness, self management and social skills) essential building resilience in an individual are significantly related.

**Figure 3 Age/ Gender wise occupation distribution of the respondents**



Sources: Analyses were based on the sample surveyed



From figure 3, we can observe that majority of the men in the age group of 20-40 were employed. While a significant amount of the male respondents in the age group of 40-60 were retired. It can also be noted that majority of the female respondents in the age group of 60-80 were home makers.

**Table 4 Chi-Squared Test Results**

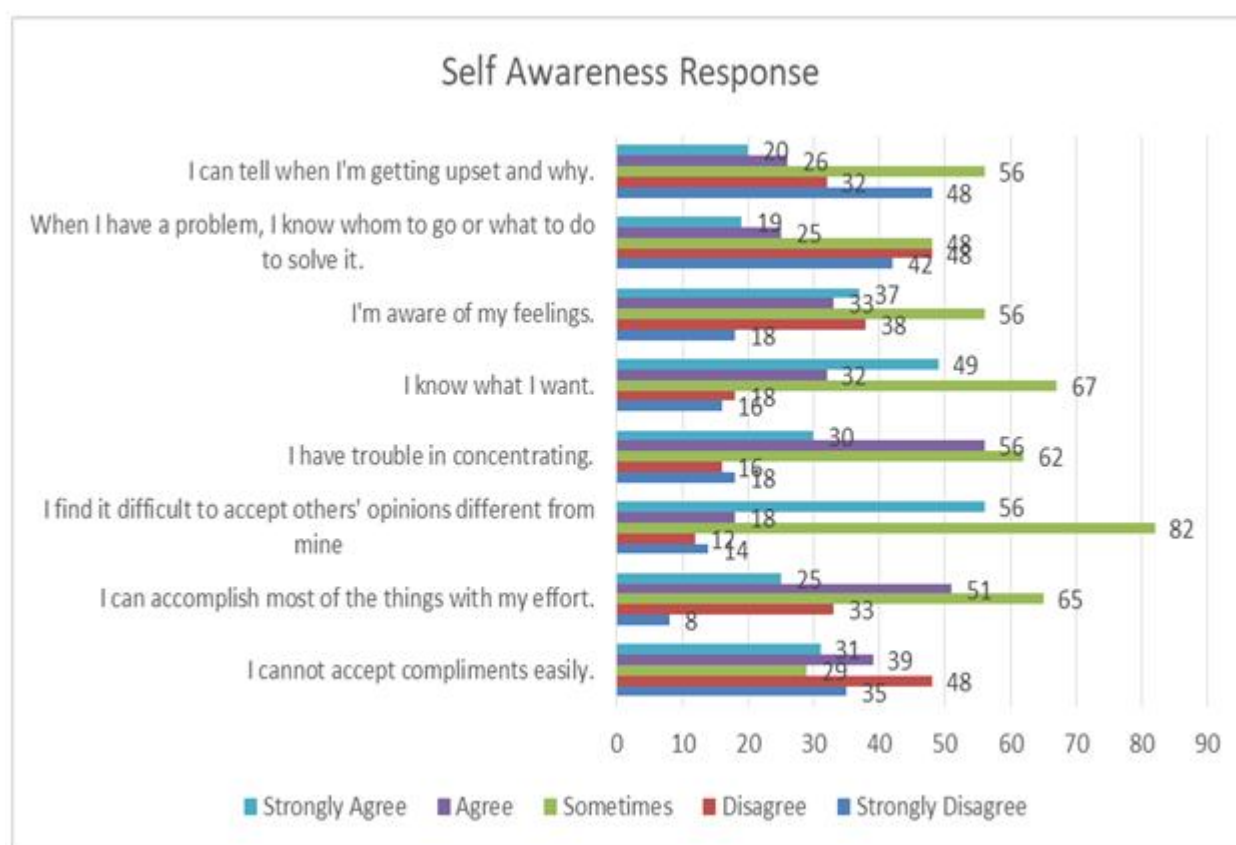
<b>Value</b>	.386
<b>Df</b>	3
<b>Sig.</b>	0.943

Sources: Analyses were based on the sample surveyed

From table 4, showing results of chi-squared test conducted 5% significant level the researchers are unable to reject the null hypothesis and conclude that There is no significant association occupation of the respondents and their mental health factors in consideration which will help them build resilience

### Responses of the select samples

a. Figure 4 Responses on Self Awareness



Sources: Analyses were based on the sample surveyed

Figure 4 shows the responses of the select sample to questions related to self awareness. Majority of the respondents have opined to sometimes true about

**H0:** there is no significant association between age, gender, marital status , occupation of the respondents and their level of self awareness.

**Table 6 Chi-Squared Test Results**

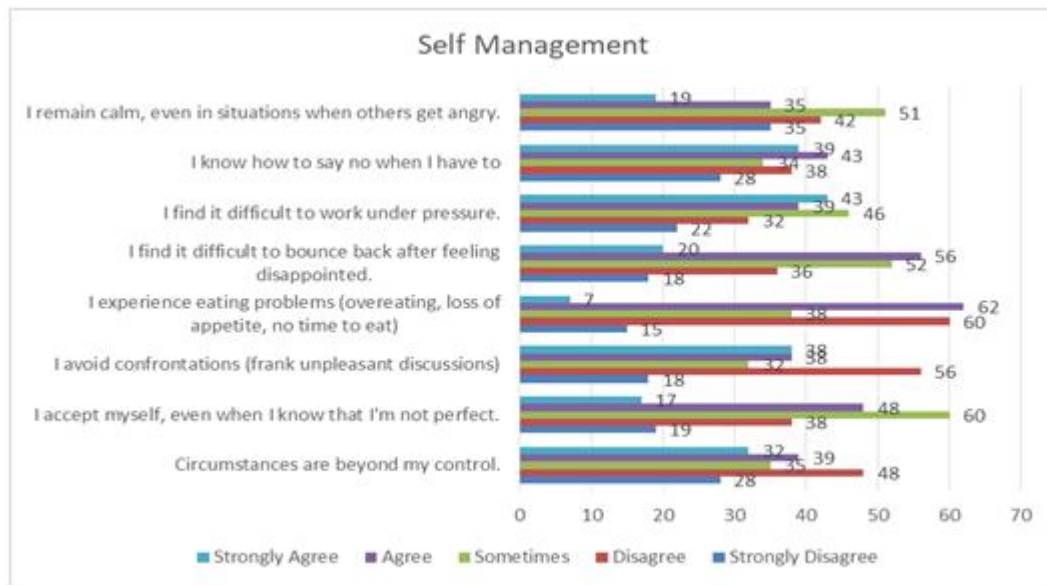
<b>Value</b>	19
<b>Df</b>	9
<b>Sig.</b>	16.919

Sources: Analyses were based on the sample surveyed

Chi Squared test results show that there is no significant association between age, gender, marital status , occupation of the respondents and their level of self awareness. The researchers are unable to reject the null hypothesis and conclude that age, gender, marital status , occupation of the respondents are significantly related and their level of self awareness .



b. Figure Responses on Self Management



Sources: Analyses were based on the sample surveyed

**H0:** there is no significant association between age, gender, marital status , occupation of the respondents and their level of self management.

**Table 6 Chi-Squared Test Results**

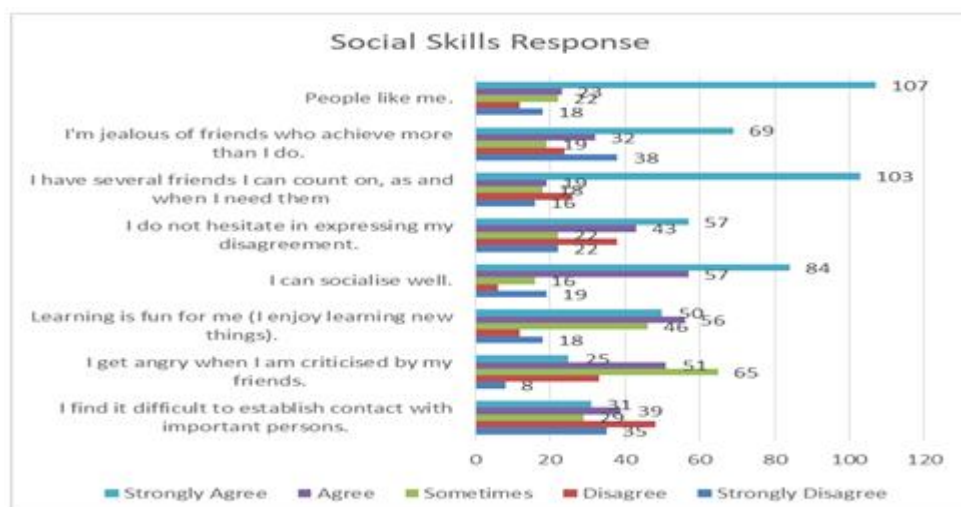
Value	22
Df	9
Sig.	18.919

Sources: Analyses were based on the sample surveyed

Chi Squared test results show that there is no significant association between age, gender, marital status , occupation of the respondents and their level of self awareness. The researchers are unable to reject the null hypothesis and conclude that age, gender, marital status , occupation of the respondents are significantly related and their level of self awareness .

Figure 5 shows the responses of questions related to self management. Self management among the respondents is seen at lower levels . Majority of them have responded questions like remaining calm, even when others are angry, difficulty to work under pressure, self acceptance, in spite of knowing that one is not perfect as sometimes while a lot responses have been disagreed by most of the respondents like circumstances are beyond my control, which shows a positive trend.

c. Figure Responses on social skills



Sources: Analyses were based on the sample surveyed

Figure 6 Shows the responses indicated by respondents on questions related to social skills. Majority of them have a positive approach towards socialising, this can be seen from their responses to questions like People like me, I can socialise well, I have several friends I can count on, as and when I need them.

**H0:** there is no significant association between age, gender, marital status, occupation of the respondents and their level of social skills.

**Table 6 Chi-Squared Test Results**

<b>Value</b>	22
<b>Df</b>	9
<b>Sig.</b>	16.919

Sources: Analyses were based on the sample survey

Chi Squared test results show that there is no significant association between age, gender, marital status, occupation of the respondents and their level of self awareness. The researchers are unable to reject the null hypothesis and conclude that age, gender, marital status, occupation of the respondents are significantly related and their level of social skills.

**Table 5 Association between content learning and strength shown by Chi Square Test Results**

<b>Sr. No</b>	<b>Factor determining the potential emotional resilience among the selected samples</b>	<b>Value</b>	<b>df</b>	<b>Asymp. Sig. (2-sided)</b>
1	I can accept compliments easily.	19.361	8	.012
2	I can accomplish most of the things with my effort.	10.046	6	.121
3	I find it easy to accept others' opinions different from mine	20.820	8	.009
4	I have trouble in concentrating.	24.904	8	.001
5	I know what I want.	21.678	8	.007
6	I'm aware of my feelings.	20.820	8	.007
7	When I have a problem, I know whom to go or what to do to solve it.	20.820	8	.006
8	I can tell when I'm getting upset and why.	10.046	6	.122
9	Circumstances are beyond my control.	19.361	8	.014
10	I accept myself, even when I know that I'm not perfect.	16.555	4	.001
11	I avoid confrontations (frank unpleasant discussions)	16.555	4	.003
12	I experience eating problems (overeating, loss of appetite, no time to eat)	19.361	8	.012
13	I find it difficult to bounce back after feeling disappointed.	18.217	8	.021
14	I don't find it difficult to work under pressure.	10.046	6	.124
15	I know how to say no when I have to	19.361	8	.014
16	I remain calm, even in situations when others get angry.	10.046	6	.123

Sources: Analyses were based on the sample surveyed

Ho: Chi Squared test is conducted to test if there is any significant association between the factors considered to be contributing to self awareness and management and emotional resilience during distress are associated.

We are unable to reject the null hypothesis in cases of compliment acceptance, effort put in for accomplishments friendly, ease of acceptance of others' opinions even if it is different from self opinion accept, awareness of one's wants and feelings, ease to work under pressurised atmosphere, maintaining cool even when others are angry below given factors

We can conclude that the like self acceptance, avoiding confrontations and trouble to concentrate factors have not significantly contributed to factors determining emotional resilience among the sample studied.

**Table 5 Association between Emotional resilience and factors considered as social skills shown by Chi Square Test Results**

<b>Factors determining social skills</b>	<b>Value</b>	<b>df</b>	<b>Sig.</b>
I find it difficult to establish contact with important persons.	19.361	8	.013
I get angry when I am criticised by my friends.	20.820	8	.008
Learning is fun for me (I enjoy learning new things).	24.904	8	.002
I can socialise well.	21.678	8	.006
I do not hesitate in expressing my disagreement.	20.820	8	.008
I have several friends I can count on, as and when I need them	19.361	8	.013

I'm jealous of friends who achieve more than I do.	21.678	8	.006
People like me.	4.266	2	.118
I find it difficult to establish contact with important persons.	16.555	4	.002
I get angry when I am criticized by my friends.	21.678	8	.006
Learning is fun for me (I enjoy learning new things).	16.555	4	.002

Sources: Analyses were based on the sample surveyed

Ho: Chi Squared test is conducted to test that there is no significant association between the factors considered to be social skills of the respondents and the potential to be emotionally resilient among the respondents

From the above table showing the Chi Square test result of the hypothesis social skills possessed by individuals has no significant association with the emotional resilience, it can be said that we are unable to reject the null hypothesis and conclude that except the two factors, difficulty to establish contact with important people and enjoying learning new things, factors considered to be social skills that have a vital role to play with their being potentially emotionally resilient.

Confirmatory Factor analysis		
Factors	Factor loading	Percentage Variation
I cannot accept compliments easily.	0.78	0.11
I can accomplish most of the things with my effort.	-0.02	
I find it difficult to accept others' opinions different from mine	0.18	
I have trouble in concentrating.	0.26	
I know what I want.	0.78	
I'm aware of my feelings.	-0.53	
Circumstances are beyond my control.	-0.53	
I can tell when I'm getting upset and why.	0.15	
When I have a problem, I know whom to go or what to do to solve it.	0.78	0.14
I accept myself, even when I know that I'm not perfect.	0.41	
I avoid confrontations (frank unpleasant discussions)	0.04	
I experience eating problems (overeating, loss of appetite, no time to eat)	0.56	
I find it difficult to bounce back after feeling disappointed.	0.84	
I find it difficult to work under pressure.	0.07	
I know how to say no when I have to	0.84	
I remain calm, even in situations when others get angry.	0.91	
I find it difficult to establish contact with important persons.	0.91	0.19
I get angry when I am criticised by my friends.	0.91	
Learning is fun for me (I enjoy learning new things).	-0.1	
I can socialise well.	1.39	
I do not hesitate in expressing my disagreement.	1.06	
I have several friends I can count on, as and when I need them	0.26	0.19
I'm jealous of friends who achieve more than I do.	0.09	
People like me.	-0.04	

Sources: Analyses were based on the sample surveyed

The confirmatory factor analysis shows that all the factors having loading over 0.6 explain the two variables which have 0.64 and 1.00 correlation respectively with the three factors studied and potential to acquire resilience after distress ...

#### To Conclude, it can be said that

1. Age, Gender, Marital Status play a significant role in building up qualities like self awareness, self management and social skills in an individual which will help an individual build up positive qualities like bouncing back to normal after any crisis.
2. Emotional resilience helps in a positive nation building
3. Positive self management helps in the creation of individuals with strong mental health.

## BIBLIOGRAPHY

1. Ahmed R, Seedat M, van Niekerk A, Bulbulia S. Discerning community resilience in disadvantaged communities in the context of violence and injury prevention. *South African Journal of Psychology*. 2004;34(3):386–408.
2. Ambler M. Putting a name to Cultural resilience. *Tribal College Journal*. 2003;14(4):8–9.
3. Andersson N, Ledogar RJ. The CIET Aboriginal youth resilience studies: 14 years of capacity building and methods development in Canada. *Pimatisiwin: Journal of Aboriginal and Indigenous Community Health*. 2008;6(2):65–88.
4. Anthony EJ. The syndrome of the psychologically invulnerable child. In: Anthony EJ, Koupernik C, editors. *The Child in His Family: Children at Psychiatric Risk*. New York: Wiley; 1974. pp. 529–545.
5. Brave Heart MYH. The return to the sacred path: Healing the historical trauma and historical unresolved grief response among the Lakota through a psycho-educational group intervention. *Smith College Studies in Social Work*. 1998;68(3):287–305.
6. Brave Heart MYH. The historical trauma response among Natives and its relationship with substance abuse: A Lakota illustration. *Journal of Psychoactive Drugs*. 2003;35(1):7–13.
7. Brave Heart MYH, DeBruyn LM. The Native American holocaust: Healing historical unresolved grief. *Native American and Alaska Native Mental Health Research*. 1998;8(2):56–78.
8. Burack J, Blidner A, Flores H, Fitch T. Constructions and deconstructions of risk, resilience and wellbeing: A model for understanding the development of Aboriginal adolescents. *Australasian Psychiatry*. 2007;15(Supplement 1):S18–23.
9. Chandler MJ, Lalonde C. Cultural continuity as a hedge against suicide in Canada's First Nations. *Transcultural Psychiatry*. 1998;35:191–219.
10. Duran E, Duran B. *Native American Post-Colonial Psychology*. New York: State University of New York Press; 1995.
11. Fergus S, Zimmerman M. Adolescent resilience: A Framework for understanding health development in the face of risk. *Annual Review of Public Health*. 2005;26:399–419.
12. Fleming J, Ledogar RJ. Resilience, an Evolving Concept: A Review of Literature Relevant to Aboriginal Research. *Pimatisiwin: Journal of Aboriginal and Indigenous Community Health*. 2008;6(2):7–23.
13. Fonagy P, Steele M, Steele H, Higgitt A, Target M. The Emmanuel Miller Memorial Lecture 1992 — The theory and practice of resilience. *Journal of Child Psychology and Psychiatry*. 1994;35(2):231–257.
14. Garmezy N, Masten AS, Tellegen A. The study of stress and competence in children: A building block for developmental psychopathology. *Child Development*. 1984;55:97–111.
15. Hallett D, Chandler MJ, Lalonde CE. Aboriginal language knowledge and youth suicide. *Cognitive Development*. 2007;22:392–399.
16. Healy S. Cultural resilience, identity and the restructuring of political power in Bolivia. Paper Submitted for the 11th Biennial Conference of the International Association for the Study of Common Property; Bali, Indonesia. June 19 – June 23, 2006; 2006. Available at: [http://www.indiana.edu/~iascp/bali/papers/Healey\\_susan.pdf](http://www.indiana.edu/~iascp/bali/papers/Healey_susan.pdf). [Google Scholar]
17. HeavyRunner I, Morris JS. Traditional Native culture and resilience. 1997. <http://cehd.umn.edu/CAREI/Reports/Rpractice/Spring97/traditional.html>.
18. HeavyRunner I, Marshall K. "Miracle survivors": Promoting resilience in Indian students. *Tribal College Journal*. 2003;14(4):14–19. [Google Scholar]
19. Hunter A. Adolescent resilience. *Image: Journal of Nursing Scholarship*. 1999;31(3):243–247. [PubMed] [Google Scholar]
20. Jayachitra T.A, Nandini Jagannarayan(2020), Social and Emotional Health survey among Voluntary and Involuntary Singlehood women in select suburbs of Mumbai city, *Studies in Indian Place Names* 40 (53), 235-240, 2020

21. Jayachitra T.A, Nandini Jagannarayan(2020), Jayachitra T.A, Nandini Jagannarayan(2020), An Empirical Study on Customer's extensive usage of net banking Facility in Gobichettipalayam, Erode District, Studies in Indian Place Names, Vol40-Issue 36-February 2020, 11-18
22. Jayachitra T.A, Nandini Jagannarayan(2020), An Empirical Study on Student's Learning Through e - Learning Modules Offered by Corporate Through Colleges in Mumbai , THINK INDIA JOURNAL, Vol-22-Issue-33-December-2019
23. LaFromboise TD, Hoyt DR, Oliver L, Whitbeck LB. Family, community, and school influences on resilience among American Indian adolescents in the upper midwest. *Journal of Community Psychology*. 2006;34(2):193–209. [Google Scholar]
24. Lalonde C. Identity formation and cultural resilience in Aboriginal communities. In: Flynn RJ, Dudding P, Barber J, editors. *Promoting Resilience in Child Welfare*. Ottawa: University of Ottawa Press; 2005. pp. 52–72.
25. Long CR, Nelson K. Honoring diversity: The reliability, utility and validity of a scale for measuring Native American resilience. *Journal of Human Behavior in the Social Environment*. 1999;2(1/2):91–107.
26. Luthar SS. Vulnerability and resilience: A study of high risk adolescents. *Child Development*. 1991;62:600–616.
27. Luthar SS. Resilience in development: A synthesis of research across five decades. In: Cicchetti D, Cohen DJ, editors. *Developmental Psychopathology: Risk, Disorder, and Adaptation*. New York: Wiley; 2006. pp. 740–795.
28. Luthar SS, Cicchetti D. The construct of resilience: A critical evaluation and guidelines for future work. *Child Development*. 2000;71(3):543–562.
29. Masten AS. Ordinary magic: Resilience processes in development. *American Psychologist*. 2001;56(3):227–238.
30. Mills RC, Schuford R. Health realization: An innate resiliency paradigm for school psychology. Hawaii International Conference On Education; January 7–10, 2003; Honolulu, Hawaii, USA .2003. [www.hiceducation.org/edu\\_proceedings/Roger%20C.%20Mills.pdf](http://www.hiceducation.org/edu_proceedings/Roger%20C.%20Mills.pdf).
31. Olsson C, Bond L, Burns JM, Vella-Broderick DA, Sawyer SM. Adolescent resilience: A concept analysis. *Journal of Adolescence*. 2003;26:1–11.
32. Oshio A, Kaneko H, Magamine S, Nakaya M. Construct validity of the Adolescent Resilience Scale. *Psychological Reports*. 2003;93:1217–1222.
33. Richardson GE. The metatheory of resilience and resiliency. *Journal of Clinical Psychology*. 2002;58(3):307–321.
34. Rutter M. Protective factors in children's responses to stress and disadvantage. In: Kent MW, Rolf JE, editors. *Primary Prevention of Psychopathology Volume III: Social Competence in Children*. Hanover, NH: University Press of New England; 1979. pp. 49–74.
35. Rutter M. Psychosocial resilience and protective mechanisms. In: Rolf J, Masten AS, Cicchetti D, Nüchterlein KH, Weintraub S, editors. *Risk and Protective Factors in the Development of Psychopathology*. New York: Cambridge University Press; 1990. pp. 181–214.
36. Rutter M. Resilience concepts and findings: Implications for family therapy. *Journal of Family Therapy*. 1999;21:119–144.
37. Rutter M. Resilience re-considered: Conceptual considerations, empirical findings, and policy implications. In: Shonkoff JP, Meisels SJ, editors. *Handbook of Early Childhood Intervention*. Vol. 2. New York: Cambridge University Press; 2000. pp. 651–682.
38. Rutter M. Environmentally mediated risks for psychopathology: Research strategies and findings. *Journal of the American Academy of Child and Adolescent Psychiatry*. 2005;44(1):3–18.
39. Sameroff AJ, Seifer R, Barocas R, Zax M, Greenspan S. Intelligence quotient scores of 4-year old children: Social-environmental risk factors. *Pediatrics*. 1987;79:343–350.

- 
40. Sameroff AJ, Rosenblum KL. Psychosocial constraints on the development of resilience. *Annals of the New York Academy of Science*. 2006;1094:116–124.
  41. Sandler I. Quality and ecology of adversity as common mechanisms of risk and resilience. *American Journal of Community Psychology*. 2001;29(1):19–61. [PubMed] [Google Scholar]
  42. Sinclair VG, Wallston KA. The development and psychometric evaluation of the Brief Resilient Coping Scale. *Assessment*. 2004;11:94–101. [PubMed] [Google Scholar]
  43. Solkoff N. Children of survivors of the Nazi holocaust: Critical review of the literature. *American Journal of Orthopsychiatry*. 1992;62(3):342–358. [PubMed] [Google Scholar]
  44. Sonn CC, Fisher AT. Sense of community: Community resilient responses to oppression and change. *Journal of Community Psychology*. 1998;26(5):457–472. [Google Scholar]
  45. Spicer P, Bezdek M, Manson SM, Beals J. A program of research on spirituality and American Indian alcohol use. *Southern Medical Journal*. 2007;100(4):430–432. [PubMed] [Google Scholar]
  46. Sroufe LA, Egeland B, Carlson E, Collins A. *The Development of the Person: The Minnesota Study of Risk and Adaptation from Birth to Adulthood*. New York City: The Guilford Press; 2005. [Google Scholar]
  47. Strand JA, Peacock R. Resource guide: Cultural resilience. *Tribal College Journal*. 2003;14(4):28–31. [Google Scholar]
  48. Wagnild GM, Young HM. Development and psychometric evaluation of the Resilience Scale. *Journal of Nursing Measurement*. 1993;1:165–178. [PubMed] [Google Scholar]
  49. Werner E. Resilience in development. *Current Directions in Psychological Science*. 1995;4(3):81–85. [Google Scholar]
  50. Werner EE, Smith RS. *Vulnerable but Invincible: A Longitudinal Study of Resilient Children and Youth*. New York: McGraw-Hill; 1982. [Google Scholar]
  51. Werner EE, Smith RS. *Journeys from Childhood to Midlife: Risk, Resilience and Recovery*. Ithaca, NY: Cornell University Press; 2001.
  52. Whitbeck LB, Adams GW, Hoyt DR, Chen X. Conceptualizing and measuring historical trauma among American Indian people. *American Journal of Community Psychology*. 2004a;33(3/4):119–130.
  53. Whitbeck LB, Chen X, Hoyt DR, Adams Gary W. Discrimination, historical loss and enculturation: Culturally specific risk and resiliency factors for alcohol abuse among American Indians. *Journal of Studies on Alcohol*. 2004b;65:409–418.
  54. World Health Organization (WHO) *The World Health Report 2001 — New Understanding, New Hope*. Geneva: World Health Organization; 2001.
  55. Yates TM, Egeland B, Sroufe LA. Rethinking resilience; A developmental process perspective. In: Luthar SS, editor. *Resilience and Vulnerability: Adaptation in the Context of Childhood Adversities*. New York: Cambridge University Press; 2003. pp. 243–266. [v]
-

---

**SYMBOLISM IN SOLO SONGS OF ALBANIAN COMPOSER WRITTEN IN THE SECOND HALF OF THE TWENTIETH CENTURY**

---

**PhD.cand. Vita Guhelli**University of Sofia "New Bulgarian University", Department of Music

---

**ABSTRACT***Symbolism in solo songs of Albanian Composers written in the second half of the twentieth century.**My thesis presents a research on symbolism to the solo song of Albanian composers written in the second half of the 20th century.**The main aim of this research is to break down symbolism and some other aesthetic elements into solo songs form of an Albanian musical artistic community that living and creating at one time a lot of doubts and censorship, totalitarian monist undemocratic of communist ideology. Symbolism as a spirit in Albanian music art has been little elaborated, but there are no publications or books that elaborate on symbolism in musical art in general, much less solo songs research.**This thesis requires sensitivity to treatment, knowing the reason for the application of symbolism in the creativity of these composers. The symbolism in Albanian literature and professional music in the second half of the 20th century was a reflection of the spirit of the Albanian artist. This is the main reason why I decided to do a study in this field.**Another reason for my determination on this topic is my professional-concert journey which is concentrated on the solo songs of the Albanian composers. From this research in this area, we can conclude that symbolism in Albanian professional music of the second half of the 20th century has bold harmonic hues, similar to developed European and world countries, but has characteristic or distinctive qualities. Another characteristic that makes the difference in the creativity of this period of Albanian music is the embodiment of the literary style of symbolism.**Keywords: Symbolism, solo songs, Albanian composers, ideology, communist*

---

**INTRODUCTION**

The journey of the development of the Albanian composers was decided in unfavorable historical circumstances. Albanian professional music began to develop relatively late it did not have the opportunity to develop normally like the advanced European composers because they had been denied the vital conditions: Freedom and education.

Albania gained independence from Turkish rule in 1912. It did not recognize the styles of the different eras such as the renaissance, baroque, classicism, romanticism through which European music passed and managed to enter world history with successful and highly diverse creativity.

The end of World War II (1945) brought about major systemic, political-economic, and socio-cultural changes in some European countries, where socialist order was established. In this period the music culture as well as the culture in general, developed in completely new circumstances.

With the advent of the communist regime in Albania, the creative art will generally be based entirely on Leninist Marxist ideology. The new order with its plans and programs based on the idea-aesthetic platform of Marxist -Leninist ideology introduced new laws.

This ideology with its party programs required creators to design artistic works that "would be understandable to the broad popular masses". Proletarian art, non pro-Western of any other ideology especially religious.

The content of the works will be strongly based on the "reality of the happy life the party was building at the head of dictator Enver Hoxha. They had to praise social order at all costs and to anthem every action the state and party took." The so-called Socialist -Realism".

The Albanian composers and poets of the second half of the twentieth century who lived in this ideology were influenced by the Russian school, which fought formalist, abstract, atonal and dodecaphonic music. It dictated not only their musical creativity but also their own identity therefore, in the midst of this hopeless crossroads, they found some support in the so-called - Symbolism which is a particular direction in modern poetry first presented in France in 1886 published in the Figaro newspaper in Paris.

It took giant steps in 1890 and spread to all European literature. It develops the unique value of the word symbol.

Through verses, the poet creates a new poetic reality that is distinct from the real world and independent of the world around us. The poet delves deep into the mystical and symbolic world of poetic expression and stays away from everyday reality as well as the immediate needs of this reality.

In the absence of free expression thought and creation, symbolically these Albanian poets and composers displayed their anger, the internal revolution they were experiencing deeply, against the communist system that was killing the creative spirit of the Albanian artist.

### **Is it possible to identify symbolism as musical thought?**

The symbolism in the musical art in this research is considered as a special artistic spirit as a result of some factors and circumstances created of that period.

We have not defined symbolism in the art of music as a period of time or a particular musical style, not only given the fact that the history of music does not define it as a style of a period of time which has its own identifying tools, but symbolism in music it has been seen as a fusion of the concept of symbolism within literature.

Music synchronized with poetry is thought to be an attempt to make the message to the listener as meaningful as possible. When the symbolic element is added to it, it enriches the work with a third segment that awakens the listener's curiosity in deciphering this coded message.

If we ask the question of whether symbolism is a more expressive tool, if he refers to music by distancing the verse as an expressive element? This approach directs us at two dilemmas built over centuries. The first opinion belongs to expressionist aesthetics, the second opinion belongs to formalist aesthetics with the well-known representative Eduard Hanslick.

Of course, the point of view based on expressionist aesthetics has had a longevity since ancient Greece.

Aristotle and many other philosophers had the view that music is an imitation of human thoughts and feelings, meaning real or symbolic expressions of certain non-musical content.

This approach to expressionist aesthetics is closely linked to symbolism as a broad context in the art of literature and music.

While on the other hand it is ascertained that sound is only an acoustic phenomenon and as such it does not decompose as an expressive means of a certain circumstance. Meanwhile, the verse has a certain meaning, it contains a meaning or content. So the difference between them is obvious!

By syncretizing music with the art of literature, it is possible to identify an inspired idea or story, religious, political, pedagogical themes are identified.

It is this constructional structure that is thought to divert the listener's interest from the musical flow of the work and also loses the power of sound, which is thought to be the only means of representing sound, making the circuit of formalist aesthetics demand autonomy complete in compositional musical art.

Therefore in modern twentieth-century music, composers are more reserved to create a certain program. They refer to sound as the most powerful musical means of expression released by any other accompanying element.

So can we say that in program music in our case vocal music does not ensure full autonomy of music?

Regarding this view, Igor Stravinsky says:

I think that music, in its essence, is not able to express: a feeling, attitude, mental state and others ... expression has never been an immanent quality of music.

From this point of view, despite the influence of program music on the public, the composer demands attention to the true nature of music whose starting point is the sound.

But referring to symbolism as a means of expression in vocal music, especially in solo songs, there is an essential difference between music as a general term to which this composer refers.

This ontological approach to art that considers musical work as an expressive tool that does not need other constituent elements we think alludes to the distancing of programmatic instrumental music, because if we refer to vocal music it has expressive tool-(the verse in this case) as an inseparable part of music. Or maybe the



composer's approach refers to music as a whole which can survive strongly even without vocal music? Time is the best indicator in the appreciation and longevity of music in all its tissues.

Vocal music, in our case-solo songs, has a kind of advantage referring to program music, they convey to the listener the concept of building the work and within the verses the double meaning displayed in symbolic form is identified. Because in essence music does not contain any particular conceptual definition, as its existence is determined only through the acoustic-sound phenomenon.

But referring to program music which seeks to transcend the objective possibilities of music itself through its own means of expression, it can be said that even within sounds it is intended to have a symbolic spirit, and this spirit can be decomposed into a certain part of the listeners.

Symbolism as a unifying whole of the solo songs of Albanian composers is an atom of a wide spectrum, which manages to be deciphered as a musical thought in combination with the verse.

When it comes to deciphering a possible modus that involves a spirit or movement such as symbolism it is transmitted in four consecutive moduses, but ultimately remains the fate of the fourth modus that includes the listener, how far the listener will go to search within music the hidden and the enigmatic elements within the sounds and verses of solo songs. The latter make it easier a research knowing that music-related poetry can mean a lot and present a clear message.

In the book "Aesthetic essay" Rafet Rudi mentions four modes of existence of music which clearly describes the arc of the work from one stage to another, adding the dilemma of how far in the final act will be able to deport on the listener the original idea of the creator.

#### "1. Music in the mind of the creator

The very possibility that music can be reproduced in the mind of the author, regardless of the fact that it has not yet been placed in the sheet, provides it with a kind of existence.

2. The music in the partiture does not depend on its execution because there are listeners who can reproduce the work in their mind with the inner sense of musicality.

3. Music as acoustic realization and

4. Music in the mind of the listener. "

When we recall the statement of the French philosopher Henry-Louis Bergson how the transition of the musical idea to the musical partiture is obligatory impoverishment, while in acoustic realization the music stands in dependence on interpretation, then to what extent the objectivity of the initial idea will reach the listener's ear?

Even if it is interpreted in the closest form to the original idea of the creator, how much will the listener manage to accept the musical material in the desired form?

This of course depends on the potential experience of the listener and his worldviews.

Listening to the listener is divided into two distinct stages which are related to each other in a close time relation.

In the first stage, the listener seeks the real in the musical work, while in the second stage he aims at a deeper observation, in capturing the inner logic of the musical work, which in our case coincides in the hidden symbolic art, namely the fifth modus.

But this observation which does not only include the first stage as a process of accepting musical material, how much will I manage to pass to the second stage which includes the decomposition of the symbolism of the work?

This creates a subjective relationship from the first stage that involved the music in the mind of the creator until the moment of capturing the logic of the work by the listener.

Therefore, the language of symbols requires an approach that is not balanced with the acoustic-sound phenomenon, domination above the compositional structure, so that the coordinates of this wide arc are as objective as possible from one stage to another.

Rafet Rudi's aesthetic work describes five main relations of the work with the life of the creator, based on the work of the French philosopher Charles Lalo.

Some of these elements have found a form of adaptation to the so-called symbolic modus especially in the first element which includes "change function" and the fifth element "Double function"

To the first element-The function of change "The first function of art in life is what make us forget life in play"

Starting from this worldview, that is, escaping from the "absurdity of life", its rudeness is indirectly passed on the rails of hope, it is required through the function of change to make man more human, to change the existing reality.

In symbolism this represents the disagreement of the real situation and through the verse that speaks optimistically about the future it is intended to change reality, but this does not mean escaping from reality, in this context it may sound a bit paradoxical as a combination of symbolism which aims to deport to depth of reality with the function of change aimed at escaping from reality but in the symbolic approach this escape is modified in the language of symbols that represents reality indirectly.

In the fifth element - The double function" is quite related to symbolism, because through duplication it is intended to reinforce reality, but without changing its foundations.

Basically we have the connection of two segments which take the desired shape when combined with each other: the string and the sound.

Referring to symbolism in literature as a certain period of time that brings specific aesthetic elements, its influence was also noticed in painting, music and other spheres of art in general.

In the art of music, symbolism comes as an artistic movement of a certain period of time, but it does not bring clear identifying images in the compositional aspect as much as in the accompanying tissue - the verse.

So we manage to decompose the symbolism within the vocal works where the verse is the expressive means of this musical movement.

We have indications in the compositional aspect in the framework of microstructural analysis, and it is precisely this indication in interaction with the verse that defines the symbolic spirit as a musical-literary thought.

## **LITERATURE**

Lippman, Arthur Edward., 1953. *"The Musical Quarterly"* London, :England: Oxford University Press

Benward, Bruce and Saker, Marilyn., *"Music in Theory and Practise"* 8th Ed. New York: McGraw-Hill, 2009.

Langer, K. Sussane., 1957 (Reprint *"Philosophy In A New Key"*) (A study in the symbolism of reason, rite and art) London, England: London, Harvard University Press

Shetuni, Spiro., 2014 *"Muzika profesioniste shqiptare"* : Dukuri të shekullit XX Denver, Colorado: Outskirts Press

Neginsky, Rosina., 2010 *"Symbolism, its Origins and its Consequences"* UK: Cambridge Scholars Publishing

Emerson June., 1994 *"The music of Albania"*. North Yorkshire England: Emerson Edition.

Lamperti, Battista Giovanni., 2012 (Reprint) *"The Technics of Bel Canto"* Eastford, CT: Martino Fine Books

Garzia, Manuel., 1894. *"Hints of singing"*. London: E. Ascherberg, New York, E. Schuberth

Garcia, Manuel II., Paschke, Donald., 2016 (Reprint) *"A Complete Treatise on the Art of Singing"*: Part One. New York: Da Capo Press, 1894

Rudi, Rafet., 2002. *"Sprova Estetike"*: Muzika e shekullit XX". Peje . Kosove: Dukagjini

---

**AN EMPIRICAL STUDY ON SOCIAL SKILLS AMONG SINGLE WOMEN RESIDING IN SELECT SUBURBS OF MUMBAI CITY**

---

**Mrs Nandini Jagannarayan<sup>1</sup> and Dr. T.A. Jayachitra<sup>2</sup>**<sup>1</sup>Assistant Professor and Head, B.Com (Banking & Insurance), RJ College of Arts, Science and Commerce, Ghatkopar (West), Mumbai, Maharashtra<sup>2</sup>Assistant Professor, Department of Economics, Avinashilingam University for Women and Higher Education, Coimbatore, Tamil Nadu

---

**ABSTRACT**

*Social skills refer to a person's proficiency in managing relationships and building networks. It is reflected in building and leading teams.*

*Social skills play an important role as standard tools to communicate and interact with the world. The way one communicates and interacts with others can have a large impact on the outcome of a given social situation. Thus social skills have greater role in the relationship building and management. Recent research indicated that non cognitive skills, such as social skills or personality traits, as well as cognitive skills influence wages, employment, educational and social outcomes (Heckman et al. (2006); Bowles et al. (2001); Blomeyer et al. (2009)).*

*According to Krishnakumari (1989), single women, who lack male protection are rejected by the society. Hence, lack social status. This, in turn, affects their personality and has a significant impact on their relationship building and management. Current study attempts to investigate the extent of social skills present in single women – women who have reached a marriageable age and yet are unmarried, or married but separated or have lost their spouses (widowed).*

---

**INTRODUCTION**

Women occupied low status in comparison to men in Indian society. Patriarchal Indian society always wants to see women as mother, daughter, sister and wife. Hindu religious text stated that in every cycle of life women should remain under the control of man like in childhood she must be subject to her father, in youth to her husband and in old age to her son (Altaker 1938). In patriarchal Indian society, women are subjugated and dominated by male in each and every sphere of life. They are not considered an autonomous being like all human creatures and also not permitted them to lead independent life. A women's prestige, honour, dignity related to her male counterpart. Indian society considers a women's life become successful when she get married and give birth of children. Unmarried, divorce and widow are considered as unfortunate and occupied low status in comparison to married women. These perceptions of the society affect their personality. Even, when they accept their singularity, gracefully, the society does not accept it easily. This affects their mentally. Hence may not be able to socialise, build and manage relationships as well as their married counterparts. The current study attempts to investigate the extent of socialising skills among single women in an urban set up like Mumbai City.

**RATIONALE OF THE STUDY**

In the patriarchal Indian society, Women, unless have been supported by a male partner, are not still fully accepted by the society, in spite of the modernisation and western culture followed by many in the country. They have always been looked down upon. This has negatively impacted their personality, especially their social skills, which very vital to build and manage relationships. Hence, to help such women, identification of the extent of their social skills is the need of the hour so that, it can be enhanced, if required.

**REVIEW OF LITERATURE**

Phillips (1978) defined social skills as the interaction between a person and his/her environment and the ability to begin and sustain interpersonal relationships.

Gresham and Elliott (1984) defined social skills as socially acceptable learned behaviors that enable a person to interact with others in ways that elicit positive responses and assist in avoiding negative responses. These definitions of social skills highlight the dimension of cultural specificity. What kind of social behaviours are considered as appropriate and desirable is determined by the cultural believes of the community involved. Communicating and interacting can also be considered as skillful art in which people carefully using their social skills to reach their goal or fulfill their purpose sooner. Social skills aid individuals in creating healthy and positive interactions. Children learn these skills through the process of socialization. Interpersonal skills that help them to relate with others can be dominance vs. submission, love vs. hate, affiliation vs. aggression, and

control vs. autonomy categories (Leary, 1957). Some of the positive interpersonal skills include assertion, persuasion, active listening, delegation, and stewardship, etc.

Gobalakrishnan and Sumithra (2013) conducted their study on 90 widows in Thathampatty division of Ayothiyapattanam block, Salem District of Tamil Nadu and found that widows face two common problems: firstly loss of social status and the secondly reeducation of economic conditions. Due to these they face lots of problems at various levels in their daily life. They found that the perception of the parental family members as well as in-laws' family is unbearable and intolerable for the widows.

National Policy For Women (2016) recently released by the Central Government for deliberation and discussions before final policy making has tried to articulate a comprehensive vision of women's empowerment in India and has taken specific notes for the rights and requirements of single women. In sum, these studies highlight three aspects of the single women: (i) definition of single women, (ii) social and economic security-identity of single women and (iii) the problems and challenges faced by single women. Unmarried, widow, divorced, deserted or separated women are single women. Largely deprived of security they negotiate myriads of challenges within their families as well as while walking outside.

### **METHODOLOGY**

Primary: Personal interview was conducted among 66 single women residing in the suburbs of Chembur and Ghatkopar. Snowball sampling technique was adopted. Single women in the age group of 20-65 respondents were surveyed by administering questionnaires through google form.

Secondary: M.Phil/ PhD Thesis, Journals and other periodicals.

The data so collected was statistically analyzed using statistical packages. Statistical tools fit were descriptive, correlation, reliability scale, Factor Analysis.

### **OBJECTIVES OF THE STUDY**

- To identify the extent of social skills among single women in Mumbai City
- To investigate if age has a significant association with social skills
- To investigate if age has a significant association with social skills

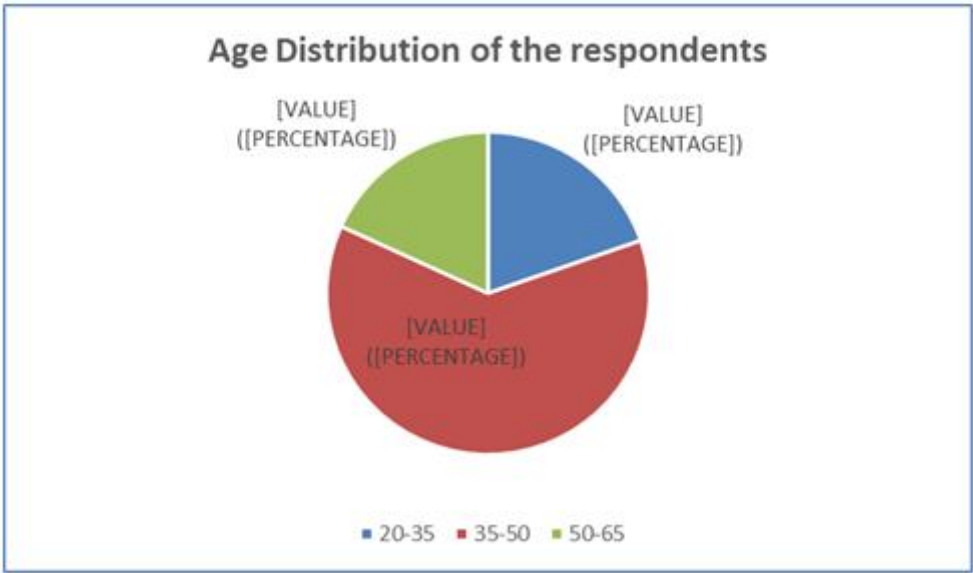
### **Questions asked**

- To identify the extent of social skills among single women in Mumbai City
  - To investigate if age has a significant association with social skills
  - To investigate if age has a significant association with social skills
1. I find it difficult to establish contact with important persons.
  2. I get angry when I am criticised by my friends.
  3. Learning is fun for me (I enjoy learning new things).
  4. I can socialise well.
  5. I do not hesitate in expressing my disagreement.
  6. I have several friends I can count on, as and when I need them
  7. I'm jealous of friends who achieve more than I do.
  8. People like me.

RESULTS AND DISCUSSION

Socio economic profile of the respondents

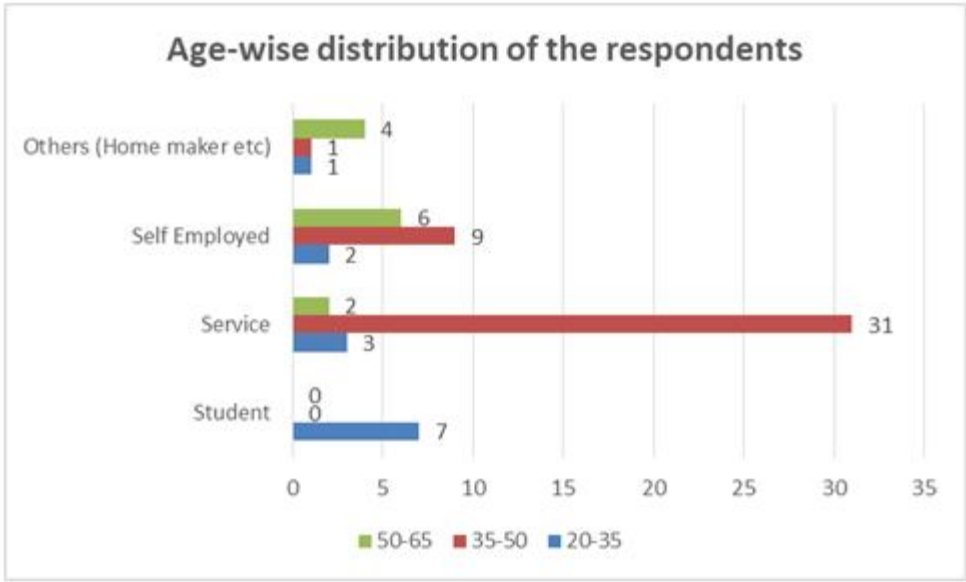
Figure 1 Agewise distribution of the respondents



Source: Analyses were based on the sample surveyed

Figure 1 shows the agewise distribution of the respondents. The figure shows that majority of the respondents (62 per cent belonged to the age group of 35-50), while twenty percent of them belonged to the younger groups 20-35. Only eighteen percent of the respondents belonged to the age group 50-65.

Figure 2 Age-wise Occupation Distribution of the respondents



Source: Analyses were based on the sample surveyed

The above chart shows the agewise occupational distribution of the respondents. Majority of the respondents were employed in service sector and they belonged to the age group 35-50. While there were 7 students pursuing their higher education in the age group of 20-35

The above listed hypotheses were tested by applying chi-squared test at 5% significance level and the results are summarized in the table below

HYPOTHESES

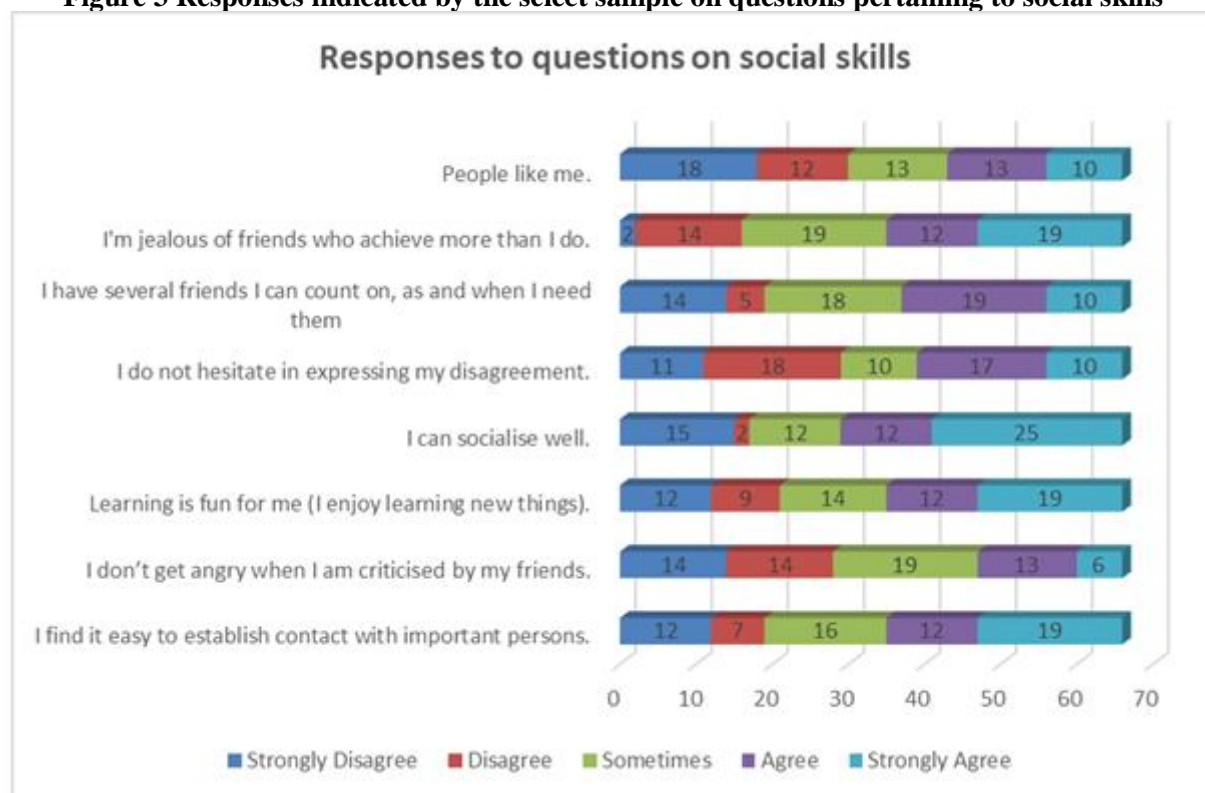
- 1. Ho: Age of single women has no significant association with their social skills
- 2. Ho: Occupation of single women has no association with their social skills

**Table 1 : Chi Square test results of results of relationship between socio economic status and Social skills of the respondents**

Relationship between socio-economic status and social skills of the respondents	Degrees of freedom	Table Value	Calculated Value	Results of Hypothesis
Factors				
Age	18	28.869	24.385	Accepted
Occupation	18	28.869	30.736	Rejected

Source: Analyses were based on the sample surveyed

From the above table1, it can be said that Age has no significant association with the respondents' social skills while, their occupation is significantly associated with their social skills.

**Figure 3 Responses indicated by the select sample on questions pertaining to social skills**

Source: Analyses were based on the sample surveyed

Figure 3 shows the responses indicated by the select samples. From the responses of strongly disagree by majority of the respondents to statements like I can socialize well, finding it easy to establish contact with important people and from the responses strongly agree by majority of the respondents to statements like, I like me, I can socialize well, I don't hesitate to express my disagreement over an issue, it can be seen that single women still lack social skills

**Table 2 Factors analysis – Factor—Social Skills**

Variables	Factor Loadings	% of variation explained
I find it easy to establish contact with important persons.	0.87	22.43
I don't get angry when I am criticised by my friends	0.80	16.18
Learning is fun for me (I enjoy learning new things)	0.74	14.24
I can socialise well	0.71	12.64
I do not hesitate in expressing my disagreement	0.63	9.44
I have several friends I can count on, as and when I need them	0.71	6.24
I'm jealous of friends who achieve more than I do.	0.54	9.26
People like me	0.73	9.57

Source: Analyses were based on the sample surveyed

All the above factors have a significant relevance on the Social Skills of Single women As their factor loadings are above 0.6, (except the factor that says “I’m jealous of friends who achieve more than I do”, which explains 9.26 percent of the variation ) with the variances indicated against the factors.

## CONCLUSION

In the last few years, singularity has become a common phenomenon has become a socially acceptable status of women and women are also able to cope up well with their singlehood and handle their responsibilities better. Some of the respondents unanimously mentioned “It is better to be alone than in a toxic relationship”. They also felt a lot empowered.

## REFERENCES

1. Ahmed R, Seedat M, van Niekerk A, Bulbulia S. Discerning community resilience in disadvantaged communities in the context of violence and injury prevention. *South African Journal of Psychology*. 2004;34(3):386–408.
2. Ambler M. Putting a name to Cultural resilience. *Tribal College Journal*. 2003;14(4):8–9.
3. Andersson N, Ledogar RJ. The CIET Aboriginal youth resilience studies: 14 years of capacity building and methods development in Canada. *Pimatisiwin: Journal of Aboriginal and Indigenous Community Health*. 2008;6(2):65–88.
4. Anthony EJ. The syndrome of the psychologically invulnerable child. In: Anthony EJ, Koupernik C, editors. *The Child in His Family: Children at Psychiatric Risk*. New York: Wiley; 1974. pp. 529–545.
5. Brave Heart MYH. The return to the sacred path: Healing the historical trauma and historical unresolved grief response among the Lakota through a psycho-educational group intervention. *Smith College Studies in Social Work*. 1998;68(3):287–305.
6. Brave Heart MYH. The historical trauma response among Natives and its relationship with substance abuse: A Lakota illustration. *Journal of Psychoactive Drugs*. 2003;35(1):7–13.
7. Brave Heart MYH, DeBruyn LM. The Native American holocaust: Healing historical unresolved grief. *Native American and Alaska Native Mental Health Research*. 1998;8(2):56–78.
8. Burack J, Blidner A, Flores H, Fitch T. Constructions and deconstructions of risk, resilience and wellbeing: A model for understanding the development of Aboriginal adolescents. *Australasian Psychiatry*. 2007;15(Supplement 1):S18–23.
9. Chandler MJ, Lalonde C. Cultural continuity as a hedge against suicide in Canada’s First Nations. *Transcultural Psychiatry*. 1998;35:191–219.
10. Duran E, Duran B. *Native American Post-Colonial Psychology*. New York: State University of New York Press; 1995.
11. Fergus S, Zimmerman M. Adolescent resilience: A Framework for understanding health development in the face of risk. *Annual Review of Public Health*. 2005;26:399–419.
12. Fleming J, Ledogar RJ. Resilience, an Evolving Concept: A Review of Literature Relevant to Aboriginal Research. *Pimatisiwin: Journal of Aboriginal and Indigenous Community Health*. 2008;6(2):7–23.
13. Fonagy P, Steele M, Steele H, Higgitt A, Target M. The Emmanuel Miller Memorial Lecture 1992 — The theory and practice of resilience. *Journal of Child Psychology and Psychiatry*. 1994;35(2):231–257.
14. Garnezy N, Masten AS, Tellegen A. The study of stress and competence in children: A building block for developmental psychopathology. *Child Development*. 1984;55:97–111.
15. Hallett D, Chandler MJ, Lalonde CE. Aboriginal language knowledge and youth suicide. *Cognitive Development*. 2007;22:392–399.
16. Healy S. Cultural resilience, identity and the restructuring of political power in Bolivia. Paper Submitted for the 11th Biennial Conference of the International Association for the Study of Common Property; Bali, Indonesia. June 19 – June 23, 2006; 2006. Available at: [http://www.indiana.edu/~iascp/bali/papers/Healey\\_susan.pdf](http://www.indiana.edu/~iascp/bali/papers/Healey_susan.pdf). [Google Scholar]
17. HeavyRunner I, Morris JS. Traditional Native culture and resilience. 1997. <http://cehd.umn.edu/CAREI/Reports/Rpractice/Spring97/traditional.html>.

18. HeavyRunner I, Marshall K. "Miracle survivors": Promoting resilience in Indian students. *Tribal College Journal*. 2003;14(4):14–19. [Google Scholar]
19. Hunter A. Adolescent resilience. *Image: Journal of Nursing Scholarship*. 1999;31(3):243–247. [PubMed] [Google Scholar]
20. Jayachitra T.A, Nandini Jagannarayan(2020), Social and Emotional Health survey among Voluntary and Involuntary Singlehood women in select suburbs of Mumbai city, *Studies in Indian Place Names* 40 (53), 235-240, 2020
21. Jayachitra T.A, Nandini Jagannarayan(2020), Jayachitra T.A, Nandini Jagannarayan(2020), An Empirical Study on Customer's extensive usage of net banking Facility in Gobichettipalayam, Erode District, *Studies in Indian Place Names*, Vol40-Issue 36-February 2020, 11-18
22. Jayachitra T.A, Nandini Jagannarayan(2020), An Empirical Study on Student's Learning Through e - Learning Modules Offered by Corporate Through Colleges in Mumbai , *THINK INDIA JOURNAL*, Vol-22-Issue-33-December-2019
23. Jayachitra T.A, Nandini Jagannarayan(2020),A Study on Transformation of Indian Culture: Women in Night Shift Work, Consequences on Physical and Mental Health– With Special Reference of Private Hospitals in Mumbai City *Indian Place Names*, *TPNS India* Vol 40. Issue 31, Page nos 75-81, ISSN 2394-3114, Vol 40. Issue 35, February 2020
24. Jayachitra T.A, Nandini Jagannarayan(2020) "QUALITY OF WORK LIFE OF WOMEN EMPLOYEES IN BANKING INDUSTRY with special reference to employees of selected private sector banks in Gobichettipalayam district, Tamilnadu" *Studies in Indian Place Names (UGC CARE Journal)* ISSN 2394-3114 with Impact Factor 6.2 in March 2020 Issue.
25. Jayachitra T.A, Nandini Jagannarayan(2020) "Women enrolment in Higher education-- parents' perspective of safety aspect as a determinant of enrolling their daughter in colleges for higher education in rural Coimbatore district, Tamilnadu", *Studies in Indian Place Names (UGC CARE Journal)* ISSN 2394-3114 with Impact Factor 6.2 in March 2020 Issue.
26. LaFromboise TD, Hoyt DR, Oliver L, Whitbeck LB. Family, community, and school influences on resilience among American Indian adolescents in the upper midwest. *Journal of Community Psychology*. 2006;34(2):193–209. [Google Scholar]
27. Lalonde C. Identity formation and cultural resilience in Aboriginal communities. In: Flynn RJ, Dudding P, Barber J, editors. *Promoting Resilience in Child Welfare*. Ottawa: University of Ottawa Press; 2005. pp. 52–72.
28. Long CR, Nelson K. Honoring diversity: The reliability, utility and validity of a scale for measuring Native American resilience. *Journal of Human Behavior in the Social Environment*. 1999;2(1/2):91–107.
29. Luthar SS. Vulnerability and resilience: A study of high risk adolescents. *Child Development*. 1991;62:600–616.
30. Luthar SS. Resilience in development: A synthesis of research across five decades. In: Cicchetti D, Cohen DJ, editors. *Developmental Psychopathology: Risk, Disorder, and Adaptation*. New York: Wiley; 2006. pp. 740–795.
31. Luthar SS, Cicchetti D. The construct of resilience: A critical evaluation and guidelines for future work. *Child Development*. 2000;71(3):543–562.
32. Masten AS. Ordinary magic: Resilience processes in development. *American Psychologist*. 2001;56(3):227–238.
33. Mills RC, Schuford R. Health realization: An innate resiliency paradigm for school psychology. *Hawaii International Conference On Education*; January 7–10, 2003; Honolulu, Hawaii, USA .2003. [www.hiceducation.org/edu\\_proceedings/Roger%20C.%20Mills.pdf](http://www.hiceducation.org/edu_proceedings/Roger%20C.%20Mills.pdf).
34. Olsson C, Bond L, Burns JM, Vella-Broderick DA, Sawyer SM. Adolescent resilience: A concept analysis. *Journal of Adolescence*. 2003;26:1–11.
35. Oshio A, Kaneko H, Magamine S, Nakaya M. Construct validity of the Adolescent Resilience Scale. *Psychological Reports*. 2003;93:1217–1222.



36. Richardson GE. The metatheory of resilience and resiliency. *Journal of Clinical Psychology*. 2002;58(3):307–321.
37. Rutter M. Protective factors in children's responses to stress and disadvantage. In: Kent MW, Rolf JE, editors. *Primary Prevention of Psychopathology Volume III: Social Competence in Children*. Hanover, NH: University Press of New England; 1979. pp. 49–74.
38. Rutter M. Psychosocial resilience and protective mechanisms. In: Rolf J, Masten AS, Cicchetti D, Nüchterlein KH, Weintraub S, editors. *Risk and Protective Factors in the Development of Psychopathology*. New York: Cambridge University Press; 1990. pp. 181–214.
39. Rutter M. Resilience concepts and findings: Implications for family therapy. *Journal of Family Therapy*. 1999;21:119–144.
40. Rutter M. Resilience re-considered: Conceptual considerations, empirical findings, and policy implications. In: Shonkoff JP, Meisels SJ, editors. *Handbook of Early Childhood Intervention*. Vol. 2. New York: Cambridge University Press; 2000. pp. 651–682.
41. Rutter M. Environmentally mediated risks for psychopathology: Research strategies and findings. *Journal of the American Academy of Child and Adolescent Psychiatry*. 2005;44(1):3–18.
42. Sameroff AJ, Seifer R, Barocas R, Zax M, Greenspan S. Intelligence quotient scores of 4-year old children: Social-environmental risk factors. *Pediatrics*. 1987;79:343–350.
43. Sameroff AJ, Rosenblum KL. Psychosocial constraints on the development of resilience. *Annals of the New York Academy of Science*. 2006;1094:116–124.
44. Sandler I. Quality and ecology of adversity as common mechanisms of risk and resilience. *American Journal of Community Psychology*. 2001;29(1):19–61. [PubMed] [Google Scholar]
45. Sinclair VG, Wallston KA. The development and psychometric evaluation of the Brief Resilient Coping Scale. *Assessment*. 2004;11:94–101. [PubMed] [Google Scholar]
46. Solkoff N. Children of survivors of the Nazi holocaust: Critical review of the literature. *American Journal of Orthopsychiatry*. 1992;62(3):342–358. [PubMed] [Google Scholar]
47. Sonn CC, Fisher AT. Sense of community: Community resilient responses to oppression and change. *Journal of Community Psychology*. 1998;26(5):457–472. [Google Scholar]
48. Spicer P, Bezdek M, Manson SM, Beals J. A program of research on spirituality and American Indian alcohol use. *Southern Medical Journal*. 2007;100(4):430–432. [PubMed] [Google Scholar]
49. Sroufe LA, Egeland B, Carlson E, Collins A. *The Development of the Person: The Minnesota Study of Risk and Adaptation from Birth to Adulthood*. New York City: The Guilford Press; 2005. [Google Scholar]
50. Strand JA, Peacock R. Resource guide: Cultural resilience. *Tribal College Journal*. 2003;14(4):28–31. [Google Scholar]
51. Wagnild GM, Young HM. Development and psychometric evaluation of the Resilience Scale. *Journal of Nursing Measurement*. 1993;1:165–178. [PubMed] [Google Scholar]
52. Werner E. Resilience in development. *Current Directions in Psychological Science*. 1995;4(3):81–85. [Google Scholar]
53. Werner EE, Smith RS. *Vulnerable but Invincible: A Longitudinal Study of Resilient Children and Youth*. New York: McGraw-Hill; 1982. [Google Scholar]
54. Werner EE, Smith RS. *Journeys from Childhood to Midlife: Risk, Resilience and Recovery*. Ithaca, NY: Cornell University Press; 2001.
55. Whitbeck LB, Adams GW, Hoyt DR, Chen X. Conceptualizing and measuring historical trauma among American Indian people. *American Journal of Community Psychology*. 2004a;33(3/4):119–130.
56. Whitbeck LB, Chen X, Hoyt DR, Adams Gary W. Discrimination, historical loss and enculturation: Culturally specific risk and resiliency factors for alcohol abuse among American Indians. *Journal of Studies on Alcohol*. 2004b;65:409–418.
57. World Health Organization (WHO) *The World Health Report 2001 — New Understanding, New Hope*. Geneva: World Health Organization; 2001.

---

**STOCK MARKET PREDICTION USING MACHINE LEARNING**

---

**Priyanka Bajirao Desai<sup>1</sup> and Ms.Gunjan Behl<sup>2</sup>**MCA Student<sup>1</sup> and Professor<sup>2</sup>, Bharati Vidyapeeth's Institute of Management and Information Technology  
(University of Mumbai), Navi Mumbai

---

**ABSTRACT**

*In the finance world stock trading is one of the most important activities. Stock market prediction is an act of trying to determine the future value of a stock or other financial instrument traded on a financial exchange. This paper explains the prediction of a stock using Machine Learning. The technical and fundamental or the time series analysis is used by the most of the stockbrokers while making the stock predictions. The programming language used to predict the stock market using machine learning is Python. In this paper we propose a Machine Learning (ML) approach that will be trained from the available stocks data and gain intelligence and then uses the acquired knowledge for an accurate prediction. In this context this study uses a machine learning technique called Support Vector Machine (SVM) to predict stock prices for the large and small capitalizations and in the three different markets, employing prices with both daily and up-to-the-minute frequencies.*

*Keywords: Stock Market, Machine Learning, Predictions*

---

**1. INTRODUCTION**

Basically, quantitative traders with a lot of money from stock markets buy stocks derivatives and equities at a cheap price and later on selling them at high price. The trend in a stock market prediction is not a new thing and yet this issue is kept being discussed by various organizations. There are two types to analyze stocks which investors perform before investing in a stock, first is the fundamental analysis, in this analysis investors look at the intrinsic value of stocks, and performance of the industry, economy, political climate etc. to decide that whether to invest or not. On the other hand, the technical analysis it is an evolution of stocks by the means of studying the statistics generated by market activity, such as past prices and volumes. In the recent years, increasing prominence of machine learning in various industries have enlightened many traders to apply machine learning techniques to the field, and some of them have produced quite promising results. This paper will develop a financial data predictor program in which there will be a dataset storing all historical stock prices and data will be treated as training sets for the program. The main purpose of the prediction is to reduce uncertainty associated to investment decision making. Stock Market follows the random walk, which implies that the best prediction you can have about tomorrow's value is today's value. Indisputably, the forecasting stock indices is very difficult because of the market volatility that needs accurate forecast model.

The probable stock market prediction target can be the future stock price or the volatility of the prices or market trend. In the prediction there are two types like dummy and a real time prediction which is used in stock market prediction system. In Dummy prediction they have defined some set of rules and predict the future price of shares by calculating the average price. In the real time prediction compulsory used internet and saw current price of shares of the company. Computational advances have led to introduction of machine learning techniques for the predictive systems in financial markets. In this paper we are using a Machine Learning technique i.e., Support Vector Machine (SVM) in order to predict the stock market and we are using Python language for programming.

**2. METHODOLOGY**

In this project the prediction of stock market is done by the Support Vector Machine (SVM) and Radial Basis Function.

**3. STEPS FOR STOCK MARKET PREDICTION**

Step 1: This step is important for the download data from the net. We are predicting the financial market value of any stock. So that the share value up to the closing date are download from the site.

Step 2: In the next step the data value of any stock that can be converted into the CSV file (Comma Separate Value) so that it will easily load into the algorithm.

Step 3: In the next step in which GUI is open and when we click on the SVM button it will show the window from which we select the stock dataset value file.

Step 4: After selecting the stock dataset file from the folder it will show graph Stock before mapping and stock after mapping.

Step 5: The next step algorithm calculated the  $\log_2 c$  and  $\log_2 g$  value for minimizing error. So, it will predict the graph for the dataset value efficiently.

Step 6: In final step algorithm display the predicted value graph of select stock which shows the original value and predicted value of the stock.

#### 4. LITERATURE REVIEW

Using algorithms to understand the movement of stock prices has still been a matter under consideration to help many out there to make loads of money.

However, it is not as easy as it seems.

There are many other things that impact the prices of stocks such as:

- Political and social upheavals
- Current affairs
- News, etc.

Thus, we can say it is quite a dynamic movement. And also we cannot forget the most important factors which also affect the pricing of the stock markets is the human factor like sentiments and psyche of the investors involved in the decision-making process.

#### **This is certainly the most difficult thing to predict.**

Trading based on Algorithms has already gained much popularity in the US stock trading markets. And this trend can be seen growing globally with a faster pace, helping investors with their decision-making processes related to the stock pricing. Machine learning algorithms have been a recent and highly evolving field that has brought in immense changes in the way people behave around things these days. With the onslaught of the machine learning phase, and also the stock market data being abundantly available it is quite possible for machine learning to help investors with more idea and judgment about the stock prices helping them manage the trade leaning from the past data available. Machine learning as it is foster predictive analysis with the help from past data and helps systems learn through the algorithms already fed to them without any explicit programming. As far as the machine learning algorithms are concerned, many start with some simple machine learning algorithms such as Linear regression, and averaging and then gradually move on to the more advanced ones such as LSTM (Long Short Term Memory), Auto ARIMA, etc.

#### **The Dataset**

The good thing about stock price history is that it's basically a well labelled pre formed dataset. After some googling I found a service called AlphaVantage. They offered the daily price history of NASDAQ stocks for the past 20 years. This included the open, high, low, close and volume of trades for each day, from today all the way back up to 1999. Even better, a python wrapper exists for the service. I got my free API key from the website and downloaded Microsofts daily stock history.

```
from alpha_vantage . time series import Time Series import json
```

```
def save_dataset(symbol):
```

```
credentials = json.load(open('creds.json', 'r'))
```

```
api_key = credentials['av_api_key']
```

```
ts = TimeSeries(key=api_key, output_format='pandas')
```

```
data, meta_data = ts.get_daily(symbol, outputsize='full')
```

```
data.to_csv(f'/{symbol}_daily.csv')
```

Since AlphaVantage's free API only allows for 5 calls per minute (and up to 500 calls a day) I opted to download the datasets and save them in CSV format so I could use them as often as I wanted. For the stocks that had their IPO listing within the past 20 years, the first day of trading that stock often looked anomalous due to the massively high volume. This inflated max volume value also affected how other volume values in the dataset were scaled when normalising the data, so I opted to drop the oldest data points out of every set. I also drop the date since the model doesn't need to know anything about when trades happened, all it needs is well ordered time series data.

---

```
import pandas as pd
from sklearn import preprocessing
import numpy as np
history_points = 50
def csv_to_dataset(csv_path):
    data = pd.read_csv(csv_path)
    data = data.drop('date', axis=1)
    data = data.drop(0, axis=0)
```

## **5. FUTURE ENHANCEMENT**

Future scope of this project will involve adding more parameters and factors like the financial ratios, multiple instances, etc. The more the parameters are taken into account more will be the accuracy. The algorithms can also be applied for analyzing the contents of public comments and thus determine patterns/relationships between the customer and the corporate employee. The use of traditional algorithms and data mining techniques can also help predict the corporation's performance structure as a whole.

## **6. CONCLUSION**

Predicting stock prices a decade ago was an extensive and time-consuming process. Today, the power of machine learning algorithms helps us save time and efforts, while at the same time achieves better performance and higher efficiency. However, the technology still has a long way to go, until it becomes fully capable of solving the mystery of financial markets. Yet, it is good to know that if needed, you can always replace your personal financial consultant with an algorithm. At least you will be sure that all it will do is advice you and not try to sell you anything.

## **REFERENCE**

- [https://www.researchgate.net/publication/328930285\\_Stock\\_Market\\_Prediction\\_Using\\_Machine\\_Learning](https://www.researchgate.net/publication/328930285_Stock_Market_Prediction_Using_Machine_Learning)
- <https://www.quora.com/Can-machine-learning-algorithms-models-predict-the-stock-prices-If-yes-which-are-the-best-machine-learning-algorithm-models-to-predict-the-stock-prices>
- <https://www.ijeat.org/wp-content/uploads/papers/v8i4/D6321048419.pdf>  
<https://medium.com/datadriveninvestor/machine-learning-for-stock-market-investing-f90ad3478b64>
- <https://www.quora.com/How-do-I-apply-machine-learning-in-stock-trading>

---

**TRANSFORMATION IN THE NEW NORMAL - IMPACT OF COVID-19 ON INDIAN INDUSTRY: CHALLENGES AND OPPORTUNITIES**

---

**Ms. Dhara Vora**Assistant Professor, SVKM's Institute of International Studies, Mumbai, Maharashtra

---

**ABSTRACT**

*The next normal will not look like any in the years preceding the COVID-19, a pandemic that changed many socioeconomic situations around the world. In this paper, I shall explore the possibilities of the finding an opportunity and making strategy plan for an Indian industry. How to deal with them to eliminate their "Investment opportunity " on the next normal. A synthesis for the type of spillovers in the 'new normal', its future socioeconomic challenges are presented to enhance the readiness to the coming era. In order to visualise the amount of the possibilities and opportunities of the socioeconomic spillover, a framework is proposed, Tools are developed further to optimize the best socioeconomic possibilities, which would differ per an Industry and the stage of the new normal. The main implication of this work is that it would change the way any future pandemic or global emergency spillovers are evaluated or dealt with. This would establish a new path for future research in the 'new normal guidance' to explore new investment opportunities and transforming the industries in India.*

*Keywords: Indian Economy, Economic Downturn, Corona Pandemic, Global Emergency, GDP of India.*

---

**INTRODUCTION**

The economic impact of the 2020 coronavirus pandemic in India has been largely disruptive. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Ministry of Statistics. The Chief Economic Adviser to the Government of India said that this drop is mainly due to the coronavirus pandemic effect on the Indian economy. Notably India had also been witnessing a pre-pandemic slowdown, and according to the World Bank, the current pandemic has "magnified pre-existing risks to India's economic outlook".

The World Bank and rating agencies had initially revised India's growth for FY2021 with the lowest figures India has seen in three decades since India's economic liberalization in the 1990s. However after the announcement of the economic package in mid-May, India's GDP estimates were downgraded even more to negative figures, signalling a deep recession. (The ratings of over 30 countries have been downgraded during this period.) On 26 May, CRISIL announced that this will *perhaps* be India's worst recession since independence. State Bank of India research estimates a contraction of over 40% in the GDP in Q1 FY21. The contraction will not be uniform, rather it will differ according to various parameters such as state and sector. Young startups have been impacted as funding has fallen. Fast-moving consumer goods companies in the country have significantly reduced operations and are focusing on essentials.

**REVIEW OF LITERATURE**

The answer would depend largely on the extent of spread within India. So far, India is among the Asian economies that are not deeply impacted. With the number of Covid-19 cases nearing 2 lakh and the death toll topping 7,800, the impact of the virus on global sentiment, economic and otherwise, has been immense. While new afflictions have been declining in China – the epicentre of the outbreak – since the end of February, it is spreading fast outside. New cases outside China now surpasses those in China, with Italy, Iran and South Korea being the worst affected. With more than 160 countries reporting confirmed cases of Covid-19, its implications on the global economy is more threatening than envisaged a month ago.

**INDIA'S ECONOMIC SLOW DOWN**

Unemployment rose from 6.7% on 15 March to 26% on 19 April and then back down to pre-lockdown levels by mid-June. During the lockdown, an estimated 14 crore (140 million) people lost employment while salaries were cut for many others. More than 45% of households across the nation have reported an income drop as compared to the previous year. The Indian economy was expected to lose over ₹32,000 crore (US\$4.5 billion) every day during the first 21-days of complete lockdown, which was declared following the coronavirus outbreak. Under complete lockdown, less than a quarter of India's \$2.8 trillion economic movement was functional. Up to 53% of businesses in the country were projected to be significantly affected. Supply chains have been put under stress with the lockdown restrictions in place; initially, there was a lack of clarity in streamlining what an "essential" is and what is not. Those in the informal sectors and daily wage groups have

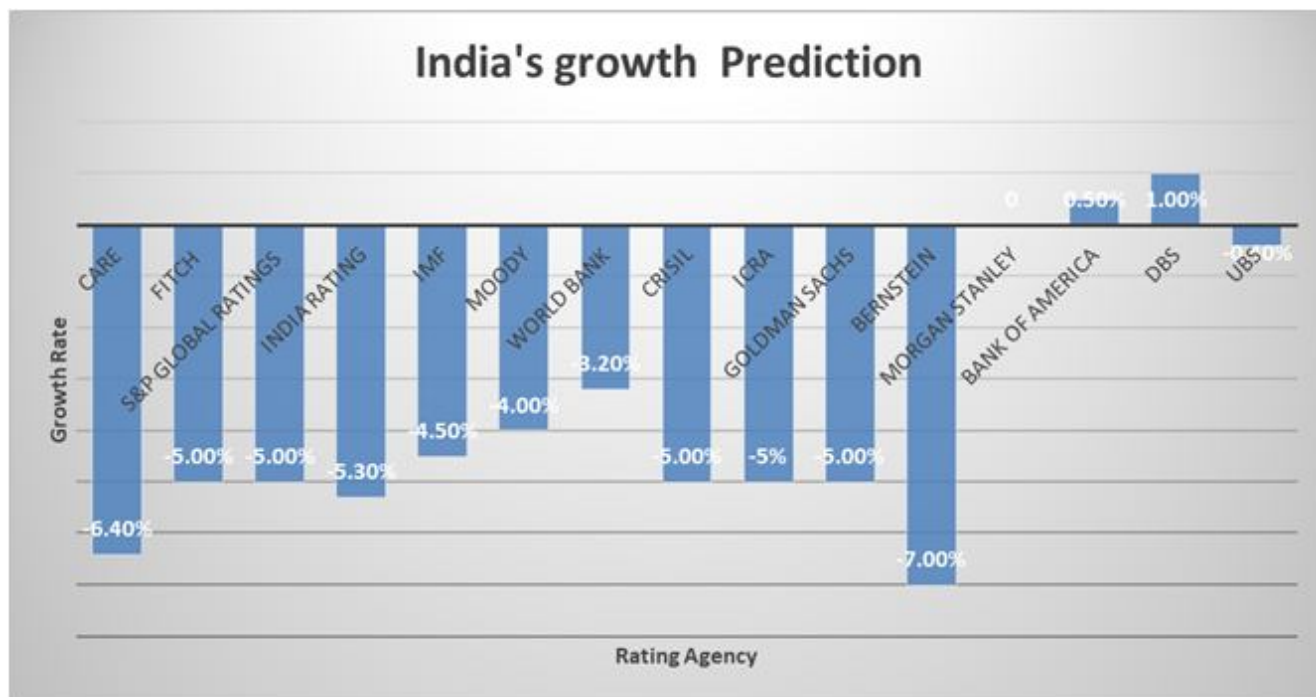
been at the most risk. A large number of farmers around the country who grow perishables also faced uncertainty.

### INDIA'S GROWTH PROJECTIONS REVISED DOWN

Most multilateral agencies and credit rating agencies have therefore revised their 2020 and 2021 growth projections for India keeping in view the negative impact of coronavirus-induced travel restrictions, supply chain disruptions, subdued consumption and investment levels on the growth of both global and the Indian economy.

#### GDP Growth Rate prediction for India

(Updated as on July 06, 2020)



### INDIA'S GROWTH PROJECTIONS REVISED DOWN

**Fitch Ratings** - Fitch has also cut its forecast for India's economic growth to 4.9% for 2019-20 from 5.1% projected earlier and afterwards revised the estimated growth of -5% for the current financial year in the month of June 2020.

**CRISIL rating** – CRISIL also has cut its forecast and estimated India's growth to negative. It has also estimated India to grow at 3.5% for the next financial year.

**Moody's** - Moody's Investors Service has revised down its growth forecast for India to 5.3% for 2020 from its earlier estimate of 5.4% made in February and afterwards revised the estimated growth of -3.1% for the calendar year 2020 in the month of June 2020. It has also estimated India to grow at 4% for the financial year 2021.

**S&P Global Ratings** – S&P has lowered India's economic growth forecast to 5.2% for 2020 as against 5.7% projected earlier and afterwards revised the estimated growth of -5% for the current financial year in the month of June 2020.

**Barclays** – Barclays has lowered India's economic growth forecast to 5.6% for 2020 as against 6.5% projected earlier and afterwards revised the estimated growth of -5% for the current financial year in the month of June 2020.

(Sunil et al., 2020) The trade impact of the coronavirus epidemic for India is estimated to be about 348 million dollars and the country figures among the top 15 economies most affected as slowdown of manufacturing in China disrupts world trade, according to a UN report. Whereas according to Asian Development Bank (ADB) the Covid-19 outbreak could cost the Indian economy between \$387 million and \$29.9 billion in personal consumption losses (<https://www.livemint.com/>). A survey by FICCI (2020) found that most industry respondents did not foresee positive demand account during the entire fiscal year. Demand side impact on tourism, hospitality and aviation is among the worst affected sectors that are facing the maximum burnt of the

present crisis. Consumption is also getting impacted due to job losses and decline in income levels of people particularly the daily wage earners due to slowing activity in several sectors including retail, construction, entertainment, etc. Some sectors like automobiles, pharmaceuticals, electronics, chemicals products etc. are facing an imminent raw material and component shortage.

CII identifies some policy / regulatory measures, which would help ease doing business in the wake of the outbreak of the COVID-19 pandemic and minimise the adverse effects on the health of the industry and economy.

1. Enhance Validity of licenses / approvals / NoCs
2. Easy & quick disbursal of pending dues
3. Provide speedy clearances
4. Relaxation / dispensation of labour law compliances
5. Contribution to PF & ESI funds
6. Facilitate ease of doing business for MSMEs
7. Facilitate trading across borders
8. Ease licensing requirement for production of Sanitizer.

(CARE ratings, 2020) The objective of the Survey is to understand the opinion from the business fraternity regarding the downside risks to the Indian economy on the backdrop of outbreak and spreading of this virus. Pick up in retail inflation by June 2020. (Dev and Sengupta, 2020) We are in the middle of a global pandemic, which is indicting two kinds of shocks on countries: a health shock and an economic shock. Right now, most of the policy focus is on the health shock, but soon it will become clear that the economy is also facing a serious problem. In this, India is not unique. All countries in the world will have to deal with the economic mess that the health shock will leave behind. But the mess may be particularly bad in India because the economy was in a weakened state when the shock hit us. And while the health shock will be temporary, the economic crisis it is triggering will affect us for a much longer period.

### REVIVING INDIAN ECONOMY

On 12 May the Prime Minister announced an overall economic package worth ₹20 lakh crore (US\$280 billion), 10% of India's GDP, with emphasis on India as a self-reliant nation. During the next five days the Finance Minister announced the details of the economic package. Two days later the Cabinet cleared a number of proposals in the economic package including a free food grains package. By 2 July 2020, a number of economic indicators showed signs of rebound and recovery. On 24 July the Finance Secretary of India said the economy is showing signs of recovery at a faster rate than anticipated, while the Economic Affairs Secretary said that he expects a v-shaped recovery for India.

### ATMANIRBHAR BHARAT

On 12 May the Prime Minister, in an address to the nation, said that the coronavirus crisis should be seen as an opportunity, laying emphasis on domestic products and "economic self-reliance", an *Atmanirbhar Bharat* (*transl. Self-reliant India*) through an *Atmanirbhar Bharat Abhiyan* (*transl. Self-reliant India Mission*). The following day the Finance Minister started laying out the details of the Prime Minister's vision which would continue into the next few days. The Finance Minister stated that the aim was to "spur growth" and "self-reliance", adding that, "self-reliant India does not mean cutting off from rest of the world". The law and IT minister, Ravi Shankar Prasad, also said that self-reliance does "not mean isolating away from the world. Foreign direct investment is welcome, technology is welcome self-reliant India... translates to being a bigger and more important part of the global economy."

### OBJECTIVES

**The major objectives of this study are**

1. To understand impact of Covid-19 on overall Indian Economy
2. To understand impact of Covid-19 on India's GDP.
3. To find out the challenges for the growth of GDP in Indian economy.
4. To find the opportunities post Covid-19 in Indian economy.



---

**RESEARCH METHODOLOGY**

In this study I have taken survey reports & study reports by various agencies like CRISIL, FICCI, PwC, ASSOCHAM, CII, and CARE Ratings for detail study. I have chosen the reports mostly published in March to June months to understand the impact of COVID-19 on Indian economy and various sectors. Also, I have studied few research papers and News articles which publish in these months.

**RESULTS AND FINDINGS**

It is revealed that when the global economy is on a slowdown mode no emerging economy can grow at its normal pace. The Indian economy was grappling with its own issues and COVID-19 made the matters worse. India's GDP has been on a consistent decline after peaking out at 7.9 in Q4 of FY 2018 to 4.5 in Q2 of FY 2020 and negative in Q3 of 2020. The industry was facing demand problems, due to which business houses were reluctant to undertake capex plans, unemployment was at its peak and exports which were consistently down for several months. India has the problem could be more acute and longer lasting, the economy was in parlous state due to Covid-19 struck.

Due to the measures adopted to prevent the spread of the Novel Coronavirus Disease 2019 (Covid-19), especially social distancing and lockdown, non-essential expenditures are being postponed. This is causing aggregate demand to collapse across the India. In addition to the demand reduction, there will also be widespread supply chain disruptions, as some people stay home, others go back to their villages, imports are disrupted, and foreign travel is stopped. This will negatively affect production in almost all industries. Gradually the shock will spread to manufacturing, mining, agriculture, public administration, construction – all sectors of the economy. This will adversely affect investment, employment, income, and consumption, pulling down the aggregate growth rate of the economy. Like India, several international economies are becoming cognizant of the risk they face by being overly dependent on one market. Making the current situation a learning opportunity, this is the time India can work on capturing potentially 40% of their competitor's market share by looking at indigenous production of goods, furthering the country's Make in India campaign.

**RECOMMENDATIONS**

Here are a few suggestions that the policymakers can consider as they gear up to deal with the economic crisis.

1. The first measure must be to protect the health and wealth of workers in the informal sector, who will be badly affected, and yet have little savings to tide them over the shock. This will not be easy to do, but there are two mechanisms that could be utilised: MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and Jan Dhan accounts.
2. For organised sector as discussed above, the objective should be to make the banks somewhat less risk averse in their overall lending, while preserving their authority to distinguish between viable and non-viable firms.
3. To increase liquidity and increase consumer confidence, the Government of India should provide a pay roll tax holiday for a quarter to help support demand in these stressful times.
4. CSR spending by corporate organisations should be directed towards a response fund dedicated for the management of the pandemic.
5. A disaster management framework focused on managing disease outbreak will become essential in the large and densely populated country like India.

**CONCLUSION**

In India, this has not yet started in a systematic manner and needs to be prioritised alongside steps to deal with the health crisis. By rationalizing tax rates or providing tax relief curb the impact of COVID-19 on the Indian economy might know after implementation of measures. About necessary measures to combat the economic impact from the rapidly spreading coronavirus, the Government policymakers would need to implement a substantial targeted fiscal, broader monetary stimulus, and policy rate cuts to help normalize the economic situation. As the COVID-19 crisis continues to expand, manufacturers will likely face challenges on numerous fronts. Manufacturers will also need to look beyond their own economic viability. They will need to coordinate closely with the public sector to forge plans that are essential to both public safety and the solvency of their workforce, while keeping the lights on in their operations. challenging climate. Some will be austere, but austerity measures should be tempered to preserve long term objectives. The Government of India is aiming to attract companies that wish to move out of China or are looking for an alternative to China. The coronavirus crisis should be seen as an opportunity, laying emphasis on domestic products and "economic self-reliance", an Atmanirbhar Bharat (transl. Self-reliant India) through an Atmanirbhar Bharat Abhiyan.



---

**REFERENCES**

- <https://www.assochem.org/upload/page/National-Response-to-Covid-19-ASSOCHAM.pdf>
- <https://www.assochem.org/covid19/ASSOCHAM-%20MSME%20Inputs.pdf>
- [https://www.assochem.org/upload/Recommendations-for-a-National-Response-to-the-Economic-Impact-of-Covid-19\\_Final.pdf](https://www.assochem.org/upload/Recommendations-for-a-National-Response-to-the-Economic-Impact-of-Covid-19_Final.pdf)
- <http://www.careratings.com/upload/NewsFiles/CareInPress/Coronavirus%20outbreak%20will%20set%20back%20India's%20growth%20recovery%20-%20The%20Economic%20Times.pdf>
- <https://economictimes.indiatimes.com/news/economy/indicators/view-indias-economy-is-ailing-from-more-than-covid-19/articleshow/76637162.cms>
- [https://www.researchgate.net/publication/340998382\\_THE\\_IMPACT\\_OF\\_CORONA\\_VIRUS\\_ON\\_NPA\\_AND\\_GDP\\_OF\\_INDIAN\\_ECONOMY](https://www.researchgate.net/publication/340998382_THE_IMPACT_OF_CORONA_VIRUS_ON_NPA_AND_GDP_OF_INDIAN_ECONOMY)
- <https://www.crisil.com/en/home/our-analysis/views-and-commentaries/2020/04/covid-19-impact-on-economy-corporate-revenue-and-profitability.html>
- <https://www.crisil.com/en/home/newsroom/press-releases/2020/06/a-flight-to-safety-as-indian-banks-navigate-tumultuous-times.html>
- [https://en.wikipedia.org/wiki/Economic\\_impact\\_of\\_the\\_COVID-19\\_pandemic\\_in\\_India](https://en.wikipedia.org/wiki/Economic_impact_of_the_COVID-19_pandemic_in_India)
- <http://ficci.in/study-page.asp?spid=23274&sectorid=130>
- <https://blog.covid19india.org/2020/05/27/dataopsworkflow/>
- <https://www2.deloitte.com/in/en/pages/consumer-business/articles/following-up-on-the-immediate-economic-response.html>

---

**AN ANALYSIS OF NEW EDUCATION POLICY - 2020 AND THE ROLE OF LAW FOR THE EDUCATION OF CHILDREN WITH DISABILITIES IN INDIA**

---

**Prof. (Dr.) N Dasharath**Professor of Law & Chairman, University Law College & Department of Studies in Law and Dean, Faculty of Law, J. B Campus, Bangalore University, Bengaluru

---

**INTRODUCTION**

There is a long standing debate on the way of providing education from primary to secondary level of education for children with disabilities (CWD) for adopting segregative or integrative /inclusive education.

By now it is fully settled that the disability rights activists are fully in favour of adopting integrative/inclusive methods of education for children with disabilities for the main reason such as:

- a. Segregation in childhood eventually leads to segregation in adult life.
- b. Breaking of relationships, which is an inevitable result of segregation, is the most serious form of social deprivation that further damages children's ability to learn.

There is a fundamental distinction between integrative and inclusive education for children with disabilities. 'Integration' refers to the admission of a pupil into a non- special or mainstream school without the curriculum being necessarily adjusted to their different abilities. 'Inclusion' implies an environment in which a child will be able to learn in his or her own way, differently from other children, and still belong to the mainstream setting.

The term 'inclusive education' refers to the kind of educational environment that is necessary to make inclusion in mainstream schools possible for children who have traditionally been excluded from them. Realizing that special schools promote isolation, alienation, and social exclusion, disability rights activists have called for inclusive education which can serve as the bedrock of a truly inclusive society accepting, respecting and celebrating diversity.

The foundation for inclusive education for children with disabilities can be found from the judgment of the SC of United States of America in the famous case of *Brown v. Board of Education*<sup>1</sup> where the SC held racial segregation is unconstitutional. The author of this article draws inspiration from this judgment and feels the same should be adopted for inclusive education for the CWD's in India.

Ocean of ink and heaps of pages have been spent on arriving at an accurate data on the CWD and PWD population but due to one or the other reasons the various NSSO surveys and the census of Indian surveys are pointing at number of barriers to get the accurate data specially in the area of primary level of education to higher levels of learning.

Internationally the rights of persons with disabilities are now treated as Human Rights from the time of adopting and enforcing the convention on the rights of persons with disabilities 2008. The national policy on education from 1986<sup>2</sup> - 2019<sup>3</sup> contain provisions for promoting education, employment and other spheres of life activity pertaining to the persons with disabilities along with the non-disabled pupils.

The author is highly disturbed on the issue of not using appropriate terminology for person with disabilities. However the author does not wish to enter into any controversies for giving a particular terminology for addressing person with disabilities.

Finally the contribution of Indian, United Kingdom (UK) and United States of America (USA) judicial decisions are highly commendable in delivering judgments in the area of education from primary level to higher levels of learning of PWD's and CWD's.

**1. Law and policy for segregation or integration/inclusive education for Children with Disabilities (CWD) – International experience:****A. Inclusive education defined -**

UNESCO defines inclusive education as follows: Inclusive education is concerned with providing appropriate response to the broad spectrum of learning needs in formal and non-formal educational settings. Rather than

---

<sup>1</sup> 347 U.S.483 (1954)

<sup>2</sup> [www.ncert.nic.in](http://www.ncert.nic.in)

<sup>3</sup> <http://mhrd.gov.in>

being a marginal theme on how some learners can be integrated in the main stream education, inclusive education is an approach that looks into how to transform education systems in order to respond to the diversity of learners.

### B. The Doctrine of Separate but Equal -

In the landmark case of *Brown v. board of Education*<sup>1</sup>, The US SC held that even if schools were equal, as compared to in another, and students has access to equal facilities; equal protection of the law required that black students had access to the same schools as white students.

The court, in Brown's case assumed that race does not affect learning ability and thus does not provide a reasonable ground on which to differentiate between people for educational purposes. In the language of discrimination analysis, the children where 'similarly situated', to the extent that functional impairment may, and in many odd cases, affect learning ability.

The situation of children segregated on ground of learning impairment is obviously different from that of children segregated on ground of race. The analysis of the court, however, is not restricted to this point alone. It also takes into account 'intangible factors' which lead to a profoundly unacceptable result: lasting damage to and the marginalization of a class of individuals. Significantly, it is in this sense, in the harm caused by separateness the creation of feelings of inferiority and resulting social exclusion – that separate is inherently unequal, and thus inherently discriminatory.

The requirement of reasonable adjustment contained in Part IV of the Disability Discrimination Act 1995 (DDA) of UK entitles children to an accommodation, which schools must provide to enable disabled pupils to be included in mainstream facilities. So also the provisions of American's Disabilities Act, 1990 of USA contain provisions for reasonable accommodation" for children with Disabilities in the schools.

The removal of barriers to access requires more than opening doors to existing facilities; it also requires accommodations to enable the disabled child to participate effectively in the learning environment. In this regard, the disability-specific Shadow Directive proposed by the European Disability Forum<sup>2</sup> (EDF) could, if adopted, provide other European countries (including the new Member States) with a framework within which to adopt inclusion and anti – discrimination provisions in national legislation.

## 2. Indian experience for inclusive education for Children with Disabilities (CWD) from primary to secondary level education.

### A. Profile of population of PWD in India:

According to Census 2001<sup>3</sup>, there were 2.19 crore persons with disabilities in India who constituted 2.13 percent of the total population. This includes persons with visual impairment, hearing, speech, locomotors and mental disabilities. The Census data shows that 75 per cent of persons with disabilities lived in rural areas, 49 per cent are literate and only 34 per cent are employed.

According to Census 2011<sup>4</sup>, there are 2.67 crore persons with disabilities in India who constituted 2.21 percent of the total population. This includes persons with visual impairment, hearing, speech, locomotor and mental disability, multiple disability and other disabilities. The census data shows that 70 percent persons with disabilities lived in rural areas.

The comparative population figure for India by type of disability is given below:-

### Census: 2011<sup>5</sup>

Type of Disability	Population	%
Locomotor	0.54	20
Visual	0.5	19
Hearing	0.51	19
Speech	0.2	7

<sup>1</sup> Supra note, No. 1

<sup>2</sup> cms.horus.be

<sup>3</sup> censusindia.gov.in

<sup>4</sup> Ibid note 8

<sup>5</sup> <http://mhrd.gov.in>, census of India 2011

Mental	0.22	8
Others	0.49	18
Multiple	0.21	8
<b>Total</b>	<b>2.67</b>	<b>100</b>

### B. Profile of Elementary Education and Literacy of CWD

According to the NSS 58<sup>th</sup> round (Jul-Dec.2008) 25 percent of the literate population of people with disabilities had received education up to the primary level ( five years of schooling), 11percent up to the middle level (eight years), while a mere 9 percent had nine or more years. Interestingly, enrolment ratios for those with disabilities aged 5 to 18 years in a mainstream school were higher in rural areas than in the urban areas. Data on children with disabilities in elementary classes collected under District Information system for Education (DISE) reveals that their number varies from year to year.

The author respectfully submits that after the passing of the Rights of Persons with disability act 2016 by the parliament of India, the populations of PWDs has to be reassessed by different surveys with proper enumerative methods. This is for the reason that the RPD act list out 21 types of disabilities annexed to its schedule. As a result the population of PWDs is likely to increase fro the present 2.67 crores as per 2011 census.

### C. New Education Policy 2020:

The New Education Policy 2020 (NEP 2020) has come into force in the month of July 2020. The author of this article only focuses upon the Education of Children with Disabilities (CWD's or Divyang Children). The NEP 2020 with regard to School Education is mentioned in Part 1. The said Part 1 has the following headings starting from point 1 to point 8 and further subdivided into different sub points./ Part 1 contains 8 headings namely:

1. Early Childhood Care and Education: The Foundation of Learning
2. Foundational Literacy and Numeracy: An Urgent & Necessary Prerequisite to Learning
3. Curtailing Dropout Rates and Ensuring Universal Access to Education at All Levels
4. Curriculum and Pedagogy in Schools: Learning Should be Holistic, Integrated, Enjoyable and Engaging
5. Teachers
6. Equitable and Inclusive Educa4tion: Learning for All
7. Efficient Resourcing and Effective Governance through School Complexes/Clusters
8. Standard-setting and Accreditation for School Education

Till now the formulated educational policies in Indian education system have been concentrating in bridging the gap between gender and social category in all levels of school education, especially at the secondary level - particularly for Socio-Economically Disadvantaged Groups (SEDGs) that have been historically underrepresented in education.

SEDGs as a varied content of identities such as Gender identities, Socio-Cultural identities, Geographical identities and identity based on Socio-Economic conditions in the society. The Persons with Disability group is a special group which is socially and economically disadvantaged one.

The enrollment in the school at different levels of learning is in decreasing trend more particularly in the SEDGs for various reasons.

As per statistics revealed by U-DISE<sup>1</sup> 2016-17, the enrollment drop-offs are more severe for differently abled children (1.1% to 0.25%).

The National Education Policy 2020<sup>2</sup> (NEP) is an interesting policy which takes care of the aspects of inclusion in the area of education for children with special needs by way of ensuring quality of education as provided in par with other children.

The policy of inclusive education for children with special needs is adopted by NEP 2020 taking note of the provisions of inclusive education for children with disabilities (CWDs) as guaranteed and recommended by the

<sup>1</sup> Unified District Information System for Education

<sup>2</sup> W.e.f 29<sup>th</sup> July 2020

Rights of Persons with Disabilities Act 2016 (RPD Act). While preparing the National Curriculum Framework, NCERT will ensure that consultations are held with expert bodies such as National Institutes of DEPwD.

In regard to Children with multiple disabilities steps will be taken as per National Education Policy 2020, for integration of CWDs by recruitment of special educators with cross disability training and by way of establishing resource centres for CWDs.

According to RPD Act 2016 for all children with Disabilities barrier free environment will be provided in schools as per NEP 2020.

The said para is verbatimly taken as it is mentioned in NEP 2020. Different categories of children with disabilities have differing needs. Schools and school complexes will work and be supported for providing all children with disabilities accommodations and support mechanisms tailored to suit their needs and to ensure their full participation and inclusion in the classroom. In particular, assistive devices and appropriate technology-based tools, as well as adequate and language-appropriate teaching-learning materials (e.g., textbooks in accessible formats such as large print and Braille) will be made available to help children with disabilities integrate more easily into classrooms and engage with teachers and their peers. This will apply to all school activities including arts, sports, and vocational education. NIOS will develop high-quality modules to teach Indian Sign Language, and to teach other basic subjects using Indian Sign Language. Adequate attention will be paid to the safety and security of children with disabilities.

The author submits that the RPD Act 2016 guarantees and recognizes both separate and inclusive education for CWDs. The said NEP 2020 also recognizes and urge for the same. As per the RPWD Act 2016, children with benchmark disabilities shall have the choice of regular or special schooling. Resource centres in conjunction with special educators will support the rehabilitation and educational needs of learners with severe or multiple disabilities and will assist parents/guardians in achieving high-quality home schooling and skilling for such students as needed. Home-based education will continue to be a choice available for children with severe and profound disabilities who are unable to go to schools. The children under home-based education must be treated as equal to any other child in the general system.

The NEP 2020 ensures equity and equality of opportunity of education for both home based and general education for CWD's. In this direction, the NEP 2020 strongly insists for the audit of home based education for CWD's at regular intervals of time. While it is clear that the education of all children with disabilities is the responsibility of the State, technology-based solutions will be used for the orientation of parents/caregivers along with wide-scale dissemination of learning materials to enable parents/caregivers to actively support their children's learning needs will be accorded priority.

The NEP 2020 lays special emphasis on Children with learning disabilities. 'Learning Disability' means such disability where a person donot keep in memory of anything in the mind and oftenly forgets what is taught. Therefore it is insisted that the children with learning disabilities should be identified at the earliest and special support system should be there for their progress in learning reveals most of the studies carried out by way of research on the Children with Learning Disabilities in schools.

The NEP 2020 strongly insists for sensitizing the persons belonging to underrepresented groups, sensitization of gender and sensitization of Children with learning Disabilities including children with other disabilities.

The awareness and knowledge of how to teach children with specific disabilities (including learning disabilities) will be an integral part of all teacher education programmes, along with gender sensitization and sensitization towards all underrepresented groups in order to reverse their underrepresentation.

The NEP 2020 in point number 6.15 verbatimly states that, Alternative forms of schools, will be encouraged to preserve their traditions or alternative pedagogical styles. At the same time, they will be supported to integrate the subject and learning areas prescribed by the NCFSE into their curricula in order to reduce and eventually eliminate the underrepresentation of children from these schools in higher education. In particular, financial assistance will be provided to introduce science, mathematics, social studies, Hindi, English, State languages, or other relevant subjects in the curriculum, as may be desired by these schools. This would enable children studying in these schools to attain the learning outcomes defined for Grades 1–12. Furthermore, students in such schools would be encouraged to appear for State or other Board examinations and assessments by the NTA, and thereby enroll in higher education institutions. Capacities of teachers in the teaching of science, mathematics, language, and social studies will be developed including orientation to new pedagogical practices. Libraries and laboratories will be strengthened and adequate reading materials like books, journals, etc., and other teaching-learning materials will be made available.

**3. Legislative Framework for inclusive education for CWD.**

After India ratified the UN Convention on Rights of Persons with Disabilities, 2008, the Parliament for the purpose of adopting and implementing the said Convention enacted a landmark legislation known as the Rights of Persons with Disabilities Act 2016. The said Act has far reaching provisions for the empowerment of children, girls and women with disabilities.

Section 4 (1) of the above said Act provides that the State Government and the local authorities shall take measures to ensure that the women and children with disabilities enjoy their rights equally with others.

Subclass 2 of section 4 further provides that the State Government and the local authorities shall ensure that all children with disabilities shall have right on equal basis to freely express their views on all matters affecting them and provide them appropriate support keeping in view their age and disability.

Subclass 3 of section 4 contains important provisions for empowerment of women and children with disabilities through schemes, training, helpline for various concessions and services and also for providing protective and compensative measures in event of any fear of exploitation.

Chapter III of the Rights of Persons with Disabilities Act 2016 (RPD Act) contain the provisions relating to education. Under this chapter section 16 of the RPD Act provides that children and adult with disability be provided inclusive education both by government and private educational institutions at regular and distance levels of education by both State and Central governments.

Further section 16 provides for regular survey of children (s) dropout and out of school data for the purpose of implementing the provisions pursuant to section 16, 17, 18 and 31 of the RPD Act.

Subclass 2 of section 16 is important since, it provides for appointment of nodal officer at District Education Officer for the purpose of ensuring admissions and other facilities for children with disabilities as per section 16 and 31 of the RPD Act.

Section 17 of the RPD Act provides for "Education for Children with disability" (CWD). Under this section there is a provision for appointment of teachers for special education for CWD at early education stage.

Every child with specified disability shall be enrolled in a neighborhood main stream school or special school in accordance with the choice and convenience of the child and his/her parents. No child with disability shall be denied free and full quality education in all schools.

Further section 17 provides the provision of assistive learning devices to all persons with intellectual, sensory, locomotor, cognitive and developmental disabilities for enhancing communication.

Further section 17 contains the provisions protecting the interests of intellectual and developmental CWD's. Further State government may prescribe alternative subjects, modified curriculum and examination system to suit the needs of CWD's.

In a way RPD Act 2016 is a very beneficial legislation for CWD's including the Girls with Disability for seeking education for the purpose of joining the main stream of life activities.

**4. Analysis of National Education policy 2020**

The NEP 2020 is an another boon for the Persons with disabilities after United Nations Convention on RPD Act 2006. The said policy has a vision for inclusion and a mission for overall empowerment of persons with disabilities.

In reference to the State of Karnataka the author of this article submits that, there are four government Special education Schools for the visually challenged children from class 1 to class 10. There is one government polytechnic college in diploma courses for the students with speech and hearing impairment in Mysore.

Whereas there is one rehabilitation centre in the city of Davangere which provides rehabilitation for 21 types of disabilities as listed to the schedule of the RPD Act 2016. This rehabilitation centre is the first of its kind in Karnataka State, there is also an exclusive policy 2006 in Karnataka for the persons with disabilities.

Many mentally retarded children are in increase in Karnataka State which are run by the Non Governmental Organisations. Most of the schools for visually challenged children from class 1 to class 10 are run by NGO's. Whereas an exclusive school for the children with speech and hearing impairment is run by a well known NGO known as 'Hamsadhvani' in Bangalore. The author submits that the NEP 2020 though puts an emphasis on the inclusive education for children with disabilities, but the policy does not provide the ways and needs for implementing the same, rather NEP 2020 mention for implementation of the provisions that are in place for

CWD as per the Rights of Persons with Disabilities Act 2016. The NEP 2020 does not contain specific provisions for inspection and regulation of NGO's by method of online inspection. This method of online inspection of NGO's if introduced, there will be transparency in the affairs of management of NGO's which are tirelessly working for the empowerment by educating the CWD's.

The author of this article submit while analyzing NEP 2020 that in the era of digital education "CWD's pursuing school education from class 1 to class 10 should be provided all the aids and appliances and other facilities for pursuing education and writing examinations by CWD's digitally.

Further there is no mention of 'reasonable adjustment/accommodation measures' for CWD's in schools while pursuing education.

## **5. Judicial response for promoting integrative education for CWD, PWD at different levels of learning.**

### **• Extra time for writing examination for PWDs**

In the case of *National Association for the Blind and others v. Central Board of Secondary Education and others*<sup>1</sup>, the Delhi High Court directed to 'grant an extra hour to blind students (appearing for a written examination): meaning thereby that they shall be given four hours instead of three hours given to normal students'. The Respondent Board was also directed to permit the school from which a blind candidate is to appear to choose amanuensis, subject to observance of the relevant rules. The court did not allow modification of the mathematics paper and supply of question papers in Braille as there was no sufficient time before the examinations but directed that for the future examinations, the curriculum and the examination system shall be fixed keeping in view the objectives of PWD Act.

## **6. Conclusion and Suggestions**

1. It is concluded by submitting that there is a division of labour between the ministry of Human Resource Development Government of India which take care of overall general education and the ministry of Social justice and empowerment Govt. of India which takes care of overall empowerment of person with disabilities including their education. However in most of the countries in the world there is a single ministry that takes care of both general education and education of persons with disabilities. Therefore the author of this article suggests that the general education and the education of persons with disability should be under the ministry of education' of Central government and the ministry of education at the level of state government.
2. It is concluded by submitting that there is also a division of labour between the department of rehabilitation council of India and that of the department of education for training the teachers. Therefore the author suggests that the training of teachers to teach in special schools and also in general schools for CWD be brought under the Ministry of education.
3. One of the most difficult challenges across various jurisdictions is in the matter of identification of CWD through surveys for collecting the data. Whereas the data is collected by employing Anganwadi teachers, primary and secondary school teachers, Asha workers etc. who in fact do not possess proper idea and full information about the persons with disabilities, as a result their surveys are not accurate. Therefore the author suggests that specially trained enumerators in the area of disability should be engaged for conducting the surveys and census of persons with disabilities.

---

<sup>1</sup> A.Mohit, M Pillai, and P. Rungta, (2006), Rights of the Disabled, New Delhi:NHRC Publications.

## SUSTAINABILITY: FOSTERING PERSONAL VALUE DEVELOPMENT THROUGH COOPERATIVE GAMES

**Ms. Neeharika U. Deshmukh<sup>1</sup> and Dr. Umakant Vasantrao Deshmukh<sup>2</sup>**

Assistant Professor<sup>1</sup>, JSSP Arts, Com, & Sci. College, Goveli, Kalyan, Thane

Assistant Professor<sup>2</sup>, Chembur Sarvankash, Shikshanshastra Mahavidyalaya, R. C. Marg, Chembur (E,) Mumbai

### ABSTRACT

*The aim of the current study was to find out primary teachers the personal experiences and perspectives on values education through the activities and games. Qualitative interviews with 42 teachers was conducted and analyzed. Values education was mostly about compliance with values. The learning values in values education were mainly on how to treat others and on self-responsibility. Teachers did not take a critical approach. Values education was largely described as an everyday practice in the class room interactions. There was a lack of proper knowledge in this domain. So researcher try to inculcate values through the learning experiences through various activities and games rather than only oral lectures and got their experiences about it. India Vision 2020 our honourable Ex. President Dr. A. P. J. Abdul Kalam state that, 'the most important for our country is to impact good quality and skill for India.'*

*Keywords: Personal development, Value education.*

### INTRODUCTION

India is a spiritual land with rich culture. Its philosophy is full of values. History has shown that education without a moral foundation can produce diabolical monsters. Values are also necessary factors to make visible the civil part of civilization.

The American Commission on Teacher Education rightly observes,

*"The quality of a nation depends upon the quality of its citizens. The quality of its citizens depends not exclusively, but in critical measure upon the quality of their education, the quality of their education depends more than upon any single factor, upon the quality of their teacher."* Education gives Knowledge, Skills and Values. An individual think for himself, while citizen thinks about society.

### VALUE EDUCATION

According to Oxford dictionary, values means worth. According to Jules Henry in "Culture against Man" (1963), values are something that we consider good such as love, kindness, quietness, contentment, fun, honesty, decency, relaxations and simplicity.

The education reform document challenges of education (1985) enlists the following value orientation objectives:

- Physical, intellectual and aesthetic development of personality.
- Inculcation of a scientific temper and democratic, moral and spiritual values.
- Fostering a healthy attitude to dignity of labour and hand work.
- A commitment to principles of secularism and social justice.
- Promotion of international understanding.
- Development of self-confidence to innovate and face unfamiliar situations.
- Creation of awareness of physical, social, technological, economic and cultural development.
- A dedication to uphold the integrity and honour and foster the development of the country.

### CLASSIFICATION OF VALUES

**Plato's classification:** Truth, Beauty and Goodness.

**Springer's classification:** Theoretical values, Economic values, Aesthetic values, Social values, Political values and Religious values.

### PERSONAL VALUE DEVELOPMENT

Mahatma Gandhi - "Education means all-round drawing out of the best in child and man—body, mind, and spirit." As such, education becomes the basis of personality development in all dimensions—moral, mental, and



emotional. Since ancient times, it is said "Sa Vidya Ya Vimuktaye," which means that with education we finally attain salvation. Values are broadly divided for personal development into three parts.

**1. Physical:** The body and mind work together. And for your mind to have the stamina to strive, your body should be in as good shape as possible through cooperation and self confidence.

**2. Mental:** The mind stretching your mind, developing good thinking habits, good study habits, pursuing ideas, and trying to find ways to apply them to human respectful behaviour. **3. Spiritual:** Humans are unique, you will be a student of the spiritual side of your nature.

**Significance :** Education is a socializing and humanizing individual through their life. Human values significance for individual as well as social.

1. Good citizenship.
2. Healthy as well as balanced personality.
3. Reorganization with reconstruction of personal as well as social experiences.
4. Character development.
5. National integration and national development.

**Objectives :** To analyze the holistic impact of games on teachers personal value development of five human values are like, Cooperation, Self Confidence, Respect, Harmony, Truth.

**Scope and Limitation:** YCMOU, Nashik open distance university run the in-service teacher education degree course i.e. B. Ed. for primary in-service teachers of Maharashtra, at various B. Ed. colleges canter but the present research is delimited to Chembure Sarvankash Shikshanshastra Mahavidyalaya, Chembur, Mumbai Canter only.

**Sample:** Researcher go with cluster sampling, every member of the population is assigned to one, and only one, group. Each group is called a cluster. A sample of 74 students teachers of YCMOU, Nashik open distance university students from CSSM, Chembur, Mumbai Canter are surveyed.

**Hypothesis:** There is no significant difference between male and female personal value development through co-operative games.

## **REVIEW OF LITERATURE**

The major review of literature which are from the various resources are following.

- NCERT (1979) and Gandhi peace foundation. The jointly studies in Gandhian values at the school stage, document named is, "Re-Orientation of curriculum based on Gandhian values." According to this document it is stated that the human values are the basic of new social values are truth, non violence, freedom, democracy, sarva dharma samabhav, equality, self discipline and cleanliness are the essential values for a reborn India.
- John Hare (2010) identified that holistic education is allied with attribute and behaviour as an outcome within a student. Some noteworthy characteristic are reflective approach demonstration, readiness of consistent improvement skills, academic maturity, communication skills, maintaining relationship with skills, integrity and good involvement of behaviour and meeting environment etc.
- Yasoda R. and Swapna K., (2015) studied on , Attitude of B. Ed. Students towards human values. They focused on the human values with respect to their sex, father's educational qualifications and occupation, mother's occupation and, parents annual income also. Finding was, B.Ed. students with their house wives mothers occupation and others differ significantly in their attitude towards human values. House wives mothers occupation are an influencing factor of B.Ed. students attitude towards human values.

Above all literature we can conclude that, our aim for visionary approach towards achievement of human values and its developmental practices in our life.

**Scope and Limitation:** YCMOU, Nashik open distance university run the in-service teacher education degree course i.e. B. Ed. for primary in-service teachers of Maharashtra, at various B. Ed. colleges canter but the present research is delimited to Chembure Sarvankash Shikshanshastra Mahavidyalaya, Chembur, Mumbai Canter only.

**Tools :** For this study descriptive survey method was employed for the present study. Total no of 74 YCMOU, Nashik student teachers from centre CSSM, Chembur center, Mumbai consist as a sample.

**Methods:** Conducted various games and self made five point scale was used for collecting the relevance data by researcher. Human values are like, Cooperation, Self Confidence, Truth,

Harmony and Respect are in the tool, five major dimensions related. The data was collected and analyzed by using Mean, SD and t- value statistical techniques.

**List of Games:** 1. Vision Game. 2. Sharing the Newspaper. 3. Recognizing Truth. 4. Guard the Treasure. 5. Cooperative Juggling.

**Data analysis: Table 1.1:** Gender wise personal value development.

Variables	Gender	N	Mean	S. D.	t-value	Significance at 0.05 level
Sex	Male	27	132.96	8.67	1.858	Not Significant
	Female	47	128.76	10.46		

df = 72 , Table t-value 1.990

**Interpretation:** From table 1.1, seen that the obtained t-value is less than the table t- value at except in the case of variable sex is not influencing factor of the attitude of teachers.

**Findings:** Male and Female teachers do not differ significantly in their personal value development.

**Table 1.2: Personal value development score of student teachers human values.**

Sr. No.	Dimensions of Human Values	Gender				t-value	Significance at 0.05 level
		Male (N=27)		Female (N=47)			
		Mean	SD	Mean	SD		
1	Cooperation	36.44	4.27	34.95	5.00	1.35	Not Significant
2	Self Confidence	24.22	3.15	23.19	3.64	1.28	Not Significant
3	Truth	27.70	2.86	28.17	2.86	0.68	Not Significant
4	Harmony	29.40	3.14	28.27	3.49	1.43	Not Significant
5	Respect	15.18	3.47	14.14	2.87	1.32	Not Significant

df = 72, Table t-value 1.990

**Interpretation:** From table 1.2, the obtained t-value clearly indicates that there is no significant difference in the students teacher's personal value development of male and female towards human values such as Cooperation, Self Confidence, Truth , Harmony and Respect.

## FINDING

Gender wise not an influencing factor of teacher's on personal value development towards different dimension of human values.

## RECOMMENDATIONS

Researcher recommended to further study on students and teacher of various level of learning, like primary level, Secondary level, Higher secondary level, Degree level and higher education level also.

## CONCLUSIONS

Activity and games should be organized in such a way that, human values are automatically imbibed and desired change in the attitude takes place. According to Reid, "Education is part of life, and clearly our questions about values and education are inseparably from questions of values in life. Values are embodied in educational practices." Albart Einstein - "No any mental activity will be completed without physical activity."

## BIBLIOGRAPHY

1. Bahai Academy. (2005) Guide Book of Moral Capabilities Unit 1 Fundamentals Panchgani, Baha'i Academy.
2. Rama, T. N. and Y. Reddy, V. (2014) Survey Based Study on Attitude of Final Year Degree Students towards Value Education in Chittoor Town. IOSR Journal of Research & Method in Education . Volume 4, Issue 1 Ver. IV (Feb. 2014), PP 90-95
3. Sangal R, Karmarkar N.C. & Ramancharla P. (2018) Mentors Guide for Universal Human Values. Varanasi , IIT(BHU).

- 
4. Singh Priyanka. Impact Of Value Based Education On Holistic Personality Development And Management Of Academic Stress In Higher Education Institutions Of India , Agra Dayalbagh Educational Institute (Deemed University) (Ph. D.)
  5. Thornberg Robert & Oğuz Ebru Teachers' views on values education: A qualitative study in Sweden and Turkey.
  6. [https://www.mkgandhi.org/articles/value\\_edn.htm](https://www.mkgandhi.org/articles/value_edn.htm)
  7. <https://www.success.com/the-ultimate-guide-to-personal-development>
  8. <https://stattrek.com/survey-research/sampling-methods.aspx>
  9. <http://www.yourarticlelibrary.com/education/values-education>

---

**ISSUES AND CHALLENGES OF CONSTRUCTION AND OTHER BUILDING WORKERS DURING COVID-19 PANDEMIC– AN ANALYSIS OF THE LAW**

---

**Prof. Dr. Suresh V. Nadagoudar<sup>1</sup> and Muniraja M<sup>2</sup>**<sup>1</sup>Principal & Professor of Law, University Law College & Department of Studies in Law, Bangalore University, Bengaluru<sup>2</sup>Research Scholar, University Law College & Department of Studies in Law, Bangalore University, Bengaluru

---

**I. INTRODUCTION**

The construction and other building workers who are employed to do any skilled, semi-skilled or unskilled, manual, supervisory, technical or clerical work for hire or reward, whether the terms of employment be expressed or implied, in connection with any building or other construction work plays an important role in national development. There are about 16.73 lakhs registered construction workers up to February 2020. Thereafter, the number of registered construction workers increased to 17,59,508 up to the month of April 2020 in Karnataka State. Apart from several unregistered workers, majority of the construction workers are migrated labour from different parts of India and working in major cities like Bengaluru, Mysuru, Chennai, Bombay, Delhi, etc. the construction workers have to be provided with certain health, safety and welfare measures under “The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act 1996”.

However, the ground reality is that many of these workers are deprived of the mandatory health, safety, and welfare facilities and left high and dry by their employers. The Building and other Construction Workers (Regulation of Employment and Conditions of Service) Act 1996, imposes several obligations on the employer/contractor towards construction workers. However, the obligations are hardly observed by them, particularly in the Covid-19 Pandemic situation. The construction workers are the worst affected ones due to the stoppage of works and loss of employment. It is the responsibility of the employer/contractor to protect the welfare of the workers in such a situation. Some efforts are made by the Government to provide wages and facilities through the State Welfare Board, but the majority of the workers are deprived of the same due to the non-availability of proper data about migrant construction labour. As a result, many of them have migrated back to their native places and most of them are suffering without employment and other facilities.

Collecting and gathering statistics of any living and non-living things is not an easy task for the governments or to any agency involved in the collection of data. The reason for the difficulty in collecting statistics (data) of construction and other building workers is that they belong to the unorganised and vulnerable sector of workers. There has to be data for addressing the issues and challenges about the problems faced by the aforesaid workers for the purpose of providing health, safety and welfare of the said unorganised workers.

The article intends to study and discuss the issues and challenges faced by the workers during Covid-19 with reference to the legal position under Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act 1996 (Hereinafter referred as the Act) and to offer possible solutions for the amelioration of the said workers.

**II. STATISTICS PERTAINING TO REGISTERED CONSTRUCTION WORKERS IN KARNATAKA STATE**

The unorganized work force in our country is around 94 to 95% out of the total workforce. This is evident from the report submitted by Sri Arjun Sengupta Committee Report<sup>1</sup>.

The data is also furnished by the census of India and the various National Sample Survey Organisations (NSSO) at different intervals of time. It is quite often that the higher officials of the ministry of planning and statistics implementation and the ministry of labour and employment says that they do not have any accurate data of migrant workers, as a result, there is lack of scientific data of construction and other building workers which include also the migrant labour.

It is estimated that approximately in India, there are around 10 crores of construction and other building workers. It was reported that, in the state of Karnataka, there are around 16.73 lakhs of construction and other building workers upto February 2020<sup>2</sup>. The report also reveals that the sum of Rs.8,538 crores collected as cess,

---

<sup>1</sup> National Commission for Enterprises in the Unorganized Sector-Chairman Arjun Sengupta- report submitted to Govt. of India dated 06.08.2007.

<sup>2</sup> Prajavani Newspaper report, dated 23 February 2020.

is deposited in the account of Karnataka state construction workers' welfare board. Further, the said newspaper report reveals that the sum of Rs.641 crores is spent towards the welfare of construction and other building workers.

Further, very recently the Hon'ble High Court of Karnataka admitted public interest litigation through the case of **Ramesh Babu vs. State of Karnataka**.<sup>1</sup> In this petition, the petitioner sought for a writ of mandamus and direction to consider Covid-19 as a permanent, irrevocable employment disaster of this century and to carry out disaster management to assess the losses of employment and to secure the welfare of unorganized labourers. Further, it sought a direction to the respondent state government and its department to initiate immediate actions to comply the Hon'ble Supreme Court judgement and directions dated 19.03.2018 in W.P.(C) no.318/2006<sup>2</sup> within 30 days. Further, sought a writ of mandamus directions to the respondent's state government to file year wise data of registration of construction workers as beneficiaries from the year of formation of the Karnataka Building and other construction workers welfare board till date along with year wise data of beneficiaries of different schemes of the State Government. The State Government submitted data with respect to the registered construction workers, i.e., totally upto the period of April 2020 according to which there are 17,59,508 registered construction workers out of which 4,79,865 are female construction workers. Details of benefits distributed to construction workers from 2007 to February 2020 amounted to Rs.164,16,17,618 for various benefits as per the above said act and rule dealing with the cess Act.

### III. EXTENDING BENEFITS TO THE CONSTRUCTION AND BUILDING WORKERS BY THE WELFARE BOARD

Any person whose construction work expenditure exceeds rupees 10 lakhs for constructing a house, he or she has to pay approximately 1% as cess for exceeding amount to the government, which is further deposited in the account of construction worker's welfare fund in the respective states. Further, the government or any employer should pay 2% as cess for the total expenditure for any construction, or other building works defined under Sec. 2(d) of the Act<sup>3</sup> to the government and the same will be deposited to the state's construction worker's welfare board as per Building and Other Construction Workers Welfare Cess Act 1996 and rules made there under by the government.

The aforesaid board extends the number of welfare measures such as health, safety, education facilities, maternity benefits, medical expenses, marriage expenses, and funeral charges. It is very sad to mention that the aforesaid welfare fund is not spent due to a smaller number of registered beneficiary construction and other building workers. Furthermore, there is a lack of data about the issue of identity cards to the construction workers.

As mentioned above in this Article, almost all the states have established construction workers' welfare boards pursuant to the judgement delivered by the Hon'ble Supreme Court in the case of the *National Campaign Committee for Central Legislation of Construction Labours v. Union of India and Others*.<sup>4</sup> Further, in the same case, the Constitutional validity of the Construction and Other Building Workers Welfare Cess Act, 1996, was also held to be constitutionally valid. In the same case, the Hon'ble Supreme Court distinguished between tax, fee and cess in a very simple way. Further, serious directions were issued to the State Governments for implementation of the provisions of the said Act.

The authors submit that due to the non-availability of accurate data of construction workers and migrant workers, it is not fully possible to extend the benefits to the beneficiaries of the construction workers' welfare fund administered by the construction workers' welfare board.

### IV. CONSTITUTIONAL PROTECTIONS FOR MIGRANT CONSTRUCTION WORKERS DURING COVID-19 PANDEMIC

The first and foremost protection for migrant workers emerged from Article 21 of Indian Constitution dealing with the protection of life and personal liberty.

<sup>1</sup> WP No.6742/2020, the petition is pending for final orders.

<sup>2</sup> *National Campaign Committee for Central Legislation of Construction Labours v. Union of India and Others*(2018) 5 SCC 607.

<sup>3</sup> The Building and other construction workers (Regulation of Employment and Construction of Service) Act, 1996 Fifth Edition, 2018.

<sup>4</sup> *Ibid*.

Indian judiciary has guaranteed many fundamental rights and also there are implied fundamental rights, viz., right to health which is considered as a part and parcel of Article 21 of the Constitution. Right to Health has been considered as Fundamental Right in the landmark decisions, namely *Paramanand Katara Vs. Union of India*<sup>1</sup> and *Bandhumukti Morcha Vs. Union of India*.<sup>2</sup>

Further, the Supreme Court made an excellent observation in the case, *Francis Coralie Mullin V/s The Administrator, Union Territory of Delhi and Others*,<sup>3</sup> that the right to life enshrined in Article 21 cannot be restricted to mere animal existence; it means something much more than just physical survival. The said Hon'ble Supreme Court observation goes on to say that right to life does include the right to livelihood.

In this regard, the Article brings to the information about the recently announced 'Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)' by the Hon'ble Prime Minister in March 2020 during Covid-19 Pandemic in India.<sup>4</sup> According to which scheme every member of a family, whether possess ration card or not, will be eligible to receive 5 kgs. of rice or wheat and 1 kg. of cereals for a month starting from April to June 2020 and the said scheme was further extended upto November 2020 on 08.07.2020<sup>5</sup>. The Scheme is likely to benefit around 80 crores of the population of India, specifically including the migrant construction and other workers who returned from their work place to the home place. Further, the Constitution of India also contains provisions in part IV as per Article 47, which mandates duty upon the state for providing for raising the level of nutrition and the standard of living and to improve public health.

The aforementioned Pradhana Mantri Scheme, if it is implemented in a true spirit, where food is distributed free of cost then the life, health, and livelihood of the general public, including migrant workers will be preserved and benefited.

The Hon'ble Supreme Court of India in *Suo Motu Writ Petition*<sup>6</sup> took *Suo Motu Cognizance* on the problems and miseries of migrant worker during Covid-19 lockdown.

In the above said petition, the Hon'ble Supreme Court of India on 28.05.2020 & 09.06.2020 passed orders directing the Centre and States to immediately provide transport, food and shelter free of cost to the stranded migrant workers. Further held that, the present crisis is even continuing with large sections of migrant labourers who are still stranded on Roads, Highways, Railway Stations and State Boards. Therefore, the Hon'ble Supreme Court of India directed to the Central and State Governments to take measures to alleviate the migrant sufferings to survive the harsh lockdown.

Further, the Hon'ble Supreme Court of India observed that "the first step in this regard is to maintain record of all such migrant workers who have arrived at different places, towns in different states. The details of the migrant workers, nature of their skill, place of their earlier employment be maintained in prescribed proforma to be formulated by the concerned State at Village Level, Block Level and District Level so that the necessary helps can be extended by the State and District Authorities to these migrant labourers". Although the Government of Indian and State Governments have taken measures, yet there have been inadequacies and certain lapses.

## V. ILO POLICY INITIATIVE IN RESPONSE TO COVID-19 PANDEMIC TOWARDS MIGRANT CONSTRUCTION WORKERS

As per the International Labour Organization (ILO)<sup>7</sup>, the Covid-19 pandemic provides an opportunity to revisit traditional understandings of migration and development that have guided much of policy thinking in the last decade.

<sup>1</sup> AIR 1989, SC 2039.

<sup>2</sup> AIR 1984, SC 802.

<sup>3</sup> (1981) 1 SCC 608.

<sup>4</sup> Pradhan Mantri Garib Kalyan Anna Yojana in March 2020. <https://www.pmindia.gov.in>.

<sup>5</sup> Pradhan Mantri Garib Kalyan Anna Yojana was extended upto November 2020, dated 08.07.2020. [https://www.pmindia.gov.in/en/news\\_updates/pm-addresses-nation-and-announces-extension-of-pradhan-mantri-garib-kalyan-anna-yojana/](https://www.pmindia.gov.in/en/news_updates/pm-addresses-nation-and-announces-extension-of-pradhan-mantri-garib-kalyan-anna-yojana/).

<sup>6</sup> In Writ Petition (Civil) No.06/2020, the petition is pending for final orders.

<sup>7</sup> ILO brief May 2020. [www.ilo.org](http://www.ilo.org).

As per International Labour Organization Statistics,<sup>1</sup> the migrant workers constitute approximately 4.7 percent of the global labour pool comprising 16.4 crores workers; out of the said work pool, nearly half of women workers are included.

The ILO is of the opinion that, most of the migrant workers are stigmatized as Covid workers. As a result, most of them fear to come for testing or medical treatment due to fear of detention, deportation, or throwing them from irregular status. The ILO further express that layoff of migrant workers not only lead income loss but also expiration of work permits putting migrant into undocumented and irregular status.

#### **Key consideration to ensure rights based, gendersensitive policy responses**

The ILO is of the view that most of the women migrant workers are badly affected due to Covid-19 pandemic for the reason that they are subject to domestic violence irregular low wage payments, many times loss of a job; as a result, there is need for gender sensitive policies for women migrant workers.

The ILO recommends the following key consideration in three areas of action for protecting migrant workers during the Covid-19 pandemic.

1. Migrant worker's inclusion in the National Covid-19 responses;
2. By lateral cooperation between countries of origin and destination; and
3. Social dialogue and full involvement of employers and workers organization on the development of Covid-19 responses.

Migrant worker's inclusion in national Covid-19 policy responses can help to ensure the realization of equality and social justice.

#### **a. Include Migrant workers in National Income and related policies responses:**

Lack of income security and the public health risk increased due to spread of covid-19. The government should include consistently and systematically migrant workers as a target population in the Covid-19 response with special attention to the needs of women migrant workers.

#### **b. Extend access to health service and social protection coverage to migrant workers**

Migrant workers should be integrated into risk pooling mechanism in line with nationals, to ensure social insurance and universality of coverage and solidarity in financing. Sickness-related benefits can help to protect both migrant workers and their host communities.

Many countries have taken measures<sup>2</sup> to ensure that migrant workers are included in national social protection schemes and have free access to testing and screening irrespective of their status. For example, Portugal had adopted provisions to treat migrant as a permanent residence (temporary citizenship was conferred to them) during the pandemic to ensure they have access to public service including national health services among other countries, i.e., Qatar, Saudi Arabia, Malaysia also provides free screening and testing for migrant

t workers. Poland and Belgium also extended visas for migrants in limited duration.

- c. To provide adequate, accessible information, effective communication should be improved regarding health and safety into the community and in the work place, including between employer and workers organization. In some of the countries, ILO is supporting migrant workers resources centre to provide relevant information to migrant workers and their community on a range of issues including assistance of Covid-19 related issue, legal assistance to migrant workers suffering in violation of labour rights training and materials on health and safety including mask and hand sanitizer. Further, for social dialogue in view of Covid-19 pandemic, the ILO is of the view that concerted action of government, employers and workers organization in developing Covid-19 Policy response can help to address many labour market issue including health and safety and adequate working conditions, support to business and small enterprises extension social protection and the consideration of employment opportunity for migrant workers including that of construction migrant workers.

Further, the ILO assists migrant workers in Covid-19 pandemic as follows:

<sup>1</sup> ILO Global Estimate of International Migrant Workers (www.ilo.org.)

<sup>2</sup> [https://www.ilo.org/wcmsp5/groups/public/---ed\\_protect/---protrav/---migrant/documents/publication/wcms\\_743268.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---migrant/documents/publication/wcms_743268.pdf)

1. To promote Trade Unions and migrant workers resource centres to circulate a questionnaire to assess the impact of Covid-19 on migrant workers' health and livelihood.
2. To support evidence based policymaking through the creation of monitoring and rapid assessment tool by way of testing tracking, tracing, and treatment of covid-19 affected migrant workers, including construction workers.
3. To assist in the recovery of migration expenses and unpaid wages from employers/contractors.
4. To assist wherever needed with health kits for returning migrants workers back to their home place and also returning back to their work place.

## **VI. SIMPLIFICATION OF MAJOR LABOUR LAWS ISSUES AND CHALLENGES AND LEGISLATIVE INITIATIVES.**

In recent times, the government of India is on the process of simplifying /codifying the major 44 labour legislations into 4 main Labour Codes, namely, Code of Wages, Code of Industrial Relations, Code of Health and Occupational Safety, and the Code of Social Security. The Building and Other Construction Workers (Regulation of Employment and conditions of Service) Act 1996 is going to be merged under the code of social security proposed by the government of India.

It is a debatable issue amongst various trade unions, organisations, leaders that what would be the fate of such a huge cess amount Rs.34,700 crores in the accounts of various construction workers welfare boards in India and to which fund the said amount will be merged with?

Recently, the Karnataka State Government introduced a very controversial and much debatable Bill known as 'the Karnataka Regulation of Stone Crushers (Amendment) Bill, 2020, the said bill was passed in the legislative assembly but could not be passed by the State Legislative Council; as a result, the Karnataka State Government promulgated the Ordinance on March 31, 2020, the said ordinance pertaining to Stone Crushers and Quarrying Amidst Covid-19 Pandemic, came under fire over environmental concern. The Karnataka Stone Crushers amendment ordinance extends the license term of Stone crushing units from 5 to 20 years, while allowing the same or transfer of such licenses. Critics say the Ordinance did little to prevent the exploitation of natural resources and that it did not address concerns regarding environmental impact. It is alleged that it only serve vested interests.<sup>1</sup>

## **VII. ANALYSIS OF IMPORTANT PROVISIONS OF BUILDING AND OTHER CONSTRUCTION WORKERS ACT 1996 - ISSUES AND CHALLENGES:**

Sec 2 (d) of the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act 1996 defines the term 'building and other construction works.' By plain reading of this section, it appears that the construction works that are undertaken in the factories and mines are exempted from the application of Sec 2 (d) of the Act.

Very recently, the Hon'ble Supreme Court of India in the case of *National Campaign Committee for Central Legislation of Construction Labours v. Union of India and Others*<sup>2</sup> has ruled that the construction works that are undertaken in a factory such as building the precincts, premises, and other construction works do come within the ambit of the BOCW Act, 1996 and covered under Sec.2(d). The Supreme Court has nullified the effects of the exemption clause mentioned under Section 2(d) of the BOCW Act 1996.

The issue is that the data of the construction and other building workers will be increased if the workers involved in construction works in the factories are added to the existing data of construction and other building workers. Therefore, it is a great challenge for all the governments to review and re look at the data of construction and other building workers.

When one looks at the definition of building workers as mentioned in Sec 2 (e) of the BOCW Act, 1996, it may be submitted that the said section does not mention any reference to allied construction workers directly involved in building works. Therefore, it is a great challenge for the governments to have accurate data of building workers who also include workers such as carpenters, centring workers, painters, plumbers, etc.

Furthermore, allied building workers are not fully aware that they are covered under Sec 2 (e) of the BOCW Act, 1996, and therefore, there is less possibility of registering their names as beneficiaries.

<sup>1</sup> Ordinance of Stone crushers and Quarrying Amidst the Covid 19 Pandemic on 31st March 2020.

<sup>2</sup> (2018)5 SCC 607.



Subject to the provisions of this Act, every building worker registered as a beneficiary under this Act shall be entitled to the benefits provided by the Board from its Fund under this Act. Most of the construction workers belong to migrant workers also who normally migrate more in number from Northern Indian States and few from Southern Indian States. The issue is that none of the Governments in the State nor the union government has accurate data of migrant construction and other building workers.

Therefore, it has become a great challenge for the union and state governments in India to register migrant workers pursuant to Inter-state Migrant Workmen (Regulation of Employment and Conditions of service) Act, 1979, which also extends some benefits such as displacement allowance, journey allowance and other benefits.

As per Sec 12 of the BOCW Act, 1996, speaks about the registration of building workers as beneficiaries. The said section requires three components to satisfy a building worker to be called as a registered beneficiary. The components are as follows:

- a. the building worker should have completed the age of 18 years but not more than 60 years of age; and
- b. such a building worker should have worked for not less than 3 months under an employer.

The building workers working for less than 3 months are out of the application of the BOCW Act, 1996. Due to the reasons that, some of the houses and buildings are completed within two and a half to three months subject to the continuous availability of building workers.

When it is carefully read about the contents in Sec. 13 of BOCW Act, 1996, which speaks about the issue of identity cards by the employers, the identity cards issued by the employers mention simple data such as the name of the construction worker, nature of work and hours of work. Further, the identity card so issued by the employers does not serve any purpose except for the entry of construction workers into the building sites.

It is learnt that most of the employers do not issue identity cards at all; as a result, there is no scope for collecting any data on construction and other building workers. Therefore, it will be a great challenge for the governments to supervise and monitor whether identity cards are issued to the construction workers. In this regard, it is suggested that it would be proper that only registered beneficiary cards are issued to the construction workers instead of issuing identity cards.

#### **VIII. CONCLUSION**

The construction workers are the worst affected persons due to pandemic. They need to be extended all possible help and support.

There has to be official's coordination and cooperation from top to down level, including the employers and the trade unions for proper implementation of the BOCW Act and pursue the objects set by the Construction and Other Building Workers Act. The State of Karnataka amended the Construction and Other Building Workers Rules in the year 2018. The amended rules provide for assistance for pre-school education and nutritional support to the children of the registered women construction workers, i.e., *Thayi Magu Sahaya Hastha Scheme*. The said scheme being a contributory one and contribution is made out of the cess collected, will help the children of the registered women construction workers and should be utilized to ameliorate the conditions of the affected effectively to face the present challenges, which have virtually put them in great difficulty. The Government shall properly utilise the construction workers welfare funds for the said purpose.

---

**SUSTAINABLE DEVELOPMENT GOAL: ZERO HUNGER AND INDIA**

---

**Tauqeer Fatima Mohd Anees Suratwala**Assistant Professor, DRT'S A. E Kalsekar Degree College

---

**ABSTRACT**

*The research is based on one of the grave problem faced by the almost every country in the world, that is hunger, though this is a acute issue of humanity but it is mostly neglected. Food insecurity, food vulnerability and malnutrition are the major matter of concern. By understanding the severity of problem, United Nations recognised, the Zero Hunger as its second Sustainable Development Goal in 2015. The research focuses on India's status for the achievement of Zero hunger target. It analyse the different policies put forward by the government to ensure the food security. Study brings out the different challenges faced by India in ensuring food availability to its population despite of adequate food stock.*

*Keywords: Zero Hunger, Sustainable development goals, Food insecurity, Policies, Challenge*

---

**INTRODUCTION**

Food is the most fundamental need for human beings unfortunately more than 820 million people worldwide sleep hungry everyday, United Nations report says that, 10.8% of the worlds population does not have enough food to eat, that means one in every nine people globally faces hunger and do not have access to enough food to maintain healthy and productive lives. Nearly 2 billion people across the world do not have regular access to safe nutritious and sufficient food. This fact underscores the immense challenge for achieving zero hunger target. United Nations has made zero hunger as its second sustainable development goal with the aim to end all forms of hunger and malnutrition by the year 2030.

As one of the initial signatory of SDG 2015, India has an Immense responsibility towards the achievement of SDG goals and towards the citizens of the country. Like many other Africans and Asian countries, eradication of hunger is a major challenge faced by India. According to the Global Hunger Report 2019, India ranks abysmal 102<sup>nd</sup> amongst 117 countries, with a score of 30.3, India suffers from a level of hunger that is serious. 1/3<sup>rd</sup> of world's hungry population lives in India. 200 million Indians are compelled to sleep with an empty stomach every night. Around 7000 people die in India every day due to hunger, which is estimated 25 lakh every year. India with the 1.32 billion population facing many road blocks for achieving second sustainable development goal of zero hunger. The research study focus on the growth of India in achieving zero hunger goal under the light of Sustainable development goal, it also examine the challenges faced by country and different scheme introduced by the government to feed the people.

**RESEARCH METHODOLOGY****• Objectives**

1. To examine the importance of Sustainable development goal :Zero Hunger
2. To review the situation of India
3. To understand the steps taken by government to eradicate hunger
4. To study the different issues and challenges.

And finally, to provide policy suggestions based on findings of the study.

**• Research Design**

The paper is concerned with impact study. It studies the impact of Indian Government policies for the achievement of Zero Hunger goal.

**• Research Area**

The secondary data for the research study is collected from the various states of India. Primary data is collected from the District Thane of Maharashtra state.

**• Sample Size**

Sample size involves 21 ration card holders and 4 fair price shop owners.

**• Sources And Methods Of Data Collected**

The data for the present study is drawn from both primary and secondary sources to accomplish the set objectives of the research endeavour. The details are given below.

The secondary data were collected from various published and unpublished sources were utilized in the study.

The primary data were collected from the sample households using well-designed questionnaire through personal visits and enquiry with heads of the households and owners of fair price shops, with the use of random sampling.

### ZERO HUNGER AND INDIA

Sustainable Development Goals introduced in 2015 recognises the severity of hunger. In its 17 goals, zero hunger begged the 2<sup>nd</sup> important place followed by eradication of poverty.

According to SDGs Report 2020, India's Global rank is 117 out of 166 nations, with 6.19 SDGs Index score. India is facing major challenge in eradication of hunger, which is moderately improving. SDGs evaluate the prevalence of hunger on following seven indicators. Performance of India in achievement of zero hunger goal according to SDGs Report 2020 is:

- 1) Prevalence of undernourishment is 14.5 % Which shows significance challenge to India and it is on track as of 2017
- 2) Prevalence of stunting in children under 5 years of age is 38.4% as of 2015 it is showing moderately improving trend
- 3) Prevalence of wasting in children under 5 years of age is 21.0% as of 2015, indicating major stagnating trend
- 4) Prevalence of obesity, BMI  $\geq 30$  (% of adult population) is 3.9% as of 2016, showing on track development
- 5) Human Trophic Level (best 2–3 worst) 2.2 % as of 2017, showing the on track development
- 6) Cereal yield (tonnes per hectare of harvested land) 3.2% as of 2017, showing stagnating trend
- 7) Sustainable Nitrogen Management Index (worst 0–1.41 best) 0.9 % as of 2015, indicating on track growth

The index of undernourishment trial, stunting, child wasting and child mortality at 21.0%, India's child wasting rate is the highest among all the 117 countries, India's child stunting rate is also categorised as very high at 38.4%.

National Health survey report shows that approximately 4500 children under the age of 5 die everyday due to hunger and malnutrition. Study by the United Nations World Food Programme says that malnutrition is passed on from generation to generation mothers who are hungry and malnourished produce children who are stunted and underweight. According to the National Family Health Survey, number has unacceptably high levels of standing in 2015 to 2016, 38.4% of children below 5 years were stunted and 35.8% were underweight. The highest levels are in Jharkhand, Bihar, Uttar Pradesh, Madhya Pradesh, Gujarat and Maharashtra. The national level stunting is highest among children from schedule tribes which is 43.6%, scheduled castes which is 42.5%, and other backward castes which is 38.6%.

### GOVERNMENT'S POLICIES TO ERADICATE HUNGER

Government of India has introduced number of schemes to deal with the hunger issues like Public distribution system, Targeted public distribution system, Anganwadi Yojana, Antyodaya Anna Yojan and Mid Day Meal Scheme. The National Food Security Act 2013, provides food grains under TPDS to the 75% of rural population and 50% of urban population at subsidised rate. It also provides nutritional support to women and children. As coverage is significantly increased new BPL families are identified using state specific criteria and termed as Priority Households (PHH). They are allocated to receive food grains of 5kg per person per month.

### PRIMARY DATA

#### • Fair Price Shop Owners

Research conducted the survey of 4 Fair Price Shops Owners, to understand the functioning of FPS and to see the impact of TPDS on food security. This survey provides the broader perspective and ground information about the TPDS. Though the sample size is small but it provides the substantial idea about the system.

Sr no	Fair Price Shop Number	Number of registered Ration card	No of Registered units	Wheat +Rice (kg)
1.	48F9	1300	11700	22680
2.	48F15	2300	21427	29250
3.	48F27	1024	7293	12000

4.	48F29	985	8076	11500
	<b>Total</b>	<b>5609</b>	<b>48496</b>	<b>75430</b>

Source : collected by researcher (based on interview with FPS owners)

Research survey shows that inefficiency of quota allocated to each Fair Price Shops in comparison to the number of registered units. Extension in number of commodity at a subsidised rate is needed to reduce the dependency on open market. Survey indicate that with the biometric authentication using the electronic point scale (epos) machines will going to reduce problem of exclusion.

#### • Ration Card Holders

Research includes the survey of 21 ration card holders to understand the different aspect of Targeted public distribution system, from the opinion of real beneficiaries of the scheme. Though the sample size was small due to number of factors but it provides an information about the scheme. Survey shows that there are number of reason due to which BPL population is still facing the challenge of hunger and food insecurity. It is mainly due to inclusion and exclusion error. Most of the people below poverty line has not yet been included in the system, or they doesn't able to satisfied their needs from the grains provided at FPS. Identification of BPL household being the major concern of TPDS over the years, other areas of concern are leakages malpractices, poor quality of grains and non availability of food grains at the time of need, it does aggrieved the problem of food insecurity. Study also found out that people are not aware about the different schemes launched by the government.

#### WHY INDIA LEGGING BEHIND?

The National food security Act was introduced in 2013, it ensures access to adequate quantity and quality of food at affordable prices to people to live a life with dignity. For the first time access to food was recognised as right and not just a privilege. But the government schemes to implement food security are plagued by many roadblocks. Many people don't have an access to ration card. Even if they have they didn't get the 35 kg of grain as prescribed by scheme. The government programs to deal with the problem is great but the ground realities are distressing.

India's hunger problem is not due to shortage of food as it has enough food stock. The hunger problem in India is mainly due to the poor management of food. It is studied that 40% food in India either wasted or lost every year. Hunger issue in India is more of a logistic problem. Unequal distribution forced people to live a hungry lives. Missing names in Ration card, closed ration shops, exclusion, corruption, and unrealistic poverty standard are responsible for the hunger of India.

#### CURRENT CHALLENGE

In a current scenario of Covid 19 along with health crisis entire globe are witnessing the hunger crises. Global food supply and trade has badly affected, and it leads to food insecurity. Due to the lockdown many people lost their jobs, which in turn leads to reduction in their purchasing power. Fall in income put a severe ramifications on the food intake, causing hunger problems. Transportation has badly affected which has an unprecedented effect on the food availability also leads to wastage of perishable food items. Mid day Meal scheme has also drastically damaged due to Covid 19 which resulted into poor nourishment of thousands of children.

To address the problem of hunger in Covid19 situation, Central Government of India initially announced as a part of 1.70 crore relief package under Pradhan Mantri Gareeb Kalyan Yojna (PMGKY). To avoid the exclusion Government has come up with One Nation One Ration Card scheme across the country which is supposed to achieved by March 2021. Effort are made to bring country under one digital platform for the supply of food.

#### SUGGESTIONS

- 1) Working in partnership for eradicating the global hunger
- 2) Strengthening the administration and enforcement machinery.
- 3) Modernisation of supply chain with special focus on quality of food grains and on time distribution
- 4) Proper targeting of food subsidy
- 5) Reduction in ration card inclusion exclusion errors
- 6) Public awareness campaign about the scheme and entitlement.
- 7) Strengthening vigilance committees
- 8) Setting up of transparency portal and grievance redressal mechanism.
- 9) Improve the functioning of FPS.

**CONCLUSION**

Hunger issue is one of the greatest challenge faced by the humanity. Each country in the globe are taking measures to cope up with it. Rapid actions and effective policies at a ground level is needed to win over this problematic situation. India should stand strong for its Hungary and malnourished population. It is a high time to strengthen the supply chain, reduce the wastage of food and to introduce the reasonable poverty line in order to feed the millions of people.

**BIBLIOGRAPHY****Books**

- i. Dr. Deepashree, "Indian Economy Performance and Policies," Fourth Edition, 2012, Anne Books Pvt. Ltd, Delhi
- ii. Ramesh Singh, "Indian Economy For Civil Service Examination," 4<sup>th</sup> Edition, 2017, McGraw Hill Education (India) Pvt. Ltd, Chennai
- iii. Rishi Muni Dwivedi, "Subsidies in India," 2006, New Century Publications, New Delhi
- iv. V. K Puri. S. K Misra, "Indian Economy," 32<sup>nd</sup> Revised Edition, 2014, Himalaya Publishing House Pvt. Ltd, Pune

**Articles and Reports**

- i. Andaleeb Rahman, "Revival of Public Distribution System Expansion and Outreach"
- ii. Departments of Food and Public Distribution, Ministry of Consumer Affairs, Food and Public Distribution Government of India "National Food Security Act 2013 and Reforms in Public Distribution," 13<sup>th</sup> April, 2017, New Delhi
- iii. Programme Evaluation Organisation Planning Committee, Government of India, "Performance Evaluation of Targeted public Distribution System," March 2008, New Delhi
- iv. Sakshi Balani, "Functioning of PDS An Analytical Report," December 2013, Pres Legislative Research
- v. World Food Programme, "TPDS Best Practice Solution, Feb 2014

**Newspaper**

- i. Ramo Bhagwat, Times of India, "Joint Survey For Ration Card, UID, (TNN) Aug, 22, 2010

**Webliography**

- i. Sustainable Development Goals Report 2020 <https://dashboards.sdgindex.org/profiles/ind/indicators>
- ii. Global Hunger Index 2019, <https://www.globalhungerindex.org/results.html>
- iii. <https://www.thehindu.com/opinion/op-ed/grain-aplenty-and-the-crisis-of-hunger/article31948530.ece>
- iv. Business Standard, "Digitalisation of TPDS," By Capital Markets, March 28, 2018, <https://wap.business>
- v. India's Daily E Magazine, General Knowledge and Current Affairs , First Published. June 10, 2011 | Last updated: July 28, 2017, <https://www.zapmeta.co.in>
- vi. The Hans India, "Public Distribution System Reform," Sep 01, 2016, 02:43 Am IST, <http://www.thehansindia.com>
- vii. Department of Food and Public Distribution System, Ministry of Consumer Affairs, Food Public Distribution, Government of India, <http://dfpd.nic.in/vacancies.htm>
- viii. Food Corporation of India, <http://fci.gov.in/>
- ix. Commission for Agricultural Costs and Prices, <http://cacp.dacnet.nic.in/>

---

## A SURVEY ON THE PERCEIVED IMPACTS OF PRIVATIZATION OF PUBLIC SECTOR UNDERTAKINGS

---

Dr Kushal De<sup>1</sup> and Madhuri Roy<sup>2</sup>

<sup>1</sup>Assistant Professor, Department of Commerce, Dhruba Chand Halder College

<sup>2</sup>Independent Researcher

---

### ABSTRACT

*Human resource management as a discipline has developed over the years and now it mainly focuses on training of individuals, providing opportunities to learn new skills, distributing beneficial resources besides concentrating on other development activities. India is expected to add about 250 million to its labor pool by the end of this year and the structure of domestic labor market has huge ramifications on labor outsourced by any nation with India being no exception. Privatization of public sector undertakings has been rampant in India since the 90s and the trends have increased in recent times. Under this backdrop, the present paper makes an honest attempt to assess the perceived impact of privatization of public sector undertakings on the society from a survey conducted on the general population on this issue. The results show that privatization of loss making public sectors are welcomed by the masses as they presume that it would enhance accountability, reduce negligence, give importance to customer service and satisfaction, and improve customer relationships.*

*Keywords: customer, efficiency, employment, privatization, satisfaction.*

---

### INTRODUCTION

Economist John R Commons first coined humans as resources in 1893 and the concept has grown since then. The main aspects of hiring, evaluating and compensating employees have taken a backseat today and full satisfaction of human resources is the present day mantra for sustainable development of nations. Human resource management as a discipline has developed over the years and now it mainly focuses on training of individuals, providing opportunities to learn new skills, distributing beneficial resources accordingly and concentrates on other development activities. It also ensures a match between the needs of an organization and that of an individual.

Human resource management is extremely crucial for India as she is one of the global hubs for labor outsourcing. India is expected to add about 250 million to its labor pool by the end of this year with additions at the rate of about 80 million a year, which is more than the entire labor force of the many countries. The structure of the domestic labor market has huge ramifications on labor outsourced by any nation and India is no exception. Migration also depends on various other factors like work pressure, job security, growth opportunities and incremental benefits besides the prime indicator named remuneration.

Privatization, described as the transfer of state-owned enterprises to private owners, is a common economic policy tool in the world. Privatization is not new to the government, although the government has always been vigilant about private sector participation in public enterprises. It has been argued that privatization of public sectors improves efficiency, curtails red tapes, reduces unnecessary costs and enhances accountability. On the other hand, it has been observed that human workforce productivity has improved under privatization but only when there are more job opportunities, the human resources can be provided with adequate rewards. Privatization of public sectors forces the companies to be efficient, or at least find some way to make profit in order to revive the loss making public sector but, it has also led to less transparency and inflexibility.

However, the transformation of public sector units to private sector has a questionable effect on human resources. It is argued that the government should have clear and transparent regulations regarding numerous issues that can create problems to employees due to privatization such as the management structure, concerns about labor performance and dealing with financial crisis. There shouldn't be any hidden policy and the undertaking must be approached separately so that the performance level improves.

### REVIEW OF LITERATURE

According to Ojta (2013), there can't be universal rules for all countries. One standardized method may not be appropriate for some countries. Therefore, one should correspond to privatization based on local conditions. There should be transparency in implementing the sale process; otherwise, fraud and corruption charges can't be stopped in society. According to their study, Gooderham et al (2018) showed that human resource development has progressed a lot as an educational discipline and people understand much more than they did four decades ago. However, to move forward, they suggested, HRM needs to adopt a theoretically well-established approach to HRM in multilevel reference, such as, serving multiple stakeholders and recognizing

the importance of time. The comparative contextual framework gives us the rationale that future HRM research agendas will need to put special emphasis on external references which is considered institutionally as the best theory. Earl and Shapak (2019) stated that although economic analysis of privatization has largely focused on a more controversial question, it often impacts a firm and its employee's performances. Both policy makers and scholars feel that employment and wage effects are negative and activists around the world react to the possibility of privatization with protest and attacks, especially when foreign bosses are involved. Rachman and Sari (2019) showed that in terms of human resources, improvement in public service development has a growing impact with future-oriented training and team building methods, motivation and performance of all existing personnel, improvement in pattern of services rendered and increase the ability of knowledge, skills and attitudes in providing services to community. Public service reforms in the perspective of strengthening organizational culture changed the mindset and cultural setup of each personnel, based on value, integrity, professionalism and government ethics. So, a service culture that is high accountable is established which is service oriented to the interests of the community.

Jerset (2012) conveyed through his study that there were neutral effects of the process of privatization on the performance of employees and their salaries. There was no statistically significant difference due to the effect of privatization process. Employees' performance just accounted for their demographic variables. Philippovic (2005) stated that privatization, with appropriate structural reforms, creates incentives for improving economic efficiency, increasing investment and adopting new technologies. In addition, personalization plays an important role in creating ways to implement, paves the way for the right incentives and proper economic restructuring. It is necessary to note that the success of privatization largely depends on the government's commitment towards regulatory reforms.

Moynihan and Pandey (2007) found that recognizing the impact of public sector management means identifying a simultaneous set of organizational responsibilities. One of the alleged practical benefits of public sector management is that it helps to recruit individuals in the public sector and strengthens employee relations, provides a foundation for loyalty, motivation and commitment, which is more effective than monetary incentives. Public organizations should be aware of the impact on management systems and other organizational institutions. According to them, reducing and improving regulations that clarifies the goals and employees can have a positive impact on public sector management.

### OBJECTIVES OF THE STUDY

Privatization is considered as one of the issues which attract lots of attention in the economic sphere. The aim of the present study is to assess how privatizations affect human resources and also examine if transformation of the public sectors would have far reaching consequences on labor, social security and employment relationship (as per the perceptions of the masses). In this backdrop, the present paper makes an honest attempt to assess the under mentioned issues through surveys conducted on sample of different ages about their perspectives on the subject.

- 1) The prevailing perceptions about the public sector and private sector undertakings.
- 2) Impact on human resources due to privatization of public sectors.
- 3) Perceptual impact on society due to privatization of public sector.

### DATA AND METHODOLOGY

For the purpose of the study, a close ended questionnaire was designed by the researchers. It contained questions related to privatization of public sector and its impact on the human resource, economy, market and customers. 80 people residing in Bengal were chosen through purposive sampling technique as samples for study. The sample consisted of people belonging to various professions and having an employable age (ranging from 20-50 years). The sample has equal representations of both genders. The respondents were personally interviewed and their responses were tabulated in excel. The data so obtained were summarized and meaningful inferences were drawn.

### FINDINGS FROM THE SURVEY

		<b>Female N=40</b>	<b>Male N=40</b>
Age	<ul style="list-style-type: none"> <li>• Below 25</li> <li>• 25-40</li> <li>• Above 40</li> </ul>	50% 42.5% 7.5%	42.5% 55% 2.5%

Occupation	<ul style="list-style-type: none"> <li>• Service</li> <li>• Business</li> <li>• Self Employed</li> <li>• Others</li> </ul>	27.5% 7.5% 15% 50%	42.5% 2.5% 20% 35%
Which Sector will you prefer to work for?	<ul style="list-style-type: none"> <li>• Public/ Govt. Sector</li> <li>• Private Sector</li> </ul>	62.5% 37.5%	65% 35%
Do you think Privatization of public sector will revive the loss making public sector?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	35% 20% 45%	45% 32.5% 22.5%
According to you, which of the following sector should not be privatized?	<ul style="list-style-type: none"> <li>• Education</li> <li>• Defense</li> <li>• Railways</li> <li>• Oil and Natural gas</li> <li>• Health Care</li> <li>• Insurance</li> <li>• Private security</li> <li>• Others</li> </ul>	20% 37.5% 20% 2.5% 15% 2.5% 2.5% 0%	7.5% 37.5% 25% 7.5% 7.5% 0% 5% 15%

As per the results from the survey, it is observed that more number of females and males surveyed prefer to work for public sector over private sector. Thus, employees till date wish public sector for employment. It is seen that both genders do not want few sectors to be privatized, primary among them being the defense sector, followed by education and railways. However, the sample had mixed views on the issue of privatization of public sectors for revival of losses.

## HUMAN RESOURCE

According to you, which sector focuses on talent for promotion?	<ul style="list-style-type: none"> <li>• Public Sector</li> <li>• Private Sector</li> <li>• Both</li> </ul>	17.5% 40% 42.5%	7.5% 62.5% 30%
According to you, what is the main cause for the underperformance of public sector?	<ul style="list-style-type: none"> <li>• Lack of accountability</li> <li>• Lack of skilled labor</li> <li>• Too much job security</li> <li>• Unequal distribution of responsibility</li> <li>• Lack of proper training and guidance</li> <li>• Irresponsible consumer behavior</li> <li>• Others</li> </ul>	10% 17.5% 30% 15% 17.5% 10% 0%	20% 7.5% 37.5% 7.5% 15% 7.5% 5%
Do you think privatization of public sector will create more job opportunities?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	30% 30% 40%	37.5% 30% 32.5%
Do you think privatization of public sector will provide better and efficient training to the employees?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	52.5% 15% 32.5%	65% 12.5% 22.5%
Do you think privatization of public sector will increase the efficiency and work ethics?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	62.5% 15% 22.5%	67.5% 17.5% 15%
Do you think privatization of public sector will bring positive changes to the top level management?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	50% 15% 35%	52.5% 17.5% 30%
Do you think in-house politics is more in private sector than public sector?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	52.5% 17.5% 30%	45% 32.5% 22.5%



The result shows that private sector acknowledges talent more than the public sector. Thus, reward for efficiency in the form of promotion is more in the private sectors. It has been found that both the genders have the same perceptions regarding the cause of inefficiency of public sector. They feel that too much job security is the main factor for underperformance of public sector. Lack of skilled labor and lack of accountability are also deemed important factors in this regard.

The sample has mixed responses regarding creation of job opportunities due to privatization. The sample is confident that privatization of public sector will provide better and efficient training to the employees and also increase the efficiency and work ethics. Although most in the sample feel that in-house politics is more in private sector than public sector but still, they think that privatization of public sector will bring positive changes to the top level management.

## ECONOMY

Do you think Privatization of public sector will contribute more to the economy?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	25% 40% 35%	40% 40% 20%
Do you think privatization of public sector will help reducing the public finance crisis?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	17.5% 35% 47.5%	35% 45% 20%
Do you think Privatization of public sector will increase the inflow of Foreign Direct Investment (FDI)?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	50% 15% 35%	60% 17.5% 22.5%

The sample is indecisive about the contribution towards economy after privatization of public sectors. Thus from the nation's perspective, the sample is undecided about the gains. The sample is also not sure if privatization of public sector will help reducing the public finance crisis. But, the sample feels that inflow of Foreign Direct Investment (FDI) would increase due to privatization, as half of the total percentage of female and above 50% of the total percentage of male agreed on positive inflow of FDI after the privatization process.

## MARKET

Do you think privatization of public sector will run the business more efficiently due to the profit motive?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	65% 25% 10%	65% 12.5% 22.5%
Do you think privatization of public sector will lead open market economy?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	47.5% 12.5% 40%	50% 32.5% 17.5%
Do you think privatization of public sector will encourage the shareholders to invest more?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	45% 17.5% 37.5%	55% 25% 20%
Do you think privatization of public sector will reduce the cost of production?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	50% 15% 35%	30% 52.5% 17.5%

Both the genders are optimistic that after privatization of public sector, the working efficiency would be enhanced. This view is shared by 65% of the sample. On the question leading to open market economy due to privatization of public sector, 47.5% of female and 50% of male acknowledged on it. 45% of female and 55% of male agreed that privatization of public sector will encourage the shareholders to invest more. In spite of the above benefits, the sample is indecisive whether privatization of public sector will reduce the cost of production.

## CUSTOMERS

Do you think privatization of public sector will give more importance to customer service and satisfaction?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	65% 5% 30%	67.5% 12.5% 20%
Do you think privatization of public sector will reduce the customer negligence towards the property?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• Maybe</li> </ul>	60% 15% 25%	52.5% 30% 17.5%

Do you think privatization of public sector will improve customer relationship?	• Yes	70%	57.5%
	• No	7.5%	17.5%
	• Maybe	22.5%	25%

The customers are regarded as god by modern marketers and privatization seems to have positive effect on their satisfaction. Both genders share the same beliefs on the issue that the customers will get better service and satisfaction after the privatization of public sector. More than half of the total sample believes that pragmatic and beneficial effect will come after privatization of public sector regarding negligence of customers towards the public property. A high percentage of respondents (70% and 57.5% of female and male respectively) agreed that privatization of public sector would lead to improvement of customer relationship.

## CONCLUSION

Privatization of public sectors has been a topic of discussion in every economic forum. One school of thought strongly argues for it and another against it. A survey among general employable masses residing in Bengal show that privatization of loss making public sectors are welcomed by the masses as they presume that it would enhance accountability, reduce negligence, give importance to customer service and satisfaction, and improve customer relationship. The sample also believes that there would be better management of assets and enhanced inflow of FDI due to privatization. Interestingly, the sample is not so sure about reduction in the cost of production, investment by general public in the newly transformed company, creation of newer jobs and reduction of public finance burden.

As regards to human resources, the sample is of the opinion that privatization would increase work efficiency, improve methods of performance through training and development of employees, improve overall work culture and create stimulus for institutional growth. However, the sample has strong opinions against privatization of few important sectors like defense, education, railways, health, etc. It is believed that privatization of these sectors would be injurious to the society in the long run. The prime cause of inefficiency and underperformance of public sector, according to the sample, are job security of employees, lack of accountability, lack of adequate skills or training etc. Interestingly, when personally enquired, the sample would prefer to work in the public sector in spite of these hindrances at workplace. It can thus be comprehended that privatization is welcomed by the general masses in public sectors (barring few sectors) but the general employees till date prefer to work in the public sector undertakings.

## REFERENCES

- Earle, J. S. and Shpak, S. (2019). Impact of Privatization on Employment and Earnings. IZA World of Labor, 93(2), 1-11.
- Rachman, M. and Sari, N. P. (2019). Reformation of Public Service in the Perspective of Human Resource Development and Reinforcement of Organizational Culture. Revista ESPACIOS, 40(18), 18-26.
- Gooderham, P. N., Mayrhofer, W. and Brewster, C. (2018). A framework for comparative institutional research on HRM. The international journal of human resource management, 30(1), 5-30.
- Jresat, S. S. (2012). The impact of privatization on the performance of human resources in the Jordanian cement company in terms of employees' performance and the increase in the salaries and incentives. Interdisciplinary journal of contemporary research in business, 4(7), 353-366.
- Filipovic, A. (2005). Impact of Privatization on Economic Growth. Undergraduate Economic Review, 2(1), 1-38/Article 7.
- Moynihan, D. P. and Pandey, S. K. (2007). The Role of Organizations in Fostering Public Service Motivation. Public Administration Review, 67(1), 40 – 53.
- Ozata, E. (2013). Macroeconomic Impacts of Privatization: The Case of Turkey. Journal of Business, Economics & Finance, 2(4), 128-146.

---

**AN ANALYSIS OF THE CONSTITUTIONAL PERSPECTIVE ON THE CONCEPT OF EMERGENCY**

---

**Dr. Veerabhadraiah. C**Associate Professor of Law, B.M.S. College of Law, Basavanagudi, Bengaluru

---

**ABSTRACT**

*The emergency is the concept of the great pandemic. In India its being many times when this pandemic has taken place on state and national level. In this national level means when there is a pandemic in whole of the country and state level means when it took place at the state in which the government think. The emergency can be seen in three grounds that are war, armed rebellions and external aggression. There is one more type of emergency called financial emergency which is placed when there is less money in the economy. The concept of emergency included in our constitution because every time is not same it gets different every time. In this research paper I would be seeing the concept of emergency and make you to understand it more clearly and better way. In this research I would like to mention the years when emergency took place and what was the effect of that and on which grounds it was been taken. This research is the outcome of the juris writing, leading cases and taking some of the eminent politician sayings and the constituent assembly members saying.*

*Keywords: Emergency, state emergency, financial emergency and conclusion*

---

**INTRODUCTION**

Since ages we have seen formation of associations, sometimes small and sometimes at large scale. Drawing inference from the groups of nomads to the sovereign state of modern times, there is a universal concept of self-conservation and anticipated defence instalments and this instinct is seen in the way these formal or informal groups protect their people against people of other groups or alien entities. When the groups were small and casual, the leader of the group used to protect the member as against unseen tragedies or people of other group who intent to harm them. As the group becomes formal and settle down in form of state within explicit territories under a sovereign power, it became the duty of sovereign to protect its statesmen against all dangers or attack by foreign or alien attack that may or may not be a result of human intrusion. With this inherent concept the modern nations adopted the concept of emergency provisions in their national laws. These provisions were expected not to have come to life but were designed in such a way to provide a unified mechanism of protection in time of need in situation of war or alike.

The purpose of discussion over the issue of emergency provisions in India is to remember the true essence of provisions that constituent assembly brought them for and more importantly to discuss the history of misapplication and misuse of these provisions at the hands of tyrannical rulers. Like said by B. R. Ambedkar that though the provisions of emergency were inserted in the original draft of Indian constitution they were supposed to be dead letters and were expected to have never come into life but the provisions were numerous used by many rulers in power and most of the times the usage was tyrannical and arbitrary. The constitution was nascent and was busy making its impact over the people and in international level and the reason being could not defend itself from such exploitation that was caused by the guardians it. Having a long history where the provisions of the constitution were malfunctioned in such a way as to have called that era the dark decade of democracy by Former President Pranav Mukherjee, it becomes of immense importance to discuss what went wrong and how can the nation learn from the mistakes that were made decades back. Explaining the purpose through an example. Titanic, the unsinkable ship, slipped into the dark depth of Pacific Ocean with the graves of more than half of the passengers. Was it fate that didn't turn obvious that night, some says it was those anticipatory preventive steps that were never takes which ultimately failed to save the lives of the people on board that day. It was the highest degree of optimism to think that the ship would never sink but it was a big mistake not to have anticipated its drowning. Similarly Indian constitution, a mammoth size document, is one of the finest constitution made with the efforts of numerous eminent scholars and jurists and with time the people of the nation can make use of its provisions but it wouldn't be wrong to anticipate the possibilities that the same constitution can be exploited in hands of few people who in urge of gaining ultimate power and turn absurd to one and all. Thus, the sole purpose of the research is to pin out the lacunas of the legal provisions and the gap in their implications, the effective methods by which ambiguous legal provisions can be given spirit and meaning.

Concept of emergency

“When the world was without a king

And parsed in fears of all directions,

The lord created a king  
For protection of all”  
“He made him of eternal particle  
Of Indira and the wind,  
Yama, the sun and fire,  
Varuna, the moon and the lord of wealth.”

Emergency is a state of affair unexpectedly arising and demanding immediate and urgent action upon. The nation state that we see today have evolved from a numerous kingdoms and passed through various ruling hands. India has a diverse history where the rulers were the sovereign power in the state and they governed and protected the people and the territory that came to them through heredity. There were many famous rulers that laid the foundation of the administration and polity which we see in a modified form today. This was when the concept of emergency seen in ancient India and the very concept then soaked in the roots of the Indian administration. It came into practice at the hands of many great rulers as part of their foreign policies or war administrations. The jurisprudential aspect of emergency can be seen from the time since men have started to live in society, formed association and organization with others and learned to anticipate for the best and be prepared for the worst. This survival instinct and protective mechanism was seen to ancient groups, later civilizations, dynasties, kingdoms as well as in modern statehood. The concept of emergency in the advanced state of this impulse where following two are the determinant factors-

- a. Survival instinct through centralized mechanism. That is how survival and protection is done through a definite mechanism that tends to consolidate the power and resources for the protection and victuals of life and property.
- b. The sovereign will protect his subject. Protection is the subject matter of sovereign and he is under commitment to protect its subjects that is the worker section of his state.

While every constitution strives to be imaginative and provides for channel to embark upon extra-ordinary situations of an emergency is clearly definable and distinct, making available a mammoth reservoir of prerogative and discretionary power. The provisions of emergency were long seen before they lay there in the constitution from the day it was enacted.

Indian constitution is an amalgamation of the best available legal provisions and concepts from successful countries all across the world. The provisions were handpicked by Mr. B. N. Rao who was the legal advisor of the constituent assembly and then the provisions were debated upon at length so that they are adopted with extreme suitability and accuracy. The major portion of Indian constitution is picked from a pre-constitutional enactment- Government of India Act, 1935. Provisions of state emergency and its safeguards can also be seen in the enactment under section 45 that talks about power of governor general to issue proclamations. The postulation of powers by the governor general to be exercised in his discretion. The standard pattern in emergencies is for the executive power to be expanded and exercised in its prudence with a view to cope with the abnormal situation in a war situation.

The pattern and the concept of emergency that Indian constitution contemplates is borrowed from Germany. In Germany when there is gritty the condition of state of defence the power of control and administration is passed on to joint committee that comes into force and there is a change in political configuration of the state and the power is centralized for better communication and defence mechanism. The similar mechanism is adopted by the framers of Indian constitution. It was difficult for them to adopt a feature form a country that is completely different in structure form that of ours but the framers held it all and achieved what was impossible to many who witnessed the course of making of the law of land. These are the provisions that set the change in arrangement at times of extraordinary peril. The federal feature would temporarily cease and there would be united efforts made towards provisions. The dividing lines would vanish but as soon as the calamity is over the arrangement would resort back to normal. Indian constitution envisages three types of emergency. The president shall proclaim the emergency on being satisfied that there is emergent condition of doing so. The president shall be advised by the council of minister and shall not act solely in discretion. As soon as the peril is resolved the emergency is ceased by further proclamation of president directing the cease. Emergency once proclaimed shall not survive for long but has to be revived after fixed duration and the duration depends on the type of emergency. The effect of emergency would be the suspension of fundamental rights of the people except article 20 and article 21.

**1. National emergency**

The most extensive of these is a national emergency which is commenced by a proclamation issued by the president whereby the security of India or any part of its territory is threatened by war or external aggression or armed rebellion. In the classic federations, the emergency situations, like the two world wars, have been adequately and effectively met by the federal governments, with the approval of the courts which gave an expensive interpretation to the defence power. The makers of the constitution drew upon the experiences of those federations and expressly provided for a situation which had already come to be recognized in those countries.

**1.1. National emergency- national emergency was proclaimed three times in Indian history in the following years-**

In indo-china war, 1962- when India was in war with china with issue of NEFA (north eastern frontier agency) the president proclaimed emergency on ground of external aggression and the emergency lasted for 5 long years. Starting from October 1962 and was ceased on January 1968.

Indo Pakistan war, 1971- when India was in war like situation with Pakistan on issue of independence of east Pakistan now Bangladesh. The emergency was proclaimed on ground of external aggression in year 1971.

Emergency in the year 1975- this is the most controversial emergency India has gone through for its tyrannical and arbitrary nature. The emergency was imposed on 26<sup>th</sup> June, 1975 and ceased on 21<sup>st</sup> march 1977, lasting for more than 2 years. The ground of emergency was internal disturbance in the state which was later criticized.

The emergency begin with a midnight proclamation made by the president who arbitrarily without being consulted by his council of member alleged to have acted on the direction of then prime minister Indira Gandhi and imposed emergency to cater to the uprising opposition of the people against the ruling party. The fear of losing election made the prime minister act in a non democratic way attempt to suppress the opposition and associations that stood against the ruling party by means of suspension of fundamental rights and censorship of media, extending the life of retired lok sabha also to some extent helped. Besides the want of political power and the upper hand in the upcoming elections few other reasons that led the emergency were the popularity of the parallel movements run by Jay Prakash Narayan, Bihar movement and Nav Nirman Andolan, a Gujarat student movement against the ruling party that is the congress.

**1.2. State emergency or constitutional emergency**

Article 356 derives its background from section 93 of Government of India Act, 1935 which along with section 45 of the act, provided for the situations arising out of a failure of the constitution machinery in the federal government and the provisions. Dr. Ambedkar was fully aware of that article 356 militates against the rights of the states and federal principle. He stated in the constituent assembly in volume IX- 'the intervention of the centre or any other authority must be deemed to be barred because that would be an invasion of the sovereign authority of the province. We must accept that we are a federal constitution and that being so, if the centre is to force in the administration of provincial affairs, it must be under some obligation which the constitution imposes upon the centre. We ought to expect that such articles will never be called into operation and they would remain a dead letter. If at all they are brought into operation, I hope the president who is endowed with this power will take proper precautions. The emergency is proclaimed for the particular states when president receives recommendations made by the concerned governor in writing complaining the malfunctioning or non-functioning of constitutional laws in the state.

The states to receive the maximum number of emergency proclamation are-

Nine times in Kerala and Uttar Pradesh, eight times in Punjab, seven times in Bihar and Manipur, once in Delhi etc.

President rule in Punjab – state emergency was used by the government in Punjab to curb terrorism and violence during the following juncture-

Blue star operation, it was a commanded operation by the late Prime Minister Indira Gandhi to bring down the leader JS Bhinderwalle and other Sikh revolutionaries who were hiding in golden temple.

Operation black thunder, it was another army drill to eliminate militants hiding in golden temple. The operation was highly successful and resulted in surrender of 67 Sikhs and death of 43 militants. There were social amendments made for state of Punjab which extended the duration if state emergency for 5 years at once. Emergency in Punjab lasted from the year 1987 to 1992.

There were times when president rules proclaimed by president were scrutinized by judiciary and were held unconstitutional on account of arbitrariness, political gains and malice. Some of those emergencies were imposed in Nagaland in year 1988. Karnataka in year 1989, Meghalaya in year 1991 etc. the imposition of state emergency or president rule became an instrumentally at hands of centre to disturb the ruling party of state and especially on the occasion when state government had different ruling party in power then center. This view was reflected in the landmark case *S. R. Bommai v Union of India* AIR.

### **1.3. Financial emergency**

These are provisions for financial emergency when the state suffers financial instability and there is urgent need to cut down the expenses of the state so that the crisis is catered and financial structure of the state do not fall in bankruptcy. In post constitution regime the provisions of emergency has been put into operation a number of times. Such incidents are chronologically discussed below-

It has never imposed in India. No doubt the country suffered financial crises often and for a long duration of time but the situation never worsens to the extent of imposition of financial emergency. The man and the budget that changed India forever, Dr. Man Mohan Singh, 1991. The concept of LPG, liberalization- privatization- globalization, that was introduced by Dr. Man Mohan Singh then finance minister in his budget in the year 1991 changed the fate of the nation forever and drifted the titling roof of finance in India. He shifted to economic liberalization and put an end to license raj. Some of his lines from the session of 1991- 'I do not minimize the difficulties that lie ahead on the long and arduous journey on which we have embarked. But as victor hugo once said, "no power on earth can stop an idea whosetime has come", I suggest to this august house that the emergence of India as a major economic power in the world happens to be one such idea. Let the world hear it loud and clear. India is now wide awake. We shall prevail. We shall overcome.'

The constitution (forty fourth Amendment) act, 1978- when the constitution was enforced emergency could be imposed on the three grounds namely- war, external aggression and internal disturbance but soon when the provisions were put into operation, it was seen that the ground internal disturbance was easily abused by the tyrannical rulers for the want of powers and thus the new government later made changes and amended the provisions so that it may not be exploited in future. Internal disturbance was replaced by armed rebellion. The ground of internal disturbance wasn't completely removed perhaps it was imposed on the center as a duty to save the state from internal disturbance but on this ground emergency could not further to imposed.

The United States of America enacted a legislature to curb the economic situations prevailing in the federation that is the International emergency economic power act, 1977. Therefore, the act grants power to the president to hold the assets of, and forbid monetary transactions involving, individuals selected by Executive Order. This includes the power to prohibit bank payments and transfers credit insofar as they include an interest of a designated country, entity or person and to prohibit the use, holding, or transfer of property implicating a relevant foreign interest. The president may exercise these powers over property belonging to any person within the jurisdiction of United States. Even the president of United States of America has the authority to block the basic life necessities.

### **CONCLUSION**

Emergencies in India are imposed by the President after both the House of Parliament passed the resolution of the Proclamation of Emergency. Where the State Emergency or President's Rule is quite frequently used by the President, National Emergency had become a part of history.

Having dealt with all emergency provisions, it is easy to understand the purpose behind the enforcement of such provisions. But it is important to note that even when these provisions are provided for the nation's security and protection of the people, the provisions in themselves give drastic discretionary powers in the hands of the Executive. This affects the federal structure of the nation and essentially turns it into a unitary one.

Therefore, the courts should be given the power to expand the powers of the Centre, as the same will act as a built-in mechanism to check if the discretionary powers are being used arbitrarily by the Parliament and the Executive.

### **REFERENCE**

1. Bashma, A.L., the wonder that was India (34th impression), new Delhi, rupee & co. 1999, p.79
2. The oxford dictionary, 2nd edition
3. Supreme but not infallible- essays in honor of the supreme court of India, B.N. Kraal, oxford India paperbacks, p143.

- 
4. Section 45- if at any time the governor general is satisfied that the situation has arisen in which the government cannot be carried on in accordance with the provisions of this act, he may, by proclamation-a. Declared that his functions shall to some extent as may be specified in the proclamation be exercised by him in his discretion; b. assume to himself all or any of the persons vested in or exercisable by any federal body or authority; and any such proclamation may contain such incidental and consequential provisions as may appear to him to be necessary and desirable. Government of India Act, 1935.
  5. Chapter Xa, article 115a- article 115l, deutscher bundestag, basic law for the federal republic of Germany, 1968.
  6. Article 115e, *ibid*.
  7. Article 20- protection in respect of conviction of offences, constitution of India, 1950.
  8. Article 21- right to life and personal liberty, *ibid*.
  9. Subs. By the constitution (forty fourth ) amendment act, 1978, s. 37 for “internal disturbance”.
  10. National emergency, article 352,354,355
  11. Nani Palkiwala- a role model, Major General Nilendra Kunam, universal law publishing co, 2010, p.121
  12. 1994 SC 1918

---

## A POLITICAL DISCOURSE ON JAITAPUR ANTI- NUCLEAR POWER PLANT MOVEMENT AND THE ROLE OF LOCAL NATIVES

---

**Mr. Prashant Tanaji Nargude**

(M.A., NET (2)., SET., B.Ed.), Ph. D. Scholar, Department of Sociology, University of Mumbai, Mumbai, Maharashtra

---

### ABSTRACT

*It is basically to know that nuclear energy is very controversial source of energy. The present study has covered entire political nature of anti-nuclear power plant movement with special reference to the Jaitapur Project. Jaitapur Nuclear Power Plant was approved by the UPA II Government in October 2005. Still after 15 years it is not completing because some political and social aspects are there. This power project is suffered by the political factors since its beginning it means politics just not only local level but also international level. Local to global level social and political resistance to nuclear energy is well-known fact. In this study the researcher considered political angle towards this protest. Many political parties are participated in this protest but everyone has self-agenda and they are just doing work for their self-interest. Role of local natives in this crisis is very significant to understand the entire nature of this protest. Because locals are always in action mode in every stages of the protest. Politicians are considered this protest through their own perspective therefore, this protest is now become weak compared than beginning stage. Principally, the current study is recognized various factors which are associated to this protest. The researcher also trying to discovered some hidden facts regarding anti-nuclear protest in Jaitapur through this research work.*

**Keywords:** *Discovered, Nuclear and JNPP (Jaitapur Nuclear Power Plant)*

---

### INTRODUCTION

Energy and economic development both are intricately connected. It would be unacceptable in present industrialised society for policy makers. But the challenge for energy policy makers is to ensure delivery of increasing amounts of modern energy services that are compatible with further and future economic development. However key question for policy makers is how to generate electricity in sufficient volumes in a decarbonised economy to meet the increasing demand. At present scenario, policy makers deciding which technology to support for electricity generation. And how to incorporate political and social implications.

Energy is one of the main pillar of economic and industrialised development. If nuclear energy will have accepted on universal platform than it would be reduce consumption of traditional energy resources. Nuclear energy is not harmful in general situation but it will be highly risky in accidental situation. Arguments to support nuclear energy's contribution to sustainable development are however widely contested.

### Background of Nuclear Projects and Disasters

In 1960 and 70<sup>th</sup> decades, many nuclear reactors are built for making electricity, using designs very similar to those made for the submarines. In 1974, France decided to make a major push for nuclear energy, and ended up with 75% of their electricity coming from nuclear reactors. The United States of America built 104 reactors and got about 20% of its electricity from them.

When we think about nuclear accidents that time major examples are in 1979 Three Mile Island accident and the 1986 Chernobyl accident. The above both examples are very effective on further nuclear project because, every country took a precautions and criticised to this kind of energy resources. As well as the world has experienced nuclear disaster during second world war (1945). Atomic energy also controversial since beginning.

Nuclear energy is use in atomic weapon and power plants but it is so risky and we have experienced of its disasters many times. In March, 2011, a large earthquake and tsunami inundate the reactors at Fukushima Daiichi Nuclear Plant. We never forget Chernobyl and Fukushima disasters including next generations. Now we have talk about local level after international level. Jaitapur project is upcoming mega project in India. It will be world's largest nuclear power plant.

### Political Nature of Jaitapur Movement

When we are thinking about movement; there are several aspects and everyone has self-interests. Many political parties are involved in protest against this nuclear project. Ruling parties has been changed since 2005 central government and state government of Maharashtra through the elections despite the construction of this plant is not completed because some political parties are opposed to this project since its beginning period. Central



government if agree for this plant but local level politics are very influence in project area. The researcher tries to know some hidden facts behind political stand and understand the role of local natives towards this protest.

#### VENUE: JAITAPUR NUCLEAR POWER PLANT



Source: google.com/images/jaitapur

#### OBJECTIVES OF THE STUDY

1. To know the political nature of Jaitapur Anti-Nuclear Power Plant Movement.
2. To understand the role of local natives in political discourse regarding Jaitapur Anti-Nuclear Power Plant Movement.

#### AREA OF THE STUDY

The present study is greatly focused on Anti-Nuclear Power Project Movement in the Jaitapur of Ratnagiri District. Specifically, this project will stand at the Madban nearby Jaitapur. Study area of this paper is Jaitapur, Madban, Karel, Nivel, Varilwada, Mithagavane, Nate and Sakhari Nate villages. The above villages are closely connected to each other. The respondents are from above villages also.

#### RESEARCH METHODOLOGY

The researcher has used structured questionnaire for analysing ground level activities and getting genuine facts. As well as conducted semi-participatory observation for understanding local life style, leadership and public involvement in environmental concern.

#### SOURCES OF DATA COLLECTION

- i) Primary Sources: Primary information has been collected by semi-participatory observation and by using structured questionnaire.
- ii) Secondary Sources: Secondary information has been collected through Journals, research Articles, Government and Non-Government Reports, Internet, Books and Newspapers etc.

**Sample Selection**

The researcher has applied purposive and stratified sample selection method. Also Researcher has been Selected 50 respondents in the study area for collecting information by questionnaire. Some respondents are local politicians from various political parties and local natives are from various associated villages in the local area.

**About Jaitapur**

Konkan has stunning natural beauty. The Konkan region offers a magical combination of undulating hills, various trees, mango, cashews, open sea and infinite greenery. The Konkan ecology contains virgin rainforests and an immense diversity of plant, animal and marine life. Konkan is one of the eco-sensitive zone of India. Jaitapur is located in a seismically sensitive region. It comes under Zone IV as per the earthquake hazard zoning of India. This zone is called the High Damage Risk Zone.

The Konkan region's rich natural resources are already under severe threat on account of several development projects along the Western Ghats Panvel, Raigad, Ratnagiri and Sindhudurg districts. These include 15 coal-based power projects totalling nearly 25,000 MW, 40 medium and small ports, nearly 40 medium and mega special economic zones, major mining projects, and chemical hubs.

**Previous Studies on Jaitapur Project**

As per the many intellectuals and environmentalists as well as activists the Jaitapur nuclear project will damage this ecosystem irreparably. It will be very harmful for local biodiversity, local economy and marine life also. Even a recent environmental study of Ratnagiri and Sindhudurg districts by the chair of the Western Ghats Ecology Expert Panel, the renowned environmentalist Madhav Gadgil, sharply criticises the government for violations of environmental laws and norms in Konkan. As well as Environmental Impact Assessment (EIA) report prepared by the National Environmental Engineering Institute (NEERI). The concern minister tried to resolved several questions regarding the 'Arewa' contract also assurance of safety of this project. Still oppositions are very actively participated in this movement.

**Land Acquisition for JNPP**

The project is to be established over 938.26 hectares of land from five villages: Madban, Nivel, Karel, Mithgavane and Varliwada. Madban and Varliwada. The Department of Atomic Energy promised that the Jaitapur nuclear power project will not lead to any displacement of people, and that much of the acquired land is unproductive. People in the field area received land acquisition orders in 2007 and by January 2010, the government of Maharashtra had completed the land acquisition of 938.026 hectares. Compensation amount was increased for the land losers after huge oppose for this plant. However, forcible acquisition of land, only 114 out of 2,335 farmer families have claimed the compensation offered; all others have rejected to take the compensation amount cheques.

**Local Natives and Politics: An Overview**

The land acquisition process sometimes has been violent. The local population always busy in their farms likes produces rice, the world's most famous Alphonso mango, cashew, coconut, kokum, betel nut and other fruits. Some of the land is also used for cattle-grazing and rain-fed agriculture and is hence productive. Besides farming and horticulture, the study area has a sizeable fishing economy. The fishing population will also be affected, by this project. The fishing communities also will lose their livelihood after restrictions on fishing.

Their community leaders are also active in this movement with others. As per the local organization of fishing communities, they want to continue their fishing regularly even after completion of this project. They had met many time to officers of JNPP regional office but they don't get any positive outcome so far. That is why they are very aggressive and alert regarding this project construction.

The present study highly recognized local native's perceptions towards local politics regarding Jaitapur project. Central government approved this nuclear project in October 2005. Despite, after 15 years still it is not completed, infact still construction is not starting yet. There are several reasons behind it. Central ruling party has been changed in 2014 but NDA (National Democratic Alliance) also continue to this project. If we think about role of central government in this case, then there is no change any decisions regarding Jaitapur project. State government of Maharashtra has been changed in 2019.

Bharatiy Janata Party, Congress and National Congress Party has no any objection for Jaitapur Nuclear Project. But Shiv Sena is against to this project since its beginning. As well as local level politics also directed by the Central and State politics. Local natives from associated villages are strong opponents against this project. So, they are spontaneously joined to Shiv Sena. The ideological impact of Shiv Sena is very strong among the local natives and they are followed to them very genuinely. NGO Members and NPCIL officers also discussed with

both types of politicians and tried to make healthy conversation and cooperation. But there is technical barriers like, everyone has own agenda and that agenda is contradictory from each other. The researcher has tried to discussed here overall nature of political base of the activists and movement.

## CONCLUSION

The above study is mainly recognized background of political involvement in this movement. Any political groups want to run their agenda and create influence on local natives through this movement. The present study just considered introductory facts from local level. Also this study provides a platform to understand the nature of political involvement in this movement.

## REFERENCES

1. Barnes, P., & Barnes, I. (2018). Foreword. In *The Politics of Nuclear Energy in the European Union: Framing the Discourse: Actors, Positions and Dynamics* (pp. 7-9). Opladen; Berlin; Toronto: Verlag Barbara Budrich. doi: 10.2307/j.ctvddzswc.3
2. Barnes, P., & Barnes, I. (2018). The future of nuclear energy in the European Union: Political consensus and public acceptance. In *The Politics of Nuclear Energy in the European Union: Framing the Discourse: Actors, Positions and Dynamics* (pp. 10-32). Opladen; Berlin; Toronto: Verlag Barbara Budrich. doi: 10.2307/j.ctvddzswc.4
3. Barnes, P., & Barnes, I. (2018). Nuclear energy and sustainability – re-framing the discourse. In *The Politics of Nuclear Energy in the European Union: Framing the Discourse: Actors, Positions and Dynamics* (pp. 117-143). Opladen; Berlin; Toronto: Verlag Barbara Budrich. doi: 10.2307/j.ctvddzswc.9
4. Barry, John. (2007). *Environment and Social Theory*, Second Edition, Routledge Publication: London and New York.
5. Beck, Ulrich. (1992). *Risk Society: Towards A New Modernity*, Translated by Mark Ritter, Sage Publication: New Delhi.
6. Bidwai, Praful. (2011). People Vs Nuclear Power in Jaitapur, Maharashtra. *Economic and Political Weekly*. Vol. 46. Issue, 8. pp. 10-14.
7. Chesters, Greame. and Welsh, Ian. (2011). *Social Movement: The Key Concepts*, Routledge Publications: New York.
8. Gadgil, Madhav. and Guha, Ramchandra. (1995). *Ecology and Equity*, Routledge Publication: New York.
9. High Level Working Group on Western Ghats. (2013). Ministry of Environment and Forests Government of India. Vol. 1.
10. Verbruggen, Aviel. and Laes, Erik. (2015). Sustainability assessment of nuclear power: Discourse analysis of IAEA and IPCC frameworks. *Environmental Society and Policy*. <https://www.researchgate.net/publication/276923955>
11. Weissmuller, J. P. (2012). Social Movement and Free Riders: Examining Resource Mobilization Theory through the Bolivian Water War, the Macalester Review. Vol. 2. Issue, 2. Article 4. May 08, 2012. <http://digitalcommons.macalester.edu/macreview/vol2/iss2/4>
12. <https://whatisnuclear.com/history.html>
13. <http://www.dianuke.org/jaitpur-nuclear-power-project-critical-issues/>

---

**A STUDY OF EFFECTS OF SOCIAL AND CULTURAL BARRIERS ON WOMEN CAREER DEVELOPMENT OF FEMALE EMPLOYEES WORKING IN SERVICE SECTOR**

---

**Dr. Prashant V. Sathe**

Research Guide, BMCC Research Center Pune

**Ms. Varsha S. Murhe**Research Scholar, BMCC Research Center Pune

---

**ABSTRACT**

*The study was carried to investigate the effect of social cultural beliefs on women career progression in service sector in India. Methodology: data was obtained through a descriptive survey involving 200 women in middle and senior management in selected private companies, a structured questionnaire was used to collect data from the respondents. An interview was also conducted with the human resource managers. The study used the feminist theory to explain the status and experience of women in organizations across organizational structure. The study revealed that Cultural barriers are among the most difficult to remove, as they are often subtly enforced by women. The study was conducted in a few service companies and therefore cannot be generalized in other institutions in the public and private sectors. It provides evidence on the effect of social cultural beliefs and offers recommendations on what the society as well as individuals can do to change their perception on women in society. Originality: this is the first study of this nature conducted in Kenya focusing on the effects of social cultural beliefs on women career progress.*

*Keywords: Career, Social cultural beliefs, Women, effects*

---

**INTRODUCTION**

Women in modern times have been socialized in a manner that they want to have the best of both worlds. They do want to make an identity of their own outside of the confinements of their household, but at the same time they do not want to let go, of their traditional values. Gradually women have been able to pave their way out of the four walls of household and have made their presence felt in areas which were once considered the 'male domain' of the working world. Over the past three decades or so, Indian women have started entering all occupations and have branched out into diversified professions like banking, marketing research, advertising, civil services, police and armed forces etc. But, discrimination against women at workplace has impacted their entering as well as advancing the career ladders in jobs that acquire higher societal recognition among men. Gender inequality in the workplace is exhibited in various forms, such as occupational segregation, gender-based wage gap and discrimination, sexual harassment, lack of growth opportunity, preferences to male employees for certain projects or assignment etc., everything comes under the purview of 'gender discrimination'. However apart from organizational barriers, personal factors too impact the career choices made by women and their career growth. The traditional and cultural inhibitions acquired by women from childhood, nurtured by parents, and reinforced by their socialization are the key hurdles that inhibit women's urge to be in an executive or leadership position.

**OBJECTIVES**

1. To find how gender stereotype act as a barrier to women career progression.
2. To Examine if social cultural beliefs are barriers to women career progression

**HYPOTHESIS**

- H 1 Gender stereotype is a barrier to women career development in Service sector.
- H 2 Social cultural beliefs are barriers to women career development in Service sector.

**RESEARCH DESIGN**

This study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interests in a situation. The objective of the study is to identify the impact of barriers on WCD of female employees working in Service Sector (Education, Banking & Insurance) Hence, the type of investigation will be correlation rather than causal study. A correlation study is conducted in the natural environment of the organization with minimum interference by the researcher with the normal flow of work (Sekaran, 2009).

**SOURCES OF DATA COLLECTION**

Primary Data will be collected through Survey method as well as Interviews will also be conducted to know respondents opinion, understanding about the various barriers/factors and it relation with WCD. Secondary data will be gathered through the facts and figures available on authentic resource provider available on Internet.

**METHOD OF DATA COLLECTION**

The primary method of data collection will be Questionnaire method and Interview method

In conducting this study the survey method will be used to collect relevant data. Since the re-researcher wants to know about employees' attitudes and opinions the present study could be considered as a descriptive one. Moreover, many primary data will be collected to diagnose the problem centered here and to answers the researches questions and achieve the objectives.

Thus the survey method regarded as most suitably. The questionnaire consists of two parts namely part A, part B. The questionnaires were pre-pared in the English language. Part A is the personal profile. The respondent's, biographical information was collected to establish a profile of the sample group in relation to gender, marital status, age, educational qualifications, position, average in-come and length of service.

Another method for data collection will be gathered through semi- structured interviews designed using a general interview guide approach where the researcher has formulated questions about the issues to be discussed, but the presentation of these questions are flexible and can be adapted in each individual interview . Semi-structured, one-on-one, in-depth interviews prove to be the most successful in soliciting thoughts and feelings from participants.

**TECHNIQUES OF ANALYSIS OF DATA**

Data collected from primary (questionnaire) source will be analyzed using the computer based statistical data analysis package, SPSS (version 21.0) for validity, reliability, and relationship testing. The data analysis will include sample t-test.

**HYPOTHESIS TESTING****One Sample T-test**

Null hypothesis	N	Mean	SD	T-Value	Df	Sig.(P value)
HO1: Gender stereotype is not a barrier to women career development in Service sector.	200	2.67	0.737	-48.6623	199	0
HO2: Social cultural beliefs are not barriers to women career development in Service sector.	200	3.10	0.779	-42.4754	199	0

**RESULT**

Since all P values are less than 0.05. all null hypothesis is rejected at 5% level of significance and respective degree of freedom.

**CONCLUSION**

The study examined theoretically and empirically the perception of women on barriers to career progression. On assessing the barriers, the study focused on gender stereotype, social cultural beliefs as well as the coping strategies.

The purpose of the study was to assess barriers to women career progression and the coping strategies employed by the manager. The study therefore assessed whether gender stereotype, social cultural beliefs are perceived as barriers to women career progression.

The study also looked at the coping strategies employed by executive women in their career and came up with recommendations that will help in the formulation of policies which will assist women to advance in their careers

**REFERENCES**

1. Eagly, A.H. and Makhijani, M.G. 1992. Gender and the evaluation of leaders: a meta-analysis. Psychological Bulletin, Vol.111, 3 – 22.
2. Edwards. M, Burmester.B, Evans, M., Halupka, M & May.D. 2010. Barriers to progress of senior women in Australian Service. ANZSOGInstitute for Governance, 1 – 32.
3. Green, P. E., Easton, H., Moore, J. D., & Heggie, J. 2004. Barriers to Women Employment and Progression in Lanour Market in the North East of England, Centre for Social and Policy Research University of Teesside, 16 – 42.

- 
4. Halisah Ashari. 2012. Adaptive Leadership: An Opportunity for Women to have Access to Higher Responsibilities. [www.parlimen.gov.my](http://www.parlimen.gov.my).
  5. Heilman, M. 1995. Stereotypes and their effects in the workplace: What we know and what we don't know. *Journal of Social Behavior & Personality*, Vol.10, 3 – 26.
  6. Heilman, M. 2001. How Gender Stereotypes Prevent Women's Ascent Up the Organizational Ladder. *Journal of Social Issues*, Vol.57, 657 –674.

---

**RETIREMENT PLANNING - A STUDY OF CORPORATE EMPLOYEES PERCEPTION AND PREPAREDNESS**

---

**Bobby Jacob<sup>1</sup> and Dr. Mohsin Shaikh<sup>2</sup>**<sup>1</sup>Research Scholar, Allana Institute of Management Sciences, Pune<sup>2</sup> Research Guide, Allana Institute of Management Sciences Pune and Professor, ASM Group of Institute

---

**ABSTRACT**

*The present paper will focus on the retirement planning preparedness of corporate employees. The study is part of a larger study on the importance of facilitation of retirement planning by corporate human resources departments for their corporate employees and its implications for the employee and employer. The study has been conducted on working employees of Pune based corporates. This study therefore examines the significant findings regarding the retirement preparedness of corporate employees based on their response to a questionnaire circulated. For the study purpose, we had tentatively sought responses from at least 425 respondents who are employees of different companies in Pune.*

*Keywords: employees, human resources, retirement planning, retirement preparedness*

---

**FULL PAPER**

**Introduction:** Retirement is defined as ‘the action or fact of leaving one's job and ceasing to work’. Retirement is a logical destination at the end of a productive and active work life, for every individual, whether the individual is a corporate employee or a self-employed person. The concept of retirement planning as defined by [www.investopedia.com](http://www.investopedia.com) is ‘Retirement planning is the process of determining retirement income goals and the actions and decisions necessary to achieve those goals. Retirement planning includes identifying sources of income, estimating expenses, implementing a savings program, and managing assets and risk’. Retirement is a reality for each individual who is gainfully engaged in an active income generating work. Unlike some other countries, especially those in the Europe and America, employees in India who work in companies (as opposed to self-employed or owners of businesses) have to retire after a certain age as determined by the employer. Hence every corporate employee has to be better prepared to face the harsh reality of having no salary post retirement. Hence they have to ensure that they have planned their finances and savings in such a manner that they can generate income after retirement so that they can continue to enjoy a similar life style as they were used to during their working years.

**CONCEPTUAL BACKGROUND:** Retirement is a reality for every corporate employee and in India unlike in many other countries, there is a retirement age for corporate employees. Also unlike many other countries that have retirement plans like 401 K and government health facilities like the NHS, corporate employees in India have to plan and prepare for these during their work life so that they can lead a comfortable retired life. While all corporates have human resources policies that focus on recruitment, rewards & recognition, retention, retrenchment and retirement of employees, the least attention is paid to the retirement of employees. The retirement aspect of the employee life cycle is largely limited only to the meeting the statutory provisions. Retirement planning behaviour and attitude toward retirement are important in adjusting satisfactorily in retirement. (Achely R C, 1991) The researcher believes that in the absence of active facilitation of retirement planning by corporate HR it is incumbent on the corporate employee to take the initiative and be prepared for her/his retirement.

**RESEARCH PROBLEM**

The researcher has focused on a relatively less studied area of Human Resources Management namely Retirement Planning. From an employee's point of view, retirement is perhaps one of the most significant and impactful part of the employees work life after Recruitment. After analyzing the issue, the researcher has identified this as an issue requiring more research. The concept of retirement is across genders and across job roles. In this paper the focus is to identify how the concept of retirement is viewed across genders and across job roles.

**OBJECTIVES**

**The objective of this research is**

- a) To understand the awareness and expectations about the financial goals especially the retirement goals of corporate employees and if they differ between genders.
- b) To study whether there are differences in retirement goals between various job roles.

**HYPOTHESIS OF THE STUDY**

For studying the formulated objectives, the researcher has reached to the stage of formulating following hypotheses-

H<sub>1</sub>: Retirement planning perception differs between men and women

H<sub>1</sub>: Perception of retirement planning is not the same across different job roles.

**LITERATURE REVIEW AND RESEARCH GAP:**

It can be seen that a long term financial security is one of the major concerns of employees. As the recent pandemic has shown, unexpected job losses can cause major upheavals in a person's life. While the fear of retrenchment could be major concern in the initial years of an employee's career, this is replaced by the need for increase in monetary rewards during midlife working of the employee. However, as one gets closer to retirement, the overwhelming financial concern for every employee is having sufficient retirement corpus, the ability to generate adequate monthly income and having adequate health care insurance. The importance of early retirement planning begins from the time an employee joins a corporate because savings is the key to ensure sufficient corpus. An early start also ensures that sudden upheavals in employment, as was the case during the recent pandemic, can be coped with because employees had savings to fall back on which was the outcome of an early start to retirement planning. (Thakur Sailesh Singh, Jain S C, Soni Rameshwar, 2017) in their paper noted, that there is impact of financial advice on saving towards the retirement objectives. Their analysis also revealed that majority of the respondents are investing with their own belief which is not advisable. They also noted that majority of the respondents were positive when asked the question do you think retirement planning is important irrespective of their income, age and occupation. (Yesudian, 2009) Conducted a study on Working Elders in India: A Gender Specific Situation Analysis. One of the findings of the study revealed that more than half (51.8 percent) of the elderly population in India depends on someone economically. Among them majority (77.9 percent) depends on their own children.

In their study on Staying Ahead of the Curve 2003: The AARP Working in Retirement Study (AARP Knowledge Management, 2003) they noted that "the majority (of retirees) (Agewell Foundation, 2018) also report that their personal definition of retirement includes some form of work. For example, just over half (53%) state that their definition of retirement includes working for enjoyment, not money, and 42 percent report that their retirement definition includes having to do some kind of work to help pay the bills. One of the key changes in the thinking of the retirees is their increasing need to be financially independent. Senior citizens are becoming more economically independent; they do not want to be a financial burden on their families, so planning for their future financial situation is becoming essential. (Agewell Foundation, 2018)

From this perspective, it is incumbent on those planning for retirement to be aware of the financial implications of their retirement planning strategy.

While planning for retirement is ideally best begun when one is in active service, it is equally important for the employee to be aware that post retirement planning is equally critical. In their paper (Aparna Gupta, Li Lepeng, 2004) categorised retirement planning into two phases as pre-retirement and postretirement on the basis of four inter related models such as health evolution, wealth evolution, long term care insurance premium and cost structure.

In their study the Agewell Foundation identified Factors responsible for increase in purchasing power of Older Persons in India and noted the following; Most older persons 25.8% reportedly claimed that their purchasing power has increased primarily due to their well-settled children, who have shared their income with their ageing parents. • 21.8% elderly respondents claimed that increase in prices of their real estate properties is major factor their increased purchasing power in old age. • 19.6%, their well-paid jobs / higher pension amount is major factor responsible for increase in their purchasing power. • 18.6% elderly said that increase in their purchasing power is primarily due to high returns on their properties. (Agewell Foundation, 2018). An analysis of these factors indicates that real estate is a major source of increased purchasing power among the older people and this means that investment in the same has to be done systematically when the individual is earning in her/his younger age. Dependence on well settled children is a cause of concern as it is a highly subjective source of income for retirees. (Agewell Foundation, 2018)

It is also important to note that there is a massive change in the population aging. The pace of population ageing in many countries is also much greater than has been the case in the past. In their report (WHO, 2015) noted that "While France had almost 150 years to adapt to a change from 10% to 20% in the proportion of the population that was older than 60 years, places such as Brazil, China and India will have slightly more than 20 years to



make the same adaptation. This means that the adaptation that these countries need to go through will have to be undertaken much more quickly than was often the case in the past.” (Figure 1). Today, India with its relatively youthful population and improved health index will, in the not too distant future, be suddenly faced with a large ageing population and will not be able to quickly adapt to taking care of this aging population. (Preeti Dhillon, Laishram Ladusingh, 2011) Have in their study observed that “that in terms of the relationship between life and working life expectancies for males, longevity does not promote post retirement work participation. However, for females, it is the other way around as their participation in economic activities has increased with the increase in longevity over time. However, overall, improvements in longevity do not extend working life of the population 60 plus in India.” Hence it is imperative that the youth today be aware of the importance, need and criticality of focusing on retirement planning for themselves during their prime working and earning years.

Having established a foundation that retirement planning is critical for every individual, the need for such planning among corporate employees was selected as the focus of this study primarily because when in active service the employee is used to a regular income stream. However, not much is known about how these corporate employees plan their retirement to ensure they can maintain a decent standard of living post retirement. However as (Annamaria Lusardi, Olivia S. Mitchell, 2006) noted “Workers and retirees have increasingly been asked to take on an unprecedented degree of responsibility for their retirement and other saving, as defined benefit pensions decline and government programs face insolvency in one country after another.”

In United States of America it was found that individuals who planned for their retirement had higher wealth after retirement compared to the individuals who did not do financial planning for retirement. Many studies have shown that increasing financial literacy is the key to effective retirement planning. The term financial literacy means familiarity with the most basic economic concepts needed to make sensible saving and investment decisions. While financial knowledge is weak, it is also the case that people tend to be more confident in their abilities than should be warranted (Annamaria Lusardi, Olivia S. Mitchell, 2007). Thus the concept of retirement planning revolves largely around finances and hence the perceptions of employees regarding retirement would be an important indicator of how well they are prepared for retirement.

In this context this research paper is focused on two aspects of corporate employee’s retirement planning; if the perceptions of retirement planning differ across genders and if they differ across job roles.

#### **RESEARCH METHODOLOGY:**

Based on the secondary research done by the researcher, the hypotheses’ were formed. The validation of these hypotheses’ requires data which can be statistically analysed. A suitable questionnaire was then designed keeping in mind the various inputs required to validate the various hypothesis. This questionnaire was circulated to corporate employees working in the Pune region. The research study paved the way for accumulating, analysing and deciphering the primary data received through the questionnaire. The inputs in this research paper are based on specific inputs relevant to this research paper, taken from the larger study conducted.

#### **SOURCES OF DATA COLLECTION**

- A) Primary data – Primary data has been collected through a structured questionnaires circulated among corporate employees in Pune region. Their responses have been recorded and their views and opinions have been taken into consideration. The questions included in the interview schedule were developed on the basis of literature review and the objectives of the study. Several factors have been taken into consideration while formulating the questions for various sample units of the present study.
- B) The secondary data inputs is based on a study research papers, seminar papers, research reports, etc. on the subject. The study of information and data from various websites relevant to the topic and online research is also extensively resorted to.

#### **SELECTION OF SAMPLE**

Given the nature of the study, the unit of population and considering the different constraints, the researcher had selected a sample which benefits the requirements of the study. The selection of sample is on the following parameters.

- a) Nature of the study.
- b) Possibility of accessing the data.
- c) Willingness of respondents.

The universe or population of the study is the whole working employees of some companies in Pune. An individual employee of company is the sample unit of the study.

### LIMITATIONS

1. The data was collected randomly from corporate employees working in all sectors both manufacturing and non-manufacturing sectors.
2. The study is limited to respondents working in corporates from Pune region only.
3. The sample size is limited to 404.
4. Some respondent bias cannot be ruled out in questionnaire method.

### DATA ANALYSIS

#### Hypothesis Testing -1

#### Does retirement planning perception differ across genders?

Statistical Test - Independent Sample T test      Level of Significance -  $\alpha = 0.05$

$H_0$ : Retirement planning perception is same for men and women

$H_1$ : Retirement planning perception differs between men and women

**Table 1**

Serial No	Hypothesis	Data Analysis Technique	Result
1	Saving money specifically for certain future requirements differs between genders.	Independent Sample T test	$p = 0.359 > 0.05$ (Null Hypothesis is accepted)
2	Awareness of savings opportunities to spread risk differs between genders.	Independent Sample T test	$p = 0.034 < 0.05$ (Null Hypothesis is rejected)
3	Estimating my future monthly money requirements after retirement differs between genders.	Independent Sample T test	$p = 0.016 < 0.05$ (Null Hypothesis is rejected)
4	Confident that after retirement the employee will generate adequate income to live comfortably differs between genders.	Independent Sample T test	$p = 0.258 > 0.05$ (Null Hypothesis is accepted)
5	Need to get more information about how one can secure the future after retirement differs between genders.	Independent Sample T test	$p = 0.084 > 0.05$ (Null Hypothesis is accepted)
6	Awareness of the approximate amount that the employee will get on retirement from the PF accumulation at work differs between genders.	Independent Sample T test	$p = 0.008 < 0.05$ (Null Hypothesis is rejected)
7	Awareness of the approximate amount of gratuity that the employee will get on retirement differs between genders.	Independent Sample T test	$p = 0.016 < 0.05$ (Null Hypothesis is rejected)
8	Awareness of other retirement schemes in the company differs between genders.	Independent Sample T test	$p = 0.012 < 0.05$ (Null Hypothesis is rejected)
9	Calculation done by employees, of the estimated amount of the corpus needed on retirement to live comfortably after retirement, differs between genders.	Independent Sample T test	$p = 0.020 < 0.05$ (Null Hypothesis is rejected)
10	The perception that the employee can benefit from a retirement planning seminar differs between genders.	Independent Sample T test	$p = 0.420 > 0.05$ (Null Hypothesis is accepted))

Source: Primary data compiled by the scholar

#### Interpretation

From the above discussion it is seen that the independent sample t-test is significant for 6 Retirement Planning variables. Hence on an aggregate level it can be concluded that the perception of retirement planning depends

upon the gender and differs across males and females. However, on specifics we can also state that male and female that they save money specifically for future requirements. We can also conclude that both male and female employees are confident that after retirement they will generate adequate income to live comfortably. However both male and female agree that they need to get more information about how they can secure their future after retirement and that they would benefit from retirement planning seminars.

## Hypothesis Testing -2

### Research Question

**Does the perception of retirement planning differ across different job roles?**

Statistical Test – One way Anova

Level of Significance -  $\alpha = 0.05$

$H_0$ : Perception of retirement planning is same across different job roles.

$H_1$ : Perception of retirement planning is not the same across different job roles.

**Table 2**

Serial No	Hypothesis	Data Analysis Technique	F-value	Result
1	Saving money specifically for certain future requirements varies across job roles	One way Anova	2.644	$p = 0.033 < 0.05$ (Null Hypothesis is rejected)
2	Awareness of savings opportunities to spread risk varies across job roles	One way Anova	2.187	$p = 0.070 > 0.05$ (Null Hypothesis is accepted)
3	Estimating my future monthly money requirements after retirement varies across job roles	One way Anova	7.648	$p = 0.000 < 0.05$ (Null Hypothesis is rejected)
4	Confident that after retirement the employee will generate adequate income to live comfortably varies across job roles.	One way Anova	6.501	$p = 0.000 < 0.05$ (Null Hypothesis is rejected)
5	Need to get more information about how one can secure the future after retirement varies across job roles.	One way Anova	3.095	$p = 0.016 < 0.05$ (Null Hypothesis is rejected)
6	Awareness of the approximate amount that the employee will get on retirement from the PF accumulation at work varies across job roles	One way Anova	2.375	$p = 0.052 > 0.05$ (Null Hypothesis is accepted)
7	Awareness of the approximate amount of gratuity that the employee will get on retirement varies across job roles	One way Anova	3.462	$p = 0.009 < 0.05$ (Null Hypothesis is rejected)
8	Awareness of other retirement schemes in the company varies across job roles	One way Anova	5.391	$p = 0.000 < 0.05$ (Null Hypothesis is rejected)
9	Calculation done by employees, of the estimated amount of the corpus needed on retirement to live comfortably after retirement, varies across job roles	One way Anova	8.364	$p = 0.000 < 0.05$ (Null Hypothesis is rejected)
10	The perception that the employee can benefit from a retirement planning seminar varies across job roles	One way Anova	2.573	$p = 0.037 < 0.05$ (Null Hypothesis is rejected)

Source: Primary data compiled by the scholar

### Interpretation

From the above discussion it is seen that the one way Anova test is significant for 8 Retirement Planning variables hence on an aggregate level it can be concluded that the perception of retirement planning varies

across job roles. Therefore people at different job roles will have different perceptions about retirement planning. However on specifics, we can conclude that awareness of savings opportunities to spread risk is spread across job roles. Also across job roles, employee are aware of the approximate amount that the employee will get on retirement from the PF accumulation at work.

### DISCUSSION AND CONCLUSION

From the statistical analysis, we can conclude that male and female respondents differ in their perception to retirement planning. However, we also note that both male and female corporate employee save money specifically for future requirements and that both genders are confident that they will be able to meet their retirement requirements. Both genders are also equally keen to get more inputs on retirement planning.

Similarly, from the above analysis regarding retirement planning perception across job roles, it can be concluded that the perception of retirement planning varies across job roles. Therefore people at different job roles will have different perceptions about retirement planning. However across job roles corporate employees are aware of the various savings opportunities available to them and they are also aware of the approximate amount of PF they will get on retirement.

### BIBLIOGRAPHY

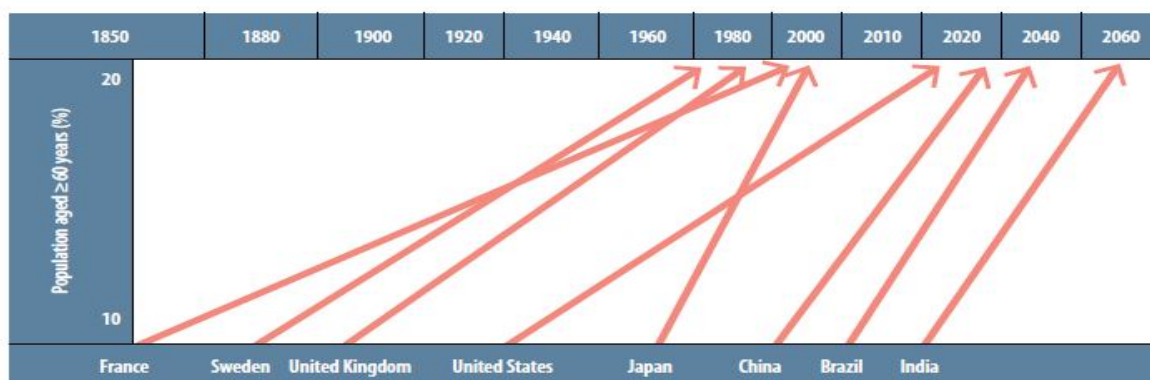
- AARP Knowledge Management. (2003). *Staying Ahead of the Curve 2003: The AARP Working in Retirement Study*.
- Achely R C. (1991). *Social forces and aging*. Wadsworth, Belmont CA.
- Agewell Foundation. (2018). *Changing Patterns of Income & Expenditure of Older People in India: An Assessment*. New Delhi: Agewell Foundation.
- Annamaria Lusardi, Olivia S. Mitchell. (2006). Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education Programs. *Michigan Retirement Research Center Working Paper WP 2006-144*.
- Annamaria Lusardi, Olivia S. Mitchell. (2007). Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education Programs. *Business Economics*.
- Aparna Gupta, Li Lepeng. (2004). A Modeling Framework for Optimal Long-Term Care Insurance Purchase Decisions in Retirement Planning. *Health Care Management Science, Vol 7*.
- Preeti Dhillon, Laishram Ladusingh. (2011). Economic Activity in Post.
- Richard D. Glass, P. C. (2014). *Employee Engagement, Corporate Profitability, and Retirement Readiness*.
- Thakur Sailesh Singh, Jain S C, Soni Rameshwar. (2017). A study on perception of individuals towards. *International Journal of Applied Research Vol. 3(2)*.
- WHO. (2015). *World Report on Ageing and Health*.
- Yesudian, S. D. (2009). Working Elder in India : A Gender Specific Situation.

### Websites

- [www.investopedia.com](http://www.investopedia.com)

Figure - 1

3.3. Period required or expected for the percentage of the population aged 60 years and older to rise from 10% to 20%



Source – WHO-World Report on Ageing and Health -2015

# MANUSCRIPT SUBMISSION

## GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

**First Author Name1, Second Author Name2, Third Author Name3**

1Author Designation, Department, Organization, City, email id

2Author Designation, Department, Organization, City, email id

3Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

## EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

### • Single author journal article:

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

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

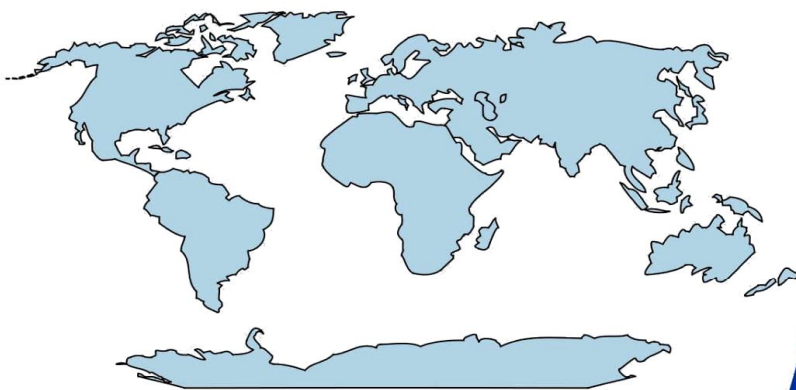
8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.

[www.iaraedu.com](http://www.iaraedu.com)

**Journal**

ISSN 2322 - 0899

**INTERNATIONAL JOURNAL OF RESEARCH  
IN MANAGEMENT & SOCIAL SCIENCE**



**Volume 8, Issue 2**  
April - June 2020



[www.iaraedu.com](http://www.iaraedu.com)

**Journal**

ISSN 2394 - 9554

International Journal of Research in  
**Science and Technology**

Volume 6, Issue 2: April - June 2019



**Indian Academicians and Researchers Association**  
[www.iaraedu.com](http://www.iaraedu.com)



**Become a member of IARA to avail  
attractive benefits upto Rs. 30000/-**

<http://iaraedu.com/about-membership.php>



## **INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION**

**Membership No: M / M – 1365**

### **Certificate of Membership**

This is to certify that

**XXXXXXXXXX**

is admitted as a

**Fellow Member**

of

**Indian Academicians and Researchers Association**

in recognition of commitment to Educational Research

and the objectives of the Association



Date: 27.01.2020

  
Director

  
President



# INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION

Membership No: M / M – 1365

## Certificate of Membership

This is to certify that

**XXXXXXXXXX**

is admitted as a

**Life Member**

of

**Indian Academicians and Researchers Association**

in recognition of commitment to Educational Research  
and the objectives of the Association



Date: 27.01.2020

Director

President



# INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION

Membership No: M / M – 1365

## Certificate of Membership

This is to certify that

**XXXXXXXXXX**

is admitted as a

**Member**

of

**Indian Academicians and Researchers Association**

in recognition of commitment to Educational Research

and the objectives of the Association



Date: 27.01.2020

  
Director

  
President

# **IARA Organized its 1<sup>st</sup> International Dissertation & Doctoral Thesis Award in September'2019**

## **1<sup>st</sup> International Dissertation & Doctoral Thesis Award (2019)**



Organized By



**Indian Academicians and Researchers Association ( IARA )**



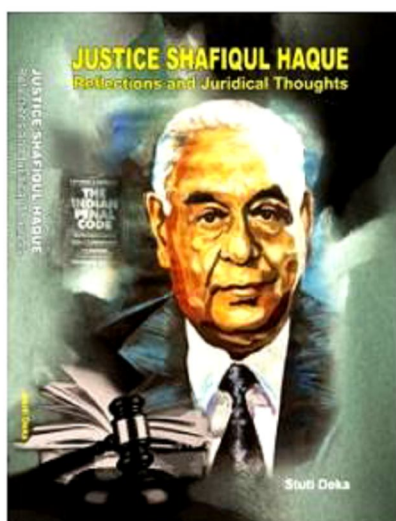


# EMPYREAL PUBLISHING HOUSE

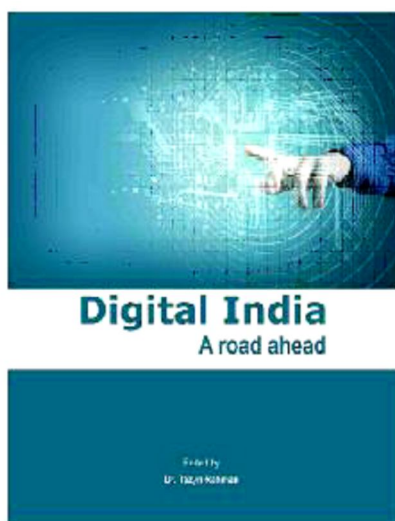
[www.editedbook.in](http://www.editedbook.in)

**Publish Your Book, Your Thesis into Book or  
Become an Editor of an Edited Book with ISBN**

## BOOKS PUBLISHED



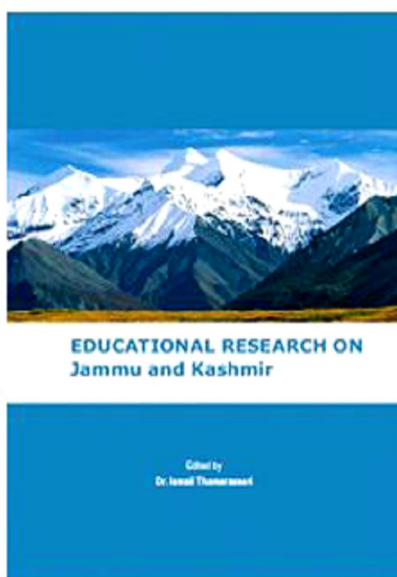
Dr. Stuti Deka  
ISBN : 978-81-930928-1-1



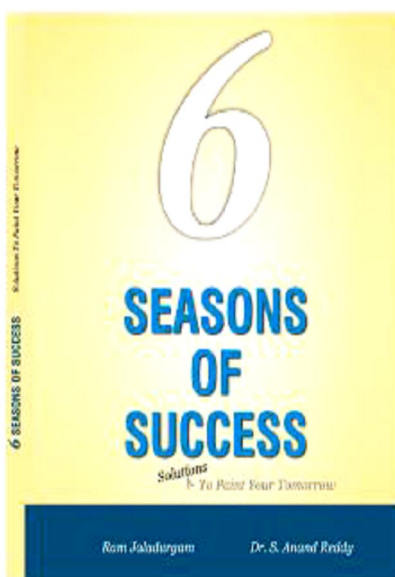
Dr. Tazyn Rahman  
ISBN : 978-81-930928-0-4



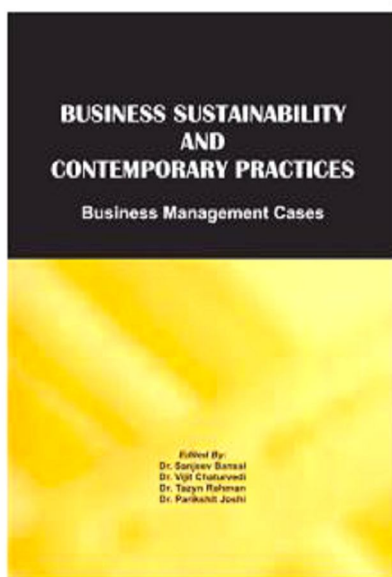
Mr. Dinbandhu Singh  
ISBN : 978-81-930928-3-5



Dr. Ismail Thamarasseri  
ISBN : 978-81-930928-2-8



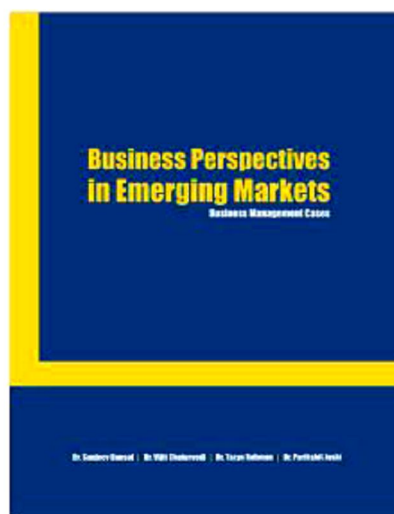
Ram Jaladurgam  
Dr. S. Anand Reddy  
ISBN : 978-81-930928-5-9



Dr. Sanjeev Bansal, Dr. Vijit Chaturvedi  
Dr. Tazyn Rahman, Dr. Parikshit Joshi  
ISBN : 978-81-930928-6-6



Ashish Kumar Sinha, Dr. Soubhik Chakraborty  
Dr. Amritanjali  
ISBN : 978-81-930928-8-0



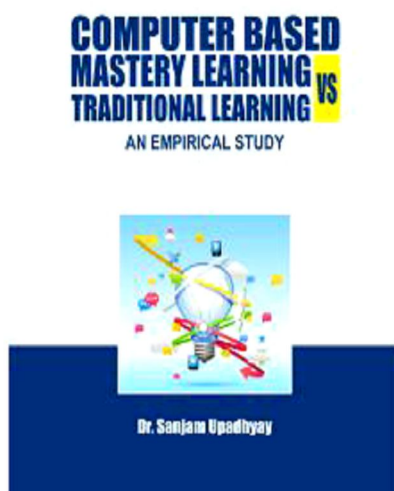
Dr. Sanjeev Bansal, Dr. Vijit Chaturvedi  
Dr. Tazyn Rahman, Dr. Parikshit Joshi  
ISBN : 978-81-936264-0-5



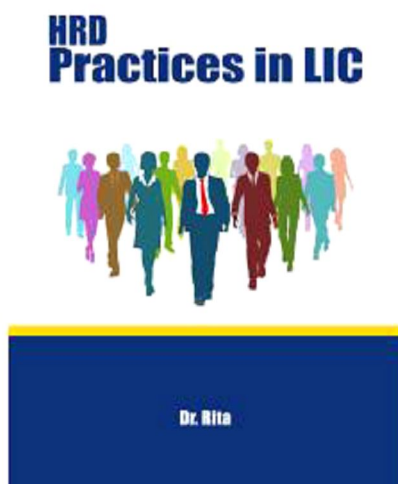
Dr. Jyotsna Golhar  
Dr. Sujit Metre  
ISBN : 978-81-936264-6-7



Dr. Aarushi Kataria  
ISBN : 978-81-936264-3-6



Dr. Sanjam Upadhyay  
ISBN : 978-81-936264-5-0



Dr. Rita  
ISBN : 978-81-930928-7-3



Dr. Manas Ranjan Panda, Dr. Prabodha Kr. Hota  
ISBN : 978-81-930928-4-2



Poomima University  
ISBN : 978-8193-6264-74



Institute of Public Enterprise  
ISBN : 978-8193-6264-4-3

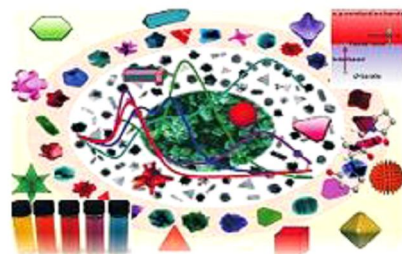


## Vitamin D Supplementation in SGA Babies



Dr. Jyothi Naik  
Prof. Dr. Syed Manazir Ali  
Dr. Uzma Firdaus  
Prof. Dr. Jamal Ahmed

Dr. Jyothi Naik, Prof. Dr. Syed Manazir Ali  
Dr. Uzma Firdaus, Prof. Dr. Jamal Ahmed  
ISBN : 978-81-939070-9-8



## Gold Nanoparticles: Plasmonic Aspects And Applications

Dr. Abhitosh Kedia  
Dr. Pandian Senthil Kumar

Dr. Abhitosh Kedia  
Dr. Pandian Senthil Kumar  
ISBN : 978-81-939070-0-9

## Social Media Marketing and Consumer Behavior



Dr. Vinod S. Chandwani

Dr. Vinod  
S. Chandwani  
ISBN : 978-81-939070-2-3

## Select Research Papers of

Prof. Dr. Dhananjay Awasarikar



Prof. Dr. Dhananjay Awasarikar

Prof. Dr. Dhananjay  
Awasarikar  
ISBN : 978-81-939070-1-6

## Recent ReseaRch Trends in ManageMent



Dr. C. Samudhra Rajakumar  
Dr. M. Ramesh  
Dr. C. Kathiravan  
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh  
Dr. C. Kathiravan, Dr. Rincy V. Mathew  
ISBN : 978-81-939070-4-7

## Recent ReseaRch Trends in Social Science



Dr. C. Samudhra Rajakumar  
Dr. M. Ramesh  
Dr. C. Kathiravan  
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh  
Dr. C. Kathiravan, Dr. Rincy V. Mathew  
ISBN : 978-81-939070-6-1

## Recent Research Trend in Business Administration



Dr. C. Samudhra Rajakumar  
Dr. M. Ramesh  
Dr. C. Kathiravan  
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh  
Dr. C. Kathiravan, Dr. Rincy V. Mathew  
ISBN : 978-81-939070-7-8

## Recent Innovations in Biosustainability and Environmental Research II



Dr. V. I. Paul  
Dr. M. Muthulingam  
Dr. A. Elangovan  
Dr. J. Nelson Samuel Jebastin

Dr. V. I. Paul, Dr. M. Muthulingam  
Dr. A. Elangovan, Dr. J. Nelson Samuel Jebastin  
ISBN : 978-81-939070-9-2

## Teacher Education: Challenges Ahead



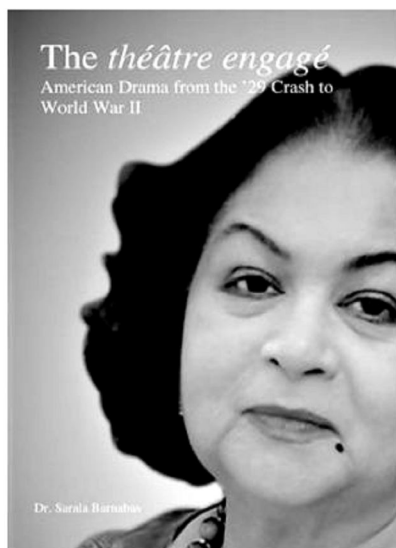
Sajid Jamal  
Mohd Shakir

Sajid Jamal  
Mohd Shakir  
ISBN : 978-81-939070-8-5

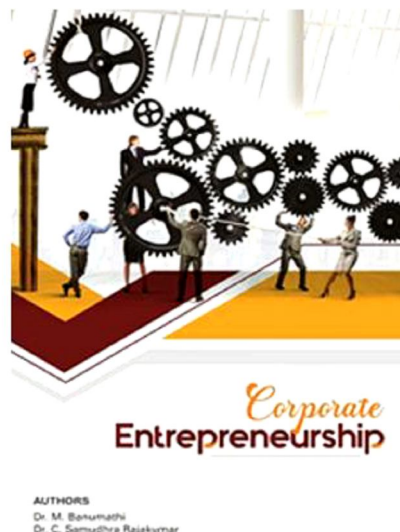
## Project Management



Dr. R. Emmaniel  
ISBN : 978-81-939070-3-0



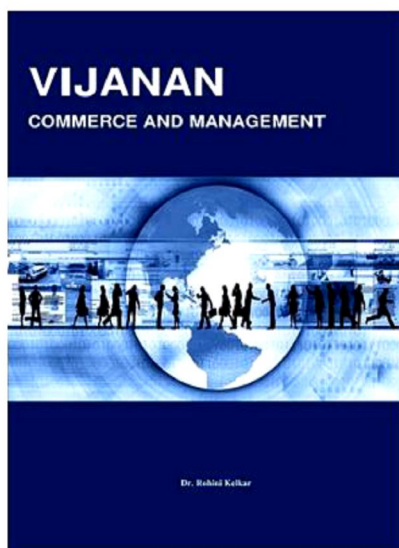
Dr. Sarala Barnabas  
ISBN : 978-81-941253-3-4



## Corporate Entrepreneurship

AUTHORS  
Dr. M. Banumathi  
Dr. C. Samudhra Rajakumar

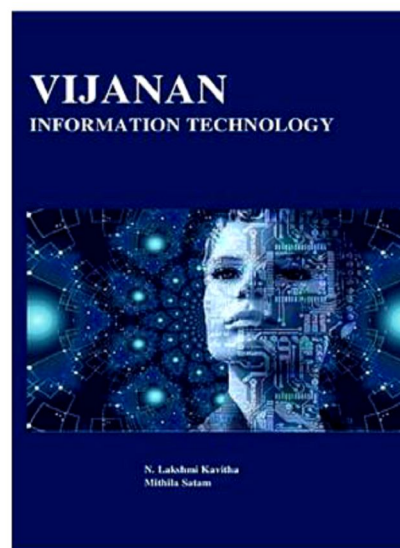
Dr. M. Banumathi  
Dr. C. Samudhra Rajakumar  
ISBN : 978-81-939070-5-4



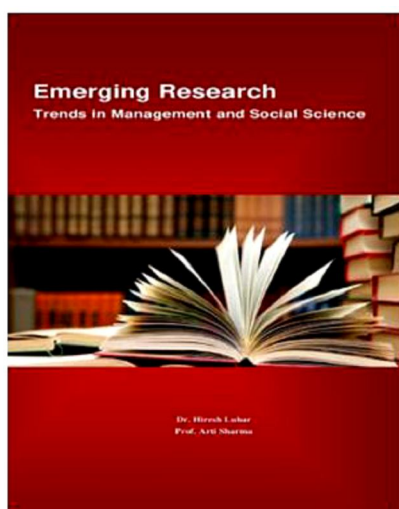
Dr. (Mrs.) Rohini Kelkar  
ISBN : 978-81-941253-0-3



Dr. Tazyn Rahman  
ISBN : 978-81-941253-2-7

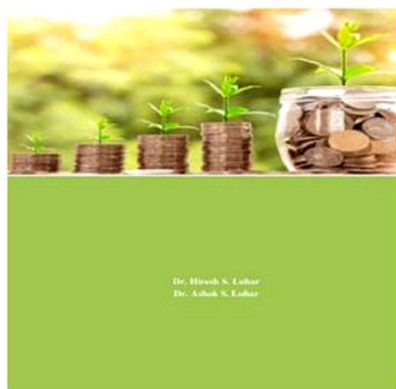


Dr. N. Lakshmi Kavitha  
Mithila Satam  
ISBN : 978-81-941253-1-0



Dr. Hiresb Luhar  
Prof. Arti Sharma  
ISBN : 978-81-941253-4-1

## Life of Slum Occupants & Saving Pattern



Dr. Hiresb S. Luhar  
Dr. Ashok S. Luhar  
ISBN : 978-81-941253-5-8

## Computerised Information System: Concepts & Applications



Dr. Babita Kanojia  
Dr. Arvind S. Luhar  
ISBN : 978-81-941253-7-2



## SKILLS FOR SUCCESS



SK Nathan  
SW Rajamonaharane

Dr. Sw Rajamonaharane  
SK Nathan  
ISBN : 978-81-942475-0-0

## Witness Protection Regime An Indian Perspective



Aditi Sharma

Aditi Sharma  
ISBN : 978-81-941253-8-9

## Self-Finance Courses: Popularity & Financial Viability



Dr. Ashok S. Luhar  
Dr. Hresh S. Luhar

Dr. Ashok S. Luhar  
Dr. Hresh S. Luhar  
ISBN : 978-81-941253-6-5

## SMALL SCALE INDUSTRIES MANAGEMENT Issues, Challenges and Opportunities



Dr. B. Augustine Arockiaraj

Dr. B. Augustine Arockiaraj  
ISBN : 978-81-941253-9-6



## SPOILAGE OF VALUABLE SPICES BY MICROBES

Dr. Kuljinder Kaur

Dr. Kuljinder Kaur  
ISBN : 978-81-942475-4-8

## Financial Capability of Students: An Increasing Challenge in Indian Economy

Dr. Priyanka Malik



Dr. Priyanka Malik  
ISBN : 978-81-942475-1-7

## THE RELATIONSHIP BETWEEN ORGANIZATION CULTURE AND EMPLOYEE PERFORMANCE: HOSPITALITY SECTOR



Dr. Rekha P. Khosla

Dr. Rekha P. Khosla  
ISBN : 978-81-942475-2-4

## A GUIDE TO

TWIN LOBE BLOWER AND ROOT BLOWER TECHNIQUE



Dilip Pandurang Deshmukh

Dilip Pandurang Deshmukh  
ISBN : 978-81-942475-3-1



## SILVER JUBILEE COMMEMORATIVE LECTURE SERIES 2019-SNGC

Dr. D. Kalpana  
Dr. M. Thangavel

Dr. D. Kalpana, Dr. M. Thangavel  
ISBN : 978-81-942475-5-5





## Indian Commodity Futures and Spot Markets

Dr. Aloysius Edward J

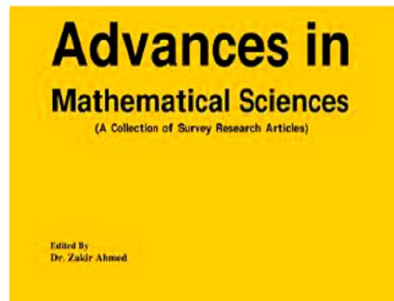
Dr. Aloysius Edward J.  
ISBN : 978-81-942475-7-9



## Correlates of Burnout Syndrome Among Servicemen

Dr. Rosemary Obiagwu Ekechukwu

Dr. R. O. Ekechukwu  
ISBN : 978-81-942475-8-6



Edited By  
Dr. Zakir Ahmed



Dr. Zakir Ahmed  
ISBN : 978-81-942475-9-3

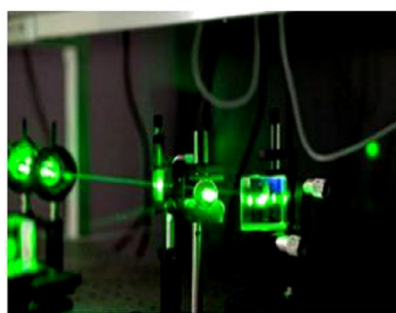


## Fair Value Measurement

Challenges and Perceptions

Dr. CA. Ajit S. Joshi  
Dr. Arvind S. Luhar

Dr. (CA) Ajit S. Joshi  
Dr. Arvind S. Luhar  
ISBN : 978-81-942475-6-2



## NONLINEAR OPTICAL CRYSTALS FOR LASER Growth and Analysis Techniques

Madhav N Rode  
Dilipkumar V Mehsram

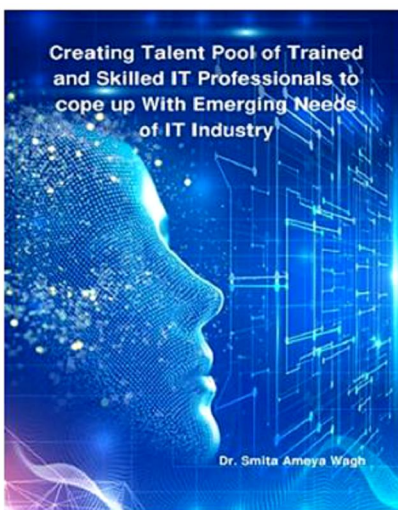
Madhav N Rode  
Dilip Kumar V Mehsram  
ISBN : 978-81-943209-6-8



## Remote Sensing of River Pollution And Agricultural Soils

Dr. Saif Said  
Mr. Shadab Ali Khan

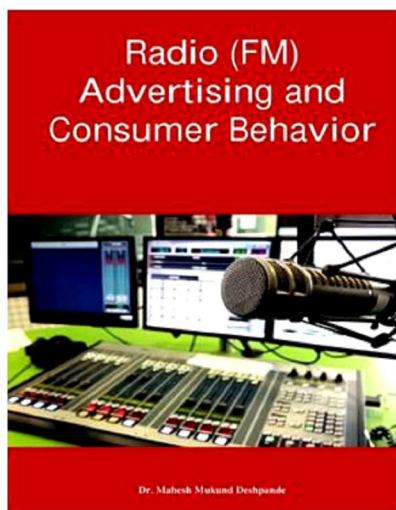
Dr. Saif Said  
Shadab Ali Khan  
ISBN : 978-81-943209-1-3



## Creating Talent Pool of Trained and Skilled IT Professionals to cope up With Emerging Needs of IT Industry

Dr. Smita Ameya Wagh

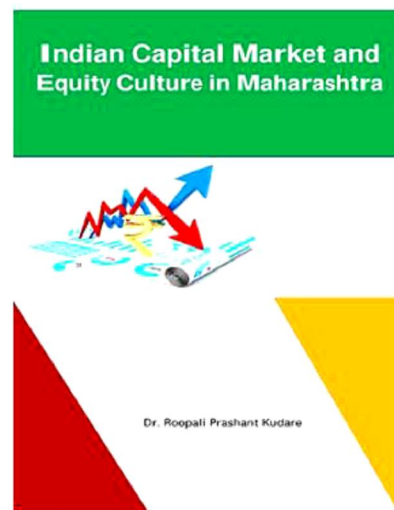
Dr. Smita Ameya Wagh  
ISBN : 978-81-943209-9-9



## Radio (FM) Advertising and Consumer Behavior

Dr. Mahesh Mukund Deshpande

Dr. Mahesh Mukund Deshpande  
ISBN : 978-81-943209-7-5



## Indian Capital Market and Equity Culture in Maharashtra

Dr. Roopali Prashant Kudare

Dr. Roopali Prashant Kudare  
ISBN : 978-81-943209-3-7

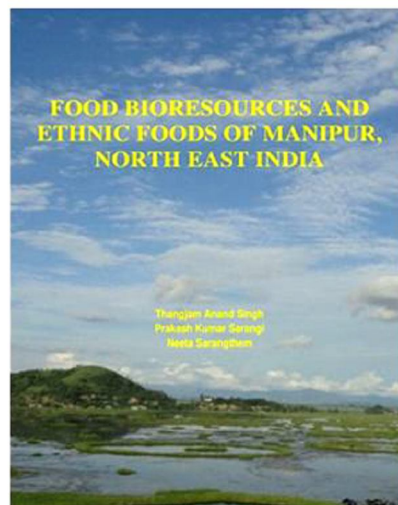




## PRIMER ON WEED MANAGEMENT

M. Thiruppathi • R. Rex Immanuel • K. Arivukkaran

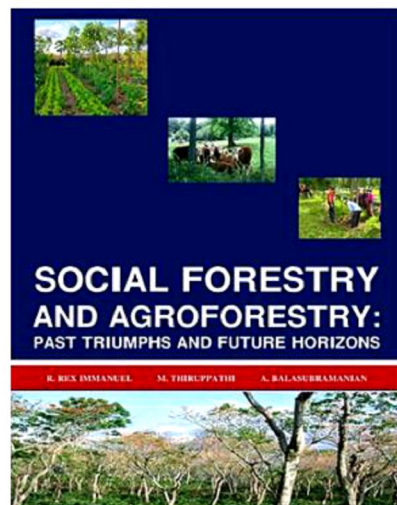
M. Thiruppathi  
R. Rex Immanuel  
K. Arivukkaran  
ISBN : 978-81-930928-9-7



## FOOD BIORESOURCES AND ETHNIC FOODS OF MANIPUR, NORTH EAST INDIA

Thangjam Anand Singh  
Prakash Kumar Sarangi  
Neeta Sarangthem

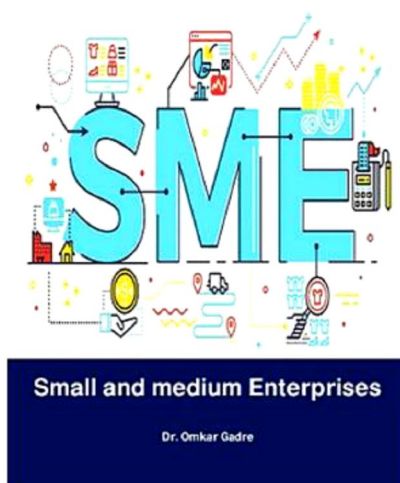
Dr. Th. Anand Singh  
Dr. Prakash K. Sarangi  
Dr. Neeta Sarangthem  
ISBN : 978-81-944069-0-7



## SOCIAL FORESTRY AND AGROFORESTRY: PAST TRIUMPHS AND FUTURE HORIZONS

R. REX IMMANUEL • M. THIRUPPATHI • A. BALASUBRAMANIAN

R. Rex Immanuel  
M. Thiruppathi  
A. Balasubramanian  
ISBN : 978-81-943209-4-4



## Small and medium Enterprises

Dr. Omkar Gadre

Dr. Omkar V. Gadre  
ISBN : 978-81-943209-8-2



## Gamma Radiation Effects on Low-Z Materials

Madhav N Rode  
Rameshwar R Bhosale

Madhav N Rode  
Rameshwar R. Bhosale  
ISBN : 978-81-943209-5-1



## INDIAN ELECTRONIC MEDIA AND GLOBALIZATION

Dr. Sapna M. S. • Dr. Radhika C. A.

Dr. Sapna M S  
Dr. Radhika C A  
ISBN : 978-81-943209-0-6



## National Conference and Technical Symposium

On  
"Emerging Trends in Science & Technology"  
(ETST - 2020)  
23<sup>rd</sup> & 24<sup>th</sup> February 2020

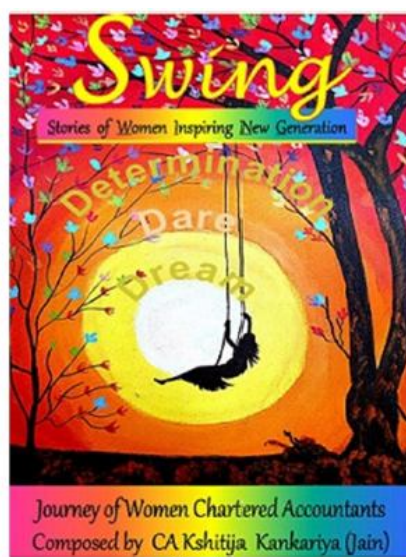
Organized by  
PG & Research Department of Electronics and Physics  
Hindusthan College of Arts and Science  
Coimbatore



Approved by AICTE and Govt. of Tamil Nadu  
Affiliated to Bharathiar University  
Accredited by NAAC  
An ISO Certified Institute

## PROCEEDINGS

Hindusthan College  
ISBN : 978-81-944813-8-6

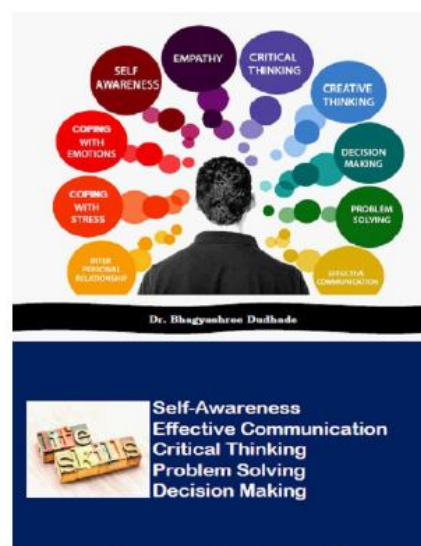


## Swing

Stories of Women Inspiring New Generation

Journey of Women Chartered Accountants  
Composed by CA Kshitija Kankariya (Jain)

Swing  
ISSN: 978-81-944813-9-3



Dr. Bhagyashree Dudhade

Self-Awareness  
Effective Communication  
Critical Thinking  
Problem Solving  
Decision Making

Dr. Bhagyashree Dudhade  
ISBN : 978-81-944069-5-2





S. Saad, S. Bushra, A.A. Khan

S. Saad, S. Bushra, A. A. Khan

ISBN: 978-81-944069-9-0

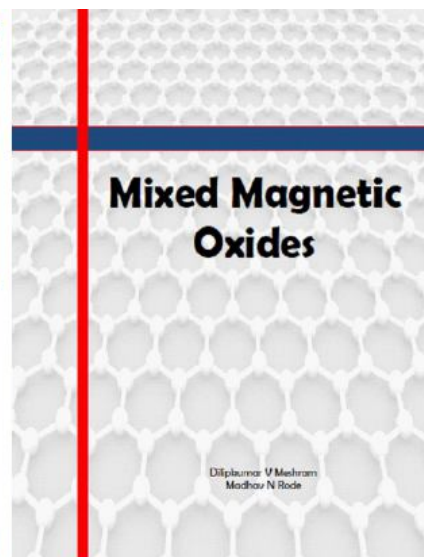


Prashant S. Kore

Pravina S. Ugile-Pawar

Madhav N Rode

ISBN: 978-81-944069-7-6



Dilipkumar V Meshram and

Madhav N Rode

ISBN: 978-81-944069-6-9



Dr. Vijaya Lakshmi Pothuraju

ISBN : 978-81-943209-2-0



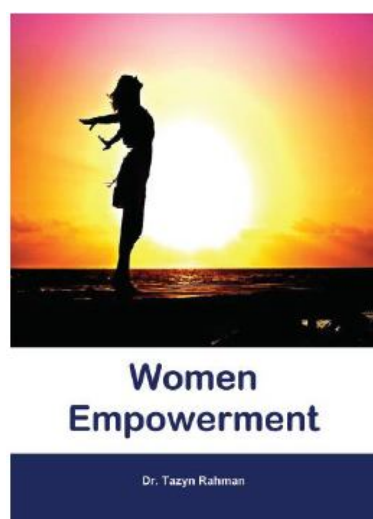
Pratibha College

ISBN : 978-81-944813-2-4



Pratibha College

ISBN : 978-81-944813-3-1

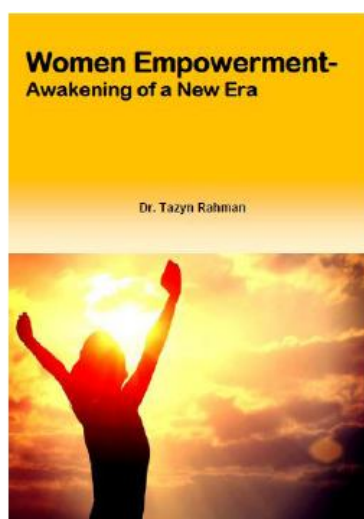


Women  
Empowerment

Dr. Tazyn Rahman

Dr. Tazyn Rahman

ISBN : 978-81-936264-1-2

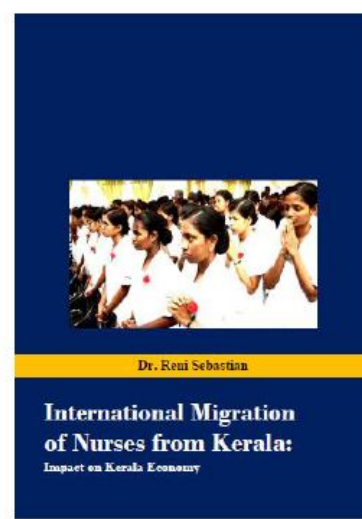


Women Empowerment-  
Awakening of a New Era

Dr. Tazyn Rahman

Dr. Tazyn Rahman

ISBN : 978-81-944813-5-5



Dr. Reni Sebastian

International Migration  
of Nurses from Kerala:  
Impact on Kerala Economy

Dr. Reni Sebastian

ISBN : 978-81-944069-2-1



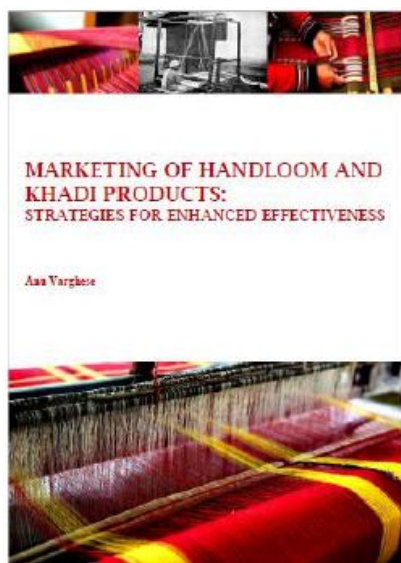
**Dr. Vijay Prakash Gupta**  
ISBN : 978-81-944813-1-7



**Dr. Deepa Vijay Abhonkar**  
ISBN : 978-81-944813-6-2



**Arasu Engineering College**  
ISSN: 978-81-944813-4-8



**Dr. Ann Varghese**  
ISBN : 978-81-944069-4-5



**Dr. Renuka Vanarse**  
ISBN : 978-81-944069-1-4





# INDIAN ACADEMICIANS & RESEARCHERS ASSOCIATION

## Major Objectives

- To encourage scholarly work in research
- To provide a forum for discussion of problems related to educational research
- To conduct workshops, seminars, conferences etc. on educational research
- To provide financial assistance to the research scholars
- To encourage Researcher to become involved in systematic research activities
- To foster the exchange of ideas and knowledge across the globe

## Services Offered

- Free Membership with certificate
- Publication of Conference Proceeding
- Organize Joint Conference / FDP
- Outsource Survey for Research Project
- Outsource Journal Publication for Institute
- Information on job vacancies

## Indian Academicians and Researchers Association

Shanti Path ,Opp. Darwin Campus II, Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : [info@iaraedu.com](mailto:info@iaraedu.com) [www.iaraedu.com](http://www.iaraedu.com)



# EMPYREAL PUBLISHING HOUSE

- Assistant in Synopsis & Thesis writing
- Assistant in Research paper writing
- Publish Thesis into Book with ISBN
- Publish Edited Book with ISBN
- Outsource Journal Publication with ISSN for Institute and private universities.
- Publish Conference Proceeding with ISBN
- Booking of ISBN
- Outsource Survey for Research Project

**Publish Your Thesis into Book with ISBN “Become An Author”**

## EMPYREAL PUBLISHING HOUSE

Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : [info@editedbook.in](mailto:info@editedbook.in), [www.editedbook.in](http://www.editedbook.in)

