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**GREEN CAMPUS – A STEP TOWARDS SUSTAINABLE DEVELOPMENT OF HEI A CASE STUDY OF GHANSHYAMDAS SARAF COLLEGE OF ARTS & COMMERCE, MUMBAI**

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**Dr. Anupama Vinod Gawde\* and Mr. Saurabh Mukund Panchamia\*\***

\*Head, Department of Accountancy, Shankar Narayan College of Arts & Commerce, Bhayander (East), Thane – 401105

\*\*Assistant Professor, Department of Accountancy, Ghanshyamdas Saraf College of Arts & Commerce, Malad (West), Mumbai – 400064

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*“An enduring environmental ethic will aim to preserve not only the health and freedom of our species, but access to the world in which the human spirit was born.”*

- **E.O. Wilson**

**ABSTRACT**

*Sustainability of the campus is one of the achievable goals and is possible only when most of the activities of an individual stakeholder of Higher Education Institutions are focused towards avoidance of depletion of natural resources in order to maintain an ecological balance and also contribute to sustainable development of the nation. NAAC declares Grade A, B or C for HEI according to the scores assigned during the accreditation in accordance with the Green Policy adopted by the institution. It works on the several facets of “Green Campus” including water conservation, waste management, alternative energy, etc. There are no such regulatory requirement specifications of a Green Campus in India so Higher Education Institutions have implemented Green initiatives as per their own framework.*

*Maintaining Green Campus by HEI in India is in developing stage. It is one of the best methods to be followed for sustainable development. An urgent structural transformation is necessary to enable evolution in parallel to sustainability mainly through the preservation of important resources like energy and water. This study is helpful to HEI in major cities to go green, motivate students and society for following the green practices and help the environment at a large.*

**Key Words:** *Green Campus, Sustainable Development, Environmental Accounting*

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**INTRODUCTION**

The Green Campus concept offers Higher Education Institutions an opportunity to take the lead in rethinking its environmental culture and developing new paradigms for solving problems that are local, national and global in nature. Maintaining Green Campus helps to have a long-term commitment to continuous environmental improvement from the campus community. Green Campus status is achieved by making significant progress in number of the following themes: Energy Conservation, use of renewable energy, Water harvesting, Waste Management, Paper less campus, Plastic less Campus, Plantation, etc.

Greening initiatives are challenging and require determination and a long-term commitment on the part of the entire campus community. Without paying outside contractors, HEI can discover steps – often simple steps – that any institution can take to correct and improve environmental problems on campus; improve quality of life on college campus as green campus is a cleaner, safer, and healthier place to live and work.

A routine, curriculum-based, environmental audit program that reveals waste and inefficiency associated with campus activities, coupled with the identification of environmentally friendly alternatives, can yield significant cost savings for the institution.

**OBJECTIVES OF THE STUDY:**

- To study the concept of sustainable development by maintaining Green Campus.
- To understand the importance of Green Campus for Educational institutions with reference to themes of resources like Energy conservations, Water harvesting, waste management, etc
- To observe the health and hygiene of the stakeholders of the Institution.
- To create awareness about the Benefits of Maintaining Green Campus

**STATEMENT OF THE PROBLEM**

The higher educational institutions nowadays give all the major facilities to their students such as Air Conditions, Smart Black Boards, plenty of water within the institute, Audio Visual learning, various activities

involving musical instruments, etc. All these activities lead to damage to environment in some or the other way such as noise pollution, waste generation of various types, water wastage, E waste, High voltage use of electricity, etc.

### SIGNIFICANCE OF THE STUDY

There is no doubt that education is one of the more important tools available by society to achieve sustainable development. The surroundings of the educational institutions in major cities like Mumbai, Nashik, Pune, are majorly residential areas or offices. The researcher has selected Ghanshyamdas Saraf College of Arts & Commerce as a Case Study which has followed Green Practices in their campus. Looking at such study this research will help as a guideline to the neighbouring educational institution and society to protect the environment. The educational institutes are the second home for the students who will become important part of the society in future. This research paper focuses on the innovative efforts of an institution for Environment Consciousness.

### RESEARCH METHODOLOGY

The Research methodology includes both primary and secondary data. Primary data includes preparation and filling up of questionnaire, physical inspection of campus, observation, and review of the documentation and interviewing key persons. Secondary data includes AQAR and SSR Reports of NAAC, Green Audit report of various colleges.

#### i. Sampling Unit:

The sampling unit includes the colleges and higher educational institutions in the state of area of Mumbai Metropolitan Region. As the study is focused only in the area of Mumbai Metropolitan Region, Primary data was collected from higher education institutions in the area of Mumbai Metropolitan Region with Stratified Sampling method.

#### ii. Samples and sample size collection

Mumbai Metropolitan Region (MMR) is a metropolitan area consisting of Mumbai and its satellite towns in Maharashtra, India. Mumbai Metropolitan Region consists of 9 Municipal corporations, 9 Municipal Councils and 5 Districts as shown in the chart below:

Municipal Corporations	Municipal Councils	Districts
➤ Mumbai	➤ Amarnath	➤ Mumbai City
➤ Thane	➤ Kulgaon-Badlapur	➤ Mumbai Suburban
➤ Vasai-Virar	➤ Uran	➤ Thane
➤ Navi Mumbai	➤ Alibaug	➤ Palghar
➤ Mira- Bhayander	➤ Pen	➤ Raighad
➤ Bhiwandi- Nizampur	➤ Matheran	
➤ Ulhasnagar	➤ Karjat	
➤ Kalyan-Dombivali	➤ Khapoli	
➤ Panvel	➤ Palghar	

Sample Size ( District Wise ) :

Mumbai Metropolitan Region	Total Number of Higher Educational Institutions	Sample Size
Population		
Raigad	57	05
Mumbai City & Mumbai Suburban	666	80
Thane	134	20
Palghar	100	05
<b>Total</b>	<b>957 Institutions</b>	<b>110 Institutions</b>

### DATA ANALYSIS AND KEY OBSERVATIONS:

Greening the campus is about sweeping away wasteful inefficiencies and ushering in positive changes. Researchers have made an attempt to identify number of initiatives colleges have undertaken on addressing environmental challenges through its activities. Ghanshyamdas Saraf College of Arts & Commerce was singled out because it is situated in western suburb of Mumbai. Its features are similar to Colleges accredited by NAAC with A Grade and it had a ideal location for the researchers to gather primary data.

### Case Study: Green Practices Followed by Ghanshyamdas Saraf College of Arts & Commerce

The college has been re-accredited by NAAC with an “A” Grade in March 2013 with a CGPA of 3.23 on a four-point scale. After physical inspection of campus of spacious six-storied college building innovative green practises implemented and their benefits are summarised below:

**1. Installation of Solar Panels** – The College has installed 24 Solar Panels on the terrace of the college building which are well maintained and are in proper working condition.

**Fig 1: Installation of Solar Panels**



**Benefits:** i) Solar energy is a truly renewable, non-conventional energy source. This source is available continuous in nature and we cannot run out of solar energy as like some other sources of energy.

ii) Since the energy needs are met by the electricity the solar panels are generating the energy bills has drop down drastically.

**2. Transformer** – There is a separate transformer for the entire college campus to save the electricity. Transformers are most commonly used for increasing low AC voltages at high current (a step-up transformer) or decreasing high AC voltages at low current (a step-down) in electric power applications, and for coupling the stages of signal-processing circuits.

**Fig 2: Transformer**



**Benefits:** i) A transformer is very useful in stepping up or down the voltage, thereby making the power easier and cheaper. It has an efficiency of more than 99 Percent.

**3. Rain Water Harvesting System** –The Rain water harvesting system is already being incorporated in the college campus with latest modules. There are two separate rainwater harvesting units in the college campus and are maintained properly.

**Benefits:** i) Rain water harvesting system installation is done at a low cost. Collecting and using the rainwater to replace the water provided by Municipality and reduces the campus's water bill.

**Fig 3: Rainwater Harvesting System**



ii) Reducing the use of Municipality water in the areas such as gardening, washrooms, etc will reduce the amount of water which the municipality has to treat and pump hence leading to reduction in water service cost to Government.

iii) Rainwater harvesting initiative is a very leading and important step in the green infrastructure movement.

**4. Water Recharging System** – The rain water collected through rainwater harvesting system is then recharged and kept clean for the further use of the same; the water recharging system is being installed in the college campus.

**5. E Waste Box Installation** – The college has successfully installed the Electronic waste box for disposal of Electronic waste Items. E Waste separation from the normal waste helps to protect the environment by keeping a range of harmful materials out of the environment.

i) E Waste recycling is not only good for mother nature it is also good for the institutions following it as many state governments have now incentivised e waste recycling by hiking the cost of dumping or banning it.

**6. Plastic Waste Collection Machine** - A Plastic crusher machine has been installed in the college campus near the canteen so that all the plastic waste can be put into it for proper recycling of it.

**Benefits:** i) Plastic waste crusher machine leads to recycling of plastic waste. This in turn reduces the pollution and saves a lot of species crucial to the food chain.

**Fig 4: Plastic Waste Collection Machine**



ii) Proper waste management through reusing and recycling of plastics can save significant amount of landfill space. 7.4 cubic yards of landfill space can be saved by recycling 1 ton of plastic.

**7. Sanitary Napkin Wending Machine** – A Sanitary Napkin Wending Machine has been installed in the Girl's washroom to maintain the hygiene and improvise the health of the students and the staff of the college.

**Benefits:** i) Maintenance of Health and hygiene of the stake holders of the institution.

**8. Generators** – There are two generator sets which takes care of the electricity mechanism of the entire college campus.

**Benefits:** i) Colleges have massive data centres to keep their valuable information such research and experiment findings. Without power backup, there is the risk of losing this sensitive data. Lack of power can also bring down IT security systems and leave the institution susceptible to attacks by hackers.

### **SUGGESTIONS AND RECOMMENDATIONS**

HEI can follow these environment awareness initiatives if approached through a manageable, step-wise process in which changes are built into the institutional planning and budgeting processes, with an eye toward continually improving the campus and implementing responsible recommendation to improve sustainability of the campuses.

1. Reduce the absolute amount of waste that it produces from staff, students and offices. Provide sufficient accessible and well-publicized collection points for recyclable waste, with responsibility for recycling clearly allocated.
2. Single sided papers to be used for writing and photocopy.
3. Every HEI should have tie up with the company who takes care of disposal of e-waste.
4. Green area should be reviewed periodically and prepare the list of trees planted in the garden, allot numbers to the trees and keep records.
5. Promote environmental awareness as a part of course work in various curricular areas to ensure environmental sustainability.
6. There is a lack of awareness about cost saving effect of green campus and green audit. HEI should establish at College level Environmental Committee that will hold responsibility for the enactment, enforcement and review of the Environmental Policy.
7. HEI should ensure that Green audit is conducted annually and action is taken on the basis of Green audit report, its recommendation and findings.

### **CONCLUSIONS**

HEI is geared to promote ambience of creativity and innovations. By acting on the recommendations resulting from the research study, colleges and universities can realize cost savings by reducing energy and water use, minimizing the campus waste stream, improving systems reliability. HEI acts like an industry where the students are trained and sent back to society where in the seeds of sustainability can be dispersed into the neighbourhoods, communities and settlements both urban and rural. The green campus institution is a laboratory of self-scrutiny, experimentation, and application. At its best, it is a model environmental community where operational functions, business practices, academic programs, and people are interlinked, providing educational and practical value to the institution, the region, and the world.

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**THE IMPACT OF RUMOURS RELATED TO COVID 19 PANDEMIC VIA WHATSAPP, A MESSAGING APPLICATION ON PEOPLE IN INDIA**

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**Dr. Anu Shrivastava<sup>1</sup> and Mr. Yogesh Dhanjani<sup>2</sup>**<sup>1</sup>Head of the Department, School of Journalism and Mass Communication, LNCT University, Bhopal<sup>2</sup>Research Scholar, School of Journalism and Mass Communication, LNCT University, Bhopal

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**ABSTRACT**

*As the novel coronavirus caused major havoc in India, authenticity and accuracy of information became even more important, yet rumour mills on WhatsApp, a popular messaging application, ran in full swing in India. WhatsApp, the social messaging network has over 2 billion users worldwide. In India Rumours spread widely from individual to individual and group to group creating a panic situation and spread of false information. The paper has aimed to understand the impact that a few rumours had on economic, social, physical and mental wellbeing of the society. While some rumours were harmless, some have been purely sinister suggesting magical remedies and drugs for curing the disease. Moreover, the paper also sheds lights on some possible motives fueled by monetary benefits in terms of digital marketing. Overall the study concludes how the spread of constant rumours via messaging applications like WhatsApp can be harmful to the public and society at large.*

**Keywords:** Covid 19, Pandemic, Rumours, WhatsApp

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**INTRODUCTION**

As new media gets more popular, more online and mobile social media enthusiasts are transmitting news and information and disseminating their own commentaries (Pulido et al 2020) The speed of information spreading via online mediums is very fast and with abundant accessibility, fabricating truth and spreading it has become very common. (Groza 2020). The passing of rumours through popular messaging application has become more prominent during Covid 19 Pandemic.

A study by doctors from Rochester, New York and Pune, India found that 30 percent of Indians were heavily dependent on Whatsapp for news and updates related to Covid 19 and they forwarded fifty percent of received messages without establishing their authenticity and credibility. Thirteen percent of respondents said they never confirmed any facts before posting them in other groups they are a part of or forwarding their friends or colleagues.

Whatsapp Owned by Facebook, a popular messaging application has more than 200 Million Users in India. Due to serious spread of misinformation and Rumours via Whatsapp in the Pandemic, in 2018 it added a tiny 'forwarded' label on all the messages that were forwarded to control the spread of rumours and also added a limit to the number of people you were able to forward the messages to however, the rumours only got more damaging to the society.

**BACKGROUND AND RATIONALE**

As the Pandemic began, India saw a flood of WhatsApp messages centred around China shooting people suspected of having the disease, from "Hot water and lemon kills Corona Virus" to 'making a lot of noise' can destroy the virus. Rumours continued to flow and creating panicky and bizarre behaviour in people.

In recent times, many rumours have spread through the messaging applications like WhatsApp. A lot of false reporting have happened related to Covid 19 Pandemic from treatment methods to the actual cases that have emerged in different parts of the world. (Poudel et al., 2020; Calvillo et al., 2020)

Soon government also started to publish facts but this wasn't enough. People posing as doctors and describing wrong medical procedures and predicting dangerous scenarios created further damage. Some of these rumours can have very sinister impact on people's life hence it is important to effectively look at some examples and analyse the impact this could have on society at large.

**AIM AND SCOPE OF RESEARCH**

The paper has predominantly used data from various secondary resources and is largely desk based in nature. The data helps in supporting various relevant arguments related to spread of rumours via WhatsApp. Several authentic and appropriate data has been used and also news articles have been used that have approved sources. The paper aims to understand and evaluate the impact of rumours revolving around various kinds of text and information pertaining to Covid 19 disease. Also, relevant research will be in the fore front when certain arguments have to be supported.



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**LITERATURE REVIEW**

As the world has been battling with Pandemic, there have many rumour mongers spreading rumours and widespread misinformation. On the popular messaging application like WhatsApp, People have tried to be doctors, specialists, experts repeating and misleading stories that have disastrous consequences. The paper examines a particular case study where WhatsApp impacted the One Trillion Indian Poultry Industry as Rumours crushed the backbone of this industry economically. The WhatsApp messages can have severe impact and they have the ability to multiply very fast without any authenticity or credibility as such. which then questions the credibility of such messaging applications.

Due to widespread misinformation spreading, rumours and twisted information can impact wrong public orientation causing immense social harm to others. (Pennycook et al. 2020). The wrong information that circulates on WhatsApp, not only wastes time of people reading and forwarding those messages, but also causes great emotional discomfort to them and hurts their feelings. It also increases social instability and gives more courage to anti-social elements (Calvillo et al, 2020)

**RESEARCH METHODS**

The paper largely uses a secondary qualitative method and uses relevant case study to understand some rumours that lead to severe consequences and disregarded government information. External information involves government, credible press agencies, organisation and research institutions. The major advantages such methods are that it saves a lot of time but it has certain limitations since the second-hand information could have other purposes. The validity of data thus has been judged properly and synthesising the information in a refined manner. Thus, the research involves understanding some rumour cases and case studies and systematically reviewing them to understand the impact they have on people and society. The research would thus help creation of academic dialogues and help people understand how one needs to be more alert and not fall to rumours that can cause such grave concerns to society as a whole. Hence the study is a combination of analysing reports from the media, relevant case study in the matter and desk-based research to present the various findings for the paper.

**Whatsapp Messages and Impact of Rumours**

WhatsApp and the information that spreads via the application supports immediacy, interactivity and timeliness in this is immediately acknowledged by information hungry audiences. (Roy et al., 2020). Many a times to make the information more attention seeking, rumours can be accompanied with such malicious and false information that should not be lowered to cater to the 'tastes' of some vested interests. (Rovetta et al., 2020).

Sometimes People who spread false news are simply sinister or are driven by fake news. Many fake leads regarding procurement of Remdesivir, an important drug used in the treatment of Covid 19 disease were being forwarded where people were cheated through fake and malicious information. Not only this, fake drugs were being sold through these apps purely for cheating people out of their hard-earned money.

Some Whatsapp rumours suggested that non-vegetarian food that includes meat, fish and poultry could spread Covid 19 disease in the consumers. While around the globe researchers are trying to ascertain any virus mutation in livestock and poultry and its ability to impact humans but there has been no such major evidence. (Islam et al., 2020) There is currently no scientific evidence that a cat or a dog or any such domestic animal are able to infect humans with coronavirus. (Pulido, et al., 2020)

Many self-proclaimed experts on Whatsapp claimed that Vitamin C can completely prevent Covid 19 which led people to over consume the Vitamin and hoard them in their houses. As per infectious studies experts, Vitamin C can help the body fight the virus better but cannot prevent the disease. (O' Connor et al, 2020)

**CASE STUDY**

In one of the major cases pertaining to rumour mongering, A WhatsApp rumour that connected the spread of Covid 19 to Chickens led to a loss of Rs. 1.6 billion a day, to the poultry market exposing it to its worst state first time in the last 10 years.

Many messages pertaining to Broiler Chickens being carriers of Coronavirus disease started spreading on WhatsApp, not only this the miscreants also attached pictures of two extremely sick looking, blind and weak broiler chickens to make the news look more authentic.

In one of the cases, Somnath Shelke, a poultry farmer from Maharashtra's Ahmednagar couldn't believe when rumours started spreading around the infected Chickens. While Shelke has witnessed such rumours earlier during bird flu, this time they only increased and poultry sales started to drop massively. Soon the government

had to intervene and Food Safety and Standards Authority of India (FSSAI) issued statements that such news is fake. Due to this rumour sellers started selling birds for merely Rs 10, nearly Rs 70 less causing huge losses to them. Thus rumours circulated through WhatsApp can have a huge impact on both social and economic aspects in the society.

### CONCLUSION

Keeping in mind the huge social, economic and psychological impact that can happen due to rumours spreading through WhatsApp, it is witnessed that these harmful effects can be absolutely detrimental to people and the society at large. The misleading information spreading through WhatsApp messaging application creates a major influence on the masses leading to very dramatic situations like financial losses, panic and scare. This can impact the growth of the society and may lead to massive credibility issues in the future. The Government should become more stringent with policies of these highly popular applications and impose heavy penalties and punishments on the wrong doers and rumour mongers.

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**FORMING THE IDEAL GROWTH IN INDIA POST-COVID-19: FEW ESSENTIALS TO GREEN THE ECONOMIC RECOVERY**

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**Dr. Anu Shrivastava<sup>1</sup> and Ms. Jayati Gupta<sup>2</sup>**<sup>1</sup>Head of the Department, School of Journalism and Mass Communication, LNCT University, Bhopal<sup>2</sup>Research Scholar, School of Journalism and Mass Communication, LNCT University, Bhopal

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**ABSTRACT**

*The COVID-19 pandemic has posed numerous debates for ministers around the world. A top notion is the development of pandemic consequences as well as the studies through the authorities and handling the feedback till now. The study initially recognizes few essential components and assumptions that are important in forming the post-pandemic growing pattern. This COVID-19 pandemic has brought the major health emergency as well as upsetting personal life with emotional moves in every form. Imparted the doubt regarding in what way this disaster is so intense, these are quiet initial stages of estimating the full communal, financial and overseas affairs repercussions of the difficulties generated by this pandemic. This stems from the reality that the International Monetary Fund (IMF) has built an extensive correction by increasing the price worldwide in a quiet less span of time.*

*This study furthermore investigates post-COVID-19 financial budget in India to know the spaces as well as the features on which we need to establish more to green the economic recovery.*

*The research has gained along with instructions and understandings through corporate members and specialized professionals with the help of webinar and a study build on a systematic questionnaire which are open-ended.*

**Keywords:** COVID-19, Developments, Economic recovery, Post-pandemic, Sustainable Development Goals (SDG).

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**INTRODUCTION**

In 1992 the conference was held in Rio de Janeiro by the United Nations on Environment and Development. The aim of the foreign society is to seek sustainable development. Green development and green economy are examined as an idea which is a part of 'sustainable development', where an assessment of green development, green economy are more attentive on the finance, surroundings by monetary tools, selling tools and machinery.

Bowen (2014) and Custers (2010) identify the green development pattern as 'Green Policies' that meets the community standards of promoting jobs, opposing the decrease in financial internal decline and decrease in ecosystem that meets the environmental principles that rectifying decline in selling. Later in 2008 economy collapsed, several researchers constructed green economic motive as 'Green Reimbursement', where researchers are debating for management interference such as green incentives for upgrading technical progress in reusable power and ecological techniques in reaction to the economic calamity (Larcom & Swanson, 2011; Samad & Manzoor, 2011; Smith, 2012; Van Der Ploeg & Withagen, 2013).

Jänicke (2012) opine the increase of eco- business and consequent interference for financial sustainability, involving the elimination of unsustainable ecosystem methods. One more aspect is the 'Government Tax', required for strategic measures to discuss on several weak retail that collapse the ecosystem (Bowen & Frankhauser, 2011).

To study instructions for upcoming economic structures and communal arrangements either within or globally, some months previously have been a lot to study on different methods, point to some transformative changes, for example, work from home pattern, online distribution of facilities connected with public and studies, technical solutions for government, communal care, national interaction and spying, which have emerged in the last 3-4 months.

The journal opens with the analysis observed in this research (Part II). The journal recognizes few essential components and assumptions important in forming the growing pattern of post-pandemic (Part III). The authors survey the pertinent components for restoring the collection given by many countries when dealing with the failures in 2008 and how well they have met their objectives that may be applicable to the present factors (Part IV). Afterwards, the authors accurately investigate restore collection post-COVID-19 to explain the division and the components that takes to restore green economy (Part V). The research gained from facts and observation from corporate and specialized experts (Part VI). Part VII ends the research.

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**II. RESEARCH QUERIES AND TECHNIQUES**

The aim of this research is to examine major instructions for restoring green economy in India which will help in setting the growing pattern in the post-COVID-19. Research queries are as follows:

1. What components are important and concepts that are crucial in forming the post pandemic growing pattern?
2. What are the feasible tasks to formulate the economic calamity from 2008 to restore green economic collections?
3. How to restore India's post-COVID-19 collection that are made for affecting the use of ecosystem sustainability?

The method used in this article is a blend of techniques consists of quantitative and qualitative research. The quantitative research is depended on 162 green economies and commercial rates declared at the time of 2008 economic calamity. Once these methods are assessed, qualitative data is also needed from companies and specialized professionals. A questionnaire is formed in an open-ended format.

**III. COMPONENTS AND IDEAS CRUCIAL IN FORMING THE POST-PANDEMIC GROWING PATTERN****International Agreement for Managing the Disaster like Fitness**

As stated by O' Callaghan-Gordo and Antó (2020), in this present scenario COVID-19 and several animal contagious illnesses developed from the decline in ecosystem and uncertainty in atmosphere. Hence, the reaction to this infection should examine not only the fitness of the people but also of the surroundings. The identification is necessary to educate citizen laws and commercial companies, the monetary section, manufacturers and buyers approaching the tradition of pure environment.

**Demand for Strong and Fair Communal as well as Financial Structure**

The analysis of the study that has extremely affected the own existence at the time of pandemic is kindness and harmony. The concept of compassion took by the authors either to gain fair finance, communal or governmental structures. This may occur if we not only restrict these ideas as coming within the realm of secular community through hard times, but efficiently build tools for forming systematic and flexible enterprises, utility distribution methods, organisations and governmental structure that are fair and strong.

Few examples from additional studies involves the pattern of work from home, which is going good in various zones by adjusting in job efficiency, designing the distribution of utilities connected to fitness, education and the application of *Aarogya Setu* on smartphones across the country for fast interaction, observing the estimation of the infection and having vast clear suggestions on environment and the sustainable development goals (SDG).

**Reconsider Economic Framework**

There is a need to reconsider manufacturing and expenditure methods. To develop from the details that environment cannot be adjusted and should be looked in the category of benefits. When public got an opportunity to approach the ecosystem the benefits have become their resources (Boyce, 2001).

**Environment-depend on Results and Framework**

Framework creation is noticed as a major supporter in attaining the SDGs. Hardly any recognition has been contributed in environmental framework. The significance of simple framework is to develop strength for effecting weather, to defend living and fitness has been resulted beyond uncertainty. This consists of recognized regions where recovery methods are necessary. Mostly, this is applicable for mountainous and seaside regions. Government aids and uses are damaging the environment, for instance, marshlands, lagoons, farming and jungle must be recognized and enhanced. Apart from person growth and the want for clean air, water and hygiene cannot be overemphasized to enhance immunity against epidemics and other infections. The main aim is to identify the essential opportunities and recognize the basic effects by constructing a strong need for sustained attempt.

**IV. GLOBAL INCIDENT OF ECONOMY BREAKDOWN IN 2008**

In 2008 international economy collapsed in most nations of the globe deriving an extreme financial decrease in economical movement. Almost all Organization for Economic Co-operation and Development (OECD) nations experienced a decrease in Gross Domestic Product (GDP), business income and a rise in the unemployment percentage because the international economy collapsed. The current calamity due to COVID-19 will have a huge unfavourable influence on the Indian finance. The evaluation of world development by the

World Bank and the IMF paint a gloomy photo when the world finance engages with the awful decline since the Great Depression in the 1930s (World Bank, 2009).

#### **V. ECONOMY RECOVERY ASSESSED AFTER COVID-19 PANDEMIC**

- Reserve Bank of India (RBI) cuts the large percentage, like giving strategies percentage, Cash Reserve Ratio (CRR) and protecting equity rate, have been initiated to give less money to banks.
- The duration of investment on hold has been allowed for a 3 months.
- An exclusive space has been provided for industrial lenders and agrarian corporations.
- To invest more cash into the financial structures, RBI is inserting extra equity into the banking structure to put joint income below.
- To engage international lenders and protected approach to world ratio, India has commenced a broad scope for autonomous trades connected to international lenders.

#### **VI. INFRASTRUCTURE FOR GREENING ECONOMY RECOVERY IN INDIA: OBSERVATION FROM SKILLED DISCUSSION**

1. There was no clash among the respondent's views, and everyone considered that the current pandemic circumstances should be exploited for performing the SDGs and NDC (Nationally Determined Contribution) responsibilities.
2. SDG-regulate accounts or green economy can be used as an infrastructure for improved arrangements of government intentions to pay on ecosystem and SDGs.
3. The government should encourage green corporations for better ecological results.
4. If a green recovery direction is to be sought, the government will require to encourage retail need for ecological commodities and utilities.
5. There may be few rise in costs on posh zone commodities and elements which have damaging consequences on fitness and ecosystem.

#### **VII. CONCLUSION**

To end, the above list is by no means a broad list of the concepts and chances that the pandemic has given to us. The pandemic duration has been a phase of great research. Based on the studies so far, the research recognizes few important components and perceptions that are significant in forming the post-pandemic growing pattern. While few developmental changes will appear systematically and require the assistance and involvement of the central and state governments to develop. An analysis of foreign incident represents the lengthy duration, if restoration collections are well selected, they can be applied to support corporation competitors to improve techniques, embrace government values, lend in growing ecological commodities and utilities, as a way of encouraging ecosystem sustainability in near future. 'Atmanirbhar Bharat' or Self-dependent India as a notion of basic diversity in developing directions expresses the requirement for sustained attempts beyond restored collections. This point of view coincidentally emerged as a study concerning green and growing tech-wise.

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**A STUDY ON COMMUTERS SATISFACTION AND SERVICE QUALITY WITH REFERENCE TO MUMBAI METRO RAIL IN POST LOCKDOWN PERIOD**

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**Mr. Subodh S Barve<sup>1</sup> and Dr. Shripad Joshi<sup>2</sup>**<sup>1</sup>Research Scholar & Assistant Professor, Department of Commerce, R.J.College of Art, Science and Commerce, Ghatkopar (W)- Mumbai 400086<sup>2</sup>Research Guide & Associate Professor, Department of Commerce, Ghanshyamdas Saraf College, Malad (W) Mumbai 400064

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**ABSTRACT**

*Public transport is a backbone of transport system in Mumbai because many people are dependent on it. Since CORONA 19 pandemic started, public transport in Mumbai region has suffered a lot because passengers with limited capacity is allowed to travel from public transport and Mumbai metro rail is also not an exception to that. Continuous lockdown has affected metro rail service to a great extent. Mumbai is one of the highly populated city in the world. Rising commuters' movements in and out of Mumbai region has increased demand for transportation. As existing public transport system is overburden, travelling has become bid on life for travelers. To improve transport services in Mumbai region, Master plan of 2004 described 146.50 km network of metro rail service in Mumbai region. Metro rail service is different from normal Indian rail service due to nature, quality and delivery of service. The study has been conducted to understand the perception of commuters towards certain services of metro rail in post lockdown period and also to understand which parameters influencing metro rail over other modes of transport.*

**Keywords:** commuters perception, metro rail, master plan, service quality.

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**INTRODUCTION**

Novel Corona virus 19 has impacted the life of every person and business on the earth. All sectors have been affected including transportation. During lockdown metro service was halted for almost 6 months in Mumbai. Even today all passengers are not allowed to travel due to safety measures being adopted by Metro rail authorities. Since 2104, Mumbai metro line 1 has been in service as public transport. It's on board and platform services are unique in nature and trying to cater the expectations of commuters. Traffic congestion, road accidents, pollution are common transport issues being faced by commuters in Mumbai. National Urban Transport policy, 2014 of government of India has described that transportation should be convenient, accessible, eco-friendly and affordable. Service being intangible it should be developed with due conscience and need base of customers. Satisfaction is the end result of consumption of service. It is nothing but emotions experienced before and after using the goods and services<sup>1</sup>. Satisfaction of commuters may change according to cost, time, quality, etc. of service. This paper will be focusing satisfaction of commuters with respect to certain services of Mumbai metro line 1.

**OBJECTIVES**

1. To understand the commuters satisfaction towards metro services.
2. To know the preference of transport service used by the commuters.

**RESEARCH METHODOLOGY**

The research paper is based on primary as well as secondary data. Primary data has been collected from different commuters like businessman, professional, servicemen etc. through structured questionnaire method. The sample size for the study is 51 respondents

Secondary data has been collected through books, journals, government publications, reports of research agencies, newspaper, websites etc. The research is mainly descriptive in nature and analysis is done based on percentage method and observation.

**HYPOTHESIS**

H<sub>0</sub>= Commuters are not satisfied with metro rail services.

H<sub>1</sub> = Commuters are satisfied with metro services.

H<sub>0</sub> = Metro is not better transport than other modes of public transport.

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<sup>1</sup> Biesok, Grzegorz & Wyród-Wróbel, Jolanta. (2011). Customer satisfaction — Meaning and methods of measuring. Pg 23-41

H1 = Metro is better transport than other modes of public transport.

### LITERATURE REVIEW

Parsuraman et.al, (1985), service quality is difficult to evaluate because services are intangible. Service quality can be judge by comparison between consumer expectation and actual performance of service.

Vilakazi, A et al (2014), stated that customer satisfaction is essential for customer retention and also to attract new customers. They have identified multiple factors affecting customers' satisfaction. Therefore, government authorities, transport planners and service providers must take cognizance of this.

Budiono, O. A. (2009), pointed that once metro service started commuters expectations change and demand more options and services which make the service provider responsible to provide reliable and consistent service.

Sanjay Singh (2005), mentioned that cars or private vehicles can not be just future of Indian cities , there should be proper planning to boost public transport.

Mubbsher Khan and Marima Fasih (2014), Service quality is a weapon which can differentiate the organization from its competitors and also to delight the customers. This improves customer satisfaction and loyalty towards the organization.

### LIMITATION OF RESEARCH

The study has considered the commuters perception of Mumbai metro line 1 only because rest of the metro railway projects are undergoing or yet to start.

### SOP FOR COMMUTES PROTECTION:-

1. Trains and platform areas disinfection will be done at night and every trip by Accelerated Hydrogen Peroxide.
2. High contact areas like lift, ticket windows, entry and exit gates will be cleaned after every 3 hours.
3. All commuters to have Arogya Setu App, Wearing of mask is compulsory
4. All commuters' body temperature will be checked and cleaning hands with sanitizer is compulsory.
5. Alternate seating in metro trains, announcements will be done for physical distancing
6. Reporting any untoward incidents to customer care center.
7. Public education and awareness campaign.
8. Metro rail staff have been made mandatory to follow COVID appropriate behavior.

### DATA ANALYSIS

For the purpose of the research responses have been obtained from 51 commuters having different occupations, education, age and income by using random sampling. Responses were based on service quality of metro rail and comparison between metro rail and other modes of transport. These responses have been collected by using Likerts five scaling points. The analysis of the responses has been done by using percentage method.

Gender	No. of commuters	%
Males	24	47
Females	27	53
Total	51	100

Source : Primary Data

Occupation	No. of commuters	%
Business	5	10
Service	35	69
Self Employed	3	6
Unemployed	8	16
Total	51	100

Source : Primary Data



Income	No. of commuters	%
less than 30000	8	16
30000-60000	6	12
60000-90000	16	31
90000 and above	21	41
Total	51	100

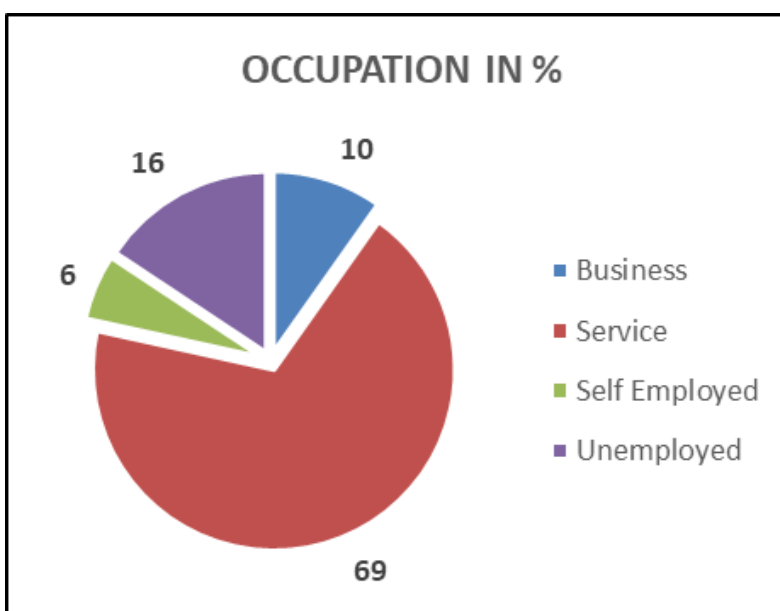
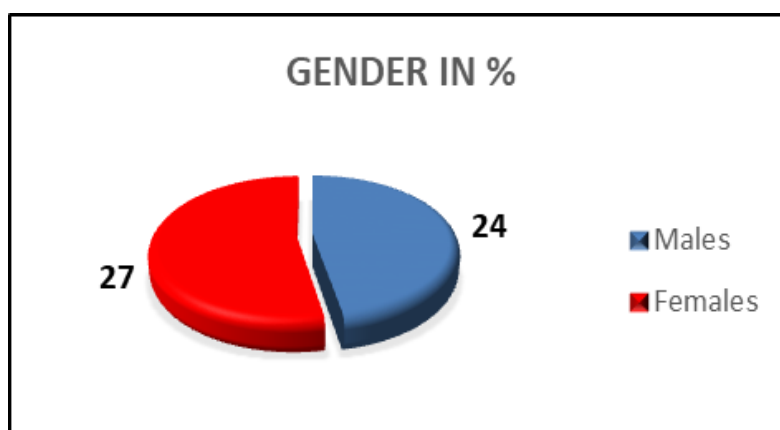
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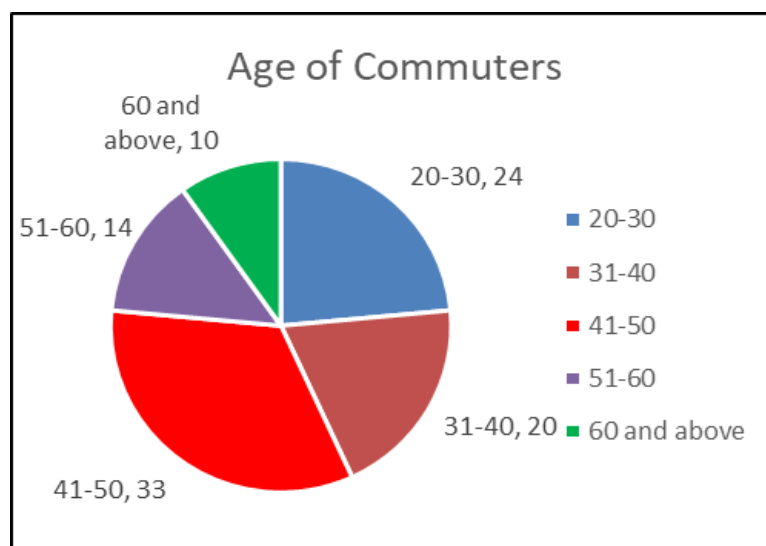
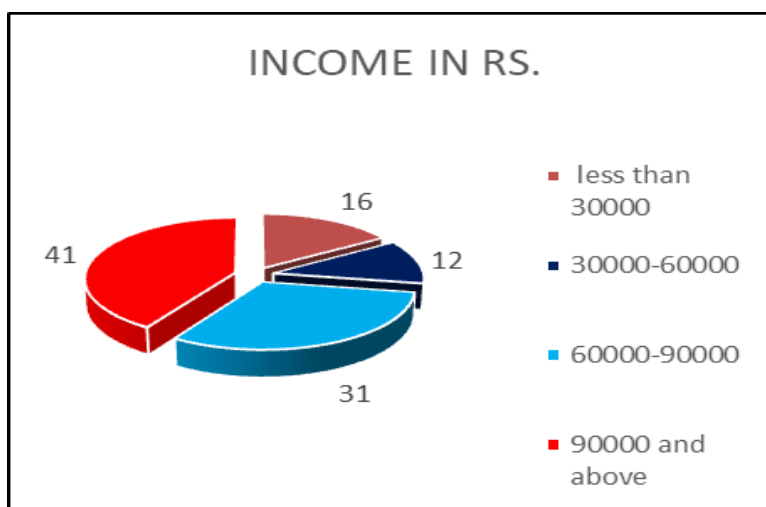
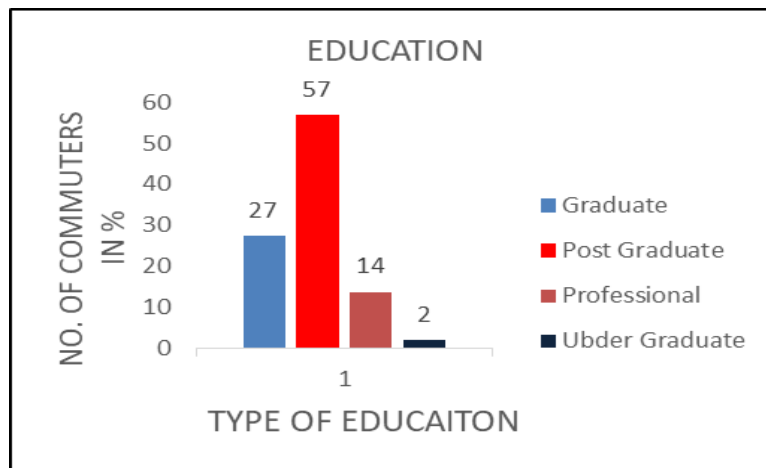
Education	No. of commuters	%
Graduate	14	27
Post Graduate	29	57
Professional	7	14
Under Graduate	1	2
Total	51	100

Source : Primary Data

Age	No. of Commutes	%
20-30	12	24
31-40	10	20
41-50	17	33
51-60	7	14
60 and above	5	10
Total	51	100

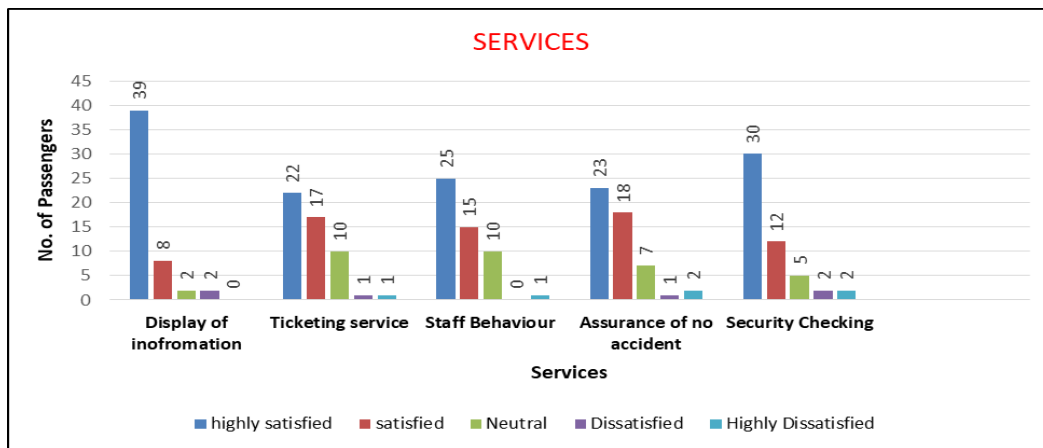
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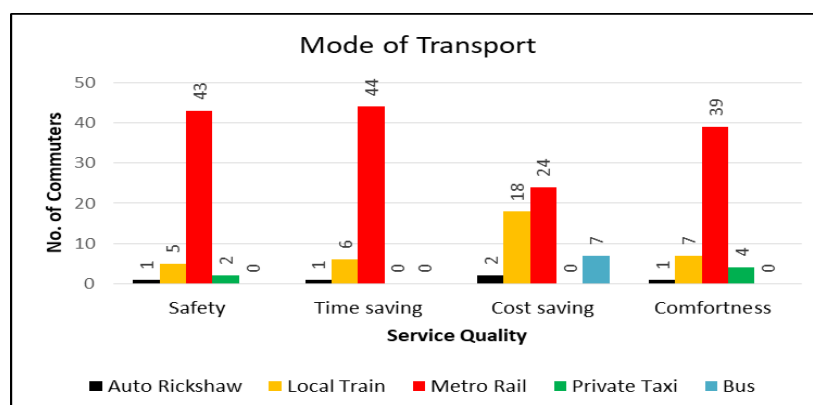


Services	Highly Satisfied	%	Satisfied	%	Neutral	%	Dissatisfied	%	Highly Dissatisfied	%
Display of information	39	76	8	16	2	4	2	0	0	0
Ticketing service	22	43	17	33	10	20	1	2	1	2
Staff Behaviour	25	49	15	29	10	20	0	0	1	2
Assurance of no accident	23	45	18	35	7	2	1	2	2	4
Security Checking	30	59	12	24	5	4	2	4	2	4

Source : Primary Data



Mode of Transport	Safety	%	Time saving	%	Cost saving	%	Comfortness	%
Auto Rickshaw	1	2	1	2	2	4	1	2
Local Train	5	10	6	12	18	35	7	14
Metro Rail	43	84	44	86	24	47	39	76
Private Taxi	2	4	0	0	0	0	4	8
Bus	0	0	0	0	7	14	0	0
Total Commuters	51		51		51		51	
Source : Primary Data								



## HYPOTHESIS TESTING

**Hypothesis 1:-** responses of the commuters indicate satisfaction level is more than 75% in all services taken under study like display of information, ticketing service, staff behavior, assurance of no accidents and security checking.

Thus, null hypothesis is rejected and alternative hypothesis is accepted i.e. Commuters are satisfied with metro services.

**Hypothesis 2 :-** comparison between Metro rail and other modes of transports like Auto rickshaw, Taxi , Bus and Local train on certain parameter indicate that more than 75% commuters are satisfied with Metro rail service except cost as it saves time, safe journey and comfortable journey.

Thus, null hypothesis is rejected and alternative hypothesis is accepted i.e. metro rail is a better mode of transport.

## FINDINGS

1. Number of male and female commuters are almost equal in number. Commuters working in service are 69% followed by unemployed 16% , businessman 10% and self employed 6%.
2. In case of commuters' education, 57% travelers are found having post graduate qualification followed by graduate and professional qualification.
3. Commuters having income more than 60000 rupees constitute 72%. Whereas, income with less than Rs. 30000 are only 16%. This seems that higher income people only may able to afford cost of metro rail service.

4. Around 92% passengers are satisfied with display of information like indicator information, signage, announcement etc. This makes commuters movement easy on the platform as well as boarding and alighting from train.
5. 76% passengers are satisfied with ticketing service. Whereas, 78% passengers are satisfied with staff behavior towards passengers, means staff seems to be taking care of passengers at different stages of travelling.
6. Metro rail has no accident policy, this seem that 80 % passengers have agreed that they have not incurred in accident or theft.
7. 83% commuters have expressed that security system of metro railway is satisfactory than other modes of transports.
8. 47% commuters say that metro rail is saving cost whereas 35% passengers feel that Local train service is saving cost.

### **RECOMMENDATIONS**

1. Ticketing price of metro rail should be affordable to passengers, so as to attract those commuters who are not travelling from metro rail.
2. A separate research needs to be undertaken to identify why self- employed commuters are less in numbers compared to other commuters.
3. Metro rail routes should be connected with each other for better movements in Mumbai region.
4. Local train service and metro rail service if coordinated well more people will get attracted towards metro rail.
5. There should be common ticket for local and metro train so people can save time and energy.
6. Happy hours can be declared on a certain day or time to attract the commuters and enjoy some incentives for travelling through metro.

### **CONCLUSION**

Metro rail being Mass Rapid Transport System very useful mode of transport in a city like Mumbai where lakhs of commuters are travelling every day to different part of Mumbai for different reasons. Existing public transport is proving inefficient due to rising transport demand. Metro rail being environment friendly, reliable and much comfortable transport will get huge success in near future. So far it seems that cost of ticketing is expensive than other mode of transport. Thus more attention needs to be given for fare ticketing charges then only it would be accepted as public transport in true sense.

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**CYBER CRIMES AND CYBER LAW'S IN INDIA**

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**Dr. Gordhan N Devnani**Assistant Professor, L.S. Raheja College of Arts & Commerce, Santacruz West, Mumbai-54

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**ABSTRACT**

*Using the computer-based facilities such as internet, internet banking, online transaction, online mobile phones specially chat and WhatsApp, music, pictures and other facilities has become the routine requirements of the majority of the people in India in today's scenario. Large number of People is using such modern equipment's and they considered it very necessary in today's world without which their life is incomplete. As a result, misuse is unavoidable. Since the web is used on the worldwide stage, anyone can access the resources of the internet from anywhere any time from any corner of the world. The wrong methods of using the internet technology by the few people for criminal activities like unauthorized access to other's network, scams etc. These criminal activities or the offense/crimes related to the internet is termed as cybercrime. In order to stop or to punish the cyber criminals the term "Cyber Law" was introduced. Several laws and methods have been introduced in order to prevent cybercrime and the penalties are laid down to the criminals. We can define cyber law as it is the part of the legal systems that deals with the Internet, cyberspace, and with the legal issues. Cybercrimes may be of different dimensions affecting not only the person, property, reputation, state etc, which force the law enactors not only make the laws but also requires the proper monitoring authorities to handle and control such cases.*

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**INTRODUCTION:**

India having the vast population and widespread usage of Computers, Internet, mobile phones, and other instruments of Information technologies, which is not only easy to use, low-cost rates but very fastest method in providing the information required by the person compare with other modes of technologies. And therefore, the large number of the people are using it, which again in turns results increase in misuse (cybercrimes). Cyber Crimes such as hacking, bugging, cheating, pornography, fraud, Email Bombing, data diddling, salami attacks, Virus/worm attacks, logic bombs, Trojan horse, web jacking etc.; have become so popular on the internet.

Computer crimes are different from conventional crimes, as they can be easily committed from far-away places, but very difficult to detect and even very difficult to prove. As we know computer crimes do not involve violence but rather greed, pride or pay on some character weakness of the victims. It is very difficult to identity the offender/ accused person, as the net can be accessed from any part of the world. In other words, cybercrimes are called white collar crimes.

In simple words definition of cybercrime would be "unlawful acts wherein the computer is either a tool or target or both. Cybercrimes refer to unauthorised access to computer systems or networks. This activity is normally referred to as hacking. It involves theft of information contained in electronic form which includes information stored in computer hard disks, removable storage media etc. Cybercrimes can involve criminal activities that are traditional in nature, such as theft, fraud, forgery, defamation and mischief, all of which are subject to the Indian Penal Code. Cybercrimes may be of different dimensions affecting not only the person, property, reputation, state, but also results in financial loss.

**Need of Cyber Law**

Due to the development of the internet, information technology and computers, challenges levied by cybercrimes have also increased. The cyber laws regulate in all the fields of laws in which cybercrimes can be committed, such as contract, intellectual property law, criminal law, and law of tort. Cyber laws deal with various kinds of concerns, such as safety, free speech, privacy, terrorism, e-commerce, intellectual property rights, and application of jurisdiction of cyber laws.

Also due to the increase in the number of internet users, the need for cyber laws and their application of jurisdictions has become very vital in modern times. The Indian Cyber law covers major aspects of cyber space and cyber-crimes. Cyber laws are needed because:

1. Consumers are increasingly using online transactions with the increased popularity of payment apps and sites, as they are easy and efficient and having financial benefits.
2. Government's scheme of 'Cashless India' has also gained popularity resulting in a high number of online transactions.

3. Email, SMS, messaging apps and social networking sites have become the main mode of communication, it has become just like blood in body without which one cannot be alive.
4. Companies are highly dependent upon their computer networks to keep their electronic data safe.
5. Most of the communication of government forms are in electronic form, for example, Aadhar Card, Income Tax Return, Passport application, Pan Card application, Registration of Company/ Partnership/ LLP firms etc.
6. Digital Signatures and authorization are fast, replacing conventional ways of identification for transactions.
7. Digital contracts are also gaining popularity in recent times, cyber laws help in protecting the enforceable of digital contracts.
8. Cyber laws help in protecting not only individuals but their property and society at large.

#### **TYPES OF CYBER CRIME**

1. Unauthorized access to computer systems or networks / Hacking: This kind of offence is normally referred as hacking in the generic sense.
2. Theft of information contained in electronic form-Theft may be either by appropriating the data physically or by tampering them through the virtual medium.
3. Email bombing-This kind of activity refers to sending large numbers of mail to the victim, which may be an individual or a company or even mail servers there by ultimately resulting into crashing.
4. Data diddling-This kind of an attack involves altering raw data just before a computer processes it and then changing it back after the processing is completed.
5. Salami attacks-This kind of crime is normally prevalent in the financial institutions or for the purpose of committing financial crimes. An important feature of this type of offence is that the alteration is so small that it would normally go unnoticed E.g., the Ziegler case wherein a logic bomb was introduced in the bank's system, which deducted 10 cents from every account and deposited it in a particular account.
6. Denial of Service attack-The computer of the victim is flooded with more requests than it can handle which cause it to crash. Distributed Denial of Service (DDoS) attack is also a type of denial-of-service attack, in which the offenders are wide in number and widespread.
7. Virus / worm attacks-Viruses are programs that attach themselves to a computer or a file and then circulate themselves to other files and to other computers on a network. They usually affect the data on a computer, either by altering or deleting it. They merely make functional copies of themselves and do this repeatedly till they eat up all the available space on a computer's memory E.g., love bug virus.
8. Logic bombs: -These are event dependent programs. This implies that these programs are created to do something only when a certain event (known as a trigger event) occurs.
9. Trojan attacks/Trojan Horse: -This term has its origin in the word 'Trojan horse'. In software field this means an unauthorized programme, which passively gains control over another's system by representing itself as an authorised programme. The most common form of installing a Trojan is through e-mail. E.g., a Trojan was installed in the computer of a lady film director in the U.S. while chatting. The cybercriminal through the web cam installed in the computer obtained her nude photographs. He further harassed this lady.
10. Internet time thefts-Normally in these kinds of thefts the Internet surfing hours of the victim are used up by another person. This is done by gaining access to the login ID and the password.
11. Web jacking-This term is derived from the term hi jacking. In these kinds of offences, the hacker gains access and control over the web site of another. He may even mutilate or change the information on the site. This may be done for fulfilling political objectives or for money. E.g. recently the site of MIT (Ministry of Information Technology) was hacked by the Pakistani hackers and some obscene matter was placed therein. was changed. Further a ransom of US \$ 1 million was demanded as ransom. Thus, web jacking is a process whereby control over the site of another is made backed by some consideration for it. Further the site of Bombay crime branch was also web jacked.

**CYBER LAW:** Cyber Laws are incorporated in order to take control over the crimes committed through the internet or the cyberspace or through the uses of computer resources. Description of the lawful issues that are related to the uses of communication or computer technology can be termed as Cyber Law.

**The Information Technology Act of India, 2000:** According to Wikipedia “The Information Technology Act, 2000 (also known as ITA-2000, or the IT Act) is an act of the Indian Parliament (no 21 of 2000), it was notified on 17th October 2000. It is the most important law in India that deals with the digital crimes or cybercrimes and electronic commerce. It is based on the United Nations Model Law on Electronic Commerce 1996.

**Following are the Statutory provisions under IT Act, 2000:**

1. Section 65- Tempering with the computers source documents - Punishment: Any person who involves in such crimes could be sentenced upto 3 years imprisonment or with a fine of Rs.2 lakhs or with both.
2. Section 66- Hacking with computer system, data alteration etc -Punishment: Any person who involves in such crimes could be sentenced upto 3 years imprisonment, or with a fine that may extend upto 2 lakhs rupees, or both.
3. Section 66A- Sending offensive messages through any communication services-Punishment: Any individual found to commit such crimes under this section could be sentenced upto 3years of imprisonment along with a fine.
4. Section 66B- Receiving stolen computer's resources or communication devices dishonestly -Punishment: Any person who involves in such crimes could be sentenced either description for a term that may extend upto 3 years of imprisonment or with a fine of rupee 1 lakh or both.
5. Section 66C- Identify theft Using of one's digital or electronic signature or one's password or any other unique identification of any person is a crime. - Punishment: Any person who involve in such crimes could be sentenced either with a description for a term which may extend upto 3 years of imprisonment along with a fine that may extend upto rupee 1 lakh.
6. Section 66D- Cheating by personation by the use of computer's resources – Punishment- sentenced either with a description for a term that may extend upto 3 years of imprisonment along with a fine that may extend upto rupee 1 lakh.
7. Section 66E- Privacy or violation Whoever knowingly or with an intention of publishing, transmitting or capturing images of private areas or private parts of any individual without his/her consent, that violets the privacy of the individual shall be shall be sentenced to 3 years of imprisonment or with a fine not exceeding more than 2 lakhs rupees or both.
8. Section 66F- Cyber terrorism - A. Whoever intentionally threatened the integrity, unity, sovereignty or security or strike terror among the people or among any group of people - Punishment: Whoever conspires or commits such cybercrime or cyber terrorism shall be sentenced to life time imprisonment.
9. Section 67- Transmitting or publishing obscene materials in electronic form- Punishment imprisonment for a term that may extend upto five years of imprisonment along with a fine which may extend upto 1 lakh rupee and in the second or subsequent convict it can be sentenced either description for a term that may extend upto ten years along with a fine that may perhaps extend to two lakhs rupees.
10. Section 67A- Transmitting or publishing of materials that contains sexually explicit contents, acts etc in electronics form – Punishment – Imprisonment for a term which may extend upto 5 years or imprisonment along with a fine that could extend to 10 lakhs rupees in the first convict. And in the event of the second convict criminal could be sentenced for either description for a term that could extend upto 7 years of imprisonment along with a fine that may extend upto 20 lakhs rupees.
11. Section 67B- Transmitting or publishing of materials that depicts children in sexually explicit act etc in electronics form – Punishment – Imprisonment for a term which may extend to 5 years of imprisonment with a fine that could extend to rupees 10 lakhs on the first conviction. And in the event of second conviction criminals could be sentenced for either description for a term that could extend to 7 years along with a fine that could extend to rupees 10 lakhs.
12. Section 67C- Retention and preservation of information by intermediaries I -Punishment: Whoever commits such crimes shall be sentenced for a period that may extend upto 3 years of imprisonment and also liable to fine.

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**CONCLUSION**

Cybercrime is the latest and perhaps the most specialized and dynamic field in cyber laws. Some of the Cyber Crimes like network Intrusion are difficult to detect and investigation even though most of crimes against individual like cyber stalking, cyber defamation, cyber pornography can be detected and investigated through following steps:

**After receiving such type of mail**

- (1) Give command to computer to show full header of mail.
- (2) In full header find out the IP number and time of delivery of number and this IP number always different for every mail. From this IP number we can know who was the Internet service provider for that system from which the mail had come.
- (3) To know about Internet Service Provider from IP number take the service of search engine like nic.com, macffvisualroute. Com, apnic.com, arin.com.
- (4) After opening the website of any of above-mentioned search engine, feed the IP number and after some time name of ISP can be obtained.
- (5) After getting the name of ISP we can get the information about the sender from the ISP by giving them the IP number, date and time of sender.
- (6) ISP will provide the address and phone number of the system, which was used to send the mail with bad intention.

After Knowing the address and phone number criminal can be apprehended by using conventional police methods.

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**DEVELOPING GENDER INCLUSIVE STRATEGIES IN A POST-PANDEMIC LEARNING ENVIRONMENT**

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**Ivan Mathew John**  
PhD

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**ABSTRACT**

*The Covid-19 pandemic is one that has been upon us for well over fourteen months. The end may not be anywhere in sight, as one does not know at this point, how the virus will mutate, spread and affect people and communities. However, it is certain that world-over, the pandemic has affected peoples' lives in ways more than one. In a lot many cases, there are negative consequences of the pandemic – in every sphere of life.*

*This paper focuses on the impact of the pandemic on formal learning environments. It emphasizes the role of school in fostering a safe space for effective learning, despite all odds, in the present scenario as well as for the future. At the micro level, the role of the teacher is crucial for every learner. This paper also highlights the significance of formal education and the need to provide opportunities and safe spaces for all genders – especially transgender learners and gender variant individuals.*

*The present pandemic with facilitators working from home, is an opportunity for teachers to hone their own skills, lesson planning abilities and institutional planning to work for transgender and gender variant learners.*

*The researcher advocates a multi-pronged approach to make learning spaces more inclusive in a post-pandemic scenario. These would include: institutional policy, role of teachers in shaping themselves and others, planning curricular experiences, as well as the need for LGBT-friendly counsellors within learning environments.*

*Key words: inclusive education, safe spaces, transgender, curricular planning, counselling*

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**FULL PAPER**

Life for people around the globe has undergone huge transformation at multiple levels in the wake of the Covid-19 pandemic. The impact of the pandemic on people's lives – their livelihood, employment, leisure, entertainment, physical and mental health, nutrition, education, tourism, trade, transport, safety and so forth, is varied. It is a situation that one was never prepared for and it can seem frightful at times, that one cannot predict with any certainty about what could follow in the next several months, or perhaps years.

As an educator, the focus of this article, to write with reference to education in general and also specifically with regard to 'transgender' and gender variant learners.

It would be in order to clarify some terms which are crucial to this discourse. First, the term 'sex' refers to the biological aspects of one's identity as being intersex, female or male. It is significant to note that many people are ignorant of the existence of 'intersex' as a sex category; this in itself poses numerous hurdles for intersex-identified (and even non-identified) persons. Next, we have the term 'gender' which has more often than not, been used synonymously with the term 'sex'; this is problematic too. The term 'gender' refers to an individual's *gender identity* (as transgender, genderqueer, girl/woman, and boy/man etc.). It also refers to *behaviour* as being non-gendered, androgynous, feminine or masculine. The term 'gender' also includes the *sexual identity* and *sexual orientation* of a person, for example, Asexual, Bisexual, Lesbian, Gay etc.

In this paper I will focus on the terms 'transgender' and 'gender variant'. The term transgender refers to an individual whose 'sex' and 'gender' do not match. For example, a person who is born female but identifies as boy/man. In India, we have the concept of 'Hijra' – which is a cultural group which has its own sense of community and way of life. Members of the Hijra (also referred to as 'Aravani') community are typically, biological males, or rarely, intersex persons, who may identify transgender. It is necessary to acknowledge that education among the 'hijra' community is abysmally low, as many among them have had to "drop out" of the school system. The real-life stories of the 'hijra' community, as well as transgender persons are heart-wrenching. It is important to note that all 'transgender' persons are *not* 'Hijra'.

The plight of transgender persons (this includes individuals who identify as 'hijra' or 'aravani') is not particular to the pandemic. Their untold hardships have been around, long before the pandemic: it has in many cases, worsened during the pandemic, and the challenges are extremely likely to continue even after the pandemic is behind us.

The second category of focus is on individuals who are labelled 'gender non-conforming' individuals. Since the term 'gender non-conforming' is a value-loaded term, the term 'gender variant' is used throughout this paper. The notion that society and culture associates certain behaviours, mannerisms and attire with a specific gender and sex, lies at the root of this problem. Gender variant persons are those who do not feel the need to behave in ways, use mannerisms or dress in ways that are gender-specific as these gender stereotypes stem from the 'gender binary'. The term 'gender binary' classifies gender as belonging to two types only – woman/girl and man/boy. Gender variant individuals are flexible enough to cross these cultural boundaries; indeed, they may not support the notion of sex binary and gender binary either. Some individuals may prefer to describe themselves as 'agender'.

Both the above categories of learners – transgender and gender variant – have always been and will continue to be present in society, and within the educational system. They may not necessarily have 'come out'. 'Coming Out' is the process of telling oneself and others such as family, friends, classmates, teachers – about one's sex and gender identity. Gender variant persons may not necessarily speak about their comfort with gender variance either. However, society has its own prejudiced way of labelling individuals who do not "fit in" with societal expectations, that is, cultural norms that are characterised as being heterosexist and patriarchal. These are seen in every social institution – be it economy, polity, religion, education, family, or marriage.

Thus, for even those *within the educational system*, the struggle to be oneself – within the home, peer group and school is a daily occurrence; sometimes a living nightmare! Many students who have joined the school system, have been forced to exit formal education on account of the constant teasing, bullying, labelling, harassment, trauma, abuse, and violence as they are perceived as being "different". This has been the situation before the pandemic. It is compounded during the pandemic, since transgender and gender variant individuals are now subject to confined spaces, domestic violence and lack of access to safe spaces, mental health care professionals and supportive NGOs – as a result of Covid restrictions and lockdown situations.

What can schools and teachers do for transgender and gender variant individuals – whom they may have access to – directly or indirectly? Here, we have a new challenge: How does one identify a transgender person when they may not have 'come out' nor confided in the teacher? A question we need to ask ourselves as teachers is: Why have our learners not been able to confide in their teachers whom they otherwise spend much of their day with? Further, it begs the question: Have we as teachers failed to understand our learners? Have we failed to reach out to them? Are we as teachers so-filled with our own prejudices – which flow over from cultural and societal biases – that we have not stopped to think afresh and demand new nor relevant questions? Have we somehow dismissed the *transformative role* of educators?

Here, I am advocating the need for teachers (facilitators or educators) - to begin the process of introspection. We need to self-examine and find out whether we are guilty of promoting gender stereotypes, inadvertently, consciously or otherwise. In the first place, do we have an accurate understanding about transgender persons and the concept of gender variance? Are we aware about and sensitive to the problems faced by transgender and gender variant persons?

The role of the facilitator (teacher) does not end with our own awareness of the challenges; we need to take this to the *next level* and that is, infuse gender inclusive and affirmative practices in our communication with colleagues and learners as well as in School Policies. This is how educators and the School can bring in the much-needed and overdue *institutional* change. There is a need for concerted efforts to change mindsets within and outside the school. This includes school staff, leaders, students, their families and the wider community. Gender sensitization through school initiatives, even if they face initial resistance from multiple quarters is a way forward. Outreach programmes, exchange programmes, inter-school events, cultural events, sports and other activities conducted by various educational institutions, today, in the online mode too, are means to transform mindsets, break barriers, and bring in change.

An extremely pertinent question might be: How can such an approach *positively affect* transgender and gender variant persons, when we do not know *who* they are in the first place, or when they may not be present in the school system? The answer is: patience. We have to be patient as this is an *ongoing process*, similar to advocating women's education which was championed by 19<sup>th</sup> and 20<sup>th</sup> century social reformers in India; or the Right to Education (RTE) or the Rights of People With Disability in more recent times. This process of gender inclusion has to continue until it becomes internalized and then 'normalized'. Gradually, learners and prospective learners will perceive the positive institutional change, change in staff attitude, change in the curriculum, and behavioural change. A teacher who accommodates a *gender inclusive approach* has the

capacity to initiate this process and become an equality rights advocate. For example, through the use ‘inclusive language’ in the instructional process and in everyday conversations with students, staff, parents, committee members etc., the teacher will inadvertently get people to start thinking and/or questioning the ‘status quo’. In an environment that is otherwise infused with heterosexist language and imagery, gender sensitized people, transgender persons and gender variant individuals will surely perceive this paradigm shift.

Teachers are also those who influence decisions regarding curricular experiences as well as in realizing them. The syllabus is merely one component of the curriculum. Learning environments include all co-curricular experiences facilitated by educational institutions – games, House events, clubs, associations, inter-school events, intra-school events, celebration of national days, cultural and music festivals, athletics and so forth. Each of these spheres are usually led by staff and students. Teachers who are sensitized to the challenges faced by transgender and gender variant persons can ensure diversity and inclusion through these numerous outlets. For example, organize a debate about the Rights of marginalized people, or a webinar on Transgender Rights as Human Rights, or a dance-drama on the theme of gender inclusion.

When the school (learning environment) *demonstrates through action*, an approach that is gender inclusive, this will resonate with transgender and gender variant persons; they are likely to then believe that their school is a positive and safe space. The school then transforms into an enabling environment rather than one that restricts opportunities, limits growth and stifles individuals.

A gender-inclusive school would also need to uphold a clear policy of non-labelling, no bullying, zero tolerance to violence and ragging; the scope of such Policy would need to include transgender and gender variant individuals who are likely to become victims. This should be communicated to all stake holders and the policy must have teeth. Policy-making is the responsibility of those in school administration and school management; it also includes teachers, support staff, and student leaders. Thus, to have a codified and dynamic policy as regards gender inclusion sends out such a message to the community at large. People ‘out there’ will become aware of the sensitivity of the school to individuals who identify as transgender and/or gender variant. The school can become a beacon of light; an ally to marginalized sections of society.

The school as a whole would have to shoulder the responsibility of educating the wider community and here, the role of the Parent Teacher Association and outreach/community services like NSS, SUPW becomes a means to sensitize those who may otherwise continue to be steeped in ignorance, prejudice, and transphobia.

Also of particular significance is the role of a School Counsellor. Every school needs to have a visiting or full-time LGBT-friendly Counsellor. Students who face personal problems from coming to terms with one’s sex and gender identity to dealing with peers, relationships, family and so on, need a professional who can objectively provide effective counselling. It is a fact that LGBT individuals face plenty of mental health issues on account of bullying, labelling, harassment, rejection, abuse and so on.

The impact of a gender inclusive school policy, combined with the effort taken by its staff, the design of the curriculum and LGBT-friendly counselling will go a long way in supporting transgender students and gender variant learners.

Life is education and schools are halts along that journey of experiences. We have come to a stage when there is recognition of LGBT persons. The terms, Transgender, Gender Non-binary, Gender Inclusion, and Gender Variance are talked about more today than ever before. There’s a long way to attain gender equality in its widest sense. Society is never “ready” to change; instead, there are numerous starting points; one of them is ourselves as individuals, living and working in the microcosms of society.

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**BUILDING OF DIGITAL ASSETS IN KNOWLEDGE SOCIETY**

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**Dr. CA Kishore S. Peshori**Smt. M.M.K College, Mumbai, Mumbai University

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**ABSTRACT**

*The post Covid world has made Knowledge an important part of the Digital Economy. The online education system has introduced new concepts like blogs, podcasts and other media's. Traditionally education was offline mode read through schools, teachers and print media. The learners used to enroll with schools in offline mode (regular or distance). Teachers and libraries had access to knowledge and share the knowledge with learners. Prior to the digital and covid era, information was not accessible by majority of people, and even those accessed were unable to obtain current information with respect to today's context. The modern society wants to know the information instantaneously as it happens and when it happens, and the world is moving from information society to knowledge society. Thus education is given the highest priority and brainpower is becoming the most valuable asset of the organization. Advances in digital technology have opened up new avenues of learning. Technology has made information available/ accessible / transmittable from anywhere and by / to all groups of people. Education has reached most of parts of the world and ICT has become an important part of human life. This paper describes the process of generation, creation and acquisition of knowledge through technology. The use of ICT is to manage and organize explicit knowledge is highlighted. The paper also describes how technology is used to have access and apply such knowledge. The paper relates how these technologies have been used in education and its impact in general. Using examples the paper highlights some of the changes that has taken place in the education sector. There is a dire rush to popularize oneself on various social medias. The author through this article streamlines the four building blocks to build the digital assets.*

*Keywords: ICT, Knowledge, Social media, Education, Learning.*

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**INTRODUCTION**

Digital education is the innovative use of digital tools and technologies during teaching and learning, and is often referred to as Technology Enhanced Learning (TEL) or e-Learning. Exploring the use of digital technologies gives educators the opportunity to design engaging learning opportunities in the courses they teach, and these can take the form of blended or fully online courses and programmes.

Digital education is ingenious use of digital technologies and tools throughout teaching and learning and is frequently known as Technology Enhanced Learning (TEL) or digital learning. Digital learning is learning facilitated by technology that offers students some factors of command over the place, time pace, and the path. Digital learning is replacing the traditional educational procedures more and more each day. The post covid world has made online education a must in modern world.

The use of digital technologies offers teachers the chance to design, engaging learning opportunities in the courses they teach, and these can take the shape of combined or completely online courses and programs. Digital learning is more than only offering students with laptop. Digital learning needs a blend of technology, instruction, and more digital-content. The incorporation of digital learning in the classrooms can depend on simply using tablets rather than of paper to using intricate software programs and equipment as a verse to simple pen.

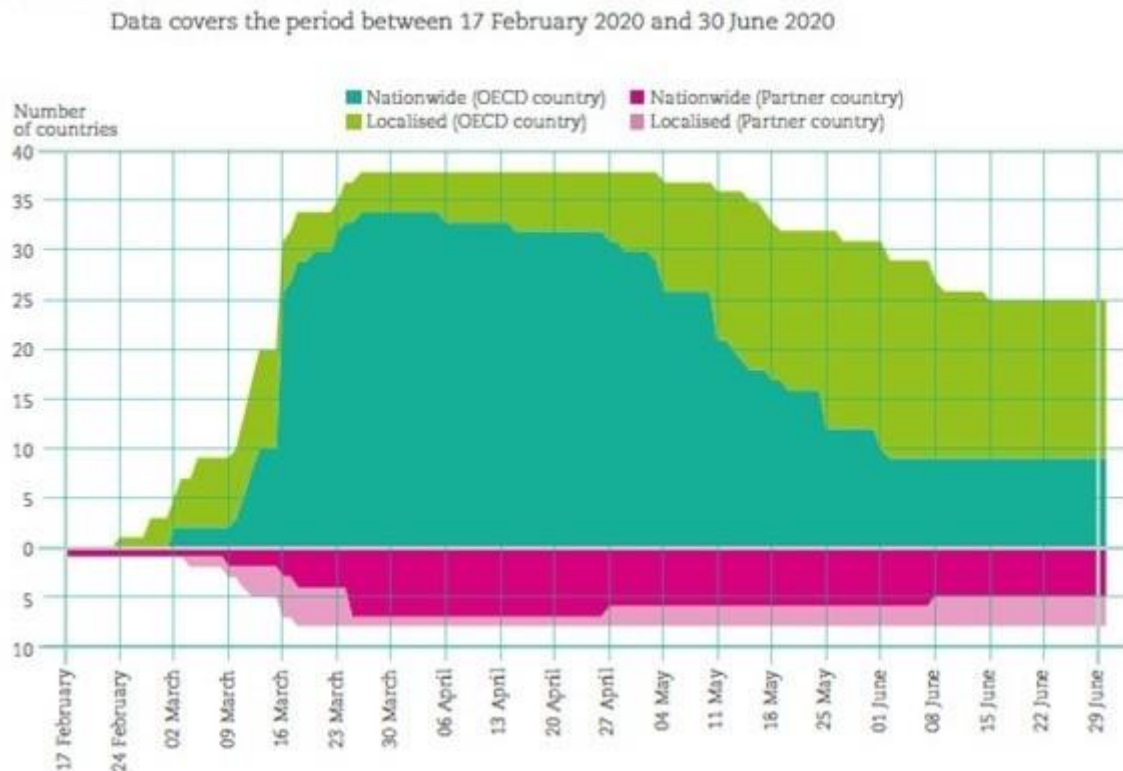
Digital learning has become very usual occurrence in the modern world. With the emergence of the internet huge audience of online users has opened up in front of modern world. The digital education system has revolutionized the old chalk and board process of learning in the virtual classrooms. It has made to teach mobile and laptop, how to be interactive and engaging, and also how to motivate students to take an interest in digital learning and maintain it. Most of the schools and institutions are adopting this technology as a solution while the traditional education system is suspended for some time because of the currently prevailing condition and hence it's very crucial for us to acknowledge some of the major benefits of digital education.

In a pre-COVID-19 Era, classroom teaching was the norm. It wasn't just about the chalk, black board and a room with one teacher and several students, but rather it was atmosphere that led to building bonds and mutual understanding between teachers and students. The classroom culture not only the one that helped in developing one's personality, but it also enabled us (teachers) provide lessons on teamwork through group activities. The students were imbued with strong sense of being a part of a team-they shared and cared for

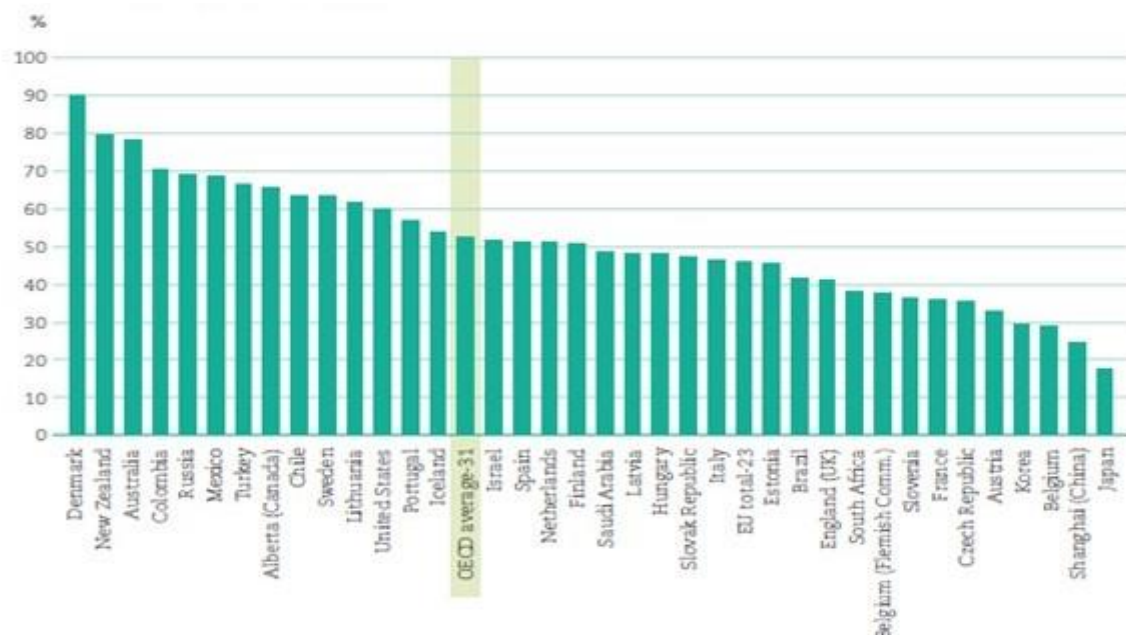
each other, understood the meaning of oneness and above all, learnt from a first-hand experience of information and one that involved the senses of feel and touch from books.

But in a post-Covid-19 Era, teaching has undergone rapid transformation.

**Number of countries with School closure due to COVID-19 explained in Graph:**



**Percentage of lower secondary teachers who “frequently” or “always” let students use ICT for projects or class work in Graph:**



**The COVID-19 pandemic has changed education forever. This is how**

- The COVID-19 has resulted in schools shut all across the world. Globally, over 1.2 billion children are out of the classroom.
- As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms.

- Research suggests that online learning has been shown to increase retention of information, and take less time, meaning the changes coronavirus have caused might be here to stay.

While countries are at different points in their COVID-19 infection rates, worldwide there are currently more than 1.2 billion children in 186 countries affected by school closures due to the pandemic.

With this sudden shift away from classroom in many parts of globe, some are wondering whether adoption of online learning will continue to persist post-pandemic, and how such a shift would impact the worldwide education market.

Even before COVID-19, there was high growth and adoption in education technology, with global edtech investments reaching US\$18.66 billion in 2019 and the overall market for online education projected to reach \$350 Billion by 2025. Whether it is language apps, virtual tutoring, video conferencing tools, or online learning software, there has been significant surge in usage since COVID-19.

Institutes and Teachers are following different online methods to connect with students. This pandemic has forced teachers into a virtual world of teaching through different apps and devices. With world as its domain the teachers have adopted technology as its base and want to be world class instructors and create digital assets in this knowledge society.

The author focuses on four tools or pillars of creating the digital assets.

- **Learning of Knowledge**

While learning on social media it is necessary to eliminate distractions It is necessary to filter out all noise and follow fewer people on Youtube, Instagram, twitter, linked in to focus on course content. There is lot of irrelevant material and posts which needs to be filtered out.

Development of course requires that one selects proper mentors and core influencers and follow them on regular basis on the social media platform like FB, Youtube, Instagram, Linked-in and Podcasts. These mentors give you the broad area of the depth of course and innovations in course subject. One needs to know that whether

1. The faculty is developing a new course
2. The faculty is refurbishing the course contents.

The mentors should be leaders in the core domain and be influencers in society. They should be influencers.

One also need to know the trend of the learners for which one can skim through Quora, It gives broader idea of the trends of learner and one can also use it as a tool to get likes by answering the questions which are popular.

One can also get the interests of learners by flouting a Google doc form in learners' community to know the deficiencies in current curriculum and the new areas of interest for new course development.

On proper selection of the course one needs to deep research by sprinting Multiple tabs and snap shots .to have the broader image of the subject and make it learner friendly. The research sprint can be of shorter duration of 90-120 minutes to streamline the thought process and recap and stimulate new ideas.

The first stage should use various mode audio, video, physical, online and channels to get the best domain content.

## **2. Assimilation Process**

It is necessary as online education continues to grow, instructors from traditional classrooms are being asked to design online courses. Results have revealed that instructors adapt to the online environment by using strategies to mimic elements of face-to-face courses: in essence, adaption comes through assimilation. Instructors expressed interest in helping students to navigate online for encouraging active participation in courses. They described this for using technology and learning management system (LMS) features (e.g., videos, discussion forums) to "hear" and "see" students, as a way to increase interaction and presence, familiar elements from face-to-face education. They spoke for creating authentic assignments to increase student engagement. The implications of this study include effective design and instructional strategies for online courses, along with understanding the motivation of instructors who design online courses. The results of this study are relevant to a broad audience including online instructors, instructional designers, LMS organizations, and administrators. It is necessary to take a lot of notes on devices during the lectures. It is necessary that instructors work five day a week so that during two days the instructor prepares delivery content and

instructional material for the learners. It is necessary to integrate ideas through tools like mind mapping to derive the results.

### **3. Application Process**

**Online** classes have traditionally been asynchronous, meaning students engage with the course materials as per their own time. But now there are programs that feature live sessions, where the teacher and students meet online for a live-streamed lecture and/or discussion at scheduled time. The duration of the lecture should not extend more than 2 hours. There should be module wise discussion. There should be no analysis paralysis and one should love to do random experiments on tools and systems like Kahoot etc. This tools help to catch the attention of learners. As far as possible it should be a self paced user friendly learning.

### **4. Distribution Process**

The process of distribution lectures can be outsourced to a separate team consisting of IT people who distribute lectures to learners along with the assignment on LMS platform. The lectures should be evenly distributed during the course duration. Weekly assignments can be taken from learners to understand the assimilation of knowledge. Various modes of communication like Whatsapp, Telegram can be used to inform learners about the scheduling of lectures. Instagram and other modes of communication channels can be used to have summary notes of the lectures. It is imperative that the faculty revisits the notes based on the feedback received.

## **CONCLUSION**

Online education has made education system informal. The modes of communication are challenging the faculty to assimilate and disseminate the knowledge based on the requirements of the learners. It is necessary that if the faculty uses the above basis for furtherance of knowledge with appropriate LMS would make him a world class teacher. Further research is required on each of the tools to understand the success of the process. One also need to understand vocational education requires a different set of skills for the teachers as it requires more focused skills and to teach vocational subjects would be a separate area of research in digital world.

The best technology is the one you already have, know how to use, and can afford. It is necessary to evaluate the external environment to understand the technology that can be used. Mere adapting costly technology may not be able to reach masses. It is found through research that a video of not more than 10 minutes for a particular topic is sufficient to encourage viewers interest.

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**FRAUD IN E-BUSINESS****Dr (CA) Ashwat R Desai**Vice Principal, Ghanshyamdas Saraf College, Malad (West), Mumbai 400 064

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**ABSTRACTS**

*Although fraud can occur in any environment, several aspects of e- business environment, several aspects of e-business environments present unique risks. These characteristics of the Internet- driven economy create pressures and opportunities specific to e-commerce fraud. Just like other frauds these new frauds are perpetrated when pressures, opportunities, and rationalizations come together.*

**Key Words:** *Fraud, E-commerce, Wartrapping, social engineering, sniffing.*

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**INTRODUCTION:**

Compared to other inventions, the internet is truly revolutionary. It took radio more than 35 years and television 15 years to reach 60 million people. In contrast, the Internet reached over 90 million people in just three years. Over 1.2 billion people now use the Internet worldwide about 20 percent of the total world's population. When Jack Welch (former CEO of General Electric) was asked where the Internet ranks in priority in his company, he responded that "it's numbers 1, 2, 3 and 4."

In recent years, the technology revolution has provided perpetrators with new ways to commit and conceal fraud.

Essentially, e- business uses information technology and electronic communication networks to exchange business information and to conduct paperless transactions. While most consumers only use Web browsers, e-mail and instant messaging applications, businesses routinely connect to one another over Internet lines through e- business connections, virtual private networks, and other private connections.

**FRAUD RISKS IN E-BUSINESS**

Although fraud can occur in any environment, several aspects of e- business environment, several aspects of e-business environments present unique risks. These characteristics of the Internet- driven economy create pressures and opportunities specific to e-commerce fraud. Just like other frauds these new frauds are perpetrated when pressures, opportunities, and rationalizations come together.

**E-COMMERCE RISKS INSIDE ORGANISATIONS**

Many of the most serious e-commerce frauds risks are found within organizations. Once perpetrators are within firewalls and security checks, it can be much easier to infiltrate systems, steal money and information, and cause damage. Inside perpetrators know the control environment, understand security mechanisms, and find ways to bypass security. One of the most serious problems is abuse of power that has been granted to users.

The theft of money is usually the primary goal in traditional fraud. In the electronic environment, the data theft is normally the first concern because data have many useful attributes. First, data can be converted to cash fairly easy. For example, stolen personal information about consumers can be sold or misused, and individuals can be blackmailed. Second, information is replicable, allowing the perpetrator to simply copy data rather than remove them as traditional fraud would require. Theft acts often leave very few tracks because the source data remain intact and usable. The easy replication of data is one reason that e-commerce frauds often go undetected for long periods of time- unless companies are carefully monitoring access logs, they will not notice the act of replication. Third, data can be transferred easily and quickly to any location in the world. If perpetrators use cell phones or other private connections to the Internet to transfer data, detection can be very difficult. Finally, many managers lack the technical expertise to prevent and detect data theft. Information technology (IT) managers and providers need to be aware of the critical points in e-business infrastructures at which data can be stolen.

Even if a perpetrator does not have personal access to needed systems, he or she can hijack others' passwords to achieve access.

Hackers often use **social engineering** techniques to gain access to passwords.

Recently, the increasing use of instant messaging provides perpetrators a new method of gathering information. Instant messaging is not normally encrypted, and most clients store conversations locally on users' computers. **Sniffing** is the viewing of information that passes along a network line, and it is a common



method of gathering information from unencrypted communications. Sniffing is easily done on most networks with downloadable applications like Wire shark and topdump.

Even though firewalls, spam filters, and virus applications protect organizations from external attack, employee laptops often present risks that are difficult to manage. For example, each time managers go on business trips, they connect their laptops to unprotected environments like hotel and other business networks. Home DSL and cable networks are similarly risky. On these networks, computers are exposed to viruses and hackers that they are normally protected from at work. In addition, information on stolen laptops can provide significant opportunities for perpetrators. Finally, when employees return to the office from trips or home and plug their laptops back into the corporate network, they bypass firewalls and controls. Viruses, trojans, and worms are able to enter protected areas because employees physically walk laptops from unprotected networks to protected networks.

One of the more recent scams for business travelers is called **wartrapping**. In this scam, hackers go to known business traveler locations like airports and set up access points through their laptops to the Internet. Their laptops look like regular wireless networks to which others can connect. When travelers who are waiting for their next open their laptops, their wireless cards connect automatically to this “free” Internet access point. Many travelers think they are connected to the airport’s official wireless network. As the travelers browse the Internet, check e-mail, and use their corporate networks, the hackers sniff traffic for passwords and other important information.

Recently, the advent of USB key drives and portable external hard drives poses security threats. These devices are wonderful steps forward from the days of unreliable floppy disks. However, their ubiquitous nature and large capacities allow them to quickly download significant amounts of information from internal networks. These devices, including camera phones and iPod-like music players, have been banned at many military installations because of the potential threat they pose.

### **E-COMMERCE RISKS OUTSIDE ORGANIZATIONS**

In February 2003, the BBC reported an all –too-familiar story. Visa and MasterCard admitted that a hacker breached the security system of a company that processed cards on behalf of merchants. Over 5 million card numbers, including personal information of cardholders, were stolen. Because Visa and MasterCard credit cards are issued by many different financial institutions, reissuance of cards presented a major logistical problem. The broker who was hacked into suffered a significant loss because of the break-in. Stories such as this one are common in the news today; a simple Web search provides countless stories of stolen accounts and card numbers.

The Internet provides a rich medium for external hackers to gain access to personal systems. Hackers are relatively protected because they cross international boundaries and are mostly anonymous. Tracking and prosecution are often very difficult. When successful investigation and prosecution do occur, sentences are typically light and do little to deter would-be attackers.

Computer viruses must be taken seriously in today’s e-commerce environment. Viruses come in three varieties. True viruses attach themselves to existing programs on a computer. Viruses were rampant during the 1980s and 1990s. Today’s largest threat is from Internet worms, self-contained programs that spread via direct transfer, e-mail, or another mechanism. Compared with the old days of viruses written assembly language, today’s worms are extremely easy to write and distribute because they are usually written in Visual Basic (a relatively simple language) and spread via social mechanisms-by getting users to click on them! Whereas it took a sophisticated hacker in previous years, today’s worms can be written by intermediate programmers. Finally, a trojan horse is a program that claims to do something useful, but also contains hidden behavior. The ubiquitous nature of some programs, like Windows, Microsoft Outlook, and Internet Explorer, provides an ample hostbed for viruses, worms, and trojans to spread though. In addition, many users of these programs are less experienced online and are more susceptible to social tricks.

Spyware has become a difficult online problem in recent years. Spyware, similar to a trojan horse, installs monitoring software in addition to the regular software that a user downloads or buys.

More targeted spyware can lift information from internal directories and files and send it to external entities.

Phishing is a common method that hackers use to extract personal or corporate information from employees. Phishers send e-mail or pop-up messages to users asking for personal information in inventive ways. For examples, a hacker might send an e-mail impersonating technical support to company employees. If even 1

percent of the employees respond with their password or other information, the hacker may be able to access a company's internal networks and open future back doors before preventative steps can be taken.

**Spoofing** changes the information in e-mail headers or IP addresses. Perpetrators hide their identities by simply changing the information in the header, thus allowing unauthorized access.

**Falsified identity** is a major source of risk in e-business. For an electronic transaction to take place, each party to the transaction needs to be confident that the claimed identity of the other party is authentic. These threats are less of a concern in traditional electronic data interchange (EDI) settings because traditional EDI uses relatively limited access points, dedicated lines, and established value-added network providers as intermediaries. But authenticity is a significant concern for transactions conducted through electronic channels in e-business. In particular, identity theft is a significant problem today.

### **DETECTING E-BUSINESS FRAUD**

It is extremely important for fraud investigators who specialize in e-commerce to understand the tools and methods that perpetrators use. Knowledge of Web servers, email clients and servers, and intrusion programs like nmap, Aircrack, and Wireshark is critical to catching perpetrators and securing systems. Fraud investigators who want to specialize in e-commerce fraud should take several information systems or computer science networking and security courses. Since many of today's corporate servers and the Internet infrastructure are Unix-based, knowledge of Unix is imperative. Because clients' applications are often Windows based, knowledge of the security strengths and weaknesses in Windows is also important.

Computer scripts, written in languages like Perl, Python, Ruby, and Bash, can monitor logs and systems for potential break-ins. An assortment of different intrusion detection systems (IDS) is on the market today. Careful use and monitoring of these systems should be done by every organization.

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**STUDY OF GREEN SUPPLY CHAIN MANAGEMENT PRACTICES AND ITS IMPACT ON  
CHEMICAL INDUSTRIES**

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**Mishra Satish Kripashankar**Currently Pursuing PhD (Management Studies) at Chetana's R.K. Institute of Management & Research  
(Affiliated to Mumbai University, Approved by DTE, AICTE & ISO 21001:2018 certified)

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**ABSTRACT**

*Supply chain management is about minimizing or optimizing operation to maximize the efficiency of an organization. The effective Supply Chain Management delivers product or services quickly, at lower cost without any quality compromise. In Green Supply Chain Management, the word Green means greening the process of procurement, manufacturing, storage, distribution and reverse logistics (Source – Proceedings of the International Multi-Conference 2010, Hong Kong). The importance of green supply chain management is to optimize & reduce waste which could be in the form of solid waste, emissions, energy and chemical/hazardous liquids. These days the concerns to producers or manufacturer are coming from various issues relating to Environment like different directives or legislation from consumer or end user in many countries.*

**Key Words:** Green Supply Chain, Chemical Industries, Green Supply Chain management practices (GSCMP), Eco-Design, Green Purchasing.

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**1. INTRODUCTION****1.1: Concept of Green Supply Chain**

It is essential to understand the concept of green supply chain due to global warming and environmental concerns. These days' the customers are more focused on commodities they are procuring. Some organizations have been already focusing on improving the environmental performance and monetary improvements. For example, General Motors avoided disposal cost by \$12M by launching a recyclable container platform with their vendors which not only helped in reducing cost but also improved environment. This concept helps in reducing transportation cost, less handling & disposing cost & reducing waste water and many more. So the purpose of Supply chain management is to optimize operations to maximize the efficiency of an organization. The effective green supply chain management delivers product or services rapidly, at lower cost without any quality compromise. The organizations can achieve cost benefits by reducing environmental effect in their business practices. So most of the firms these days understand and know that a green supply chain is mandatory to have for better business achievements. The organizations can motivate their suppliers by supporting them to quantify various benefits of a green supply chain. So it is essential to help vendors to recognize and determining environmental matters and help them in connecting their own improvement initiatives.

**1.2: Significance of Green Supply Chain in today's business**

Before start thinking of implementing green supply chain, it is essential to understand the significance of it in today's business. The numerous significance which can be noticed by implementing green supply chain that could improve operations by engaging an environmental solution, improves agility by reducing risks and speed innovations, increase flexibility by evaluating advanced processes which results in better arrangement of guidelines and business processes. There are various areas to green the supply chain management and they are detailed as below.

**Product design:** An eco-friendly process of design helps to reduce material usage, reduce operation; proper use of tools can reduce the hazardous emissions at product design stage

**Production:** Following the approach of lean manufacturing to achieve benefits in operations, gasoline efficient tools and machines, choosing less carbon energy sources

**Material Procurement:** Applying green procurement controls, practical backing to vendors for emissions reduction, setting procedure for habit of using less harmful ingredients

**Packaging:** Lower toxicity, recyclability, mercury free, hazardous waste, durability or reusability and energy efficient

**Storage:** Tactically placing the store & delivery centers, improve store layout, developing fuel efficient machines and tools

Logistics and Reverse Logistics: Improved loading, dispatch shipment directly shipment to the consumers, pre-defining routes of supply to customers and reverse logistics.

## **2: STATEMENT OF PROBLEMS & NEED FOR THE STUDY**

The chemical or many other industries these days prevent themselves to adapt to green supply chain management guidelines because of lack of generic structure. The generic structures in Green Supply Chain Management could be MBNQA (Malcom Baldrige National Quality Award), EFQM (European Foundation for Quality Management), RGNQA (Rajiv Gandhi National Quality Award) and CII (Confederation of Indian Industry's Centre of Excellence for Quality) are the business structures for TQM (Total Quality Management) implementation. To be successful in implementing any green supply chain project mainly bank on the support they receive from top management as the approval of money and other sources needed to endorsed by them. The management endorsement will give assurance to the program or the project due to higher significance inside the organization and will obtain required attentiveness. The commercial backing and desired resources are really required to make the projects successful and lack of these will mostly lead to failure. Not only the primary support but the personal backing is quite significant in smoothing the execution of green supply chain projects, mainly if it can notice resistance from the workforce involved in carrying out the projects (Ngai et al., 2004). The above statements evidently express the necessity for 'gauging or benchmarking' GSCM across many industries and firms.

### **2.1 Green Supply Chain in Chemical Industry**

With highly diversified chemicals, currently the Indian Chemical Industry is worth \$147B. It contributes to 15% of India's manufacturing GDP and this industry is important to the country's financial growth and has a possibility to grow up to \$226B by 2020. Presently, the Indian Chemical Industry is accounted for 3% of global chemical market and 6th largest by value in the world. In India, the specialty chemicals sector is driving a double-digit growth and it is also an integral segment of manufacturing, automobile, pharmaceuticals and textile. To meet global quality standards and support related sectors these days the chemical industry is adopting sustainable practices. There have been many initiatives like "Make in India", reforming labour laws, easing the land acquisition rules and GST, India is at the edge of becoming a manufacturing hub for the globe. Due to its diverse production base, Indian Chemical Industry has massive possibility to become a global supplier. Therefore, a sustainable supply chain for the sector has become vital. The producers in Indian have started spending in R&D and executing green approaches to manufacture non-hazardous chemicals. The Indian textile chemical manufacturers have also understood the importance of moving towards biodegradable options and they are utilizing resources into the improvement of bio-auxiliaries and applications of probiotics to produce alternative bio-chemicals. The Petroleum, Chemicals and Petrochemicals Investment Region (PCPIR) is a planned investment region spread across 250 Sq. KM for the manufacture of chemicals, petroleum and petrochemicals for national and trade purpose. The Government of India has already enrolled strategies respectively in order to build PCPIRs in the country. The Government also introduced the essential scheme for research in the chemical industry, which mainly focuses on green and sustainable tools to decrease the dangerous effect of chemicals on the environment. The GST implementation will also help in benefitting the Chemical Industry by decreasing the logistics cost and evading the effects on Governmental taxes. The Chemical Industry in India is quite huge and shields more than 8,000 commercial commodities. The green initiatives by the Chemical Industry and the help from Indian Government are guiding India to be the next huge production hub and global supplier of chemical of worldwide sustainable quality.

### **2.2 Relevance of Green Supply Chain in Chemical Industry**

The boost in demand & consumption for energy, increase in greenhouse/ conservatory emissions, and compulsion on demanding natural resources such as water, oil and earth have impacted the environment and bionomics or ecology very hard. Addressing these concerns should be taken on priority basis without losing any time. The customers in Indian market have this growing curiosity about protecting the environment. Technology has a critical aspect in today's age in customers mind as these customers are well informed about the ecological issues and hence it is important to change their though process so as to shelter a socially active lifestyle. The organizations which are active in going green are not only achieving profits in the long run but will also support in maintaining the ecology system and lower the impact on environment. These days' media also plays an important role by highlighting those organizations which implement green concepts and it creates a valuable marketing for the firms. Green Concept marketing for organizations can do a world of good for their corporate model. And hence the organizations which are actively involved in implementing green concept will achieve more visibility and reap credibility. The green concept implementation also ensures firms to achieve present and future environmental legislation. Green Supply Chain Management is thus attaining sense due to declining raw materials, degradation of environment, pullulating waste lands and

increasing pollution levels. Today the world has become so competitive that it is not only about being having improved trade or business sense and benefits but also about environment kindness.

### **3. LITERATURE REVIEW**

The Green supply chain management practices established upon firms to layout implement & generate products which are friendly to the environment and are suited in sustaining the environment. The green approach is revolved all through the phases of a product life cycle. To apply these practices of environment in the full process of supply chain and shift the conventional supply chain to greening supply chain practices as the major focus of the study is to sustain environmental factor (Jabbour et al. 2014).

The study advocates that if firm's approaches the green supply chain, then it could attain better commercial benefits through wastage reduction. To protect the environment it is important to lower the wastages which have lower impact or harm to the environment. Hence green supply chain will account for more economic & environmental performances in comparison with conventional GSCM practices enforced in industries (Zhu, Sarkis 2004). By implementing eco design during production, the environmental performance can be enhanced (Diabat, Govindan 2011).

The main objective of eco-design is to investment recovery by reusing of products many times and that will not only directly lower remanufacturing cost but will also lower the overall wastage. Hence eco-design has a direct effect on environmental and economic performances. The study has proven that GSC practices have direct impacts on economic performances. The reduction in wastage should provide lower cost, and it is directly connected with financial performance. The firms which manufacture at low cost these can better their economic performance (Sun et al. 2017). IP which also referred as Institutional pressure is the activity of moderating firm characters to enhance their planning to protect the environment. The large institutional actors those are social, political, religious, local communities, competitors, consumers, foreign society, market and administrative firms (Wu et al. 2012). All firms' stakeholders push the firms to do forceful actions in specific conditions to protect sustainability of the environmental. Firms anticipated that they have to come across the institutional pressure, which will have effect on their strategic decisions (Tingey-Ho-lyoak 2014).

The political parties & regulatory authorities in many countries is applying force on firms to approach towards greening SCM to conserve environment. Many countries have defined some governance for firms to develop their environmental guidelines (Li et al. 2017). Moreover, many firms know that the local Government is the main stakeholder. Hence, these firms have to follow the policies set by accredited firms. Political power and local regulations are the also important institutional pressures for organizational processes (Majundar, Marcus 2001).

These days the firms respond according to consumers need as they have analyzed that if they did not meet consumers requirements, then the competitors can get benefit and approach their customers (He et al. 2016). To measure the green product innovation there are mainly four factors. The 1st factor in innovation of green product is that firms establish the strategies for lower consumption of unprocessed material during designing & development process of the product (Fei et al. 2016). The energy consumption is the second main factor of green product innovation. The third major factor of green production innovation is that firms to have strategy to produce the finished goods with lesser amounts of raw material. The most important and fourth factor of product innovation is to produce products which can be recycled (Chiou et al. 2011). This helps firms to plan the dissolve/discompose them without much problem and then producers use them again.

The design of product should be friendly to environment (Sun et al. 2017). The implementation of process related to greening innovation is very modern & inventive processes in firms to accomplish industry goals. To save and deliver energy savings during manufacturing and other processes, it is very critical to focus on green process innovations (Dai, Zhang 2017). The implementation and practice of greening innovation will motivate to reduce harmful materials and decrease waste materials. When firms destroy lower waste then it will have an impact on reduction of performance related to environment (Geffen, Rothenberg 2000). So, the process of green innovation is directly affecting the economic and environmental performance as the lower or reduce waste & production cost (Jakobsen, Clausen 2016). Table 1 gives the summary of the same.

### **4. IDENTIFICATION OF VARIABLES AND DEVELOPING THEORETICAL MODEL FOR RESEARCH**

Based on Literature Review and Gap Analysis variables are identified for the proposed study.

#### **4.1 Dependent Variables**

Green Supply Chain Management Practices (GSCMP):

Over the last 5 decades, supply chains have emerged from consumer–vendor communications through intelligence allocation to strategic association among supply chain ally and, in last 10 years, the target is on the issues related to environment not only for single firms but also for the complete supply chains (Centobelli, P.; Cerchione, R.; Esposito Energies 2018, 11, 275). The management of green supply chain may also be divided into observing and association based set of approaches to accomplish economic and environmental targets (M.; Park, Chu, S.H.; Yang, H.; Lee, S 2017). The other studies from various parts of the globe have also been taken into consideration for these sets of approaches (A.; Deshmukh, Chandra Shukla, S.; Kanda 2009).

**IR (Investment Recovery):** This is approach which considers the business of surplus used materials, scraps, inventories, and surplus capital equipment as a strategic agreement to achieve the maximum advantage from its assets (Chan, H.K.; Chan, R.Y.; He, H.; Wang, W.Y 2012).

**GSCM (Green Supply Chain Management) Performance:** Generally, the performance of the SCM is measured by quality, time, cost and flexible dimensions with few deviations as per the requirements of the business and establishments (Beamon, B.M. 1999.). According to GSCM, the measurement of performance requires some additional and specified methods depending upon economic and environmental dimensions (Mansouri, S.A.; Geng, R.; Aktas, E.2017). Production factories should to decrease harmful emissions, reduce solid waste and water usage while reducing the use of harmful and dangerous raw materials to demonstrate improvement in environmental performance (Bhadauria, V.S., Meacham, J.; Green, K.W., Jr.; Zelbst, P.J.;2012).

### **Moderating Variables**

**IEM (Internal Environmental Management):** IEM is the method of consolidating GSCM into a firm's strategy and display the engagement through higher management's view, middle management involvement, and growing beyond all firms associates through the foundation of cross-functional units (Zhu, Q.; Sarkis, J.; Lai, 2008).

**ECO (Eco-Design):** This design approach is aggressive way to manage degradation of environment and it establishes conformity with pollution avoidance at the beginning point of a commodity life cycle (D.; Kannan, Mathivathanan, D.; Haq, A.N. 2018). These approaches considers environment from the concept generation to the commodity design that has benefit of low consumption of energy and lesser raw materials, and reducing harmful emissions, which can have better impact both on economic as well as environmental performance (Bhadauria, V.S., Green, K.W., P.J.; Meacham, J. 2012).

**GP (Green Purchasing):** The green procurement approach targets on collaborating with various vendors to manufacture products which are sustainable and environmental friendly (Zhu, Q.; Sarkis, J.; Lai, K. 2008). Green Procurement can also be seen as strategic plan for procurement having environment awareness concerns which are reducing waste and have the opportunity of recycling and reusing commodities (de Oliveira Frascareli, F.C.; DeSousa Jabbour, A.B.L.; Jabbour, C.J.C. 2015).

**CC (Cooperation with Customers):** In modern world, this process of CC involves them from eco-design to circulations, handling packaging and the approaches of returning back the commodities (Govindan, K.; Bouzon, M.; Rodriguez 2018). It is important to build upon a long relationship with mutual trust to discuss actual information and accurately achieve all processes as discussed above (McGrath, P., L.; Heavey, C.; Marshall, D.; McCarthy, 2015).

**IP (Institutional Pressure):** The firm's assessments are mainly constructed upon a set design of norms, behaviors and ethnic principles due to the impact of an external environment (Kalchschmidt, Gualandris, J.; 2014). Institutional theory focuses 3 types of isomorphic pressures, where coercive pressures are a set of formal or informal pressures from influential firms, on which the principal firm is reliant on due to explicit assets, surviving by the law, or even societal opportunities. The pressure can take the form of invitations by manufacturing firms to associate them to secure a source of fear or benefits to become fined or expelled for non-compliance of specific government laws or regulations (DiMaggio, P.; Powell, W. 1983). The normative pressures are an outcome of definite standard and norms formalized by environment from ethnic beliefs of the environment (Yang, H.; Lee, M.; Chu, S.H.; 2017).

**GI (Green Innovations):** Eco Innovation or green innovation is the progress of processes and commodities that add to sustainable development, relating the marketable solicitation of information to produce direct or indirect biological enhancements.

### **Independent Variables**

**Political (Government Policies)** – It regulates the range to which a Government can affect a certain industry or any economy.

Economics – This causes on the performance of the economy which directly impacts many industries.

Social – It determines the societal environment of the marketplace, and measures population analytics & cultural trends.

Technological – This refers to the technology innovations which can affect the industry operations.

Legal - In certain country, there could be certain laws which affect the environment of the business due to which the industry need to maintain few Governmental policies.

Environmental – This contains that can influence or are determined by the adjacent environment.

### **OBJECTIVES**

Keeping the theoretical framework in mind and different variables, the following objectives are taken for the study.

- 1: To study the trends of GSCM practices implementation in Indian Chemical Industries.
- 2: To measure the influence of GSCM practices on Chemical Industry's performance
- 3: To understand the impact of PESTEL (Political, Economic, Social, Technological, Legal and Environmental) on implementation of green supply chain management practices.
- 4: To understand the role of Institutional pressure, Green Innovations on Organization's performance.

### **HYPOTHESES**

Based on literature review and conceptual model, following hypotheses have been formulated.

- H1 (Hypothesis 1): Green supply chain management practices have positively relation on performance of the environment.
- H2 (Hypothesis 2): Green supply chain management has positively relation with performance of industry operations.
- H3 (Hypothesis 3): The Operational & Environmental performance is positively related to the financial performance.

### **LIMITATIONS OF THE STUDY**

The larger market of the chemical industry in India belongs to small scale firms and in the current highly competitive market, it would be tough to implement green supply chain practices. This study is an effort to improve a theoretical structure which is limited in knowledge based theory. This study helps to extent the previous studies which doesn't have theory motivated approach. The limitation or implication of this study is that the information of the research gap can be used to focus efforts on key areas so as to ensure quick and broad execution of green supply chain management practices.

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**CORPORATE SECTOR INVOLVEMENT IN RURAL DEVELOPMENT: SPECIAL REFERENCE TO ROHA TALUKA DIST. RAIGAD.**

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**Dr. Kamlakar E. Kamble**

Head Department of Commerce, (M.Com. M.A. (Eco.) B.Ed., NET, Ph.D.), Dr. C. D. Deshmukh Commerce & Arts College, Roha, Raigad

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**ABSTRACT**

*At present India is the world's second- fastest growing major economy, with an average annual Gross Domestic Product (GDP) growth rate of 5.8 percent for the past two decades. India's largest service industry account for 54 percent of the country's GDP while the industrial and agricultural sector contribute 29 percent and 17 percent respectively. Agricultural is the predominant occupation in India, accounting for about 60 percent of employment. The service sector makes up a further 28 percent and industrial sector around 12 percent of the employment.*

*Rural India to have experienced many changes in the last few decades. The changes in the rural economy and social environment were triggered by a few major revolution and interventions such as: the efforts of Central / State Government through various schemes for rural development and poverty alleviation. The green revolution in the agriculture sector. The white revolution in the diary sector. The introduction of Non-Government Organization (NGOs) in the development sector. Rural and Micro finance, Formation of Women Self Help Group (SHGs). Introduction of Information and Communication Technology (ICT).*

*Keywords: GDP, Corporate Sector, Service Sector, Poverty, Green revolution, NGOs.*

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**1. INTRODUCTION**

Raigad is one of the 35 administrative districts of Maharashtra located in the south-western part of the state. (Map No. 5.2). The district was renamed after Raigad fort which was the former capital of Chatrapati Shivaji Maharaj. The District head Quarter of Raigad District is Alibug. Alibug is situated on the western coast of India and on the shore of Arabian Sea. Raigad has Approximately 240 km of coastline in the west.

**The district is geographically subdivided into three parts as follows:**

- 1) The Sea Coast
- 2) The Central Belt
- 3) The hilly areas of Sahyadri range

Such involvement of the corporate sector in rural areas is a new dimension to rural development initiatives. All policy makers agree that promotion of entrepreneurship and employment generation in rural areas can bring about rural development. It is believed that corporate sector can play a significant role in this direction by participating in promoting rural health, education and women empowerment. Role of Corporates in community and rural development is an issue being debated and discussed by representatives of industrial and financial sectors, public policy experts, representatives of development sector, member of academia at both national as well as international levels.

Corporates are being increasingly viewed as a catalyst to supplement the government's efforts for rural development. There are wide ranging opinions among stake holders on the role of corporate sector in rural development. The need for a proper clarity on the method and nature of corporate intervention in rural areas has been felt for quite some time. In the past Corporate activities in rural areas have been mostly limited to donations for various causes such as social functions, free food, free housing, free water, electricity supply or supporting in calamities such as floods, famine and epidemic.

In the present study briefly of the role played by a few select corporates in rural development in the two to three decades is carried out. This is followed by an objective analysis of the RIL-NMD's Community Development activities in a few villages near Nagothane area Taluka Roha of Raigad District of Maharashtra. Through the study an attempt is made to provide information on the relative merits and demerits of their work and to suggest the most feasible options for rural development. The study is also an endeavor to identify how a collaborative effort of corporate, NGOs and government can increase the pace of rural development.

**2. LITERATURE REVIEW:**

The last sixty years have seen several changes in the government of India's strategy for rural development through its five years [plan. India made distinct shift from 'community development programmers' in 1950s, to 'agriculture development' in 1960.

Literature review is thus carried under the following board categories:

1. Development
2. Human development
3. Rural development

**3. Aim and objective of the study**

To understand how the Corporate Sector can effectively supplement the efforts of Government in achieving faster rural development.

**➤ Details of Objective**

1. To study the philosophy adopted by a select few Corporate in bringing about development in rural areas.
2. To study in details the approach followed by Reliance Industries Limited, Nagothane Manufacturing Division, (RIL-NMD) to support rural development in a few village in Raigad district, Maharashtra.
3. To review the rural / community development activities of MADER (MGCC area development & Research Foundation), the trust created by RIL-NMD in collaboration with Bharatiya Agro Industries Foundation (BAIF)

**➤ Hypotheses**

1. Corporate sector contributed significantly to Rural Development.
2. Corporate sector approaches to Rural Development are different from those are Government.
3. The Government efforts in rural development are inadequate and do not reach target groups as fast desired

**➤ Role of NGOs and Corporation Sector in Rural Development**

The review of effectiveness of Rural Development programmes at both the Central and State levels by the Planning Commission also clearly indicated that the Government the Government has limited resource, or effectiveness ( at the grass roots level) to achieve the desired objectives, not including factors of corruption, political complication, bureaucratic delays and inefficient of various types.

**a) Involvement of NGOs**

It was realized that the Government, in partnership with various social service NGOs

Have a greater understanding of local issues, and are in a better position to influence the target population. Hence the Government encouraged the formation of various NGOs, SHGS, ETC. NGOs, have made significant contribution for rural development in India. Notable amongst these are M V Foundation (abolition of child labour), Naandi Foundation (education for girl child), Basix India (Micro Finance), Sanghmitra (education and so on. ( Bhargav Harsh, 2006) Refer to Appendix 1.2 for a brief note on the role and function of NGOs.

Thus, over the last two decades, the efforts of the Government have been supplemented by the support of various NGOs, Self Help Group, and Common Interest Groups etc. For example Gandhigram Trust, a reputed NGOs in Dindugul district of Tamilnadu, has implemented the construction of rural housing program with 5th financial assistance of Council for Advancement of people's Action and Rural Technology (CAPART) during the years 1988-89, 1993-99. (N Lalitha, 2005) However most these programs have been based on providing free facilities or subsidizing benefits / facilities, for example, subsidized housing, giving free meals in schools, etc which are incentive based support for progress.

**a. Corporate Sector involvement:**

Another factor that has helped in Rural Development, in the last 10-15 years. Is the effort put by some of the private / public sector corporates in India as part of their Corporate Social Responsibility (CSR) activities, both as a publicity instrument, and also due to the historical Indian philanthropic nature. Corporate giving in India during the year 2000 was estimated to be Rs.2000 million, according to FICCI.

Companies operating in India are increasingly recognizing the fact that they can rural markets and also supplement the rural development efforts of the Government agencies at the same time. For example CSR activities of Tata, Bajaj, Birla Infosys, Associated Cement company, Mahindra and Mahindra in the areas of education, health, drinking water, training programmes for livelihood promotion are noteworthy. (Company Annual Reports) Modern corporate foundations like the Azim Premji Foundation and the Infosys foundation support education initiatives in various states.

A more interesting development in the last ten years has been the direct involvement of corporate sector in agriculture sector can be harnessed for the growth of the business, while solving the problems of poor and marginal farmers. It is an illustrative example of how social goals and the business goals can be combined effectively. (Barada p p et al, 2006)

Some corporates entered rural sector for strategic reasons, such as to get quality inputs at reasonable price for their agri based processing units, examples such as Pepsi Co India's intervention in farm sector in Punjab for getting quality tomatoes for its ketchup business or Nestle's entry into Moga district of Punjab for good quality milk. Such initiatives have simultaneously transformed the lives of farmers. All such corporate sector initiatives have also positively contributed to rural development.

Also numerous companies are promoting their products/ services by advertising in newspapers, Radio and TV media and creating awareness among rural people, leading to significant changes in the knowledge, lifestyles, attitudes and expectations of rural people. This represents a softer version of Rural Development.

Hindustan Unilever Limited's (HUL) innovative model called 'Project Shakti', to promote sales in rural areas has simultaneously provided livelihood to rural women and empowered them. (Nagarajan Gayatri 2006) Several other companies such as LG, TTK Prestige, PepsiCo, Cavin Care, Mahindra and Mahindra, Hero, Honda, Asian Paints Ltd., BSNL, ICICI and Every day to name a few, have recognize the vast scope for business in rural areas and have successfully rolled out business models which have opened a plethora of opportunities for the rural people. (Y Ramkishan, 2004) while the Corporates could achieve their growth and profitability, simultaneously rural masses gained in the form new means of livelihood, higher incomes, better purchasing power, and awareness of latest developments in various areas. The present study explores the role of corporate sector in rural development.

#### **b. WOMEN SELF HELP GROUPS (Mahila Bachat Gat )**

As already discussed MDER Trust has been formed as a partnership between RIL and BAIF for development of villages surrounding the petrochemical complex at Nagothane BAIF has developed many Self Help Groups ( SHG's) all over India, for development of various villages, and using that experience , the helped formation of many SHG's is and around Nagothan. Village women in the target villages have limited formal education, and many are literate . As regards the financial status of the people, they are poor, and they do not have any savings to meet any planned or emergency needs. Whenever they need funds, the villagers bank on two sources of loans – banks and money lenders.

#### **c. Area of the study**

The research proposes the study the socio economic status of rural people and study the impact of the presence of a corporate sector company and its intervention in their Lives through its community development activities. The area of study is selected based on the following criteria:

- The area should be a rural area
- It should be socially and economically backward
- There should be less impact of urbanization

There should be corporate sector business operating in the area. The company should be carrying out corporate social responsibility (CSR) activities in the villages surrounding its business for at least five year

The study is for the period between 2018-19 to 2019-20. MADER has its activities in thirteen villages and ten hamlets in Roha talukas of Raigad District. The present field study is carried out in ten villages out of these. They are Kuhire, Kadsure, Shihu, Bense, Varwathane, Vani, Ambeghar, Velshet, Tarshet-Mundhani and Zotirpada.

Secondary data including company reports are used to study the activities of the company to enhance the life of tribal people living on hill top. The information is also obtained from MADER and local villagers, who visit not ready to answer certain question, they had to be corroborated using secondary data and information

from similar samples. The findings of this study are indicator, which can be replicated with modifications, suitable to the socio demographic factors prevailing in another site.

#### **4. CONCLUSIONS & RECOMMENDATIONS:**

Government is having the primary task of poverty alleviation and upliftment of quality of life of the rural poor, private sector companies located in rural areas, through their CSR and community development activities can supplement the efforts of the Government to bring about faster rural development. In general, these companies being preoccupied with their core business activities cannot look after the execution of CSR activities on their own and hence they often engage the service of NGO's the same approach has been followed by RIL-NMD in association with BAIF, a reputed NGO in a successful way, through the creation of MADER Trust.

The corporate sector has grown remarkably in the post reform period and has proved to be an essential instrument in reviving the economy and setting it on the path of development. Since it is not possible for the Government alone to meet the needs and expectations of the rural poor efficiently in a rapid manner, the complementary and supplementary role of corporate sector has to be enhanced for achieving the national objectives by giving recognition to their work and by offering tax rebates to the companies investing in community and rural development activities.

- Government agencies at the village level
- Corporate sector for business needs (raw material sourcing or finished goods market ( e.g. ITC , Nestle, HUL )
- Corporate sector for philanthropy or community development activities ( e.g. RIL –NMD )
- NGOs with their commitment to rural development ( e.g. BAIF )
- SHGs which are the basic catalysts of rural change at the grass root level.

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**MSME SECTOR, THE ROAD MAP TO ATMA NIRBHAR BHARAT****Dr. Satish Ramkrishna Pharate**

Department of Accountancy, Adarsh College of Arts &amp; Commerce, Badlapur-421503

**ABSTRACT**

*India is developing nation. The boom in economy were expected but suddenly due to Covid 19 broke it was a pandemic situation. MSME silently supported economy by employment generation, export, contribution to GDP but road map has blocked by some hurdles. MSME created incentive and credit support schemes. Its network is supported by large organizations. It requires holistic approach like for development.*

**INTRODUCTION**

India had become fastest growing economy of the world. Indian Economy was on the verge of taking off to reach \$ Trillion and beyond. The boom in economy was expected to continue. Suddenly, Covid 19 broke out in Wuhan, China in November/December 2019. World was under its grip and India was not an exception. So, year 2020-21 will be known in Indian history for pandemic like Covid 19 and ban of Chinese product. Complete lock down of nation in march 2020 because of pandemic has shattered the nation and its economy like never before.

But there was a silver lining, The MSME silently supported the national economy and acted as a strong defense against global economic shock and adversities. Government recognized the importance of MSME (Micro, Small and Medium Enterprise) Sector. MSME were identified as backbone of Indian Economy. It had reclassified based on the turnover and investment. In May 2020, Govt. of India announced 'Atmanirbhar' stimulus package to reboot India's MSME sector.

**MSME SECTOR**

The definition of MSME as per MSMED (Micro, Small and Medium Enterprises Development) Act, 2006 is:

**Micro Enterprise** – Investment in plant and machinery does not exceed Rs. 25 Lakhs for manufacturing and Rs. 10 Lakhs for service.

**Small Enterprise** – Investment in plant and machinery is more than Rs. 25 Lakhs but does not exceed Rs. 5 crores for manufacturing. Investment in equipment is more than 10 lakhs but less than 2 crores.

**Medium Enterprise** – Investment in plant and machinery is more than 5 crores but does not exceed 10 crores for manufacturing. Investment in equipment is more than 2 crores but less than 5 crores.

The definition of MSME sector was redefined in 2018 and added new criteria of turnover in addition to investment. The investment in plant and machinery will be calculated as per Income Tax Act and Turnover will be calculated as per GST Act. Export turnover will not be included while calculating turnover.

Sr. No.	Particulars	Investment in Plant & Machinery	Turnover as per GST Act except export
1	Micro Enterprises	Rs. 1 Crore	Rs. 5 Crores
2	Small Enterprises	Rs. 1-10 Crores	Rs. 5-50 Crores
3	Medium Enterprises	Rs. 10-50 Crores	Rs. 50-500 Crores

Enterprises satisfying both the conditions will be kept in that category. Enterprise satisfying one condition in low category and other condition in higher category, will be kept in higher category.

**Contribution of MSME Sector to Economy -**

MSME sector proved an important pillar of India's economy and its growth engine. Its contribution in Indian economy was praise worthy. It was not only major employer but also contribute to the development of backward areas and people to the down trodden society. Thus, MSME sector has enormously contributed to its socio-economic development of India. Its contribution of contribution is as under –

\*Employment generation - 45% of Industrial employment 120 million (Target 190 million in five years)

\*Export - 45% of total export (Direct & Indirect)

\*Contribution to GDP – 30% of total GDP (Target 50% of total GDP by 2025)

\*Growth Rate – More than 10%



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\*No of Products – More than 6000

\*Number of units – 95% of total industrial units

- Micro – 63.05 million

- Small – 0.33 million

- Medium – 5000

**Hurdles and roadblocks faced**

- Lack of demand
- Non availability of adequate and timely credit
- Collateral requirement for credit
- High cost of credit
- No access to equity capital
- No scheme for rehabilitation of sick unit

**Incentives Scheme for MSME**

It acts as a complimentary unit to large sectors. Keeping the problems of MSME in mind Govt. of India has offered many incentive schemes to strengthen the MSME sector.

\*Govt. enterprises and public sector are mandated to produce 25% of its requirement from MSME sector.

\*Udyam Registration portal is integrated with Government e-Marketplace which gives easy access to their e-tenders

\*Schemes for market support and export promotion

\*MSME sector will get the priority up to value of 200 crore Rs.

**Credit Support**

\*Emergency credit line – 20% of the outstanding loan will be guaranteed by government and banks will be able to lend without additional guarantees.

\*59-Minute Loan Program.

\*Moratorium of 12 months

\*Repayment Tenure of 48 months

\*Credit for Minimum Alternate Tax (MAT) for 15 years

\*Collateral/Guarantee free loan

\*Funds of Fund Scheme -Corpus of 10000 Crores with growth potential

**Cost of Capital**

\*Interest Subvention Scheme

**Direct Support**

\*Concession in electricity bills

\*Reimbursement of ISO certification charges

**Equity Support**

\*The Subordinate debt scheme-Bank will fund 15% of promoter contribution or Rs. 75 lakhs, whichever is lower.

**MSME Network and Associated Institutes**

Development Commissioner (MSME) assists the Ministry in formulating, coordinating, implementing and monitoring different policies and programs for the promotion and development of MSME's in the country. It is supported by large network of various organizations like: -

1.MSME Development Institutes-30(in numbers)

2.Branch MSME Development Institutes-28

- 3.MSME Testing Centers- 4
- 4.MSME Testing Stations -7
- 5.MSME Training Institutes -2 Foot ware
- 6.MSME Technology Development Centre- 1
- 7.Network of Tool Rooms & Technology Development Centers
- 8.National Small Industries Corporation (NSIC)
- 9.Khadi & Village Industries Corporation (KVIC)
- 10.National Institute for Micro, Small and Medium Enterprises (NI-MSME) Hyderabad
- 11.National Institute for Entrepreneurship and Small Business Development (NIESBUD) Noida
- 12.Indian Institute of Entrepreneurship (IIE), Guwahati
- 13.Mahatma Gandhi Institute for Rural Industrialization (MGIRI) Wardha

**MSME Registration Procedure-**

The registration to MSME is not mandatory by the Government but it is beneficial to get business registered, because it provides a lot of benefits.

**Steps-**

- 1.Open home page for registration
- 2.Enter Adhar Number and name of Entrepreneur
- 3.Validate and generate OTP button
- 4.OTP is received and entered
- 5.PAN verification page
- 6.Updation of PAN details and get way to 'Udyam Registration'
- 7.Validation of PAN
- 8.Fill the personal details of Industry and its owner
- 9.Submit and get final OTP
10. MSME is registered and a message of successful registration with reference number will appear.
11. After verification of registration, which may take a few days, the Udyam Registration Certificate is issued.

**CONCLUSION**

In absence of levels of playing field, MSME sector had been shattered by various policy shocks in past. It had also adversely affected by act of God like Covid 19. The financial stimulus incentive provided by govt. is good initiative in right direction, however it is not enough to boost MSME sentiment beyond a point. It requires socio-economic-political holistic approach like easing of regulatory burden, faster disbursal of credit, lower cost of capital, faster debtor's recovery and sufficient demand for products. These steps will surely boost the sector.

I am hopeful that govt. will take sufficient steps to boost MSME sector further, considering the possibilities and opportunities ahead.

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## LEGAL WEB FOR DIGITALISATION OF BUSINESS

Dr. Suman Kalani

Assistant Professor, Pravin Gandhi College of Law

## ABSTRACT

*Legal web implies that the legal framework required for any commercial or non commercial activity. While today everything has moved from physical spaces to virtual spaces, the question often comes is can there be parallels drawn or are there deviations in terms of compliances and application of laws. The significance of the paper lies in the fact that ignorance of law is not an excuse and hence when the mode of business functioning has changed in this era of digitalization, it is important to analyse the application of laws and review the need of new laws or rules which may be required. The paper attempts to address the digitalization of business, legal framework for its commencement, the contractual obligations, Trademark and Copyright Concerns. It concludes with need for robust framework and exploring the possibility of common law for digital spaces. This will also the address the local and global concerns. While today we talk about vocal or local, there is also a concern to jump on the ease of doing business index to attract the global business, the relook at the legal frameworks will address these issues in the light of the fact that having virtual space or presence is inevitable today.*

## PAPER

Digitization or Digital space has become a norm today. Where earlier address was written, today it has become a unsaid mandate that URL should be written. The word goggle has become a synonym to search and web presence a mandate for a successful business. The pandemic situation has made it inevitable for all business small or big to have their digital existence to cater to the requirements of the customers. While companies strive hard today to make their digital presence, it is imperative to understand the legal framework of this space for an informed decision. To understand the digital space legal framework it is crucial to discuss some terms that are used in this space and the development.

The era of digital space started with digitization to digitalization and now to automation. Digitisation simply meant to covert physical document to e – documents. The era was also called as computerisation. In technical terms Digitization essentially refers to taking analog information and encoding it into zeroes and ones so that computers can store, process, and transmit such

information<sup>i</sup>. According to Gartmer IT Glossary “**Digitization** is the process of changing from analog to digital form” – a definition few would disagree with.<sup>ii</sup>

What we are witnessing today is much more than digitization . It can be called as the business transformation starting with digitization to digital spaces. This transformation is termed as Digitalisation. Hence, Digitisation and Digitalisation are two different terms. Though used interchangeably Digitalisation refers to as the way in which many domains of social life are restructured around digital communication and media infrastructures.”<sup>iii</sup>

Today not a single sector or domain is not digitized or digitalized. Necessities, Leisure, Entertainment, Business, education, health care, banking and finance all have moved in the digital space. According to Gartner “**Digitalization** is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities,” He further in his glossary elaborates and says “It is the process of moving to a digital business.”

Brookings report, in fact, focuses on how digitalization impacts people. “Digitalization is transforming the world of work,” according to the report. “The acquisition of digital skills has now become a prerequisite for individual, industry, and regional success.” According to this definition, digitalization is more about business operations than either social interactions or business models – although clearly all of these notions are interrelated.

In the present scenario, we are witnessing both digitization and Digitalisation. Digitalisation is a certainly wider concept to embrace every kind of digital work and space.

Work in digital space started with mushrooming of E-commerce websites and today even the service industry seems to have moved into the space. Work dimensions are seeing a sea change with automation and digitations. Factories where manual labour was doing many kinds of work today computer-operated sophisticated systems are present. Robotic Surgery and Robotic Education is now been widely used.

Surveillance through Drones is becoming an accepted norm. So Digitalization today also has an element of automation and machine learning where processes are not only eased but automated too.

Legal Compliances and framework play a crucial role in deciding business operations. Hence in case of digitalization too, legal framework cannot be ignored. This paper presents a legal framework with respect to any work that is done in digital space. The paper hence would cover right from commencing of a venture to its function and the laws applicable. Further the legal gaps if any required to filled in smooth functioning of any business in digitalization mode. The significance of this paper lies in the phrase ignorance of law is not excuse and hence understanding the legal framework and addressing the challenges is crucial. Having easy legal compliances will also improve India's index in ease of doing business. The paper is in three parts

**Part I of the paper deals with the legal framework for the commencement of the venture and the laws.**

The parallel of physical space and digital workspace legal framework is discussed here. This aspect forms an important component of ease of doing business in India. On this parameter, India ranks 136 out of 190 countries.<sup>iv</sup> Starting any business venture needs a form of business organization. These business originations in India can be registered as Sole Proprietorship, Partnership or a Company. Even if the complete business is online, the business entity needs to be formed. In other words a domain name will not be sufficient to have a full fledged business activity. To give an example Myntra or Urban Clap or Zomato business model are completely online however, the business form of organization is still necessary. Looking at the latest index, India needs to pick up the aspect of starting a business. Hence an easy procedure for its formation is need of the hour.

Business operations are today in web spaces and have digitalized and global giving the possibility and flexibility of undertaking business activity anywhere. However, for the purpose of taxes and jurisdiction in case of any disputes, the place of business plays a crucial role. It's the regulatory body of the state where the principal place of business is situated monitors all compliances and licences. Hence any business moving in online domain needs to comply with the requisite law as

per the type of organization it falls into. The main for profit making business venture laws are the Indian Partnership Act 1932 and the Indian Companies Act, 2013. These laws deal with the formation of the companies, the documentation required however they don't touch upon any specific provision if the business activity is to be undertaken online.

In the era of digitalization having the webspace is like another place of business. And this webspace as we know is recognized by URL or commonly called a website name. So anyone who wishes to have a website needs to have a domain name registration. Domain names are finalized by the computers and hence the identical names one cannot take but similar names having phonetic or other similarities the domain registration system cannot identify. In the beginning, there was a concern as anybody could block a domain name by any name if it was available. This left scope for one to take even a well-known brand of existing company name leading to confusion in the minds of the consumer. Also, cases of cybersquatting increasing and people could block a domain name that would seem to associated with well-known company or brand who may not have a presence or not in the same name. The concern is now been resolved by various court judgments, where they have stated that trademark protection will extend to the domain names<sup>v</sup>. However, still the Trademark Law of Domain Name rules does not contain specific provision to this effect. A categorical notification for the same is very need of the hour though precedents are in place.

The second aspect of the digital presence is web page designing. As this has become inevitable countries tend to spend valuable some of money to get their web presence known. Copying of the web page design and causing confusion in the minds of the public is quite possible. As the problem of counterfeits persists, having similar pages for passing off goods or services both is possible. As per the current legal framework, it is only under the copyright act that any legal action can be taken. The web page directly is not covered in any the definition for what can be copyrighted. Section 13 of the Copyright Act states that any artistic, literary, dramatic, musical, sound recording or cinematographic film can be copyrighted. Webpages would fall under artistic or literary work but are not specifically mentioned. So the only remedy which the person has in case if webpages are copied is the case for copyright infringement. The procedure for legal action lies in the civil courts as mentioned in the Act and procedurally may take time. In the online mode of business, thousands can access at a given point of time hence the harm which can be caused to the true owner is also very huge. This certainly calls for a faster mechanism to address these issues and would also fall in the parameter of Enforcements

So the analogy drawn here was the physical space work and online work in the basic model with no automation. The fundamental structure is commencement of the business, working in physical

space and online presence. The other layers of work can involve lot of digitization. Its here where documentation and legal framework is crucial. The next segment of the paper deals with the same.

### **Part II deals with Contractual Obligations: Digital Documents and digital spaces:**

Documentations and Contracts play a crucial role in any business activity. When we speak of digitisation, it started with lot of documents being digitized and hence its legal sanctity was important. It was here where the Information Technology Act, 2000 was passed with the primary objective of giving legal sanction to all e-documents and e- contracts.<sup>vi</sup> The legal validity of these documents is not much of a concern as the legal framework is there. What matters is in case of contractual relations the nature of contract, and clauses to safeguard the interest of the parties. As in the present times all sectors right from entertainment to necessities, business to business, business to consumer, consumer to consumer all take place online and contracts play a crucial role in such transactions.

Two main issues that need to be discussed are the structuring of contracts and standard form agreements. The structuring of contracts implies the clauses of the contracts in simple words. Various clauses in the contract are like obligations and promises on the parties. The clauses while aim at shared objective and goals also aims at the protection of interest of the parties to the contract. Usually, every contract can be broadly classified into four segments, the recitals, which sets the background of the transactions, Definition – which clearly states what specific terms would include, operative part, the main object of the contract and flow of the contract, and the boilerplate clauses which are crucial in every contract. The issue with the online mode of transaction is the authenticity of the document and a lot of data which then gets saved on the systems. Hence the data protection and data use clause is important. In India currently, there is no legislation that mandates the data protection or data use clause. Personal Data Protection Bill is still pending. However, with the nature of business transactions and its cross border reach, having data protection clauses have become one of the best practice of the business. Its much need for the hour to have a clear guideline on the data protection laws in digital space as information flow is comparatively easier. Also, a guideline as to how much data can a business organization cover should be stated

by some government policy. The reason of this policy statement is necessary as there have been instances of unwanted data being collected and sold or misused.

Another concern with regards to e-businesses is often said as standard form agreements or zero negotiation contracts where one of the party has no choice to negotiate on the terms. These terms are pre-determined and drafted. Such contracts are very common in the case of consumer contracts or e-commerce contracts. In the Indian Contract Act which governs the contracts, there is no specific provision on standard form agreements except for the judicial precedents. Firm guidelines in this regard is required to protect the consumers. Also in the ease of doing business parameter with regards to the enforceability of contracts, India ranks 163 out of 190. Enforcement of contract means to comply with the provisions of the contract and in case of non-compliance a suitable action to be taken for its compliance. Since in an online business environment possibility of cross border transactions or transactions with people across India is possible, simple and easy rules for its enforcement should be included in the laws.

### **Part III -Automation and Business Activities**

The phase and development in business functioning across all the sectors we are witnessing is automation, use of artificial intelligence, and augmented intelligence. Many laborious jobs are today done by machines, automated systems are adopted for various tasks, robots are employed to assist in various office functions, Machine learning and deep learning are capable of handling various business functions including the resolving of disputes. In such a scenario, the liability which may arise out of the use of such automated systems need to be well defined. For instance, a system adopted to decide the everyday pricing and price turns out to be anti-competitive, who will be liable. Same goes with the service sector like education where robots are employed for teaching or robotic justice<sup>vii</sup> where for some matters its being explored in some countries to have robots. In India still the legal framework for use of Artificial intelligence is not in place. We need through AI policies to establish the vicarious liability or other liability.

Proposed legal framework for digital spaces of work.

A lot of initiatives proposed by the government like make in India, vocal for local, the need of the hour which has arisen due to the pandemic and the overall nature in the change of business

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activities makes it crucial that we have a clear and robust legal framework. As mentioned in the foregoing paragraphs, there is no single law with regards to digital spaces, digitization, digitalization, and automation. We need more nets in the existing legal webs for Digitalisation of Business

<sup>i</sup> *Digitization, digitalization and digital transformation: the differences*. (n.d.). <https://www.i-scoop.eu/digital-transformation/digitization-digitalization-digital-transformation-disruption/>

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<sup>iii</sup> Bloomberg, J. (2018, April 29). Digitization, Digitalization, And Digital Transformation: Confuse Them At Your Peril. Forbes. <https://www.forbes.com/sites/jasonbloomberg/2018/04/29/digitization-digitalization-and-digital-transformation-confuse-them-at-your-peril/?sh=1bf440b72f2c>

<sup>iv</sup> <https://www.doingbusiness.org/en/data/exploreconomies/india>

<sup>v</sup> Yahoo Inc. Vs. Akash Arora

<sup>vi</sup> Section 3,4,5 of the Information Technology Act, 2000

<sup>vii</sup> *Robot Justice: The Rise of China's 'Internet Courts'*. (n.d.). <https://learningenglish.voanews.com/a/robot-justice-the-rise-of-china-s-internet-courts-/5201677.html>

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**REDESIGNING CORPORATE WORKPLACE: POST-COVID SCENARIO**

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**Dr. Savita Punjabi**Head, Department of Commerce, Bharat College of Arts and Commerce, Badlapur (W)

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**ABSTRACT**

*COVID-19 has shaken up the whole world with the series of lockdown and step wise unlocking process. Though the reopening process has initiated, but still the fear of virus is locked up in the minds of people making it reluctant for them to come physically to office till the things get fully normal as before. Though there are various strategies and models suggested to redesign the offices, all the employers are not ready for such huge investment. On the other hand, the employees wish to bring the changes immediately so as to make the office safer if necessary to physically come for daily working. The paper concentrates on the problems faced by employees due to the pandemic in the city of Kalyan among the small private firms. It also highlights the gender difference in the preference of following COVID norms and also suggest certain strategies for safe unlocking in future.*

**Keywords:** *Redesigning, Workplace, Kalyan, Post-COVID, Women employees*

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**INTRODUCTION:**

COVID-19 has incurred never before damage to humanity in the form of loss of life as well as resources – both economic and social. An experience witnessed never before in the form of social distancing, wearing of mask, complete lockdown, unlock series etc. is a real nightmare that changed the way of life making all these practices as new normal. As far as the corporates are concerned, the business operations ceased even for one complete day would lead to mounting of huge losses, but this time it has been more than a year when the corporates are suffering from lockdown. Therefore, allowing work from home and adopting digital modes of delivery were the only options left for survival. Though these practices were not acceptable making it difficult in the beginning to adjust on both the sides – employer as well as employee, but now looking at the performance and the cheaper cost ensuring safety, this system is well-accepted as the future of corporate world.

**REVIEW OF LITERATURE**

The outbreak of this never before witnessed pandemic has created impact in terms of social, economic and political aspects. It has reduced business revenue, consumer behavior and overall demand. As a consequence, the employees' importance has also changed as pointed out by Giones and Brem in their research article.

To cope up with the increasing concern for safety and security, Daniel Davis has given an insight into five models ideal for offices to adapt post-pandemic in order to make the working more safe and secure. However, the capital and human resource management for adoption of such models and strategies is still unanswered specially in the time with less revenue and more expectations.

Various strategic models have been extended for adoption by the corporate offices, depending upon their budgets and needs as given in the article published by Brodie Boland, associate partner of Mckinsey The article clearly shows that a new paradigm is developed in the business world that gives various ideas for redesigning offices as per the covid norms making it safe and sustainable for working.

**NEED OF THE STUDY**

It was felt necessary to research if any such initiatives are taken into considerations in the suburban areas of Mumbai, i.e., Kalyan City. The city handling maximum population migrated from various parts of Mumbai as a promising residential and commercial space must be cautious of providing a safe work-environment for the employees as well as customers in the post-covid era. Also, the degree of seriousness towards such norms by the employees is also a matter of concern. Whether there is a gender difference in preference of such norms to be followed witnessed or not especially among the small business houses and chartered accountant offices was felt necessary. Keeping all such objectives in mind, the researcher undertook the following study.

**OBJECTIVES OF THE STUDY:**

- 1) To review the impact of COVID on employees
- 2) To find out the preference of selected employees towards COVID norms to be followed after reopening of the physical workplace
- 3) To suggest the strategies for safe unlocking



**RESEARCH METHODOLOGY:**

For the purpose of the study, primary as well as secondary data was considered. For the purpose of primary data, 80 employees including 51 female and 29 males handling accounts from various private firms including small business houses and Chartered Accountants office of Kalyan city were randomly selected. The data collected through questionnaire is analyzed and presented in the tabulated form for easy understanding and conclusions.

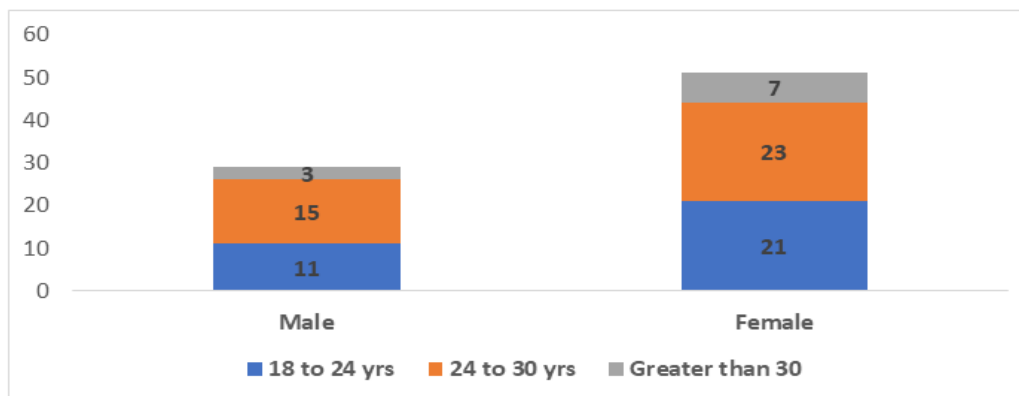
**SCOPE AND LIMITATIONS OF THE STUDY:**

The study was limited to the city of Kalyan and that too on the specific employees selected from the small business firms. However, the study can be continued to find the preferences of various employees on the basis of the gender and age in the big corporate offices beyond Thane. The results may differ in case of big firms with more than 500 employees and having a building design of working as per the pre-covid situation. The study is still at a raw stage and can be carried forward for the in-depth research of safe unlocking of workplace.

**PROFILE OF THE RESPONDENTS:**

The study included 80 employees taking care of accounts and cash transactions. Various age groups and gender were selected to get the mixed sample for the reliable study. The classification of respondents on the basis of gender and age are as given below:

Classification of respondents on the basis of gender and age



On the basis of received responses, the following are the findings:

**FINDINGS OF THE STUDY:**

## 1) Impact of COVID:

It was found that the COVID has a great impact on the workplace specifically in the selected area of Kalyan city. The offices became non-operational and the areas were sealed nearly for one third part of the year. The employees were given late salaries and that too at 30% reduced rate as they were working from home. Businessmen had various online meetings to convince the staff that due to huge losses suffered as a result of lockdown, the salary cut is a rational decision. The other related impact was marked in the form of following responses:

- Technological problems
- Upset mind
- Loss of interest in work due to employer's attitude
- Lack of physical touch leading to ambiguity in cases
- Loss of mental health
- Unanswered calls made by employer
- Fear of going to office due to lack of following the COVID norms
- Phobia developed during emergency office visit

## 2) Perception of Employees towards COVID norms:

An attempt was made in the questionnaire to find out the preference of selected employees towards COVID norms to be followed after reopening of the physical workplace. The findings were as follows:

- a) The female employees were more focused on daily sanitization of workplace and the files to be handled
  - b) Out of 51 female respondents, 43 females were keen on using gloves and double facemask while talking to clients physically as against only 8 males that showed the preference for gloves and double face mask
  - c) 36 females were interested in work from home on rotational basis while 18 males wished to visit office physically
  - d) Maintaining physical social distancing by resetting office design and use of personal hand-sanitizer to be provided to each staff by the employer was the demand expressed by 44 female employees. However, none of the male wished to maintain social distance or resetting of office design due to the disturbance caused in the inter-linked work.
  - e) It was found that there were clashes among the teammates regarding the following of norms and specifically these fights can be related to gender and age.
  - f) More stress on digital infrastructure, less physical visit of clients, regular sanitization of office files, distance between two desktops for working were high demands of women employees than male employees.
  - g) Male employees were more interested in outside work instead of sitting in office due to the continuous taunts by female team-mates regarding COVID norms.
  - h) More absenteeism was reported among the female team members due to the phobia created by the pandemic. As against physical visit to office, maximum female employees stressed on work from home policy
- 3) Strategies for corporate reopening:

Certain strategies to be followed by corporates for reopening are suggested considering the guidelines issued by the authorities to fight with this COVID pandemic:

- a) In order to maintain the norms of social distancing, now the available space floor for office cannot be used for coworking as it was in the olden days. Now the hot desks are to be leftover and the communal spaces have to be vacated for maintaining sanitization, giving more space to the private areas with proper distance of minimum 2 meters. A room full of dividers and well-spaced distant desks instead of the crowded open floor plan is the new look of office to ensure safety norms post COVID
- b) Automatic machines at main doors of the building so that they can sense the human being and open up automatically in order to avoid the handle touch breaking the chain of corona infection. Similarly, elevators should use the sound technology instead of pressing the
- c) buttons.
- d) The common areas like meeting rooms must have few chairs and a projector and mike enabling the virtual discussion rather than the physical meet. Also, the canteens must be replaced with machine making simple snacks and tea. Packed and take over food packets will suffice the need for regular lunch.
- e) Post-coronavirus office has to follow more frequent cleaning policies, antimicrobial properties woven into fabrics and materials, amped-up ventilation systems, or even the addition of UV lights for more deeply disinfecting the office at night.
- f) For the long-term sustainability, novel ways of working are to be designed with 30-70 ratio. This means that all the staff has to work 30 percent online and 70 percent offline as this step will reduce the unnecessary crowd in the company office. Remote working and telecommuting is the survival strategy preferred for future.
- g) New roles and activities of the workers across various departments need to be defined in order to ensure the sustainability of the firm. Role of automation, application of remote working and new business models including artificial intelligence will be the future of business. So, the leaders have to plan for the reskilling and upskilling of the workforce as soon as unlocking process starts.

- h) To fathom and to enhance the critical digital and cognitive capabilities of the employees, suitable talent strategies need to be crafted. The social and emotional skills must be gauged and the adaptability and resilience must be finely polished so as to build strong foundation that remains unaffected with disruptions in future.
- i) Draw a learning curve that can conclude with a strong cohesion among the team mates and can help to build social capital. This can be done by working on skill management strategies for introducing safe and developed methods to upskill people in work place. Digital learning through live videos and social sharing is the best approach to turn the tables and ensure sustainability.

**CONCLUSION:**

To sum up, it can be said that the pandemic is too dangerous leading to increasing death toll, however the seriousness of following norms for the safety of life is still not inculcated among the work-culture of the corporate house. It is necessary to conduct continuous counselling sessions in order to reinforce the severity of the situation and adopt hybrid structure for office redesigning. It is imperative to ensure the completion of both doses of vaccines among the office staff, continuous sanitization of the office space, reskilling of employees for work-from-home effectiveness, digital learning and social distancing using the electronic gadgets for contacting the clients is the new work culture that must be adopted as the regular life-style in the corporate offices.

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**WORK LIFE IMBALANCE WHILE WORKING FROM HOME DURING THE COVID – 19 PANDEMICS**

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**Dr. Shivaji A. Pawar**Head, Department of Economics, Mulund College of Commerce

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**ABSTRACT**

*The novel Coronavirus changed everything overnight, the lockdown was enforced, social distancing became the new norm and people were forced to stay within the walls of their homes. People stayed connected with friends and family through video calls and work cubicles shifted from offices to a corner at home that had proper connectivity.*

*The two most important domains of an individual's life are work and family. Work and home can be called two different domains that people have associated with different rules, thought patterns and behaviors. The ability of workers to balance their work and family lives depends on the characteristics of their jobs as well as their individual and family variables and situations.*

*It is easy for the problems to float up and stay at the surface and block the way for the solutions to appear on top in these testing times, but it depends on the individuals how they choose to fight back and not let this pandemic take a toll on them – mentally, physically and emotionally. The Research Paper highlights the work life imbalance of the employees during the pandemics situations of covid-19.*

**Key Words:** *Work life imbalance, Covid-19, Pandemics etc.*

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**INTRODUCTION**

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people who fall sick with COVID-19 will experience mild to moderate symptoms and recover without special treatment. With no cure found for the virus till date, practicing social distancing is the only way to avoid it. Companies around the world have no other option but to provide flexible working conditions including work from home. It is one of the biggest changes the world has ever witnessed, and it raises some important questions such as follows:

Is work from home the “new normal”?

Is it better than working from office?

Is it just a temporary measure or is it how work is going to be?

But, considering the fact that people are complaining about the disappearing barrier between work life and personal life, is work from home a feasible solution?

Working from home isn't entirely a new concept. The concept has been around for a while now and was already being used by some companies in the pre-COVID times. The COVID-19 pandemic just converted “work from home” from a ‘CHOICE’ to a ‘NECESSITY’.

While in certain industries, just about everything can be done and managed from home, including meetings, daily tasks, scrums, follow-ups, etc. there are other industries like manufacturing, hospitality, performing arts and heavy industries where working from home is not a practical option. Working from home is a new thing for such organizations that have never had it as a part of their culture and adjusting to it is a real big task for the employees.

In trying times like these, working from home has been a saviour for many companies that would have otherwise shut down and cost billions of professionals their jobs. Even leading PSUs and the government sector, that previously never accepted the idea of working from home have embraced it for the greater good.

*Working from home, being a concept that is no more of an option but a necessity, it is important to understand its pros and cons to weed out the cons and making the most out of the benefits.-*

**REVIEW OF LITERATURE**

D. Babin Dhas (2015), highlighted that, organizations and on the home front, the challenge of work/life balance is rising to the top of many employers’ and employees’ consciousness. In today’s fast-paced society, human resource professionals seek options to positively impact the bottom line of their companies, improve employee morale, retain employees with valuable company knowledge, and keep pace with workplace trends.

This article provides human resource professionals with an historical perspective, data and possible solutions for organizations and employees alike to work/life balance. workforce present challenges that exacerbate work/life balance.

Dr. Doly Sahni (2020), Stated that, the continuing crisis of Coronavirus-19 disease (COVID-19) has changed our lives considerably; imposing the need for various modifications for organizations and individuals to cope up in this testing time. This study is undertaken to have an insight on how organizations and individuals adapt to these changes and challenges. The impact of coronavirus on human body is well known and more research is underway but what it does to the human behavior and the psychosocial effects are yet to be unraveled.

50% of the responders agreed to an increase in their productivity, while 26.7% had a decline in work productivity, 56.7% of the responders mentioning time management as the motivating factor in increasing productivity during lockdown

Seema Rani and others (2020) observed that, in the current context of the COVID-19 pandemic, working from home (WFH) became of great importance for a large share of employees since it represents the only option to both continue working and minimize the risk of virus exposure. Uncertainty about the duration of the pandemic and future contagion waves even led companies to view WFH as a 'new normal' way of working. Based on influence function regression methods, this paper explores the potential consequences in the labor income distribution related to a long-lasting increase in WFH feasibility among Italian employees.

Dr. Tabrez Ahmad (April 2020) pointed out that, the Coronavirus (COVID-19) pandemic has led to biggest number of employees globally bound to work remotely. The people working from home required awareness and knowledge of phishing scams, the fastest growing type of cybercrime, many of which are now playing on fears of the Coronavirus. Employees from organizations of all sizes and types now have minimal cybersecurity resources, if any, compared to what is normally available to them. Organizations are required to ensure any endpoint that an employee is using are fully protected.

American Psychological Association (August 2020), mention that, the impacts of COVID-19 on workers and workplaces across the globe have been dramatic. This broad review of prior research rooted in work and organizational psychology, and related fields, is intended to make sense of the implications for employees, teams, and work organizations. This review and preview of relevant literatures focuses on (a) emergent changes in work practices (e.g., working from home, virtual teamwork) and (b) emergent changes for workers (e.g., social distancing, stress, and unemployment).

Sherrill W. Hayes and others (2020), observed that, The purpose of the study was to better understand the relationships among stress, work-related burnout, and remote working brought on by social distancing efforts and stay at home orders put in place during the COVID-19 pandemic. The authors developed a questionnaire incorporating valid and reliable self-report stress and burnout measures (Perceived Stress Scale & Copenhagen Burnout Inventory), demographic, and work-related questions. The questions were used primarily to determine workers' levels of stress before and during the pandemic, to assess potential burnout, and to establish the extent of their previous experience with remote work/telecommuting.

## **OBJECTIVES**

1. To know if the working hours will be extended in case of work from home.
2. To find out if effectiveness and efficiency will reduce while working from home.
3. To study if there will not be work life imbalance while working from home.

## **HYPOTHESES:**

1. Working hours will be extended in case of work from home.
2. Effectiveness and efficiency will reduce while working from home.
3. There will not be work life imbalance while working from home.

## **METHODOLOGY**

The paper is based on primary data and secondary data. Primary data was collected through well structure questionnaire to investigate the work life balance of Employees who are working from home during this pandemic situation. Under the Convenient random sampling method 100 respondents from Badlapur and Ambarnath of the Thane districts are selected. Secondary data was collected from various sources such as paper published, articles, News, research paper etc.

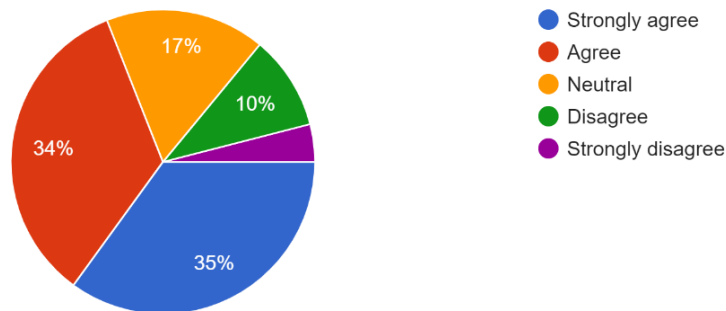
**Statistical Techniques for Data Analysis**

Choice of statistical tools for data analysis depends on the objectives of the study. The main objectives of the study are to examine the work life balance of the Employees during the period of pandemic period in Badlapur and Thane districts. For the interpretation of the result percentage method is used.

**DATA ANALYSIS****Table 1.1: Opinion of the respondents: Working hours were extended while working from home.**

RESPONSE CODE	FREQUENCY	PERCENTAGE
Strongly agree	35	35%
Agree	34	34%
Neutral	17	17%
Disagree	10	10%
Strongly disagree	4	4%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Field Survey

**Figure 1.1:**

Source: Field Survey

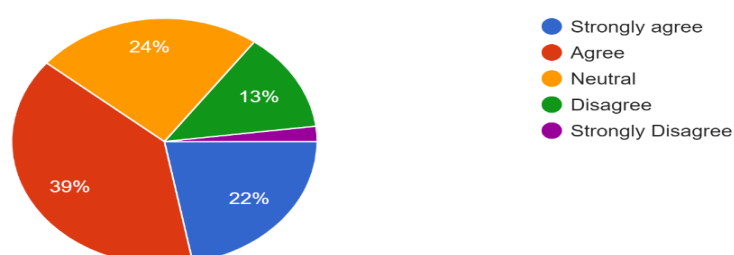
**Interpretation:**

The table 1.1 shows that 35% of the respondents strongly agree that their working hours were extended while working from home, 34% of the respondents agree that their working hours were extended while working from home, 17% of the respondents are in neutral that their working hours were extended while working from home, 10% of the respondents disagree that their working hours were extended while working from home and 4% of the respondents strongly disagree that their working hours were extended while working from home.

**Table 1.2: Opinion of the respondents: Had to work on the weekends/ holidays.**

RESPONSE CODE	FREQUENCY	PERCENTAGE
Strongly agree	22	22%
Agree	39	39%
Neutral	24	24%
Disagree	13	13%
Strongly disagree	2	2%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Field Survey

**Figure 1.2:**

Source: Field Survey

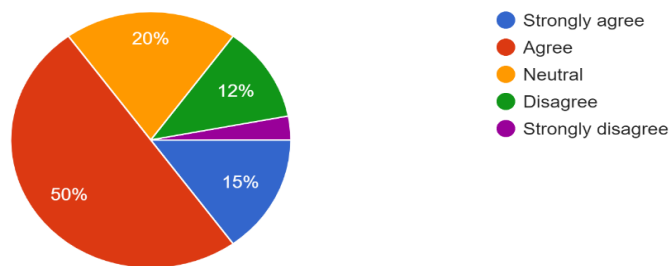
**Interpretation:**

The table 1.2 shows that 22% of the respondents strongly agree that they had to work on the weekends/ holidays, 39% of the respondents agree that they had to work on the weekends/ holidays, 24% of the respondents are in neutral that they had to work on the weekends/ holidays, 13% of the respondents disagree that they had to work on the weekends/ holidays and 2% of the respondents strongly disagree that they had to work on the weekends/ holidays.

**Table 1.3: Opinion of the respondents: Got extra time for personal work as did not have to travel.**

RESPONSE CODE	FREQUENCY	PERCENTAGE
Strongly agree	15	15%
Agree	50	50%
Neutral	20	20%
Disagree	12	12%
Strongly disagree	3	3%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Field Survey

**Figure 1.3:**

Source: Field Survey

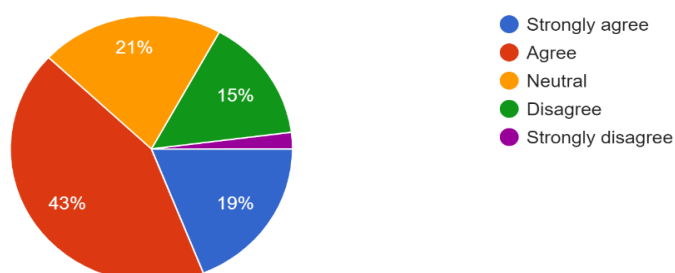
**Interpretation:**

The table 1.3 shows that 15% of the respondents strongly agree that they got extra time for personal work as they did not have to travel, 50% of the respondents agree that they got extra time for personal work as they did not have to travel, 20% of the respondents in neutral that they got extra time for personal work as they did not have to travel, 12% of the respondents disagree that they got extra time for personal work as they did not have to travel and 3% of the respondents strongly disagree that they got extra time for personal work as they did not have to travel.

**Table 1.4: Opinion of the respondents: Had to utilize my travelling time to work which increased my overall working hours**

RESPONSE CODE	FREQUENCY	PERCENTAGE
Strongly agree	19	19%
Agree	43	43%
Neutral	21	21%
Disagree	15	15%
Strongly disagree	2	2%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Field Survey

**Figure 1.4:**

Source: Field Survey

**Interpretation:**

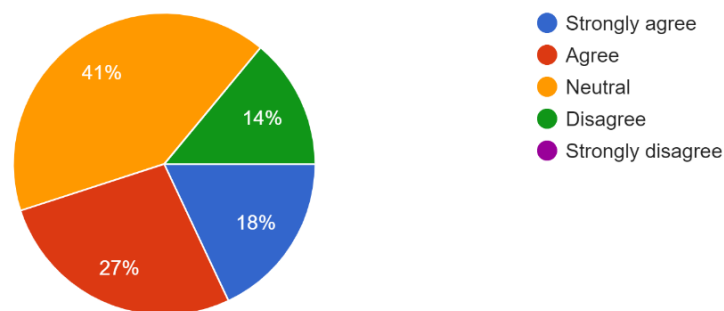
The table 1.5 shows that 19% of the respondents strongly agree that they had to utilize their travelling time to work which increased their overall working hours, 43% of the respondents agree that they had to utilize their travelling time to work which increased their overall working hours, 21% of the respondents are in neutral that they had to utilize their travelling time to work which increased their overall working hours, 15% of the respondents disagree that they had to utilize their travelling time to work which increased their overall working hours and 2% of the respondents strongly disagree that they had to utilize their travelling time to work which increased their overall working hours.

**Table 1.5: Opinion of the respondents: I could work effectively and more efficiently while working from home.**

RESPONSE CODE	FREQUENCY	PERCENTAGE
Strongly agree	18	18%
Agree	27	27%
Neutral	41	41%
Disagree	14	14%
Strongly disagree	0	0%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Field Survey

**Figure 1.5:**



Source: Field Survey

**Interpretation:**

The table 5.1.13 shows that 18% of the respondents strongly agree that they could work effectively and more efficiently while working from home, 27% of the respondents agree that they could work effectively and more efficiently while working from home, 41% of the respondents are in neutral that they could work effectively and more efficiently while working from home, 14% of the respondents disagree that they could work effectively and more efficiently while working from home, and none of the respondents strongly disagree that they could work effectively and more efficiently while working from home.

**FINDINGS**

**1. Is there a relationship between ‘travelling time saved’ and ‘efficiency exhibited’ by the respondents while working from home?**

No doubt travelling time plays a role of an important influential factor when it comes to work life balance. Since the respondents were working from home their travelling time was completely saved giving them extra time in hand before and after work.

There is a positive relationship between these two factors. This means that travelling time saved while working from home has a considerable positive impact on the efficiency exhibited by the respondents.

**2. Is there a relationship between ‘extended working hours’ and ‘reduced efficiency’?**

Extended working hours and increased work – load reduces a person’s capacity to concentrate and focus for prolonged hours. Lack of concentration and focus affects work quality.

There is a positive relationship between these two factors. This means that ‘extended working hours’ reduced ‘efficiency’ to work of the respondents considerably.

**3. Were working hours extended while working from home?**

The alternative hypothesis for the same was accepted, showing that working hours are extended while working from home.



#### 4. Was efficiency and effectiveness reduced while working from home?

The alternative hypothesis for the same was accepted, showing that efficiency and effectiveness did reduce while working from home.

#### 5. Was there work life imbalance while working from home?

The null hypothesis for the same was rejected, showing that there was work life imbalance while working from home.

### CONCLUSION

“Work – life imbalance while working from home during the COVID – 19 pandemics”. So, was there really work – life imbalance? Is working from home a viable option, though it’s not an option anymore but a mandatory requirement? What are the influential factors?

This research project was done with an objective to answer the above – mentioned questions and a few others. The survey was done with a motive to gather information from the respondents to understand their opinion on working from home and what factors made it easier/ difficult for them to work from home.

The circulated questionnaire was divided in sections to gather on point opinion of the respondents on the very influential factors that affect work life balance and bring out the best and the worst of work from home.

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**CHALLENGES FACED BY HUMAN RESOURCE MANAGEMENT IN ORGANISED RETAIL SECTORS IN INDIA DURING COVID-19**

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**Mr. Sunil Harishchandra Ram**Adv. V. B. Deshpande College of Commerce (Night)

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**ABSTRACT:**

*The study focuses on identifying and overcoming the challenges of Covid-19, which deals with human resource management (HRM) while managing employees in organized retail stores. The details of this study are taken from a review of secondary sources on practical understanding of the challenges of Covid-19, which proposes practical solutions, which must be addressed first to ensure that successful marketing activities avoid the unforeseen turmoil caused by the Covid-19 epidemic. During the covid -19 period there are major challenges in HRM to manage demand and supply of products, manage their staff due to the closure of commercial sectors closed and mid-term operations only apply at selected time. HRM is also facing a major health problem for its employees and is also taking appropriate measures to protect covid-19.*

*Keywords: Covid-19, human resources, retail stores, marketing techniques, telework.*

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**INTRODUCTION**

The Covid-19 epidemic has forced the world to fall into the trap of segregation. In due course, government guidelines for avoiding physical contact with other people have created fear among all people. The Covid-19 novel has had an impact on all business sectors at the global level. The retail sector and all other sectors are also badly affected by Covid-19. The retail sector is often regarded as economically heavy, as on average in all OECD countries (Organization for Economic Co-operation and Development) about 1 in 12 workers are employed in the retail sector and the sector contributes about 5% of GDP. However, due to the Covid-19 outbreak, as well as other sectors, the retail sector is also facing significant disruptions. As the sales sector becomes more active, the disruption will have negative consequences for employment (OECD: 2020).

Specifically in the Indian retail market, after the World Health Organization (WHO) declared coronavirus a pandemic in March, 2020, the Indian retailers were forced to close their business for a month to curb the spread of the virus.

Trade in India is one of the pillars of its economy and accounts for about 10 percent of its GDP. India's retail market is estimated at US \$ 600 billion and is one of the top five markets in the world in terms of economic value. While the full increase was noted until 2019, 2020 marked a decline due to the coronavirus epidemic.

Planned sales that contribute 10% to India's GDP In FY 2019-20 and 8% to all employees with more than 35 million employees. "Growth is based on the ever-changing digital revolution. During the ban, the HRM marketing department is facing a major crisis in human resource management, customer service management, compliance with government safety guidelines.

The COVID-19 epidemic has had an unprecedented impact on communities around the world.<sup>1</sup> As governments enforce social eradication practices and order unnecessary businesses to shut down the spread of the disease, there is widespread uncertainty about the impact those measures will have on health and livelihoods. While the demand for certain sectors such as grocery stores increased in the first weeks of the epidemic, other sectors such as air transport and tourism saw the need for their services disappear. At the same time, many sectors are experiencing problems on the supply side, as governments reduce unnecessary industrial activities and workers are trapped in their homes. In this paper, my aim is to provide analytical clarity on how the HRM department has faced many challenges in a crisis situation.

**LITERATURE REVIEW**

Many economists and analysts believe that the economic impact could be significant (Baldwin and W Weder di Mauro, 2020). To give an example based on research data on a closed economy, the French statistics office estimated on March 26, 2020 that the economy is currently 65 percent at its normal level. The US economy may be regarded as important, or able to function without creating the risk of transmitting the virus.

**METHODOLOGY**

Details of this study were taken from a review of secondary sources. The literature of this study is presented., Including the main first phase describes the major challenges facing human resource management, in the formal marketing activities between Covid-19.

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**Challenges from Front-line Sales Staff**

Organized sales organizations have a large number of advanced marketing staff, especially those with a basic education and are not able to adequately assist managers to prevent the spread of Covid-19, after which they are even more trained to deal with the problem. In addition, many retail organizations often neglect to provide them with adequate skills and awareness. Boone et al. (Boone et al. 2019) confirms that

When it comes to the allocation of training and development dollars, top financiers, car manufacturers, and sales partners - are ignored. While many major retailers have implemented development programs for new college students who aspire to be managers, advanced employees, usually those with little or no education, are often done afterwards.

Providing training and awareness on hygiene issues to top employees is important as they are always at the forefront while helping clients. In managing the spread of Covid-19, the challenge lies in human resource management in building, organizing and providing intensive training to key personnel.

**Sequence Planning Challenges**

For sales staff potential sources of exposure to viruses include long-term contact with those customers affected by Covid-19. In addition, touching the nose, mouth or eyes after handling items, cash or merchandise affected by customers affected by Covid-19. Although sales staff adhere to government and regulatory guidelines in keeping safe distance with customers, there is a high probability that unmarked customers can transmit the virus to the sales staff. Worryingly, if the sales staff are infected with the Covid-19 virus or if they die, the burden will remain on the management of the employees in the sequence plan.

Organizations should handle the process of arranging a succession with more responsiveness, rather than simply preparing a list of employees to be presented at a higher level when additional replacements are needed (Cantor: 2005). JC Williams Group, a well-known, fully-fledged sales and marketing company, believes that investing in leadership development, including succession planning, will help retailers in a better position to have the right talent, at the right time to support future success (IJC Williams Group: 2012).

**Job Productivity Challenges and Job Verification**

Employee productivity in organizations is important to control costs and increase revenue, but in order to achieve that, workers must be provided with job security. Ensuring job security for employees is essential to ensure employee productivity. According to organizational psychology, employee productivity depends on job security. An employee is less productive when his or her work is unsafe and more productive when his or her work is safe. Unscrupulous employees are unsure whether they will keep the job or lose their current job. Clearly, employee performance will also be affected to the point that they feel secure (Sanyal et al: 2018, pp. 204-205). With businesses around the world facing severe weather and experiencing severe boating to survive, due to the outbreak of the epidemic, the role of human managers has become increasingly difficult to ensure job security for all employees.

**Employee Health Challenges**

According to the World Health Organization (WHO: 2020), COVID-19 is spread mainly through respiratory droplets or through contact with contaminated areas. Exposure may occur at work, while on a commute to work, during work-related trips to a local public transport facility, and on the way to and from work. "Employees while performing their normal duties in organizations may be exposed to the Covid-19 virus. Usually, in the organizations 'Health and Safety Division' which is a special personnel management unit responsible for ensuring the health and safety of all employees. In particular, employees are the productive assets of an organization and therefore their health and safety are critical to the success and survival of any organization. The challenge of human resource management must take care of all safety measures and ensure that all employees remain healthy to perform their duties effectively and efficiently.

**Challenges of Uncertainty**

In this volatile situation, most businesses are uncertain about the timing of closures and declining sales because the next operating system and all stakeholders face uncertainty about making a profit and profit from their investment. The main stakeholders, who face uncertainty are both employers and employees. Barriers associated with reduced working hours are concerns of employers and possible job losses as a result of workers' grievances. According to Michelle Bachelet, (OHCHR: 2020) UN High Commissioner for Human Rights,

As of April 1, 2020, new International ILO estimates indicate that working hours will fall by 6.7 percent in the second quarter of 2020 - equivalent to 195 million lost full-time jobs. It is important to note that the final

annual number of job losses this year will depend on the turnover of the disease and the steps taken by governments and the private sector, to reduce its impact.

In fact, whether it is a natural disaster or a global health crisis such as the Covid-19 epidemic, all businesses will face some unexpected situation. It is not always easy to keep a business running in these difficult times. In formal retail destination around the globe.

### Communication Challenges

Novel Covid-19 poses challenges not only to businesses, but also equally to government agencies in all parts of the world. Government agencies are concerned with ensuring the safety and well-being of citizens and are coming up with various measures including business closures to curb the spread of Covid-19. Specifically targeting the Sultanate of Oman, the Omani Executive Committee has issued a number of directives to curb the spread of Covid-19, which includes banning all travel to and from Oman, near schools, supermarkets, shops, cinemas etc. to order private companies to reduce its staff to a minimum needed and allowed workers to work from home (Al Harthy & Wigley: 2020).

The Indian government has also banned the relocation of people from one place to another to prevent covid-19 land use in April and May 2020.

Clearly, to curb the spread of Covid-19, the rightful governments of the world are enforcing government laws. On the other hand, these measures pose challenges to organized store managers in gaining the trust and confidence of employees. Therefore, during compulsory closures, to avoid confusion and to overcome the insecurities of all employees, human resource managers should always be at least in contact with employees. The challenge of human resource management is to win the trust and confidence of all sales staff through the right communication tools, as this will contribute to gaining customer trust.

### On-line sales challenges

After the introduction of the Jio sim card by Reliance company the Indian user company got Data and more expensive compared to other mobile service providers, after which another mobile company also reduced their client's net package. When Indians get more data at lower prices they visit the value of online shopping online sales has become a major platform, growing at an unprecedented rate during the Covid-19 situation. In this epidemic, customers' avoid physical shopping but prefer to shop online as an alternative. To ensure revenue generation, brick and mortar businesses adopt or rely heavily on 'online marketing'. However, managing online sales has its challenges, in particular, in brick and mortar stores, which offer physical purchases to customers, now using online shopping, will have to face many difficulties. Regarding the difficulties associated with online marketing in the brick and mortar businesses, Lee Yohn (Denise: 2020) states: e-commerce. Those challenges have been accelerated. ”

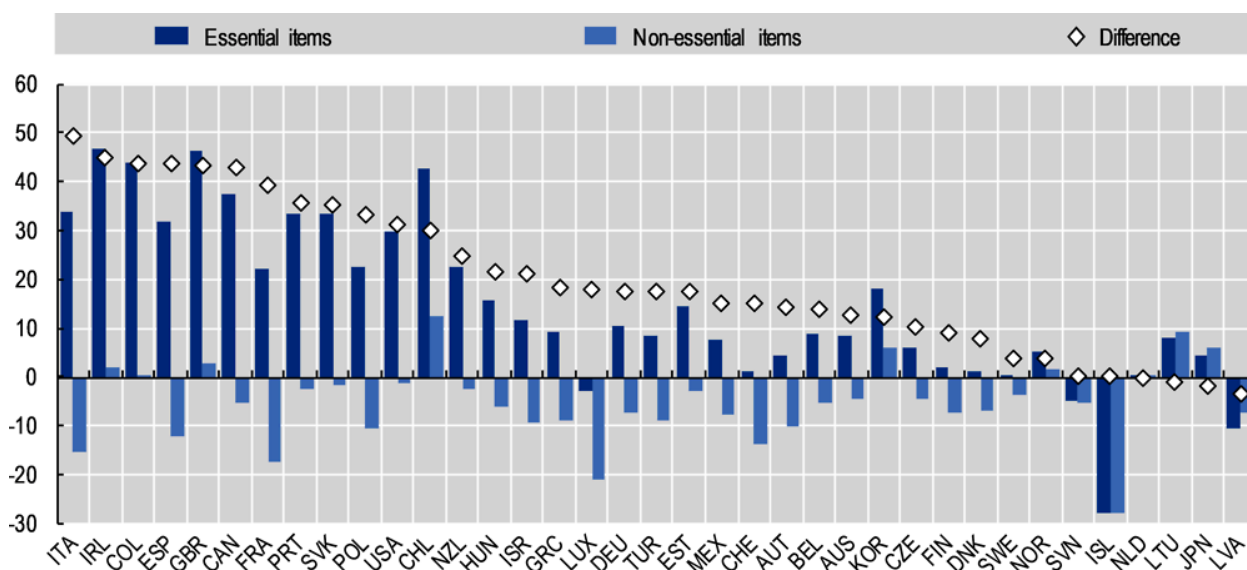


Figure 1: The following graph shows the market size of the retail stores in India (in USD billion). The retail stores in India occupy 10% of the Gross Domestic Product (GDP) and approximately 8% of the employment. It is also the fifth-largest retail destination around the globe.

Analysis :Our analysis of previous economic downturns shows that companies that take thoughtful and quick steps can build the resilience needed to cope with this storm and be resilient. In this article, we share our

research on consumer spending habits, behaviors, and feelings that may emerge after the epidemic and our six SPRINT remodeling strategies to address business strategies in response to adversity.

## CONCLUSION

Covid-19 has created fears unknown to all people. All businesses around the world including retail businesses are adversely affected by closure and segregation orders. To overcome this problem, retailers need more support from their employees than ever before, they can get tangible support from employees, only in collaboration with human resource management. As organizations rely on human resource management to disseminate the latest organizational and operational information, the role of human resource management becomes a major challenge during a crisis. The study suggests that human resource management can overcome challenges by providing health training sessions to key employees, providing fair and equitable planning to ensure the organisation's reputation is not compromised, initiating programs to encourage all levels of the organization to motivate employees, guide all store union employees to follow health guidelines, assist employees in overcoming their insecurities, ensuring that sales staff are familiar with telework tools for meaningful communication, coordination and integration with the marketing department to help marketing organizations evaluate and achieve organizational goals anew.

coronavirus infection is a global social problem that has affected millions of people. The economic impact of the epidemic can be felt in all sectors, but it is more likely to be felt in the consumer goods sector. Media coverage and feeds on social media are full of pictures of empty shelves with toilet paper and cleaning supplies. Consumers change where they buy, what they buy, and how much they buy at an unprecedented rate and speed.

All American consumer goods manufacturers are urgently trying to determine how these changes in consumer behavior will affect their sectors, channels, and products during this critical time - and what steps they can take now. So how can managers adjust their commercial levers now to improve business performance while also preparing new consumer approaches that will always have trouble posting?

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**IMPACT OF BRANDING ON BUILDING CONSUMER AWARENESS TOWARDS BEAUTY PRODUCTS IN THE CITY OF MUMBAI**

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**Qudsia Virani<sup>1</sup> and Dr. Sirajuddin Chougale<sup>2</sup>**<sup>1</sup>Research Scholar, Maharashtra College of Arts Science and Commerce<sup>2</sup>Principal, Maharashtra College of Arts Science and Commerce

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**ABSTRACT**

*The purpose of this paper is to study the impact of Branding on Consumer Awareness of Beauty Products in the city of Mumbai. Analyze which factors are responsible for building a brand has always been a big challenge. It is not just one straight formula; it is a experimenting with what works best for a particular brand. This research investigates Impact of branding on building consumer awareness in the city of Mumbai.*

*The practical implications of the findings are that brands are of significant importance to customers while purchasing beauty products. As per the research, the majority of the people try various beauty products after refering the ads. It's a good indication for brands that they keep up with the content and the claims being made in the ads. If the product isn't up to the claims in the ads, customers may switch.*

**Keywords:** Consumer Awareness, problems faced in building branding, brand awareness

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**INTRODUCTION**

Branding is a series of activity which facilitates in building a brand by creating, forming and designing a brand to distinguish it from their competitors. Customers identify the experience and instantly resonate with the respective brand in terms of quality. It is about grabbing all the opportunities to make the products and services and also why the customers should prefer it over the other brands.

This means that any commodity can be anything from a hotel food, a train journey, a specialization course, clothes, makeup, etc.

To see the definition of a product and the role it occupies in defining branding. Lets understand using the example of water.

Water is a freely available resource that human beings need for survival, yet it is a product that companies have started to commercialize. For instance selling of mineral water in bottles.

But usually the water always looks the same - liquid and transparent. So, how do companies sell the same product and manage to convince people to purchase their brand instead of the competition? It is done only by creating a brand.

**REVIEW OF LITERATURE**

**Lynch and Srull** mentions that several attributes are linked to a brand depending on the strategies adopted by them. Consumers buying decision is directly affected by branding. The consumers' perceived value of the brand facilitates the purchase decision. Brand managers work hard on increasing the branding in the minds of people so that the brand recall and the brand perception, as these two factors help the consumer in making purchase decisions. Branding in basic terms is the ability of the consumer to recognize the product without even seeing the branding of the product just by seeing the shape, size color of the product.

Consumer Awareness is an act of ensuring the consumer that they are aware of all the information about the products, goods, services, and even the rights of consumers. Consumer awareness is significant as buyers can make the right decision and correct choices. Consumers have the right to information, the right to choose, and the right to safety.

Consumer awareness makes the customers aware of their rights and duties. It means educating people about the organization, goods and services, processes, and policies. It is a program that keeps the customers informed while they make purchases for their consumption.

Customer awareness programs are made for the welfare of customers and to protect them from being cheated in the market. It communicates all the information to the customers and thereby enables them in selecting the right products at fair prices. The consumers are saved from being exploited in the market by duplicate or poor quality goods, overcharging, and getting mislead by false advertisements.

Consumer rights and responsibilities play a vital role in keeping the customers informed for them to behave responsibly. Consumer rights are the rights that a customer possesses while making purchases in the market.

These rights are aimed at promoting fair dealings between producers and consumers. However, with consumer rights are various duties.

## RESEARCH METHODOLOGY

### OBJECTIVES OF THE PAPER:

1. To understand the impact of branding for beauty products in creating consumer Awareness.
2. To find out people's perception towards the product layout towards beauty products.
3. To find out the customer awareness during the unavailability of beauty products.

### HYPOTHESIS:

H<sub>0</sub>: There has been a positive impact of branding for beauty products on consumers awareness.

H<sub>1</sub>: There has been a negative impact of branding for beauty products on consumers awareness.

H<sub>0</sub>: Product layout is not significant while trying new beauty products

H<sub>1</sub>: Product Layout plays a significant while trying new beauty products

### SOURCE OF DATA:

- **Primary Source:** Questionnaire sent to people residing in Mumbai to see the impact of branding for beauty products on consumer awareness.
- **Secondary Source:**

Websites: Research papers, books, Scholarly Reviews, etc

### RESEARCH DESIGN:

1. Through this paper an Exploratory Research is being conducted to find out the impact of branding for beauty products on consumer awareness.

### SAMPLING PLAN:

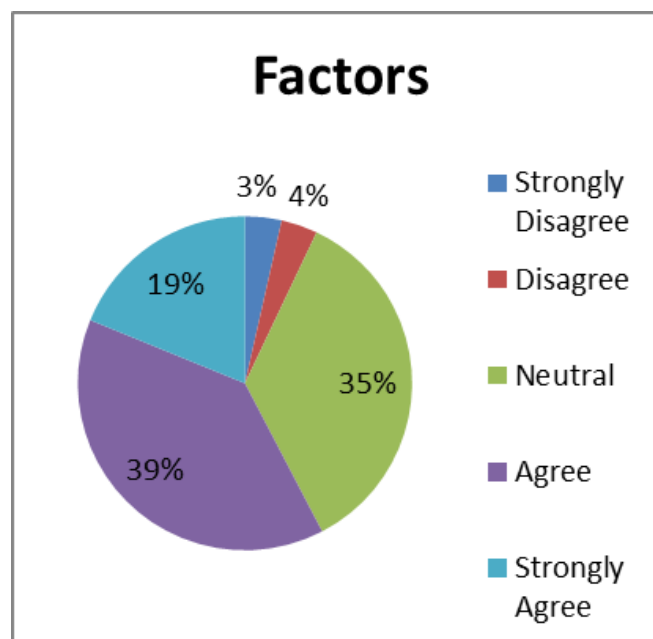
A sample of 85 people from Mumbai is taken through a Cluster Random Sampling Technique to explore the objectives mentioned.

### LIMITATIONS:

This research is limited to the city of Mumbai due to geographical constraints. Also, only 85 complete questionnaires were filled by people residing in Mumbai due to time and cost constraints.

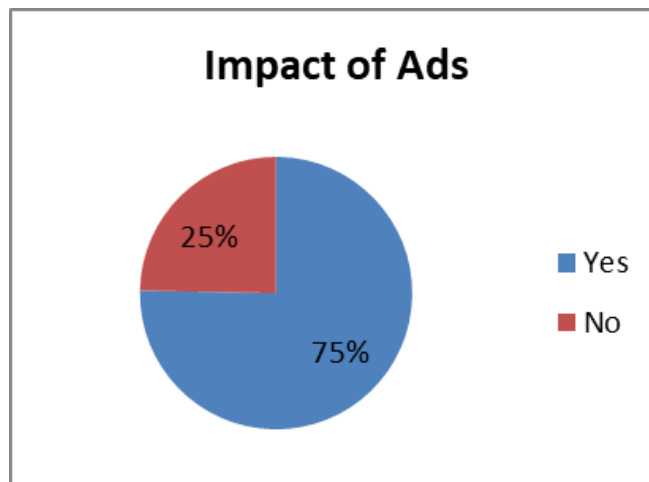
## DATA ANALYSIS AND FINDINGS

1. Is brand important while buying beauty products?



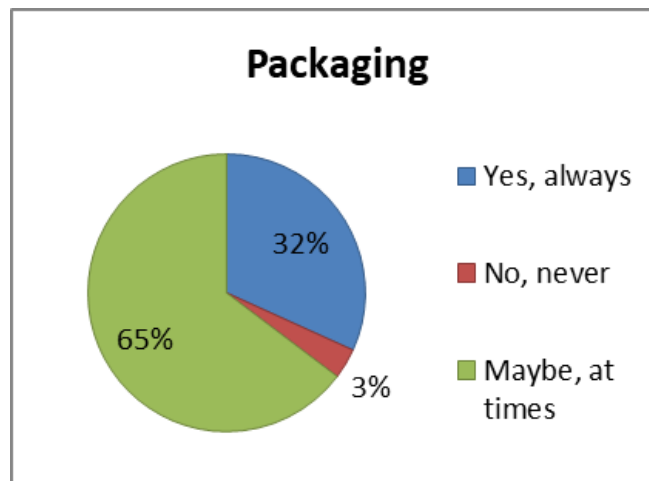
From the diagram mentioned above, it can be observed that most of the people are attentive about brand while purchasing beauty products.

## 2. Do you purchasing beauty products after refering the ads?



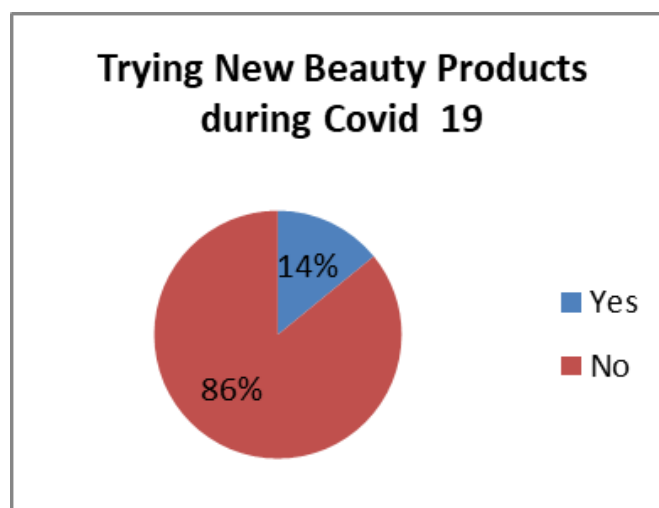
Majority (75%) of them buy beauty products after referring the ads. This states that a most chunk of the consumers opt the product after seeing the ads.

## 3. Does packaging play any role in your decision to buy beauty products?



Majority of the people were not sure if they considered packaging while buying a new beauty product. If the companies consider their expense on high quality packaging, it can be favourable for the company.

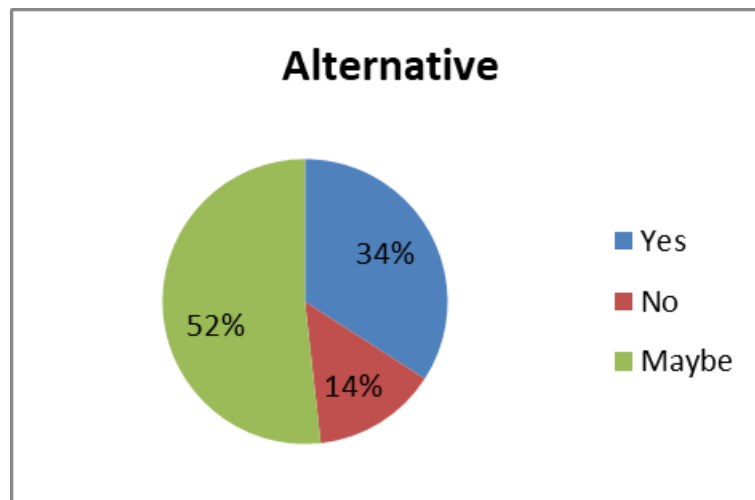
## 4. If you are trying new beauty products, does the brand matter?



Majority of them are brand conscious when it is about trying new beauty product brand.

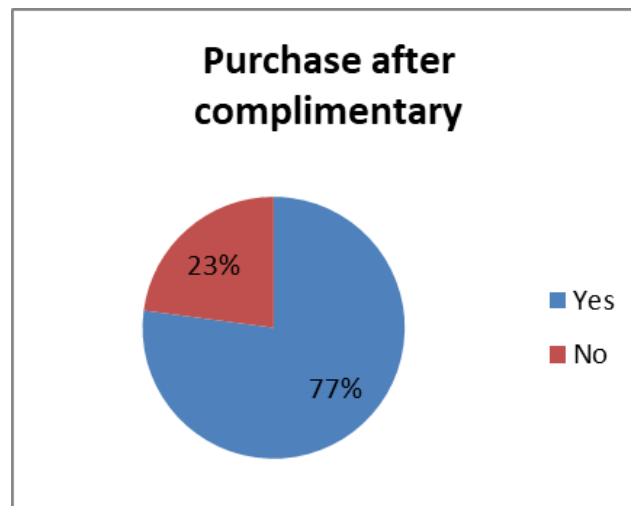


5. Do you purchase other beauty products if the beauty products you want to buy is not available?



Around 52% of them were not sure if they would purchase alternatives in the case of unavailability of products.

6. Have you ever started using products after trying the complimentary products?



Majority of them have purchased the products after receiving the complimentary products. Samples and tester products are beneficial for the brands in getting conversions.

### FINDINGS & RECOMMENDATIONS

- Most of the people are attentive about brand while purchasing beauty products.
- Majority (75%) of them buy beauty products after referring the ads. This states that a most chunk of the consumers opt the product after seeing the ads.
- Majority of the people were not sure if they considered packaging while buying a new beauty product. If the companies consider their expense on high quality packaging, it can be favorable for the company.
- Majority of them are brand conscious when it is about trying new beauty product brand.
- Around 52% of them were not sure if they would purchase alternatives in the case of unavailability of products.
- Majority of them have purchased the products after receiving the complimentary products. Samples and tester products are beneficial for the brands in getting conversions.

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**A STUDY ON THE ROLE OF TEACHERS IN THE SURVIVAL OF IN-CLASS TEACHING POST PANDEMIC (WITH REFERENCE TO MUMBAI AND RAIGAD DISTRICT)**

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**Mrs. Riddhi C. Guruji**J.S.M College, Maharshi Karve Road, Behind SBI Bank, Limaye Wadi, Alibag, Raigad -402201

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**ABSTRACT**

*Our country has been facing a pandemic (covid-19) situation for almost 2 years now and it has changed and affected not only the business organizations but also the educational organizations. Educational institutions being the most important we cannot ignore the effect of this pandemic on those institutions. Even though it was said that the schools and colleges will remain close it never actually remained shut. Infact new teaching and learning methods and techniques were brought forward and followed by all the educational institutions. These techniques made things difficult for teachers compared to In-class teaching. There are certain problems faced by the teachers during online teaching such as student's attentiveness and engagement, issues in forming rapport with the students, preparing study materials for the convenience of the students and many more. In spite of that teachers made it hundred percent sure that they guided their students in every possible way and also made sure that the students understood the concepts and also scored good marks in their examination. Even if In-class teaching is more fun and a traditional method of teaching-learning now there is a constant fear to a certain extent in the minds of teachers when it comes to in class teaching post pandemic as this pandemic has completely changed the ways of how teaching and learning used to be. This paper focuses on the roles of teachers for the survival of in-class teaching so as to increase the quality of teaching compared to online teaching. The study also not only focuses on the new techniques that teachers can apply for in-class teaching but also resurgence and sustainability of the same.*

**Keywords:** *In-class, Post- Pandemic, Role, Survival, Teaching*

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**INTRODUCTION:**

Teaching is a techniques where a teacher, tutor, guide or any such person shares his/her in-depth knowledge on a particular subject with the learner with a view to make him understand the concept or subject for his/her own good. A learner may not always be a student but a student is always a learner.

When it comes to In-class teaching many different styles can be adapted by the teacher. There are mainly 5 styles that are commonly used while teaching namely the authority, delegator, facilitator, demonstrator and hybrid style. In authority style the teacher enjoys the authority and delivers one-way lengthy lectures on a pre-decided topic and ask their student to take notes or memorize it. In delegator style teachers adopts group work technique where students perform work in a group and provide feedback, teacher act as an observer. The facilitator style questions are asked to the students by the teacher rather than directly providing them with the answers which helps students to develop a problem-solving approach. A demonstrator style teacher not only provides theoretical knowledge but also combines it with a demonstration of the topic by conducting Presentations, classroom activities etc. Whereas hybrid style teachers not only provide their students with the subject knowledge but also helps them with extra-curricular knowledge to provide a deeper knowledge regarding a particular topic.

As we are all aware of the pandemic of covid-19 has affected the whole business industry since the lockdown in 2020, it has also affected the educational institutions. Since then we have inculcated online-teaching techniques and methods using different software like zoom, google meet, Microsoft teams etc. It has completely changed the experience of teaching and learning. But there again will be the times when everything will be back to normal and thus teaching will be back to In-class teaching.

This paper focuses on what will be the role of college teachers post pandemic in the survival of In-class teaching (with reference to Mumbai and Raigad district). The study will bring out the willingness of teachers to start In-class teaching just as the normal times.

**LITERATURE REVIEW:**

**Edwige Simon (2012)** in his research paper shared the results of the case studies and revealed that while for some faculty, teaching online has become an integrant part of their professional selves, others experience difficulty reconciling their beliefs and teaching practices with the online modality. The disruption caused by online teaching led them to marginalize their online teaching identities and therefore not be as devoted to online teaching as they are to face-to-face teaching. In contrast, participants had made significant changes to

their professional identities, by adjusting their beliefs and practices and by becoming more technologically engaged. This confirmed the positive perceptions of online teaching.

**Loknath Mishra, Tushar Gupta and Abha Shree (2020)** stated that LPG of education has been deteriorated due to limited mobility and limited exchange programmes of academic activities among the countries during the COVID-19 lockdown globally. But noticeably everyone must learn to live and survive with the present crisis as it is the beginning only; in the long run, no can afford the negligence towards digital transformation. The governments should ensure availability of reliable communication tools, promote technology-enabled learning for students and high quality digital academic experience to bridge the disparities in the education system before and after the pandemic. Some steps should be accounted in the wake of pandemic to develop such a curriculum that reflects the change in the content knowledge and learning experience of students and enable them to think efficiently.

### RESEARCH METHODOLOGY:

#### (I) Objectives of the Study:

1. To understand the impact on In-class teaching post covid-19.
2. To understand the role of teachers in In-class teaching.
3. To find the initiatives that will be taken by teachers to improve In-class teaching experience post pandemic.

#### (II) Hypotheses of the Study:

1. **H0:** There will be no significant impact post pandemic on in-class teaching

**H1:** There will be a significant impact post pandemic on in-class teaching

2. **H0:** Teachers fear that post pandemic in-class teaching will be challenging

**H1:** Teachers do not fear that post pandemic in-class teaching will be challenging

#### (III) Data Collection:

- Primary Data is collected from individuals (teachers) who belong to Mumbai and Raigad district.
- Secondary Data is collected from websites, blogs, online research papers & e-books.

#### (IV) Research Tool:

Questionnaire was used for the survey. (Google form)

#### (V) Sample size:

The sample size was 35 individuals (teachers) who belong to Mumbai and Raigad district.

### DATA ANALYSIS AND INTERPRETATION OF THE SURVEY (PRIMARY DATA):

Gender

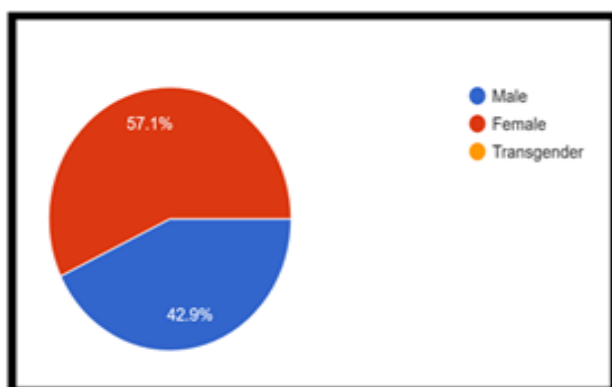


Fig.1.1

Age

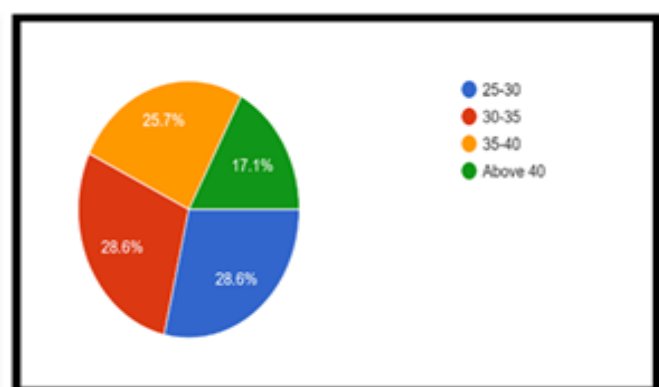


Fig.1.2

**Interpretation:** From Fig.1.1 57.1% respondents/teachers were Female and 42.9% were Male. There were no respondents from Transgender category. Fig.1.2 the survey conducted had respondents/teachers from various age categories. Maximum respondents (28.6 % of the total respondents) belonged to the age group of 25to 30 years and 30 to 35 years; followed by 25.7% respondents from 35-40 years of age. 17.1% respondents aged above 40.

Experience

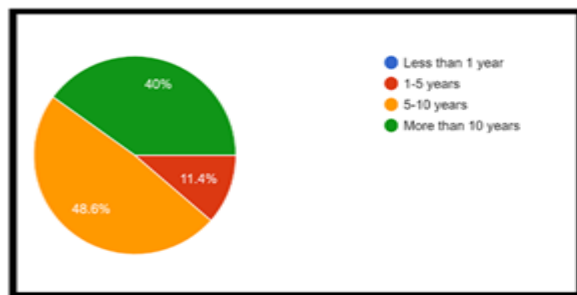


Fig.2.1

Designation

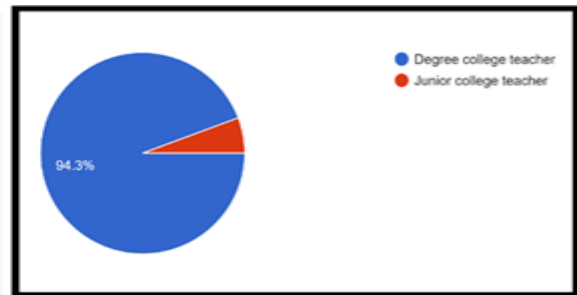


Fig.2.2

**Interpretation:** Fig.2.1 In the survey conducted 48.6% have an experience of 5-10 years, 40% respondents have more than 10 years of experience and 11.4% have an experience of 1-5 years. Fig.2.2 as per the survey 94.3% respondents/teachers were degree college teachers and 5.7% were junior college teachers.

➤ **Online lectures conducted due to pandemic:**

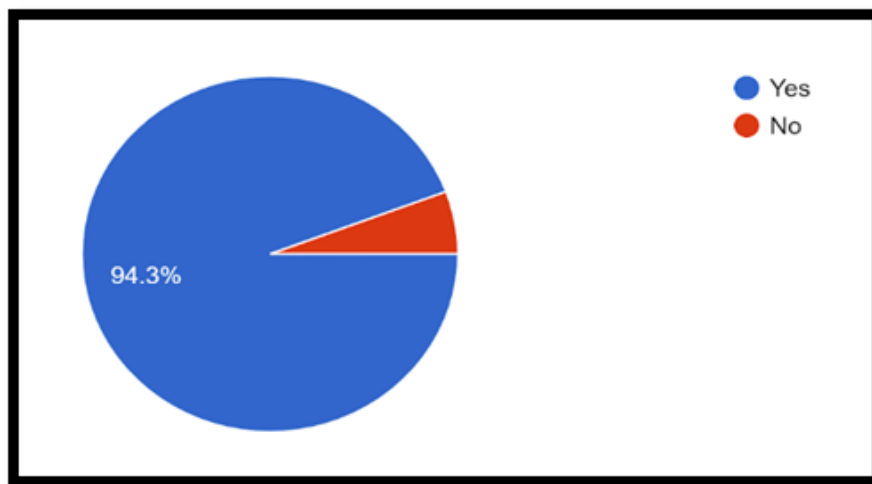


Fig. 3

**Interpretation:** 94.3% of the total respondents conducted/are conducting online lectures and 5.7% did not conduct/are not conducting online lectures.

➤ **The most effective teaching method:**

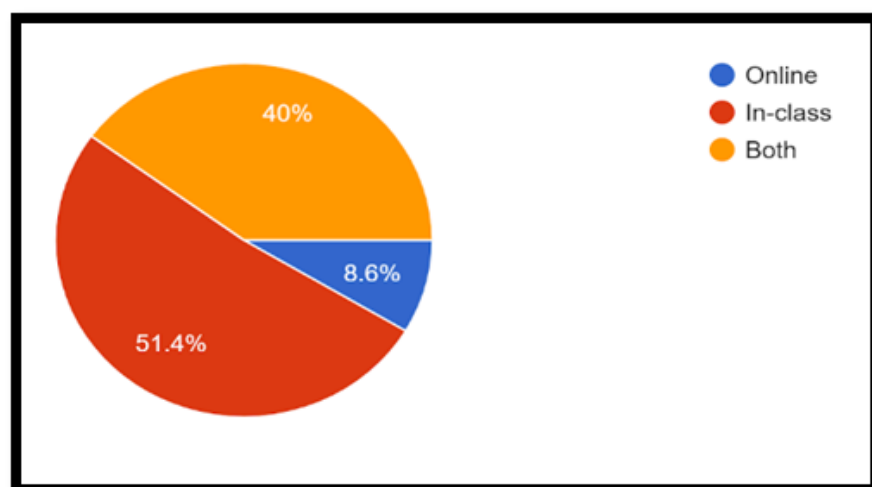


Fig. 4

**Interpretation:** As per the survey conducted 51.4% respondents/teachers think in-class teaching method is more effective whereas 40% think online and 8.6% think both.

➤ Convenient teaching methods as a teacher:

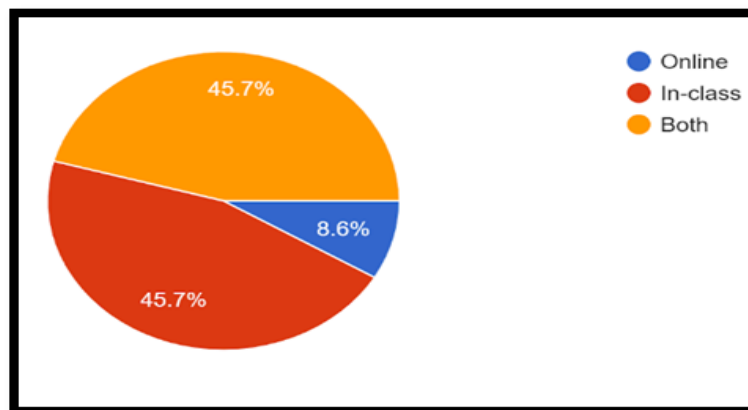


Fig. 5

**Interpretation:** 45.7% respondents/teachers think in-class teaching or both in-class and online teaching methods are more convenient and 8.6% think online is more convenient.

➤ Teaching method in which students pay maximum attention:

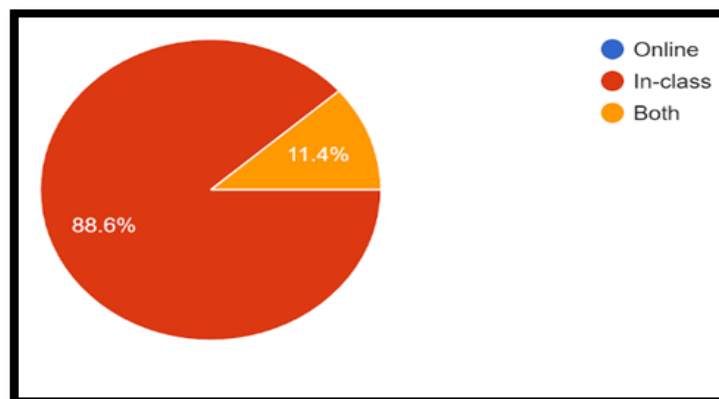


Fig. 6

**Interpretation:** 88.6% of the respondents/teachers feel that students paid maximum attention in in-class teaching whereas 11.4% feel both in-class and online teaching.

➤ Technical issues faced while conducting online lectures:

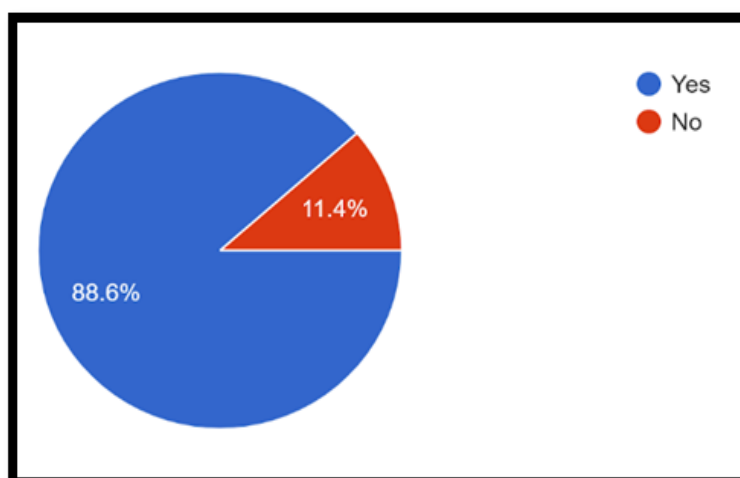
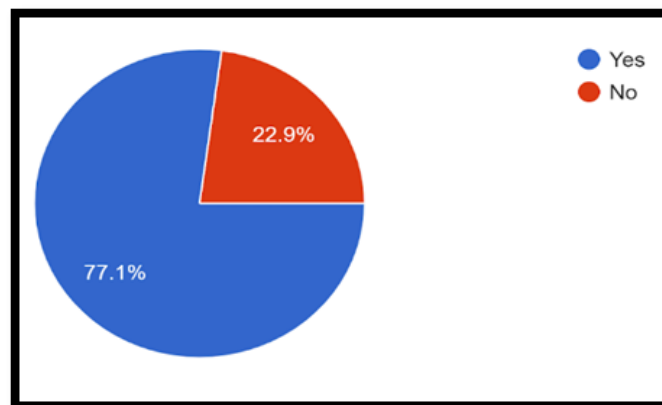


Fig. 7

**Interpretation:** As per the survey conducted 88.6% respondents face technical issues whereas 11.4% did not face any issues while conducting online lectures.

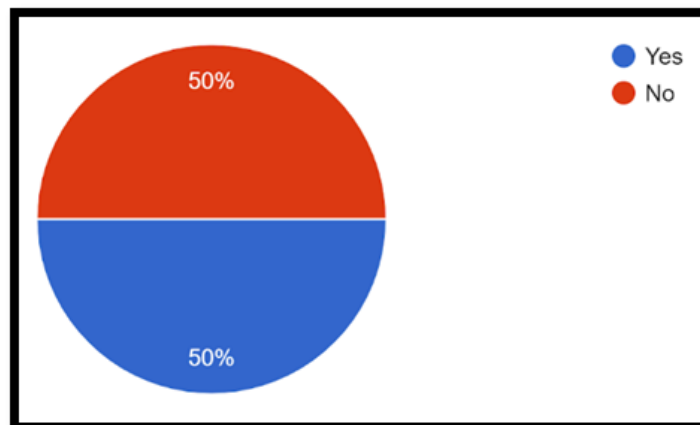
➤ **Impact on teaching-learning post pandemic:**



**Fig. 8**

**Interpretation:** Post pandemic 77.1% respondents/teachers think there will be an impact on teaching-learning and 22.9% think there will be no impact.

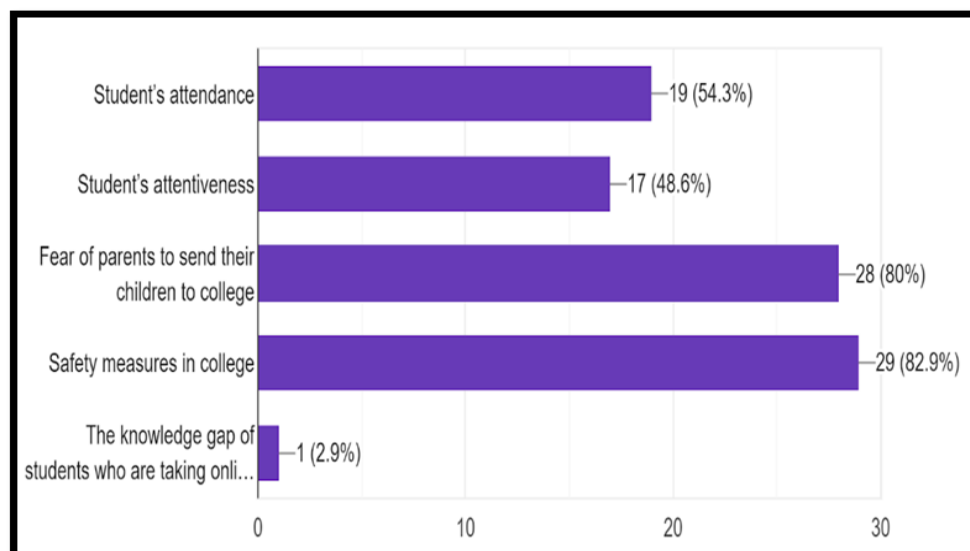
➤ **In-class teaching as a challenge in future:**



**Fig. 9**

**Interpretation:** 50% of the respondents/teachers feel going back to in-class teaching will be challenging whereas 50% think it will not be a challenging task.

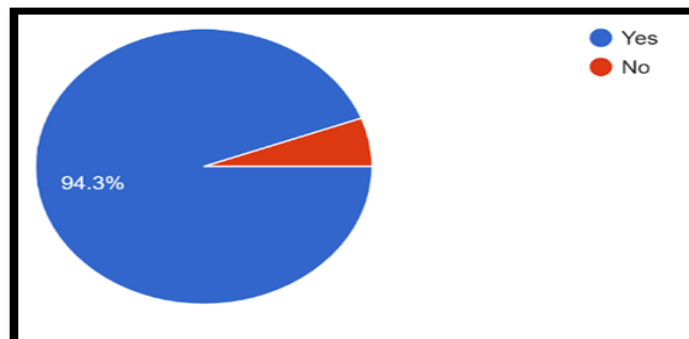
➤ **Challenges faced by teachers during in-class teaching post pandemic:**



**Fig. 10**

**Interpretation:** Post pandemic 82.9% of the respondents/teachers think safety measures in college will be the challenge where as 80% think it will be the fear of parents to send their children to college, 54.3% think student's attendance, 48.6% think student's attentiveness and 1% think that the knowledge gap of students who are taking online lectures lightly and don't pay attention and do self-learning will be challenging.

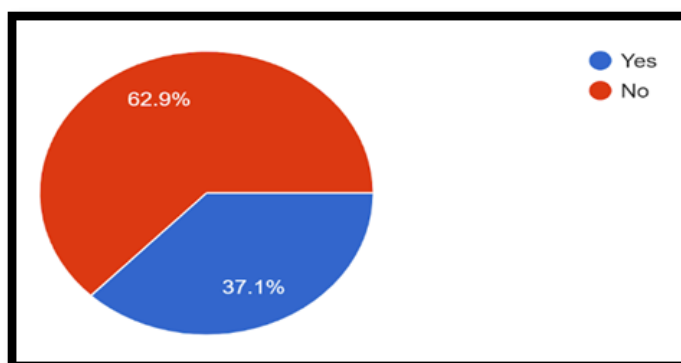
➤ **Ability of teachers overcome the challenges in in-class teaching post pandemic:**



**Fig. 11**

**Interpretation:** 94.3% of the respondents/teachers think they will be able to overcome the challenges if any post pandemic in in-class teaching where as 5.7% think they won't be able to overcome the challenges.

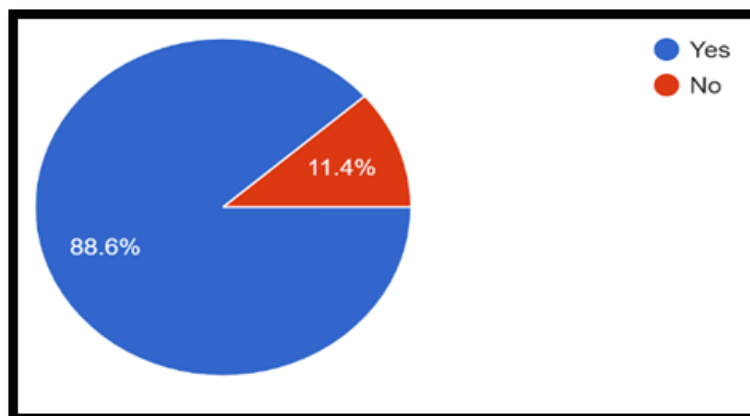
➤ **Survival of in-class teaching post pandemic:**



**Fig.12**

**Interpretation:** 62.9% respondents/teachers feel survival of in-class teaching post pandemic will not be difficult whereas 37.1% feel that the survival will be difficult.

➤ **Role of a teacher in in-class teaching post covid compared to in-class teaching prior covid:**

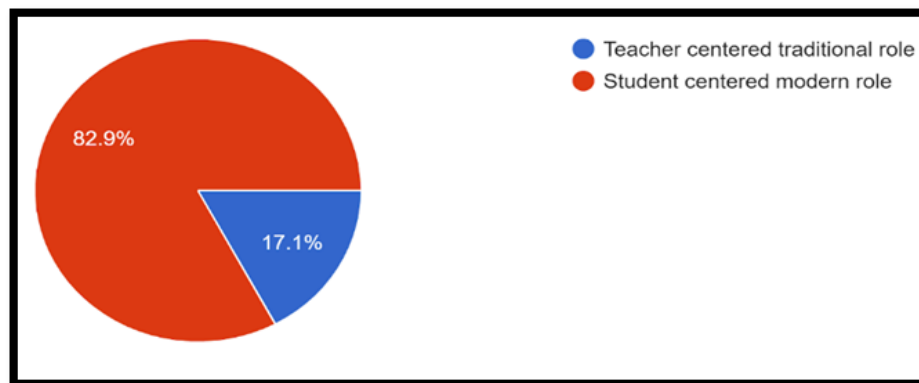


**Fig. 13**

**Interpretation:** 88.6% respondents/teachers feel their role in in-class teaching will be more post covid compared to prior covid and 11.4% feel their role in in-class teaching will not be more.



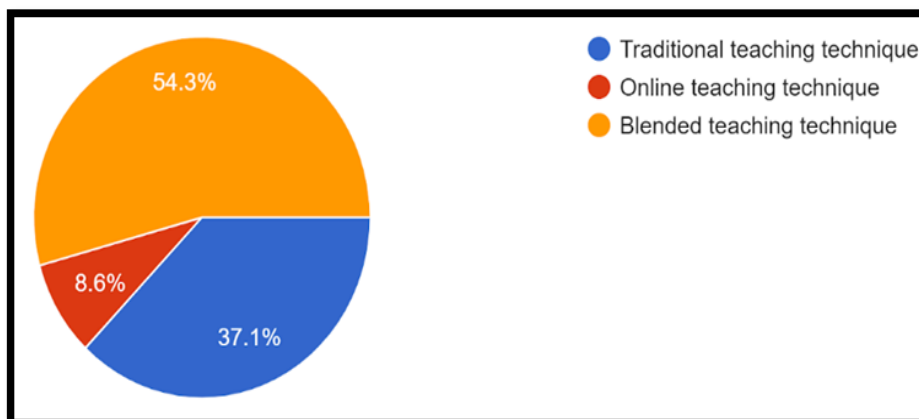
➤ **Role preferred to be followed as a teacher post pandemic:**



**Fig. 14**

**Interpretation:** As a teacher 82.9% respondents/teachers would follow student centered modern role whereas 17.1% would follow teacher centered traditional role post pandemic.

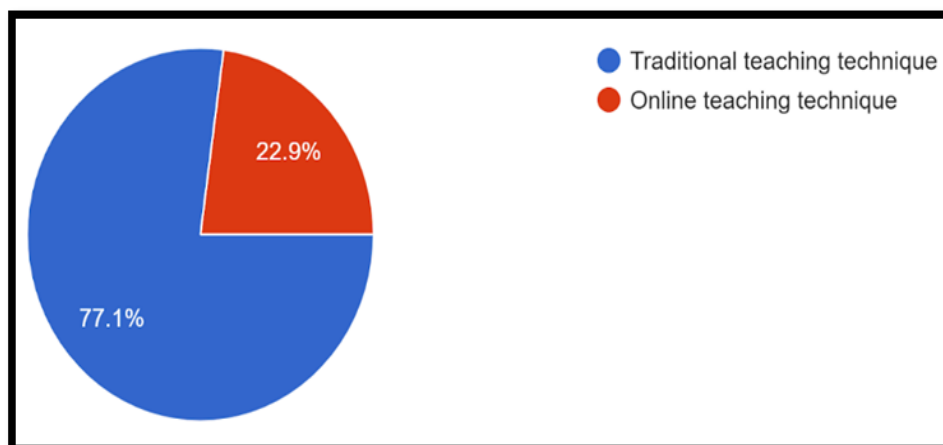
➤ **Techniques preferred in teaching-learning to be followed post pandemic:**



**Fig. 15**

**Interpretation:** Post pandemic 54.3% respondents/teachers would like to follow blended teaching technique, 37.1% would like to follow traditional teaching technique and 8.6% would like to follow online teaching technique.

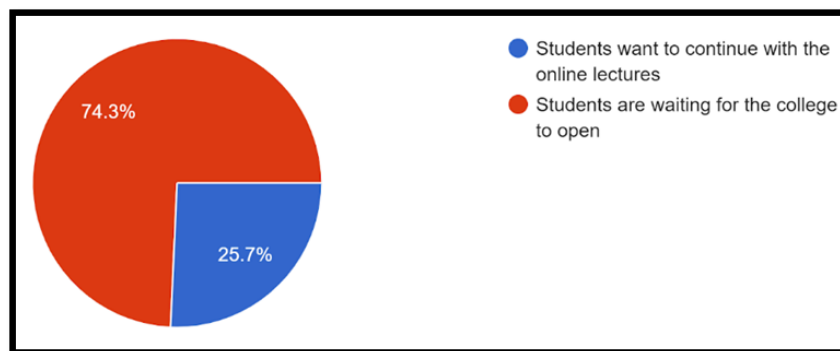
**As per teacher students preference post pandemic:**



**Fig. 16**

**Interpretation:** 77.1% respondents/teachers feel students will prefer traditional teaching technique whereas 22.9% feel students will prefer online teaching technique.

➤ **Experience of teachers during pandemic:**



**Fig. 17**

**Interpretation:** As per the survey conducted 74.3% respondents/teachers experienced that students are waiting for the college to open whereas 25.7% experienced that students want to continue with the online lectures.

**FINDINGS AND CONCLUSION:**

1) **According to Fig.8** of the survey analysis, maximum teachers believe that in-class teaching will be highly affected due to the Covid-19 Pandemic.

**Hence, H<sub>0</sub>** (There will be no significant impact post pandemic on in-class teaching) is **proved to be rejected**.

2) **According to Fig.9, 10 and 11** it can be concluded that teachers do not fear that post pandemic in-class teaching will be challenging as they will overcome the challenges that may come in in-class teaching post pandemic.

**Hence, H<sub>0</sub>** (Teachers do not fear that post pandemic in-class teaching will be challenging) is **proved to be rejected**.

This pandemic has brought significant changes in in-class teaching as the colleges were closed and the teachers had to follow online teaching methods and since then teaching-learning has been a roller-coaster ride for teachers and students. Maximum teacher feel that their role will be more in in-class teaching post covid unlike prior covid and still in spite of that it can be seen that teachers are all set to start the in-class teaching methods by readily overcoming the challenges that may come during the survival of in-class teaching post pandemic.

**WEBLIOGRAPHY:**

1) **Primary Data:** Google form

2) **Secondary Data:** Data retrieved on 06 July, 2021

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- <https://www.sciencedirect.com/science/article/pii/S2666374020300121>
- <https://www.innovadesigngroup.co.uk/news/how-effective-are-these-five-teaching-styles/>

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**ECOTOURISM: A MODEL TO REBOOT TOURISM**

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**Prof. Mr. Omkar Milind Sobalkar**B.K. Birla College of Arts, Commerce and Science, Kalyan (W)

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**INTRODUCTION**

Today, India's unique tourism potential is enhanced by its rich cultural and cultural heritage, landscapes, and landscapes and natural beauty. Tourism can also create huge jobs, without having to be an important source of foreign exchange. India is often regarded as a hotbed of biodiversity and its rich natural heritage is unparalleled. The country offers a wide range of tourism experiences - hiking, recreation, health, health, sports, mice, tourism, film, home and religious.

Ecotourism is a form of tourism that involves visiting fragile and untouched natural habitats, which are intended to be one of the less effective alternative to conventional commercial tourism. Ecotourism is a sincere effort to preserve the beauty of a naturally diverse region and to preserve wildlife in its natural habitat. During this time, nature tourism glorifies illegal sites, their rich cultures and traditions.

Covid-19 and closure have had a negative impact on the country's tourism industry. While the world is on track to adapt to the new norm, there is still uncertainty about international travel; however, search rates for home visits reflect the desire to go on holiday. After months of closure, people want to be in the middle of a green and natural environment to get fresh air and enjoy the beautiful weather. Several donations such as medical tourism, nature tourism and home recreation, where people can travel in their cars to remote untouched areas, are expected to add fuel.

**OBJECTIVES OF STUDY-**

To study the catastrophic impact on the country's tourism sector.

To study the Ecotourism and need for Ecotourism in India.

To Study Recent Ecotourism Initiatives in India

**RESEARCH METHOD-**

Descriptive method of research is followed for the study,

**SOURCES OF DATA-**

Secondary data is used including newspapers magazines, internet etc.

**LIMITATIONS OF STUDY-**

Only published and commonly known government initiatives are studied.

Following are some findings from the study-

**FINDINGS-****1. The Need for Ecotourism in India**

The growing threat of global warming and environmental degradation has provided an opportunity for ecotourism. Promoting and maintaining a fragile and undisturbed environment, reducing carbon dioxide and connecting hidden areas and common areas are just a few of the concerns that nature tourism will face. Today, there are many scattered farms, resorts, accommodations and hospitable hotels in India that offer natural rest in popular tourist destinations.

**2. Government Initiatives for Overall Tourism**

he government has recognized the country's potential for tourism and has taken a number of steps to make it a global tourist destination and, after that, promote eco-tourism. In line with this strategy, some of the government's major tourism and ecological tourism development programs are as follows:

- In October 2020, the Prime Minister Mr Narendra Modi opened four new tourist attractions in Gujarat-Arogya Van, Ekta Mall, Children's Nutrition Park and Sardar Patel Zoological Park / Jungle Safari (near the Statement of Unity at Kevadiya in the Narmada region).
- This program is part of 17 new planned projects. In addition, the government will also introduce aviation service from Ahmedabad to the Coalition Statement, which puts a lot of impetus on India's tourism.

- The Department of Tourism is developing a program called SAATHI (System for Assessment, Awareness & Training for Hospitality Industry) in partnership with the Quality Council of India (QCI) in October 2020. operation of hotels, restaurants, B & Bs and other units.
- The Department of Tourism has launched a series of Dekho Apna Desh webinar to educate viewers on a variety of places and to show the depth and breadth of Indian culture and heritage.
- The Premier has urged people to visit 15 tourist destinations by 2022. The government is working to get one percent of the global tourist arrivals by 2020 and 2% by 2025.

### **3. Recent Tourism Programs in India**

The government has designated environmental tourism as an 'industrial industry' in provinces such as Jammu & Kashmir, Sikkim, Himachal Pradesh and Uttaranchal. A variety of incentives are available for tourism projects such as hotels, resorts, spas, amusement parks / hiking trails and trails.

### **4. Projects Launched for Tourism Development in India**

- Horsley Hill development in Chittoor district of Andhra Pradesh.
- Saturn construction in Orissa (Rs. 4.25 crore) is approved. The following are proposed under the project: building a translation center; site preparation; elephant camps; walking park; watch towers; parking lot; etc.
- The Department of Tourism (MOT) has approved Rs. 2.63 crore for a tourism project in Morni-Pinjore Hills and Sultanpur National Park in Haryana.
- An integrated development project for the national circuit, with a focus on environmental tourism in Himachal Pradesh, has been approved for Rs. 6.98 crore.
- Extension of Wayanad to Kerala by Rs. 2.01 crore.
- Development of the Western Assam Circuit Dhubari Mahamaya-Barpeta-Hajo has been fixed Rs. 4.97 crore.
- Mechuka expansion (Rs. 4.41 crore in Arunachal Pradesh).
- Cancer development of Cancer by Rs. 4.58 kg at Nagaland Circuit Udhyamandalam-Madumalai-Anaimalai, Tamil Nadu.
- Jungle Lodges and resorts, Karnataka (provides wilderness living experience).
- Independent initiative in Kerala-Casino Group of Hotels, Tours India Ltd. (we have welcomed 2 international districts in the Periyar Tiger Reserve to plant traditional peppers to help local communities realize their financial benefits).
- GEF Project-Gulf of Mannar, Tamilnadu (ecological tourism as an alternative livelihood and conservation region in the region).
- Sikkim Biodiversity and Ecotourism Project (developing partnerships between TAAS, rural areas, And communities through biodiversity, conservation, and investment).
- Periyar Tiger Reserve, Kerala - India Ecodevelopment Project, Corbett - Binsar - Nainital Ecotourism Initiative (Uttarakhand), Great Himalayan National Park, HP - Eco Development Project

### **CONCLUSION-**

The Covid-19 epidemic has disrupted the tourism industry. With uncertain events like this, the country should look at building and expanding domestic tourism as overseas tourism will take some time to restart. The lessons from this ongoing epidemic are great and clear. Social segregation, the importance of sanitation are ignored. Now, it's very much focused on the human mind in general. In these times, nature tourism takes on a deeper meaning and meaning that people did not know / were not aware of before, which led to an increase in popularity of unfamiliar places and tourist attractions near larger areas, which could be the next big driver to restart tourism.

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## REDEFINING THE BANKING POST-PANDEMIC

Ms. Samita Gharat<sup>1</sup> and Dr. Anil Matkar<sup>2</sup><sup>1</sup>Assistant Professor, Sinhgad College of Commerce<sup>2</sup>Assistant Professor, Adv. V.B. Deshpande College of Commerce Chandivali, Mumbai Mulund, Mumbai**ABSTRACT**

*Even though the world is still fighting the pandemic, there is hope that the economy will move again with its full potential in the coming years. Pandemic has affected the business service sectors badly. We are still in the first phase of recovery. Though it is unlikely that, these sectors will go back to the way they were, different measures are taken for up-gradation and advancement. Long before Covid 19, the Banking industry had already embarked their journey of digitization. But the speed is slow and steady. When the pandemic hits, banks have no other option to adapt and adjust to this new technology. They have to come up with different ideas to improve their services to retain their customer base. It forces banks all over the world to rethink their traditional products and services, strategies, and business models. Hence in this new normal, it becomes important to understand the long-term strategic changes banks may undergo. This research paper aims to study the impact of Covid 19 on the banking sector and the recovery path in post-Covid 19. The analysis is related to the commercial banks in pre and post-pandemic time. It also covers different measures applicable on the path of recovery.*

**Keywords:** Covid 19 Pandemic, Banking Sector, Impact, Challenges, Recovery Path

**1) INTRODUCTION:**

The banking sector is a vital industry in every economy. These institutions regulate money circulation, credit disbursement, and are the main intermediary in the financial market in every country. They are a key source of funding for businesses and retail consumers. They are termed as the most important institutions that try to withstand the impact of the worsening economic situation. Usually, banks were expected to provide an important role in absorbing the shock and providing credit to household and corporate sectors. However, the spread of the pandemic is resulting in implementing “lockdowns” which has an enormous impact on economic activity along with the banking sector, worsening their situation globally. The pandemic outbreak and its economic consequences were significant for the world economy. The role of banks was also apparent during the COVID 19 pandemic. Hence it is important to assess the current situation in the banking sector and to sketch the possible

scenarios for the future. However, the current situation is very challenging, and it is difficult to forecast the further situation in the banking sector. The main objective of this paper is to provide an overview of the banking sector during the COVID-19 pandemic and to see how the banks redefine themselves in the post-pandemic era.

**2) REVIEW OF LITERATURE:**

Covid 19 pandemic has a worse effect on all economic sectors across the globe. Financial sectors including banks have also suffered from the pandemic in different ways. Now as all these sectors trying to recover there is still a long way to go.

A report on a survey conducted by IFC, World Bank Group (2020), studies the early impact of Covid 19 on financial institutions. It summarizes that those seven months from the outbreak of the COVID-19 pandemic, as most countries had begun easing the lockdown restrictions of the first months, IFC financial institution (FI) clients were still operating at about 80 percent of pre-crisis levels.

Crisil (2020), A report by Crisil on banking industry post covid 19 reveals changes triggered by covid 19 crisis which are forcing the banks globally to reassess traditional products, strategies and business models. It studied the bank revenues in crisis in the areas like cash management, global trade and security services and impact on bank clients. It also suggests solutions by way of commercialising end to end platforms to meet the need of the institutions with normal interest rates and reintroduced fee-based cash management models to preserve profitability as a long-term goal.

Bobade, P., Alex, A., (2020) studies the effect of Covid 19 on the Indian banking sector and how the RBI make necessary changes in their policies to give a helping hand to the banking sector. Further, the solution is proposed for the Indian Banking system to tackle the losses due to COVID- 19 Pandemic. The research found

that the Indian Banking system has added various measures due to COVID-19 Pandemic to make the Banking system smooth and effective.

Lasak, P. (2021), studied the situation in the Eurozone commercial banks' sector during the pandemic and the mechanisms of the COVID-19 impact on the sector. His findings are, Commercial banks in Eurozone were affected by the consequences of the pandemic situation, especially in terms of lending activity and profitability, which may lead to a considerable increase in non-performing loans. It is still a great role for the banking authorities to manage the post-pandemic situation and to provide proper recovery plans, specially dedicated for those small and medium-sized banks, which are not covered by the solutions provided by the banking union

Ahmad, E. et al., (2020), in their paper, studied the transition of China towards the post-pandemic. It analyses and concluded that China's 14th Plan must take into account both its own challenge and the world context while planning the move from rescue to recovery, building a resilient and sustainable future, and promoting the transition towards a low-carbon economy.

### **3) RESEARCH METHODOLOGY:**

**A) DATA COLLECTION** – This paper is entirely based on secondary data. It was collected from Online Journals, Research Papers, Research Reports, Websites and books referred for this purpose to facilitate proper understanding of the study.

#### **B) OBJECTIVES -**

- 1) To Study the impact of Covid 19 on the banking sector.
- 2) To Study the recovery path of the banking sector in Post Covid 19.

### **4) ANALYSIS & INTERPRETATION:**

**A) Impact of Covid 19 on the Banking Sector:** After the 2008 crisis, banks have a difficult position, especially when it comes to sustainable development, but they still play a unique role. The losses recorded in the banking system are lower compared to the 2009 crisis. Ensuring that commercial banks maintain the population's access to liquidity has been one of the main priorities along with careful monitoring of the level of external debt. What must not be forgotten is the fact that banks are still better prepared now compared to the previous crisis and should support companies in these difficult times, provide support and, of course, allow rates to be postponed for customers in difficulty. The COVID-19 pandemic is changing many things in the banking system: the way they work, new operations, and proceedings. The essential nature of the banking services required them not to close all their branches and to ensure people's access to financial resources. Around a quarter of bank branches have closed during the outbreak in many countries and territories because of the safety of employees, staff shortages, and less commerce occurring in general. Of the remaining 75 percent, many are open on reduced hours and with reduced staff. With all these challenges around them, they need to pay attention to the strategy that defines their future. Also, they need to focus business continuity planning on issues for survival: adjust branch hours and staffing mix and times, switch in-branch visits to appointment-only, close some branches temporarily. All these changes implemented in the way they work will influence how the banking system will look in the future. Banks that have substantial lending exposure, particularly to export-oriented industries and small businesses, may see a steep rise in default rates during or after the pandemic. Another aspect we need to consider is the performance and capacity of debtors in carrying out their credit obligation. Many people have faced financial problems because of the COVID-19 pandemic, so this has the potential to disrupt the performance of the banking system. Also, there are many other challenges faced by the banking sectors across the globe such as a decline in credit demand, lower deposits and investments growth, low productivity, Reduction in an ability to pay and moratorium, cybersecurity concerns, liquidity management challenges, etc.

**B) Recovery Path for the Banking sector in Post Covid 19:** The Central banks have announced certain regulatory measures for overcoming the COVID-19 Pandemic Disruptions by forming provisions and Asset Classification Norms. With the onset of the pandemic and its evolution, policy authorities across the world have sought to sustain the flow of credit to the private sector to alleviate liquidity strains among firms and households and mitigate economic scarring. A wide variety of measures have been implemented, as the country experience shows.

Policymakers have sought to increase banks' capacity to lend by either conserving or freeing up capital through measures such as restrictions on dividends, share buybacks and bonus payments; access to low-cost financing from central banks; flexibility in provisioning standards; reducing regulatory capital buffer

requirements; allowing temporary breaches of the liquidity coverage ratio. They have also endeavoured to increase the willingness of banks to lend by addressing the risk-adjusted return on loans (flexibility in asset classification; incentivising restructuring; direct fiscal transfers to borrowers to help reduce their credit risk; moratoriums on loan payments; prohibitions on foreclosures; loan guarantees; funding-for-lending schemes; and moral suasion) These policy responses mitigated the risk of a credit crunch and eased lending conditions. While guarantees provided an impetus to lending, particularly corporate lending, the impact of moratoriums on bank lending is less clear, except when implemented jointly with guarantees. Restrictions on bank capital distributions are also correlated with increased loan growth. Country-level evidence suggests that a large share of incentivised lending went to new loans and even first-time borrowers. As a result of fiscal and monetary support measures, banks' funding costs and lending rates have declined to historical lows. In the case of funding-for-lending schemes, small and medium enterprises were typically the beneficiaries, but such policies, especially moratoriums, seem effective only in the short term and could have created incentives for the zombification of some firms. Banks entered the pandemic with relatively strong balance sheets, benefiting from the reforms undertaken in the aftermath of the global financial crisis (GFC). Armed with higher levels and quality of capital, better liquidity and more stable funding, the banking sector is in a better position to cushion shocks and absorb losses than in the past. Extensive measures are taken by governments, central banks and prudential authorities to support the economy also helped to shield banks from the initial impact of the pandemic and to keep insolvencies low. As a result, banks' asset quality has not deteriorated as much as would have been expected from the sharp drop in economic activity in 2020. The most immediate challenge for banks worldwide is a possible rise in corporate insolvencies and non-performing assets (NPLs). The outlook remains uncertain, though. The health of their balance sheets is tied closely to the strength of the recovery and the continuation of policy support.

## **5) CONCLUSION**

The banking system's pre-pandemic capital and liquidity buffers have imparted resilience, with some of them accessing the market for fresh capital, and public sector banks having been allocated budgetary recapitalisation. The policies are framed for ensuring business continuity, engage in a partnership to optimize the process and enhance the experience. Reprioritize sectors and customer segments based on growth

and risk profile. As the situation change due to the COVID-19 pandemic, the government encourages people to design an innovative business model for the new industry environment, focusing on building a robust digital ecosystem leveraging the latest technology. Under this protective cover, banks have improved their financial performance and profitability. However, the true state of their balance sheets will be revealed once the effects of regulatory forbearances have fully played out.

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## A STUDY OF IMMINENT CRYPTOCURRENCY ERA

Dr Rajashri S Deshpande

Assistant Professor, Mulund College of Commerce, Mulund (W), Mumbai -80

**ABSTRACT**

*The word Bitcoin, Litecoin or Dogecoin, Ethereum, Ripple are becoming popular day by day and attracting attentions from common people at a large. Reserve Bank of India is currently working on CBDC- Central Bank Digital Currency and the way to make it available in different phases. These virtual currencies are going to bring a paradigm shift in banking of common people at glance. This journey is remarkable for mankind & the key driver of this revolution is Blockchain technology & Distributed Ledger Technology which is highly secured & transparent for everyone to use.*

*The significant threat faced by banking sector is to protect money of its customer while using digital platforms and help them to use secured way of transaction. A transparent mode of transaction with exciting safekeeping custody will play a vital role in banking sector in coming future.*

*Blockchain is a system where several transactions are stored one after another in the form of blocks in encrypted form. These transactions are transparent to both parties involved & difficult to hack. Covid-19 has pushed people to use online transactions on digital platform like mobile & computers by considering security issues. These issues will not be faced by parties who will transact with the help of Blockchain technology i.e. Crypto or Virtual currencies.*

*This paper highlights Blockchain technology usage in banking sector through Crypto or Digital currency. The paper is based on secondary information collected through highly rated research papers & RBI websites.*

*Keywords: Cryptocurrency, Blockchain, Digital transaction, safety*

**INTRODUCTION**

Global adoption of Cryptocurrencies is tremendously rising at onset and many central banks across the world are designing code of conduct for proper implementation of digital currencies in a systematic manner. RBI Bulletin 2020 has mentioned that there are more than 2000 cryptocurrencies listed on major cryptocurrency exchanges & its valuation is around \$255 billion. (i)(As on January 31, 2020)

Various FinTech firms are offering different solutions based on blockchain Technology for international financial settlements are challenging traditional bank system of remittance. Blockchain & Distributed Ledger Technologies have removed third parties in settlements & has reduced costs of operations. These technologies have generated data security & transparency in transactions that have signalled central banks to frame & implement digital currency at earnest.

**LITERATURE REVIEW**

Blockchain technology has enabled entry of crypto or digital currencies. Newspapers & Bulletins are flooded with new technical changes being adopted in financial sector such as Artificial Intelligence, Blockchain Technology, Cryptocurrency.

No.	Date	Author	Summary
ii	January ,2018	By Alex Hern	Explained that Bitcoin is the collective agreement of every other computer on the bitcoin network that your bitcoin was legitimately created by a bitcoin “miner”, and then passed on to you through a series of legitimate transactions.
iii	Jun 25, 2019	By Nathan Reiff	Bitcoin, the leading digital currency by market capitalization, has grown in value by more than 10 times at certain points over the past year. As of this writing, the market capitalization of the world's top digital currency is more than \$125 billion, with a price per coin of more than \$7,305.
iv	28 Oct 2020	By Neil Borrarte	The original need for crypto came from freelancers who were due small payments from abroad. The costs of international money transfers were prohibitive,

			particularly for small amounts of money and the process was time-consuming. PayPal announced that it would allow cryptocurrency in its wallets. The announcement followed a decision by several companies to hold crypto in their treasuries.
<b>V</b>	<b>April 23, 2021</b>	<b>By George Mathew , Sunny Verma</b>	The government, which plans a law to ban private digital currencies, favours a digital currency backed by the Reserve Bank of India. The Cryptocurrency and Regulation of Official Digital Currency Bill, 2021, which will prohibit all private cryptocurrencies and lay down the regulatory framework for the launch of an “official digital currency”, was to be introduced in Parliament’s Budget session, but was held up as the government continues discussions with stakeholders.
<b>Vi</b>	<b>June 10, 2021</b>	<b>By Usman Kabir</b>	Solomon was of the view that there was a big evolution underway in the world of Bitcoin and other digital currencies, primarily related to the regulations surrounding the involvement of established financial institutions in blockchain technology. The Square, Inc. (NYSE: SQ) CEO said Bitcoin has the potential to create a whole new financial infrastructure that would serve communities of all types.
<b>Vii</b>	<b>March 14, 2021</b>	<b>By Brett Relander</b>	Cr Crowd- funding has evolved into a mainstream method for raising seed capital for all types of investments. Angel funding is not a new concept but investing in start-ups built on blockchain technology is a relatively new variation. As Bitcoin has become increasingly accepted by mainstream businesses, the number of entrepreneurs interested in experimenting with the technology behind the cryptocurrency has skyrocketed. Number of established companies including Intel Corp. (INTC) and IBM Corp. (IBM) are making significant investments in blockchain technologies for broad use by various industries.
<b>viii</b>	<b>July 18, 2021</b>	<b>By James. T Areddy</b>	M Monetary authorities around the world are rushing to design digital currencies. Who knows how to do this? Some of the first governments to go digital have found an answer in cryptocurrency enthusiasts. T The Federal Reserve is trying to figure out how to keep cash relevant in a cashless world. It’s considering digitizing the U.S. dollar, giving people money they can access on their phone and bypassing electronic payments that can be slow and costly for businesses.

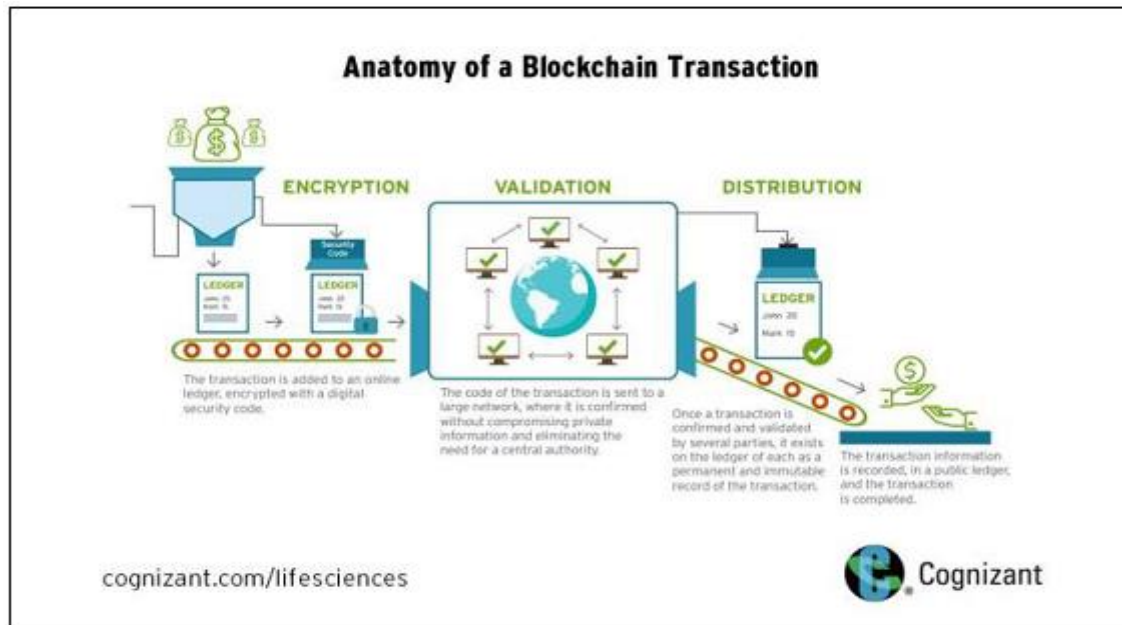
Tejal Shah, Shailak Jani (1) has elaborated the application of Blockchain Technology in various industries, where proper architecture of blockchain technology is explained. It also emphasizes the security bestowed in digital transaction due to usage of blockchain. Blockchain technology is thoroughly explained along with its benefits, its need in today’s world of online transactions & how it will solve issues related to security.

Thulya Palihapitiya (2), in her conference paper has described the working of Blockchain in banking & finance sector. The diagram below explains Blockchain mechanism from Decentralisation, Digital Signature, Mining, Data Integrity.

As per RBI Bulletin (3) February 2020, Distributed Ledger Technology has enabled safe online multiple transactions to those who owns it or pits it. It engenders a record to both the contributors & others with whom it has been shared. Under DLT system a copy of ledger can be stored & transformed autonomously within the rules structure or by a node that produces the new ledger. Blockchain technology forms information-based

blocks that can be shared between partakers. All blockchains are associated with Distributed Ledger Transaction, but all DLT transactions need not be blockchain. DLT in alliance with cryptography has flourished in bringing novelties that is fetching architype swing in banking & financial transactions. DLT produces nodes or bulges through which information is conceded on or transaction is directed. These nodes are of diverse types carrying out distinct function.

It has been explained with the following diagram.



Blockchain verifies authenticity, identify value that can be applied in retail banking transactions. This technology enables transfer of value in very large or in small increments that assures money transfers & payment card security. This technology supports to identify frauds & restricts financial services.

Barrdear J. & MacDonald T.J (4) have stressed upon the comparison of the blockchain technology in relation with the banking system. It has analysed the factor responsible for the widespread use of cryptocurrency. It also focuses on the problem of information protection that can be solved by combining block design & cryptographic protection. It highlights the essence of the concept money & its comparison with the concepts of cryptocurrency, virtual currency & digital currency.

M. Abramovich (5) has mentioned Crypto as 'the kind of digital currency issue, which account requires the use of asymmetric encryption & cryptographic methods of protection.

According to David Mills & Dong He (6), has described the legal nature of most of the digital assets built on the blockchain technology & narrated that it is still unclear. Cryptos are termed as money & calculation, different from money & as money surrogates & even as commodities.

Md Tarekul Islam, Md. Selim Hossain & Mostofa Kamal Nasir (7) has recognized Blockchain to be immutable, tamper-resistant, decentralize & secure. This emerging technology that can reframe new applications for its robustness & disintermediation. The system has a centralized databank for storing individual records.

Di Luo, Tapas Mishra, Larsia Yarovaya & Zhuang Zhang (8) has mentioned ambiguity & abnormal returns in virtual currencies that represent both the emergence of a new form of currency & a new payment technology to purchase goods & services.

Stefen Johnsen (9) has highlighted Blockchain as a technology has brought novelty which is scalable & will create disruptive effects for information & communication.

Dr Michael Gebert (10) has showcased how Blockchain technology has enabled revival of crowdfunding by reducing chances of misconducts of money valeting and establishment of Distributed Public Ledger.

## OBJECTIVES

The paper is designed to fulfil the following objectives.

- To study the concept of Blockchain Technology & Cryptocurrency.

- To understand the implementation of Blockchain in Digital Currency.

**SIGNIFICANCE OF STUDY**

Monetary authorities across the world are in hurry to enterprise its own digital currency that could enable banking industry to mark a footmark in digital technology. Transparency & security of digital transaction, being a primary goal, along with customer satisfaction & establishing trust among them is playing significant role for banking industry. Supreme authority in banking – RBI is currently working on a phased implementation strategy for Central Bank Digital Currency (CBDC) & examining use cases as per report published in Mint, dated 23<sup>rd</sup> July, 21.

**FINDINGS & CONCLUSION**

This Blockchain Technology is highly beneficial in protecting confidential information of customers in banking & financial businesses. The security adaption through Blockchain enables cost reduction & speeding up of money transactions are profit centres of banking business. The efficiency of workflow will be enabler to enjoy better profitability & customer satisfaction. It can be assumed that in the near future all banks will use blockchain technology.

The financial industry is one of the most vulnerable fields and requires improved protection. That is why blockchain may be one of the best solutions to ensure high security while eliminating fraud, lowering operational risks, and reducing administrative costs. Banks understand all the benefits this technology can bring, and more than 90% of US and European financial institutions have already started to explore the opportunities of blockchain.

Speedy transactions, better security, Lower costs, Improved data quality, better error solving, Accountability, Protection of personal data and reduced fraud, Higher transparency, Simpler money transfers, are some of the benefits encountered at beginning. The appearance of new financial products will change definitely in near future at the advent of Blockchain based cryptocurrency.

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**VIRTUAL EXHIBITIONS - DIGITIZED WORLD IN PRE AND POST-COVID**

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**Ms. Pratiksha Kadam**Kishinchand Chellaram College, 124, Vidyasagar Principal K. M. Kundnani Chowk, D. W. Road, Churchgate, Mumbai-400 020

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**ABSTRACT**

*Businesses which operated traditionally, sold products and services from a physical store. Products were out on display, services offered were posted in the form of banners in the shop. From mom n pop shop to online, the world has taken a 360 degree turn with the COVID-19 taking world by a storm. With the transition, the events and exhibition industry were hit hard, because it seemed impossible to conduct huge trade fairs online. However, the organizers started evaluating new ways of how these exhibitions can be taken online. On a small scale, virtual exhibitions in the form of presentations were part of every business, but it was a challenging task to scale it on a huge level. To provide the same feel and experience of offline exhibitions, Augmented Reality and Virtual Reality were considered since they provide a real-life experience virtually. This went on to become a hit with attendees who were able to save on travel & stay and still be a part of global exhibitions. Virtual exhibitions help organizers, attendees and exhibitors all the three stakeholders to stay in the market, attend the exhibitions from anywhere and promote the products even when physical activity is restricted. Everyone is wondering what would be the world like post-COVID, it is definite that it'll not be the same as it used to be pre-COVID. It is ideal for businesses to evaluate the changes which were adapted during COVID and identify how those can be used positively in future in order to optimally utilize the resources.*

**Keywords:** Virtual Exhibition, COVID-19, Digital, Augmented Reality, Presentations

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**INTRODUCTION**

Living beings are programmed in a way that they learn to adapt to changing patterns if they're forced to, irrespective of whether they are human beings, animals or any living organisms. What is amazing is humans possess the power to disrupt the markets even during challenging times. They can adapt faster and bring out new opportunities from it. This is exactly what happened when the world was faced with one of the most difficult situations of this generation, the COVID Pandemic. People were forced to go under various lockdowns, confined to homes or closed spaces along with the mental pressure of staying extra vigilant and following the guidelines provided by the Government. But did these things deter the passion of going with the flow and emerge stronger out of it? The simple answer is NO. Individuals and organizations started conducting jobs, work, meetings etc. over the internet giving a huge boost to internet-based companies. One such trend was the emergence of Virtual Exhibitions. This wasn't something done for the first time; however, the adaption was very much new. Exhibitions attract huge crowds in confined spaces and also facilitate interaction with people from various countries, which was definitely not allowed considering the contagious nature of COVID virus. This led to Exhibition companies take the entire event online. This paper aims to study the concept of Virtual Exhibitions and how it was used and was able to garner huge adaptation during COVID period. The focus of the researcher is to ascertain the various ways in which this Virtual Exhibition can be retained in future with the help of Blended Exhibitions. The paper is limited due to its descriptive nature but it is anticipated that it will contribute to the various literature based on Virtual Exhibitions.

**VIRTUAL EXHIBITIONS (VEs)**

The short definition of 'Virtual Exhibition' is an exhibition whose venue is cyberspace. The detailed definition states that, "A Web-based hypermedia collection of captured or rendered multidimensional information objects, possibly stored in distributed networks, designed around a specific theme, topic concept or idea, and harnessed with state-of-art technology and architecture to deliver a user-centered and engaging experience of discovery, learning, contributing, and being entertained through its nature of its dynamic product and service offerings. (Foo, July 2008)

Depending upon the field, objectives, and outcome, the definition of the Virtual Exhibitions may vary. The basic idea behind the VEs is to make use of technology and connect people from different walks of life all around the world for different purposes. In Virtual Exhibitions, this technology is effectively used to reach out to masses with the focus on a specific task and it is exhibited in a virtual form over the internet.

**TYPES OF VIRTUAL EXHIBITIONS**

Virtual exhibitions vary from simple presentations to the Augmented Reality (AR) environment. Depending upon the objectives and availability of resources, the type of exhibitions will differ.

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**Following are some of the types of VEs, although they are not limited to it:**

- a. **Presentations/ Documentary:** In these types of exhibitions, the matter is presented in the form of slides which can include text, pictures, audio, videos etc. Content is organised in a flow with animations and transitions inserted on each slide. These presentations might be designed using various presentation platforms like MS-PowerPoint, Google Slides, LibreOffice - Impress, Prezi etc. This is one of the most used type of exhibition from pre-COVID times.
- b. **PDF:** This type of exhibition contains stationary data which does not have animations or transitions. It is a document type of representation of the content. This is another widely used exhibit type and is more suitable for the exhibits where users can go through the document and understand the content.
- c. **Workshops:** In this type of exhibition, online video conferencing is enabled wherein the items/products/services are showcased in different forms to the attendees and they can interact with the exhibitors online to get more information. In such workshops, sometimes different breakout rooms are also enabled so that the attendees can choose a particular section they would like to visit and get information for. This type of exhibition became more popular during this pandemic where physical meetings were difficult to conduct.
- d. **3D Augmented Reality/Virtual Reality:** These are the exhibitions designed using the Artificial Intelligence (AI) concept. With the use of Augmented and Virtual Reality, the entire exhibition module is designed in a 3D structure which gives the feel of the actual infrastructure and attendees can get an idea about the real version of the product. It is one of the types of VE which is getting popular with more research in AI. They require a huge amount of investment, resources, timeline and is used extensively by huge corporations or where more footfall of international participants is expected.

#### **AREAS IN WHICH VEs ARE USED**

- a. **Commercial VE:** Commercial VE is an event organized online in which goods and services are exhibited and demonstrated online with the purpose of selling it. This may vary from a basic online gallery of images to a virtual world designed using Augmented Reality and Virtual Reality techniques.

Some of the examples of Commercial Virtual Exhibitions are Virtual Trade Shows, exhibitions conducted on Social Media etc. During COVID, when businesses were physically shut and the economy was getting hindered, these trade shows served as a ray of hope especially for the traditional businesses.

- b. **Historical & Literary VE:** These are online exhibitions that are designed to narrate the historical stories that have contributed in the development of the nation or have a huge significance. Examples of such exhibitions include Restoring Hiroshima & Nagasaki - A virtual exhibit commemorating the 75th anniversary of the bombings in 2020. Presentations, Documentaries and PDF types of exhibitions are widely used in this area.

During pandemic, historians utilized their time in designing such virtual museum presentations which will make people aware about the history of the world and will not be limited to geographic location. These can be accessed by anyone residing anywhere in the world.

- c. **Educational & Scientific VE:** Educational VEs include the educational software's, webpages, training programme, online lectures, educational resource material in the form of PDF, presentations, hands on training sessions on software's etc. Educational Virtual Tours is another type of VE which is becoming popular now a days.

Scientific VEs existed from a long time in different fields. Automation of the experiments, simulation of the processes, real life experiments using Augmented Reality, Virtual Laboratories are widely used modes of Scientific VEs.

When schools and colleges were shut, teaching-learning got transformed and people tried to use all possible ways to stay connected. VE has opened new avenues for the educational domain.

#### **ROLE OF VEs**

- a. Virtual Exhibition helped in connecting the world during pandemic.
- b. Traditional Businesses got another way of marketing and they were able to take their operations online, which many were hesitant prior to COVID.
- c. Many new businesses emerged during COVID, since people were staying and working from home or had lost jobs, they had extra time and were looking for additional source of income. Due to ease of promoting businesses through social media, it was possible for them to take this leap of faith.

- d. People utilized time in developing virtual exhibit items and were involved in activities to stay engaged.
- e. Healthcare services and Government utilized it extensively to create awareness among the masses.
- f. People got exposure to a greater number of options virtually, since the travelling time and cost involved was cropped.

**BENEFITS OF VEs**

- a. It is economic for attendees since it involves no or nominal fee for attendance, also they can save on travel and stay cost.
- b. Virtual Exhibitions are available 24x7 and even after the event is over in the form of recordings and can remain as archives in a digital format.
- c. In future, updating and editing data will be easier, also these huge amounts of data will help to conduct research in this area for understanding and developing cost effective ways of conducting exhibitions and getting huge footfalls.
- d. Disseminating information and awareness has become easy by connecting people worldwide.
- e. Businesses are able to survive even during the lockdown due to availability of such options like Virtual Exhibitions. They can showcase their businesses online.

**SCOPE OF VEs IN FUTURE**

- a. VE with Augmented Reality and Virtual Reality can be useful in many fields like real estate, medicine, education, industrial products, packaging etc.
- b. Operations that are difficult to carry out and costly or hazardous in nature can be carried out using simulation models to present to the team of experts and decide the roadmap.
- c. VEs can be effectively used to reach out to every corner of the world and educate people on various issues.

**SUGGESTIONS**

- a. Virtual Exhibition is just one part of the exhibitions, it cannot entirely takeover the advantages of Exhibitions conducted physically at venues; however, they can definitely stay a part of it in future so attendees can access it freely.
- b. There should be a Blend of Physical & Virtual Exhibitions once COVID is settled. It may not be possible to go back entirely to pre-COVID times and hence it is not advisable to apply the same techniques used pre-COVID. The changes which were adapted during COVID, should be evaluated with its pros and cons, the positive aspects analysed and implemented to benefit the future.

**CONCLUSION**

Virtual Exhibitions were used in many fields before pandemic but those were not widely used and were not much popular. During COVID lockdown, when world transformed from offline to online, these exhibitions became an important tool to remain connected. Augmented Reality and Virtual Reality have enhanced the way of presentations. In the new normal, a blend of Virtual Exhibitions and the Physical Exhibitions can be effectively used in almost all possible fields. This will make exhibitions more interesting and economic for the visitors. So adaptation of VEs on larger scale along with the traditional methods can make the world of exhibitions beautiful.

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**PANDEMIC AND PEOPLES' PERCEPTION AND PREFERENCES TOWARDS READY TO EAT/READY TO COOK FOOD VIS A VIS HOME COOKED FOOD**

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**Sameer Velankar<sup>1</sup> and Kailash Anekar<sup>2</sup>**<sup>1</sup>Assistant Professor, Guru Nanak Khalsa College, Matunga<sup>2</sup>Principal, SSS. Adv. Deshpande Night College, Mulund

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**ABSTRACT**

*The pandemic has thrown the traditional way of life into disarray, resulting in the emergence of a "NEW NORMAL" in all areas of existence. Regular behaviours such as food intake (outings, dining at hotels, street food nibbling) have been disrupted as a result of government-imposed measures such as limits on social gatherings, lockdowns, work from home, and so on. Aside from government laws, many families have adopted self-discipline in various parts of life due to the fear of COVID-19 infections and the associated death toll. Immunity boosting is also viewed as a tool or weapon in the fight against COVID-19 infections. As a result, people's eating habits have deliberately changed. Many families struggled to strike a balance between the demands of work and the desire to eat healthily. Even though home-cooked food is the preferred option, eating it on a regular basis is not enjoyable. Furthermore, the insistence of quality time has eliminated the possibility of earning women, even if they are in WFH mode or a Home Maker, devoting all of their time to the kitchen for full-fledged cooking. This research paper throws light on preferences of consumers towards Ready To Cook Food/Ready To Eat food vis a vis Home Cooked food.*

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**1.0.INTRODUCTION :**

Normal food supply chain (FSC) functioning are hampered by COVID-19. Farmers, processors, logistics, distributors, and retailers make up a complicated FSC [1]. Failures or bottlenecks in any portion of the FSC have impacted other components up and down the chain during the continuing COVID-19 pandemic. According to recent research, the shock to labour supply has decreased the most[2,3,4]. As a result, the supply system has been disrupted, and commodities have been dumped or wasted on farms. The failure to harvest crops, the buildup of products on farms, and the disruption of the distribution network are all contributing to this disruption [[5]]. The shelves in grocery stores (supermarkets) have occasionally been empty as a result of the FSC disruption (a lack of manpower in packing and distributing items to retailers), which has led to hoarding and panic buying, which has resulted in a shortage of basic foodstuffs [6,7]. Many countries have imposed restrictions on the sale and export of food while increasing imports of basic goods in order to avoid a shortage. The price volatility of agricultural products has been greatly influenced by the shortage of supply in retail stores and rising household demand [8,9]. Meanwhile, a significant demand shock has been observed in the hotel, restaurant, and catering (Ho.Re.Ca.) sectors, affecting the food chain significantly [10,11].

One of the elements driving changes in consumer behavior is an economic crisis, which impacts customers mentally and financially. As a result, it is possible that public and individual attention to environmental and sustainability issues may be weakened [12]. Due to sentiments of insecurity, fear of diminished job chances, and lower economic activity during recent economic crises, many consumers have made less purchases, resulting in deserted shopping malls and restaurants. During the 2007–2009 economic crisis, many people began to eat at home rather than dine out, shifting from more expensive to less expensive cuisine. In addition, his findings revealed that, in some instances,

Consumers were more likely to eat snacks and fast food during economic crises, such as the Greek government financial crisis in 2008 and the accompanying economic recession; however, price preference was also essential, and it influenced more expensive fast food negatively [13]. The most important element in shaping consumers' spending behavior is their income [14,15]. The quality of food did not influence customer behavior during the 2008 Greek crisis, but the price paid did [16]. The impact of the 2008–2014 economic crisis in Spain was similar—consumer behavior and everyday purchasing habits transformed so drastically that consumers focused solely on price and ignored product quality [17]. Some modifications will be transient, while others will be long-term in such circumstances. According to the findings of, some Spaniards were apprehensive of depleting their food supplies owing to scarcity, as happened during the 1936–1939 civil war, and the consequence of this practice of consuming food in times of crisis has lasted to present times. Similarly, contends that the daily shopping habits of many British shoppers have not been completely abandoned, although the 2007–2009 global financial crisis modified their purchasing and spending habits. For example, the purchasing of red meat and chicken did not decrease, nor were retail fast foods preferred to outdoor restaurants. Consumers did not switch their loyalty to their favorite retailers but expressed their preference for low-cost

retailers. Furthermore, adjusting their preferences for less expensive and more staple meals did not effect all customers, as some continued to act in their usual manner. Finally, in terms of sustainability, it's worth noting that, despite the 2007–2009 financial crisis, many people's preferences for healthier, organic, and ecologically friendly foods did not change because their use was seen to provide health advantages [18].

## **2.0. REVIEW OF LITERATURE :**

Researchers and politicians are now debating the problem of sustainable food consumption habits [19,20]. Food consumption is critical to the development of a long-term food industry. Consumers impact food systems through their own food choices and eating habits [21,22], as they are the final link in the food supply chain. As a result, food consumption has the potential to have a significant impact on society's environment, economy, and well-being [23,24]. Indeed, as the world's population expands and more people move to cities, more demand for agricultural products emerges; some of these issues include agricultural industrialization, agri-food trade globalization, increasing animal protein intake in Western diet patterns, and the spread of eating habits involving increased fat intake. All of these challenges put more strain on natural resources, which has ramifications for global climate change [25,26].

The food sector has a significant environmental impact, particularly during the production phase—the Food and Agriculture Organization (FAO) estimates that agriculture contributed about 20% of global GHGE in 2017 through human activities. During the period 2007–2016, the total food system's contribution to global GHGE emissions ranged between 21–37 percent. . Similarly,[27] estimate that food production accounts for around 26% of global GHGE each year, with nearly 6% of that coming from foodstuffs lost in supply chains or thrown away by consumers. In conclusion, existing food production and consumption practises are unsustainable, and a shift to more sustainable diets and food systems is urgently required. Every participant in the food supply chain (from agriculture to manufacture, distribution and retail, consumption, and final disposal) should be held accountable for supporting sustainable food production and consumption patterns, as defined by the FAO. . Low-impact diets that contribute to food and nutrition security, as well as a healthy lifestyle for current and future generations Sustainable diets are “biodiversity- and ecosystem-friendly, culturally acceptable, accessible, economically equitable, and inexpensive, nutritionally adequate, safe, and healthful, and they maximize natural and human resources” [28]. Dietary behaviors have an inextricable environmental and health influence, as stated in the preceding statement. [29] have also established the concept of a SHARP diet, whose primary features include being environmentally sustainable, healthy, and inexpensive.

Similarly, recent research has found that animal-based diets have a greater environmental impact than plant-based foods [30,31,32], with the latter reaping better health advantages. Indeed, meat production pollutes the environment by emitting more greenhouse gases [33,34], and meat eating is thought to be harmful to one's health by increasing the risk of chronic diseases [35,36]. Consuming fruits, vegetables, and whole grains, as well as limiting saturated fats, trans fats, sweets, and salt, helps to maintain health and avoid disease [37,38].

Other problems associated with unsustainable production and consumption practices must be avoided. Overconsumption and low-nutritive-value foods are two examples of the latter, both of which can have an impact on overall emissions. Organic food consumption, on the other hand, has been warmly accepted by consumers, helping to the promotion of sustainable production and consumption patterns [39], which is seen by many as defending the environment and the welfare of future generations.

Pollution and greenhouse gas emissions are also produced as a result of a habit that is common among consumers in many industrialised countries: buying more food than is required and inefficiently managing a household's food flow. This has a significant impact on global food waste [40], with increased food waste having a negative environmental, social, and financial impact [41]. have emphasised that in order to promote sustainable practises in this industry, a holistic strategy to addressing the challenge of food waste is essential. Indeed, food surpluses should be reduced throughout the entire food supply chain, as a preventative step against food waste.

## **3.0.OBJECTIVES**

Objective of this study are framed in the context of prevailing Pandemic Situation and they are as following :

- 1) To understand the perception of respondents towards RTE/RTC products.
- 2) To understand the factor of ‘Trust’ towards RTC/RTE products.
- 3) To understand the expectations of respondents in the category of RTC/RTE food.

- 4) To Know the possibilities of further improvement in RTC/RTE Products.
- 5) To understand scope for Marketers to launch new range of RTC/RTE product in the context of pandemic.

As objectives are revolving around the Perception and Preference of consumers towards Ready TO Cook/ Ready To Eat products vis a vis Home Made Food, during pandemic. Following Broad questions (Dichotomous in response construct) are framed.

- 1]] Are RTC/RTE food easy to Process and serve than Home Made Food?
- 2]] Do people have trust on RTE/RTC products ?
- 3]] Are they good for health than Home Cooked Food??
- 4]] Do they save time in comparison with Home Cooked Food?
- 5]] Do we get different variety to eat with RTC/RTE than Home Made food
- 6]] Is it cheap then food of hotel ?

#### 4.0.METHODOLOGY :

We have carried out a survey of 50 people [Convenient Sampling Method] of different age group and people having different income and check how much they inclined to the things which are discussed in the objectives. We have carried out the survey of six major questions given in the objectives and done the analysis of the data from that. The study related to the gender , location and the six questions in the questionnaire are carried out . The study is done to understand the peoples' inclination as to RTE/RTC food or the home made food. The people life style has changed in the time of pandemic and the study is done keeping this in mind .The people during the time of pandemic are doing work from home so we have tried to check which type of food they would to keep their health good in the time of pandemic .

#### 5.0.RESULT AND DISCUSSION :

We have tried to know the different parameters and have got a mixed response . So people agreed that RTE/RTC are good while some have the other opinion . The graphs show how many people agree or disagree to the six question given in the objective and is given in the **Table 1 and Figure 1.**

Question	Agree	Disagree
1	32	18
2	20	30
3	15	35
4	30	20
5	28	22
6	30	20

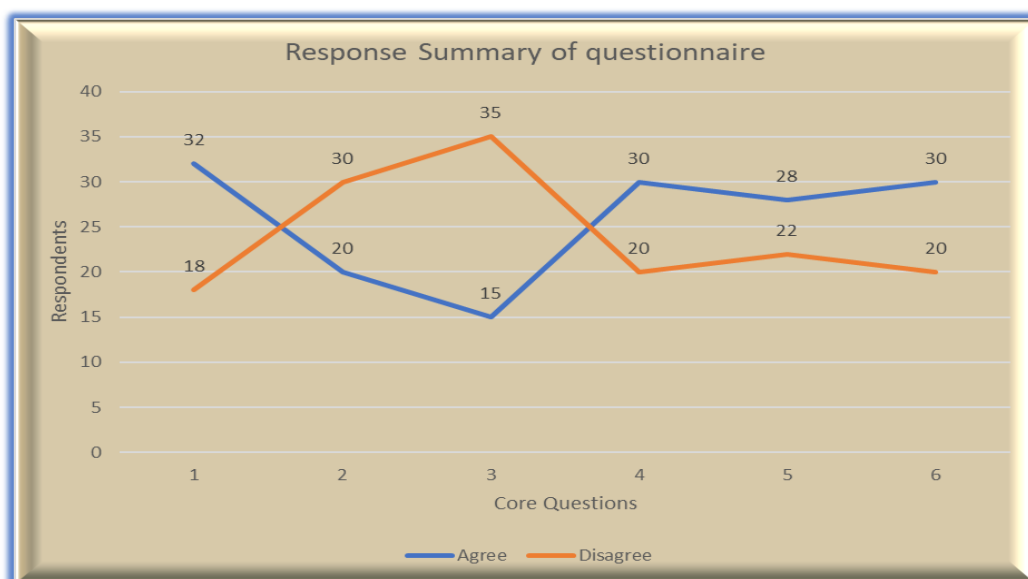
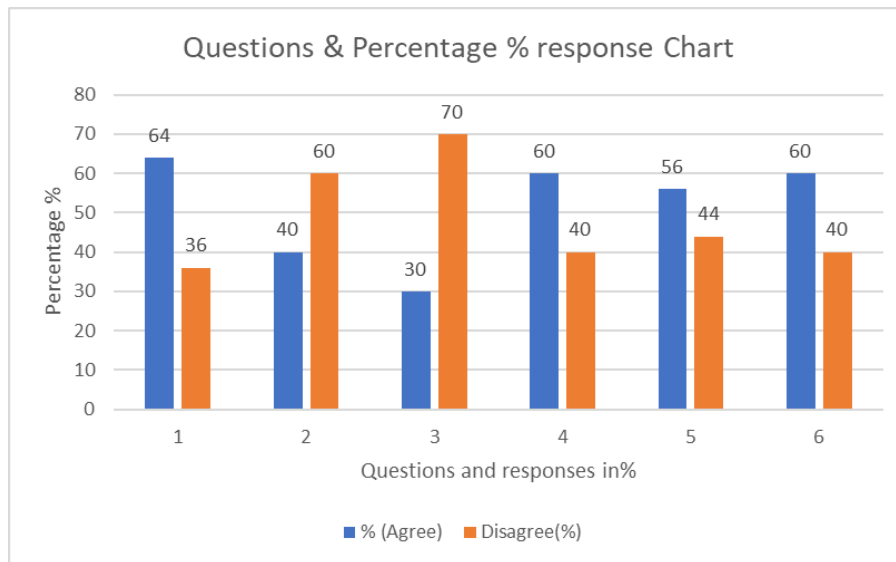


Figure 1: Graph Linked to Table 1

**Table 2: Responses to questions in % calculations**

Question	% (Agree)	Disagree(%)
1	64	36
2	40	60
3	30	70
4	60	40
5	56	44
6	60	40

**Graph Linked to Table 2****Response Interpretation Question-wise**

**Question No 1;** Where in majority of respondents have answered in favour of RTE/RTC food. In absolute numbers 32 respondents are in agreement with the statement RTE/RTC food is easy to process and serve than Home Made/Cooked Food. In percentile presentation, 64% agree that RTE/RTC food is easy and convenient compare to Home Cooked Food. This is very promising outcome as the factor of ENERGY is very crucial in busy life schedule. So If the alternative to Home Cooked food is energy saving and an answer to mundane Fatigue, then it can have a bright future, provided other concerns/ factors too addressed.

**Question No 2:** Respondents in majority (**Absolute No :30 & percentage wise 60%**) have **TRUST-DEFICIT** (DisAgreement) pertaining to RTC/RTE products. This is a matter of Concern for RTC/RTE marketers. Though RTC & RTE products are convenient and energy savers, but when it comes to TRUST or belief, concerns are there. RTC/RTE marketers have to take all Trust Building Measures to win the hearts of consumers/prospective buyers. TRUST breeds LOYALTY. So in this domain, lot has to be done by RTE/RTC products and marketers to become obvious alternative to HOME Cooked Food.

**Question No 3:** Respondents in majority ( **Absolute Nos:35 & Percentage wise 70%**) have concerns and negative perception as far as ‘Health Factor’ in Ready To Cook/ Ready To Eat Food products over Home Cooked Food. In Indian tradition, Home Cooked Food is considered as not only healthy but “ Divine” too. ‘अन्न हे पूर्ण ब्रह्म’ is thought behind the Food. RTC/RTE food marketers/processing units have to seriously work to elevate the it’s image from Compromised/Trial Food to Genuine alternative of Home Cooked Food. The Survey is an eye opener for stakeholders. In spite of Energy Savings, Time Savings features, people have lot of hesitancy about Health factor associated with RTE/RTC Food vis a vis Home Cooked Food.

**Question No 4:** Respondents in majority (**Absolute Nos:30 & Percentage wise 60%**) are in agreement with perception of TIME SAVING associated with Ready To Cook/Eat food over Home Cooked Food. This is very encouraging perception. ‘Time’ factor is very crucial in present life style. This positive mandate can be exploited by the marketers of RTC/RTE food to hold strong position in competitive food market.

**Question No 5:** Respondents in majority (**Absolute Nos:28 & Percentage wise 56%**) do agree about the ‘Variety’ Factor in RTC/RTE food segment. Life can never be monotonous. People require change and variations. Home Cooked Food has limitation as it is being prepared by Home Maker with his/her limited

knowledge. Whereas RTC/RTE food comes from different Brands/ Makers from Diverse culture/market. This perception is motivating for RTC/RTE makers as to introduce novelty in offerings.

**Question No 6:** Respondents in majority (**Absolute Nos:30 & Percentage wise 60%**) do perceive that RTE/RTC food is cheaper than Hotel Cooked Food. This Cost factor is also encouraging to budding RTC/RTE Marketers. An average consumer in India is Price Sensitive. Thereby, when it comes to take a decision, PRICE becomes major determinant or some times deterrent. So people in busy schedule, may prefer RTC/RTE products over Hotel Parcel Food to HOME Cooked Food. This factor is also encouraging for RTC/RTE marketers.

## 6.0.CONCLUSION

From our survey of 50 respondents, it is evident that People opt HOME COOKED Food as obvious Preference. The 'Health' and 'TRUST' elements are supreme in Food Perceptions and Preferences and thereby HOME COOKED FOOD is unbeatable. Whereas people, having scarcity of TIME and low on 'Energy' due to Mundane gruesome routine, are prospects for Ready To Cook /Eat food. If Ready To Cook/Eat Food makers emphasise on element of Health, Nutrition then it's acceptance level across the market will increase. In this stressed time, people have Price Sensitivity too. It is evident that, people perceive the RTC/RTE options are affordable than Hotel Served food, as an alternative to Home Cooked Food. All in all, one may conclude that RTE/RTC food makers have to work hard and strategise for IMAGE MAKE OVER from compromised food to HEALTHY FOOD. That is the only way forward to win the market and gain the 'TRUST' and 'LOYALTY'

## 7.0.ACKNOWLEDGEMENT

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**A STUDY ON CONSUMER PREFERENCE TOWARDS ONLINE FOOD DELIVERY SERVICES**

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**Mrs. S. S. Mandalkar<sup>1</sup> and Mr. Prathamesh R. Bobhate<sup>2</sup>**<sup>1</sup>Ph.D. Scholar & Assistant Professor, Department of Accounting and Finance, Changu Kana Thakur Arts, Commerce and Science College, New Panvel, (Autonomous), Raigad, Maharashtra, India<sup>2</sup>Assistant Professor, Department of Commerce, Mulund College of Commerce, Mulund (West), Mumbai-400080, Maharashtra, India

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**ABSTRACT**

*A consumer's perception always plays a vital role in understanding the decision-making process of the consumers. The traditional way of dining out has become a thing of the past now; as online food delivery systems are easy & convenient options of ordering food, people now prefer ordering food online than dining out especially during covid outbreak. This shift of people towards online food delivery systems, is the foundation behind this study. A structured questionnaire was prepared, which had four parts - preference, reliability, consistency, and problems to analyze the perception of consumers towards online food ordering services. The study gave an overall view about what the consumers' think, what uncertainties they face, and how often they rely on it for ordering from a wide range of restaurants. The Internet has endorsed everyone in many ways and the recent development is food delivering applications, where the desired food items are delivered at the user's doorstep. It has freed customers from visiting the eateries and also the long waits in restaurants are taken out of the equation; which minimized the risk of getting infected by the virus during a pandemic. This trend has changed the mindset of customers, gratifying users of different age groups & they are most likely to persist with it in times to come; as this will be the way forward considering the digital era we are living in. The online food ordering system sets up a food menu online with the help of mobile applications like Zomato, Swiggy, Foodpanda, UberEats etc. The ANOVA & frequency analysis were used to interpret the result of the data collected. The result showed that the consumers mostly prefer uniqueness in terms of price, quality, convenience and delivery.*

**Keywords:** Online food delivery services, Consumer perceptions, Convenience, Internet, Covid-19 pandemic

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**1. INTRODUCTION**

Technology has played a pivotal role in revolutionizing the food services. It has contributed to the changes in customer preferences as their dependency on technology has motivated them to do everything online consisting of getting even the delivery of cooked meals to their doorstep. Convenience is the prime factor along with the changed & fast-paced work-life pattern of customers; as they are just a click away from getting food delivered at home in almost no time by the help of these different food delivery services. Dependency on technology, convenience & also covid-19 pandemic to certain extent have turned out to be good reasons for the customers to choose services offered by different online food providers. The popularity of online food delivery is growing much faster & expectations of the users are also increasing day by day; no doubt covid-19 pandemic had a role to play in it too. This research paper is aimed at investigating consumers' views about the services they receive from different portals. This paper will also help us to understand the consumers' perception, needs and views on the basis of the result of a survey. To start this discussion, a look at the relevant literature, particularly in relation to the online food ordering and delivering services has been described below. The survey and its results, followed by findings and conclusions on how the consumers perceive the services can be used to design & develop better strategies to market their mobile applications even more successfully, to serve customers even better & by minimizing discomforts.

**2. REVIEW OF LITERATURE:**

According to Mangar Gaurav K, Arneja Ramandeep Singh & Thakur Deepti, "A study on customer perception towards hike in prices of online food delivery channels" (2020), Online Food Delivery channels have emerged in recent years which have made all the customers almost their slaves across India as most of us heavily rely upon them. At a lesser cost, these help us to order our food items with a wide variety of choices. When it comes to cost, delivery charges play a major factor in determining the price of different items through different online food channels. This research paper explains the customer perception towards their ordering capacity when delivery charges are taken into consideration by them and more often are possibly charged by these food delivery partners.

According to H.S. Sethu & Bhavya Saini "Customer Perception and Satisfaction on Ordering Food" (2016), their aim was to investigate the student's perception, behavior and satisfaction of online food ordering services. Their study reveals that online food purchasing services help the students in managing their time



better. It is also found that ease of availability of their desired food at any time and at the same time easy access to the internet are the prime reasons for using the services.

According to Varsha Chavan et al, (2015), the use of smart device based interfaces for customers to view, order and navigate has helped the restaurants in managing orders from customers immediately. The capabilities of wireless communication and smartphone technology in fulfilling and improving business management and service delivery are also playing an important role. The analysis states that this system is convenient, effective and easy to use, which is expected to improve the overall restaurant business in coming times.

### 3. RESEARCH METHODOLOGY

The research study is undertaken to observe the consumer preference towards online food delivery services during covid-19 pandemic. Research methodology has been adopted comprehensively, taking into account the scope and objectives of the study. It is mainly concerned with sources of data collection where a structured questionnaire was prepared & circulated using Google form & 102 responses were collected as a sample & MS-Excel was used as a tool to apply the desired tests on the data collected & conclusions were drawn upon.

#### 3.1 Objectives of the study

- To analyze factors influencing consumers to choose online ordering of food online
- To identify the impact of covid-19 pandemic on ordering food online
- To study about the customers satisfaction with reference to online food ordering

#### 3.2 Research Design

For this research, data has been collected from a sample of customers using online food delivery services in a view to gather insights about their experience as well as problems; when most of them are either working from home or having excess workload at workplace because of the travel restrictions imposed due to global pandemic covid-19 & also on eating or dining out has been restricted. The research was conducted using an online quantitative questionnaire (survey method). The research helped in providing relevant insights about the problem & their perception towards it. Simple Random Sampling was used. As the research was conducted using a quantitative study, all the questions were pre-planned.

#### 3.3 Sources of data:

The study is based on the primary data collected through a structured questionnaire from 102 respondents. Five-point linear scale & closed ended questions were used in some of the questions for obtaining responses in the questionnaire.

### 4. DATA ANALYSIS:

For the purpose of data analysis, a single factor ANOVA & frequency distribution method was used under the study. Here, after the analysis, the interpretation of the same is made, so as to conclude upon the objectives of the study.

**Table 4.1: Demographic profile of the respondents**

Characteristics	Categories	No. of respondents	Percentage (%)
Age	20-30	67	65.68
	31-40	16	15.68
	41-50	09	8.82
	50 & above	10	9.80
	<b>Total</b>	<b>102</b>	<b>100</b>
Occupation	Service	68	66.67
	Businessman	01	0.98
	College student	19	18.63
	Housewife	04	3.92
	Any other	10	9.80
	<b>Total</b>	<b>102</b>	<b>100</b>
Annual income (in Rs.)	Below 2,50,000	40	39.22
	2,50,000 - 5,00,000	36	35.29
	5,00,000 - 10,00,000	17	16.67
	10,00,000 & above	09	8.82
	<b>Total</b>	<b>102</b>	<b>100</b>

**Interpretation:** 65.69% of the total respondents belong to the age group of 20 - 30 whereas only 9.80% belong to the age group of 50 & above. Only 0.98% of the total respondents are businessmen as 66.67% respondents are in service. 8.82% of the respondents are having annual earnings more than Rs.10,00,000/- whereas 39.21% are having earnings below Rs.2,50,000/-.

#### 4.2 Hypothesis of the study:

1. **H<sub>01</sub>:** There is no significant difference between age and consumer preference towards online food delivery services during Covid-19 pandemic

ANOVA						
Source of variation	SS	df	MS	F	P-value	F crit
Between Groups	555.8824	1	555.8824	1.370144	0.286169	5.987378
Within Groups	2434.266	6	405.711			
Total	2990.148	7				

2. **H<sub>02</sub>:** There is no significant difference between the occupation and consumer preference towards online food delivery services during Covid-19 pandemic

ANOVA						
Source of variation	SS	df	MS	F	P-value	F crit
Between Groups	0.4	1	0.4	0.00054	0.982028	5.317655
Within Groups	5925.083	8	740.6354			
Total	5925.483	9				

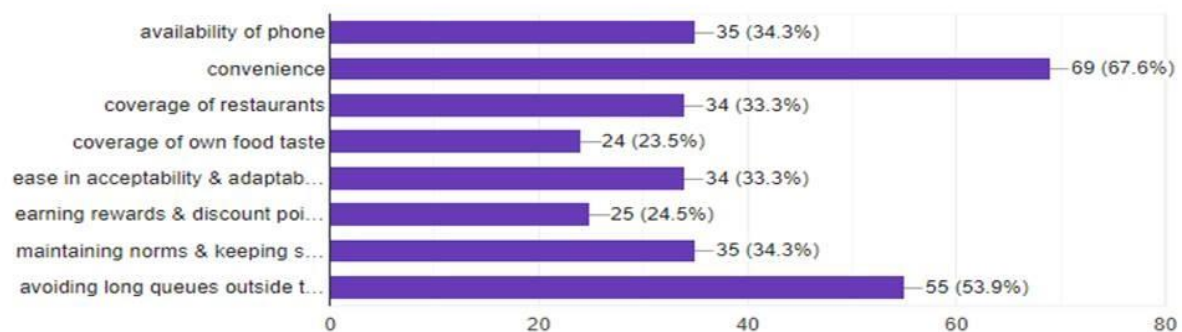
3. **H<sub>03</sub>:** There is no significant difference between the annual income and consumer preference towards online food delivery services during Covid-19 pandemic

ANOVA						
Source of variation	SS	df	MS	F	P-value	F crit
Between Groups	0.5	1	0.5	0.0023	0.963304	5.987378
Within Groups	1304.177	6	217.3619			
Total	1304.677	7				

**Interpretation:** The significance values (p) obtained are 0.286169, 0.982028 & 0.963304 for respectively, which are greater than 0.05, we can't reject the null hypothesis. Thus, it can be concluded that there indeed are no significant differences among customer preferences towards online food delivery services, when classified by age, occupation & income levels respectively.

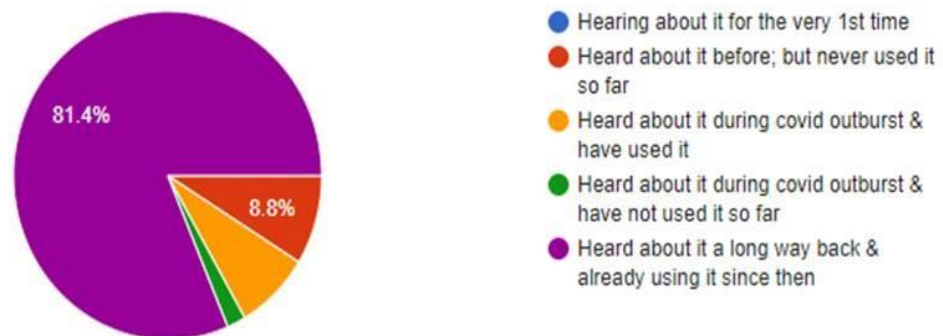
2. My preference towards use of online food delivery services is mainly because of following reasons (can tick more than 1 option)

102 responses



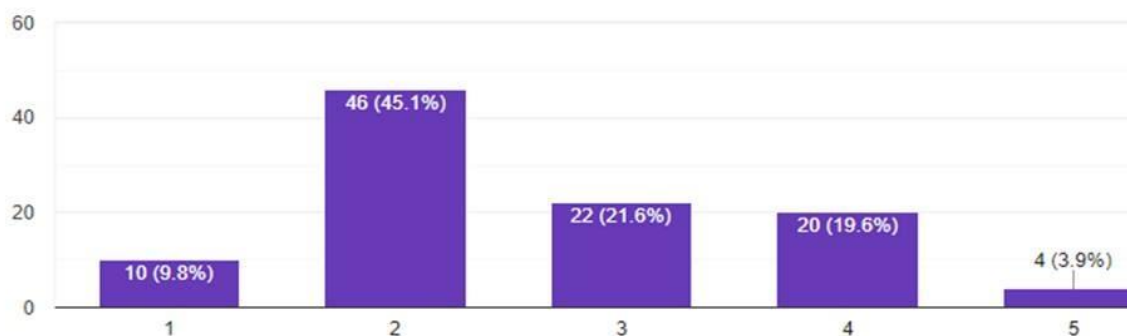
1. How aware am I, about various online food delivery services?

102 responses



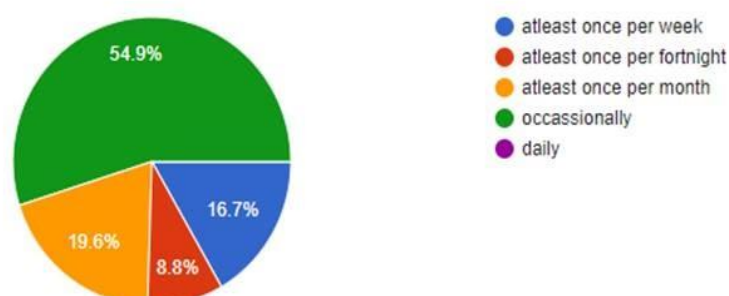
20. How satisfied I am with the overall experience, as of now with the online food delivery services?

102 responses



6. How often do I rely on online food delivery services for fulfilling food requirements?

102 responses



## 5. FINDINGS & CONCLUSION

There is no significant difference among customer preferences towards online food delivery services, when classified by age, occupation & income levels respectively.

Amongst all the available options, Swiggy seems to top the list in popularity followed by Zomato. Cumulatively, around 67.6% of the customers believed convenience is the most important reason for ordering food online. 72.5% customers prefer to order online food as a dinner & 54.9% do order food occasionally. It was also observed that 55.9% customers do prefer UPI payments as a payment option; while ordering food online. Almost 81.4% customers already had an idea & were using online food delivery services before covid-19 pandemic. 45.1% of the customers also were found to be satisfied w.r.t. online food delivery services as of now, as per our study.

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- ❖ <https://www.ijitee.org/wp-content/uploads/papers/v8i7s2/G10520587S219.pdf>

## 7. Appendix:

Link for the structured questionnaire - <https://forms.gle/qzXSvh9oePnZP4yG7>

## INTELLECTUAL PROPERTY RIGHTS AWARENESS AMONGST THE COMMON MAN

Eshita Pravin Kasar

## INTRODUCTION

## Meaning of IPR

IPR can mean the legal rights that result from the intellectual act in art industry, science, literature and artistic sectors. Various nations have the laws and orders to safeguard IP for two main reasons:

- 1) To give judicial protection to the rights of creators/authors and the rights to access those creations for the general public.
- 2) To nurture, as a deliberate act of the policies laid down by the Government and to promote fair trading, contributing to the socio-economic development.

To sum up, one can say that IP laws mainly aims to protect the artists, producers, creators etc. by granting them limited rights with respect to time, to control the use of such products or services. These rights are applicable only to the rights that are a result of human intellect and not to the rights related to physical properties.<sup>1</sup>

Types of IP in India<sup>2</sup>

-Industrial

-Non-industrial

**Patent:** A patent attempts to safeguard the style of a product or a process which is subjected to novelty and innovative step. The term for the patent is 20 years from the date of its application. Patents can be Process patent and Product patent.

**Trademark:** A trademark is a word, phrase, symbol, or design that differentiate the source of products/goods or services of one business from the others. Trademarks include service marks, certification trade mark, collective mark etc. It can be registered for a period of 10 years and can be renewed.

**Geographical indication:** The term Geographical Indication (GI) is a symbol used on goods that have a specific geographical origin and retains qualities or a reputation that are visible to that origin. In order to be a GI, the symbol must identify the goods having its origin in a particular place.

**Design :** Design means the shape, style, size, structure, pattern etc combined thereof and is applied to an article which can be either in 2D or 3D by a process which can be mechanical or manual, either separately or in combination. However, it does not include any trademark or any other mark given under the Trade and Merchandise Marks Act, 1958 or Copyright Act 1957.

**Copyright:** Copyright relates to expression of ideas in material form and includes literary, musical, dramatic, artistic, cinematography work, sound recording, and computer programme. It is generally for lifetime of the author, plus 60 years after his death.

## Common man

The term man is well known to all as many individuals come under this category. There is no specific meaning of this term but one can say that a common man is someone who is the undistinguished commoner lacking class or rank distinction or special attributes.<sup>3</sup>

## OBJECTIVES

- To find out / understand about the knowledge of IPR amongst different generations.
- To study the impact of IP laws on different classes of the society.

## HYPOTHESIS

Attitude, knowledge and education influences the awareness of Intellectual Property Rights among the common man in India.

## Why should the common man know about IPR?

With the increasing focus in inventions, technology, start-ups, research, cross border transactions etc the common man must know about the IP laws to safeguard their inventions or to make their start-up into a well-known company. Also, with the increase in the CSR activities and changes adopted by the countries towards

innovations with regards to sustainable development the need to understand the IP's has also increased. Many commoners have lost their jobs due to COVID-19 and are finding their way in new business ideas. These ideas need to be protected which can be done with the Patents Act, 1970. Also, a company started by an individual needs to be protected from infringement by others which is possible with the laws that are mentioned in the Trade Marks Act, 1999. The global pandemic has also brought many artists together who in turn have created new styles in literally, dramatic, musical and many other fields. These rights of the performers and artists are protected by the Copyright Act, 1957. The sign on the goods of specific geographical origin of a particular place would help consumers buy genuine products which can be understood in the Geographical Indications of goods (Registration and Protection) Act, 1999. With the considerable progress in science and technology, it has become necessary to provide protection to registered designs and to promote design element in an article of production. These designs can be in 2D or 3D and are protected by the Designs Act, 2000.

**IP and Human Rights Reconsidered:**

The Universal Declaration of Human Rights (UDHR) identifies IP as a human right globally. It has been contended that all IP is not favourable to human welfare and that actual physical well-being should be at primary position in attributing IP rights. This argument in the UN declaration is not perfect and many alternative problems relating to physical benefit might be preferred than the ascertained IP rights.

The United Nations and Intellectual Property:

Article 27 Of UDHR talks about Intellectual Property being styled as a global human right. It states that, "Everyone has the right to the protection of moral and material interests resulting from any scientific, literary, or artistic production of which he is the author."<sup>4</sup>

The belief in such cases without any doubt is in the western notion of property rights. It can be concluded that it is akin to the ownership of property (immovable), people also have an associated right to their ideas, creations, and inventions. The United Nations is owned with the charge of many IP related right. But it's ranking on IP followed by the duty to carry out its arrangements in order to spread about the universal IP protection are not compatible with other goals especially relating to the physical and psychological benefit of mankind.

Under the UDHR, the registered trademark for a MNC is in same position as the patent of any pharma company. Its place is confronted by many developing countries, problem being the same. Prime Minister Indira Gandhi of India said about these problems when she argued the following –

Affluent societies are spending vast sums of money understandably on the search for new products and processes to alleviate suffering and to prolong life. In the process, drug manufacture has become a powerful industry, subject to the same driving considerations of other big industries, that is, concentration on profit, fierce competition and recourse to hard-sell advertising. Medicines, which may be of utmost value to the poor nations can be brought by us only at exorbitant prices, since we are unable to have adequate independent bases of research and production. This apart, sometimes dangerous new drugs are tried out on populations of weaker countries although their use is prohibited within the countries of manufacture. It also happens that publicity makes us victims of habits and practices which are economically wasteful or wholly contrary to good health. My idea of better ordered world is one in which medical discoveries would be free of patents and there would be no profiteering from life or death.

Article 27 might also stand as an issue in relation to other articles of the UDHR. Stating an example of Article 25 that talks about the universal right of a person to a basic standard of livelihood and good health for himself as well as his family. It is inclusive of basic food, clothing, shelter, primary health care and required social services and the right of security in case of unemployment, ill-health, old age etc.

The battle with Article 25 is visible when IP protection created boundaries to access the things which helps humans in improving their physical well-being. By the promotion of IP as a right, the Declaration gives the authors important path in the quashing any liability to advocate the growth at national level even though the producers arguing for bigger and better access to international markets and safeguarding IP rights in those markets.<sup>5</sup>

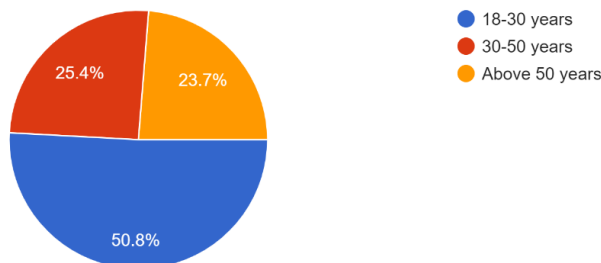
**DATA ANALYSIS AND INTERPRETATION:**

When a common man hears the word 'Intellectual Property Rights' the first thing that comes to his mind is that it is some right that is related to the tangible property like land, building, house etc. or something that gives right to others to use their property or a right that any builder possesses. Basically, it is interpreted that Intellectual Property Right is the right related to an immovable property. On the other hand, some of them are

not even aware of or even heard the name Intellectual Property in their life. Very few individuals have heard about what actually these rights are but are not aware about its value.

Age

59 responses

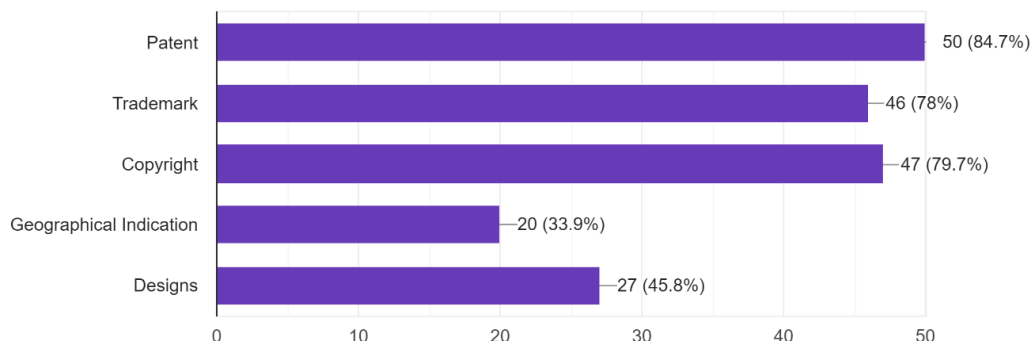


From the above, we see three different generations forming the age group. It can be analysed that the age group between 18-30 years comprising of the young generation is the most aware about the IPR. Second forms the age group between 30-50 years which is of the middle generation. And lastly is the generation of the elderly who aren't very much familiar with Intellectual Property.

It is seen that the youth is more aware about these rights as they are familiar with the use of technology which is the best source to find any kind of information. It is a need that the youth be aware of these rights as they are the future of the country.

Which of the following types of Intellectual Property Rights are you aware about?

59 responses



From the above one can simplify that the common man is more aware about Patents which are a part of current news due to the COVID-19 situation. From the survey of 59 individuals, 50 are aware about patents which form around 84.7%. Next in line is Trademark which is known to about 46 individuals which is around 78%. Copyright being third in rank is known by 47 individuals which is around 79.7%. Geographical indications and designs are not much familiar to the common man. Design as an Intellectual Property is known to about 27 individuals that is around 45.8% followed by Geographical Indications known by only 20 individuals that is 33.9%. Hence it can be presumed that the common man is not fully aware of all the Intellectual Property Rights in India but has heard about a few of them.

From the above analysis it can be seen that the common man does not have very much knowledge and also are not often heard in their daily life about the IP laws in India. Therefore, it has been found that he is also not familiar with the differences between these rights and have often not come across these words in their lives.

## CONCLUSION:

In 2019 India's position rose to 36 from 44 which in 2018 in the International Intellectual Property (IP) Index. The annual view of the International Patent system administered by WIPO claims that only 6% of the (PCT) were filed from India and most of them being the youths.<sup>6</sup>

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Thus, it is the need of an hour that the common man becomes aware about the IP rights as it is also a Human Right according to the UDHR. The Government and other bodies must take some steps to educate the common man about the Intellectual Property Rights and give it the same importance as any other rights in India.

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**ECONOMIC PLIGHT OF TEACHERS OF PRIVATE DEGREE COLLEGES OF MUMBAI UNIVERSITY FROM THANE DISTRICT DURING COVID-19 PANDEMIC**

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**Mr. Ajay S. Shelar**St. Paul Degree College, Ulhasnagar (E), Dist. Thane, Maharashtra, India

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**ABSTRACT**

*The relentless Covid-19 pandemic has affected all the organizations cutting across all the sectors globally. But since the education sector doesn't fall under the essential services category it is the most ignored one. That too, the unaided institutions are worst affected and saw unwillingness of the students to enroll for the academic year in the first year of pandemic. The private institutions were unable to generate revenue due to lost admissions, the inability of existing students to pay their pending fees, and late payment of the fees. The employees of such institutions, most belonging to the teaching profession, are the highly affected ones economically. Many teachers of such institutions either lost their jobs and had to engage in menial jobs for survival or accept the downgrade in their already meager salaries. As usual, there was no government aid for these private institutions or teachers in these dire times and the teachers are left to tender to their economic woes by themselves.*

*The data for the study was collected using a purposive sampling method from a group of teachers from different private degree colleges of Mumbai University in the Thane district. The survey was conducted using an online questionnaire and analyzed using descriptive statistics. The data shows that many teachers have either lost their jobs or surviving on a reduced salary which has not been restored since the first lockdown. This is compounded by the fact that the teachers from private colleges have already been paid abysmally low. Most of the teachers are also not covered under any social security schemes and are severely affected economically by the pandemic. The data also shows that teachers have no financial immunity from their employer institutions, forcing them to rely on loans or credits, having consequences to teachers' profession, standing, and livelihoods.*

**Keywords:** Covid-19 pandemic, Unaided college teachers, Economic hardship, Education, Inequality

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**INTRODUCTION:**

The COVID-19 virus, first identified in December 2019 in Wuhan, the capital of China's Hubei province has spread globally resulting in the ongoing coronavirus pandemic (Hui et al., 2020). The resultant health crisis has completely changed the lives and perspectives of all people affecting every sector in the economy in India and across the globe (Chaudhary et al., 2020). Noting the seriousness of the Covid 19, Lock down was ordered in India under the provisions of the Epidemics Diseases Act, 1897 and the Disaster Management Act, 2005. Several state governments have been compelled to clamp lockdown in different modes and schedules to contain the surging pandemic. Almost all the commercial establishments, industrial units, transport systems, educational institutions and even government offices except emergency services, have come under lockdown leaving many industries bleeding (Roy, 2021).

To reduce their financial losses, many industries have resorted to downsizing which has affected informal sector and private organizations' employees severely (Jackson et al., 2021). Majority of the workforce lacked social protection and access to quality health care and have lost access to productive assets. Many are unable to feed themselves and their families without the means to earn an income during lockdowns. The pandemic has destroyed the job market and placed millions of livelihoods at risk. Working population in the informal and private sector suffer from a lack of safety and employment opportunities. Many of them are spurred to continue working due to low and irregular incomes and a lack of social support. Many of them may have resorted to negative coping strategies, such as distress sale of assets, predatory loans, etc. owing to expulsion from work or pay cuts. (Chriscaden, 2020).

The lockdown has compelled many educational institutions all over the world to cancel their educational practices and to implement online modes of learning (Jena, 2020). The educators and the students who were initially confused learned to cope up with the situation of this sudden crisis (Adedoyin & Soykan, 2020). But it cannot be ignored that most of the teachers in private-unaided educational institutions in India have either lost their jobs or endure pay cuts and are struggling to bring food to the table (Ramakrishnan & Gowda, 2020). According to the All-India Survey on Higher Education (AISHE), 2020 report, at all India level, 65% of the total colleges are private unaided colleges. The Indian state which is following privatization policy, has withdrawn from providing higher education resulting in the enormous growth of private higher educational

institutions (Kannan & Suryaprakash, 2021). The Covid-19 induced health crisis has forced employees from such institutions, mostly teachers to engage in menial occupations including selling vegetables on streets and working in the fields while some have become daily-wage labourers, insurance and bank agents in their search of a livelihood (Gaikwad, 2020).

**OBJECTIVES OF THE STUDY:**

The objectives of the study are:

1. To understand the economic impact and financial pressures experienced by the unaided private degree college teachers during the COVID-19 pandemic.
2. To understand the impact of the pandemic on the working and living conditions of unaided private degree college teachers.
3. To analyze the measures taken by the unaided private degree college teachers to cope up with the ongoing financial crisis.

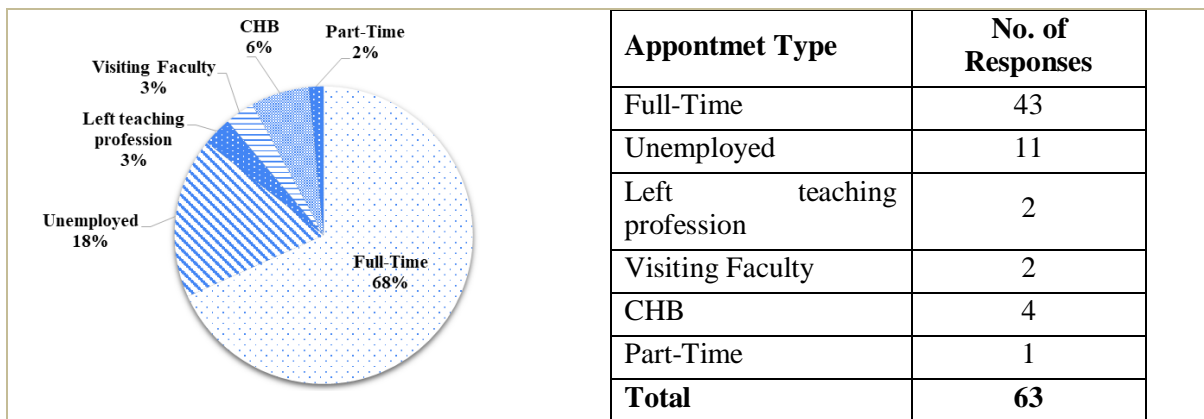
**METHODOLOGY:**

In light of the COVID-19 pandemic, a structured questionnaire was developed to assess the impact of the Covid-19 pandemic on the economic condition of private degree college teachers of Mumbai University in the Thane district. The researcher approached a heterogeneous group of teachers working or who were working in various degree colleges of Thane district affiliated to Mumbai University. The researcher used the purposive sampling technique (Kothari & Garg, 2019) to collect data. The measure of central tendency, primarily simple average, has been used to analyze gathered data. A pilot study was conducted among a few private degree college teachers in Kalyan, and based on the feedback received from them, the questionnaire was improved and finalized. The pilot-tested questionnaire-based survey was conducted among unaided degree college teachers in the Thane district. The questionnaire was developed using Google forms, and the web link to the survey questionnaire was shared with the focused group of teachers. The researcher followed all ethical guidelines about the anonymity and confidentiality of respondents and their responses. The potential respondents were approached using personal contacts with teachers in the Thane district. Later on, To widen the reach of the survey and thereby reduce the element of biases in the study, the snowballing method of data collection was used wherein the participants were requested to circulate the questionnaire among their acquaintances. The researcher was aware that the survey would be limited in its reachability given the prevailing digital gap among teachers. Only teachers possessing or having access to a digital device such as smartphones, laptops, tablets were able to respond and many teachers affected by the access gap in terms of hardware may not have been able to take part. Also, It was impossible to access teachers in any other way, given the COVID-19 restrictions on movement in the state. By 8th August 2021, the survey was administered to over 120 teachers. However, after repeated follow-ups, 75 teachers have responded with their filled responses of which 12 teachers either did not belong to the unaided section or were not from the degree colleges of Thane district and were excluded, and only 63 teachers were included in the study.

**Analysis of the Data and Research Findings:**

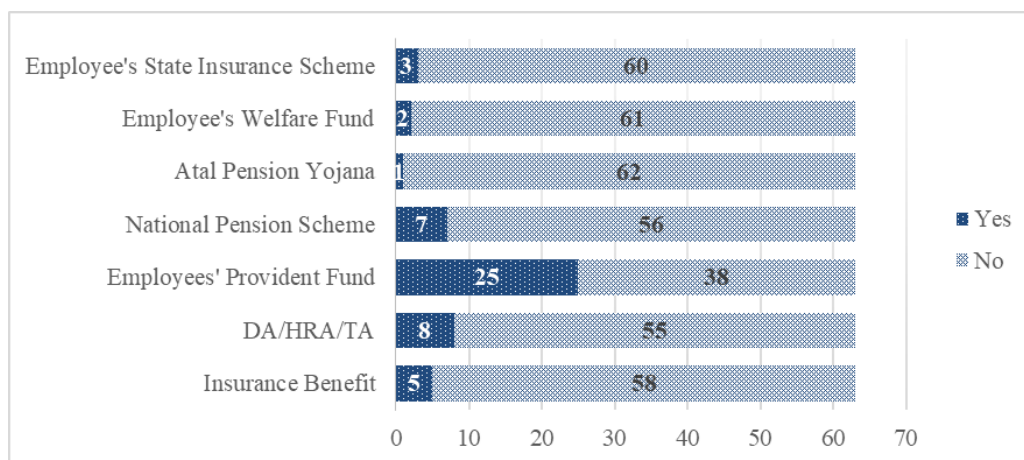
Out of the 63 eligible respondents, 65% were female respondents whereas male respondents were 33% and 1 respondent preferred not to disclose his/her gender. The average age of the respondents is 37 years ( $SD=7$ ). The 78% respondents are married, 18% unmarried, and 4.8% did not disclose their marital status. The responding teachers have an average 9 years of teaching experience ( $SD=4$ ). The number of dependent family members of the respondents ranged from 0 to 8 ( $M=2.73$ ,  $SD=1.61$ )

The 89% respondents are Assistant Professors, 8% are professors and 3% worked as visiting faculty or on clock-hour basis. The 43 are appointed as Full-Time faculty, 7 worked as either on clock-hour basis or part-time or as a visiting faculty. The 2 respondents were engaged in other economic activity leaving their teaching profession after the lockdown. The 11 respondents are left unemployed during pandemic despite having qualifications upto post graduation and the 4 of them were released from their duties by their employer institutions.

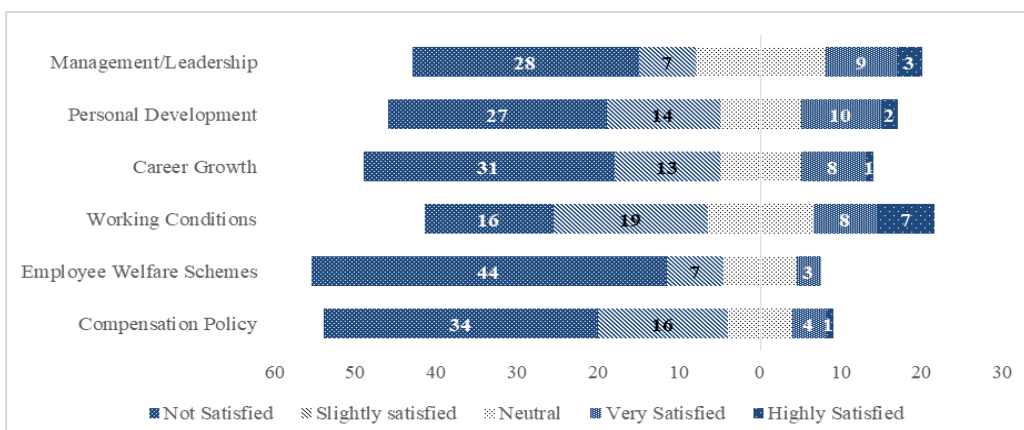


The 94% respondents have completed their post graduation. Among 63 respondents, 31 (49%) fulfilled the University Grants Commission (UGC) qualifying criteria (has PhD or National Eligibility Test or State Eligibility Test) to be an assistant professor but surprisingly 5 of them are not in the teaching profession anymore. Only 7 respondents had university approved appointments and 1 is in process of approval. Only 6 of the qualified respondents earned either Fifth, Sixth or Seventh UGC pay scale and 7 were paid the Institutional pay scale whereas 38 were getting consolidated pay which is usually very low and differs depending upon the location of the college.

The 17 respondents did not have any change in their salaries after the lockdown, whereas 33 teachers had to face reduction in their salaries; of which 21 had to bear a pay cut within a range of 25% to 50% and 10 respondents had to face more than 50% reduction in their salaries. In the second year of the pandemic and the start of the next academic year only 6 teachers' salaries were restored to pre-covid levels, whereas 16 teachers are experiencing further decrease in their salaries. The 19 respondents were receiving their salaries on a fixed date every month, 22 had to face occasional delays in their salaries disbursement.

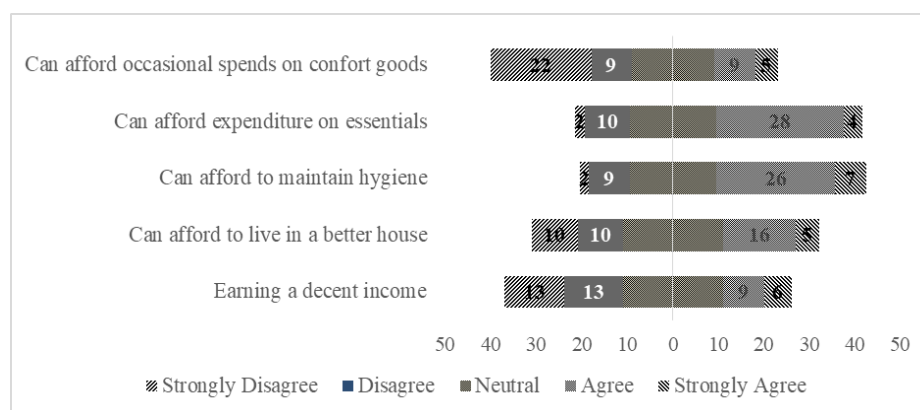


It can be observed from the above chart that only 3 respondents were registered under ESIC, 1 teacher in APY, 7 in NPS and 25 in EPF. Only 8 teachers were getting either dearness or housing rent or travelling allowances. Only 5 respondents have health or accidental insurance benefits from their employer institutions.

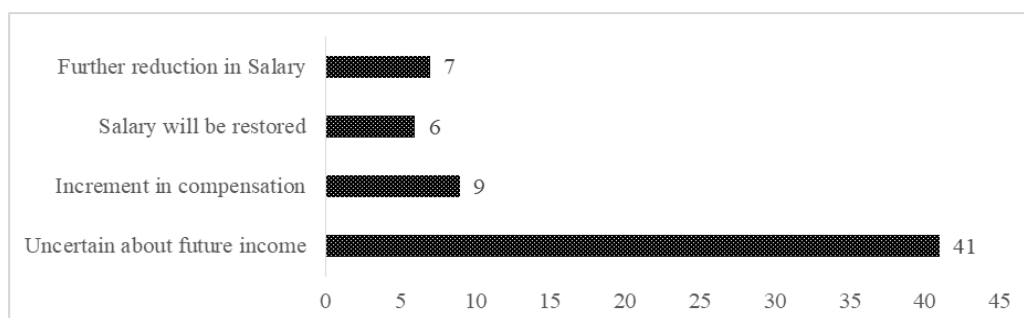


The above chart depicts the data of a 5 point likert scale of employee satisfaction level. It can be seen that a maximum of the respondents were not satisfied with all the six factors of employee satisfaction with their respective employer institutions. On the question of whether the respondents received any financial support from their employer institutions in time of need either during the pandemic period or before that, only 2 responded positively. Of the 13 respondents who are currently not engaged with any degree college, 2 left the teaching profession in search of the better opportunity in other sectors, 5 respondents left the institution because they were not satisfied with their earnings and further decrease in their salary due to Covid-19 imposed lockdown. Five of the respondents had been laid off by their employer institutions, and one respondent left the job due to health reasons.

The 23 respondents were lone bread winners in their family whereas 40 respondents acknowledged that they have other earning members in their family, mostly their spouse (nearly 27 respondents). Fifty-four (86%) respondents agreed that the salary income earned by them was not enough to meet their monthly expenses, and 28 of them had engaged themselves in other economic activities to fulfil their monthly household expenditures. During the pandemic period the 29 (46%) respondents had to take a personal loan from the bank or credit from their near and dear ones. In the case of 30 respondents either them or their family member/s suffered from medical conditions during the pandemic which affected 15 respondents' economic condition severely.



The above chart describes the living standard of the respondents. While most of the respondents agreed that they can afford expenditure on essential goods and maintain hygiene in and around their houses; some of them did not deny the fact that they find it difficult to spend money on comfort goods. Most of the respondents confessed that their salary income does not justify their qualifications and standing in the society. Only 11% respondents said that the lack of money does not keep them from doing the things they wish to do, while 40% felt that the lack of money sometimes debar them doing the things that they wish and remaining 49% feel that the lack of money either always or quite often prohibits them doing the things that they wish to do.



Above chart shows the future outlook of the respondents. It can be clearly seen that whoppingly 65% (41) of the respondents are uncertain about the future salary payment from their hiring institutions while 11% are in the fear that they will have to face reduction in their salaries. Remaining 24% (15) were positive about their future income as they felt that either their salary will be restored to pre-pandemic level or they will get an increment in their compensations.

## CONCLUSION:

The study has attempted to investigate the ground realities of the higher education system in the district of Thane, which is one of the few industrially advanced districts in the state of Maharashtra. The teachers of private unaided degree colleges are suffering silently from the lacunas in education system of India.

The analysis of the data clearly indicates that many teachers are under financial distress and they have found no respite neither from the government nor from the management of their employer institutions. The justification that the revenue of private educational institutions have taken a huge hit due to the pandemic does not hold ground as many of them have continued admissions of students and collected fees from the students. Arbitrary layoffs and pay cuts have forced several private unaided degree college teachers to take up odd jobs to provide for their families during the novel coronavirus pandemic. Even before the pandemic, private-unaided college teachers received below-par salaries, did not enjoy any social security benefits and were forced to engage themselves in alternate sources of income robbing them of their quality of life creating a negative impact on their personal, emotional, familial, social and financial well-being. In the absence of any state regulations of private higher educational institutions, matters relating to the working conditions of teachers from private unaided higher education institutions cannot be resolved.

#### **LIMITATIONS:**

This study was conducted on a small sample of teachers from a selected private unaided degree colleges within Thane district using limited tools. Especially, the data was collected during lockdown period with restricted access to the resources, hence the results cannot be generalized to a larger population.

#### **SIGNIFICANCE AND IMPLICATIONS:**

This study would be helpful to educators, institutional managements, government bodies and policy makers to realise the sufferings of the teachers working in private unaided higher educational institutions and take measures to restore the prestige of the teaching profession and improve their working conditions. The study can be used as a hypothesis for the future exploration of the higher education system in the state and in the country.

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**TO STUDY THE IMPACT OF T.V ADVERTISEMENTS ON THE BUYING BEHAVIOUR OF CONSUMERS OF DOMBIVLI CITY WITH REFERENCE TO PERSONAL CARE AND HOUSEHOLD CLEANING PRODUCTS DURING COVID-19**

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Usha Gupta

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**ABSTRACT**

*This study investigates the “To study the impact of T.V advertisements on the buying behaviour of consumers of Dombivli city with reference to personal hygiene and homecare products during Covid-19”. The main aim of this research was to evaluate the impact of T.V ads on its viewers and to explore and find out the behavioural changes in buying decision towards personal care and household cleaning products during Covid-19 among consumers on viewing T.V advertisements. Data were collected from 256 respondents comprising consumers in Dombivli City. Google form questionnaire survey was used as a tool of data collection and simple random sampling as technique. It covers demographic characteristics like gender and age group of the respondents. The study shows research of the statement of the problem and need of the study.*

*Keywords: Covid-19, personal care and household cleaning products, behavioural changes, buying decision.*

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**INTRODUCTION:**

In the era of globalisation life is difficult to consider without mass media. Media plays a significant role that includes to inform, entertain, aware and invade people. Media are said to be one of the major factors of social change.

Despite the internet's popularity in the world of modernisation, television remains a steadfast medium in most Indian households and one of the most effective forms of advertising. TV is a screen technology that is designed to meet the needs of advertisers who are looking for transparent, reliable data and different perspective. It is the unique fusion of reach and the huge volume of time spent watching TV that makes it such a mighty form of advertising.

An advertisement is an element of integrated marketing communication, which is used to promote or sell a business product or service. Advertising is nothing, but a paid form of non-personal presentation or promotion of ideas, goods or services by an identified sponsor with a view to spread information concerning an idea, product or service and sell the product or increase the sale volume.

TV is the most reliable form of advertising and remains most likely to make consumers / viewers laugh, move them to tears or trigger emotions. To refer information searches about a product and to make purchasing decisions customers are attracted to TV media advertisements. TV ads reach its viewers when they're the most attentive and allows to convey message with sight, sound, and motion which makes it a unique idiot box that stimulates viewers' emotions with its different types of advertisements. Advertisements serve a public purpose by spreading awareness among the masses. They help in educating the viewer about an issue or concern.

**Television Advertising:** - Television Advertising is one of the most expensive forms of advertising. Television Advertising is more illustrative than any other media used for advertising. Television advertisement is a form of advertising in which goods, services, business, ideas etc. are promoted through the medium of television. A huge number of populations spend more time on watching TV per day as compared to other media. Television advertising uses the blend of visual, colour, sound & movements to create more effective impact. TV has proved its credible power in influencing human behaviour repeatedly. TV Ads reaches a wider audience in a single exposure.

**Advertising Appeal:** Advertising appeal can be defined as the degree of drawing consumers' attention and enhancing their desire to increase their product purchase intention. Advertising appeal can be classified into two: i) rational appeal and ii) emotional appeal.

i) Rational appeal can be defined as the degree of rationality that focuses on appealing a rational purchase. The appeal drives consumers' interests by giving reasons to buy. It emphasizes on the extent of utility that a product or service is able to give so as to achieve a function or interest which a consumer desire.

ii) Emotional appeal can be defined as the degree of stimulating consumers' purchase intention by arousing their positive or negative emotions.

**Consumer Buying Behaviour:** In the marketing context, the term buying behaviour is the decision processes and acts of people involved in buying and using products. Consumer behaviour can be defined as the decision-

making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services.

Consumer buying habits are continually evolving, and the ways that businesses think about them have changed too.

Consumer is an individual who purchase goods and services from the market for his/her end-use is called consumer. In simple words, a consumer is one who consumes goods and services available in market (Offeh, Addo & Donkor, 2013) [12].

**Covid-19:** COVID-19 is the disease caused by SARS-CoV-2, the coronavirus that emerged in December, 2019.

COVID-19 can be severe, and has caused millions of deaths around the world as well as lasting health problems in some who have survived the illness. The coronavirus can be spread from person to person.

Awareness for homecare and personal care products has increased among consumers in the wake of the Covid-19 pandemic. To help protect against the deadly virus – hand hygiene and the hygiene of frequently touched surfaces is significant. While hand hygiene is critical, the relevance and importance of surface disinfection cannot be ignored. Consumers have developed the urge to maintain hygiene, at a personal level as well as at home, to reduce the chances of infection. The personal hygiene market is set to cross \$15 billion by 2023, and the hand sanitizers segment alone will be worth more than Rs 2000 crores by the year 2025. (Economic times)

#### **RESEARCH OBJECTIVES:**

##### **Objectives of the study are:**

1. Know attitude of consumers towards advertisements.
2. To evaluate the impact of T.V ads on its viewers.
3. Identify the factors influencing most consumers while making buying decision.
4. To explore and find out the behavioural changes in buying patterns of consumers towards **personal care and household cleaning products during Covid-19** viewing T.V advertisements.

#### **HYPOTHESES:**

**H10:** Exposure to T.V advertisements does not lead to change in buying behaviour of consumers.

**H1a:** Exposure to T.V advertisements lead to change in buying behaviour of consumers.

**H20:** The degree of impact on consumer buying behaviour is not influenced due to gender while exposure to T.V advertisements.

**H2a:** The degree of impact on consumer buying behaviour is influenced due to gender while exposure to T.V advertisements.

#### **LITERATURE REVIEW:**

1. Advertising is a subset of integrated marketing communication and promotional mix which is one of the 4 elements in the marketing mix, comprising product, price, place and promotion. Advertising is a promotional strategy used in creating product awareness in the minds of consumer to make buying decision (Latif & Abideen, 2011)
2. Consumer buying behaviour is defined as the psychological, emotional and physiological activity that people are engaged in when choosing, purchasing, using and disposing of products and services in order to satisfy individual desires, needs and wants. (Schifman & Kanuk, 2009).
3. Khan (2016) defined consumer behaviour as the decision-making procedure and physiological activity involved in acquiring, evaluating, utilising and disposing of goods and services. Therefore, consumer behaviour has been always of keen interest to marketers.
4. Advertisement has been playing a very prominent role in order to attract the consumers to buy various products, goods or services of marketers. Variety of media available to advertise has increased over the years and such media leaves a strong impact on the consumers buying decision making ability. Television advertising is a very effective tool of communicating message to its target market as it has the ability to blend video & audio communication and thus this makes advertisements a significant medium to create awareness among people of any products. (Sonkusare , 2013).



5. In the opinion of Das (2011) there are several other factors which can influence the consumer for purchasing the product other than the television commercials. She says that the other factors like need or demand of the product, affordability to buy, brand image and customer loyalty, peer groups can be the factors other than the television ads. However, she agreed that it can provide awareness about the product and services to the consumer.

6. Heath and Stipp (2011) talks about the research conducted on the people to know how the mood and attitude of audience effect on their perception while watching the advertisements on Television also the creative and interesting advertisement will be effective on the consumer's psychology and also helpful for making buying decision.

#### SIGNIFICANCE OF THE STUDY:

It is hoped that the study would significantly contribute to the already existing body of knowledge, particularly, on T.V Ads effects and the on the influence of television advertisements on consumers buying behaviour.

#### SCOPE AND LIMITATION OF THE STUDY:

This study is set to ascertain the effects of television commercials or advertisements of healthcare and personal hygiene products on the consumers. The study is limited to respondents living within Dombivli City of Maharashtra state and the impact of TV advertisement on their buying behaviour towards products particularly in the list of personal care and hygiene therefore the outcome may not be generalized to other places and contexts.

**Research Design:** This study is intended to determine the effects of television advertising on consumers. It counts on the attitude, opinion and the general behaviour of respondents. Based on the survey research method through Google form relevant findings were derived.

**i Research Method Survey:** The main instruments used for data collection in this study were the questionnaire in Google form. A well-structured questionnaire was used for this study. The types of questions used in the questionnaire were multiple-choice and Dichotomous questions. The findings were mainly predicated on television ads covering personal care and household cleaning products. The copies of the questionnaire were distributed to the respondents with technical assistance in Google forms

**ii Population, sample and sampling technique:** In this study, the researcher used consumers in Dombivli city, as its population. For effective result, the researcher applied Simple Random Sampling method. The Sample Size for this study was 256 respondents.

**Data Collection and Statistics Used:** The data was collected in Google form, collated and interpreted using chi- square and qualitative analysis method.

#### DATA ANALYSIS AND INTERPRETATIONS:

❖ **Association between gender & advertisement related to convincing consumers to buy a product.**

H<sub>0</sub> = There is no association between Gender & advertisement convince to consumers buy a product

H<sub>1</sub> = There is association between Gender & advertisement convince to consumers buy a product

#### ORIGINAL VALUES

Count of Gender	Column Labels			
Row Labels	a. Yes	b. No	c. Sometimes	Grand Total
Female	47	23	88	158
Male	38	6	54	98
<b>Grand Total</b>	<b>85</b>	<b>29</b>	<b>142</b>	<b>256</b>

#### EXPECTED VALUES

Row Labels	a. Yes	b. No	c. Sometimes	Grand Total
Female	52.4609375	17.8984375	87.640625	158
Male	32.5390625	11.1015625	54.359375	98
<b>Grand Total</b>	<b>85</b>	<b>29</b>	<b>142</b>	<b>256</b>

$$\chi^2 = 0.507534914 > 0.05$$



Hence, Accept H<sub>0</sub>

There is no association between Gender & advertisement that convince consumers to buy a product

#### ❖ Association between gender & impact of tv advertisement

H<sub>0</sub> = There is no association between Gender & Impact of TV advertisement

H<sub>1</sub> = There is association between Gender & Impact of TV advertisement

#### ORIGINAL VALUES

Count of Gender	Column Labels			
Row Labels	No	Sometimes	Yes	Grand Total
Female	34	68	56	158
Male	15	42	41	98
<b>Grand Total</b>	<b>49</b>	<b>110</b>	<b>97</b>	<b>256</b>

#### EXPECTED VALUES

Row Labels	No	Sometimes	Yes	Grand Total
Female	30.24219	67.890625	59.86719	158
Male	18.75781	42.109375	37.13281	98
<b>Grand Total</b>	<b>49</b>	<b>110</b>	<b>97</b>	<b>256</b>

$$\chi^2 = 0.392043871 > 0.05$$

Hence, Accept H<sub>0</sub>

There is no association between gender & Impact of T.V.advertisements.

#### ❖ Association between gender and influence to buy personal hygiene & household cleaning products during Covid-19

H<sub>0</sub> = There is no association between Gender & Impacts of TV advertisement its influence to buy personal hygiene & household cleaning products during Covid-19

H<sub>1</sub> = There is association between Gender & Impacts of TV advertisement influence to buy personal hygiene & household cleaning products during Covid-19

#### ORIGINAL VALUES

Count of Gender	Column Labels				
Row Labels	a. price	b. quality	c. fear of spreading Covid 19	d. regular hygiene necessity.	Grand Total
Female	15	48	26	69	158
Male	6	33	16	43	98
<b>Grand Total</b>	<b>21</b>	<b>81</b>	<b>42</b>	<b>112</b>	<b>256</b>

#### EXPECTED VALUES

Row Labels	a. price	b. quality	c. fear of spreading Covid 19	d. regular hygiene necessity.	Grand Total
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Female	12.960938	49.99219	25.921875	69.125	158
Male	8.0390625	31.00781	16.078125	42.875	98
<b>Grand Total</b>	<b>21</b>	<b>81</b>	<b>42</b>	<b>112</b>	<b>256</b>

$$\chi^2 = 0.9979366 > 0.05$$

Hence, Accept H<sub>0</sub>

**There is no association between Gender & Impacts of TV advertisement its influence to buy personal hygiene & household cleaning products during Covid-19**

❖ **Association between gender & satisfaction of tv advertisement**

H<sub>0</sub> = there is no association between gender & satisfaction of tv advertisement

H<sub>1</sub> = there is association between gender & satisfaction of tv advertisement

**Original values**

Count of Gender	Column Labels			
Row Labels	a. Yes	b. No	c. Sometimes	Grand Total
Female	60	24	74	158
Male	37	16	45	98
<b>Grand Total</b>	<b>97</b>	<b>40</b>	<b>119</b>	<b>256</b>

**EXPECTED FREQUENCY**

Row Labels	a. Yes	b. No	c. Sometimes	Grand Total
Female	59.867188	24.6875	73.4453125	158
Male	37.132813	15.3125	45.5546875	98
<b>Grand Total</b>	<b>97</b>	<b>40</b>	<b>119</b>	<b>256</b>

$$\chi^2 = 0.969608478 > 0.05$$

Hence, Accept H<sub>0</sub>

There is no association between Gender & satisfaction of T.V. advertisement.

**Table 1: Demographic structure of the respondents.**

Age	Gender	Number of respondents
<b>21-30</b>	<b>Female</b>	<b>37</b>
	<b>Male</b>	<b>28</b>
<b>31-40</b>	<b>Female</b>	<b>39</b>
	<b>Male</b>	<b>08</b>
<b>41-50</b>	<b>Female</b>	<b>74</b>
	<b>Male</b>	<b>39</b>
<b>51 and above</b>	<b>Female</b>	<b>08</b>
	<b>Male</b>	<b>23</b>
<b>Total</b>		<b>256</b>

**FINDINGS AND DISCUSSION ANALYSIS:**

1) 57% of the total respondents which is a majority sometimes believe in advertisements followed by 55.5% respondents who are sometimes convinced to buy products on viewing the ads.

2) Mere difference is found between the percentages of respondents whose buying decision is impacted due to advertisements. The graph shows 43% respondents experience a difference in their buying behaviour due to ads and 37.9% of such respondents always experience a difference.

3) With a very low percentage of only 16.4% respondents having fear of spread of Covid19, regular hygiene necessity is the major factor that influences 43.8% respondents to buy personal hygiene and household cleaning products during Covid-19.

4) 46.5% of respondents look satisfied with the TV ads of personal hygiene and household cleaning products.

5) Data shows that though respondents are not influenced to buy due to fear of spread of Covid 19, 72.2% of the total respondents have increased their monthly expenditure on personal hygiene and household cleaning products during Covid- 19, where 55.5% of the respondents spend between Rs.500- 1000.

6) 47.7% of respondents confirm that typically they get awareness about brands in the product category personal care and household cleaning products from stores.

### **CONCLUSION AND RECOMMENDATIONS**

Insecurities and dangers of Covid-19 is not found to be the major need that made people to take steps to adopt personal hygiene practices. But respondents of the Dombivli city already prefer to buy these products for maintaining regular hygiene and care of themselves. Though not significant but people have become little conscious of their health and are taking whatever steps possible to protect them from the viral infection since they have increased their monthly expenditure and frequency of buying such products. People are already habituated to the personal hygiene and household cleaning routine yet there are some behavioural changes in buying decision experienced by the respondents during the pandemic. Gender of the selected respondents is not a significant dimension that affects consumer behaviour. Purchase of personal and homecare products has always been on consumer priority lists in the Dombivli city however people have become more conscious about cleanliness, hygiene and keeping themselves and their environment germ-free so as to contain the spread of Covid 19. A critical situation does push human behaviour towards a change but no such findings is revealed from the study. Companies can focus on growing the personal care and homecare products portfolios. However, no much difference in the graph of sales would be experienced by the sellers in Dombivli City.

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**IMPACT OF ONLINE TRAINING ON PERFORMANCE OF BANK EMPLOYEES; CASE STUDY OF BANKS LOCATED AT KANDIVALI- A SUBURB OF METROPOLITAN CITY OF MUMBAI**

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**Mrs. Anagha Yashwant Shingade<sup>1</sup> and Dr Shobha Samir Dedhia<sup>2</sup>**<sup>1</sup>Ph.D. Scholar<sup>2</sup>SNDT Women's University, Mumbai

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**ABSTRACT**

*The Coronavirus has affected worldwide. Physical health, mental health as well as financial complications noted in life people everywhere. Because of Coronavirus many people have lost their jobs, sales and production has decreased and profits have declined. Along with various sectors of economy, banking sectors is also facing various problems due to the pandemic. The main aim of this research paper is to study the impact of online training on bank employees in Kandivali east, a vicinity of western suburb of Mumbai. Banks have provided some of the training online to their employees. The researcher has tried to find out the impact of this new pattern of training on performance level of employees.*

*Training is a crucial strategic tool for enhancing the performance of the employees. This research paper aims to find out the "Impact of Online Training on Performance of Bank employees, Kandivali, Mumbai. in which soft skill Training (motivation, job satisfaction, employee engagement, etc) is considered as an independent variable whereas dependent variable 'Employee Performance'. For a collection of data, the researcher has conducted primary survey, with the use of structured questionnaire. The statistical sample of this study in the Banking Sector covers 30 bank employees of 08 banks located in the Kandivali region, Mumbai. From the protection of Coronavirus social distancing is being must, the majority of workplaces have managed with 50% attendance of employees as per government norms. Training itself has stopped for some period, but in later stage of pandemic, it started. Offline training to bank employees in this pandemic situation has become difficult. So, nowadays the bank employees getting online training. The researcher has tried to find out whether there is a positive impact or negative impact of this on the performance of public sector bank employees.*

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**INTRODUCTION**

Till March 2020 we were not so aware of concepts like "lockdown, Social distancing, mask-wearing, sanitization" etc., but nowadays they are part of our life. The COVID -19 pandemic continue to affect all aspects of our day-to-day life and is slowing down the global economy. This pandemic has badly affected thousands of people, who are either sick or have succumbed to their lives due to the spread of this disease. The common symptoms are cough, cold, fever, body pain, lungs infection, breathing problems, etc. Still, exact medicines for Corona virus are not found yet but vaccination has started as protective measure over the period of time. The Indian government has till banned the gathering of people in many states to break the chain. Work of all the sectors is not yet in its fullest capacity, trains are also not available to the general public in Mumbai.

Before the pandemic, bank employees were to get offline training in their respective training centres. But nowadays online training is in trend for bank employees. For increasing productivity, decreasing the stress of employees, boosting motivation level bank provide soft skill training to the employees. Some employees leave or made to leave the job because of their inability perform the given job. To support employees enhance their performance need for specific training is identified. Often customised training modules are developed and provided. The workforce is expected to learn new stuff and show their commitment level with positive involvement in organizational success.

Trained employees can handle critical situations in a well-organized manner. Training help employees to meet their existing job requirements or helps employees to increase their productivity and decrease frustration level. Even though, its benefits may spread throughout an employee's career and help employees to meet their future responsibilities. Employees are the assets of every organization. Training is a process of developing knowledge, skills, and competencies, changing attitudes towards the banks, and workers' performance.

The utility of training is double folded. First, from a bank's point of view, the training of employees is essential for smooth work and growth of banking business. Secondly, from an employee's angle training activities is important for learning skills, performance enhancement, career advancement and overall development.

**STATEMENT OF THE PROBLEM:**

In the present competitive world for facing challenges training is essential. The trained employees have contributed the achievement of organization which shows better performance of the employees. As per result of many researches, training increases the organizational performance. So, considering the former root, the study is carried out to identify the improvement of the performance of the employees due to the training. But because of the pandemic the offline training is not possible to be provided to the employees so now a days banking sector has adhered to online training for the employees, especially soft skill. So, researchers have tried to find out whether online training is that much effective on performance of the employees or not.

**OBJECTIVES OF THE STUDY:**

1. To study the impact of online soft skill training on the performance of employees on the select banks located in Kandivali, western suburb of Mumbai.
2. To suggest measures for effective implementation of the online training program in order to enhance employee performance in the Kandivali, Mumbai banking sector.

**SCOPE OF THE STUDY:**

The coronavirus has affected the working pattern and learning in incomparable ways in all the sectors. In order to study the influence of coronavirus which is the main cause of the online soft skill training of employees and corresponding impact of this change on performance, study is conducted on employees of select banks as case study. The outcome of this research will help the banks to recognise the factors that influence employee performance with special reference to learning and change in behaviour in the banking sector.

**REVIEW OF LITERATURE:**

Dr. Chitra Atmaram Naik, in her book, which is a valuable addition to the management teachers, corporate trainers, and students in India and abroad has emphasised on need for training in industry, techniques of training, needs identification, training methods for workers, evaluation, and advantages of training in wonderful way.

P. Subba Rao, in his book titled, "Personnel and Human Resource management" has clearly mentioned his views about training strategies adopted by the industries. Training within the industry is provided through both on the job methods and off the job methods. Normally, executives, external trainers, and supervisors provide the training to the employees.

Learner-friendly approach by presenting the concepts lucidly, Boxes present the corporate incidents, examples, and current trend, Numerous examples make the concepts easy to understand, the latest development in the subject has been included, Contains Appendices on the method of case analysis and case studies. In this book he also highlights the recent development in training:

Employees Self Initiative- Employees have realized that change is required and they have started to change. Accordingly, employees identify their training requirements, selection of appropriate training programs organized by various organizations, and undertake the training programs. On-line Training -Organizations started providing online training. Learners can undertake training by staying at the place of their work. Participants complete training programs from wherever they have access to the internet and computers by using different types of media.

**RESEARCH METHODOLOGY:**

For this particular research, the primary data was collected through a well-structured questionnaire. Total 30 questionnaires were distributed and data obtained from 08 banks in Kandivali, Mumbai. For interpreting, summarizing, and analysing the collected data, percentages, diagrams, graphs are used whenever necessary to compare the data.

**RESEARCH DESIGN AND DATA ANALYSIS:**

The study has made use of a close-ended questionnaire with a 5 level Likert scale: Strongly agree, Agree, Neutral, Disagree, and Strongly Disagree. Through questionnaire it was expected to measure factors that will enable to study impacts of online training on the performance of bank employees. Face to face structured interviews were conducted of employees to obtain required data.

**TABLE NO -1 – Demographic Characteristics of the Population under Study**

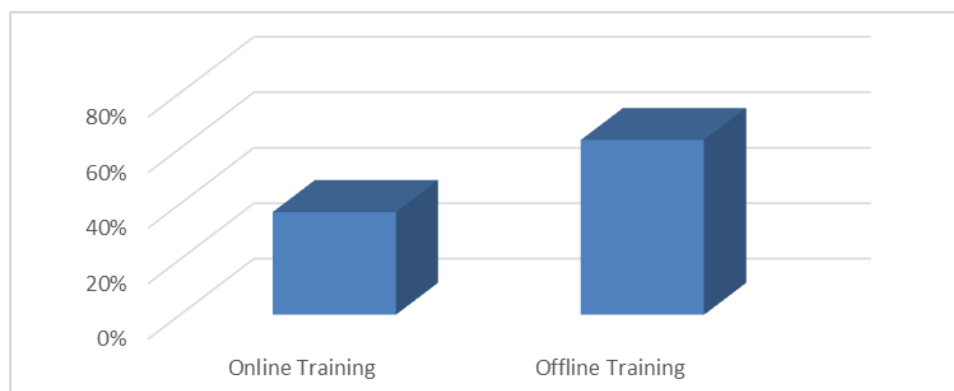
Characteristics	Category	Total	
		Frequency	Percentage
Gender	Male	12	40%

	Female	18	60%
Age Group	18-25 years	06	20%
	26-35 years	20	67%
	36-45 years	04	13%
	46-55 years	00	05
	56-59 years	00	00
Education	Below Graduation	00	00
	Graduation	24	80%
	Post-Graduation	05	17%
	Professional Qualification	01	3%

It is seen from table no. 1 that Out of 30 respondents 40% were male and the remaining 60% were female. Over 87% of respondents were below 35 years old rest 18% was below 59 years. A significant proportion of bank employees i.e., 80% were graduates. It represents demographic information of employees who responded to the research.

TABLE NO -2

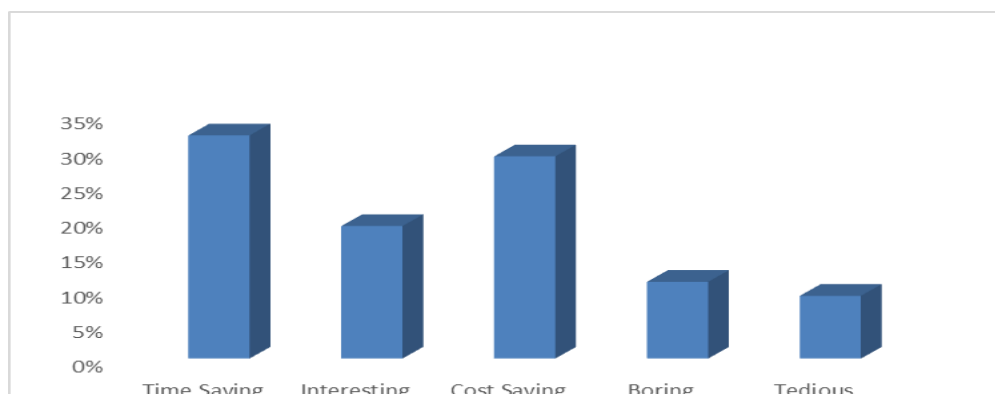
Effective Training Method	Frequency	Percentage
Online Training	11	37%
Offline Training	19	63%



It is seen from table no. 2 that 63% of respondents said that offline training was most effective but 37% of respondents are told that online training was effective. Because of COVID restrictions bank employees are getting online training but most bank employees are in favour of offline training.

Table No. 3 - Views on online Training given by Bank

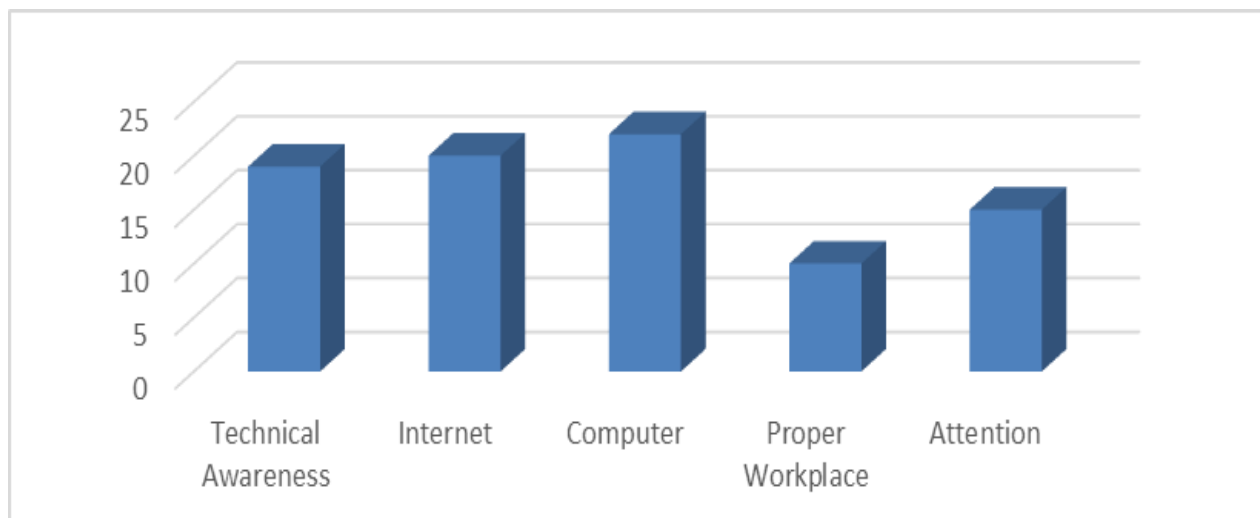
Views on online Training given	Frequency	Percentage
Time Saving	20	32%
Interesting	12	19%
Cost Saving	18	29%
Boring	7	11%
Tedious	5	09%



It is seen from table no 3 that views of employees on online training programs given by banks. Most of the employees said that online training was time-saving, interesting, and cost-saving too but some of them said online training was boring and tedious. Online training saving time and money but interest and connectivity become a constraint in online training. A deducted classroom equipped for online training can enhance the overall expenses.

**TABLE NO. 4**

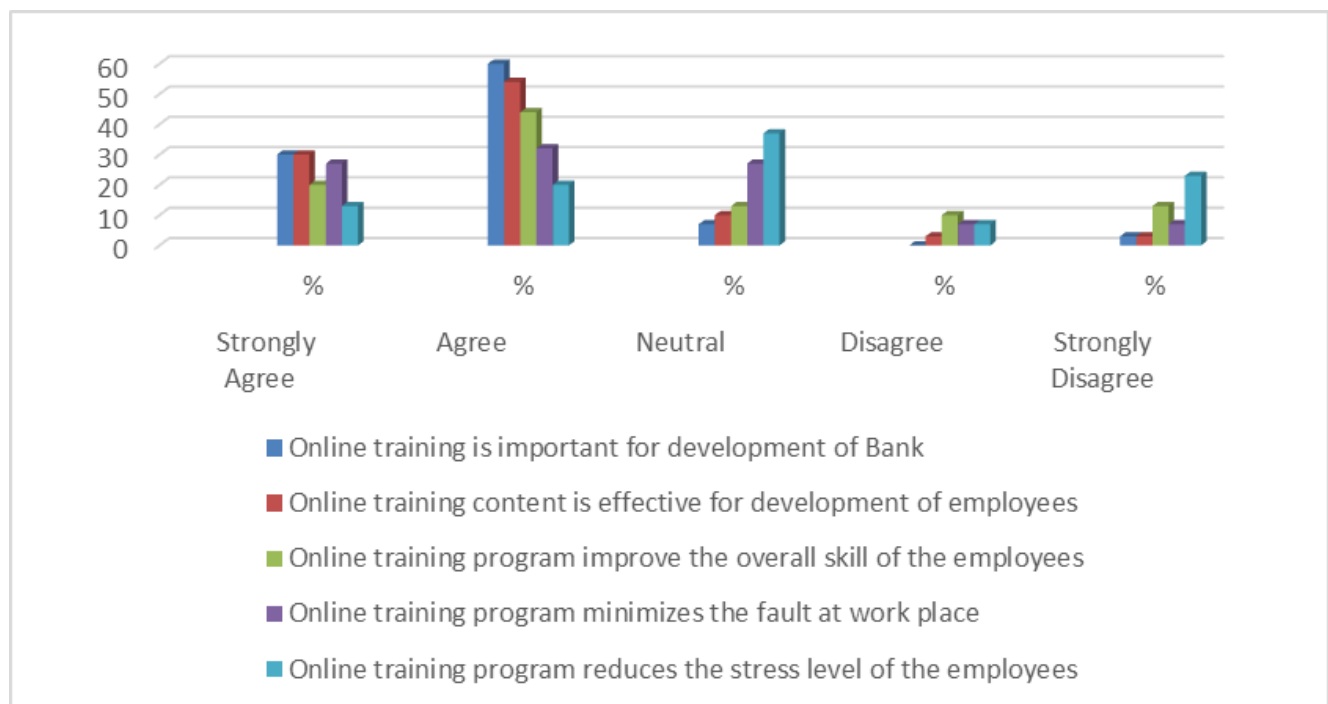
Requirement for online Training Program	Frequency
Technical Awareness	19
Internet	20
Computer	22
Proper Workplace	10
Attention	15



It is seen from table no.4 that as per bank employees for online training the employee should be technically competent, proper internet connectivity and computer is required for online training. Online training programs are not that much effective as offline (classroom) training due to lack of internet connectivity, technical awareness, concentration, etc

**TABLE NO- 5**

Statement	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	N	%	N	%	N	%	N	%	N	%
Online training is important for development of Bank	9	30	18	60	2	7	0	0	1	3
Online training content is effective for development of employees	9	30	16	54	3	10	1	3	1	3
Online training program improve the overall performance of the employees	6	20	13	44	4	13	3	10	4	13
Online training program minimizes the fault at work place	8	27	10	32	8	27	2	7	2	7
Online training program reduces the stress level of the employees	4	13	6	20	11	37	2	7	7	23



It was disclosed from table no. 5 that 90% of the bank employees felt that online training is important for the development of the bank but almost 7% are neutral on this statement and the rest of 3% strongly disagrees with this statement. Training helps employees to improve the productivity of the employees it helps to bank for the development of the bank.

A significant proportion i.e., 84% of bank employees felt online training content is most effective for the development of bank employees. Here also 10% was neutral and 6% are about to disagree. The content of the training program is effective for the development of the employees.

The views of employees were observed related to the overall soft skill improvement and change of behaviour thereof, resulting in improved performance. Out of the 30 employees, 64% are agreed but 13 % are neutral and 23 % disagreed that online training is not that much improve the overall skill of the employees. Online training is giving to employees during working hours so they can't give proper attention henceforth overall skills are not improved during the online training program.

It is seen from the above table that how online training programs were affected on the working process whether it is minimizing the fault at the workplace. Nearly 69% were agreed with this statement, but 27% of employees were neutral whereas a negligible percentage were not agreed. In the online training program in each group, there were many participants so equal attention cannot be possible to give to all the participants. It showed that online training does not minimize the fault at the workplace.

The stress management training program enhances the morale, commitment, loyalty of the employees, productivity, and the profitability of the bank as well as reduces absenteeism at the workplace. But the above table showed that online training is not reduced the stress level of the employee. only 33% are agreed online training program reduces stress whereas nearly 37% were neutral and almost 30% disagrees with this statement.

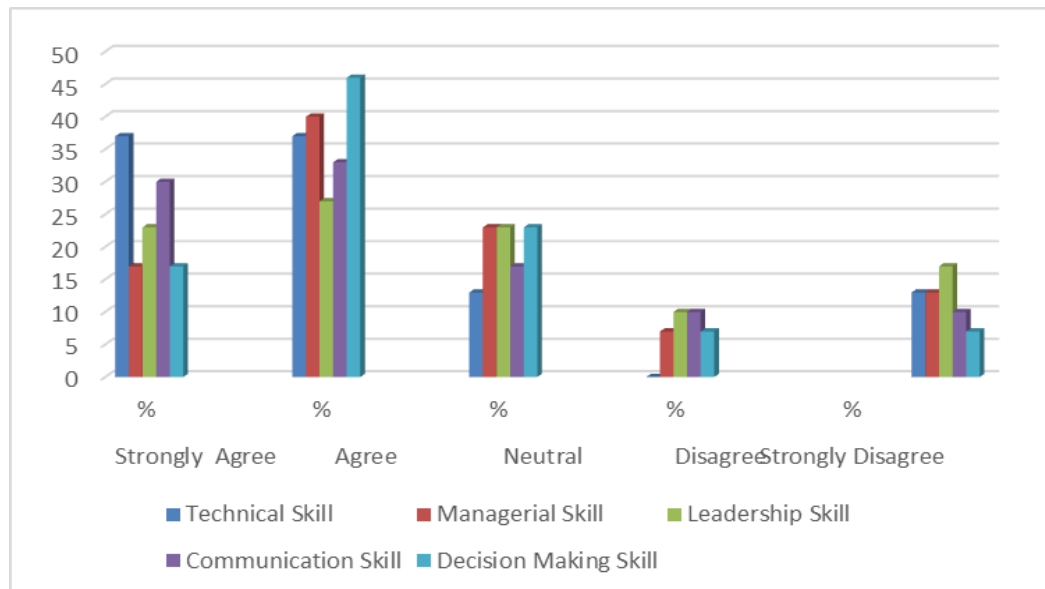
TABLE NO-6

Statement Training increases;	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	N	%	N	%	N	%	N	%	N	%
Technical Skill	11	37	11	37	4	13	0	0	4	13
Managerial Skill	5	17	12	40	7	23	2	7	4	13
Leadership Skill	7	23	8	27	7	23	3	10	5	17
Communication Skill	9	30	10	33	5	17	3	10	3	10
Decision Making Skill	5	17	14	46	7	23	2	7	2	7

From above table No 6 we come across the fact that how the online training is useful for the employees to achieve various skills like technical, managerial, leadership, decision making as well as communication skills.



the majority of the respondents were felt that training programs are useful to bank employees to achieving these skills. At the same time, some of the respondents were given neutral responses to the statement. A smaller number of bank employees felt that online training did not achieve these skills or objectives. Thus, inference is that above objectives easily achieved when the proper training is given to the employees as and when the need is identified.



### CONCLUSION:

- Because of COVID -19 bank employees are getting soft skill training via online mode. For online training internet connectivity from both the side as well as technical awareness is required, but we know technology has its own limitations. So, sometimes due to technical issues, it's not possible to provide training smoothly to the bank employees. Therefore, bank employees are giving more preference to offline training.
- Online training was given during working hours/working days, so bank employees cannot concentrate on working as well as training program simultaneously.
- Online training saves time and money of the bank.
- During the online training program there is a lack of interaction between the trainer and trainee participants (bank employees). So, impact of training itself reduces.
- Positive change in behaviour is the impact which is expected as result/outcome of training.
- Impact of positive change in behaviour results in improvement of performance. Measuring of this (training evaluation) change is not happening in a structured manner. It is just the assumption of trainee participants on the change felt by them or their ability to correlate training with performance improvement.
- No doubt training is vital for the development of banks as well as employees, but online training (trend of Pandemic period) is not proved to be having positive impact to improve the performance. Lack of concentration, internet connectivity, and technical hitch brings in lot of barriers on the employee's performance.

### RECOMMENDATION:

- Make sure proper internet connectivity from both the side.
- Online training should be taken after banking hours and regular updates should be provided regarding the system and process.
- Online training should be done in a proper place and in inductive atmosphere, not in the bank or not at the home.
- Multiple training programs on specified topics should spread over span of time.
- Online training should be interactive with candidates.

- For online training programs, groups in small numbers like 8-10 employees only to be selected so attention can be given to all the participants.
- More online training programs on topics related to the issues to overcome various problems and gain back the mental health of employees should be introduced to the bank employees
- Right and suitable measures to scale the effectiveness or success of training must be adopted.

**LIMITATION OF THE STUDY:**

- This study has covered only 08 banks operating in Kandivali, Mumbai.
- Views of bank employees (training program participants) only considered for the study and no 360 degree approach adopted.
- The study only deals with the impact of training on the performance of employees. Hence, factors other than training that has an impact on the performance of employees have not been considered.

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**A STUDY ON CONSUMER ATTITUDE TOWARDS E-SHOPPING OF ORGANIC PRODUCTS  
WITH SPECIAL REFERENCE TO THANE****Shilpi D Jawake<sup>1</sup>, Ms. Shweta Dubey<sup>2</sup> and Darshana A. Bande<sup>3</sup>**<sup>1</sup>Mulund College of Commerce, (MBA, Mcom, NET/SET)<sup>2</sup>Sheth NKTT College, (MBA, Mcom, NET/SET)<sup>3</sup>Sheth NKTT College, (MBA, Mcom)**ABSTRACT:**

**Purpose:** The purpose of this paper is to analyze the impact of consumers, psychographic variables on the consumption of online organic products. The study aims to determine the considerable factors of consumers that affect attitude towards online organic products.

**Design/Methodology/Approach:** The data was collected by using a structured questionnaire, with closed-ended questions. The statistical tools include correlation analysis using SPSS

**Findings:** This paper will help marketers to understand the considerable factors to analyze the consumption of organic products by consumers. It will help to understand the factors that affect the demand for online organic products.

**Practical implication:** This paper focuses on theory as well as practical aspects to understand the psychographic behaviour of consumers during online purchase of organic products

**Originality/Value:** Organic industry is the sunrise sector of the Indian economy. India has the most abundant favourable natural resources to increase the production of organic products which is visible through the government data records. After Covid -19 consumers have become more conscious towards health and using healthy products and also realized the importance of non-toxic or organic products in their life. Covid -19 also brings a change in the traditional style of shopping. Now consumers have more virtual platforms and less physical contact during shopping. This is the triggering force to increase the demand for online organic products.

**Key word:** TPB, Organic products, Attitude, Psychographic factor

**INTRODUCTION:**

Organic products are the products that are produced, processed without using conventional harmful chemical fertilizers, pesticides, growth catalysts, medicines, GMOs. According to **APEDA ( Agriculture and Processed Food Products Export Develop Authorities)**, Organic products are grown under a system of agriculture without the use of chemical fertilizers and pesticides with an environmentally and socially responsible approach. This method of farming works at grass root level which preserves the reproductive and regenerative capacity of the soil, good plant nutrition, and sound soil management in addition to producing nutritious food rich in vitality.

The Indian organic sector has witnessed an elevated growth worldwide; the demand for organic products has increased in volumes. India has become the 8<sup>th</sup> largest organic land cultivator. Even in India, the demand for organic products has increased where the perceived factors like health benefits, aspiration to live life close to nature have fueled its demand. (USDA-2020. Indian organic food Market Report)

Amidst, the national lockdown, major media channels reports and industry sources confirmed that india has faced an evident spike in retail sales of organic food products from mid-March onward, organic products offers resilience to infections , overall food quality, and easy availability through online/e-commerce channels. (Source: Purecoindia). Special organic product retail chains are being established for meeting this demand.

**BENEFITS OF ORGANIC PRODUCTS**

ON CONSUMER	ON ENVIRONMENT	ON BUSINESS
Health concerns	Ecological balance	Sustainable products
Environment consciousness	Retention of natural resources	High market potential
More nutrition	Revive natural resources	Sustainable growth

Tabulated by referring to (ASSOCHAM and Ernst and Young, 2018)

### The transition of offline purchase to online

Online platforms had been increasing gradually in the past years. But what made this platform even more popular is the COVID-19 pandemic era. The post-pandemic era has provided a lot of exposure to online shopping. In the post-COVID-19 era, online shopping is not an optional platform for shopping. Online shopping has become a major platform during pandemics. Digitization has caused a lot of changes in the shopping patterns of consumers. Social media is becoming another emerging medium for marketing organic products. Amazon, Big Basket are using various marketing strategies through social media such as influencers, brand engagements, and unique product placements which are effective in creating awareness among potential customers.

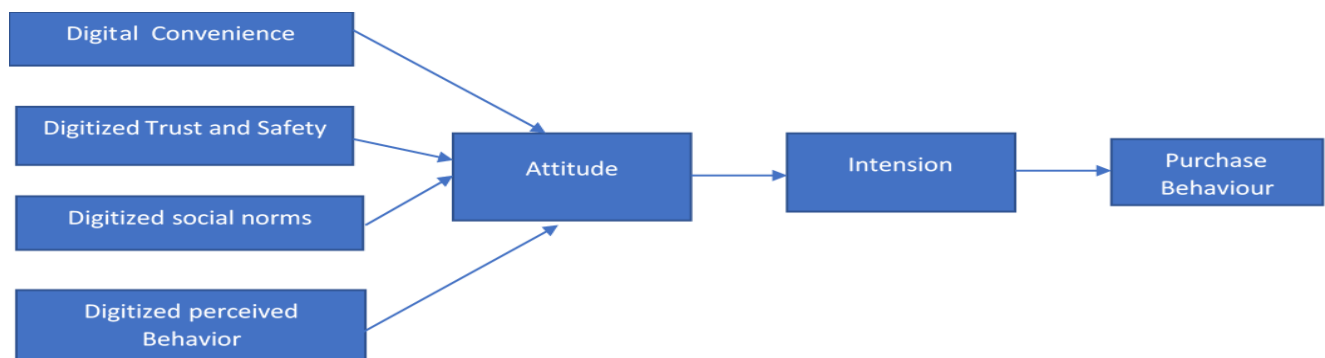
Digitization offers a lot of benefits to the consumers. Some of them noted as follows:

1. **Digital Convenience: Easy to use :** Davis (1989, 1993) Technology Acceptance Model of shoppers attitude expresses that consumers who perceive digital platforms' usefulness and find it easy to use have a positive attitude towards online shopping. Shoppers are the one who prefers to explore more products online so these consumers are conscious about surroundings and prefer to stay updated. Digital convenience nudges the shopping of online organic products as it is easily available online and creates a positive attitude towards organic products.
2. **Digitalization: Increases awareness about product & Environment:** Consumers are well aware of environmental and climatic changes and crises and therefore, prefer to use eco-friendly products. Digitization helps them by providing a broader platform for shopping with so many options of products along with attractive offers.
3. **Product description and utility: Educate about product benefits and usage** Products features are well-defined on websites with their benefits. It helps customers to become aware of the product and educates them about product utility. This information helps consumers evaluate the products. Looking at the demand side of organic food markets, several factors affect the consumer choices like certification of the products, perceived health benefits, and prices of organic food.
4. **Safety** Organic food is considered better in taste, more natural, healthy, and safer than conventional alternates are for both consumers and the environment (Hill, and Lynchehaun, 2002); (Paul and Rana, 2012). In contrast, Magkos, Arvaniti, and Zampelas (2003) found that no pieces of evidence were explaining that organic food products to be more nutritious than conventional products. Indians are interested in purchasing organic food for their families especially children but the category suffers from poor availability and premium price perception (ACNielsen, 2006); (Paul and Rana, 2012)

### THEORETICAL BACKGROUND :

TPB : The basic consumer behavior model opinion that attitude has an undeniable impact on consumers which influences consumer intentions that leads to the final consumption of the product. The theory of planned behavior is considered to study the consumer behavior towards online organic products. (Issac Ajen 1991)

TPB Model for the consumer making online purchases: TPB model consists of the following 3 attributes of decision making which include attitude, social norms, and perceived behavior control. In this paper, the researcher focuses on psychological factors that affect the attitude of consumer and their purchase intention towards final consumption of online organic products. Further, this paper focuses on the relationship between the digitization of organic products and consumer attitudes towards online purchases.



Proposed model Digitization and TPB theory by reserachers.

**OBJECTIVES AND HYPOTHESIS**

Considering the literature review, the papers aims to study the relationship of digitalization on consumer attitude towards organic food products

In this paper, researchers aim to study the Theory of Planned Behavior and its use in the consumer buying behavior of online organic food products, such as in the papers Sparks and Shepherd (1992); Tarkiainen and Sundqvist (2005). Theory of Planned Behavior links attitude, subjective norms, and behavioral control with behavioral intentions.

Objective	Hypothesis
1. To study consumer's attitudes towards online organic product	H01: There is no significant relationship between Digital convenience consumer attitude
	H02: There is no significant relationship between Health consciousness and trust factor of online organic and consumer attitude
	H03: There is significant relationship between Pre-notions influence and consumer attitude
2. To evaluate consumer attitude by referring to digital social norms.	H04: : There is no significant relationship between Digital social norms and consumer attitude
3. To identify the impact of Digital perceived behavior on consumer attitude.	H05: : There is no significant relationship between Digital Perceived behavioral control and consumer attitude

**HYPOTHESIS:**

Oliver and Bearden (1985) found that attitude has the strongest influence on behavioral intentions among consumers. The research focuses on exploring the factors that affect the consumer attitude towards online purchase intentions. The factors analyzed include:

**1. Safety or trust:**

Acc. To Cicia G. et al (2002) The research emphasizes that the consumer has become health conscious and this has led him to become more accepting of organic products. Before making any online purchase, the researcher tries to check for the safety standards and certifications of the product. These instill a sense of trust amongst the consumers. Therefore, the researcher tries to study safety and trust factors contributing to the development of consumer attitudes towards online organic products.

**2. Health concerns:**

The health-conscious consumer is responsible for the growth of the organic sector worldwide. Gupta (2009) found in his research that consumers mainly purchase organic products due to health concerns. The researcher tries to study how much is the impact of health consciousness on the consumer attitude. It tries to explore the correlation between online purchase intention and health consciousness.

**3. Accessibility:**

Accessibility is one of the leading factors which encourages the purchase of online organic products. (David et al., 1995). Accessibility becomes an important factor to explored and the research tried to study its effect on consumer's attitudes towards online organic products.

**4. Digital social norms or digital reviews:**

Choo, Chung, and Pysarchik (2004) states that Indian consumer positive intension to buy organic product In today's times, nobody would buy anything without finding out about the reviews online. A consumer's buying decision is largely influenced by the online presence of the product. With there being a lot of concerns about organic products, online reviews contribute to the online purchase decision by contributing to building a positive attitude. The researcher studies the contribution of online reviews in developing consumer attitudes.

**5. Digital perceived behaviour control or offers:**

The behaviour of behaviour is influenced by the availability of resources and lack of obstacles. The consumer when presented with a lot of attractive offers online for the purchase of organic products becomes more interested in the online purchase. The researcher tries to explore whether perceived behaviour control creates an impact on the overall attitude of the consumer toward online purchases of organic products. (USDA-2020. Indian organic food Market Report)

**6. Preconceived notions or myths:**

The growth of the organic sector has been slow despite the growth it is witnessing mainly because of preconceived notions held within people. The core awareness of the segment is unknown to people because organic products are mostly considered to be a part of a fad. Online purchases are considered to be risky creating a tricky situation for online organic product manufacturers. Although the COVID-19 times has opened a huge window for the organic product sector. The researcher in this study tries to identify the impact of preconceived notions towards online purchase intentions.

**RESEARCH METHODOLOGY:**

The researcher evaluated the attitude and buying behavior of online organic food products by the consumer in Thane City for which the classification of variables such as Impact factor of choosing organic foods, most influential factor of organic food product online is convenience, trust, Health concern, digital social norms and digital perceived behaviour control. The data was collected by using a structured questionnaire, with closed-ended questions. Total 59 responses were collected out of which 54 respondents are buying organic products through online platform.

**Analysis on consumer attitude and buying intention towards online organic products**

<b>Attitude and buying intentions</b>			
<b>Sr. No.</b>	<b>Attitude and Buying intentions</b>	<b>Respondents (Agree &amp; S.Agree) (out of 59)</b>	<b>Percentage (%)</b>
1	<b>Impact Factor: Convenience</b>		
	Easy to recognize organic products online.	18	31
	organic products available online any time, any day.	34	58
	Many varieties of organic products are available online.	42	71
	Availability of online organic products increases awareness	34	58
	Online organic products buying deliver at the doorstep.	54	92
2	<b>Impact Factor: Trust</b>		
	Online available organic products are certified.	20	34
	Online available Organic products are quality certified products	26	44
3	<b>Impact Factor : Health concern</b>		
	Online available organic products are good for health.	26	44
	Online available organic products are more nutritious than conventional products.	32	54
	Prefer only certified organic product during online shopping.	38	64
4	<b>Impact Factor : Digital Social Norms</b>		
	Online product description identifies the product utility	36	61
	Customers feedback helps buy online organic products	44	75
	Best buying recommendations identify the most demanding product online.	36	61
	My close friends or family members prefer to buy organic products online.	28	47
	Choose organic products online recommended by a family member or friend	22	37
5	<b>Impact Factor: Preconceived notions</b>		
	Online available organic products are not worth consuming (Quantity is less, stale early)	2	3
	Online buying is more expensive because of delivery charges.	10	17
6	<b>Impact factor: Digital Perceived behavioral control</b>		
	I can compare the cost of various organic products online easily.	40	68
	Online offers on organic products are quite exciting and motivate me to buy.	30	51
	Online offers make organic products affordable	28	47
	I get to know/try organic products by free samples, offers, etc.	20	34
	Online offers are lucrative and attract me to try more /new organic products.	30	51

**INTER-CORRELATION**

The coefficient of correlation taking Consumer attitude towards consumer buying intentions as the dependent variable and the other six variables viz. Consumer Convenience, Trust, Health Concern, Preconceived notions, Digital social norms, Digital Perceived Behavioral Control and Purchase Attitude towards Organic food products are examined and presented in the table below

**Table : Correlation between determinants influencing consumer attitude towards organic buying on online platforms**

		Correlations						
		Convenient	Trust	Health	Digital Social Norms	Pre conceived notions	Perceived Behavioral Control	Attitude
Convenient	Pearson Correlation	1	.552**	.427**	.504**	.027	.348**	.616**
	Sig. (2-tailed)		.000	.001	.000	.839	.007	.000
	N	59	59	59	59	59	59	59
Trust	Pearson Correlation	.552**	1	.412**	.283*	.079	.392**	.585**
	Sig. (2-tailed)	.000		.001	.030	.552	.002	.000
	N	59	59	59	59	59	59	59
Health	Pearson Correlation	.427**	.412**	1	.485**	.093	.386**	.517**
	Sig. (2-tailed)	.001	.001		.000	.485	.002	.000
	N	59	59	59	59	59	59	59
Digital Social Norms	Pearson Correlation	.504**	.283*	.485**	1	.193	.559**	.656**
	Sig. (2-tailed)	.000	.030	.000		.144	.000	.000
	N	59	59	59	59	59	59	59
Pre conceived notions	Pearson Correlation	.027	.079	.093	.193	1	.105	.353**
	Sig. (2-tailed)	.839	.552	.485	.144		.429	.006
	N	59	59	59	59	59	59	59
Perceived Behavioral Control	Pearson Correlation	.348**	.392**	.386**	.559**	.105	1	.639**
	Sig. (2-tailed)	.007	.002	.002	.000	.429		.000
	N	59	59	59	59	59	59	59
Attitude	Pearson Correlation	.616**	.585**	.517**	.656**	.353**	.639**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.006	.000	
	N	59	59	59	59	59	59	59

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

To measure the correlation between a few variables the Pearson's coefficient of correlation was used. The rule of thumb to measure the relationship of Pearson's coefficient is strong between 0.8 and 1.0, moderately high between 0.61 and 0.80, while moderate between 0.41 to 0.60, a weak relationship between 0.21 and 0.40, and no relationship between 0.0 and 0.20).

It is observed from the Table that the results of the correlation between Consumer convenience and Trust towards the online platform for organic products buying were found to be insignificant ( $r=0.552$ , Sig.0.000), whereas the correlation between health concern and convenience was also found to be insignificant ( $r=0.427$ , Sig.0.001), whereas the correlation between Perceived digital social norms and Convenience ( $r = 0.504$ , sig 0.000), whereas while there is no correlation between Preconceived notion and Convenience ( $r=0.027$ , Sig.0.839) hence, the null hypothesis is accepted. Further, there is a correlation between Digital Social norms and convenience ( $r=0.348$ , Sig.0.007) whereas there is a correlation between Digital Perceived behavioral control and Convenience ( $r=0.348$ .Sig. 0.000) There is a significant moderate-high relationship between Consum Attitude and Convenience towards online platforms ( $r=0.616$ , Sig.0.000). Therefore the null hypothesis is rejected.

Two-tailed tests are not significant as all responses are from the moderate to high range.

**CONCLUSION:**

Digitalization has turned out to be a huge boon during the covid-19 era. It has helped businesses and customers alike in making safe trade. The online platform has become an attractive idea for the buyer as it helps to meet the expectations without any barriers of time, space, or preconceptions. Although there are many preconceived notions associated with the online purchase of organic products, slowly and steadily the consumer is being freed of these myths and is ready to accept the digital platform as it satisfies their hygiene concerns, adept safety measures, and provides them with convenience along with quality. Marketers need to

understand the concerns of the consumers and need to instill trust by creating an effective communication platform conveying a sense of trust and dependability on them. Digital platforms need to highlight the lucrative offers which as per the research conducted is one of the major factors for attracting customers.

**RECOMMENDATIONS:**

1. Marketers need to strategize to create awareness of the digitization of organic products and tap their potential consumer base.
2. Marketers need to consider the ethnocentric behavior of the consumer while selling organic products on digital platforms.
3. Marketers need to concentrate on providing certified organic products which in turn will help in building trust and confidence amongst consumers.
4. Marketers need to provide more online offers to increase affordability.

**LIMITATIONS AND SCOPE OF THE STUDY**

1. The research is carried out in a specific location (Thane) and acts as a point of reference for research on a wider geographic base.
2. The research focuses on consumers where limited respondents were available but it helps provide insight for broader research on online consumption of the organic product.
3. Research focuses on psychographic factors, albeit demographic and socioeconomic, ethnocentric factors can be explored.
4. The proposed model has only explored on consumer attitude and Digital behavior which can be further explored with establishing relationship intention and buying behavior

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**A STUDY OF CONSUMER PERCEPTION TOWARDS ONLINE PHARMACY**

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**Dr. Parag A Inamdar**Assistant Professor, Adv. V. B. Deshpande College of Commerce (Night), Mulund

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**ABSTRACT**

*Purchase of commodities online has become a modern symbol of standardize living. In India online businesses are growing very rapidly. Pharmaceutical industry is one of the fastest growing industries in India and remained one of the largest producers during pandemic and lockdown. During lockdown online shopping increased on large scale. Purchase of pharmaceuticals products through online shops like Netmeds, 1mg etc...is also a modern change in the trend to buy medicines. However e-purchase of medicines has its own advantages and disadvantages. This paper is an attempt to find out the awareness among the consumers about online purchase of medicine and to identify the factors attracting them towards purchase of medicine through online mode.*

**Keywords** – Online shopping, E-Pharmacy, Online medicines, Consumer awareness.

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**INTRODUCTION –**

Economic liberalisation in India has its own impact on how Indian people lives and thinks. This transformation actually started from British period, when Indian people started to adopt their culture and hobbies. Economic liberalisation had a cascading effect to add into it. Consumer behavior is directly related to people's mindsets. The changing mindset is becoming the driving factor for consumer's ever changing demand pattern. The emerging Indian mindset has its roots in traditional values. However new generation India is learning to make use of tradition in modern lifestyle. Use of Ayurveda, Vedic Mathematics, and Numerology etc... are some examples of it. Individual energies of young India are adding up to it. Their changing mindset is redefining what is culturally desirable. The new behavior is different than principle tradition. The change is visible in people's everyday business, their dreams and aspiration, their career choices and their overall approach to life.

Younger Indian believes that individuals can break free of their traditional barriers. Online shopping is considered to be modern and easiest way of buying goods. Even pharmaceutical industry has no exceptions to it. There are several online medicine providing establishments that provides various options to the consumers to order medicines from their homes. Going from one medical shop to another, looking for various medicines is considered to be a history now. This research tries to identify the driving factors for consumers changing perspective towards the demand for online medicine.

The availability of high speed internet has made smart phones a platform from where consumers can buy anything, anytime and with discounted price. Such type of flexibility is one of the main reasons why people are opting for e-purchase today. Online business is the ideal example of best modern day business model. This trend can also be seen in increasing demand for pharmaceutical products through e-platforms. Online pharmacies are pharmacies that operate through internet and provide consumers a choice to buy medicines online. Prompt delivery, discount in price and 24\*7 accessibility are some of the incentives given by online pharmacists to drag consumers from traditional or conventional pharmacy to e-pharmacy. Along with the benefits provided by e-pharmacy the risk involved with it cannot be neglected.

**NEED FOR STUDY –**

Currently online sale of medicine is not directly governed by specific law. Online pharmacy laws are still in its early stage and there are no dedicated laws to control or govern the sale of online medicine in India. The IT Act, 2000 covers some issues on online dealing but it has no clear and separate provisions for online sale of medicine. The amendment to the Drugs and cosmetic rules, 1945 was published by department of Health and Family Welfare under Ministry of Health on 28<sup>th</sup> Aug. 2018 sets up primary requirements and conditions for the sale of drugs by e-pharmacy. But whether sellers and buyers are aware about it? That's why, this study attempts to identify the factors deriving the demand side for online medicines.

**OBJECTIVE –**

- To understand the consumer's awareness towards availability online pharmacy service.
- To identify the drivers of demand for online medicines through E-Pharmacy platform.

**HYPOTHESIS –**

H<sub>0</sub> – Consumers are not aware about the availability of online pharmacy service.

H1 – Consumers are aware about the availability of online pharmacy service.

#### METHODOLOGY –

This research is based on primary data collected through “Google form” with randomly selected samples of 54 consumers purchasing medicine through online or offline mode from Mumbai region. In proportion to the Mumbai population, sample size selected for this research is a part of “Pilot study” to understand the awareness among the consumers and identify the drivers that motivate consumers to purchase medicines through online mode.

#### RESULTS OF THE STUDY –

##### Primary Data -

##### 1. Mode of Purchase of medicine – Table 1

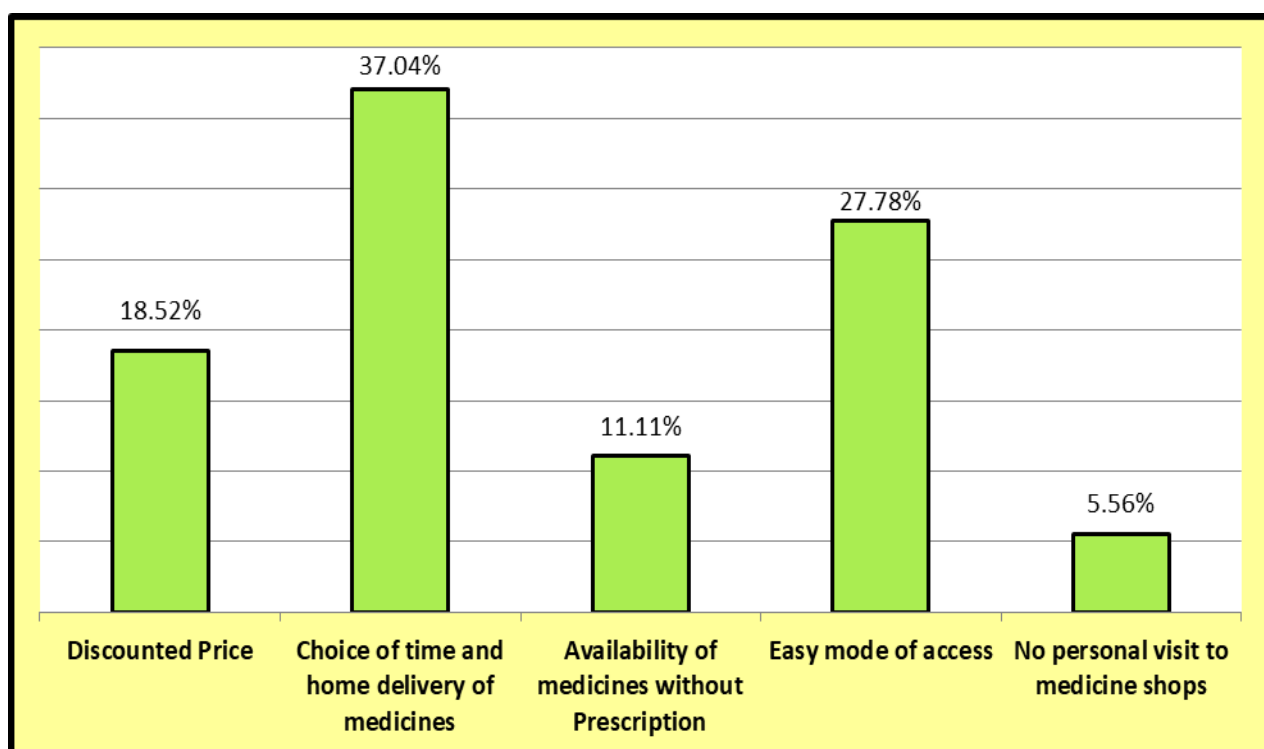
Type	Frequency	Percentage
Online	40	59.25
Offline	14	40.74

##### 2. Major areas of concern while purchasing medicine through offline mode (From Medical Shops) –

Reasons	Frequency	Percentage
No Discount in Price	9	16.67
Compulsion of Doctor's Prescription	28	51.85
Non Availability of Medicines	3	5.56
Not safe during pandemic	10	18.52
None of above	0	0

##### 3. Factors responsible to attract consumers to buy medicine through online mode – Table 3

Responsible Factors	Frequency	Percentage
Discounted Price	10	18.52
Choice of time and home delivery of medicines	20	37.04
Availability of medicines without Prescription	6	11.11
Easy mode of access	15	27.78
No personal visit to medicine shops	3	5.56



4. Awareness about legal provisions or safeguard for consumers towards online shopping –

**Table 4**

Whether consumers are aware about safeguards?	Frequency	Percentage
Yes	10	18.52
No	44	81.48

5. Average rating given by consumers to online and offline mode for purchase of medicine on the scale of 1 to 5. (1 = Average & 5 = Excellent)

**Table 5**

Mode of Purchase	Average Rating
Online	4.43
Offline	3.14

**HYPOTHESIS TESTING –**

$H_0$  – Consumers are not aware about the availability of online pharmacy service.

$H_1$  – Consumers are aware about the availability of online pharmacy service.

Large sample test: Test for the specified population proportion (Z Test) was carried out for Hypothesis testing (Table 1).

Reject  $H_0$  against  $H_1$  if,  $Z_0 > Z_\alpha$  at level of significance  $\alpha$  for  $\alpha = 0.05$ ,  $Z_\alpha = 1.64$

Test rejected the null hypothesis hence alternative hypothesis is accepted i.e. Consumers are aware about the availability of Online Pharmacy service.

**FINDINGS –**

- Majority of consumers are aware about the existence of online pharmacy for purchase of medicines.
- Compulsion of Doctor's prescription is the major concern area for respondents for purchasing medicine through offline mode. Which means that majority of respondents prefers self-medication.
- Preferential time and place of delivery is mainly responsible factor for consumers opting for online mode for purchase of medicine.
- Majority of respondents are not aware about the legal safeguard or rules for purchasing medicines online.
- During current pandemic respondents found to prefer Online Purchase of medicine over offline mode.

**Suggestions**

- Online purchase of medicine should be restricted for medicines under specific scheduled.
- Clear guidelines should be provided for purchase or sale of medicines through online mode.
- Regular monitoring of sale of online medicine will curb the unhealthy practices.
- Public awareness campaigns should be organized for making people aware about pros and cons of Online purchase of medicines.

**Conclusion**

In the era of internet revolution, online purchase and sale is the future for all goods and services and in that pharmacy has no exception to it. However it is duty of consumers to be more responsible in purchase of such sensitive products. E-pharmacist also needs to act more responsibly while selling such health related products. If strict rules are made and followed, then online sale of medicine will prove to be an important factor especially for critically ill patients, those who have limitations in personally reaching out to the medical shops for purchase of medicines.

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## AN OVERVIEW ON IMPACT OF COVID-19 ON INDIAN HIGHER EDUCATION

Dr. Anil Matkar

**ABSTRACT**

The worldwide pandemic Covid-19 is playing a vital role in higher education in India. Covid-19 affecting the semester end examinations, syllabus completions, new admissions and loss of employee's jobs. The Covid-19 pandemic also motivates the education institutions and stakeholders for remote learning as well as it make a new challenge in global economies. This paper focuses the impact on higher education in India during and post Covid-19 pandemic. Particularly, this aims to describe the impact of higher education in India due to Covid-19 and it suggests the ways to move on goals of Indian higher education system. Based on the detailed study it suggests that to continue smooth online learning system in India. Further, by providing and awareness and training on online teaching learning sources for both students and faculty may provide possible situations to create a world class education system even in the post Covid-19.

**Keywords:** E-learning, Internet, Online Tools, Challenges, Virtual Modality, social media

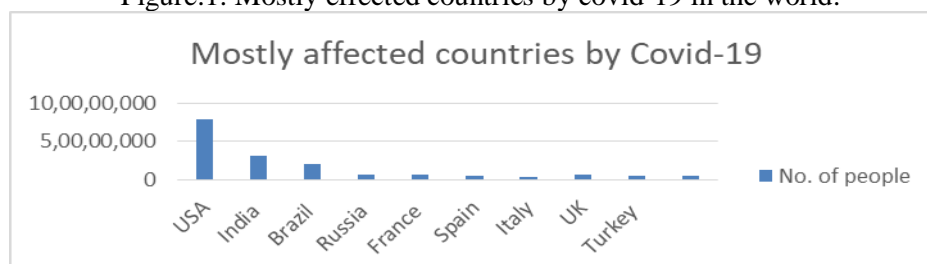
**I. INTRODUCTION**

The Prime Minister of India has announced first lockdown on 25th March 2020 monitoring the effects of the virus, further extended it in different phases to prohibit the spread of virus in country. The educational institutions throughout the nation have never got any relaxation to start their educational activities. According to the report of UNESCO, nearly 70%, i.e. 1.26 billion of the total world's students have impacted by Covid-19 across the globe. In India, more than 32 crores of students have been affected by the various restrictions and the nationwide lockdown for Covid-19. According Government of India's Ministry of Human Resource Development (MHRD) report, there are 997 universities, 39,931 Colleges and 10725 standalone institutions have been adapting to the new-age learning methods, tools and techniques. Worldwide the governing bodies, educational institutions, public and private organizations, all are affected and radically stopped their functioning for longer period. The education sector is witnessing massive changes and adopting revolutionary ideas shifting entire pedagogical approach to keep the momentum going.

According to world health organisation report, 4, 28,309 people died due to Covid-19 in India as of 10th August 2021 and around 3, 19, 69,954 people are affected by Covid-19. According to Ministry of Health & Family Welfare, Government of India 47.85 crores people successfully conducted vaccination as of 10<sup>th</sup> August, 2021.

**Table: 1: Mostly affected countries by covid-19 in the world:**

Sr. No.	Name of the country	No. of people
1.	USA	7,87,18,104
2.	India	3,19,69,954
3.	Brazil	2,01,51,779
4.	Russia	64,69,910
5.	France	61,54,798
6.	Spain	45,66,571
7.	Italy	43,96,417
8.	UK	60,69,366
9.	Turkey	58,94,583
10.	South Africa	51,56,790

**Figure:1: Mostly effected countries by covid-19 in the world:**

( Source : Website- world Health Organisation)

**II. OBJECTIVE OF THE STUDY:**

- To study the impact of Covid-19 on higher education in India.
- To study the different resources and tools are used in pandemic situation.
- To focus on post Covid-19 situation of higher education in India.

**III. RESEARCH METHODOLOGY:**

This study is referred secondary source of information like national and international reports, journals, magazine articles and online databases with websites contents relating to impact of Covid-19 on higher educational system in India.

**IV. ANALYSIS AND INTERPRETATION OF STUDY:****A: Impact on Higher Education:**

The educational Institutions have closed their academic and administrative activities to prevent the covid-19 pandemic as per the instructions from higher authorities. The various activities like admissions, entrance test, teaching-learning, and examinations have postponed. Thus the impact of covid-19 is reflected on different stakeholders:

- **Impact of Covid-19 on Students:**

- a. The students have been losing face-to-face learning at higher educational organizations and they are also getting difficulties in selecting the dream institutions.
- b. The senior students are experiencing foremost disruptions in learning and evaluation in the closing portion of their college education and face heavy challenges on job market due to global recession.
- c. Due to unavailability of proper internet connections especially in villages some students also have affected on their dream learning and this will also affect their grade point averages (GPAs).

- **Impact of Covid-19 on Teaching staff:**

- a. The teachers have been affected significantly by losing their continuity in conventional teaching activity and they have been forced to adopt virtual modality. As of April, 2021, 4,57,000 teachers and other school personnel had lost their jobs in private schools, including colleges and universities, and 1,76,000 professors and other employees had lost their jobs at state colleges.
- b. In the process of online learning and teaching, some of the faculties have faced problems in using social media to provide the lessons clearly to their students. They also must adopt new procedures for evaluating the outcome of online education.

- **Impact of Covid-19 on Other Stakeholders:**

- a. The institutions are being faced difficulty in maintaining their financial status due to the overall effect of Covid-19 in the normal life of every lay man's business. Many private educational organizations had decided to collect fewer fees.
- b. Universities are the most affected and unable to manage the multi-pronged crises because of their pre-existing capacity challenges like institutional supply, financial resources, human capital, research output, physical and technological infrastructures, leadership and governance, academic cultures, quality of graduates, patterns of internationalization, and global rankings.
- c. HEI have introduced their own private channels and YouTube channels for providing study materials with detailed explanation to their students. It encourages the use of digital resources, collaborative platforms & learning contents in e-learning process.
- d. Research studies describe that the e-learning technology provides 25 % to 60 % more materials and it reduces 40 % to 60 % of time. Many educational institutes have offered e-learning resources with free-of-cost during this pandemic so, the Covid-19 pandemic has reshaped the teaching and learning process.
- e. Government of India has introduced 'PM e-Vidya Programme' which offers online degrees from the month of May 2020, therefore the growth of product of online resources like Cisco Webex, Zoom, Google Meet, GoTo Meeting etc are increasing rapidly.

**B. Post Covid-19 Impact on Higher Education in India:** Indian universities should plan an essential role in promoting confidence, trust and unity among people by leveraging digital learning. Even regulating bodies like UGC and AICTE have also started advocating for online learning and teaching practices. The pandemic

has pushed the world drastically to reinvent ways of coping with the 'new normal'. After the initial phase of complete overhaul, it is critical to understand the short and long-term impact and future measures.

- a. **Online learning to be continued:** Developing online platforms has become necessary to offer continue in learning in India. With huge diversity in socio-economic backgrounds of students and the quality of educational institutions, the shift has not been easy but due to corona-19 pandemic has done easily. Good teachers, refreshed curricula and effective tools will ensure students stay involved and active in the learning process.
- b. **Home Education will be preferred:** India is the second-largest source of international students in the world. But due to pandemic issue, travel restrictions and health risk this usual exodus is likely to transform into home institutions. It indicates that crores of rupees and resources spent in foreign education could potentially be retained in the country, as more students look towards options at home.
- c. **Digital Mode in teaching & learning will emerge:** Digital learning is leading the charge as a mainstay, and many new trends are picking up momentum across the globe. Multidisciplinary and modular pedagogy that afford transferable skills and customised learning will succeed. Post-pandemic times could see a blend of e-learning and mainstream face-to-face teaching with a boost from traditional universities.
- d. **Demand for global collaboration between students, academia & industry:** Innovative new forms of collaboration and alternative paradigms are needed to drive learning, research and teaching. Sharing of knowledge between institutions globally through joint-teaching, virtual guest lectures, etc. could give students an enriched global perspective in these difficult times.
- e. **High Quality and digital e-content will be requisite of future education:** To keep the students interested and engaged, development of high quality digitized e-content must be contextualized. Working with those experts and 'tailor-stitching' a lecture delivery mechanism must be the priority. Blended Learning, learning psychology and behavioural analytics, e-content delivery to trace each individual student's journey and progress in a curriculum are the basic needs of e-learning system.
- f. **High expectations between Teachers & Institutes:** Teachers across the country need to be thoroughly re-trained and oriented for online mode of education. In the post COVID-19 era, offline or traditional education models will not disappear but it will survive in parallel. However, combination of both, must be the norm from a broader futuristic viewpoint.

#### V. RESOURCES & ON-LINE IT TOOLS:

Covid-19 creates opportunity to adopt, learn and use technological tools and technology among the faculty members and students. Few educational institutes gracefully and actively acted upon the changing situation and transformed community interactions online. Access to technology and faculty determination is contributing to the success for this redefined paradigm shift, ensuring the cover up for academic calendar without the undesired break. Innovative resources and IT tools are necessary for survival of future.

Higher Education Institute currently use different tools and techniques which includes Video Meeting Tools, LMS Software, Swayam, Swayam Prabha, E-Yantra, Virtual Lab. E-learning and academic activities are carried through Google Meet, Skype, You Tube, Zoom, Go To Meeting etc platform.

#### VI. GOVERNMENT AND INSTITUTIONAL INITIATIVE:

- a. MHRD has made available online portals and educational channels through various databases and directed to universities to train the teachers to use technological tools to reach the education towards students.
- b. Institutes are employing webinars as knowledge sharing sessions, video calls for one-to-one interactions, also made their admission process, online interviews, results declarations, fees collections and conduction of examination on online platform. These E-learning social platforms have emerged as one of the best measures to the continuity of learning of the students during this outbreak.
- c. The future of education will find no room to ignore the utilization of technology as a way of life. Various challenges of traditional learning methods can now be overcome through e-learning advancements and it remarkably pushed the growth of the digital and online education in India.
- d. Latest e-learning platforms are helping teachers, students and institutions in evaluating their performance by proper training, quizzes, interactive sessions, providing enough opportunity to address queries using webinars/e-workshops/skill development programs and its accessibility anytime and anywhere.



**VII. OPPORTUNITIES & CHALLENGES IN HIGHER EDUCATION IN INDIA:**

After the Covid-19, higher education system moved to conduct classes and examinations through e-learning and digital technology. E-learning encourages teaching and learning and it can improve the retention of knowledge with less time. So, the Covid-19 pandemic has reshaped the teaching and learning process. It encourages the use of different digital resources, digital learning management systems and different platforms.

The e-learning technique has several challenges such as lack of knowledge of tutors on using e-learning tools and limited bandwidth. In absence of internet facility and electricity issue many students struggle to attend e-learning. New graduates are struggling to join in the desired corporate because of the fear about the Covid-19 pandemic. The same situation is also there in choosing universities or colleges for further higher education. Also, fresh graduate students are struggling to continue their career due to the delay in completing regular examinations and degree certificates which increase the unemployment in the country.

**VIII. CONCLUSION & RECOMMENDATIONS:**

This research paper illustrates the status of Covid -19 on higher education in India and it demonstrate the difficulties issues faced by stakeholders.

- a. In India, due to the lack of computers, internet facility and electricity facility issues village citizens face problems in continuing their educations in the era of Covid-19.
- b. In this digital learning process, The higher education sector is undergoing a tectonic shift therefore, the universities and higher institutes must provide sufficient training to the stakeholders. Also, timely conduct all arrear examinations to provide degree certificates which helps to young graduates to avoid their fear about the future career and make the graduates globally competitive.
- c. Learners can focus on building careers or becoming job-ready, creating inner interests effectively and efficiently. It is the holistic concept of e-learning, which got the potential to nurture the coveted change in the entire education system in India and provide a much better learning environment for the aspiring millennial.
- d. The Covid-19 pandemic created an opportunity to higher educational professionals to create the online teaching learning through ICT tools. Therefore UGC, AICTE & MHRD should take initiative and create wide opportunity to opt out virtual learning.
- e. There is lack of co-curricular activities in online mode of conducting classes. Universities and Institutions must design proper plan, so that while studying their regular courses, students also can participate in fun-loving activities helping them to gain whole-hearted interest on the online lectures.
- f. Faculty members and students of higher education institutions are spontaneously creating online study groups, using popular applications such as WhatsApp, sky pay and Google Meet. Even in remote area, teachers have started delivering scan copies or pictures of handwritten or typed notes and using group calls to engage in discussion sessions. They are also communicating with their peers and colleagues from neighbouring higher education institutions to prepare questions papers, assignments, and assessment criteria suited to current needs. Therefore, it is essential to ensure continuity of learning and open-source digital learning solutions and learning Management software should be adopted in higher institutions and universities.
- g. Government agencies must invest in research and development to find out technological ways to achieve digital learning rather than cutting expenses. Regulating agencies should give full autonomy to educational institutions for adopting the digital learning system. Technology can play a critical role in not only the creation and dissemination of educational content but also in the assessment of students. Then there are Enterprise systems to manage admissions and academic administrators through ERP, SAP, CRM etc.
- h. Covid-19 has created several negative impacts on higher education such as reducing the efforts on international education, passive learning, unprepared teachers for virtual class and altering structure of student enrolment. At the same time, the Covid-19 has also created some positive impacts on higher education such as blended learning, providing new and strengthening the learning management systems (LMSs), improving the quality of study materials, and collaborative teaching.

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**ROLE OF LIBRARY PROFESSIONALS DURING COVID-19 PANDEMIC**

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**Kiran Prakash Bachchhav**Librarian, Adv.V.B.Deshpande College of Commerce (Night), V.P. Road, Mulund (West), Mumbai – 80

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**ABSTRACT**

*COVID-19 has tremendous effect on various professions around the world. Library profession is also among the one which was highly affected by the COVID -19 Pandemic. But due to having expert skills and technical knowledge, Library Professionals are performing their duties by collecting, organizing and dissemination the required information to the whole community. The role of Library professionals is to trace the required information available on various digital formats and disseminate it to its users. Due to pandemic situation, it is not possible for the users to physically visit to the Library. Hence the role of Library professionals in this situation is to provide information available on various digital platforms so that users can access the required information remotely. This paper mainly focuses on the role of Library and Library professionals during the COVID-19 pandemic. It also highlights the efforts taken by the Library professionals which helps the users to continue their academic education within a time.*

*Keywords: Digital Platforms, Online Tools, Social Media Platforms, E-Resources, Library*

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**INTRODUCTION**

The World is going through a very tough situation due to COVID-19. Coronavirus disease 2019 (COVID-19) is a contagious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first known case was identified in Wuhan, China, in December 2019. The disease has since spread worldwide, leading to an ongoing pandemic.(<https://en.wikipedia.org/wiki/COVID-19>).

Due to COVID-19, all the government, private, academic and commercial sectors are closed, hence Libraries are also closed for the users in all sectors just to maintain the rules of social distancing and to prevent virus from spreading. In this tough situation, the role of Library Professionals is to explore various digital formats which are available freely on internet and make it available to the users. Sometimes users may not get the exact required information they seeks Because there is abundance of information available on internet which may leads to getting wrong or irrelevant information to the user. Here the role of Library Professionals is to find out exact required information by using expert skills and disseminate it to the users. The role of Library Professionals here is a catalyst between information sources and users (school/college students, researchers, professionals).

**OBJECTIVE**

- To discuss the issues arising due to COVID-19 and to find out various ways to tackle the issues.
- To explore various digital formats available on internet which are useful for the users.
- To find out various resources and services provided online by different Libraries in this pandemic situation.
- To provide different e- learning platforms for students, researchers and professionals.
- To provide various social media platforms to the users.
- To collect, organize and disseminate the required information to the users on time which also fulfils the laws of Library science.
- To make effective use of Library services for the users like provide various services (e-books, e-newspaper clippings, access to journals etc) through Library App.
- To promote e-learning among users.
- To organize online workshops and training programs for the Library staff to work efficiently in this pandemic situation.

**DIGITAL PLATFORMS:**

Now a days during this COVID-19, digital platforms have become one of the most important and reliable sources of information. There are many digital platforms are there, some are free to use and some are commercial. It is not possible for everyone to use commercial platforms where users have to pay fees. Library professionals can provide access to many free digital platforms to their users so that they can access it from

anywhere remotely. These digital platforms help users to continue their education during pandemic. Following are some of the digital platforms where users can access plenty of information in many formats freely.

- **National Digital Library of India:**

National Digital Library is a project initiated by MHRD, India and it is operated and maintained by Indian Institute of Technology, Kharagpur. It is a biggest digital platform for all the aspirant learners which is accessible anywhere and anytime. As of July 2021, it has 73,356, 939 + items in its repository. Following is the list of various types of learning resources of NDLI.

- Articles : 38+ lakhs of articles in different languages.
- Audio Lectures : more than 3 thousand audio lectures.
- Books : 67+ lakhs of books from different authors and in various languages.
- Question Papers : 37+ thousands of question papers of different subjects.
- Thesis : 7+ lakhs of thesis from different scholars.
- Video Lectures : 4+ lakhs of video lectures are available.
- Case study : 1 lakh+ case studies on different subjects.
- Audio books : 2 lakh+ audio books in different languages.
- News papers : 62+ lakhs newspapers in different languages.

Apart from above resources there are many more resources like, books review, poster, annual reports, autobiographies, catalogues, broadcasts, conference proceedings, data sets, directories, diagrams, gazetteer, history records, journals, magazines, manuscripts, journal reviews, monographs, newsletters, patents, presentations, sources codes, teacher's manual, technical reports etc. are available in digital formats.

- **eGyanKosh:**

it is National Digital repository developed by the open and distance learning institutions in the country to store, index, preserve, distribute and share various learning resources in a digital format. It has various communities through which user can browse its collections. These communities are as follows.

- IGNOU FB live recorded videos
- IGNOU self learning material.
- IGNOU – SWAYAM course contents.
- Indian Journal of Open Learning.
- University Publications.
- Swayam prabha channels.

- **e-PG Pathshala**

it is an initiative by MHRD under its National Mission on Education through ICT (NME-ICT) being executed by UGC. It provides teaching learning e-contents to Post Graduate students and teachers in various disciplines like Arts, Humanities, Social sciences, Mathematical Sciences etc. it also provides various modules, videos, experts, papers in digital format. Library professionals can suggests such resources to PG students, teachers as well as researchers so that they can access it from anywhere remotely.

- **Shodhganga**

Shodhganga is a repository designed by INFLIBNET. It is a collection of thesis from indian researchers in digital format and also available in open access to all the research scholars. It is well organized and preserve in digital format so that research students can access it anytime and from anywhere. By July 2021, it has 3,13,541 thesis, 8257 synopsis and 40 fellowships report in a repository.

It is highly recommended by library professionals to all the aspirant researchers which will be benefited to their research.

- **SWAYAM**

SWAYAM is a programme initiated by Government of India and designed to achieve the three cardinal principles of education viz., access, equity and quality. The objective of this effort is to take the best teaching

learning resources to all. SWAYAM seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy (<https://swayam.gov.in/>). Courses of SWAYAM are available in four quadrants, video lectures, reading material, self-assessment test and online discussion forum.

There nine coordinators have been appointed to produce best quality contents to its users. These coordinators are as follows.

- AICTE (All India Council for Technical Education) for self-paced and international courses
- NPTEL (National Programme on Technology Enhanced Learning) for Engineering
- UGC (University Grants Commission) for non technical post-graduation education
- CEC (Consortium for Educational Communication) for under-graduate education
- NCERT (National Council of Educational Research and Training) for school education
- NIOS (National Institute of Open Schooling) for school education
- IGNOU (Indira Gandhi National Open University) for out-of-school students
- IIMB (Indian Institute of Management, Bangalore) for management studies
- NITTTR (National Institute of Technical Teachers Training and Research) for Teacher Training programme.

All the courses under SWAYAM are available free of cost. Users can enrol themselves and they also get certificate after passing the course successfully. Apart from these digital educational platforms there are many more like, Unacademy, DELNET, NROER, Bharat Padhe Online etc. which are also serving to its users.

#### **DIGITAL TOOLS FOR ONLINE TEACHING AND LEARNING:**

There are so many digital tools are available which are used for virtual meetings, online classes, webinars/conferences, official meetings and for many more. These tools played a vital role during lockdown because due to restrictions every academic, commercial institution was shut down so to fulfil the user needs, these tools were used frequently for different purposes. Library professionals have also suggested these tools for their organizations for continuation of online classes, webinar and conferences etc. following are some of the most used digital tools during lockdown.

- **Google Classroom:** this is the most widely used teaching and learning platform by many organizations. Here teachers can make online classrooms, upload study material and also can assign exams to the students.
- **Google Meet :** it is also used for online classes, webinars and conferences, meetings. It is available in free and paid versions.
- **Zoom :** it is also widely used as virtual classrooms, webinars, conferences, meetings. It is also available in free and paid versions.
- **Go To Meeting :** it is also used for online meetings and web conferencing.
- **Edmodo :** it is a educational network where teachers and learners meets to share resources, ideas.
- **Google form :** Google form is used for many purposes like online quiz, take survey, questionnaire, attendance, result declaration etc.
- **Microsoft Teams :** Microsoft Teams is used for online meetings, chats, share files.
- **Testmoz :** it is also used for online test and quiz.
- **Open Broadcaster Software :** this software is used for video recording and live streaming.
- **You Tube Videos :** one can create their channel and upload all type of videos into it.

#### **SOCIAL MEDIA PLATFORMS:**

Now a day's social media has been the most used digital platform for all the purposes. Library professionals have also used this platform as the most effective digital platforms for sharing information, resources among each other from anywhere to anybody.

**Whatsapp:** Library professionals can create WhatsApp groups of students, teachers, researchers, professionals where their ideas, thoughts, tips, problems and solutions can be shared with each other. During COVID – 19, this media has been used very effectively and it also served the requirements of users.

**Facebook:** Facebook is been used worldwide. It connects the people from all over the world. Library professionals have also used this platform for sharing information through Facebook pages of many institutions, organizations for academic and commercial use. Many colleges and universities have organized various academic, cultural programs, events through their Facebook pages. This is also most used social platform for sharing information.

**Telegram:** Telegram is also one of the most used social platforms during COVID – 19. It is also used for sharing ideas, thoughts, information, problems and solutions, resources of likeminded people through various groups. One can access large data files in Telegram. Like above social media platform There are many more which are used widely.

#### **OTHER ROLES OF LIBRARY PROFESSIONALS:**

- Library professionals must involve in college website development activities.
- Library professionals must create separate Library web page.
- Library professionals should provide access to online databases to the users.
- Library professionals should provide access to library software by giving login and password to students for book issue, reservation of book purpose.
- By using technical skills, Library professionals should develop library App for their students so that students can take benefit of it remotely.
- Library professionals should provide newspaper clippings regularly so that users can get up to date knowledge about their surroundings.
- Library professionals should organize technical and training session to their subordinate staff.
- Library professionals should assist users regarding their career and getting jobs.

#### **CONCLUSION**

Covid-19 pandemic has imposed many restrictions on people hence social distancing is the best precaution to control and avoid to get infected. Library professionals are playing multiple roles in this situation. By using technical and knowledge mapping skills, Library professionals are providing the required and exact information to their users. The social responsibility of the Library professionals in this pandemic is to collect, organize and provide access of required digital information to their users well in time which also fulfils the laws of Library science.

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**A STUDY ON E-SHOPPING EXPERIENCES OF CUSTOMERS DURING PANDEMIC WITH  
REFERENCE TO KALYAN -DOMBIVLI CITY**

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**Mr. Balu Trymbak Shirsath<sup>1</sup> and Dr. (Mrs) Kailash R Anekar<sup>2</sup>**<sup>1</sup>Assistant Professor, Department of Commerce, DSPM's K.V.Pendharkar College of Arts, Science & Commerce, Dombivli (E)<sup>2</sup>Principal, SSS's Adv. V.B.Deshpande College of Commerce (Night), Mulund, Mumbai -80

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**ABSTRACT:**

*Worldwide spread of Covid-19, followed by strict lockdown by the government to control the same has changed the way people buy products and look at online shopping. This paper attempts to find out whether and to what extent pandemic has impacted E-shopping experiences of customers from kalyan dombivli city and post pandemic intention of customers for e-shopping.. To achieve the set objectives structured questionnaire was used to collect relevant data about E-shoppers demographic information such as gender, age, monthly family income level, educational qualification and occupation Statements on E-shopping behaviour and quality of service perceived by customers on 5 point likert scale were also asked to respondents during the survey. Data has been collected from 75 respondents from Kalyan-Dombivli City. The data is presented in tabular as well as in graphical form using pie charts. Detailed analysis and interpretation of various dimensions relating to the E-shopping experiences of customers during pandemic is given in the research paper.*

**Keywords:** *E-shopping, Pandemic, Intension, Quality of Service, E-tailers.*

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**INTRODUCTION:**

Outbreak of Covid-19 has shaken the industries across the globe; however, this adversity has created an opportunity for few industries like pharmaceuticals, healthcare & E-commerce. Nationwide lockdown announced by the government of India to stop the spread of disease, accelerated the growth of online shoppers across the country. However, this growth did not bring complete uplift to the industry as though the number of online shoppers has increased sales of non-essentials items have decreased simultaneously.. The impact of covid 19 on E-Commerce is positive as well as Negative. Strict restriction on movement during pandemic has forced many customers to adopt online mode to satisfy their shopping needs leading to increase in number of E-shoppers at the same time financial crunches experienced by middle class population of the country, somewhere impacted the sales of Non-essentials also and this can be seen from Unicommerce data which brings out that fashion & accessories sales were down 22% in the same period while eyewear and accessories were down by 16%. FMCG, Agri, health & pharmaceuticals saw growth of 33% & 18% respectively. If Indian E-tailers wish to survive and sustain post pandemic they must study E-shopping experiences of customers during pandemic to find out the answers to following questions:

Is there any change in the E-shopping behaviour of the customers during the pandemic?

Quality of service perceived by customers during pandemic

What is the post pandemic intention of E-shoppers?

Answers to the above questions will help E-tailers in planning effective strategies to survive and grow post pandemic.

**REVIEW OF LITERATURE:**

UNCTAD through their survey brings out how consumers in nine countries of different size & development and digital readiness have responded to online shopping during the pandemic. This survey also shows that consumers in emerging economies saw the greatest shifts to online shopping & monthly average spending of customers has dropped less for food and more for travel.

Thesis titled “ Online Vs offline shopping , impact of Covid-19 on the digitization process in austria submitted by Maximillian matz to Yuliya Kolmoyets in January,2021 brings out that participants with higher education prove to be more concerned about shopping in stores since the outbreak of Covid-19

Research paper “ A study on the Covid-19 awareness affecting the consumer perceived benefits of online shopping in vietnam by van kien pham shows how the online shopping intention of vietnamese consumers have changed during the covid-19 epidemics based on the related benefits , at the same time measures the effect of covid-19 moderator variable on their online shopping behaviour.

**OBJECTIVES OF THE STUDY:**

- 1) To assess the E-shopping behaviour of customers from Dombivli during the pandemic.
- 2) To analyze the quality of services offered by E-tailers during the pandemic.
- 3) To understand the Post pandemic intention of customers for E-shopping.

**HYPOTHESIS:**

- 1) **H<sub>0</sub>**: There is no significant difference in the E-shopping behaviour of customers before pandemic and during pandemic.  
**H<sub>1</sub>**: There is a significant difference in the E-shopping behaviour of customers before pandemic and during pandemic.
- 2) **H<sub>0</sub>**: There is no significant difference between the quality of service offered by E-tailers before pandemic and during pandemic.  
**H<sub>1</sub>**: There is a significant difference between the quality of service offered by E-tailers before pandemic and during pandemic.

**RESEARCH DESIGN:**

1. **Area of the study**: This study tries to understand the E-shopping experiences of customers of Kalyan Dombivli city during the pandemic.
2. **Data source**: Since the study is descriptive & analytical in nature both primary & secondary data was used.
3. **Primary data**: Data was collected from the 75 respondents with different demographic backgrounds from different parts of Kalyan Dombivli city through a direct survey, for direct survey a structured questionnaire containing closed ended & dichotomous questions, questions based on five Likert scale was used.
4. **Sampling**: Cluster & Stratified sampling of population selected was done. 75 respondents from different clusters of the city were considered & due care was taken to include respondents from different strata.
5. **Secondary data**: Secondary data from reference books, articles in daily newspapers, journals, popular shopping portals & well known websites was used for explanation & analytical approach.
6. **Data processing & Framework of Analysis**: Data was processed & analyzed with the help of statistical tools.

**DATA PRESENTATION & ANALYSIS:**

Demographic Profile of the Respondents		
Sr. No.	Basis	Frequency
1.	AGE ( in Years)	
	15-30	40
	31-45	21
	46-60	07
	60 & Above	02
2.	GENDER	
	Male	33
	Female	42
3.	EDUCATIONAL QUALIFICATION	
	Up to HSC	04
	Up to Graduation	30
	Post-Graduation	29
	Professional	12
4.	OCCUPATION	
	Salaried	32
	Owner of a business	04
	Self-Employed	12
	Student	21



	<b>Homemaker</b>	<b>04</b>
	<b>Retired Person</b>	<b>02</b>
<b>5.</b>	<b>MONTHLY FAMILY INCOME</b> <b>(Amount in rupees)</b>	
	<b>Up to 25,000</b>	<b>34</b>
	<b>25,001 to 50,000</b>	<b>26</b>
	<b>50,001 to 1,000,000</b>	<b>07</b>
	<b>Above 1,00,000</b>	<b>08</b>

### E-shopping Behaviour

To assess the change in e-shopping behaviour of customers, if any, during pandemic as well as Quality of service received by customers from E-tailers, respondents were asked five statements pertaining to E-shopping & six statements on quality of service for which they were expected to record their answers on five point likert scale (Strongly disagree=1, Disagree=2, Neutral=3 Agree=4, Strongly agree =5). The five point likert scale is considered as an interval scale. The mean is very significant in scale. Mean value for the statement from 1 to 1.8 indicates strongly disagree, from 1.8 to 2.60 Disagree. From 2.61 to 3.40 means neutral. From 3.41 to 4.20 it means agree and from 4.21 to 5 means strongly agree.

**Table 1: Descriptive statistics on E-shopping Behaviour**

<b>Statements pertaining to E-Shopping Behaviour</b>	<b>Frequen cy(N)</b>	<b>Minim um</b>	<b>Maxim um</b>	<b>Mean</b>	<b>Standard Deviation</b>
<b>Since the Outbreak of Covid-19 , My frequency of online shopping has increased than before</b>	<b>75</b>	<b>1</b>	<b>5</b>	<b>3.73</b>	<b>1.244809041</b>
<b>My monthly average spending on online shopping has increased during pandemic done before</b>	<b>75</b>	<b>1</b>	<b>5</b>	<b>3.32</b>	<b>1.176343018</b>
<b>Since Pandemic I always prefer online payment over cash on delivery for safety reason</b>	<b>75</b>	<b>1</b>	<b>5</b>	<b>3.49</b>	<b>1.366025676</b>
<b>Since Pandemic I always prefer delivery at the door step than the delivery at workplace/ pickup from retailer's outlet</b>	<b>75</b>	<b>1</b>	<b>5</b>	<b>3.58</b>	<b>1.288841193</b>
<b>Since Pandemic my focus is more on buying essential products than on non- essentials</b>	<b>75</b>	<b>1</b>	<b>5</b>	<b>3.67</b>	<b>1.221726608</b>
<b>Combined Mean Value</b>	<b>3.67</b>				

Table 01 shows the mean value for the five statements pertaining to e-shopping behaviour; all the statements were expressing change in e-shopping behaviour of customers during pandemic. The mean value for the first statement is 3.73 shows agreement of the customers to the fact that their frequency of online shopping increased during pandemic. Mean value of 3.32 for the second statement indicates that the majority of customers are neutral on answering whether their average monthly spending has increased or not during the pandemic. Statement Number 3 has mean value 3.49 brings out that customers have started preferring online payment over Cash on delivery for safety reasons. Mean value 3.58 for the fourth statement clearly depicts that customers were opting for delivery on doorstep than pick up from retailers outlets. Statement number five has a mean value of 3.67 which shows that customers were focusing more on essentials than non-essentials. Combined mean value for all the five statements is 3.59 which again shows agreement of the customers to the statements expressing change in E-shopping behaviour and helps in accepting Hypothesis

**1<sup>st</sup> H1: There is a significant difference in the E-shopping behaviour of customers before pandemic and during pandemic.**

**Quality of Service****Table 2: Descriptive Statistics on Quality of Service offered by E-tailers during Pandemic**

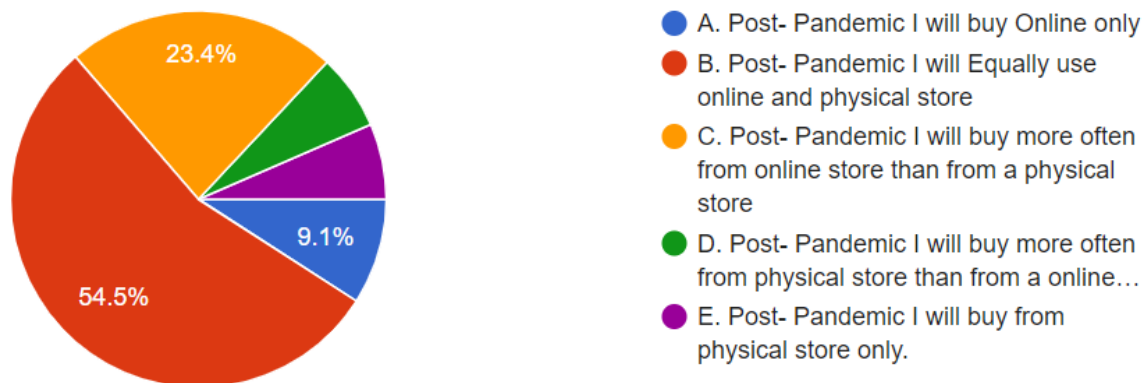
Statements Pertaining to Quality of Service	Frequency (N)	Minimum	Maximum	Mean	Standard Deviation
Pricing and discount schemes of online retailers were same in pandemic as it was before the pandemic	75	1	5	3.52	1.158812021
Quality of product ordered from online retailer was same in pandemic as it was before the pandemic	75	1	5	3.60	0.98039085
Delivery of order placed with online retailer was on time in the pandemic as it was before the pandemic	75	1	5	2.56	1.019974229
Return and replacement policy of online retailer was same in pandemic as it was before the pandemic	75	1	5	3.31	1.063920505
During pandemic desired brand was always found to be available with online retailer as it was before the pandemic	75	1	5	3.79	1.032227528
Enough choice of product was available with online retailer during pandemic as it was before the pandemic	75	1	5	3.84	1.080123732
<b>Combined Mean for Quality of Service</b>					<b>3.44</b>

Above table shows the mean value for the five statements pertaining to quality of service offered by e-tailers during pandemic, all the statements were expressing change in e-shopping behaviour of customers during the pandemic. The mean value for the first statement 3.52 shows that majority of customers believe that pricing and discount schemes were the same during and before the pandemic. Mean value of 3.60 for the second statement indicates the agreement of majority of customers for the fact that quality of product ordered online during pandemic was the same as it was before. Statement Number 3 has a mean value 2.56 brings out that the customers have disagreement for the statement that delivery of product was on time as it was before pandemic. Mean value 3.31 for the fourth statement clearly depicts that customer were not able express exactly whether the return and replacement policy was same or different during pandemic. Statement number five has mean value of 3.79 which shows the agreement of customers regarding the availability of desired brands during pandemic. Mean value 3.84 for the sixth statement depicts that enough choice of product was available online during pandemic as before. Combined mean value for all the five statements is 3.44 which again shows agreement of the customers to all the statements expressing no change in the quality of service offered by E-tailers during and before the pandemic and helps in accepting 2<sup>nd</sup> Ho Hypothesis

**Ho:** There is no significant difference between the quality of service offered by E-tailers before pandemic and during pandemic

**Post Pandemic Intention for E-shopping:**

To understand the post pandemic intentions of customers for online shopping a multiple choice question was asked to respondents. Below given pie diagram shows the result for the same.

**Figure 1: Pie diagram showing post pandemic intention for E-shopping**

Majority of customers i.e. 54.5% have intent to use online mode and physical stores equally for shopping in future. 23.4% customers recorded that they will prefer more of online mode than physical store. 09.1% customers expressed to use online mode only post pandemic. 06.5% customers have decided to buy only from physical stores. Very few customers i.e. 04% customers said that they will buy more from physical stores than the online stores.

**CONCLUSION:**

Findings regarding E-shopping behaviour help in concluding that there is a change in the E-shopping behaviour of the customers during pandemic, change particularly in terms of their frequency of online shopping, mode of payment, preference for delivery location and focus on essentials over non-essentials. Data pertaining to quality of service brings out clearly that there was no significant change in the services offered by E-tailers during pandemic, except timing of delivery, where customers have recorded that delivery was not on time during pandemic, as it was before pandemic, this is may be due to strict restrictions of government on the movement and manpower at the workplace in the initial phase of lockdown. Regarding post pandemic intention of customers it can be concluded that frequent online shopping during pandemic has made majority of the customers comfortable with online shopping modalities and so they intend to use online and physical mode equally for shopping post pandemic.

**SUGGESTIONS:**

Considering the growing popularity of e-shopping across the country and post pandemic intention of customers for e-shopping, e-tailers are expected to take efforts in enlarging their existing distribution network basically to satisfy growing demands of E-shoppers on time. They also need to relook their return and replacement policy.

**LIMITATIONS & SCOPE FOR FURTHER RESEARCH:**

This study is limited to consumers of Kalyan- Dombivli city only. For study respondents in the age group of 18 to 60 and above years were selected. Sample size selected for the study is small hence findings cannot be generalized. Similar kinds of study can be conducted into other cities of the country having different demographic characteristics. Studies with the same objectives can be conducted to understand the experiences of customers with banking, insurance, healthcare service. Research can be undertaken further to understand the post purchase behaviour of customers in the E-commerce industry.

**REFERENCES:****Report of UNCTAD**

Survey of United Nations conference on trade and development on effect of covid-19 on online purchasing behaviour conducted in June, 2020.

**Thesis:**

Thesis titled "Online Vs offline shopping , impact of Covid-19 on the digitization process in austria submitted by Maximillian matz to Yuliya Kolmoyets in January,2021

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**Research paper:**

“A study on the Covid-19 awareness affecting the consumer perceived benefits of online shopping in vietnam by van kien pham

**Newspaper article:**

E-commerce fails to escape from covid 19 waves unlike last year an article in Economics times of India dated 21<sup>st</sup> May, 2021.

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**A STUDY OF THE REASONS FOR INCREASE IN THE OWNERSHIP OF NO. OF VEHICLES BY FAMILIES IN PUNE CITY**

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**Ms. Kamya N Jethwani, Ms. Kaaveri N Jethwani and Rajni Singh**  
St. Mira's College for Girls, Pune

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**ABSTRACT**

*The aim of this study is to find out whether there's an increase in the no. of vehicles owned by families in the city and if yes then to find out the reasons for the same. This study could not be more relevant in today's time as the no. of vehicles we see on the roads has reached its peak. Increase in travelling hours, pollution and stress are just some effects of this increase. The focus of this study is to examine the reasons for the increase, the impact and effects of such an increase on the civic life of the respondents. Some factors and parameters taken into consideration for this study are income, age, gender, educational qualifications, loans taken for vehicles, tendencies towards options like carpooling and public transport, etc.*

**Key words:** Motor vehicles, Convenience, Income, Alternatives, Families

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**INTRODUCTION**

A change has been noticed in the no. of vehicles that families now own. This change hasn't gone unnoticed since almost everyone now spends increasing no. of hours travelling the same distance, have to deal with increasing air and sound pollution, etc. Hence this research paper deals with the aspects like reasons behind increase in the no. of vehicles owned, the resultant traffic congestion, the frequency of the usage of vehicles, alternatives like carpooling services.

**OBJECTIVES OF THE STUDY**

1. To find out how demographic characteristics play a role in the no. of vehicles owned.
2. To find out if there's an increase in the no. of vehicles owned by families and if yes then the reasons for the same.
3. To find out the percentage of people who travel singularly in 4-wheelers and analyse the reasons.
4. To find out opinions about alternatives to private vehicles like public transport, cycles, etc.
6. To recommend sustainable solutions to bring about a change in the above scenario.

**HYPOTHESIS**

There may have been an increase in the no. of vehicles that families now own due to various reasons like convenience, increase in purchasing power, easy availability of loans, status symbol, etc. This could have led to critical issues like traffic congestion, alarming rise in the rate of both sound and air pollution, increase in the no. of accidents that take place, etc.

**SCOPE OF THE STUDY**

- A) The earning capacity and disposable income of a family affects their decisions of investing in vehicles
- B) The total no. of members in the family affects the family's decision regarding the purchase.
- C) The various age groups, the composition of the genders of the members in the family all influence the decision regarding the purchase of a vehicle.
- D) Convenience in commutation is a major factor impacting the decisions regarding the purchase of a new vehicle.
- E) The lack of a robust public transport system within the city is a major factor influencing the decision regarding purchase of a vehicle
- F) The easy availability of finance through facilities like affordable Loans, EMI's, etc. have a major impact on decisions regarding purchase of vehicles.

**SIGNIFICANCE OF THE STUDY**

To understand the various reasons for purchase of vehicles by families in depth, to understand the customer behaviour and various factors affecting their decisions with regards to purchase of various vehicles, to understand how demographic characteristics play a role in the no. of vehicles owned by families, to find out

the general perception of people towards Public transport and various other solutions to reduce traffic congestion like Car Pooling, etc.

### **LIMITATIONS OF THE STUDY**

Time is a major constraint and it is a small scale study involving only a limited number of respondents.

### **REVIEW OF LITERATURE**

#### **1) A study on Indian Vehicle Ownership and Travel Behavior**

A case study of Bangalore, Delhi and Kolkata

(February 2016)

Authors- Prateek Bansal, Kara M Kockelman, Will Schievelbein, Scott Schauer

The household income has an impact on the ownership of vehicles by families. Wealthier the households, more the vehicles owned by them.

#### **2) Growth rate of motor vehicles in India**

Impact of Demographic and Economic Development

(July 2011)

Authors- Rameshwar Dayal, Sharma, Sandeep Jain, Kewal Singh

The population, urbanization, government policies on motorization and economic development are amongst the key factors influencing the growth rate of motor vehicles in India.

### **JOURNAL OF ECONOMIC AND SOCIAL STUDIES**

#### **3) Cars On England's roads increase by almost 600,000 in a year**

Study conducted by RAC Foundation

(January 2016)

Reasons for increase in the no. of vehicles include the rise in population as well as rise in the no. of working women.

#### **4) Understanding the process that gives rise to household car ownership level changes**

(2016)

Authors- Ben Clark, Glenn Lyons, Kiron Chatterjee

The Survey was conducted in Bristol (UK)

65% of changes in car ownership is associated with events like change in employment, residential relocation, child birth, etc.

### **JOURNAL OF TRANSPORT GEOGRAPHY**

### **RESEARCH METHODOLOGY**

**Nature of study:** The nature of the study is quantitative. Survey method is used to collect data

**Population:** As the survey and research is restricted to the city of Pune, The population size is 94,29,408 according to the 2011 census.

#### **Sample Design**

**Sampling Elements:** The sampling Elements in case of this study is Households.

**Sample Size:** The Sample size for this research is 67 individuals who are Representatives of their households i.e. 67 households.

**Sampling Method:** The Sampling Method used for this research is Simple Random Sampling, also known as SRS.

#### **Data Collection**

**Primary Methods of Data Collection:** For this research, the Questionnaire method was used.

**Secondary methods of data Collection:** For this research, data was collected from websites such as researchgate.net, sciencedirect, etc., from online copies of TRANSPORTATION JOURNAL and from the newspaper.

**Data Collection Period:** The Data Collection period for the purpose of this project was restricted to a period of 1 month i.e. 30 days.

**Data Collection Tool:** The tool used for data collection is questionnaire.

### **Data Analysis and Interpretation**

#### **No. of two – Wheelers owned by the sample households:**

As per survey, around 1.5% of the total respondents do not own a two –wheeler. As per analysis of responses received, the maximum percentage of the respondents own 2 Two-wheelers.

#### **No. of Four – Wheelers owned by the sample households:**

As per survey, maximum percentage of the respondents own 1 four-wheeler, followed by the percentage of households having no four–wheeler and the percentage of the households having 2 four-wheelers is the least.

#### **Income Status of the Family of the respondents:**

As per survey, the maximum no. of respondents belong to the income bracket of 200,001-500,000 p.a.

#### **No. of members in the family of the respondents:**

As the graph below shows, the maximum families i.e. 49.3% of the respondents have 4

Members in their family while 22.4% of the respondents have 5 members in their family.

Around 13.4% of the respondents have 6 members in their families and 9% have 3 members in their respective families. The graph also shows that 3% of the total respondents have 7 members in their families and 1.5% have 9 and 14 members in their families respectively.

When data was analyzed, it was found that the families with 9 and 14 members have 3 two-wheelers each and the family with 9 members also has 1 four-wheeler. This clearly shows that the families with most members do not have the most vehicles.

#### **No. of financially dependent members in the family:**

As per survey, it can be concluded that families with higher financially dependent individuals have lower no. of vehicles when compared to the members in the family and the no. of members with a license.

#### **No. of members in the family who have a license to drive/ride:**

As per survey, 41.8% of the families have 2 individuals who have a license to drive/ride and 38.8% have 3 individuals who have a license to drive/ride. 9% of the families have 4 individuals with licenses and 6% with 5. It is only 3% of the families who have only 1 individual with a license.

#### **No. of members in the family who are graduates:**

As per survey, it can be concluded that families with 2 Four-wheelers have a minimum of 2 graduates in the family, which is indicative of the conclusion that Families with Graduates have more vehicles.

#### **No. of male members in the family:**

As per survey, every family with male members does not necessarily have vehicles equal to the male members of the family, which indicates that there is no direct connection between the no. of male members in the family and the no. of vehicles.

### **Frequency of usage of two-wheelers by members of the families of the respondents**

#### **(In no. of times):**

As per survey, around 18% of the respondents use their two-wheelers at the most once a day, the remaining 82% of the respondents use their two-wheelers at least twice a day.

### **Frequency of usage of four-wheelers by members of the families of the respondents**

#### **(In no. of times):**

As per survey, it can be concluded that around 25.4% of the respondents do not use their four-wheelers even once a day, around 64.2% of the respondents use their four-wheelers only once a day and the balance i.e. 10.4% use their Four-wheelers twice a day.

**Percentage of members of the families of the respondents who travel singularly in four-wheelers:**

As per survey, around 52.2% of the respondents responded negatively to the question.

Around 23.9% and 17.9% of the respondents said that members travel singularly

Occasionally and travel singularly all the time respectively.

**Percentage of households who have availed credit facilities to purchase vehicles:**

As per survey, around 52.2% of the respondents did not avail any credit facilities while the remaining 47.8% of the respondents did avail Credit Facilities to purchase their vehicles.

**If members of the families of the respondents find a substantial increase in the traffic on the roads:**

As per survey, 91% of the respondents stated that they do find a substantial increase in the Traffic.

**Willingness of the respondents w.r.t usage of Public transport:**

As per survey, more than 50% of the respondents stated that they would consider using public transport.

**Willingness of the respondents w.r.t Car Pooling:**

As per survey, more than 50% of the respondents stated that they would consider car-pooling.

**CONCLUSION**

The research looked at various demographic characteristics such as income, education, gender, etc. to find the impact of such demographic characteristics on decisions regarding purchase of vehicles. The research shows that the maximum percentage of the respondents own 2 Two-wheelers and the maximum percentage of the respondents own 1 four-wheeler. The main reason for the purchase of vehicles is for convenience purposes. So, we can conclude that most families on an average have 3 vehicles- 2 two-wheelers and 1 four-Wheeler. With the no. of members in most families being 4 with around 2-3 individuals with a license, 3 vehicles per family is not a justifiable no. of vehicles. For the sake of convenience, if every individual has a vehicle to themselves, we'll have 1 billion+ vehicles on the streets. Around 17.9% of the respondents said that members of the family travel singularly all the time. The main reasons for the same are-50% of the respondents stated nobody to carpool with as their main reason and 43.8% stated Convenience as their main reason to do so. 91% of the respondents stated that they do find a substantial increase in the traffic. About 67.2% of the respondents stated that Traffic congestion is the issue they face due to increase in vehicles on roads along with 62.5% stating that increase in Travel time was the another issue that affected them.. Sound Pollution and Disruption of Civic Life were Issues that affected the least of them. 64.2% of the respondents stated that they would consider using public transport. The main reasons for the reluctance of the respondents towards Public transport are:-Inconvenience, Time Constraints and Over Crowdedness. With more than 50% of the respondents stating that they would consider Public Transport is a healthy sign of their opinion towards public transport. 79.1% of the respondents said that their companies/Institutes do not provide services of Pick-Up and Drop while 13.4% of the respondents said that they do. Out of the respondents who said that their companies provided them with such services, only 34.5% always used such services and 48.3% did not use such services at all. 44.8% of the respondents said that they'd consider using the 'PEDL' cycles and 22.4% completely refused to use such Cycles. The reasons for refusal of usage of such cycles were given as follows: Inconvenience, negative reviews, Time Constraints, Poor road conditions, etc. 63.6% of the respondents said that they'd consider Car Pooling while 18.2% of the respondents said that they might consider or will entirely not consider Car Pooling. The main reasons for reluctance in Car Pooling were as follows: Safety issues, Convenience issues, Risk and safety and Reliability issues. Thus, car Pooling Is looked at in a positive light by more than 60% of the respondents.

Thus, the Hypothesis has been approved with there being a rise in the vehicles owned by households. However, there has been such a rise due to the failure of the public transport infrastructure to accommodate a large no. of individuals and the reluctance of individuals to use various alternatives like car-pooling, etc. mainly due to security concerns.



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**RECOMMENDATIONS**

- 1) All Organizations, whether, Privately owned or Owned by the Government should compulsorily provide Pick-up and Drop services.
- 2) The Government should consider bringing in policies such as 1 Family, 1 Car. However, the above can be brought into force only when there is Strong and Robust Infrastructure to support heavy reliance on Public Transportation.
- 3) Public Transportation infrastructure should be improved upon and frequency should be worked upon in order to ensure limited inconvenience.
- 4) Car –Pooling should also be given emphasis in an organisation with incentives for employees to CarPool.

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**NEW EDUCATION POLICY IN INDIA: PROBLEMS AND CHALLENGES**

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**Dr. Arjun K. Jambagi**Assistant Professor, Department of Economic, SRFGC College Belagavi

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**ABSTRACT**

*Education is a constitutional right of every citizen. That prepares an individual to play their role as a sophisticated member of society.. The national education policy 2020 focuses on innovation, research and quality in higher educational institution to fulfill India's dream of becoming knowledge powerhouse. The new policy aimed at using setting up of research foundation called "National research foundation" to foster research culture in higher educational institutions to create open inside- out innovation platforms. This paper deals with the new education policy in India : Problems and challenges.*

*Key words: Education, Knowledge, Problems, Policies, Challenges,*

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**INTRODUCTION**

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to India's continued ascent, and leadership on the global stage in terms of economic growth, social justice and equality, scientific advancement, national integration, and cultural preservation. Universal high-quality education is the best way forward for developing and maximizing our country's rich talents and resources for the good of the individual, the society, the country, and the world. India will have the highest population of young people in the world over the next decade, and our ability to provide high-quality educational opportunities to them will determine the future of our country.

The world is undergoing rapid changes in the knowledge landscape. With various dramatic scientific and technological advances, such as the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines, while the need for a skilled workforce, particularly involving mathematics, computer science, and data science, in conjunction with multidisciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. With climate change, increasing pollution, and depleting natural resources, there will be a sizeable shift in how we meet the world's energy, water, food, and sanitation needs, again resulting in the need for new skilled labour, particularly in biology, chemistry, physics, agriculture, climate science, and social science. There will be a growing demand for humanities and art, as India moves towards becoming a developed country as well as among the three largest economies in the world..

**I OBJECTIVES:**

- 1) To understand the new education policy 2020
- 2) To know the problems and challenges of NEP

The National Education Policy was approved by the Union Cabinet of India on July 28th, 2020. After a gap of 34 years, the Indian government consolidated feedback from 2.5 lakh village-level stakeholders to two national parliamentary level committees, over more than 50 months of consultations and workshops. However, the extent to which the policy has incorporated recommendations remains unknown..The NEP is ambitious and futuristic but much of its success will depend on how it is executed.

**II HIGHER EDUCATION IN INDIA**

A panel headed by ISRO chief K Kasturirangan had submitted a draft NEP in December 2018, which was opened for public feedback after the Lok Sabha election in May 2019.The new NEP will introduce a large number of changes such as ensuring free education for all till the age of 18 with more accessibility to reduce dropouts because of various factors and scrapping the 10+2 structure for a 5+3+3+4 structure in school education.

There is a big move to streamline pre-school education until the age of 6 and carrying out education in regional languages till class 5. Moreover, strict division between various streams, or between curricular and co-curricular activities, or vocational and non-vocational subjects will cease.

Education and assessment will both become more holistic with infrequent exams only in classes 3, 5 and 8, and a change is expected in the near future in the class 10 and class 12 board exam pattern as well.All of this will boost multidisciplinary education which is more aligned with the global education system, and the process

will continue even in higher education with all institutes set to become multidisciplinary and more focused on research.

### **III NEED FOR BETTER INFRASTRUCTURE**

With the introduction of new vocations and subject combinations, the school infrastructure would need to be updated.

“For this to succeed, the support infrastructure has to improve rapidly. In a country like India, we will also need to keep an eye of gender perceptions while introducing vocations,” says Kusum Mohapatra.

Thus, the move from 10+2 system to the 5+3+3+4 system gives a lot of opportunities for not just the development of students but also highlights which areas schools should focus on to develop themselves.

### **IV PROBLEMS FACED IN PROGRESS OF EDUCATION IN INDIA**

Education is the most imperative segment out of different segments of a social foundation. The accomplished and appropriately prepared manpower can quicken the pace of monetary development. Despite our earnest attempts, our instructive improvement still stays at a low dimension.

**Following are the principle issues looked in the advancement of training:**

#### **Lack of capital:**

The absence of adequate assets is the fundamental issue in the improvement of instruction. An expense for training in Multi-Year Designs has been diminishing.

#### **Neglect of Indian languages:**

The medium of teaching, especially in science subjects, is English. So provincial understudies who are not knowledgeable in English, can't contemplate science appropriately in English. They have to suffer a lot because of this. Standard distributions are not accessible in native Indian dialects.

#### **Mass illiteracy:**

Notwithstanding protected mandates and financial planning, we are not ready to accomplish 100 percent education. - Even now 35 percent of individuals stay uneducated. In India, the quantity of illiterate individuals is very nearly 33% of the aggregate uneducated people on the planet. Propelled nations are almost 100% educated, and the situation in India is very inauspicious.

#### **General education oriented:**

Our education framework is of General Education in nature. Advancement of specialized and professional instruction is very unacceptable. So our way of instruction is ineffective. Thus the number of educated jobless people is expanding by each day. This has turned into a great concern for Government.

#### **Wastage of resources:**

Our education system depends on General Education. The dropout rate is high in essential and auxiliary dimension. The vast majority of the understudies in 6-14 age group leave the school before finishing their studies. It prompts wastage of financial and Human Resources.

#### **Problems of primary education:**

Our primary education is ridden with an excessive number of issues. A vast number of elementary schools have no structures, fundamental facilities like drinking water, urinals and power

#### **Expensive higher education**

It is past the range of the regular man's expenditure limit. Privatization of advanced education has prompted the development of benefit hungry business people. Presently advanced education is much exorbitant undertaking

#### **The problem of brain drain:**

Whenever wise, capable and meriting candidates don't land reasonable positions in the nation,. So our nation is denied good ability. This wonder is called 'Brain Drain'. Because of this, we have lost so many talents that could be utilized in our nation for the betterment of education as well as overall development of the country., furniture and study materials and so forth.

### **V CHALLENGES OF RURAL STUDENTS IN INDIA**

The school education in rural India is mostly dependent on Government and Government aided schools. For rural India journey of education is not easy, children from rural areas face many challenges till they finish their education. Few of them listed below.

**Poor foundation skills / Learning outcomes** - Rural children go to school but the learning quality they receive is not enough. Their foundation skills in reading and arithmetic are poor. As per ASER 2018 data shows, only 73% of std VIII students can read an std II level text. And only 44% of children in std VIII can solve a basic arithmetic problem. Whereas children are expected to be master in foundation skills in std VIII.

**Sanitation** - Toilets in rural schools are always in discussion, especially for girls. Overall sanitation in schools is a major problem, which impacts student's health. Especially for girl students' useable clean toilets are important. As per the report from ASER 2018, only 66.4% of schools are with usable toilets for girls.

**Access to advanced learning tools** - Students from rural schools either has no access or lack of access to advanced learning tools such as digital learning, computer education, non-academic books. As per the ASER 2018 report, 55.5% of students have never used computers.

**Financial constraint** - As per the right to education act children are provided free education till the age of 14, post that they are out of RTE. Families from rural areas are always in financial burden due to various reasons. For them education for their children becomes the second priority, that's why they are forced for income generation activity for their survival. This is one of the reasons for low enrollment in secondary and higher education. As per education statistics at glance 2018 by MHRD report only 43.1% of students enrollment in senior secondary and 14.2% in higher education in India.

**After school activities** - Engaging students in activities that can improve their learning and quality of life is very important. In urban areas, post school time, students are engaged in music, dance, foreign language classes, whereas in rural students just roam in the village and engage themselves in unproductive activities. Nonavailability of post-school activity centers in rural areas is a key challenge.

**Digital Literacy** - Having poor or no access to the digital device, especially computer learning is a challenge to improve digital literacy in rural students.

**Sports training and equipment's** - As we know sports can directly impact fitness which then impacts learning. Unfortunately, in rural school's proper sports coaching and equipment's are not available. This leads to the lack of opportunities for students to play games and be physically active.

**Long Distance schools** - If we compare rural students' population and secondary schools, it's still behind the expectations. Only 1.39 lakh secondary and 1.1 lakh senior secondary recognized schools in India. Most of them are located in a larger population of the village or at taluka place. Hence students are required to travel long distances to attend school.

**Personal attention** - The majority of schools are not having enough number of classrooms for students; hence classes are conducted in the same classroom for more than one std. Student- pupil ratio is low. This causes low attention to students who are lacking behind in learning.

**English Communication** - Day by day importance of the English language is increasing, whereas in rural areas the majority of schools are in vernacular language. Hence, speaking and writing in English are given less importance. This leads to poor English communication and then low interest in the science field in higher education. Most of the rural students prefer to choose arts or commerce instead of science just to avoid the English language.

The government of India also directed to gram panchayat under 14 Vitt Aayog Gram Panchayat Nidhi to use funds to improve school education in the village. We positively hope to overcome these challenges in the coming years.

## CONCLUSION

Education is becoming increasingly critical that children not only learn, but more importantly learn how to learn. Education thus, must move towards less content, and more towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate, adapt, and absorb new material in novel and changing fields. The curriculum must include basic arts, crafts, humanities, games, sports and fitness, languages, literature, culture, and values, in addition to science and mathematics, to develop all aspects and capabilities of learners; and make education more well-rounded, useful, and fulfilling to the learner.

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**SURVIVAL, RESURGENCE & SUSTAINABILITY OF RESTAURANT INDUSTRY: POST PANDEMIC**

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**Prof. C.A. Gurunathan Pillai<sup>1</sup> and Prof. Urvi Pillai<sup>2</sup>**Research Scholar<sup>1</sup> and Assistant Professor<sup>2</sup>, Ghanshyamdas Saraf College

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**ABSTRACT**

*The Coronavirus pandemic which struck worldwide in 2019, many industries has been affected but more affected industry is the restaurant and food service industry. The COVID 19 has more of short term effect on the economy that is public health crisis on the restaurant industry, unemployment soaring and restaurants forced to shut down whereas long term effect are less. The impact currently being felt by businesses in the restaurant industry as a result of the COVID-19 pandemic and, more directly, the rapidly expanding social distancing requirements and travel limitations, as well as the growing number of governmental stay-home orders, has been unprecedented in its breadth and severity. Most full-service restaurants are operating at small fractions of capacity, if not closed entirely—either as a result of government order or as the least bad option to preserve cash in hopes of re-opening once limitations are lifted. Those with the resources to be flexible, including ready inventory and supply chain advantages, have rapidly shifted focus to carry-out and delivery models, and some are even making produce baskets and butcher shop cuts available to customers. This research paper helps us understand the change in the industry Pre and Post pandemic and how the industry has evolved in order to survive and to live longer by itself.*

**Keywords:** Restaurant Industry, Tech-Centric, Dine-In, Food Delivery, App Ordering, Hygiene, Cloud Kitchen, Re-Engineering menus.

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**OBJECTIVES:**

1. To understand the impact of COVID-19 on restaurant industry.
2. To recognize changes adopted by restaurant owners to bring in survival of business.
3. Learn the possibility of long-term changes to continue within the industry.

**OVERVIEW**

According to CRISIL Research Report 2020 the food and beverages industry contributes nearly to ~3% of the India's GDP and more than 7.3 million workforces with dine –ins that is it accounts for ~75% of the organized sector business, but according to the National Restaurant Association of India (NRAI) India has lost an US\$9 billion in 2020 where the restaurant industry accounts for US\$50billion.

To face with the challenges and losses and to regain profitability the restaurant industry is adapting and innovating its services since the lockdown has been lifted. There are new ways of service offerings and following the COVID hygiene protocols is the trend in this industry now to gain confidence of the customer and increase revenue.

The National Restaurant Association which has over 500,000 members, had requested the landlord and mall developers for rent waiver due to the COVID 19 uncertainties. There are extreme challenges faced by the employers in the restaurant and hospitality industries, like reduce need of staff, need for remote work, ensuring no spread of COVID 19 in the workplace.

**INDIA FOOD DELIVERY SCENARIO:**

The food delivery industry has recovered largely this is due to the predictability that the residential area are doing better than commercial areas. The recovering of food a delivery industry is nearly 75-80%. Whereas some areas are clocking higher GMV than before. The food delivery industry has reported zero COVID 19 they are mostly dining out centric places. This scenario is because since the COVID 19 pandemic and the lockdown the companies giving option to the employees to work from home, the employees moving from city to the small town and it is observed that 1 out of 5 customers have downloaded apps for ordering food from food delivery industry, this is sign and key for customers to cross the hump of the safety perception. The recovery trends are high and it is estimated that the industry is going to hit pre-COVID levels of business in the next 2-3 months.

**INDIA DINING OUT SCENARIO:**

Dining out industry is facing a slump this is mainly due to lockdown, customers not moving out of the house due to fear of transmission and the restaurants are not opening even if the lockdown is lifted. The dining out

industry is yet to bounce back and operate at the same level of 8-10% which it was operating in pre COVID levels. The other reason for the slump is that the customers plan to decrease spending on dining out in the coming days and shift towards food delivery. Despite the tough times, it is observed that the restaurant is reimagining their operations to acquaint with new social engagement constructs. Now when the customers start stepping out they will observe the staff wearing masks, distance maintained while placing tables, digital menu, ordering and payment, these will be new changes in the dining out industry.

### **CHANGES ADOPTED BY RESTAURANT INDUSTRY:**

#### **1. HYGIENE STANDARDS**

The question of safety arises with the restaurants slowly opening up their doors with the lifting of lockdown and limited operating hours. To overcome this all the food delivery apps have started mentioning the hygiene standards of restaurants on their platform. It is also observed that restaurant with good hygiene ratings have fared 20% better than those without. In India the food safety and hygiene has shown unprecedented growth in recent times. (Temperature control, regular sanitation, use of masks, and safe packaging mechanism are the new safety norms in the food industry.

#### **REVISIING OF MENU ITEMS AND RE-ENGINEERING**

As the restaurant industry will evolve in the pots COVID-19 there will be change in the menu. Sharing the food was the thing in the past in many restaurants now due to the threat of pandemic tough it may be over the people will be reluctant to share their food. Secondly meal box will be more in demand as they are affordable option for the people who want to eat home along with the family. The revising of the menu may be also to streamline the ordering process and making easier for the customer to decide what they want to eat; at the same time the small menu also give restaurant owners the ability to clarify the menu so that they can use the same ingredients for multiple dishes avoiding wastages.

#### **2. DINING WILL SHIFT ONLINE (ON-PREMISE VS. OFF-PREMISE DINING)**

Off –premise dining is perhaps the biggest change estimated by the Coronavirus Pandemic. Perhaps the biggest long-term change prompted by the Coronavirus pandemic is the shift from on premise to off-premise dining. This does not say that people won't be dining outside, but there will be more of demand on delivery and take way than before. Similarly, people will also get acquainted to ordering or picking the food from the restaurant and taking it at home and enjoy with family. This trend of picking the meal box at home the restaurants will start taking orders online, the once who have not started yet.

#### **3. GOURMET STREET FOOD BRANDS**

The love for street food, India and its people are known for it the variety of options and flavors at reasonable prices. But cleanliness becoming the prime area of concern since the pandemic, the demand for street food has quickly declined and it will be less preferred when the market opens. This is likely to impact the industry, months even after the pandemic is over. There will be a shift and the industry is going to see a rise in gourmet street food brands in the organized sectors which will satisfy the expectations of customer taste, hygiene and convenience of delivery.

Various health and immunity boosting factors of an organic, vegan diet is becoming increasingly popular considering the rising coronavirus caseload in the country. Consequently, the market is expected to see a rise in vegan only restaurants and brand promoting plant based products.

#### **4. CHEF-DRIVEN DELIVERY RESTAURANTS**

Many dining restaurants have shifted their focus from in dining experience to food delivery services. This is going to alter the landscape of delivery business in the country in the long term. Taking care of the hygiene and safety to packing and customer centric content will put forward a new wave of doing business in the food delivery industry. Initially The customers had always been connected with brands due to their consistent story about the chefs and its team who work behind the scene and make food. Transparency will be now emphasized and the brand value of chefs is leveraged during the transition.

#### **5. CLOUD KITCHENS**

According to the leading food aggregator take away drive will be a trend and owing to the decline in customer footfall in the Quick Service Restaurant most business have started transitioning a cloud kitchen, which provides significant savings in infrastructure costs. In this Models the restaurants have tie-ups with food aggregators who offer online ordering and delivery options for customer convenience. However, the main challenge for operators in this segment is that they are solely dependent on promotions by food aggregators for getting customers aboard. "In India, takeaway and drive-through contributed ~1% of the overall revenue of the

restaurant industry as compared to 15-20% in the US and Europe during pre-COVID times. However, given the current trends in India, it is expected to go up to 15% over the next 6 months.”

#### **6. BIG RESTAURANT CHAINS WILL THRIVE OVER SMALL, FAMILY-OWNED RESTAURANTS**

According to the expert, unfortunately more than half of the restaurants in business today won't survive this crisis. The more terrifying thing is the small business owners mainly the mom and pop restaurants will not have a chance to survive as large restaurant will be able to do. There is always a question faced 'Who will survive in the near future McDonalds or small family based Owned Italian restaurant?' This is largely to the fact that most chains are fast casual restaurants as opposed to full service ones this happens to be exactly what thrives in this pandemic when people can't just simply sit down and enjoy a meal anymore. It also happens because large chains are much more profitable and can afford to stay in business longer.

#### **7. SEATING WILL BE REORGANIZED AND COMMUNAL TABLES WILL LIKELY DISAPPEAR**

Many restaurants mainly relied on using maximum space and sitting to boost their profits, the health and safety regulations are disadvantage. People don't feel comfortable sitting close to others any more especially indoors. Social distancing is now the need and its become a norm and this may ne continued for a long time and this will demand the restaurants to maintain the minimum safety distance between tables. There will be an end to the common table for people who want to grab a bite alone and can't find a table for themselves. In the coming days, restaurants might even need to create space for live cooking this may be because customers would like to see and feel safer seeing their food cooked from the stretch right before their eyes.

#### **8. TECHNOLOGY THAT MINIMIZES HUMAN INTERACTION WILL SEEP INTO THE INDUSTRY**

Restaurants' current goal includes minimizing the interaction between customers from different parties, and customers and staff. This can most effectively be done by employing cutting-edge technology. Once restaurants start using this technology, it's unlikely they will go back to the old ways. One of the easiest technologies to implement is contactless payment either done online when customers order delivery or via contactless cards or services like Pay Apps.

Next, menus are and will further be digitalized. There are already plenty of restaurants where menu can be accessed through a single scan of a QR code at the table, which is a safe and effective way of deciding what you want to order without interacting with a waiter. Ideas that are perhaps harder to implement and more long-term include touchless elevators and a dining experience that is contactless from beginning to end.

However long it takes restauranteurs to implement these technologies, one thing is for sure, and that's that integrating technology into restaurants will be a huge part of the future of the food service industry.

#### **CONCLUSION:**

Above are few impacts of the Coronavirus pandemic on the restaurant industry, but they are definitely some of the most relevant. From minimizing contact to focusing more on delivery and takeaway, re-engineering menus, reorganizing seating, and employing more technology, restauranteurs have to accept it's time for a big change. The industry is headed for a transformation with digitization at its core. Services will grow to become more personalized and customer-centric, creative service offerings will be launched, health and safety will be standardized, operations will become less labor intensive and balance sheets will become leaner. All these changes will elevate customer experience and set new standards for the industry in the post-COVID era.

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**IMPACT OF LOCKDOWN ON LEARNING STATUS OF UNDERGRADUATE AND POSTGRADUATE STUDENTS DURING COVID-19 PANDEMIC SITUATION IN NAVI MUMBAI INDIA**

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**Mr. Karan Jagdish Koli**Assistant Professor, C.K.Thakur Collage New Panvel

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**ABSTRACT**

*Covid-19, as a global pandemic, has called for social distancing. In human history, affecting nearly 1.6 billion learners in more than 200 countries closures schools. It has made people mandatory to sit indoor and sitting idle indoor may lead to mental stress hence to keep people engaged and free from mental stress, online learning can play an important role. Online learning is the best solution during this pandemic situation. Teachers can use virtual classrooms to teach from home with all necessary tools which make the online sessions as effective as traditional ones. Therefore, some tools and techniques for online learning which can ensure the continuity of learning are highlighted. Some emerging approaches of the Government of India for online learning are presented. The merits and demerits of online learning platforms are also discussed. The research focuses on identifying how Navi Mumbai universities managed to provide knowledge during the coronavirus pandemic when in a very short time; universities had to adopt the educational process for exclusively online teaching and learning. With the availability of sea of platforms and online educational tools and educational tools play a flexible role in online teaching and students' academic performance is decreased because due to technical issues they are not properly connected with teachers therefore students not understood proper Concepts out of syllabus and sometimes omitting 20% to 30% concepts out of syllabus. And I am examining in that research students lose self-confidence on the online platform because they are not properly engaged in the particular session and educators to make the broad concept of lecture even there is use the traditional method of teaching, Therefore this can make students lazy In this regard; we analyzed students' perception regarding online teaching, their capacity to assimilate information, and the use of e-learning platform. An online survey based on the questionnaire was conducted. Data was collected from 250 students from the students of Navi Mumbai universities.*

**Keywords:** Global pandemic, social distancing, Covid-19, Online learning Lockdown:

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**INTRODUCTION**

The novel coronavirus disease (COVID-19) first appeared in Wuhan city of China at the end of last year. Rapid worldwide spreading of COVID-19 prompted the World Health Organization (WHO) to declare it as 'pandemic' on 11 March 2020. As the world becomes increasingly interconnected, so do the risks we face. The COVID-19 pandemic has not stopped at national borders. It has affected people regardless of nationality, level of education, income or gender. But the same has not been true for its consequences, which have hit the most vulnerable hardest. Education is no exception. Students from privileged backgrounds, supported by their parents and eager and able to learn, could find their way past closed school doors to alternative learning opportunities. Those from disadvantaged backgrounds often remained shutting out when their schools shut down. This crisis has exposed the many inadequacies and inequities in our education systems – from access to the broadband and computers needed for online education, and the supportive environments needed to focus on learning, up to the misalignment between resources and needs.

The COVID-19 pandemic has also had a severe impact on higher education as universities closed their premises and countries shut their borders in response to lockdown measures. Although higher education institutions were quick to replace face-to-face lectures with online learning, these closures affected learning and examinations as well as the safety and legal status of international students in their host country. Perhaps most importantly, the crisis raises questions about the value offered by a university education which includes networking and social opportunities as well as educational content. To remain relevant, universities will need to reinvent their learning environments so that digitalisation expands and complements student-teacher and other relationships.

**2. REVIEW OF LITERATURE:**

The search focused on the literature on online teaching and learning in the context of education published between 2020 to 2021 educational year. This search for limited period because after global pandemic situation pupils gain knowledge through offline mode. The process for selecting the literature included in the current review started with a search in the database. "Online learning" "e-learning" "web based learning" or "remote

learning or “virtual learning” and which responded to the topics. To understand teachers learning process or methods use for teaching or student’s skill development or career development programme information.

Although the descriptive analysis entailed online examination conducted by universities of the literatures in term of focus of studies. The characteristics of the sample, the methods and their main findings which problems students faced in online platform for study and examination and finding job related problems for 202-2021 batch. Because some corporation or business organisation think about 2020-2021 pass out batch, they are not eligible for new jobs. This article focusing on graduate and post graduate students because they take higher education for getting dream job.

**Objectives:**

- To study the impact on online learning on higher education
- To find out a positive and negative impact of distance learning and teaching
- To study the impact of online learning on students’ career
- To know the views of students of UG and PG about online learning.

**DATA AND METHODS****➤ Subjects**

This is an online survey-based study of the 150 undergraduate and postgraduate students studying in various colleges and universities of Navi Mumbai.

**➤ Data collection and procedure**

An online survey was conducted from 25 July to 4 August 2021 to collect the information. A structural questionnaire link using ‘Google form’ was sent to students’ through What Sapp and E-mail. Participants were provided full consent before participation in the online survey. A total of 150 students provided complete information regarding the survey.

**➤ Data analysis**

Descriptive statistics were carried out to understand the distribution of study participants. Simple percentage distribution was estimated to assess the learning status, mode of learning, and opinion on educational decisions, and problems related to study due to the lockdown. All the analyses were performed using the Statistical Package for Social Science

**3. RESEARCH METHODOLOGY:**

The study is about knowing of the positive and negative impacts of online learning and teaching on higher education with special reference to panvel region. The possible pros and cons of online learning have been identified in accordance with UG and PG students’ opinion about online learning. We have also taken student’s opinion regarding online learning and teaching and their views on the same. It is mainly concerned with sources of data collection, sample framework, methods of data analyses and data interpretation.

**Research Design:**

This is a systematic way to solve the research problem and it is an important component for the study. A research design is the arrangement of conditions for collection and analysis of data in a manner that it aims to combine for collection and analysis of data relevant to the research purpose.

**Data Analysis:**

For the purpose of data analysis, t test, f test, will be used under the study. Here, after the analysis, the interpretation of the same is made, so as to conclude upon the objectives of the study.

**➤ Research problem:**

My research problems are related to student’s career some days ago a viral posting by HDFC bank was looking for students other than the 2021 batch as they are not eligible for the fresher job, even HDFC Bank has clarification saying it’s a typo and we regret the error. But is there question arise other entities also think on that news and that too in the days to come, therefore I found some problems at the time of conducted research. Why think about students passed out in 2021 they can do nothing because of they learned online, then whose fault is it there students teachers, modes, platform etc. so what can be reduced. So this is why I chose this topic.

**➤ Hypothesis:**

H1: There is positive impact of online teaching and learning on higher education

H0: There is negative impact of online teaching and learning on higher education

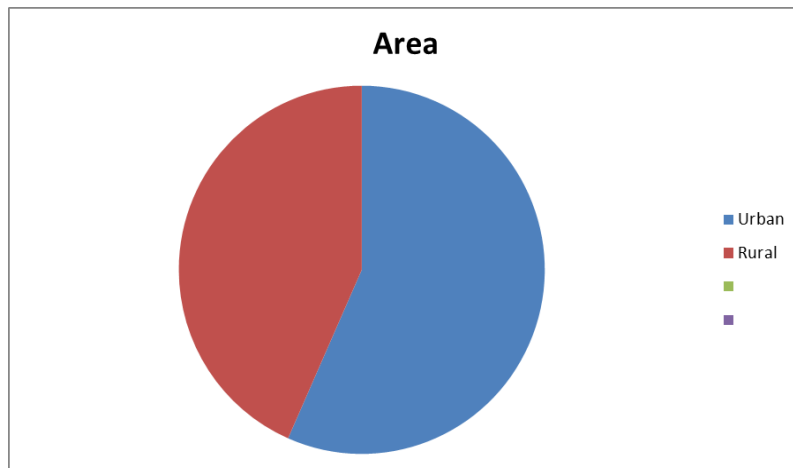
H1: there is positive impact of online teaching on higher education: it reduced financial cost: additionally all the courses or study material are available online thus creating a paperless learning which is more affordable.

H0: There is negative of online teaching and learning on higher education: there are some major drawbacks to E-learning. There is lack off skill strong self-motivation etc. concept missing from learning process

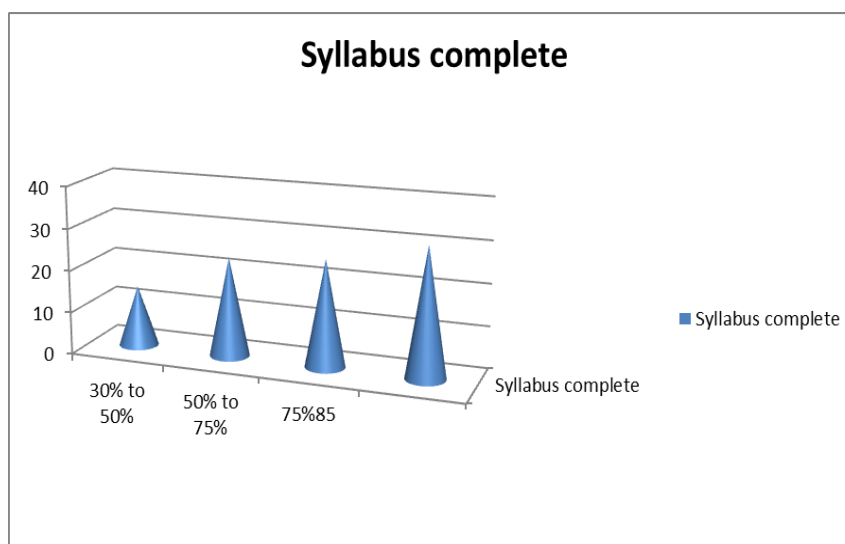
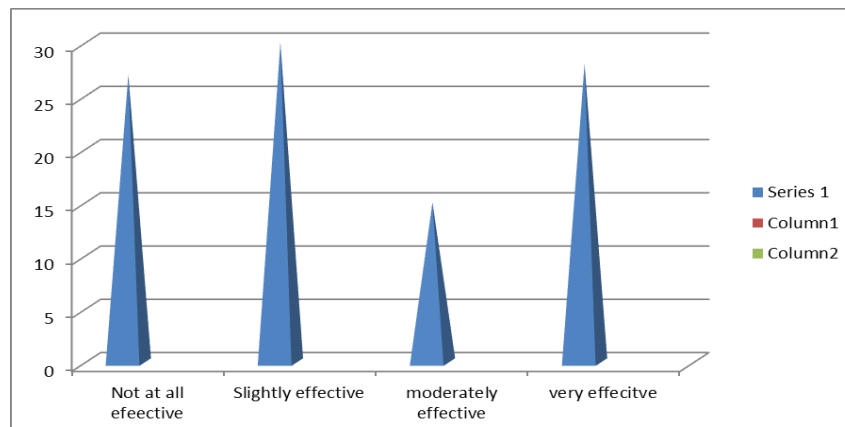
### Residential area of students 150

Urban 56.6%

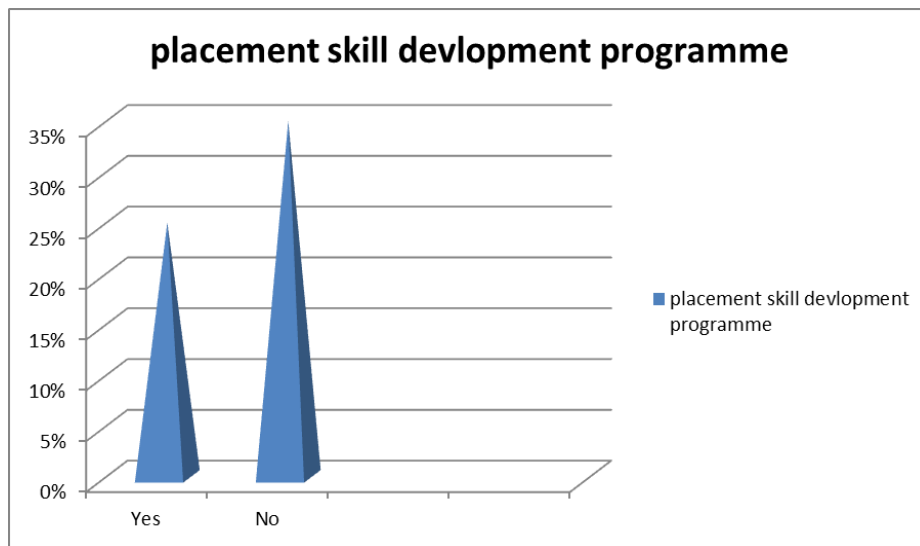
Rural 43.4%



How effective had remote learning been for you 150 responses:



The collage had taken placement and skill development activity through online platform:



### SUGGESTIONS:

Final-year students are understandable experiencing a lot of panic and uncertainty when it comes to their employment prospects, as they will be graduating during the coronavirus pandemic. Collages conducted traditionally internships have been in-person at an organisation's workplace. Internship may be done virtually or remotely, so students directly learn from a professional in his/her intended career field. The students receive regular mentoring through weekly in-person through video conference. And conduct skill development programme communication related activity etc. for increasing confidence level and also take practice basis activity for gaining work place knowledge. College has provided advice to students consider taking part in work study programme. Build your network, create opportunity, find the companies on social media, strive for excellence and stay motivated.

### CONCLUSION

Coronavirus has likely changed how you learn and how you have thought about career. You are probably feeling uncertain about the future or are worried about securing that first job. A number of graduating students or post-graduating students for ways of looking up skill or are thinking about deferring entering the job market.

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**GREEN CONSUMER BEHAVIOUR AS A POSITIVE DRIVER TOWARD BUSINESS SUSTAINABILITY AND ITS IMPLICATIONS ON MARKETING STRATEGIES IN POST PANDEMIC PERIOD**

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**Dr. Prashant H. Bhagat**Assistant Professor, Department of Commerce, Chetana's Hazarimal Somani College of Commerce and Economics, Smt. Kusumtai Chaudhari College of Arts, Bandra (E), Mumbai-400051

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**ABSTRACT**

*The current pollution and potential depletion of the earth's natural resources, together with the growing awareness about choosing healthier and ecologically friendly food and other items, has resulted in the creation of a new method of consumption, known as Green Consumption. Green customers are a new type of people that wish to participate in sustainable living. As a result, numerous businesses have recognised this as a growth and resurgence opportunity in an existing market. Consumers' preferences and interest in environmental issues and responsible consumption have developed in the post-pandemic period..*

*As a result of the widespread adoption of sustainable development goals, consumers are attempting to make environmentally friendly decisions when selecting and consuming products. As a result, Green Consumer Behavior is seen as a positive driver toward business sustainability and environmental protection.*

*The goal of this study is to provide a paradigm for green consumer behaviour and its impact on marketing tactics in the post-pandemic period..*

*Key words: Green Consumer Behavior, Green Products, Sustainability, Marketing Strategies, Environmental*

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**I. INTRODUCTIONS**

Environmental awareness has now evolved into a global concern as well as a challenging topic for academic research.

Since the 1970s, the green problem has influenced consumer behavior in a good way (Linda F. Alwitt, 1996).

This shift has caused a considerable shift in consumers' perceptions, with a growing concern for environmental preservation and the prevention of additional harm.

Green marketing, on the other hand, is an endeavor to lessen these negative effects on our environment by implementing a new green concept in product design, production, packaging, labeling, and consumption.

Many businesses are pursuing green strategies in the market to obtain a competitive advantage by repositioning existing or future customers' attitudes and perceptions through innovations in green products and services.

Green marketing has only been utilized in recent years to bring corporate sustainability through emphasizing product packaging and labeling, as well as incentive techniques.

In order to understand how different organizations are putting their efforts in green activities as a positive market driver in maintaining and developing green consumer behavior in the post-Covid Period, an assessment must be conducted.

The purpose of this study is to investigate customer perceptions of green values established by promoters' green marketing activities, as well as their impact on their purchasing behavior of environmentally friendly sustainable products in the post-Covid period.

This study also underlines marketers' major efforts in developing green brand awareness in the minds of consumers in comparison to non-green items, which influences the consumer's green behavior in the post-Covid period.

**II. OBJECTIVES OF THE STUDY:**

1. To study the How Green Consumer Behavior as a Positive Driver for Business Sustainability?
2. To Study the green marketing mix for green consumers behavior.
3. To study the Impact on Marketing Strategies in Post Pandemic Period.

**III. PRACTICAL IMPLICATION OF THE STUDY:**

Implications for Practice: This paper is relevant for all modern company enterprises since they must adhere to environmental rules, and customers are becoming more aware of green methods used by businesses. That is why everyone is turning green, from McDonald's to Coca-Cola..

**IV. RESEARCH METHODOLOGY:**

The research is both descriptive and conceptual. To make the conclusion, various standard references are used to grasp different aspects of the study. The research approach is essentially qualitative, and it is based on secondary data. The study is extremely relevant in today's post-Covid-19 scenario for understanding green customer behavior in order to drive company sustainability..

**V. DISCUSSION:****V(i) Green Consumer Behavior:**

A green consumer is someone who practices ecologically friendly habits and prefers to buy green items over traditional ones.

Green consumers are more self-controlling because they believe that a single consumer can make a difference in the environment.

As a result, they believe that environmental protection should not be just the responsibility of government, business, environmentalists, and scientists, but that customers may also play a role in corporate sustainability.

They're also less dogmatic about new items and ideas, and more open-minded or accepting of them.

Their open-mindedness makes it easier for them to adopt green products, and as a result, they behave more naturally..

**V(ii) Green items:**

Using ecologically friendly products and utilizing eco-friendly cleaning procedures, such as minimizing water usage, are examples of green products.

It's also about employing items to promote environmentally friendly company operations.

Green is an umbrella phrase that relates to organic, sustainable, and environmentally friendly products and behaviors.

A product is considered green if it meets the following criteria:

- i. conserves water and energy resources for long-term sustainability.
- ii. Prevents contributions to pollution reduction in the air, water, and land
- iii. Maintains a high level of indoor air quality in the atmosphere.
- iv. Makes use of renewable-source materials in order to be more environmentally conscious.
- v. Has a negligible environmental impact.
- vi. Is a manufacturing activity that promotes environmental awareness.
- vii. public knowledge of the plastic ban.

**V(iii) The Green Consumer Behavior Marketing Mix:**

Every business has its own preferred marketing mix.

Some marketing mixes contain four Ps, while others have seven.

The four P's of green marketing are the same as in traditional marketing, but the challenge for marketers is to employ the four P's in new ways.

a. Product: The ecological goals of product planning are to reduce resource consumption and pollution while increasing resource conservation.

b. Price: In the green marketing mix, price is a crucial and important aspect.

Most customers will only pay more if they believe the product has more value.

This added value could be in the form of better performance, function, design, aesthetic appeal, or taste.

All of these factors should be considered when charging a premium for green marketing.

c. Promotion: There are three forms of green advertising: -ads that address a product/interaction service's with the biophysical environment; -ads that encourage a green lifestyle by promoting a product or service; and -ads that offer a corporate image of environmental responsibility.

d. Location: The location and timing of a product's availability will have a big impact on customers.

Customers are unlikely to go out of their way to purchase green products..

#### **V (iv). Consumer Green Behaviour and Business Sustainability:**

There are significant developments afoot in the field of business sustainability in terms of managing responsibilities to the environment and society.

New green business strategies that aim not just for short-term profit but also for long-term profitability and environmentally friendly sustainability have begun to emerge as company agendas for promoting green consumer behavior.

Green is the corporate ethics code of the twenty-first century. Profit-making firms' "always me, always me" mindset is no longer effective. Of doubt, profit is a company's fundamental goal, but organizations that are solely focused on profit will find it difficult to achieve long-term viability.

Companies, much like clients, owners, and employees, should be conscious of their duties to the environment and society.

Climate change, environmental difficulties, and social issues will put future leaders under pressure to make effective and comprehensive judgments. Business people's priorities should be focused on the principle of environmental protection rather than the profitability of the company when making these decisions..

#### **V(v) Green Consumer Behavior as a Positive Driver for Post-COVID Business Sustainability:**

Humans are creatures who stick to their routines.

Many human actions are part of our daily routines, such as how we commute to work, what we buy, what we eat, and how we dispose of products and packaging.

Breaking poor habits and then encouraging healthy ones is often the key to spreading sustainable consumer behaviors.

Cues found in familiar environments trigger habits.

Disposable coffee cups, for example, may be a response to cues such as the barista's default cup and a trash container with a cup illustration, both of which are prevalent in coffee shops.

In the post-covid period, companies began to employ design characteristics to eliminate harmful habits and replace them with positive ones among consumers.

Making sustainable green behavior the default option is the simplest and most likely effective way.

In residential buildings, for example, green electricity was made the default option.

Plastic straws are no longer provided with beverages at full-service restaurants; customers must expressly request one for the same, usage of public transportation, and so on.

Using cues, providing feedback, and even supplying incentives are three subtle strategies that might help build positive habits.

Prompts could be SMS messages that remind people to engage in desired behaviors like cycling, exercising, or commuting to work in an environmentally responsible way.

Prompts are most effective when they are simple to comprehend and receive in the location where the action will occur, and when people are motivated to participate in green conduct.

People are given feedback on how they fared on their own and on how they performed in comparison to others.

Household energy bills that compare consumers' usage to their neighbors' can encourage energy conservation.

One of the advantages of encouraging customers to build good habits is that it can lead to positive spillover: people prefer consistency, so if they adopt one long-term behavior, they are more likely to make additional beneficial adjustments in the future. Purchasing LED light bulbs, for example, may lead to wearing warmer

clothes and lowering the thermostat, as well as replacing curtains and blinds to reduce heat loss, insulating doors and windows, and purchasing energy-efficient equipment..

#### **V (vi): IMPACT OF PANDEMIC PERIOD ON MARKETING STRATEGIES:**

##### **1. The Emotional Attraction:**

In the aftermath of a pandemic, emotional appeal is crucial in creating marketing strategy. When people get great sentiments from doing something green, they are more likely to do it. This fundamental principle is sometimes neglected when it comes to corporate sustainability in the aftermath of a pandemic, when advertising campaigns are likely to stress green marketing methods.

In the post-pandemic phase, hope and pride are particularly beneficial in motivating long-term green consumption. Bacardi and Lonely Whale utilize the hashtag #thefuturedoesntsuck to promote events and appeal for consumer action as part of their effort to eradicate one billion single-use plastic straws. And when participants in one research were publicly commended for their energy-saving efforts every week.

##### **2. Making Sustainability Resonate:**

Despite the growing popularity of sustainable business practices, companies continue to strive to communicate their brands' sustainability to consumers in ways that increase brand relevance, market share, and encourage a shift toward a green buying culture of sustainable living.

##### **3. Using Green Marketing basics:**

Using marketing fundamentals to connect green consumer behavior with a branding objective, demonstrating green benefits over and above conventional options, and making sustainability alluring are important difficulties for post-pandemic green business strategies.

Because business sustainability is the top priority for marketers in a post-pandemic situation, adopting marketing core fundamentals has demonstrated that businesses may become smart businesses through innovation and various adaptive marketing methods..

##### **4. Environmental Advertising:**

Environmental advertising will help people understand the traits and characteristics of green products. As a result, consumers will be more likely to buy ecologically friendly products. Applying these policy measures is critical for modifying marketing strategies and shifting consumer green purchasing behavior to choose environmentally friendly items, hence lowering the negative environmental impact of synthetic products.

Most organizations have selected environmental marketing in the media or newspapers as a technique of introducing their products to environmentally conscious consumers as a result of growing green movements throughout the world and increased public awareness of environmental issues.

The goal of green advertising was to influence consumer behavior by encouraging them to buy environmentally friendly items and drawing their attention to the positive repercussions of their purchases..

#### **VI. FINDINGS:**

1. Environmental concern and product functional features identified as the two most important predictors of green purchase behavior among consumers.
2. Green products necessitate the use of costlier renewable and recyclable materials.
3. Requires a technology, which necessitates a significant expenditure in research and development.
4. Water treatment technology is prohibitively expensive.
5. The majority of consumers are unaware of green products and their applications.
6. The majority of consumers are unwilling to pay a premium for environmentally friendly products.

#### **VII. CONCLUSIONS:**

According to the findings, marketers must come up with new and creative approaches to improve consumers' perceptions of green marketing. For example, in terms of price, green products should be made available to consumers at a considerably lower cost in order to attract a larger customer base. We must use various awareness programs to encourage customers to engage in green marketing and provide knowledge about green products and their environmental benefits. The principle that underpins green marketing should be communicated to a large number of people. Furthermore, in order for green marketing to be effective,



marketers must retain three characteristics: being authentic, educating clients about green products, and allowing them to participate in their social obligation to save the environment.

When it comes to green marketing, eco-labeling and packaging should take precedence over environmentally friendly features and information. Aside from that, an international standard should be created to remove consumers' doubts.

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**REIMAGINING MARKETING STRATEGIES FOR THE NEW NORMAL & ITS IMPACT ON CONSUMER BEHAVIOUR**

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**Dr. Rupa Shah**Assistant Professor, Ghanshamdas Saraf College of Commerce

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**ABSTRACT**

*Marketing focuses on developing new trends and hence very effectively. The thought process used in India significant change in recent years, and there has been increased customization to the local culture alongside a major intensification of strategies aimed at targeting markets especially the global ones which gives a big brand name and stipulations. The pandemic has reinforced the imperative need for sustainability to take centre stage. Given the need to address the problems of social inequality, poverty and environmental problems, with compassion and urgency, it is imperative that businesses embed sustainability in their core strategy and play a role transforming this situation. The present study wants to highlight that consumers have put more emphasis to buy hygiene products, environment friendly products, regional (local) products, and satisfaction beyond shopping; these factors determine their willingness to buy Indian brands (WBIB)/made-in India products. Further, post lockdown and post COVID era, consumers feel that buying Indian-made products and encouraging others to buy them would impact and revive the Indian economy constructively. The main objective of the study the various impact that COVID 19 has undergone on the minds of consumers and their buying capacity.*

*Keywords: marketing, sustainability, Consumer behaviour, economic crisis, utility, consumption*

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**INTRODUCTION**

The world is changing and so is marketing strategies. In India as foreign investors have collaborated manufacturing and designing of products have changed. we are following foreign marketing strategies. In the field of automobiles or pharmaceuticals we have faced cut throat competitions. to live up to this expectations companies are using false claims so that they can multiply thier profits. Business ethics and social responsibility has created a huge focus especially in societal marketing practices. Consumer choices and unethical marketing applications are manipulated and has affected purchasing behavior. Large compmetions and steep need to keep producing new products transform businesses into social organizations and lead them into marketing efforts offering social value.

Ethics and saving the environment by manufacturing organic products gained more attention in recent years, defining consumers' perceptions on ethical issues is still minimal. This study is done so that we can concentrate on ethical issues. We also need to highlight that purchasing behavior is also another important issue to be considered. The aim of this study is understand what are the recent marketing strategies related with ethical issues in marketing practices and to reveal possible influences of these factors on consumers' ethical decision making.

Business ethics should be followed by companies all the time. They include both laws and morals, which determine how an employee should act and behave. Laws define the boundaries of what is legal and are the written guidelines that must be followed in society. Morals are the rules people develop when they are working in a group or with an organisation, and they acquire this from their family, learn from their childhood, culture, education, religion, etc. They are usually described as good or bad behavior. A Company should always respect the opinions and suggestions made by consumers by building customer relationships and should produce products as per the likes and necessities of the consumers.

**OBJECTIVES OF THE STUDY**

- To create understand marketing ethics and its influence on consumers.
- To study the various aspects of culture and adapting it with the various changes that has an impact due to the marketing patterns.

**NEED OF THE STUDY**

- This study is done to understand how new marketing strategies can bring new relief
- Suggest some measures and remedies to find out new theories to better customer expectations.

**HYPOTHESIS**

- **H<sub>0</sub>**Marketing influences the consumer minds hence marketing strategies should be ethical.

- **H1**Marketing does not influence the consumer minds hence marketing strategies may not be ethical.

### RESEARCH METHODOLOGY

- The present empirical study has been done mainly from the secondary data and primary data for depth investigation. All the information data and opinion are collected which has a direct or indirect relevance to the information like official publications and research journals. The sample size taken was 120 respondents.

### SAMPLING TECHNIQUE

The sampling technique adopted was the random sampling technique.

### SOURCES OF DATA COLLECTION

**1. PRIMARY DATA :** Structured Questionnaire (120 respondents) & Formal Interview

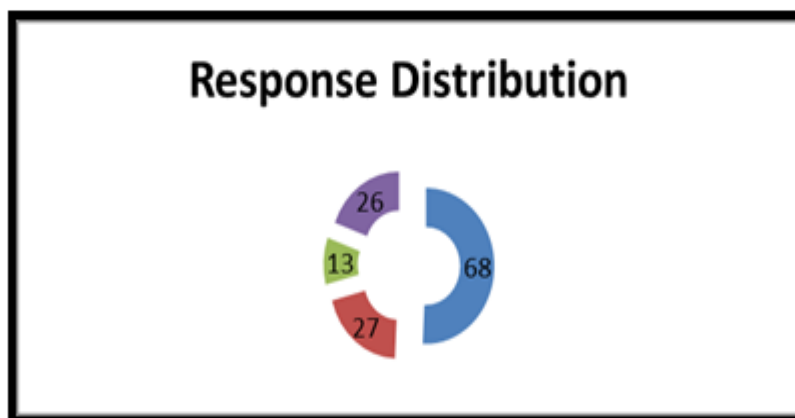
**2. SECONDARY DATA :** Books, Journals & Websites.

### DATA ANALYSIS AND INTERPRETATION

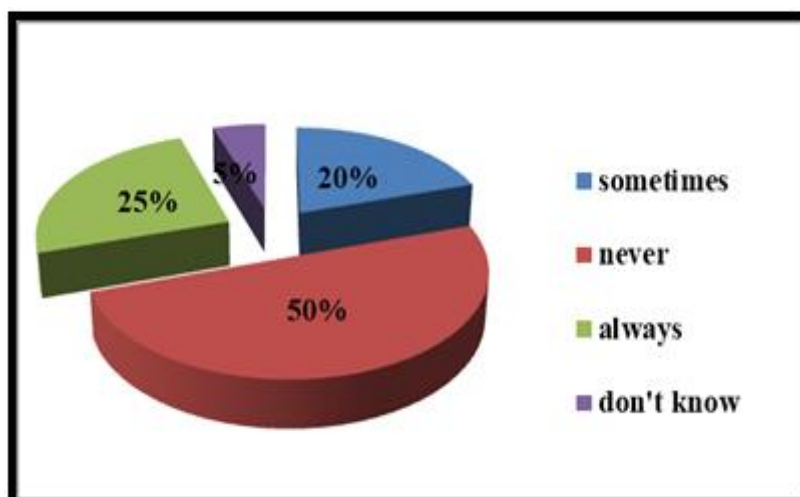
**Chi- Square Result of Value should be given for ethics while preparing ads.**

Chi-Square test:	
	Value
Chi-Square	429.726
d.f.	3
p-value	.000

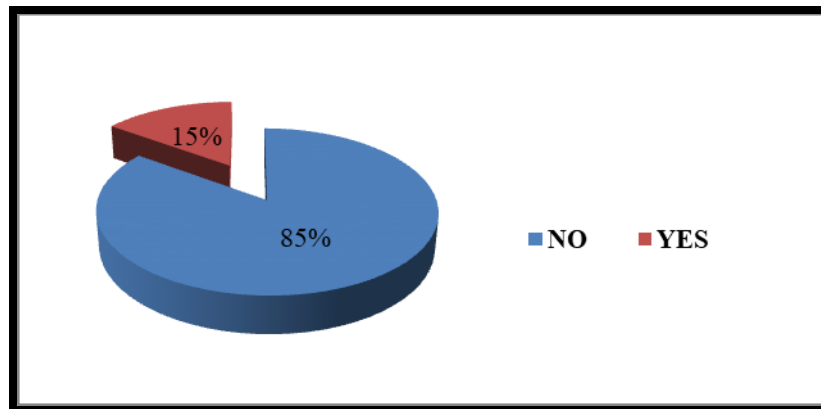
**Fig.1: Value should be given for ethics while preparing ads**



**FIG.2: Are all brands ethical in their Marketing strategies**



**FIG.3: Do all companies fulfill their Social responsibility towards society**



### UNETHICAL AND ETHICAL ADVERTISING

Unethical advertising methods used creates a rift in markets and unethical ads lures customers to buy the products . But these advertisements are false and are so misleading that consumers do not want to risk their money to buy such products. Advertisements show and prove that products are really good but when these products are used they do not stand up to that expectations. But some manipulations, slightly exaggerated claims and a pinch of puffery in advertisements are permissible. It is not considered as unethical. So products advertised as Best, Most Often Used, are not at all good and do not leave to the expectations of the customers. So small manipulations, slightly exaggerated claims, pinch of puffery etc are all lies but are accepted by the society because the demarcation is based on relativity of ethics than ethical absolutism.

### ETHICAL ISSUES FACED IN MARKETING

So far we have seen that ethical marketing can guide advertising, research and data use, strategies for gaining an edge over the competition and company policies. However, there can also be some problems that arise from trying to employ an ethical marketing strategy. Improper market research has caused a great deal of unrest and hypocrisy for marketing behavior. Making false claims about what the product does and its importance is an unethical way to gain profit. For many years, Nestlé has been the target of many boycotts for predatory and aggressively marketing baby foods, especially to women in poorer countries as a better substitute to breastfeeding. This manipulative marketing technique has caused a lot of damage and loss to these children and their families.

### LIMITATIONS OF THE STUDY

- The research study has limitation of time.
- It is indicative and generalized.
- It is confined to a certain area and the data is limited

### FINDINGS & SUGESSTIONS

- To create ethical marketing, companies should not use false claims rather speak the truth.
- Philanthropic gestures for public relations like giving to charities should not be done for earning name or fame , but it should be done to have the environment and make it a better place for all mankind.
- Companies need to think if they are really practicing ethical and social responsibility marketing. Companies must adopt a written code of ethics, build a company code of ethical behavior, and hold themselves to develop more ethical products that would satisfy the needs of the consumers.
- Misleading Advertisement and Information or any exaggerated claims or dishonest promises will cause the customers to mistrust the company and even determine the failure of their brand.

### CONCLUSION

The study concluded that Ethical Marketing is about satisfying and developing a long term relationship with the customers. Cheating customers may help a firm to earn profits in short run, but it is not the way to build a successful business. Companies should know that using ethics and morale is about making marketing decisions that are morally right. Morality plays an important role in deciding proper marketing strategies. Each person's view of morality may not be the same; it is based on personal values and experiences. This might create a problem for companies who want to pursue ethical marketing in a

manner that will appeal to their target market. Ethical marketing requires decisions that are ethical and reflect consumer expectations, their product preferences and importance. It is not easy to define the term ethical or identify which ethical decisions cater to market expectations. An individual's view of ethics and morality is influenced by a variety of things including their culture, family upbringing, peers, community, religion and country. Balancing ethics in a competitive market can be difficult. But companies should understand that ethical marketing is very essential as it would have a new dimension for developing new policies and traditions.

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**STUDY ON THE ATTITUDE-BEHAVIOUR GAP WITH REFERENCE TO ORGANIC FOOD PRODUCTS DURING COVID TIMES**

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**Mrs. Seema M. Attarde, Ms. Archana A. Kadam and Mr. Nitin Pawar**

Department of Accounting & Finance, Banking & Insurance, PTVA's Mulund College of Commerce,  
University of Mumbai

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**ABSTRACT**

*With the change in lifestyle and awareness of the harmful effects of highly pollutant food, consumers have become more responsive towards eco-friendly, healthy products in India. The quality and nutrient content of the food has gained more attention of consumers. So, it has gradually diverted them towards organic food. This may boost the organic food sector in India. There are various factors influencing the positive attitude of consumers towards organic food but still there is a huge gap between their attitude and purchase behaviour. This paper attempted to study the gap between attitude and purchase behaviour towards organic food products. During covid situation, the health has become major concern for the people. So the paper also studied whether there is any change in this gap during covid times.*

*The quantitative research method was adopted for attaining the objectives of the paper. The questionnaire containing various components to determine the attitude of respondents were circulated through google form. 311 responses were received from different age groups, gender, income groups, family structure. The statistical tools were applied for hypotheses testing. It was found that there is a gap between positive attitude and purchase behaviour. During covid times, there is positive change in the amount of purchase of organic food products. It is suggested that the company, marketers should adopt push strategy so that this gap can be reduced.*

*Keywords: - Organic Food products, consumer attitude, consumer purchase behaviour, covid 19, attitude behaviour gap.*

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**INTRODUCTION**

The rising standard of living, good disposable income, wide information access, good educational progress has leveraged the health consciousness among the people. They have become more active towards maintaining health than ever before. They are more emphasizing diets, exercises, yoga, meditation to keep them fit. This attitude is more favourable for the demand for organic foods. In organic farming, the use of chemical fertilizers, pesticides are avoided. It is more based on natural fertilisers. Genetically Modified Organisms (GMOs) are not used in farming. It avoids the use of additives in livestock feed. It prohibits the use of antibiotics or growth hormones for animals' husbandry.

Organic farming proves economic advantageous to the farmers by variety production and attaining high crop production. It also utilised optimally nutrients and space between species in livestock. It will prove more advantageous on local food security. Indian agriculture is more based on the traditional method where organic farming has proved it as the best performer under unfavourable environmental conditions.

Though India is one of the major exporters of organic food, the land under cultivation is just 2.59% of the total according to the World of Organic Agriculture 2018 report. As per international resource data from the Research Institute of Organic Agriculture (FiBL) and the International Federation of Organic Agriculture Movements (IFOAM) Statistics 2020, India has gained 9th position in certified agricultural land. The export of organic products has risen 80 times in the last two decades. The growing urban population, people's health consciousness, good disposable income, more spending on food products, rising concerns towards the quality deterioration of food are some of the major factors that led to the growth of the organic sector in India.

Attitudes are made of beliefs, feelings and behavioural intentions towards any object. Belief is a critical aspect for consumers as it develops a positive or negative approach towards a particular thing, idea or product. Generally, some attitudes are based on feelings, behaviour or belief. Formerly psychologists were in the assumption that attitudes are formed through a determined sequence of the mentioned three components. That sequence was first thought on the thing, second evaluation of feelings about the thing and thirdly taking actions on it. But eventually, researchers found that people can form attitudes in different sequences based on different circumstances. Impulse buying behaviour is a good example of it where action comes first before thoughts and feelings. There will be inconsistency in this sequence across people as well as across attitudes.

In the case of organic products, it is found that there is inconsistency in behaviour though there is a positive attitude towards it. In other words, it can be interpreted as a positive attitude that does not transform into purchase behaviour.

During the COVID 19 pandemic, the demand for organic food rose as consumers noticed them as being healthier and good for immunity. However, otherwise, demand for organic food is increasing at a continuous pace. According to an Expert Market Research report the Indian organic food market stood at a value of USD 849.5 million in 2020. For the forecast period of 2021 – 2026, the trend in the organic food market is expected to grow at a CAGR of about 20.5% to reach about USD 2601 million by 2026. (Reasons for the Increase in the Demand of Organic Food Worldwide, 2021)

#### **OBJECTIVES OF THE STUDY:**

- 1) To identify Attitude Behaviour gap in buying behaviour of organic food products.
- 2) To study the changes, if any, are there in purchase behaviour of organic food products pre and during Covid.

#### **2. REVIEW OF LITERATURE**

**Mirjana Kranjac, Jelena Vapa-Tankosic, Milena Knezevic (2017)** studied to prove the profile of organic food consumers based on socio-demographic characteristics in Serbia. Based on the survey finding, the researchers prove that the profile of organic food consumers is dependent on their socio-demographic characteristics and they shaped a universal organic food consumer profile for the territory of Serbia which should be in focus during marketing activities. They suggested that marketers should develop specific strategies for the positioning, communication, pricing and distribution of organic food products. They also suggested a complex personalized approach to consumers, very personal. The doctors, nutritionists, psychologists should be part of marketers' strategies. On the other side, other categories of people should be differently treated to become more intensive organic food consumers, mostly by raising awareness and trust. Social networks and social organic food marketing should be developed.

**Pooja Mehta and Harpreet Singh Chahal (2020)** explored the profile of green consumers to understand the notion, attributes and a comprehensive profile in the Indian context. The study used the survey method, and a sample of 400 respondents was selected from the Punjab State of India. The study segmented the consumer market based on consumer attitudes towards green products. The "dynamic green" segment represented truly green consumers, whereas the "core brown" segment represented non-green consumers. "Altruistic green" segment included the consumers who did not believe in the environmentally friendly claims of the products. "Price conservative green" segment represented the consumers who were resistant to pay a premium price for the green products. The findings reported that "Dynamic Green" is the largest cluster and they exhibit a highly positive attitude towards green products. These consumers showed their trust in the claims of green products, they seemed to be satisfied with the performance of green products and were even willing to pay more for the same.

**Xin Qi, Huaming Yu, and Angelika Ploeger (2020)** applied a qualitative approach to investigate the underlying influences on consumers' green food consumption from the intention generation phase to the intention execution phase and also explored the impact of the COVID-19 pandemic on consumers' green food purchases in China. The findings reported that health and environmental consciousness, social influence, family structure, and enjoyable shopping experiences were major drivers for generating consumers' green food purchase intentions. The results also revealed that COVID-19 increased consumers' green food purchase intentions and the Intention-Behaviour Gap widened because of issues of unavailability, price, and panic.

**Hazem Ali, Min Li, Yunhong Hao (2021)** addressed the intention-behaviour gap pertaining to buying organic food and called for more studies on consumers' actual purchasing behaviour. The study examined the relationship among health consciousness, pricing policy, consumer trust, personal attitude, and purchasing behaviour of organic food among Chinese university students to understand this disparity. The research adopted a quantitative method. Findings revealed that buying organic food was positively related to health consciousness and negatively associated with pricing policy. Findings also revealed that there is no significant impact of students' attitude towards organic food on their purchasing behaviour. They suggested managers increase the likelihood of university students' buying organic foods through emphasizing a competitive pricing policy, enhancing trust, targeting students with health consciousness, promoting a positive attitude, and favourable WOM in their strategic marketing management.

**Anupam Singh and Priyanka Verma (2017)** examined mainly the mechanism behind consumers' actual buying behaviour towards organic food products. The paper explored the factors influencing the Indian consumers' actual buying behaviour towards organic foods. For this purpose, survey data were collected. Results confirmed four factors (health consciousness, knowledge, subjective norms, and price) that influence the consumer attitude towards organic food products. However, purchase intention towards organic foods is affected by these four factors along with one additional factor (i.e., availability). The study suggested organic product companies, retailers and market regulatory agencies to develop an appropriate strategy considering consumers' concerns about health safety and environmental concerns. The strategy should focus on specific consumer segments, increasing consumers' awareness and knowledge of organic food products by maintaining customer satisfaction and delight.

**Anamika Chaturvedi, Md Rashid Chand, and Mujibur Rahman (2021)** aimed to identify the factor which influence the behaviour & attitude of consumers at COVID-19 rough time as well as to analyse the impact of demographic characteristics on consumer's attitude towards organic food in the COVID-19 era. There were seven components that were selected to led the information as consumer's perception towards organic food, buying habits of consumers, health consciousness, consumer knowledge about organic food, preferred brand of organic food, future buying reason of organic food and trust. It was found that consumers of India are health conscious, aware about organic food, and interested towards future buying. They suggested marketers make marketing, promotional, and positioning strategies based on results. While understanding the health consciousness and knowledge level of consumers, companies can plan their advertising strategy.

### 3. METHODOLOGY:

The quantitative research method was adopted for the research paper, The survey was conducted with a structured questionnaire. Questionnaire was formed to understand the attitude and purchase behaviour of respondents towards organic food products. The total respondents were 311 including gender, various age groups, income groups and family structure. The statistical tools were used for testing hypotheses.

### HYPOTHESIS TESTING-

All hypotheses are stated in the null hypothesis form. The study seeks to analyse the following hypotheses:

**H<sub>01</sub>** – There is no significant difference in mean score of attitudes according to amount spent for purchase of organic food.

**H<sub>02</sub>**: There is no significant difference in means of quantity, amount and frequency of purchase of organic products in pre covid and during covid times.

### 4. RESULTS AND DISCUSSIONS:

A total of 311 questionnaires were administered. Out of 311 respondents, around 35% consumers spending on an average less than 2000 Rs. in purchasing organic food products and around 11 % are spending on an average more than 6000 Rs. for purchasing organic food products whereas 14.8 % shows they do not spend anything on organic food products.

#### Attitude Score

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude_Score	311	47.00	100.00	83.2476	9.21393
Valid N (listwise)	311				

Table 1 – Attitude Score

#### Findings

It is found from survey that the respondents showed mean attitude score towards organic food products as 83.2476 which indicates that respondents have high positive attitude towards organic food products.

#### Hypothesis 1

To identify Attitude Behaviour Gap in organic food products.



**H<sub>01</sub>**- There is no significant difference in mean score of attitudes according to amount spent for purchase of organic food.

**H<sub>11</sub>**- There is significant difference in mean score of attitudes according to amount spent for purchase of organic food.

To test above hypothesis, mean scores of attitudes towards organic food for according to buying behaviour is obtained and presented in the following table.

<b>Report</b>			
Attitude Score			
Amount spend on purchase of organic food	N	Mean score of Attitude	Std. Deviation
Nil	46	79.1739	9.79638
Below Rs. 2000/-	109	82.7156	8.91222
Rs. 2000/- to 4000/-	85	84.8471	8.55167
Rs 4000/- to 6000/-	37	84.1081	9.89608
More than Rs. 6000/-	34	85.5294	8.76714
Total	311	83.2476	9.21393

Table 2 Mean Score of attitudes related to Amount of Purchase

Above table indicates that mean score of attitudes is lowest for respondents not purchasing organic food. Attitude score increases as buying behaviour increases. Significance of difference in mean scores is testing using ANOVA and F-test. Results are presented in the following table.

<b>ANOVA</b>					
Attitude Score					
	Sum of Squares	df	Mean Square	F	p-value
Between Groups	1216.094	4	304.023	3.706	.006
Within Groups	25101.842	306	82.032		
Total	26317.936	310			

Table 3 ANOVA of Attitude scores

**Interpretation:** Result of F-test indicates that p-value is 0.006. It is less than 0.05. Therefore F-test is rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

**Conclusion:** There is significant difference in mean score of attitudes according to amount spent for purchase of organic food.

To find gap analysis POST HOC test is applied. Results of test are as follows.

Amount spent on purchase of organic food	Amount of Purchase of organic food	Mean Difference (Attitude gap)	Std. Error	Sig.
Nil (Does not Purchase)	Below Rs. 2000/-	-3.54168*	1.59245	.027
	Rs. 2000/- to 4000/-	-5.67315*	1.65783	.001
	Rs 4000/- to 6000/-	-4.93420*	2.00010	.014
	More than Rs. 6000/-	-6.35550*	2.04842	.002

Table 4 POST HOC Analysis

Above table indicates that there is significant gap in attitude towards organic food and purchase intension of organic food. Gap between 'not purchasing' organic food products and purchasing 'below Rs. 2000' is 3.54%. Gap is maximum between 'not purchasing' organic food products and purchasing 'more than Rs. 6000' is 6.35%.

## Hypothesis 2

To understand Impact on purchase behaviour of organic food pre covid and during covid times, the following hypothesis is designed.

**H<sub>02</sub>**: There is no significant difference in means of quantity, amount and frequency of purchase of organic products in pre covid and during covid times.

**H<sub>12</sub>**: There is a significant difference in means of quantity, amount and frequency of purchase of organic products in pre covid and during covid times.

	Quantity of purchase	Amount of purchase	Frequency of purchase
Less than Regular	97	67	102
Same as regular	155	140	151
More than regular	59	104	58
Total	311	311	311

Table 4: Purchase behaviour of organic products

Ranks	
	Mean Rank
Quantity of purchase	1.93
Amount of purchase	2.18
Frequency of purchase	1.89

Table 5: Mean Ranks for Purchase behaviour of organic products

Table 5 indicates mean rank for Purchase behaviour of organic products pre covid and during covid times.

It is observed that the highest rank is given for Amount of purchase. Least rank is given for Frequency of purchase. Significance in difference of ranks is tested and results are as follows.

To test the null hypothesis, non-parametric Friedman test (Table 4) is applied.

Test Statistics <sup>a</sup>	
N	311
Chi-Square	44.158
Df	2
Asymp. Sig.	.000

a. Friedman Test

Table 6

**Interpretation:** Table 6 indicates that p-value is 0.000. It is less than 0.05. Therefore, the Friedman test was rejected. Hence null hypothesis is rejected and alternate hypothesis is accepted.

**Conclusion:** There is a significant difference in quantity, amount and frequency of purchase of organic products in pre covid and during covid times.

**Findings:** Most important variable is amount of purchase and least important variable is frequency of purchase. It indicates that consumers are not worried about the amount they spent pre covid or during covid times which indicates the positive results towards purchase of organic food products in covid times and it does not matter at all what is the frequency of purchase, so consumers who spent more amount on purchasing organic food, they may purchase them at times.

## 5. CONCLUSIONS

Irrespective of buying or not, the attitude of people is highly positive towards the organic food products. The health consciousness, environmental concern, animal welfare, trust, value are influential factors which build positive attitude. People feel their health is important than the prices of quality product. After outburst of pandemic, people are more concerned about the health and immunity system of the family members. Though there is an existence of positive attitude and purchase intention, it is not resulting into purchase behaviour.

India has a very good prospects in Organic sector. Various reports have already claimed about its future potential growth. India's exports have also increased at a good pace. Government has introduced various schemes in support of this sector.

## 6. SUGGESTIONS

As our export market is doing very well, the companies need to focus on domestic market also. The Indian people have positive attitude but to convert it into purchase behaviour, companies may adopt push strategy so that the attitude behaviour gap can be reduced.

The companies should use extensive distribution network and make products easily available in shopping malls as well as local markets. So the visibility will lead to impulsive buying behaviour of customers.

During pandemic, online shopping is more adopted so this e-commerce platform should be greatly used which will make organic food products available at their fingertips.

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**A STUDY OF JOB SATISFACTION AMONG THE EMPLOYEES OF PUBLIC BUS  
TRANSPORT: A SPECIAL REFERENCE TO MUMBAI FROM 2010-2021**

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**Varsha Rahul Singh**(M.Com, B.Ed, M.A (Economics), M.Phil (Commerce)), Navneet College of Commerce and Science

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**ABSTRACT**

*Providing & improving urban public transport service is becoming extremely important to meet the demand of rapid growing mass mobility due to high population growth and galloping urbanization in and around the city of Mumbai . this paper tries to assess the existing operational and financial, performance of Mumbai city bus service enterprise , which is the sole and government owned transport undertaking. The research used primary data , and secondary data collected from many depo stand of Mumbai for the last nineteen month . Study shows that the overall operational & financial performance of the enterprise operates under the international standard & could not recover its operational cost from the traffic income. Moreover, the organization has lack of service quality required to meet the level as well as to attract more passengers in future, therefore , the undertaking should design an efficient bus, assignment and bus scheduling system so as to serve passengers need with maximum satisfaction & minimize the operation budget.*

*Keywords: operational performance, financial performance, public bus transport, Mumbai city*

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**INTRODUCTION**

Mass transport facilitates optimum mobility of society in any city with low cost in the developed world. It provides a dynamic form of public transportation with the flexibility to serve a variety of access-needs and unlimited range of locations throughout a Mumbai city a metropolitan area. It serves public at a cheaper operating cost, with less amount of fuel, more safety and environment friendly as compared to the private cars, small and collective taxi cabs. With a motive to provide public transport service in Mumbai city. BEST has come up with some serious decisions to revisit & slash down fares especially for AC buses & also for regular buses at some point. If final approval is given, the cheer in commuters cheek is sure as the drop in fares is around 50% which mean half of the cost save commuting in AC buses .in july 2019 as much as happy you are to read about the BEST bus fare cut (both AC and regular non-AC). Yes, atleast after years, I am joyful to update about BEST bus fares which are reduced to gain more commuters. The minimum fare till date were RS 8 for minimum 2KM distance and RS 20 for AC bus which was hitting heavy to middle class pocket. Notwithstanding the efforts made, the short run interventions, the Maharashtra government has made interventions to introduce midi buses . In the long run , the government has considered the establishment of bus assembly lines and railway system as remedies in the growth and transformation plan , these will have infact played an essential role in preserving & revitalizing the downtown areas the cities.

Bus service for general public have been started from june 2021 said the BEST number of passenger will not be more than the number of seats on any bus . wearing of mask will be mandatory , the transport agency.

For example , implementation of an intelligent transportation system that fully support the public buses operation can be implemented , this ITS may include:

- 1) Integrated E-ticket system for BEST buses, rail system, metro and monorail
- 2) System for automatic vehicle location
- 3) Real time passenger information system
- 4) Traffic management system that provides priority to buses
- 5) CCTV system at intersection and bus stops
- 6) Control rooms

**REVIEW OF LITERATURE**

M.K. Agarwal in his book 'Urban Transportation in India' printed in year 1996, discussed different concern & problems related to urban transportation in India & solutions of them. According to Mr M.K. Agarwal, growing economies like India is not able to respond effectively to the need & urge for mobility. For example, while the growing population of motor

Mohinder Singh's - paper titled "Traffic Crisis in Big Cities Causes and Cures." In this paper author firstly points out that the traffic in big cities is in a mess; the bigger a city, the greater the mess. A big city that way is

different from a small city as a buffalo is different from a sheep. The buffalo may be only twice as tall & long as a sheep but twenty times as heavy. He also bring up that people of every metropolis are unsatisfied with their city transport system, mostly to the point of public protest. According to the author main causes of traffic congestion are. ■ Private auto-rickshaw ■ Modern business & living styles ■ Large amounts of goods are needed to service a relatively high consumption urban populace ■ Faulty city planning ■ Bad/inconsiderable driving ■ Unsatisfactory/inadequate public transport

Omprakash Agarwal's paper titled "Resolving Urban Gridlock." According to him, long term vision coupled with short term and medium term measures are necessary if the problems of urban air quality, congestion & energy stability have to be resolved. The author mentions the following causes of urban gridlock. ■ Failure to plan urban transport ■ Failure to foresee the needed investments in urban transport system ■ High land cost in city centers forces common populace to look for residence in suburbs ■ Increased private transport.

### **OBJECTIVES OF THE STUDY**

**The study aims to achieve the following objectives:**

- 1) To study the socio-economic aspect of bus transport in Mumbai city
- 2) To study the job satisfaction of employees of BEST in Mumbai city
- 3) To study the personnel management of employees in Mumbai city
- 4) To examine the problem of employees in Mumbai city

### **RESEARCH METHODOLOGY**

Sample size: the sample size of respondents is 100 employees

#### **Methods of data collection:**

I have used primary & secondary data in study.

**Primary data** to collect commuter's response (a questionnaire was prepared & circulated among random set of people)

**Secondary data** to study about Mumbai BEST buses (secondary data from internet & mainly website).

#### **Scope of the study**

The research study helps to ascertain the strength and weakness of the BEST undertaking

This study will help to know the improvements which can be made to improve the present scenario in the BEST undertaking

#### **Hypothesis**

A supposition or explanation theory i.e provisionally accepted in order to interpret certain events & to provide guidance for further investigation. A hypothesis must be proven right or wrong & must be capable of refutation. If it remains un-refined by facts. It is said to be verified.

- 1) Null hypothesis: H<sub>0</sub>: there is no significant difference in the satisfaction level of the customers travelling by BEST
- 2) Alternative hypothesis: there has been significant difference in the satisfaction level of the customers travelling by BEST

#### **Pilot study**

As I will be doing pilot study of my research in some of the cases the employees are not satisfied with their working hours also during pandemic situation they are affected very much but from other side if try to see they are working since train is not working for non essential workers so here the employees are working with help of that but need to take into consideration some of the point to make a rule for the passenger who are travelling to wear a mask and make a social distancing. I have also put some of the case study related to public transport and their job satisfaction .also I have taken the information from the articles I have read for BEST services

#### **Research gap**

Basically my research gap is to protest which are growing in number. the AAMCHI MUMBAI AAMCHI BEST movement for instance , has put forward its people plan for BEST , which includes demands subsidized public transport , accessibility and affordability dis-incentivising and consultation in the decision making process . on Monday , this citizens platform , along with the centre for urban policy and governance at the

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school of habitat studies ,TATA institute of social sciences , Mumbai, organized a panel discussion titles “BETTER THAN BEST” the future of public transport in Mumbai.

- 1) There is a need for systematic improvement to make it an assets to the city
- 2) Unavailability of an adequate number of seats for senior citizen and handicapped person
- 3) Lack of security
- 4) It is the most affordable mode of transport for daily commuting with road network sufficiently well distributed

#### **STATEMENT OF THE PROBLEM**

Employees are the central forces of an industry and only with their efficiency, an organization can move into success. only with a group of satisfied employees the company can lead into success for employees gratification, The organization must provide an adequate welfare scheme by conducting a job gratification survey we can analyze whether the employees are satisfied or not & also whether they are motivated by the general, welfare, economical and other related factors.

Main problems with bus transport

Bus services or to be exact BEST faces tons of challenges in illustrious city of Mumbai in order to make things simpler, We have listed some of the common problems that we think BEST has to face

Ever increasing population

Decreasing average speed of BEST buses

Insufficient numbers of BEST buses

Road accidents

Financial crises

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**ADAPTING TO THE NEW NORMAL IN RETAIL: M-COMMERCE IMPERATIVE – A CASE STUDY OF ORGANISED AND UNORGANISED STORES**

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**Dr. Vijayalakshmi Kannan**Co-ordinator, Management & Media Studies, Mulund College of Commerce, Mumbai

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**ABSTRACT**

*The purpose of this research is to assess the impact of critical aspects leading to the prospering development of M-Commerce in the FMCG Retail market and to distinguish the rationale behind consumer preferences. Electronic commerce changed the prospect of dealing the business in a impactful manner. Whether to reach new markets at a relatively low cost, in a convenient way for both buyers and sellers, generating increased revenues since beginning. With the technological advancements the M-Commerce took it to a new panorama. It enable consumers and businesses to be in touch round the clock through the efficient hand held devices. Direct marketing became cheaper and reality for many businesses and to create an enthralling experience to customer become the new normal. The pandemic although created havoc in many spheres of life, it opened up many progresses in the Retail world both Organised and Unorganised. People learned how to approach and market the products and services that too in the contactless era. The FMCG sector although initially took a big hit they bounced back with the help of M-Commerce and Digital Payment Technologies. As this sector mainly deals with the perishable and semi perishable goods the innovation became the turn-around point. This paper critically analyses various means of communication tools used in order to reach out to customer and the innovative strategies incepted towards keeping the customer happy amidst the tough competition. As the big retail brands were already having digital presence the small unorganised stores too started gathering momentum and try to keep up their loyal customers with the aid of the M-Commerce. The various opportunities, challenges and outcome is discussed with some real life examples.*

*Keywords: M-Commerce, Retail Stores, FMCG, Digital Payments, Innovation.*

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**INTRODUCTION:**

The digital trend for m-commerce has increased in multi fold in recent years. M-commerce, which is referred to mobile commerce, is e-commerce delivered through handheld mobile devices. The consumers and the marketers can be connected with each other and exchange ideas all throughout 24 by 7 irrespective of the distance. Nowadays the smartphones are used for playing games, streaming and viewing movies, videos and music, watching games and programmes, online conferencing and for trading too. The phones are getting smarter day by day by the vigorous research and development. Sustainable battery, Ultra speed processing, State of art screen resolution, unmatched connectivity, widespread nature of the internet, understanding and observing the customer and his purchase intentions, personalised service to customers, simple and user-friendly software interfaces led to much more customers prefer the M-Commerce way. The Government of India's digitalization drive, positive approach, encouragement and motivation towards digital payment systems led to more and more consumers to opt for variety of payment options. Even the Retailers find it easy and convenient to accept the payment through various e-wallets and third party apps. Earlier Mobile commerce faces complicated challenges such as small screen-size, limited memory, network issues, infrastructure, language, security issues of authenticity, confidentiality, and privacy. Digital biometrics will help increase the security of the phones and prevent any kind of data theft or fraud. Now with much more acceptance level these issues are diminishing.

**M-Commerce in Retail:**

The drastic development of m-commerce in the retail market is mainly because of the consumer needs, wants and inclination. The quality of service offered with the help of adequacy of staff, their reception and the satisfaction of customers and their acceptance of the facilities mainly the hygiene level of the supermarket are the main factors influencing consumers' decisions for their purchases. Some more notable components are the assortment of quality products, the paradigm shift and the need and intention to use an electronic store, the interest of consumers in finding quality and safe food, the information flow about the products, reviews, prices and promotional offers. The new normal about using e-trade platforms instead of physical presence in supermarkets is quite picking up. It is tested though if there are significantly different approaches among customers of different firms, with no surprising results to be obtained. Customers familiarized with e-shopping, to a greater extent, are highly educated but quite sensitive to price issues as well. Mainly the consumers' decision-making process to familiarize and use electronic platforms, instead of going to physical stores for shop.

The paramount importance for mobile retailers, expecting more than increase the sales and cost savings is customer retention. Though previous studies have explored various nuances of customer behaviour towards mobile commerce applications, this study majorly aims to understand the drivers of repurchase intention and satisfying experience in an m-commerce shopping environment. The results shows that perceived user friendliness and m-commerce app incentives as two strongest factors of impulsiveness and repurchase intentions respectively. It was further observed that impulsiveness negatively affects consumers repurchase intention but positively enhances the satisfying experience, whereas perceived value favourably affects both the variable. Moreover, the study also presents managerial implications for practitioners working in areas related to m-commerce.

The continued growth for both usage of smartphone and mobile applications innovations has resulted in businesses realizing the potential of this growth. Hence, the study investigates the antecedents of customer satisfaction due the usage of mobile commerce (m-commerce) applications by retail consumers in Thane. The factors revealed that trust, social influence, and innovativeness positively influenced perceived usefulness; perceived enjoyment, mobility, and involvement positively influenced perceived ease of use; and perceived usefulness and perceived ease of use were positive antecedents of customer satisfaction. Several usage and demographic characteristics were also found to have a positive effect on customer satisfaction. It is important for businesses to improve customer experience and satisfaction via M-Commerce to facilitate a positive satisfaction and social influence among young technologically savvy consumers.

The Omnichannel leaders are adapting to the new normal in customer experience by taking initiative in the major key areas. The retailers thrust to meet the customer's expectations by bringing a Major shift on Digital mode, Extending the digital channel presence, by ensuring a zero friction digital experience, bringing innovation in various forms, ensuring alternative payment methods.

As the retailers are facing challenges in facing the physical interaction, they are started innovating in various online experience to users. One of the important way is to launch an diversified delivery mechanism. To tie up with the various retail eco systems to enhance the convenience for customers. To explore and expedite safe delivery models to win the customer trust factor.

#### **The M-Commerce Adaptation :**

This paper was led to provide a profound knowledge of the important factors that help shape the consumer's behaviour for adopting M-commerce in India.

The Most significant in influencing the user's behaviour towards using mobile internet for various operations are discussed below. Trust is the most major acceptable factor. This implies that the Indian customers are bound to adopt more if it seems more trustable and reliable. Without a decent level of trust, clients would not be completely spurred to utilize these systems. Numerous studies have demonstrated the significance of trust, which enhances the level of motivation of the users for using such systems.

To sum up, to urge individuals to utilize m-commerce, it is essential to extend the handiness of m-commerce. The websites' interface ought to be planned richly to safeguard simplicity and ease of use. Focusing on individuals with ingenuity is helpful because they are the primary adopters of innovation. Moreover, individuals are influenced by friends/family; in this manner, selective advertising in social media might be useful. If consumers can have better internet connectivity, trustable interface, they are more ready to participate in mobile shopping and consequently adopt m-commerce.

This study indicates the need to generate such strategies for motivating smartphone users to utilize various mobile-based services. This study has given several factors which impact the M-commerce adoption behaviour of users. Online portals and mobile app developers need to consider these factors while creating strategies for developing of the online portals. Managers should consider factors from the user's point of view instead of zeroing in exclusively on technology-related issues. Technology advancement will not be the alone clear cut advantage over the other companies in India. Managers should emphasis to those factors that provide value addition, easiness and high utility perceptions by adopting M-commerce to the users. Mobile applications and other services should be easy to understand and easy to use for users. Applications developers and managers ought to promote those features of applications and services that encourage users towards mobile online transactions and enhance users' level of knowledge regarding ease of use of M-commerce.

#### **FUTURE RESEARCH DIRECTIONS**

This study explored the factors affecting the adoption of M-commerce as per Indian context. The majority of studies on the adoption of M-commerce services determined factors affecting the adoption of M-commerce.



However, it is crucial to determine which factor plays a more crucial role than others. This paper suggested the factors which were able to explain 70% variation in the adoption of M-commerce; it means, 30% variation occurred from other factors which are not included in this paper. There is a huge scope for future research to identify the rest of the factors responsible for the adoption of M-commerce. Data can be collected from various metropolitan cities with the intension to collect responses from varied viewpoints. But, India is a vast country so other parts of the country should also include and researchers should try to collect responses from different cities and states of India, to have a better insight view about the subject. In future, this study can be conducted by taking consideration of rural India. The result might be different for rural India because working condition, life style, occupation, education level, and availability of resources are completely different in rural areas than in urban areas of India. This study can be further explored on the basis of gender as male and female have a different attitude towards online activities.

## CONCLUSIONS

Customers, in India, are now interested in online shopping in a more enthusiastic and involved manner than ever before. Lot of customers have adopted M-Commerce for their food and grocery shopping. They primarily expects that the money and time they spent should be optimized while shopping. The major rise in disposable income, paucity of time, increased desire for convenience, changing life style along with substantial growth in the number of Internet and smart phone users promises a rosy picture for greater adoption of the online mode of M-Commerce grocery shopping. These issues are critical for establishing online grocery retailing as an effective alternative to traditional brick and mortar retailing i.e. the success factors can be: meeting customer expectations and preferences in terms of delivering value for money for their shopping. The factors to be focused upon are: convenient purchasing in minimum time, smooth and error-free delivery process, reducing the financial risk and concerns of fraud and a contact less delivery. The framework suggested in the study will provide some useful insights for those retailers who are considering the multichannel strategy or M-Commerce grocery retailing as a new business venture.

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**A STUDY OF CONSUMPTION EXPENDITURE WITH OCCUPATIONAL STATUS OF SCHEDULED CASTE HOUSEHOLDS OF DROUGHT PRONE AND RIVER BASIN AREA OF SATARA DISTRICT**

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**Dr. Yogesh B. Shikhare**Assistant Professor, KSD's Model College, Thakurli East

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**ABSTRACT**

*A key issue in the economy is changing standard of living of Indian society. Occupational status often determines earning potential and therefore consumption expenditure pattern. In recent decade traditional occupational status of scheduled caste households have been change. Expenditure patterns by households have become more complex, responding not only to socio-demographic characteristics but also occupational status. Various studies of consumption expenditure patterns have been conducted over aggregated occupational categories. However, there are few studies that specifically compare and contrast consumption expenditure patterns among scheduled caste households of drought prone region and river basin area within an occupational status. This study examines the association between consumption expenditure and occupational status of scheduled caste households of drought prone and river basin area of Satara District. Chi-square test has been used to find out association between consumption expenditure and different level of occupational status. Result shows that higher consumption expenditure is closely associated with better occupational status.*

**Keywords:** Consumption, Employment, Expenditure, Occupation, Scheduled Caste.

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**INTRODUCTION:**

Inequality between individuals and socio-economic status add to disadvantages encountered by Scheduled Castes (SCs) in the labour market. The slow speed of employment generation imposes greater suffering on the labour force in an economy and therefore consumption expenditure pattern. This suffering however is not the same for all labour. Scheduled Castes, who are at the lowest point of the social ladder in India, are among the badly sufferers. Scheduled castes have the smallest land which is the most important fruitful asset ownership in India. This makes them more vulnerable on wage labour which influence consumption expenditure pattern.

.2011-12 NSSO data indicate that, the share of wage labourers among scheduled castes was 63%. This is extensively higher than the values for other congregation. According to the latest NSSO data, the unemployment rate among scheduled caste was 1.7 percentage points higher than the other congregation. Scheduled Castes have had the highest unemployment rate in India since the 1990s.

To relieve unemployment in the rural areas, Government of India has been launching various programs from time to time. Government of India has been launch Unemployment alleviation programme such as Integrated Rural Development Program (IRDP), Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS), Pradhan Mantri Rojgar Yojna, Swaran jayanti Gram Swarojgar Yojna (Golden Jubilee Rural Self Employment Scheme) and Pradhan Mantri Gramodaya Yojna, Employment Assurance Scheme (EAS), Mahatma Gandhi Rural Employment Guarantee Act, for development of the occupational status of the deprived classes of Indian society. Despite of many scheme introduced by government for unemployment alleviation in rural area occupational status of scheduled caste population is very low.

**RESEARCH PROBLEM:**

In spite of liberalization, privatization and globalization there are wide ranges of variation in consumption expenditure in different occupational group of households. The benefits of LPG go to higher occupational group of household in rural India. The occupational status of scheduled caste is very poor. These people are engaged in paying occupation and most of them do not get sufficient income for their livelihood. Hence, the researcher has selected the topic for his study entitled "A Study of Consumption Expenditure with Occupational Status of Scheduled Caste Households of Drought Prone and River Basin Area of Satara District"

**OBJECTIVES:**

- 1) To examine association between consumption expenditure and occupational status of scheduled caste households.
- 2) To suggest various methods and policy to improve occupational status and consumption expenditure.

**HYPOTHESIS:**

1. There is significant association between consumption expenditure and occupational status of scheduled caste households.

**RESEARCH METHODOLOGY:**

a) Sample Size: Total 600 sample households were randomly selected for study. Out of 600 sample households, 300 sample households were selected from drought prone region and 300 from river basin region. This sample size constitute of 2.05% rural scheduled caste households from study area.

b) Methodology and Tools of Analysis: Chi-Square test was used to find out association between consumption expenditure and occupational status of scheduled caste households of drought prone and river basin area of Satara District.

**OCCUPATIONAL STATUS AND CONSUMPTION EXPENDITURE ON FOOD:**

Among sample scheduled caste households the number of person with regular salaried income is very low. Some relation between occupation and expenditure is identified. Table 01 shows relation between occupation and expenditure on non-food. Among the 114 agriculture labour households, 56.14% households spent less than Rs 1000 per month on food, 26.31% households spent between Rs. 1000-1200 per month on food, 8.77% households spent between Rs 1000-1200 and more than Rs 1600 per month on food respectively. Among the 325 farmer households, 31.69% households spent less than Rs1000 per month on food, 19.69% households spent between Rs. 1000-1200 per month on food, 21.53% households spent between Rs. 1200-1300 per month on food, 27.07% households spent more than Rs 1300 per month on food. Among the 69 labour households, 73.91% households spent less than Rs1000 per month on food, 15.94% households spent between Rs. 1000-1200 per month on food, 7.2% households spent between Rs. 1200-1300 per month on food, only 2.89% households spent more than Rs 1300 per month on food. Among the 59 businessmen households, 38.98% households spent less than Rs 1000 per month on food, 25.42% households spent between Rs. 1000-1200 per month on food, 28.81% households spent between Rs. 1200-1300 per month on food, only 6.7% households spent more than Rs 1300 per month on food. Among the 33 employee households, 30.30% households spent less than Rs1000 per month on food, 27.27% households spent between Rs. 1000-1200 per month on food, 24.24% households spent between Rs. 1200-1300 per month on food, 18.18% households spent more than Rs 1300 per month on food.

**Table No: 01 Occupational Status and Expenditure on Food Item**

Occupational Status	Number Of Households Spending On Food Items In Each MPCE Class				Total
	Below 1000	1000-2000	1200-1300	Above 1300	
Agricultural Labour	64	30	10	10	114
Farmer	103	64	70	88	325
Labour	51	11	5	2	69
Businessmen	23	15	17	4	59
Employee	10	9	8	6	33
Total	251	129	110	110	600

Source: Survey Data

d.f 12, 5% Significant Level

**To test the hypothesis**

Ho:-There is no significant association between consumption expenditure on food and determinants of consumption such as occupation.

Against the alternative

H<sub>1</sub>:- There is significant association between consumption expenditure on food and determinant of consumption such as occupation.

**RESULT OF CHI-SQUARE TEST:**

The estimated chi-square test value (82.09) is found to be greater than chi-square table value (21.0) at 5 per cent significant level and degree of freedom 12. Hence H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. Thus there is association between occupation and consumption expenditure on food.

**OCCUPATIONAL STATUS AND CONSUMPTION EXPENDITURE ON NON-FOOD:**

Among sample scheduled caste households the number of person with regular salaried income is very low. Some relation between occupation and expenditure is identified. Table 02 indicates relation between

occupation and expenditure on non-food. Among the 114 agriculture labour households, 198 42.98% households spent less than Rs 600 per month on non-food, 30.70% households spent between Rs. 600-1200 per month on non-food, only 26.32% households spent more than Rs 1200 per month on non-food. Among the 325 farmer households, 34.15% households spent less than Rs 600 per month on non-food, 43.38% households spent between Rs. 600-1200 per month on non-food, only 22.47% households spent more than Rs 1200 per month on non-food. Among the 69 labour households, 52.17% households spent less than Rs 600 per month on non-food, 31.88% households spent between Rs. 600-1200 per month on non-food, only 15.94% households spent more than Rs 1200 per month on non-food. Among the 59 businessmen households, 38.98% households spent less than Rs 600 per month on non-food, 27.11% households spent between Rs. 600-1200 per month on non-food, 33.89% households spent more than Rs 1200 per month on non-food. Among the 33 employee households, 27.27% households spent less than Rs 800 per month on non-food, 33.33% households spent between Rs. 600- 1200 per month on non-food, 39.33% households spent more than Rs 1200 per month on non-food.

**Table No: 02 Occupational Status and Expenditure on Non-Food Item**

Occupational Status	Number Of Households Spending On Food Items In Each MPCE Class			Total
	Below 600	600-1200	Above 1200	
<b>Agricultural Labour</b>	49	35	30	114
<b>Farmer</b>	111	64	141	325
<b>Labour</b>	36	22	11	69
<b>Businessmen</b>	23	16	20	59
<b>Employee</b>	09	11	13	33
<b>Total</b>	228	225	145	600

Source: Survey Data

d.f 08, 5% Significant Level

#### To test the hypothesis

Ho:-There is no significant association between consumption expenditure on non-food and determinants of consumption such as occupation.

#### Against the alternative

H<sub>1</sub>:- There is significant association between consumption expenditure on non-food and determinant of consumption such as occupation.

#### RESULT OF CHI-SQUARE TEST:

The estimated chi-square test value (21.46) is found to be greater than chi-square table value (15.5) at 5 per cent significant level and degree of freedom 08. Hence H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. Thus there is association between occupation and consumption expenditure on non-food.

#### FINDING:

Occupation of head of households play important role in determining consumption expenditure pattern of households. This study highlight following findings.

- Majority of head of sample households from drought prone and river basin area were found to be agricultural labour.
- 12.66% head of sample households from drought prone area were found to be farmers and 10.33% in river basin area.
- Very less proportion of head of sample households were found to be regular employees.
- Study revealed that higher MPCE levels are related with better occupational status.

#### SUGGESTIONS:

- Sample scheduled caste does not have better status in occupation. Hence the present educational and occupational facilities provided by government to scheduled caste development should be continued.
- In spite of various government scheme has been launch for development of occupational status of scheduled caste households, the occupational status of the sample scheduled caste households in the study area found to be very poor. Hence proper awareness programme should be taken up to utilize such government scheme.

**CONCLUSION:**

The study revealed that the consumption expenditure of scheduled caste population in both the area is below average. The large percentage of sample households belongs to low occupational status. This is due to lack of good employment opportunities and awareness of employment opportunities in rural area.

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**कोविड - १९ मुळे अर्थक्षेत्रावर झालेला परिणाम आणि बदल**

प्रा. डॉ. पी. डी. हुडेकर

अर्थशास्त्र विभाग प्रमुख

विदर्भ महाविद्यालय, बुलडाणा

मो. ९४२१४९५७६७

मेल : [hudekarfinance@gmail.com](mailto:hudekarfinance@gmail.com)**Abstract :**

कोविड-१९ अर्थात कोरोना विषाणूच्या प्रसाराचा भारतासह संपूर्ण जगातील प्रत्येक घटकावर अत्यंत खोलवर परिणाम झालेला आहे. हे सारे पाहून, १९६३ साली अल्फ्रेड हिचकॉक यांची उत्कृष्ट निर्मिती असलेल्या 'बड्स' या चित्रपटाची आठवण झाल्याशिवाय राहत नाही. या चित्रपटात अशीच काळजी, चिंता आणि भयावह अनुभवाची आठवण होते. सतत होणाऱ्या पक्ष्यांच्या हल्ल्यानंतर बोदेगा बेटावर संपूर्ण लॉकडाऊन करण्यात आले होते. सगळीकडे दहशतीचे वातावरण होते. रस्ते, कार्यालये आणि रेडिओ स्टेशन्स सर्वच्या सर्व निर्मनुष्य झाले होते. सगळं काही ठप्प झाले होते. या पुढे काय होणार? या चिंतेनं सर्वांनाच ग्रासले होतं. सगळीकडे अक्षरशः खळबळ माजली होती. मात्र यावेळी पक्षी नव्हे तर एक जीवघेणा व्हायरस (विषाणू) आहे. मात्र, चिंता, काळजी, भीती आणि लॉकडाऊन यामध्ये साम्य दिसून येते. सर्व परिस्थिती सारखीच आहे.

सध्याचे संकट हे भारतासह जगभरातील दुय्यम भांडवली बाजारात देखील (कर्ज आणि इक्विटी) दिसून येते. हे मोठं नुकसान काही काळापुरते गुंतवणुकदारांच्या इच्छांना थोपवू शकते. अमेरिकी बाजारपेठेत कागदोपत्री भारताच्या क्रेडिट डिफॉल्ट स्वॅप (सीडीएस) मध्ये आधिपासून मोठ्या प्रमाणात वाढ झाली आहे. ज्यामुळे बँकांच्या व्याजदरामध्ये वाढ होऊ शकते आणि दुय्यम भांडवली बाजारातील स्रोत कमी होऊ शकतात.

या संकटावर मात करण्यासाठी जगभरातील प्रमुख बँकांनी आक्रमकपणे दर कपात आणि तरलता निर्माण केली आहे. या धोरणात्मक उपायांच्या कार्यक्षमतेचे मूल्यांकन किंवा निष्कर्ष इतक्या लवकर काढण्याची घाई केली जात असली तरी, प्राप्त परिस्थिती पाहता अधिक यश मिळेल असे वाटत नाही. जेव्हा अंतर्गत गतीशिलता ठप्प होते, तेव्हा रिझर्व्ह बँकेच्या हस्तक्षेपाप्रमाणे बाह्य यंत्रणेद्वारे तरलता वाढवणे आवश्यक आहे. दर कपात केली असली तरी, विषाणूचा प्रादुर्भाव कमी होईपर्यंत आत्मविश्वासाचं हे संकट आहे ते दूर होणे अशक्य आहे. बँकांकडून अवलंबलेल्या आर्थिक धोरणात्मक उपायांनी यावर तोडगा निघालेला दिसून येत नाही.

**प्रस्तावना :**

कोरोना व्हायरसच्या प्रादुर्भावामुळे भारत 'लॉकडाऊन' झाला असून त्याचे भारतीय अर्थव्यवस्थेवर निश्चितच गंभीर परिणाम आगामी काळात दिसून येतील. केंद्र सरकारनेही आर्थिक पॅकेजच्या माध्यमातून दिलासा असला तरी अर्थव्यवस्थेतील या घसरणीला सामोरे जावे लागेल. तेव्हा, कोरोनाचा एकूणच अर्थव्यवस्थेवर होणारा परिणाम आणि त्यावरील उपाययोजना यांचा सविस्तर आढावा घेणारा हा लेख...

'लॉकडाऊन' म्हणा, 'संचारबंदी' म्हणा, यामुळे संपूर्ण देश ठप्प झाला आहे. देश ठप्प झाला म्हटल्यावर त्या देशातील उद्योग, व्यापार, व्यवसाय आणि आर्थिक व्यवहार ठप्प होणारच. सध्या उद्भवलेल्या राष्ट्रीय आपत्तीमुळे देशाचे रोजचे कोट्यवधी रुपयांचे नुकसान होते. परिस्थिती सुधारून आर्थिक गाडा रुळावर येण्यास फार मोठा कालावधी लागेल. सरकारने एक स्तुत्य निर्णय

घेतला की, २०१९-२०२० हे आर्थिक वर्ष जून २०२० पर्यंत वाढविले आहे. २०२०-२०२१ हे आर्थिक वर्ष १ जुलै, २०२० ते ३१ मार्च, २०२१ असेल असे जाहीर केले. आर्थिक वर्ष अखेरीस जे अकाउंटिंगचे काम करावे लागते, त्याला 'क्लोजिंग वर्क' असे म्हटले जाते. सर्व उद्योजक, बँक व्यवस्थापक, व्यापारी, व्यावसायिक, तसेच स्वयंरोजगार करणारे सर्व चिंतित होते की, सध्याच्या परिस्थितीत 'क्लोजिंग वर्क' करायचे तरी कसे? यात त्यांना केंद्र सरकारतर्फे दिलासा मिळाला आहे.

भारतात नववर्षे आहेत किती? देशातील काही राज्यांतील हिंदूंचा 'गुढीपाढवा', काहींचा 'उगाडी', काहींचा म्हणजे सिंधी लोकांचा 'चेटी चार', केरळ राज्याचा 'विशू' असे अनेकांची अनेक नववर्षे आहेत. शेअर बाराजाचे नववर्ष दिवाळीत असते व ते संवत्सर ते संवत्सर असते. पूर्वी सरकारी बँकांचे आर्थिक वर्ष जुलै ते जून असे होते. ते आता एप्रिल ते मार्च केले. देशाचे आर्थिक वर्ष हे जानेवारी ते डिसेंबर करावयास हवे व यास देशवासीयांकडून चांगला प्रतिसाद मिळायला हवा. हे बऱ्याच तऱ्हेची वर्षे बंद होऊन 'एक देश, वर्षाची एकच कालगणना' हा बदल व्हावयास हवा.

#### संशोधनाची उद्दिष्टे :

- कोरोनामुळे आर्थिक क्षेत्रावर झालेला परिणाम समजून घेणे.
- कोरोनाच्या महामारीमुळे मानव जिवनावर झालेला परिणामाचे मूल्यमापन करणे.
- कोरोनामुळे आरोग्य क्षेत्रावर निर्माण झालेला ताण आणि त्यातून निर्माण झालेल्या समस्यांचा अभ्यास करणे.
- लोकांच्या मनात निर्माण झालेली भितीचे निवारण करून त्यांच्यात आत्मविश्वास निर्माण करणे.
- कोरोनाच्या संकटावर मात करण्यासाठी उपाययोजना सुचविणे.
- कोरोना काळात संवाद कौशल्य विकसित करून अनेक भाषांमध्ये त्याचे रुपांतर करणे.
- कोरोनानंतर जगात काय बदल होत आहे त्याचा अभ्यास करणे.

#### संशोधन पद्धती :

या संशोधनासाठी तथ्य संकलीत करण्यासाठी तथ्य संकलनाचा द्वितीय स्रोतांचा उपयोग केलेला आहे. त्यामध्ये प्रामुख्याने पुस्तके, मासिके, दैनिके, वर्तमानपत्रे, इंटरनेट मधील विविध वेब साईट्सचा आधार घेऊन विश्लेषणात्मक पद्धतीचा वापर करून विश्लेषण करण्यात आली आहे व त्या आधारे निष्कर्ष काढून शिफारशी केलेल्या आहे.

#### संशोधनाचा विषय :

वरील क्षेत्राचा अभ्यास करण्यासाठी संशोधनाचा विषय "कोविड-१९ मुळे अर्थक्षेत्रावर झालेला परिणाम व बदल" हा विषय घेतला आहे.

#### संशोधनाची विश्लेषणात्मक बाजू :

##### i) कोराणामुळे झालेला परिणाम :

कोविड-१९ कोरोना संसर्गाच्या जागतिक साथीमुळे सर्वच क्षेत्रांवर प्रचंड मंदीचा विळखा पडला आहे. यात जास्त झळ बसली आहे ती, पर्यटन, नागरी हवाई वाहतूक, रेल्वे, रस्ता व जल नागरी वाहतूक, उत्पादन करणाऱ्या कंपन्या, सेवा क्षेत्रातील कंपन्या यांना उत्पादन करणाऱ्या कंपन्या बंद असल्यामुळे साथ जर येत्या एक-दोन महिन्यांमध्ये आटोक्यात आली नाही, तर देशात बऱ्याच वस्तूंची निर्माण होण्याची शक्यता आहे. किराणा मालाची विक्री करणाऱ्या ऑनलाईन रिटेलर्सचा खप कोरोनामुळे ८० ते १०० टक्यांनी वाढला आहे. नजीकच्या भविष्यात कोरोनाबाबत काय घडेल, या भीतीने जनता पीठ, तांदूळ, डाळी, कडधान्ये, खाद्यतेले, हॅण्ड सॅनिटायझर्स, साबण, डायपर्स इत्यादींचा साठा करून



ठेवत आहेत. परिणामी, किराणा उद्योगाच्या खपात प्रचंड वाढ झाली, प्रत्येक माणसाची सरासरी खरेदी १५ ते २० टक्यांनी वाढली आहे. अत्यावश्यक वस्तूंचा देशात अजिबात तुटवडा नाही, हे शासनातर्फे माध्यमांतून वेळोवेळी सांगण्यात येत असूनही भारतीयांच्या कानात हे शिरत नाही, अशी परिस्थिती निर्माण झाली आहे.

## ii) रोजगार क्षेत्रावर झालेला परिणाम :

याशिवाय सुमारे ६० ते ७५ हजार लोकांच्या नोकऱ्या संकटात येण्याची शक्यता आहे. गोवा, हिमाचल प्रदेश यांसारखी राज्ये जेथे उद्योग विशेष नाहीत, पर्यटन हेच राज्याचे प्रमुख उत्पन्नाचे साधन अशी राज्ये प्रचंड अडचणीत येणार असून, ही राज्ये केंद्राकडून मदतीची अपेक्षा करणार आहेत. त्यामुळे केंद्र सरकारला सध्या इतर सर्व प्रकल्पांवर होणारा खर्च बंद करून जास्तीत जास्त पैसा हा कोरोनामुळे आर्थिक अडचणीत आलेल्या राज्यांकडे वळवावा लागेल. केंद्राने सर्व प्रकल्प बंद केल्यावर प्रकल्प खर्च वाढणार व विकासाला खीळ बसू शकते. खरोखरच देशापुढे कोरोनाही फार प्रचंड समस्या निर्माण झाली आहे. सुदैवाने आपले पंतप्रधान कणखर आहेत, हे आपले चांगले नशीब समजावे लागेल. केंद्र सरकारने काही दिवसांपूर्वी सर्व दुरिस्ट व्हिसा रद्द केल्यामुळे हॉटेलमधील पर्यटकांचे वास्तव्य ५० टक्यांनी घसरले आहे. कोरोनामुळे हॉटेल उद्योगही प्रचंड आर्थिक अडचणीत आला आहे. 'ट्रॅव्हल ॲण्ड टुरिझम असोसिएशन'ने राज्य व केंद्र सरकारला करांमध्ये सवलत देण्याची विनंती केली आहे. असोसिएशनच्या मतानुसार, पर्यटन क्षेत्र पुन्हा स्थिर होईपर्यंत 'मनरेगा' निधीचा कर्मचाऱ्यांच्या पगारासाठी वापर करणे योग्य ठरेल.

## iii) बँकींग क्षेत्रावर झालेला परिणाम :

बँकांचे एनपीएचे नियम बदलणेही गरजेचे झाले आहे. मनमोहन सिंग अर्थमंत्री होण्यापूर्वी सर्व बुडित / थकित कर्जावर व्याज आकारणी करण्यात येत असे व त्या रकमा उत्पन्नात समाविष्ट करण्यात येत असत. त्यामुळे प्रयत्नात उत्पन्न हाती लागले नाही तरी कागदोपत्री उत्पन्न वाढलेले दिसत असे. ही चुकीची पध्दत मनमोहन सिंग यांनी ते अर्थमंत्री असताना बदलली. जो खातेदार/कर्जदार, सतत तीन महिने इएमआय, कर्जाचे व्याज, कर्जाचा हप्ता भरणार ते खाते एनपीए गणले जाऊ लागले. या खात्यावर आकारले जाणारे व्याज उत्पन्नात समाविष्ट करण्यात मज्जाव करण्यात आला. सध्याच्या परिस्थितीत तीन महिन्यांचा नियम कर्जदारांना पाळणे कठीण आहे. त्यामुळे खाते एनपीए ठरविण्याचा सध्याचा कालावधी किमान सहा महिने करावा, नाहीतर बँकांच्या एनपीए खात्यांमध्ये वाढ होऊन बँका अडचणीत येतील. सध्याच बँकांचे एनपीए चे प्रमाण फार मोठे आहे. त्यात आणखी प्रचंड वाढ होऊन या खात्यांसाठी तरतूद करताना बँकांना प्रचंड तोटा सहन करावा लागेल. त्यामुळे रिझर्व्ह बँकेने एनपीए नियम बदलण्याबाबत तत्काळ पावले उचलावयास हवीत.

## iv) भारतीय अर्थव्यवस्थेवर परिणाम :

पुढील दोन, तिमाही आणि त्यानंतर भारतीय आर्थिक विकास दरावर काय परिणाम होतील, याचा अंदाज लावणे सध्याच्या घडीला तरी कठीण आहे. अशा प्रकारच्या कोणत्याही अभ्यासाकरिता देशांतर्गत, त्याचबरोबर आंतरदेशीय क्षेत्रावर अवलंबून असलेल्यांच्या डेटाची आवश्यकता असेल. आजचे संकट यापुढील काळात मर्यादित राहणार नाही, कारण हे तेव्हा होतं, जेव्हा एकटा चीनला या संकटाने घेरले होते. 'सीआरआयएसआयएल' ने त्यावेळी चीनच्या व्यापारावर अवलंबून असलेल्या भारतीय अर्थव्यवस्थेतील महत्वाच्या क्षेत्रांवरील संभाव्य परिणामांचे विश्लेषण केले

होते. आज या महासंकटाने जगातील एक मोठा भाग व्यापला आहे आणि व्यापाराचा मार्ग पूर्णपणे थोपवून धरला आहे. याशिवाय, कोरोना विषाणूचा प्रादुर्भाव रोखण्यासाठी लागू केलेल्या लॉकडाऊनमुळे देशांतर्गत क्षेत्रावर अवलंबून असलेले उद्योग ठप्प झाले आहेत. अशा परस्परवलंबनाची आकडेवारी आज तरी उपलब्ध नाही. लॉकडाऊनच्या अल्पकालीन आणि मध्यम कालावधील भारतीय अर्थव्यवस्थेला प्रभावित करणाऱ्या किंवा अडथळा ठरणाऱ्या संभाव्य घटकांचा विचार केला तरी, जगभरातील अर्थक्षेत्रातील अनर्थ स्पष्ट दिसतो.

#### v) आत्मविश्वासाचे संकट :

आर्थिक अंदाज अचूक ठरवण्यासाठी प्रमुख डेटा म्हणजे मूलभूत मागणी आणि पुरवठ्याची स्थिती, तसेच सुक्ष्म तरलता हवी असते. अज्ञात किंवा अनिश्चित कालावधीत अर्थव्यवस्थाच 'लॉकडाऊन' किंवा पूर्णपणे ठप्प करणारे हे वर्तमान काळातील संकट 'आत्मविश्वासाचे संकट' ठरले आहे. हेच याचे प्रमुख कारण आहे. वर्तमानकाळातील संकट हे खूपच वेगळे आहे. कारण त्यात भीती, चिंता, अनिश्चितता निर्माण झाली आहे. पूर्वीच्या सर्व परिस्थितीच्या उलट, जिथे मागणी किंवा पुरवठा हे मूळ कारण होते आणि आत्मविश्वास हे संकट होते. मालाचे उत्पादन आणि पुरवठा किंवा वितरणाची साखळीच पूर्णपणे विस्कळीत झाली आहे. कारण अत्यावश्यक सेवा वगळता, सर्वच कामे ठप्प झाली आहेत आणि लॉजिस्टिक सुविधा बंद झाली आहे. जोपर्यंत याविषाणूचा प्रादुर्भाव कमी होत नाही, तोपर्यंत वाट पाहावी लागणार आहे. अशीच परिस्थिती दीर्घकाळ राहिली तर, याचे गंभीरपरिणाम होऊन अर्थव्यवस्थेला पुन्हा उभारी घेण्यासाठी अधिक काळ लागू शकतो.

आजच्या मोठ्या संकटामुळे अनेक क्षेत्र प्रभावित झालेले आहेत. ही यादी खूप मोठी आहे. त्यात तयार माल आणि उपकरणांच्या किंवा वाहनांच्या सुट्या भागांची निर्मिती करणाऱ्या उद्योगांचा समावेश आहे. एका विकेंद्रीकृत उत्पादन प्रक्रियेबरोबरच, जिथे अनेक बाबतीत उपकरणांच्या सुट्या भागांचे उत्पादन मूळे प्रकल्पांमध्ये घेता येत नाही, तसंच सुट्या भागांचा पुरवठा ठप्प होणे या बाबी संपूर्ण साखळी मोडून टाकू शकतात. अशा प्रकारच्या अडथळ्यामुळे आंतरराष्ट्रीय कराराचा भंग होऊ शकतो. त्यात आंतरराष्ट्रीय बाजारात कंपन्या काळ्या यादीत टाकण्याच्या जोखमीचाही समावेश आहे.

कोरोनाच्या या संकटामुळे मोठ्या प्रमाणात नोकऱ्या जात आहेत. सुरुवातीच्या टप्प्यातच वास्तविक आणि संभाव्य नोकऱ्या गमावण्याची आकडेवारी भीतीदायक आहे. विशेषतः त्याचा तात्काळ परिणाम उत्पादन निर्माती क्षेत्रावर नव्हे, तर हॉटेल उद्योगासह वाहतूक, पर्यटन उद्योगावर झाला आहे.

#### vi) संकटाचे इतर परिणाम :

प्रदीर्घ कालावधीतील लॉकडाऊन हे अर्थव्यवस्था आपल्या अनुषांगिक परिणामांसह कमतरतांचे कारण ठरू शकते. आर्थिक घडामोडींनी गाठलेला खालचा स्तर आणि लॉकडाऊनमुळे आर्थिक व्यवस्थाच ठप्प होऊ शकते. विशेषतः छोटे उद्योग आणि कमकुवत उद्योग. हे बँकांच्या भविष्यातील संपत्तीच्या गुणवत्तेबद्दलचा अंदाज कमकुवत असल्याचे दर्शवते. कदाचित एनपीए आकडेवारीत पुन्हा वाढ होत असल्याचे दिसत असले तरी, ती यावेळी आधीच्या तुलनेत अधिक आहे. यामुळे बँकिंग क्षेत्रातील तरलता आणि पतपुरवठ्यावर विपरित परिणाम होईल.

**vii) कोरोनाकाळात काय बदलते आहे?**

कोरोनासारख्या साथी या आधीही या जगाने पाहिल्या आहेत. पण कोरोनाची साथ वेगळी आणि अधिक विश्वव्यापी ठरली याची दोन कारणे आहे. एक म्हणजे दळणवळणाचा वेग आणि माहितीच्या प्रसारणाचा वेग हे दोन्ही वेग आजवरच्या मानवी इतिहासातील सर्वोच्च पातळीवर आहेत. या दोन्ही वेगात आणखी बदल आहेत. पण आता ते ज्या पातळीवर आहेत त्यात भाषा म्हणून काय करायला हवे, या अनुषंगाने सातत्याने विचार आणि कृती व्हायला हवी.

**निष्कर्ष :**

खरं तर हा विषय कितीही सविस्तर लिहिला तरी पूर्ण होणार नाही. मोजक्या शब्दात सांगायचे तर, कोरोनानंतरच्या काळात माणसाचे जगणे वेगळे असणार आहे. त्याचा व्यवहार बदलणार आहे, तसेच त्याचा भाषाव्यवहारही बदलेल. या बदलत्या भाषा व्यवहारासाठी आपलीभाषा सज्ज असायला हवी. त्यासाठी काही ठोस कृतीपावले पुढीलप्रमाणे असू शकतील. या विषयाच्या जाणकारांनीही यादी आणखी वाढवली तर चांगलेच होईल.

डिजिटल कंटेन्ट- सकस डिजिटल कंटेन्ट उभा करणे. हे काम आज वैयक्तिकरित्या किंवा व्यावसायिकरित्या होतच आहे. पण यापलिकडे जाऊन एक भाषा म्हणून भाषेसंदर्भातील विविध संकल्पना, भाषा ज्या संस्कृतीचा भाग आहे त्या गोष्टी अशा अनेक पद्धतीचा बहुभाषक समूहांनाही कळेल असा डिजिटल मजकूर तयार करावा लागेल. नवे शब्द रुढ करणे - नवे शब्द रुढ करण्याचे काम माध्यमे आणि समाज माध्यमे करत असतात. पण त्यावर लक्ष देऊन त्याच्या योग्य योग्यतेची चर्चा व्हायला हवी. शब्दकोष, संकल्पनाकोश अशी कोश निर्मीती सातत्याने, सकसतेने आणि डिजिटली व्हायला हवी. इंग्रजी किंवा अन्य भाषेतील शब्द स्वीकारायचा असेल तरी तो मोकळेपणाने स्वीकारायला हवा. भाषा शिकण्याचे मल्टिमिडीया कोर्सेस हवेत - मराठी आणि मराठीच्या सर्व बोलीभाषा शिकण्यासाठी किंवा त्यातील मजा अनुभवण्यासाठी फार काही उपलब्ध नाही. ते डिजिटल जगात उभे राहायला हवे. या भाषा शिकण्यासाठी कोर्सेस सारखे डिजिटल प्लॅटफॉर्म उभे करता येतील का, याचा विचार व्हायला हवा.

या संकटावर मात करण्यासाठी जगभरातील प्रमुख बँकांनी आक्रमकपणे दर कपात आणि तरलता निर्माण केली आहे. या धोरणात्मक उपायांच्या कार्यक्षमतेचे मूल्यांकन किंवा निष्कर्ष इतक्या लवकर काढण्याची घाई केली जात असली तरी, प्राप्त परिस्थिती पाहता अधिक यश मिळेल असे वाटत नाही. जेव्हा अंतर्गत गतीशिलता ठप्प होते, तेव्हा रिझर्व्ह बँकेच्या हस्तक्षेपाप्रमाणे बाह्य यंत्रणेद्वारे तरलता वाढवणे आवश्यक आहे. दर कपात केली असली तरी, विषाणूचा प्रादुर्भाव कमी होईपर्यंत आत्मविश्वासाचं हे संकट आहे ते दूर होणे अशक्य आहे. बँकांकडून अवलंबलेल्या आर्थिक धोरणात्मक उपायांनी यावर तोडगा निघालेला दिसून येत नाही.

**संदर्भग्रंथ :**

- १) योजना मासिक जुलै २०२१
- २) लोकसत्ता वर्तमानपत्र
- ३) बिजनेस टुडे मासिक २०२१
- ४) गुगल डॉट कॉम

कोविड -19 च्या पार्श्वभूमीवर व्यक्ति विकासास पोषक जीवनशैली

प्रा.सीमा व्ही काळणे

विदर्भ महाविद्यालय

कला व वाणिज्य

मनुष्य जीवन हे निसर्गाने मानवाला दिलेली एक अमूल्य देणगी आहे. मात्र हा मनुष्य रस्ता करत नाही म्हणून नुसतं चालत आहे. अशा निरस व रुक्ष जीवन पद्धतीचं आचरण व विचारात करत आहे. माणसानं सत्यम शिवम व सुंदरतेच्या आधारेनं जीवन चांगल्या मार्गाने जगलं पाहिजे पण जीवनाकडे कष्टाक्ष टाकला असता विज्ञान व तंत्रज्ञानातील प्रगतीमुळे त्याने मोठमोठाल्या इमारती बांधल्या रस्ते बांधले. कारखाने उभारले पण त्याच्या विचारात विचारात मात्र संकुचितपणा आला आहे. सर्व सुविधांनी, साधनांनी परिपूर्ण असला तरी वेळेच्या अभावी तो या साधनांचा उपभोग घेऊ शकत नाही. ज्ञानाने संपन्न आहे. सर्व विद्यामध्ये पारंगत आहे पण अनेक शारीरिक मानसिक समस्यांनी तो घेरलेला आहे, निर्णयक्षमतेचा अभाव, काम, क्रोध, मोह, अहंकार यांनी पछाडलेला आहे. मनाला शांती मिळण्यासाठी टीव्ही, मोबाईल, इंटरनेटचा वापर वाढला. त्यामुळे शांती तर मिळाली नाही पण मानसिक आरोग्य व शरीर स्वास्थ दोन्ही वर विपरीत परिणाम होताना दिसतात. कोविड-१९ चा जीवनशैलीवर परिणाम झाला आहे बदलत्या जीवनशैलीला आणखी वेगळे वळण या काळात आलेले आहे.

#### • पूर्वीच्या जीवनशैलीतील आदर्श बाबींचा विसर

पूर्वीच्या काळामध्ये लोकांची दैनंदिन दिनचर्या नैसर्गिक जीवन चक्रानुसार होती. निसर्गातील संकेत लोक कटाक्षाने पाळत असत. सूर्योदयापूर्वी उठणे स्नानादी कर्मे आटोपणे. सूर्यास्तापूर्वी जवणाच्या वेळा, तर झोपेच्या वेळा इतक्या ठरलेल्या असायच्या शिवाय कुटुंबातील वातावरण खेळीमेळीचे असायचे "समाजजीवनाला आवश्यक असणाऱ्या निष्ठा सांस्कृतिक, सहिष्णुता, प्रेमाची शिकवण त्याग याविषयीच्या शिक्षणाचे बिजारोपण हे कुटुंबातून होते." (सं) पूर्वीच्या काळी असलेल्या एकत्र कुटुंब पद्धतीतून अशा प्रकारच्या मूल्यांची जोपासना सहज होत होती. त्यामुळे सांस्कृतिक दृष्टीने समाजाचा विकास हा झपाट्याने होत होता. आजच्या काळात आपण प्राचीन भारतीय संस्कृतीला विसरत चाललो आहे. सण-समारंभ अध्यात्म याचा नवीन पिढीला लवलेशही नसतो. कोरोना काळात बऱ्याच ठिकाणी घरातल्या घरात साधे पद्धतीने हे सण समारंभ साजरे केले मात्र बऱ्याच ठिकाणी तणावग्रस्त परिस्थितीपुढे मानव हतबल झालेला होता. कुटुंबात लॉक डाऊन मुळे व्यक्तीला एकाच ठिकाणी राहिल्यामुळे समाजाशी संपर्क तुटल्यामुळे वादविवाद, भांडणे वाढली. शिवाय आर्थिक अडचणीही होत्या त्यामुळे घरात पोटभर जेवणासाठी संघर्ष होऊ लागला त्यासोबत आरोग्याच्या तक्रारी त्यातून येणारा मानसिक ताण ह्यामुळे कौटुंबिक जीवनात अस्थिर वातावरण निर्माण झाले.

#### • कोरोना काळातील जीवनशैलीत जडलेल्या सवयी

"विश्वबंधुत्व निस्वार्थ प्रेम, त्याग, सहिष्णुता, कारुण्य, संघर्षशीलता, सहनशीलता, सहकार्य, क्षमा, शांती, उदारता, मित्रता अशी आपली भारतीय संस्कृती आहे. मात्र आज पाश्चात्य संस्कृतीच अनुकरण करतात. बाहेरचे पदार्थ खाणे, मैद्याचा अधिक वापर, पिझ्झा, बर्गर खाने, रात्रीच्या पाठ्या करणे, वेशभूषेत सुद्धा परकीय देशाच अनुकरण करतात. रात्रीचे जागरण, सकाळी उशिरा उठणे, ड्रिंक घेणे, शीतपेये घेणे, सोडा वॉटर ह्या अनुकरणामुळे अनेक समस्या निर्माण झाल्या आहे.

कोरोना काळात व्यक्तीला वेळेचे कुठलेही बंधन नसल्यामुळे झोपेच्या, जेवणाच्या, उठायच्या दैनंदिन सवयी बदलल्या. कोणत्याही औषधीचा आपल्या शरीरावर मारा करणे. कोरोना च्या भीतीपोटी वेगवेगळे उष्णतावर्धक काढे घेणे यामुळे अनेकांच्या किडनीवर परिणाम झाला शिवाय शरीरात उष्णता वाढल्यामुळे उष्णता विकारही वाढले. काही चांगल्या प्रकारच्या सवयी ही या काळात व्यक्तीला लागल्या. त्याम्हणजे आरोग्यविषयक काळजी घेणे, स्वच्छतेच पालन, फळे भाज्या सर्वकाही स्वच्छ करणे बाहेरून आल्यानंतर हातपाय स्वच्छपणे धुणे शरीराची स्वच्छता अशा काही बऱ्या सवयी मानवाला जडल्या. काही विचारवंतांच्या मते मात्र, "मानवाची आजची बदलती जीवनशैली ही मानवाच्या मानसिक, शारीरिक आणि सामाजिक विकासास घातक अशी ठरत आहे." (सं.3) त्यामुळे आपल्याला जर हा विकास साधावयाचा असेल तर त्याकरीता चांगल्या सवयी आपल्या मनाला लावणे गरजेचे आहे.

#### • कोविड-१९ च्या काळात बिघडलेले मानसिक आरोग्य

आपल्याला आपली जीवनशैली जर सुधारायची असेल तर आपल्याला आपल्या मनाला वळण लावणे गरजेचे आहे. आपल्याला दिनचर्येत जुजबी व आवश्यक बदल करून एक सुदृढ निरामय पिढी आपण निर्माण करू शकतो. कोरोना काळामध्ये व्यक्तीच्या मानसिक आरोग्यावर दूरगामी परिणाम झाले कारण कोरोनाची भीती, सोशल डिस्टेंसिंग, दवाखान्यात 14 दिवस राहण्याचे प्रसंग, आत्मस्वकीयांचे मृत्यू, मृत्यूनंतर चे अंत्यसंस्कार नाही. मुलगा पॉझिटिव्ह आल्यास आईची अवस्था, कॉरंटार्ईन राहणे ऑक्सिजन न मिळाल्याने होणारे मृत्यू अशी अतिशय भयावह स्थिती निर्माण झाली होती याचा परिणाम असा झाला की मनुष्य मनाने खूप खचून गेला कोवीडच्या काळात एक जबरदस्त अनुभव असा की "आज

मनुष्य सुखी आहे फक्त इंटरनेटच्या आधारित जगात चार मित्राच भेटणं तर व्हाट्सअप ने कधीच बंद केले जेव्हा याची खऱ्या दुनियेशी ओळख होते. तेव्हा जाणवतो तो एकटेपणा मग आत्महत्येशिवाय पर्याय उरत नाही" (सं. 4)

मानसिक आरोग्य बिघडलेला मनुष्य लवकर सावरू शकत नाही हा परिणाम दीर्घकाळ टिकून राहतो. हे परिस्थिती आत्महत्येसही कारणीभूत ठरते शिवाय व्यक्तीची आर्थिक परिस्थितीही उद्योगधंदे बिडाल्यामुळे सावरल्या जात नव्हती, सामान्य व्यक्तीला दवाखान्याचा खर्च पेलावला जात नव्हता या काळात मानसिक संतुलन बिघडलेले रुग्ण संख्येत वाढले आहे.

#### ● आरोग्यपूर्ण निरामय जीवन शैलीची गरज

पण निरामय जीवन शैली करिता आपण शारीरिक मानसिक आरोग्य चांगलं असणे आवश्यक आहे. आज आपण अशी परिस्थिती पाहतो की "मानवी गरजा कमीत कमी वेळ खर्ची पडून जास्तीत जास्त लाभदायक कशा होतील यासाठी जगाच्या पाठीवर सर्वत्र धडपड चाललेली दिसून येते" (सं.5) याचा परिणाम त्याच्या आरोग्यावर होऊन राहिला आहे. दमा, हृदयरोग, मानेचे आजार, हात पायाला, मुंग्या येणे, कमरेचे त्रास, डोळ्याखाली काळी वर्तुळे, डोळे लाल, मधुमेह, एलर्जी अशा आजार आणि त्याला त्रस्त केले आहे. पस्तीशी ओलांडली की शरीरातून व्याधी डोकं वर काढतात. जसजसं वय वाढत जात तसच आजारांची लढण्यात त्याचं उर्वरित आयुष्य जात या परिस्थितीच गांभीर्य ओळखून आपण आरोग्य विषयक जागरूक व्हायला पाहिजे. समतोल आहार घेणे रोगप्रतिकारक शक्ती वाढविणे, फळे भाज्या सूप, डाळी, कडधान्य अशा विविध पोषक पदार्थांचा वापर आहारात करणे आवश्यक आहे. जंकफूड, फास्टफूड, टाळले पाहिजे. व्यायाम, प्राणायाम, ध्यान धारणा करून आपली प्रतिकारक शक्ती मजबूत बनवणे आवश्यक आहे. हे जर झाले तर कोरोना सारखे संसर्गजन्य आजार आपल्या जवळही फिरकणार नाही. म्हणूनच चांगली जीवनशैली आपण अंगीकारली पाहिजे.

#### ● व्यक्ती विकासास पोषक जीवनशैली

"घरात जर प्रेम, सलोखा, सहकार्य, सहानुभूतीचे संबंध असतील तर एक प्रकारचा आत्मविश्वास वाढतो त्यांना तणावपूर्ण वातावरण असल्यास दडपणामुळे एक प्रकारचा त्युनगंड निर्माण होतो. भावनिक, सामाजिक विकास हे बाधक आहे." (सं. 6) कोरोना काळात बऱ्याच गोष्टी व्यक्ती नव्याने शिकला आहे. लग्नसमारंभात अवास्तव खर्च, आपल्याकडे गरजे पेक्षा जास्त वस्तूंचा संग्रह करणे, बेफिकिरी पणे केलेली उधळण चैनी सुखसोईना दिलेला अवास्तव महत्व आरोग्य कडे लक्ष न देणे मोबाईल व व्हाट्सअप मुळे मानसिक स्वास्थ गमावणे एकंदर जीवनापेक्षा मोठं काहीच नाही हे या काळात प्रकर्षाने मानवाला कळलं, त्यामुळे आपली जीवनशैली संयमी विवेकपूर्ण आचरणयुक्त बनवावी तात्पुरत्या सुखासाठी आपण जीवन गमावून बसू.

कोविड-19 च्या पार्श्वभूमीवर हतबल झालेल्या व्यक्तीला आपल्याला जीवनशैलीत योग्य ते बदल करून आपले जीवन सुखी व समाधानी बनवणे आवश्यक आहे. आपली नवीन शैलीही आरोग्यपोषक, विकासवर्धक, उत्पादकता वाढवणारी व जीवनानंद देणारी असायला पाहिजे. पैसा हे साध्य नसावे तर ते फक्त साधन असावे कारण ते जर साध्य बनले तर लोक ते मिळवण्यासाठी वाईट मार्गाचा अवलंब करतात. त्यामुळे आपली जीवनशैली पूर्णपणे बदलून टाकतात. आजच्या काळात आपली जीवनशैली सुदृढ व निरोगी असणे गरजेचे आहे. कारण हया जीवनशैलीनेच मानवाचा सर्वांगीण विकास साधल्या जाऊ शकतो.

जीवन शैलीत आदर्श मूल्यांचा जर आपण स्विकार केला तर आपले जीवन खऱ्या अर्थाने सार्थक होईल

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**कोविड-19 चा पर्यावरणावर झालेला परिणाम****Sangita Kailas Pawar**

Assistant Professor, History Department, Vidarbha Mahavidyalaya Buldana (Arts &amp; Comm.)

**ABSTRACT**

कोविड-19 हा व्हायरस २०१९ ला चीन मध्ये दाखल झाला. व या महामारीने संपूर्ण जगाला आपल्या विळख्यात घेतले. आणि जीवनातील प्रत्येक घटकात क्षेत्रात त्याचे परिणाम दिसू लागले. संपूर्ण जगाला अनेक धक्कादायक परिणामांना सामोरे जावे लागले. यामुळे संपूर्ण देशात नव्हे, जगात आणीबाणी घोषित करून लॉकडाऊनचा मार्ग स्वीकारावा लागला. यामुळे जीवनावर सामाजिक आर्थिक शैक्षणिक क्षेत्रात दूरगामी परिणाम झाले. मात्र याचा पर्यावरणावर वेगळा परिणाम झाला. हा परिणाम सकारात्मक होता पर्यावरण हा अतिशय महत्वाचा घटक मानवी जीवनामध्ये आहे मात्र, आज पर्यावरणाचा समतोल बिघडलेला असून याला कारणीभूत मानवाचा पर्यावरणात वाढलेला हस्तक्षेप आहे. या काळात जगात आणि भारतातही जल प्रदूषण व वायू प्रदूषण यामध्ये मोठ्या प्रमाणात घट झाली. याचे अनेक उदाहरण पाहायला मिळाले ध्वनी प्रदूषण सुद्धा कमी झाले, कार्बन डायऑक्साइड चा स्तर कमी झाला कार्बन मोनॉक्साइडचा स्तर सामान्या पेक्षा कमी झाला. पृथ्वीच्या वाढत्या तापमानामध्ये घट झाली. वर्क फ्रॉम होम मुळे प्रदूषणात घट झाली. अशा कितीतरी गोष्टीत फायदा या काळात झाला. म्हणून covid-19 च्या परिणामांचा विचार होऊन पुढील काळात दिशा दाखविणारे हे उपाय शासनानेही लक्षात ठेवून त्यानुसार कारवाई केल्यास पर्यावरणाचा समतोल टिकू शकतो.

**Key Words**

कोविड-19 ---- पर्यावरण-----मानवी हस्तक्षेप

परिणाम-----कोरोनाकाळ---- सकारात्मक बदल-----

प्रदूषण----- लॉकडाऊन----- वर्क फ्रॉम होम---

२०१९ ला कोरोना महामारी ने संपूर्ण जगाला आपल्या विळख्यात घेतले आणि जगभरात, जीवनातील प्रत्येक घटकात त्याचे परिणाम दिसू लागले. मानवी जीवनशैली बदलून गेली. सतत धावणाऱ्या माणवाला या स्पर्धेच्या युगात एकाच ठिकाणी स्वतःला बांधून घ्यावं लागलं. सर्व काही स्थिर आणि स्तब्ध झालं, अर्थव्यवस्था पूर्णपणे कोसळली, शिक्षण-क्षेत्र बंद करावी लागली, क्रीडा मनोरंजन थांबलं, अत्यावश्यक क्षेत्र वगळता सर्व प्रकारचे दळणवळण, सार्वजनिक वाहतूक, वैयक्तिक वाहतूक बंद झाली, उद्योगधंदे, कारखाने बंद करावी लागली. यामुळे संपूर्ण जगाला धक्कादायक परिणामांना सामोरे जावे लागले. अनपेक्षित मृत्यूचे वाढते प्रमाण पाहता संपूर्ण जग हादरले आहे. आणि या महामारी मुळे सर्वत्र आणीबाणी घोषित करून लॉकडाऊनचा मार्ग स्वीकारावा लागला आहे. जसे इतर अनेक क्षेत्रात याचे दूरगामी परिणाम झाले तसेच पर्यावरणावर ही हे परिणाम दिसून आले मात्र बऱ्याच अंशी हे परिणाम सकारात्मक असल्याचे दिसतात. पर्यावरणाची सध्याची स्थिती काय आहे? व त्यावर काय परिणाम झाले? हे पाहणे महत्वाचे आहे.

**पर्यावरण समतोल---:**

पर्यावरण हा मानवी जीवनातील अत्यंत महत्वाचा घटक आहे. पर्यावरणाचा समतोल टिकून राहणे हे पृथ्वीवरील संपूर्ण सजीव सृष्टीच्या अस्तित्वासाठी महत्वाचे आहे. त्यामुळे पर्यावरण संरक्षण करणे ही काळाची गरज ठरते. प्राचीन काळापासून पर्यावरण संरक्षणाचा मंत्र दिला जातो "पद्मपुराण, स्कंदपुराण, कार्तिक महात्म्य असे ग्रंथ"<sup>१</sup> व वेदांपासून पर्यावरणाचे महत्त्व सांगितले आहे. तरी सतत पर्यावरणाचा न्हास होताना दिसतो याला बऱ्याच अंशी कारणीभूत मानव आहे. पर्यावरणाचे प्रमुख घटक वनस्पती, प्राणी, मृदा, पाणी, हवा, ऊर्जा हे एकमेकांशी निगडित असतात यातील एक जरी घटक बदलला तरी त्याचा परिणाम संपूर्ण परिस्थितीवर होतो. अशावेळी मानवाने स्वतःच्या विकासासाठी प्रगतीसाठी यातील एखाद्या घटकांमध्ये हस्तक्षेप केला तर पर्यावरणाचा समतोल ढळतो मानव क्रियाशील व बुद्धिमान प्राणी असल्यामुळे पर्यावरण रक्षणाची जबाबदारी त्याचीच आहे.

**मानवाचा पर्यावरणात वाढलेला हस्तक्षेप---:**

आपण वृत्तपत्र, बातम्या वाचतो व एकतो की, पृथ्वीचं अस्तित्व धोक्यात आला आहे, 'पर्यावरण वाचवा'... असे वाक्य सतत कानी पडत आहे. पर्यावरणाचा रहास थांबवावा, पर्यावरणाविषयी जनजागृती व्हावी म्हणून खूप प्रयत्न होत आहेत. "मुलांमध्ये सभोवतालच्या निसर्गाबद्दल, त्याच्या संरक्षण, व संवर्धन याबद्दल जाणीव निर्माण व्हावी म्हणून पर्यावरण शिक्षण यावरही भर दिला जातो"<sup>२</sup> असे असले तरी गेल्या पन्नास वर्षांपासून मानवाचा निसर्गामध्ये हस्तक्षेप सुरू आहे. मानवाने वैज्ञानिक, उद्योग, तंत्रज्ञानात खूप प्रगती केली. निसर्गाकडे दुर्लक्ष केले. पर्यावरणाने मानवाला अन्न, वस्त्र, आणि निवारा या तीनही मूलभूत सोयी सह अनेक सुविधा उपलब्ध करून दिल्या परंतु, "मानवाच्या स्वार्थी, अज्ञानी, अविचारी वृत्तीने पर्यावरणाचा बेसुमार वापर करून त्याचा राहस केल्यामुळे अनेक जटिल समस्या निर्माण झाल्या"<sup>३</sup> मानवाच्या कृत्यामुळे

जल, हवा, ध्वनी प्रदूषणात दिवसेंदिवस वाढ होत आहे. लोकसंख्या वाढ, जंगलतोड, पृथ्वीवरील वाढते तापमान यामुळे पर्यावरण नष्ट होत आहे. निसर्गाच्या नियमांमध्ये ढवळाढवळ केल्याने पर्यावरणाचा समतोल बिघडत आहे.

#### कोरोना काळ---:

कोरोना व्हायरस डिसेंबर 2019 ला चीनच्या वुहान शहरात दाखल झाला. आणि बघता- बघता संपूर्ण जगात पसरला. संपूर्ण जगात मोठी उलथा-पालथ झाली. लॉकडाऊन ला सुरुवात झाली सामाजिक आर्थिक परिणामांला देशाला सामोरे जावे लागले. देशभरातील असंख्य फॅक्टरी बंद झाल्या, लाखो लोक बेरोजगार झाले, हातावर काम करणाऱ्यांना उपासमारीची पाळी आली, अर्थव्यवस्थेला जबरदस्त तडाखा बसला. दुसऱ्या लाटेत तर मानवासाठी आवश्यक पर्यावरणातील महत्वाचा घटक ऑक्सिजन याचा तुटवडा मोठ्या प्रमाणात भासू लागला. ऑक्सिजन मिळाले नाही म्हणून जवळच्या व्यक्तीचे प्राण जाताना पाहावे लागले. लोकांना एक-एका श्वासासाठी तरसावे लागले. तेव्हा मानवाला आपण केलेली वृक्षतोड नक्कीच कळली असेल. पर्यावरणाचे महत्त्व ही एकुन पर्यावरणावर मात्र या महामारी चा सकारात्मक परिणाम दिसून येतो. हे सकारात्मक बदल कोणकोणते हे पाहणे महत्वाचे आहे.

#### पर्यावरणामध्ये झालेले सकारात्मक बदल---:

वर्षानु-वर्षापासून मानवाला पर्यावरणाचा दर्जा टिकवून ठेवण्यात अपयश आले. मात्र कोरोना व्हायरसमुळे संपूर्ण देशात बऱ्याच मोठ्या कालावधीपर्यंत लॉकडाऊन सुरू झाले. त्यामुळे सृष्टीत मनुष्याची दखल एकदम बंद झाली याचा परिणाम म्हणजे, अल्पावधीतच सृष्टी खुलली, बहरली, आणि आपल्या पूर्व नैसर्गिक स्थितीत आली. मानवी जीवनाच्या इतर घटकांवर भलाई कोरोनामुळे दूरगामी परिणाम झाले असतील मात्र, पर्यावरणावर त्याचे सकारात्मक परिणाम दिसू लागले. अमेरिका, चीन, इटली, भारत सर्वच देशात सेंटलाइट फोटो द्वारे काही गोष्टीचे निरीक्षण केले गेले त्यामध्ये कार्बन उत्सर्जन थांबल्याचे काही परिणाम दिसतात. "अमेरिकेच्या न्युयॉर्क या शहरांमध्ये आधीच्या वर्षाच्या तुलनेत प्रदूषण 40 ते 50% प्रतिशत कमी झाल्याचे दिसते."<sup>8</sup> दिल्ली मध्ये वाढत असलेल्या प्रदूषणात अचानक घट दिसली. हवा आणि पाणी यांची गुणवत्ता सुधरली आहे. 21 दिवसांच्या पहिल्या लॉकडाऊन नंतर इंडिया गेट जवळ स्वच्छ हवा (गुणवत्ता सूचकांकानुसार) नोंदवली गेली. असे म्हणतात की, "सन 2017 मध्ये 12.4 लाख माणसे ही प्रदूषणाने मृत्युमुखी पडली हे वायू प्रदूषण भारतात होणाऱ्या मृत्यू मधील तिसरे कारण आहे"<sup>9</sup> हे प्रदूषण कमी झाले आणि दिल्लीसारख्या प्रदूषणाने त्रस्त झालेल्या राज्यात लॉकडाऊनमुळे बदल झाला ही मोठी गोष्ट आहे.

तसेच, पाणी प्रदूषण ही घटले. पर्यटकांमुळे, रासायनिक प्रदूषणाने गंगेचे पाणी अत्यंत दूषित झाले होते. प्रवास व पर्यटन ठप्प झाल्याने ते पाणी सुद्धा स्वच्छ झाले. औद्योगिक कारखाने बंद झाल्याने रासायनिक प्रदूषणाचे धोकेही कमी झाले. शहर व समुद्राजवळ वाहणाऱ्या नद्यांच्या प्रदूषणात घट झाली नद्यांचे एक प्रकारचे शुध्दीकरण आपोआप झाले दिल्लीच्या यमुना नदीचे उदाहरण या बाबतीत महत्वाचे आहे. ह्या नदीचे पाणी स्वच्छ झाले काही लोकांनी तर दावा केला की, "कित्येक वर्षांनंतर हिमालय खूप दुरून नजरेस पडत आहे, गंगोत्रीचे टोक 300 कि.मी. दूरून दिसत आहे, जे तीस वर्ष आधी 100 कि.मी. दुरून दिसत होते"<sup>6</sup> याला पूर्णतः कारण म्हणजे निसर्ग सृष्टीत मानवाचा हस्तक्षेप बंद झाला, मानवी जीवनशैलीत गतिविधि रोखल्या गेल्या.

गेले कित्येक दिवसांपासून भूमी मधून आवाज येत असल्याच्या घटना ऐकू येत होत्या. धरतीच्या पृष्ठभागावर होणाऱ्या सततच्या कंपनांमुळे तो आवाज येत असावा असे भूवैज्ञानिकांचे मत होते. सीसमोमीटर्स वरून भूमीतून येणाऱ्या आवाजाचा स्तर ही आता कमी झाला असे निदर्शनास आले आहे.

कार्बन डायऑक्साईड चा स्तर ही कमी झाला आहे. "भारतात नाईट्रस ऑक्साईड च्या स्तरांमध्ये उल्लेखनीय कमी आली, पुणे अहमदाबाद या ठिकाणी हा स्तर 15 फिसद कमी झाला."<sup>10</sup> Nox प्रदूषण मुख्यतः वाहनांच्या धुरामुळे होते आता वाहनच फिरत नसल्यामुळे आकाशही निळेभोर दिसू लागले. कार्बन मोनॉक्साईड चा स्तरही सामान्य पेक्षा कमी झाला या संदर्भात आणखी एक बातमी अशी होती की झारखंड मध्ये ध्वनी प्रदूषण बंद झाल्या मुळे सर्वत्र मोर दिसत आहे. पक्षांची चिवचिवाट जिकडेतिक्डे एकू येते, धुळीच्या अभावी मध्यप्रदेश, छत्तीसगडमध्ये आकाशात रात्री सुद्धा चक्क प्रकाश दिसतो. सर्वत्र हिरवळ व भरगच्च फुले पाहायला मिळाले एकूण कोरोना काळात झालेल्या लॉकडाऊन मुळे मानवी हस्तक्षेप बंद झाला आणि पर्यावरण खुलून आले.

#### लॉकडाऊन नंतर पर्यावरण संरक्षण ---:

सध्या लॉकडाऊनमुळे पर्यावरणात बदल झाले. व यामुळे पर्यावरण संरक्षणाला दिशा मिळाली पण ही गोष्ट कमी कालावधीसाठी आहे. अनलॉक डाऊन झाल्यानंतर काय? पर्यावरणाचा समतोल राखण्यासाठी केवळ जाणीव-जागृती करून, कार्यक्रम घेऊन समतोल राखता येणार नाही तर, तापमानाचा उच्चांक कमी करण्यासाठी व प्रदूषण टाळण्यासाठी विविध ठोस उपाय योजना करणे गरजेचे आहे कोरोना काळात पर्यावरणात झालेला बदल लक्षात घेऊन पुढील प्रमाणे उपाय योजना करता येतील.....

- वर्षातून पाच दिवस पूर्ण लॉकडाउन असावा अर्थात आर्थिक हाणी होणार नाही याची आधीच काळजी घेऊन सर्वच बंद असावे.
  - सध्या बरेच लोक घरी बसून काम करत आहेत. (वर्क फ्रॉम होम) आणि सुरळीत चालू आहे. याला जास्तीत जास्त मान्यता मिळावी जेणेकरून रोजची ट्रॉफिक, प्रदूषण याला पूर्णपणे आळा घालता येईल किमान हप्ता ला अर्धे दिवस तरी वर्क फ्रॉम होम असावे.
  - लॉक डाऊन च्या काळात नेट इंटरनेट खेडोपाडी पोहोचले नंतरही शहरी भागात मिळणाऱ्या सुविधा ग्रामीण भागात मिळाव्या. म्हणजे शहराकडे धाव घेणाऱ्यांची संख्या कमी होईल उन्नतीचे मार्ग ग्रामीण भागात निर्माण व्हावे त्यामुळे शहरात दाट वस्ती ची गरज राहणार नाही वृक्षतोड थांबेल.
  - ऑक्सिजनच्या तुटवड्यामुळे काय होते हे माणसाच्या चांगलेच लक्षात आले असल्याने वृक्ष लागवडीसाठी नवनवे प्रयोग व्हावे व ऑक्सिजनचे प्रकल्प उभारण्यात यावे.
  - पर्यटकांसाठी कडक निर्बंध असावे, त्यासाठी कडक दंडात्मक कारवाई व्हावी.
  - औद्योगीकरण व कारखान्यांसाठी देखील कडक निर्बंध असावे.
  - प्रत्येक व्यक्तीला खाजगी वाहने घेण्यापासून परावृत्त केले पाहिजे व सार्वजनिक बस मधून प्रवास करण्यासाठी प्रोत्साहन द्यावे.
  - सध्या ऑनलाईन खरेदीला प्राधान्य दिले जाते ते तसेच पुढे चालू राहिले तर गर्दी टळेल व पर्यावरणास सुकर होईल.
- या सर्व बाबींकडे केंद्र सरकार व राज्य सरकारने जाणीवपूर्वक लक्ष दिले पाहिजे तरच पर्यावरणाचा न्हास थांबवता येईल.
- "पर्यावरणाचे पृथ्वी वरील आकलन व मानवी जीवनाचा पर्यावरणावर असणारा प्रभाव याचा सखोल अभ्यास होणे आता गरजेचे आहे" पर्यावरण वाचले तर मनुष्य वाचेल कोरोना काळात पर्यावरणात झालेला सकारात्मक बदल पाहून त्या धर्तीवर पुढील काळात सुधारणा व्हाव्यात हाच या मागचा उद्देश आहे.

#### निष्कर्ष-----:

\*कोविड-19 च्या काळाचे आकलन केले असता लॉकडाऊनच्या पर्यावरणावर परिणाम झालेला आहे हाती आलेल्या कित्येक बातम्या व पुराव्यांवरून हे स्पष्ट होते .

\*कुरणा काळात पर्यावरणात सकारात्मक परिणाम झालेले दिसतात

\*सतत होणारी पृथ्वीवरील तापमानाची वाढ काही प्रमाणात का होईना कमी झाली आहे आकाश स्वच्छ व निरभ्र झाले आहे

\*वर्क फ्रॉम होम असल्याने गर्दी कमी वाहने कमी वाहनांचा आवाज कमी यामुळे ध्वनी वायू प्रदूषण व इतर प्रदूषणाचा स्तर कमी झाला आहे

\*पर्यटन स्थळे गर्दी कमी झाल्याने तिथेही मोठा बदल झाला आहे.

\*कारखाने बंद असल्यामुळे प्रदूषणात घट झाली आहे.

\* या काळात ऑक्सिजनचे महत्त्व समजल्यामुळे मानव नक्कीच ऑक्सीजन मिळवण्यासाठी वृक्ष लागवड करून हिरवळ जपण्याचा प्रयत्न करेल.

असे काही निष्कर्ष या शोधनिबंधातून निघतात. कोरोना काळात झालेल्या पर्यावरणातील बदलामुळे पर्यावरण संरक्षणास नव्या दिशा मिळतील.

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**आदिवासींसाठी असलेल्या शैक्षणिक विकास योजनांचे अध्ययन (अभ्यासक्षेत्र : उत्तर महाराष्ट्र)****डॉ. जयवंत भदाणे**

अर्थशास्त्र विभाग प्रमुख, कर्मवीर रामरावजी आहिर कला, विज्ञान व वाणिज्य महाविद्यालय, देवळा. जि- नाशिक.

**राकेश भरत घोडे**

(संशोधक विद्यार्थी) पदव्युत्तर अर्थशास्त्र संशोधन केंद्र, सहकारमहर्षी भाऊसाहेब संतुजी थोरात, कला, विज्ञान व वाणिज्य महाविद्यालय, संगमनेर, जि. अहमदनगर, 422605.

**गोषवारा** - भारतात विविध वंश, धर्म, संस्कृती, भाषा आणि बोलीभाषा बोलणारे लोक आहेत. भारतीय समाज विविध जातींमध्ये विभाजित झाला आहे. सहा हजारापेक्षा जास्त जाती आणि उपजाती असून जातींप्रमाणे पोट जमातीही आहेत. भारतातील जवळपास सर्वच राज्यात आदिवासी लोक आढळतात. 1950 मध्ये एकूण 14 राज्यात 210 आदिवासी जमाती, अनुसूचित जमातीच्या यादी अंतर्गत समाविष्ट करण्यात आल्या आहेत. 2011 च्या जनगणनेनुसार आदिवासी जमातीची संख्या वाढून ती जवळपास 427 झाली आहे. आदिवासींची एकूण लोकसंख्या 2011 च्या जनगणनेनुसार 10,42,81,034 इतकी आहे आहे. म्हणजेच भारताच्या एकूण लोकसंख्येपैकी 8.61 टक्के लोकसंख्या आदिवासींची आहे. 1950 ते 2011 या साठ वर्षांच्या कालावधीत आदिवासी जमातीची संख्या 210 वरून 427 झाली. नवीन जमातींचा समावेश अनुसूचित जमातीच्या सूचीमध्ये करण्यात आल्यामुळे आणि काही आदिवासी जमातीच्या उपजातींना जमातीचा दर्जा देण्यात आल्यामुळे आदिवासींची सामाजिक रचना, ऐतिहासिक पार्श्वभूमी, यामध्ये प्राचीन व मध्ययुग, ब्रिटीश कालावधी, स्वतंत्र भारत या विविध काळाचा अभ्यास प्रस्तुत निबंधात केला आहे. आदिवासी जमातीची वैशिष्ट्ये, भौगोलिक स्थान, भाषा, वंश चालीरिती या आधारे वर्गीकरण करण्यात आले आहे. त्याचप्रमाणे त्यांच्यासाठीच्या विविध शासकीय योजनांमध्ये आदिवासींच्या शैक्षणिक प्रगतीचा आढावा घेतला आहे.

**शोधनिबंधातील मुलभूत शब्द-** आदिवासी, आदिम जमाती, शालेय दर्जा, शाळा- शुल्क, शैक्षणिक साहा

**प्रस्तावना** - 'आदिवासी' भारतीय संविधानातील कलम 342 (1) नुसार जिचा समावेश अनुसूचित जमातीच्या यादीत केला आहे त्यांना अनुसूचित जमाती असे म्हणतात. अनुसूचित जमातीमध्ये सर्वसाधारणपणे डोंगराळ प्रदेशात आणि जंगलात वास्तव्य करणाऱ्या आणि जे आधुनिक संस्कृती तसेच जीवनपद्धतीपासून अलिप्त आहेत अशा लोकांचा समावेश करण्यात होतो. म्हणूनच आदिवासी म्हणजे अनुसूचित जमाती असे समीकरण रूढ झाले आहे. अशा जमातींसाठी शासन स्तरावरून विविध उपक्रम, योजना राबविल्या जातात जेणेकरून या जमाती समाजाच्या मुख्य प्रवाहात येतील आणि प्रगतीची फळे त्यांना चाखता येतील.

**डॉ. रिहर्स यांच्या मतानुसार** जमात किंवा आदिवासी समाज हा एक सरळ, साधा सामाजिक समूह आहे ज्यातील सदस्य एकसमान बोलीभाषेचा वापर करतात व युद्ध वगैरे उद्देशपूर्तीकरिता एकत्रित कार्य करतात.

**डॉ. डी.एन. मजुमदार यांच्या मतानुसार** जमात किंवा आदिवासी समाज हा समान जीवनपद्धती असणारा, समान भाषा बोलणारा व व्यवहार, विवाह वगैरे बाबतीत समान निषेध नियमांचे पालन करणारा आणि एकाच भूप्रदेशावर वास्तव्य करणाऱ्या कुटुंबाचे किंवा कुटुंब समुहाचे एकत्रीकरण आहे

थोडक्यात एका विशिष्ट भूप्रदेशात वास्तव्य करणारा आणि समान जीवनपद्धती असणारा तसेच तांत्रिक ज्ञानाच्या दृष्टीने मागासलेला समाज म्हणजे "आदिवासी समाज" होय.

**शोधनिबंधाची उद्दिष्टे-**

1. आदिवासींच्या शैक्षणिक विकास योजनांचे स्वरूप अभ्यासणे.
2. आदिवासींसाठी असलेल्या शैक्षणिक योजनांची स्थिती शोधणे.

**संशोधनाची गृहितके-**

1. आदिवासी विकास योजनांमुळे आदिवासींचा शैक्षणिक स्तर उंचावला आहे.
2. आदिवासी विकास योजनांमुळे लाभार्थ्यांच्या राहणीमानात बदल झाला आहे.
3. शासनाकडून योजनांची परिणामकारक अंमलबजावणी होत आहे.

वर्णनात्मक आणि विश्लेषणात्मक मांडणी करण्यासाठी प्राथमिक तथ्य संकलन करताना प्रश्नावली, निरीक्षण आणि मुलाखतीचा आधार घेतला आहे तसेच **दुय्यम तथ्यामध्ये** संदर्भ ग्रंथ, शासकीय पत्रके, परिपत्रके, दस्तऐवज, आदिवासी विकास विभागाचे अहवाल, सांख्यिकी माहिती, वर्तमानपत्रे, मासिके या साधनांचा वापर केला आहे.

### नमुना निवड -

अभ्यास विषयासाठी उत्तर महाराष्ट्रातील नाशिक, धुळे, नंदुरबार या तीन जिल्ह्यातील सर्वच आदिवासी तालुक्यांची यादृच्छिक नमुना पद्धतीने निवड केली आहे. नाशिक जिल्ह्यातील पेठ, सुरगाणा, कळवण, दिंडोरी, नाशिक, इगतपूरी, त्र्यंबकेश्वर, देवळा, बागलाण हे आदिवासी तालुके आहेत. धुळे जिल्ह्यात साक्री व शिरपूर हे आदिवासी तालुके आहेत, नंदुरबार जिल्ह्यात नवापूर, तळोदा, अक्कलकुवा, अक्राणी, शहादा, नंदुरबार हे तालुके आदिवासी आहेत.

### आदिवासींसाठी शिक्षणविषयक योजना -

- 1) शालेय प्रवेशावेळी शाळेला दिलेले प्राधान्य उत्तर महाराष्ट्रातील नमुना आदिवासी लाभार्थ्यांनी मुलांच्या शालेय प्रवेशावेळी दिलेले शाळा प्राधान्य सारणी क्र.1 मध्ये दर्शविले आहे.

सारणी क्रमांक .1

तपशील	आश्रम शाळा	जिल्हा परिषद शाळा	इंग्रजी माध्यम शाळा	विना अनुदानित शाळा	अनुदानित शाळा	एकूण
नाशिक	42 21.0	74 37.0	18 9.0	16 8.0	50 25.0	200 100
धुळे	66 33.0	68 34.0	30 15.0	12 6.0	24 12.0	200 100
नंदुरबार	63 31.5	55 27.5	29 14.5	13 6.5	40 20.0	200 100
एकूण	171 28.5	197 32.8	77 12.8	41 6.8	114 19.1	600 100

स्त्रोत- संकलित प्राथमिक माहितीच्या आधारे

वरील सारणीवरून आदिवासी लाभार्थ्यांनी आपल्या पाल्याच्या शालेय प्रवेशावेळी शाळेला दिलेल्या प्राधान्याबाबत विचार करता नमुना 600 आदिवासी लाभार्थ्यांपैकी आश्रमशाळेला प्राधान्य देणारे 171 (28.5 %) लाभार्थी आहेत. जिल्हा परिषद शाळेला प्राधान्य देणारे 197 (32.8 %) लाभार्थी आहेत. इंग्रजी माध्यमांच्या शाळेला प्राधान्य देणारे 77 (12.8 %) लाभार्थी आहेत. विना अनुदानित शाळेला प्राधान्य देणारे 41 (6.8 %) लाभार्थी आहेत. अनुदानित शाळेला प्राधान्य देणारे 114 (19.1 %) लाभार्थी आहेत. सर्वाधिक लाभार्थ्यांनी मुलांना शाळेत प्रवेश घेण्यासाठी जिल्हा परिषद शाळा, आश्रम शाळांना प्राधान्यक्रम दिला असून विना अनुदानित शाळांना कमीत कमी प्राधान्य दिले आहे. यावरून असे दिसते कि आदिवासी जमातीचे पालक आपल्या पाल्यांसाठी इंग्रजी माध्यमाच्या शिक्षणासाठी आग्रही आहेत. त्यातही धुळे व नंदुरबार जिल्ह्यातील पालक अधिक आहेत.

- 2) **शालेय दर्जा** - उत्तर महाराष्ट्रातील आदिवासी भागातील शाळेच्या दर्जाबाबत आदिवासी लाभार्थ्यांनी नोंदविलेल्या अभिप्रायाबाबतची सारणी क्र. 2 दर्शविली आहे.

सारणी क्रमांक. 2

तपशील	आश्रम शाळा	जिल्हा परिषद शाळा	इंग्रजी माध्यम शाळा	विना अनुदानित शाळा	एकूण
नाशिक	58 29.0	34 17.0	82 41.0	26 13.0	200 100
धुळे	71 35.5	45 22.5	63 31.5	21 10.5	200 100
नंदुरबार	78 39.0	15 7.5	74 37.0	33 16.5	200 100
एकूण	207 34.5	94 15.7	219 36.5	80 13.3	600 100

स्त्रोत- संकलित प्राथमिक माहितीच्या आधारे

वरील सारणीमध्ये उत्तर महाराष्ट्रातील आदिवासी भागातील शाळेच्या दर्जाबाबतचे अध्ययन करण्यात आले आहे. नमुना 207 (34.5 %) आदिवासी लाभार्थ्यांनी आश्रमशाळेचा दर्जा उत्तम असतो असा अभिप्राय दिला आहे. नमुना 94 (15.7 %) आदिवासी लाभार्थ्यांनी जिल्हा परिषद शाळेचा दर्जा उत्तम असतो असा अभिप्राय नोंदविला आहे. इंग्रजी माध्यम शाळेचा दर्जा चांगला असतो असे मत नमुना 219 (36.5 %) आदिवासी लाभार्थी व्यक्त करतात. विना अनुदानित शाळेचा दर्जा चांगला असतो असा अभिप्राय नमुना 80 (13.3 %) आदिवासी लाभार्थ्यांनी व्यक्त केला आहे. नाशिक जिल्ह्यात सर्वाधिक प्राधान्य इंग्रजी माध्यम शाळेला, धुळे व नंदुरबार जिल्ह्यात आश्रमशाळेला दिल्याचे आढळून आले आहे.

3) शाळा शुल्क - उत्तर महाराष्ट्रातील आदिवासी लाभार्थ्यांनी शाळा शुल्काबाबत दिलेला अभिप्राय-

सारणी क्रमांक. 3

तपशील	शाळा शुल्क योग्य वाटते का ?			मोफत शिक्षण दिले जाते	माफक दरात शुल्क घेतात	हफत्याने शुल्क घेतात	शुल्का मध्ये सवलत मिळते	एकूण
	होय	नाही	एकूण					
नाशिक	168 84.0	32 16.0	200 100	53 31.6	32 19.0	44 26.2	44 26.2	168 100
धुळे	175 87.5	25 12.5	200 100	63 36.0	24 13.8	53 30.2	53 30.2	175 100
नंदुरबार	182 91.0	18 9.0	200 100	76 41.6	20 11.0	43 23.7	43 23.7	182 100
एकूण	525 87.5	75 12.5	600 100	192 36.7	76 14.4	140 26.6	117 22.3	525 100

स्त्रोत- संकलित प्राथमिक माहितीच्या आधारे

उत्तर महाराष्ट्रातील आदिवासी लाभार्थ्यांनी शाळा शुल्काबाबत दिलेल्या अभिप्रायाचे अध्ययन करता असे दिसते की, नमुना 525 (87.5 %) आदिवासी लाभार्थ्यांनी शालेय शुल्क योग्य आहे. तर 75 (12.5 %) लाभार्थ्यांनी शालेय शुल्क योग्य नाही असा प्रतिसाद नोंदविला आहे. 525 लाभार्थ्यांपैकी मोफत शिक्षण दिले जाते असे मत 192 (36.7 %) लाभार्थ्यांनी स्पष्ट केले. माफक दरात शुल्क आकारली जात असल्याचे मत 76 (14.4 %) लाभार्थ्यांनी व्यक्त केले. हफत्याने शुल्क घेतात असा अभिप्राय 140 (26.6 %) लाभार्थ्यांनी दिला. शालेय शुल्क मध्ये सवलत देतात असे मत नमुना 117 (22.3 %) लाभार्थी व्यक्त करतात. यावरून असे आढळून येते की, शालेय शुल्क योग्य असून त्यातही आदिवासींना मोफत शिक्षण मिळते असा प्रतिसाद सर्वाधिक आदिवासी लाभार्थ्यांनी दिला आहे. त्यातही काही पालक अधिकचे शुल्क देऊन कोणतीही सवलत न घेता पाल्यांसाठी शाळा निवड करतात हे सारणी 1 व 2 वरून दिसून आले आहे.

4) शालेय व्यवस्थापनाकडून प्रवेशावेळी घेतलेल्या देणगीचे स्वरूप. शाळेत व महाविद्यालयात प्रवेश घेताना देणगी घेतात काय? आणि घेत असल्यास किती प्रमाणात घेतात. याबाबत नमुना आदिवासी लाभार्थ्यांची माहिती पुढील सारणीद्वारे स्पष्ट केली आहे.

सारणी क्रमांक 4

तपशील	शालेय व्यवस्थापनाकडून प्रवेशावेळी देणगी घेतात का ?			5,000 रू.	10,000 रू.	25,000 रू.	50,000 पेक्षा जास्त	एकूण
	होय	नाही	एकूण					
नाशिक	34 17.0	166 83.0	200 100	12 35.2	06 17.6	07 20.7	09 26.5	34 100
धुळे	26 13.0	174 87.0	200 100	10 38.5	04 15.4	07 29.9	05 19.2	26 100
नंदुरबार	32 16.0	168 84.0	200 100	07 21.8	10 31.3	09 28.2	06 18.7	32 100
एकूण	92 15.3	508 84.7	600 100	29 31.4	20 21.8	23 25.0	20 21.8	92 100

स्त्रोत- संकलित प्राथमिक माहितीच्या आधारे

उत्तर महाराष्ट्रातील शालेय व्यवस्थापनाकडून आदिवासी लाभार्थ्यांच्या मुलांच्या शालेय प्रवेशावेळी घेतलेल्या देणगीबाबतचे अध्ययन करताना जाणवते की, 600 आदिवासी लाभार्थ्यांपैकी केवळ 92 (15.3 %) लाभार्थ्यांनी शाळेत प्रवेश घेताना देणगी घेतात असा अभिप्राय दिला आहे तर सर्वाधिक 508 (84.7 %) आदिवासी लाभार्थ्यांनी देणगी घेत नाहीत असे मत मांडले. नमुना 92 आदिवासी लाभार्थ्यांपैकी 5,000 रु. देणगी घेतल्याचे 29 (31.4 %) लाभार्थ्यांनी स्पष्ट केले. 10,000 रु. देणगी घेतल्याचे 20 (21.8 %) लाभार्थ्यांनी स्पष्ट केले. 25,000 रु. देणगी घेतल्याचे 23 (25.0 %) लाभार्थ्यांनी स्पष्ट केले. 50,000 पेक्षा अधिक रक्कम देणगीरूपाने घेतल्याचे 20 (21.8 %) लाभार्थ्यांनी स्पष्ट केले. यावरून असे स्पष्ट होते की, शालेय प्रवेशावेळी देणगी आकारली जाते. विना अनुदानित व इंग्रजी माध्यमाच्या शाळेत देणगी घेण्याचे प्रमाण अधिक आहे.

5) शाळा व महाविद्यालयांकडून मिळणाऱ्या सुविधा - उत्तर महाराष्ट्रातील आदिवासी लाभार्थ्यांच्या मुलांना शाळा व महाविद्यालयांकडून मिळणाऱ्या सुविधांचे वर्गीकरण सारणी क्र. 5 मध्ये दर्शविले आहे.

5

तपशिल	पुस्तके व स्टेशनरी	शालेय गणवेश	पोषण आहार	शिष्यवृत्ती	सायकल	एकूण
नाशिक	93 46.5	46 23.0	50 25.0	09 4.5	02 1.0	200 100
धुळे	64 32.0	41 20.5	50 25.0	28 14.0	17 8.5	200 100
नंदुरबार	49 24.5	58 29.0	46 23.0	31 15.5	16 8.0	200 100
एकूण	206 34.3	145 24.1	14 24.3	68 11.3	35 6.0	600 100

स्त्रोत- संकलित प्राथमिक माहितीच्या आधारे

वरील सारणीवरून आदिवासी विकास योजनांच्या लाभार्थ्यांनी शाळा व महाविद्यालयांकडून मुलांना दिलेल्या साहित्याचे अध्ययन करता नमुना 206 (34.3%) लाभार्थ्यांनी शाळा व महाविद्यालये आदिवासी विद्यार्थ्यांना पुस्तके व स्टेशनरी पुरवितात असे मत मांडले. नमुना 145 (24.1%) लाभार्थ्यांनी शाळा व महाविद्यालये आदिवासी विद्यार्थ्यांना शालेय गणवेश पुरवितात असे मत मांडले. नमुना 146 (24.3 %) लाभार्थ्यांनी आदिवासी विद्यार्थ्यांना पोषण आहाराचा पुरवठा केला जातो असे मत मांडले. शालेय विद्यार्थ्यांना शिष्यवृत्ती देताना शासनाने घालून दिलेल्या अटीची पूर्तता जे विद्यार्थी करतात अशाच अशाच विद्यार्थ्यांना शिष्यवृत्ती दिली जाते. उदा. जातीचा दाखला, उत्पन्नाचा दाखला इ. असे 68 (11.3 %) लाभार्थ्यांनी स्पष्ट केले. सायकलचा पुरवठा आदिवासी विद्यार्थ्यांना केला जातो असे नमुना 35 (6.0 %) लाभार्थ्यांनी व्यक्त केले. यावरून असे स्पष्ट होते की, आदिवासी बालकांना शैक्षणिक प्रवाहात आणण्यासाठी सरकार, शाळा, महाविद्यालये विविध प्रलोभने दाखवत असल्याचे आढळून आले आहे.

निष्कर्ष -

- 1) महाराष्ट्रात आश्रमशाळा व जिल्हा परिषद शाळांनी आदिवासींच्या शिक्षणामध्ये फार मोठी भूमिका पार पाडलेली आहे.
- 2) विविध शैक्षणिक योजनांच्या लाभामुळे आदिवासी जमातींमध्ये शिक्षणाचे प्रमाण वाढले आहे.
- 3) शिक्षण, प्रशिक्षण योजनांमुळे आदिवासी जमातीच्या लोकांची राहणीमानाची पातळी उंचावली आहे.
- 4) शासन व आदिवासी विभागामार्फत आदिवासी लोकांमध्ये शिक्षणाचे प्रमाण वाढविण्यासाठी विविध प्रलोभनांचा वापर केला जातो.
- 5) अलीकडील काळात आदिवासी लोक इंग्रजी माध्यमाच्या शाळांनाही प्राधान्य देत असल्याचे दिसते.
- 6) एकूणच शासनाच्या योजनांमुळे आदिवासी जमातींची शैक्षणिक प्रगती होत असल्याचे समाधानकारक चित्र आहे.

उपाययोजना-

- 1) आदिवासी लाभार्थ्यांच्या पाल्यांना नियमित शिष्यवृत्ती द्यावी.
- 2) व्यावसायिक अभ्यासक्रमात शिक्षण घेण्यासाठी निर्वाह भत्त्याची रक्कम वाढविण्यात यावी.
- 3) शिक्षण शुल्क आणि परिक्षा शुल्क प्रदान योजनेची व्याप्ती वाढविण्यात यावी.
- 4) अनुसूचित जमातीतील अपंग विद्यार्थ्यांच्या उच्च शिक्षणासाठी सरकारने भरीव मदत करावी.
- 5) आश्रम शाळेतील विद्यार्थी मृत्यूनंतर पालकांसाठी सानुग्रह अनुदानाची रक्कम दुपटीने वाढविण्यात यावी.

6) इंग्रजी माध्यमाच्या शाळेत आदिवासी विद्यार्थ्यांना सर्व प्रकारच्या शैक्षणिक सेवा-सुविधा पुरविण्यासाठी सरकारने शैक्षणिक संस्थांना सक्ती करावी.

7) शिक्षण पूर्ण झाल्यानंतर आदिवासी युवकांना रोजगाराच्या संधी निर्माण करून द्याव्यात.

8) आदिवासी विकास विभागामार्फत इंग्रजी माध्यमाच्या शाळा, उच्च शिक्षण व व्यावसायिक शिक्षणाची केंद्रे स्थापन करावीत.

**समारोप** – आदिवासी जमातींचा शैक्षणिक प्रगतीचा आलेख वाढलेला आहे. जागतिकीकरणाच्या रेट्यात आदिवासी टिकला पाहिजे यासाठी समाजाबरोबरच शासन, राज्यकर्ते, धोरणकर्ते यांनीही पुढाकार घेऊन त्यांच्यासाठी अधिक परिणामकारक योजना प्रस्तावित करून त्याची प्रभावी अंमलबजावणी होणे गरजेचे आहे.

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7. संकलित माहिती

# 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**

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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.

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- **Text Book:**

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- **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>

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Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

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Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

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